

PROBLEMS FACED BY TRANSGENDER ENTREPRENEURS TOWARDS AVAILING GOVERNMENT SERVICES AND PROGRAMS FOR TRANSGENDERS AND ENTREPRENEURS

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ABSTRACT

Entrepreneurs play a key role in any economy; they are seen as an innovator of fresh ideas, goods, services, and business or procedures. The contribution of both male and women entrepreneurs play the vital role to the economic development but in the modern days, the Transgender entrepreneurship has been expected as a significant resource of economic progress. Even if Transgender plays an imperative part in the society still their entrepreneurial capabilities have not been suitably tapped owing to the not as good as position of Transgender in Indian society. To get better the worth of lives of Transgender community Tamil Nadu State Government has initiated several steps like issuing ration cards and voter identity cards, land pattas, microfinance project, forming groups to lend money to their members to carry on an economic activity, having officially recognize and introduced a lot of schemes for promoting entrepreneur in general, especially for third gender. The study could establish the Transgender entrepreneurs' level of awareness of government schemes and programs for Transgender community. This study was made an attempt to determine the Transgender entrepreneurs' level of problems faced towards availing benefits from different government schemes and programs for Transgender in general and also Transgender entrepreneurs. Data was collected from 188 respondents through interview schedule. SPSS 20 has been used to analyze and interpret data. T-test, ANOVAs and chi-square analysis have been used. Study results show that Transgender entrepreneurs are highly affected by different problems associated with government schemes and programs for them. Hence government should take necessary steps to overcome the problems.

Keywords: Entrepreneurs, Schemes and Programs, and Problems

Introduction

Entrepreneurship development among Transgender is an empowerment approach to encourage income generating enterprises which make adequate livelihood and financial sustenance to people. Transgender entrepreneurship has been documented as an important foundation of monetary enlargement not only their family and also society. Transgender entrepreneurs able produce innovative jobs for themselves and also to others. However, they still represent a very marginal of all other gender entrepreneurs. Transgender entrepreneurs often face gender-based barriers to starting and growing their businesses, like lack of access to formal finance mechanisms and information; influenced possessions, wedded and inheritance laws and/or

cultural practices; limited mobility and access to information and networks, etc. Transgenders' empowerment, thus contributing to the development of the nation, the Transgenders' entrepreneurship can make well-being of the family and communities, poverty reduction. Financial services engage in recreation a significant responsibility in supplementary the poor in managing and improving their living status. Thus, governments and other developmental organizations are actively undertaking promotion of Transgender entrepreneurs through various schemes, incentives, and promotional measures. According to requirement of the world incessant changes and new policies have been put forth by the national and state government to cope up with the needs of the society. So that utmost drawing out can be done from the policy for empowering the Transgender and in turn it empowers the nation.

Statement of the Problem

Due to globalization and advancement in technology puts more force for employment, competition in employment is increasing and consciousness of self-employment also increasing at fast pace. In India, entrepreneurship can prove as one stop solution for addressing the major problems like unemployment and poverty. The responsibility of government becomes vital factor to enhance the socio-economic condition of self-employed person for themselves and also for the betterment of the country. The government of India has taken efforts to encourage self-belief and the spirit of entrepreneurship among people. Quite a lot of developmental schemes have been implemented by the government with a view to making peoples job providers in its place of job seekers. For developing entrepreneurship among Transgender different types of schemes have been initiated by Tamil Nadu government. The success of a scheme could be measured by ascertaining the level of utilization by the beneficiaries. Transgender entrepreneurs are not utilizing many of schemes because of lack of knowledge of Transgender entrepreneurs. Therefore, it is important to know how government is supporting Transgender in actual practice. What are the problems faced by Transgender entrepreneurs while availing government scheme? How government schemes effective for Transgender entrepreneurship? Besides, the basic difficulty as the Transgender themselves mainly villages area is totally unaware of the schemes and the sources of funding and assistance. Hence, it is necessitate detailed serious discussions. In this background, the present study made an effort to assess Transgender entrepreneurs' level of problems faced while availing benefits from different schemes implemented by Governments for the development of Transgender entrepreneurs in selected district of Tamil Nadu has chosen this topic for intensive study.

