
A STUDY ON WOMEN ENTREPRENEURS IN TIRUCHIRAPPALLI DISTRICT OF TAMILNADU

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Abstract

Women entrepreneurs may be defined as, "women or group of women who initiate, organise and run business enterprises". The Government of India has defined women enterprises as, "An industrial unit where one or more women entrepreneurs have not less than 51 per cent financial holding". Women entrepreneurship needs to be studied separately for two main reasons. The first reasons that women's entrepreneurship has been recognised during the last decade as an important untapped source of economic growth. Women entrepreneurship has been emerging among women of various classes. Research on entrepreneurship revealed that it has been the domain of men for a long. A research conducted in Tiruchirappalli district on women entrepreneurs revealed that they are found in micro scale of operation in the trades of tailoring, beauty clinic, fancy stores petty shops, food based products readymade garments, etc. They found themselves comfortable with the famine and service nature and micro scale of activates. It was underlined that the dual responsibility and associated lack of time to fully devote to business have made the women to confine to part time and temporary nature of entrepreneurial activities. Also these women have lack of support from formal sector such as banks, which made them increasingly, which made them increasingly, rely on moneylenders who charge really exorbitant rate of interest.

Keywords: Entrepreneurs, Women Entrepreneurs, Employment, Time management, break-even, Business problem

Introduction

“The Indian women has established equality with men in all walks of life and will never return to her former status of a painted doll, child bearing Machine (or) a mere hanger – on” -

Mahatma Gandhi

“When women move forward, the family moves the village moves” claimed Jawaharlal Nehru. It is recognized the world over that only when the women are in the mainstream of progress can any economic and social development be possible and meaningful. With the advent of mass media and so many awareness programmes women today are awoken to the new concepts of life and their changing roles in family and society. Women have started stepping out of the age-old conventions and now they perform shoulder to shoulder with men in almost every field.

They are growing more and more and more conscious of their role, status and rights in the society. Their hidden entrepreneurial talents triggered by persistence and perseverance contribute to amazing results. Her need for personal identity, craving for achievement, urge for independence etc are responsible for women entrepreneurs number around eight per cent of the total entrepreneurs in India.

Women entrepreneurship is the thrust area at present as the Government, banks and other agencies are out to serve this sector with the twin objectives of enhancing self employment opportunities in general and employment of women in particular. Women entrepreneurs may be defined as, “women or group of women who initiate, organize and run business enterprises”. The Government of India has defined women enterprises as, “An industrial unit where one or more women entrepreneurs have not less than 51 per cent financial holding”.

The present paper aims to study the socio-economic conditions of women entrepreneurs in the study area, motivational factors to become an entrepreneur and the problems faced by them in course of their entrepreneurial pursuits. Because their role in the development of the family, society and in the nation is quite significant.

Objectives

1. To analyse the socio-economic conditions of women entrepreneurs in the study area.
2. To highlight the obstacles and problems faced by women entrepreneurs and
3. To analyse the factors that help women to become entrepreneurs.

Review of Literature

Dr. Manimekalai N. (1999) has examined the nature and the characteristics of rural and urban women entrepreneurs and has pointed out strongly that there is a lot of potentiality among women and proper environment should be created to nurture entrepreneur, who belong mostly to the non-traditional group. While exploring the formal training and financial supports rendered by National Institutions in India the investigator has pointed out that these institutions offer much support to the urban women when compared to rural entrepreneurs.

Kamalakannan (2005) has identified the specific problems faced by women entrepreneurs in his analysis as stiff competition from men entrepreneurs, High prices of raw materials, financial, managerial and technical constraints, and poor co-operation from family members, attitude of the society towards women and problem of middlemen.

S. Muralikrishna (2006) in his study revealed that the higher number of entrepreneurs where in the age group of 25-30 years. This shows that majority of entrepreneurs at their early age.

Dr.Valasamma Antony(2007), in her article "Women entrepreneurs on the upbeat" pointed out that preference for self employment and the need for economic independence along with experience obtained from family business constituted the motivating elements for the women to enter into business.

Methodology

This study is based on both primary and secondary data. Primary data will be collected from the 50 respondents in Tiruchirappalli town through the interview schedule. Secondary data is collected from the books, journals and other published materials.

Table 1**Age distribution of women entrepreneurs**

Age	No. of. respondents	Percentage
Below 20	-	-
20-30	20	40
30-40	19	38
40-50	11	22
Above 50	-	-
Total	50	100

Source: Primary data

India is a young nation in the literal sense of the term. The current proportion of the young in the population quiet high. In the same way in the study area, the young women entrepreneur is higher than the other age group. The above table also shows that 78 per cent of the respondents are found in the age group of 20-40 which is higher, and also it is clear from the table that woman who are below the age of 20 and above 40 were not interested in entrepreneurship.

Table 2**Religion and Community wise classification of the respondents**

Community	Religion				
	Hindus	Christians	Muslims	Total	Percentage
BC	20	5	3	28	56
MBC	10	3	1	14	28
SC	5	2	1	8	16
Total	35	10	5	50	
Percentage	70	20	10		100

Source: Primary data

The above table shows that 70 per cent of the respondents belong to Hindu religion and 56 per cent of the respondents belong to backward Community and 16 per cent of the respondents belong to scheduled caste which is lower because poverty is both a cause and consequences of low percentage in that community.