Objectives of the Study

The following are the main objectives of the present study:

1. To study the different schemes and programs implemented by government for Transgender entrepreneurs
2. To analysis the level of problems faced by Transgender entrepreneurs while availing different schemes and programs implemented by government.

HYPOTHESES

The following hypotheses were formulated and tested in the present study.

Ho: Socio-economic factors of the respondents have no influence on problems faced by

Transgender entrepreneurs in availing different schemes and programs implemented by government.

Ho: There is no significant difference between different size and nature of business towards facing problems with availing different schemes and programs implemented by government.

Nature of the Study

The nature of the present study is descriptive type, based on survey methods.

Sources of data for the Study

Maintenance the resourceful objectives of the study, the data was composed from primary sources. The primary data was collected with the help of interview schedule.

Scope of the Study

The study covers the level of problems faced by Transgender entrepreneurs when using various schemes provided by government, inherence to utilizing schemes, subsidy and norms towards the schemes. The findings and conclusions are based on the respondent’s perception on problems associated with government schemes for Transgender entrepreneurs in selected districts Tamil Nadu.

Selection of Sample

In this present study, Multistage sampling technique was applied for selecting the sample Transgender entrepreneurs. According to Krejcie & Morgan sample size calculator, 188 sample respondents were selected through random sampling. The respondents have selected from the beneficiaries of government schemes, those who have benefited by any of the government programme especially Transgender entrepreneurs were considered. The samples were chosen particularly from 2015 so that during 2022 the business must have reached to a considerate level for analyzing the development of the Transgender entrepreneurs.

Limitation of the Study

The present study was confined only to Transgender entrepreneurs. Transgender, those who are not involved in any entrepreneurial activities were not considered in the study.

Ownership of Business and Level of Problem Faced

The respondents’ level of problems may differ based on respondents’ ownership of business, as a result, ownership of business has been documented as one of the significant factor and an effort has been taken by the researcher to find out the association between ownership of business and the levels of problems faced by transgender entrepreneurs while availing different schemes and programs. For this reason, the researcher has framed the following null hypothesis.

Ho: “There is no significant association between respondents’ ownership of business and their level of problems towards availing different schemes and programs for transgender entrepreneurs.”

In order to find the relationship ‘Chi-square’ test was applied and the result is shown in Table 1.

TABLE 1
OWNERSHIP OF BUSINESS AND LEVEL OF PROBLEM FACED

Sl.	Ownership	Level of Problem	Total	Chi-	P
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No		Low	Medium	High		Square	Value Sig
1.	Sole trader	43 (35.00)	31 (25.20)	49 (39.80)	123 (100.00)	4.359	0.011*
2.	Partnership	11 (40.70)	7 (25.90)	9 (33.30)	27 (100.00)		
3.	Group business	16 (42.10)	7 (18.40)	15 (39.50)	38 (100.00)		
	Total	70 (37.20)	45 (23.90)	73 (38.80)	188 (100.00)		

Source: Computed from primary data

It is well-known from the above table 1 that the outcome of chi-square analyses is 4.359 with the ‘p’ value .011, but the result is significant. Hence, the hypothesis is rejected. It is established from the analysis that there is a significant association between ownership of business and level of problems towards availing different schemes and programs of government.

Size of Business and Level of Problem Faced

The respondents’ level of problems may differ based on respondents’ size of business, as a result, size of business has been documented as one of the significant factor and an effort has been taken by the researcher to find out the association between size of business and the levels of problems faced by transgender entrepreneurs while availing different schemes and programs. For this reason, the researcher has framed the following null hypothesis.

Ho: “There is no significant association between respondents’ size of business and their level of problems towards availing different schemes and programs for transgender entrepreneurs.”

In order to find the relationship ‘Chi-square’ test was applied and the result is shown in Table 2.

TABLE 2
SIZE OF BUSINESS AND LEVEL OF PROBLEM FACED

Sl. No	Size of Business	Level of Problem			Total	Chi-Square	P Value Sig
		Low	Medium	High			
1.	Micro	41 (33.90)	34 (28.10)	46 (38.00)	121 (100.00)	5.745	.000*
2.	Small	23 (40.40)	11 (19.30)	23 (40.40)	57 (100.00)		
3.	Medium	6 (60.00)	0 (0.00)	4 (40.00)	10 (100.00)		
	Total	70 (37.20)	45 (23.90)	73 (38.80)	188 (100.00)		

Source: Computed from primary data

It is well-known from the above table 2 that the outcome of chi-square analyses is 5.745 with the ‘p’ value .000, but the result is significant at 5% level. Hence, the hypothesis is rejected. It is establish from the analysis that there is a significant association between size of business and level of problems faced towards availing different schemes and programs of government.