Table 3**Marital status**

Status	No. of. respondents	Percentage
Married	39	78
Un Married	8	16
Widow	2	4
Divorce	1	2
Total	50	100

Source: Primary data

Marriage is a universal phenomenon in India. The Indian women have married relatively early and only a very small proportion have remained spinster. In the above table explains the 78 per cent of the respondents were married and 16 per cent were Unmarried. The predominant reason for unmarried women not opting for entrepreneurship is the uncertainty of the place where they would be settling after the marriage.

Table 4**Educational Status of the Respondents**

Educational status	No. of. respondents	Percentage
High school	2	4
Higher secondary	21	42
Under graduate	23	46
Post Graduate	2	4
Technical	2	4
Total	50	100

Source: Primary data

According to the census definition, a person is deemed as literate if he or she can read and write with understanding in any language. The above table shows that 46 per cent of the respondents are graduates and 42 per cent of the respondents are studied upto higher secondary level. This helps them to do the work better compared to poorly qualified.

Table 5**Type of family**

Type of family	No. of. respondents	Percentage
Nuclear family	40	80
Joint family	10	20
Total	50	100

Source: *Primary data*

The joint family system is prevalent in the large part of the country. In the above table of the 80 per cent respondents belonged to nuclear families are higher and 40 per cent were in joint families. These respondents revealed that their family elders were helping them by looking after their children when they were doing their businesses.

Table 6**Distribution of the respondents by Motivational factors**

Motivation	No. of. respondents	Percentage
Husband	14	28
Parents	6	12
Friends	11	22
Relatives	10	20
Society	5	10
Self	4	8
Total	50	100

Source: *Primary data*

The above table shows that majority of the respondents (28 per cent) are motivated by their husband and 22 per cent are by their friends, this reveals that the male domination, attitude of the men towards females have changed.

Table 7**Nature of Business**

Nature	No. of. Respondents	Percentage
Beauty Clinic	25	50
Fancy stores	10	20
Tailoring	5	10
Mess	2	4
Readymade garments	5	10
Vegetable shops	3	6
Total	50	100

Source: *Primary data*

The above table shows that the nature of business started by the respondents break popular assumption that the women are fit only for the ventures of tailoring pickle making papad, Agarpathi making 50 per cent of the respondents are engaged in beauty clinic due to less risk involved and more safety.

Table 8 Investment

Investment	No. of. Respondents	Percentage
Below 10,000	4	8
10,000-25,000	2	4
25,000-50,000	40	80
50,000- 1,00,000	-	-
Above 1,00,000	4	8
Total	50	100

Source: *Primary data*

The above table shows that only eight per cent of the respondents invested more than 1,00,000. It shows that the women did not want to take more risk by investing more.

Table 9**Business performance of the respondents**

Profitability status	No. of. Respondents	Percentage
Profitable	20	40
break-even	16	32
Unprofitable	14	28
Total	50	100

Source: *Primary data*

It can be understood from the above table that the respondents are equally divided between three categories (profitable, break-even, and unprofitable) of business performance in terms of profitability. The third category said that they incurred losses in the first year of operation, but these women continued their business in spite of the initial losses.

Table 10**Problems faced by the respondents**

Nature of Problem	No. of. Respondents	Percentage
Personal problem	20	40
Business problem	30	60
Total	50	100

Source: *Primary data*

The above table shows that 40 per cent of the respondents are facing personal problems like, time management, Life style changes, Stress in making decisions, Lack of free time, conflicting roles and 60 per cent are facing business problems like working capital shortage, problems related to inputs, employees, market problems and harassment from officials. But it reveals that women entrepreneurs are mostly suffer by business problems than personal problems.

Findings

- 1) Nearly 78 per cent of the respondents belong to age group of 20-40
- 2) The study reveals that majority of the respondents belong to Hindu Religion and backward community.
- 3) 46 per cent of the respondents are graduates and 42 per cent of the respondents are studied up to higher secondary level.
- 4) 78 per cent of the respondents are married.
- 5) 80 per cent of the respondents live in nuclear family
- 6) 28 per cent of the respondents are motivated by their husband and 22 per cent are motivated by their friends to undertake a business.
- 8) 50 per cent of the respondents are engaged in beauty parlour because of less risk.
- 9) 80 per cent of the respondents initial investment is between 25000 to 50,000.
- 10) 56 per cent of the respondents revealed that they are running a business at profit.
- 11) Majority of the women entrepreneurs (60 per cent) are facing more business problems than personal problems. In short, the position of the women entrepreneurs in the study area is better after they became an entrepreneur.

Suggestions

The DIC should identify skilled women who did not take up any employment and motivate them to take up home based entrepreneurial activities related to their skills. The banks should provide credit at reasonable interest without insisting on collateral security in the form of physical assets. The government should design a suitable scheme to attract women towards entrepreneurship and to keep their enterprises to survive. The success stories of several women entrepreneurs should be discussed among entrepreneurs to improve their business.

Conclusion

To conclude, women entrepreneurs play an emerging diverse role in terms of enterprise creation in India. If they are to continue to be a vibrant part of India's movement toward market economies more support in terms of infrastructure is needed. The government support needs to

include more tax incentives, better credit conditions, advising and counselling centres and a strong banking and Insurance system. With these support system in place, women entrepreneurs will have an even greater impact on the economic development of India.

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