Business Experience and Level of Problem Faced

The respondents’ level of problems may differ based on respondents’ business experience, as a result, business experience has been documented as one of the significant factor and an effort has been taken by the researcher to find out the association between business experience and the levels of problems faced by transgender entrepreneurs while availing different schemes and programs. For this reason, the researcher has framed the following null hypothesis.

Ho: “There is no significant association between respondents’ business experience and their level of problems towards availing different schemes and programs for transgender entrepreneurs.”

In order to find the relationship ‘Chi-square’ test was applied and the result is shown in Table 3.

TABLE 3
BUSINESS EXPERIENCE AND LEVEL OF PROBLEM FACED

Sl. No	Business Experience	Level of Problem			Total	Chi-Square	P Value Sig
		Low	Medium	High			
1.	Last two years	15 (57.70)	4 (15.40)	7 (26.90)	26 (100.00)	38.188	.000*
2.	2 to 5 years	44 (40.40)	13 (11.90)	52 (47.70)	109 (100.00)		
3.	More than 5 years	11 (20.80)	28 (52.80)	14 (26.40)	53 (100.00)		
	Total	70 (37.20)	45 (23.90)	73 (38.80)	188 (100.00)		

Source: Computed from primary data

It is well-known from the above table 3 that the outcome of chi-square analyses is 38.188 with the ‘p’ value .000, but the result is significant at 5% level. Hence, the hypothesis is rejected. It is establish from the analysis that there is a significant association between the business experience and level of problems faced towards availing different schemes and programs of government.

Nature of Business and Level of Problem Faced

The respondents’ level of problems may differ based on respondents’ nature of business, as a result, nature of business has been documented as one of the significant factor and an effort has been taken by the researcher to find out the association between nature of business and the levels of problems faced by transgender entrepreneurs while availing different schemes and

programs. For this reason, the researcher has framed the following null hypothesis.

Ho: “There is no significant association between respondents’ nature of business and their level of problems towards availing different schemes and programs for transgender entrepreneurs.”

In order to find the relationship ‘Chi-square’ test was applied and the result is shown in Table 4.

TABLE 4
NATURE OF BUSINESS AND LEVEL OF PROBLEM FACED

Sl. No	Nature of Business	Level of Problem			Total	Chi-Square	P Value Sig
		Low	Medium	High			
1.	Street hawkers with a mobile cart. (vegetables, fruits, flowers, milk, rice paste, etc)	34 (54.00)	16 (25.40)	13 (20.60)	63 (100.00)	73.167	.000*
2.	Engaging in Tailoring/ Embroidery and zardosi Work	8 (57.10)	6 (42.90)	0 (0.00)	14 (100.00)		
3.	Mobile food stalls / hotel	(18.00) (56.30)	3 (9.40)	11 (34.40)	32 (100.00)		
4.	Artificial Jewellery / Garment making	6 (25.00)	8 (33.30)	10 (41.70)	24 (100.00)		
5.	Beauty Care making	1 (5.60)	5 (27.80)	12 (66.70)	18 (100.00)		
6.	Running beauty parlours	1 (6.70)	0 (0.00)	14 (93.30)	15 (100.00)		
7.	Converting waste into marketable like products such as door mats, children toys.	2 (14.30)	7 (50.00)	5 (35.70)	14 (100.00)		
8.	Chicken and other farm	0 (0.00)	0 (0.00)	8 (100.00)	8 (100.00)		
	Total	70 (37.20)	45 (23.90)	73 (38.80)	188 (100.00)		

Source: Computed from primary data

It is well-known from the above table 4 that the outcome of chi-square analyses is 73.167 with the ‘p’ value .000, but the result is significant at 5% level. Hence, the hypothesis is rejected. It is establish from the analysis that there is a significant association between the nature of

business and level of problems faced towards availing different schemes and programs of government.

Source of Capital and Level of Problem Faced

The respondents' level of problems may differ based on respondents' source of capital, as a result, source of capital has been documented as one of the significant factor and an effort has been taken by the researcher to find out the association between source of capital and the levels of problems faced by transgender entrepreneurs while availing different schemes and programs. For this reason, the researcher has framed the following null hypothesis.

Ho: "There is no significant association between respondents' source of capital and their level of problems towards availing different schemes and programs for transgender entrepreneurs."

In order to find the relationship 'Chi-square' test was applied and the result is shown in Table 5.

TABLE 5
SOURCE OF CAPITAL AND LEVEL OF PROBLEM FACED

Sl. No	Source of Capital	Level of Problem			Total	Chi-Square	P Value Sig
		Low	Medium	High			
1.	Own saving	16 (55.20)	8 (27.60)	5 (17.20)	29 (100.00)	20.972	.007*
2.	Government schemes	17 (35.40)	14 (29.20)	17 (35.40)	48 (100.00)		
3.	Borrowed from banks	17 (44.70)	7 (18.40)	14 (36.80)	38 (100.00)		
4.	Borrowed from private financiers	10 (52.60)	4 (21.10)	5 (26.30)	19 (100.00)		
5.	Combination of two or more above sources	10 (18.50)	12 (22.20)	32 (59.30)	54 (100.00)		
	Total	70 (37.20)	45 (23.90)	73 (38.80)	188 (100.00)		

Source: Computed from primary data

It is well-known from the above table 5 that the outcome of chi-square analyses is 20.972 with the 'p' value .007, but the result is significant at 5% level. Hence, the hypothesis is rejected. It is establish from the analysis that there is a significant association between the source of capital and level of problems faced towards availing different schemes and programs of government.

Amount of Capital and Level of Problem Faced

The respondents' level of problems may differ based on respondents' amount of capital, as a result, amount of capital has been documented as one of the significant factor and an effort has been taken by the researcher to find out the association between amount of capital and the levels of

problems faced by transgender entrepreneurs while availing different schemes and programs. For this reason, the researcher has framed the following null hypothesis.

Ho2: “There is no significant association between respondents’ amount of capital and their level of problems towards availing different schemes and programs for transgender entrepreneurs.”

In order to find the relationship ‘Chi-square’ test was applied and the result is shown in Table 6.

TABLE 6
AMOUNT OF CAPITAL AND LEVEL OF PROBLEM FACED

Sl. No	Amount of Capital	Level of Problem			Total	Chi-Square	P Value Sig
		Low	Medium	High			
1.	Up to Rs. 25,000	21 (55.30)	2 (5.30)	15 (39.50)	38 (100.00)	19.095	.001*
2.	Rs.25,000 to Rs.50,000	38 (40.90)	26 (28.00)	29 (31.20)	93 (100.00)		
3.	More than Rs.50,000	11 (19.30)	17 (29.80)	29 (50.90)	57 (100.00)		
	Total	70 (37.20)	45 (23.90)	73 (38.80)	188 (100.00)		

Source: Computed from primary data

It is well-known from the above table 6 that the outcome of chi-square analyses is 19.095 with the ‘p’ value .001, but the result is significant at 5% level. Hence, the hypothesis is rejected. It is establish from the analysis that there is a significant association between the amount of capital and level of problems faced towards availing different schemes and programs of government.

FINDING FROM THE STUDY

It is establish from the analysis that there is a significant association between ownership of business, size of business, business experience, nature of business, source of capital, amount of capital and level of problems towards availing different schemes and programs of government.

CONCLUSION

In view of the evaluation, plentiful transgender have struggled to accomplish a self-governing position by embarking transgender obsession into winning business paths to establish themselves. A lot of transgender have selected their attention and fought hard to settle as an entrepreneur. Furthermore rising Government have come to assist transgender entrepreneurs, no doubt an important development among the entrepreneurs’ business, but there is a lot of problems affecting entrepreneurship development. Appraisal of these schemes and programs made by government was also done and the results of which are outlined in the study. The study also offers implications for policies and programs execution, emphasizing clearness and effect

of programs and policies. Empowerment of transgender is not only an issue at National level but also at global level and it requires a long-term multi-prolonged strategy to be carried out continuously. The Support by government are not the only for fulfill the requirements of entrepreneurs. They struggle solid to hold up and care for their society and strengthen individuals who are fervent in responsibility any business for their continued existence.

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