

A STUDY ON WOMEN ENTREPRENEURS IN UTHAMAPALAYAMS

Mrs.G.Mahalakshmi*

T.Vasantha.**

ABSTRACT

In a male dominated society, but women's are most rousing and impressive entrepreneurs. Women entrepreneurs were also questioned about what problem should base by a starting business enterprise to face day-to-day problems of their business .If the main aim to offer unlimited scope for development and diversity of choice. There is noticeable increase in the number of women entrepreneurs and they are becoming ready to reach out for new jobs, new responsibilities. Avoid employment opportunity on women employment and new experiences with a high amount of challenging spirit.

INTRODUCTION

The entrepreneurship is a key to national development. Nurturing in individual's natural spirit of entrepreneurship is a powerful key to economic development, which takes its major share in developing countries. A small and medium enterprise is frequently involved as a key player in the process of local economic development and the reinvestigation of national economies. History has full of evidences of individual entrepreneur whose creativity has led to the industrialization of many nations. The spirit of enterprising transforms ordinary men into entrepreneurs and ideas into economic realities. The origin of women entrepreneurship in India geared up only in last three decades.

* **M.A.,B.Ed.,HOD in Commerce, N.S.College, Theni.**

** **M.Com.,(M.Phil.),M.Phil Scholar, N.S.College, Theni.**

GROWTH OF WOMEN ENTREPRENEURS

Nature has made a division of labor in trusting upon men and women with different responsibilities for the betterment of the process of evaluation. In this division of labour, the women have been endowed upon with the gift of motherhood and end up bringing the future generation. The women, the mother have been the symbol of continuity of culture and tradition. Culture being the binding force of the family, quality of life has depended upon how well or how badly the women have performed her duty. Gradually, women withdraw from the four walls of the home for the care of the children while man worked outside for food. With the advent of science and technology, a certain amount of changes has come about. An increased number of women want to participate in the economic activities of the nation and hence the emergence of women entrepreneurs is a person who is an enterprising individual with eye opportunities and on vision commercial acumen with tremendous perseverance above all a person who is willing to take risk with an unknown because of the adventurous spirit she possesses.

Statement of the problem

Several researches have been made by various scholars on women entrepreneurship. The research studies on women entrepreneurship focus on the various aspects namely, the influencing factors of entrepreneurship, the personal and social factors of entrepreneurs, entrepreneurial qualities, type of organizations, inadequate working capital, training given to the entrepreneurs, management of enterprise, economic independence, problems faced by the women entrepreneurs and the suggestions to overcome difficulties. Generally the personality traits such as achievement motivation, risk taking, sense of efficacy, need for independence and recognition etc., are some of the potential factors for entrepreneurship. Entrepreneurs are creative, innovative, adaptable and capable of assimilating modern values.

SCOPE OF THE STUDY

The study is based on the Questionnaire method. This study covers the Women entrepreneurs in Uthamapalayam Taluk.

OBJECTIVES OF STUDY

- ✓ To study the growth of women entrepreneurs.

- ✓ To study the socio-economic background of the women entrepreneurs of Uthamapalayam Taluk
- ✓ To analyze the factors influencing women entrepreneurs to start their own business
- ✓ To highlight the problems of women entrepreneurs in the selected area.

Data Collection

Both primary and secondary data used in the present study

Primary data

Collected data through Questionnaire method from 100 various women entrepreneurs.

Secondary data

Data was collected from various Journals, books, magazines

Tools for analysis

- ✓ Percentage
- ✓ Weighted ranking method

Limitation of the Study

- The researcher had obtained only 100 questionnaires from the respondents. Hence the findings of the study cannot be generalized
- The study pertains to a certain time period.

Analysis of Data

1) Relationship between the Age and Type of Business

Table: 1 Relationship between the Age and Type of Business

Table: 1 exhibit that out of 100 respondents 46 respondents are 25 – 40 age of people are most of women entrepreneurs. 38 respondents are below 25 are of people and 16 respondents are above 40 age of women entrepreneurs are starting own business.

2) Relationship between the Investment and Type of Business

Table: 2 Investments and Type of Business

Investment	Manufacturing	Trading	Service	Percentage of Total
Below Rs.50000	8	8	9	25
Rs.50000 to Rs.100000	9	18	8	32
Rs.100000 to Rs.150000	8	12	5	25
Above Rs.150000	7	5	6	18
Total	32	40	28	100

From the Table: 2 indicates the 32 respondents are starting the Rs.50000 to Rs.100000 amount invested in business, 25 respondents are starting the Below Rs.50000 amount invested in business, 25 respondent are starting the Rs.100000 to Rs.150000 amount invested in business, 18

Age	Manufacturing	Trading	Service	Percentage of Total
Below 25	15	18	5	38
25 - 40	12	16	18	46
Above 40	5	6	5	16
Total	32	40	28	100

respondents are starting more than above Rs.150000 amount invested in business.

3) Sources of Capital

Finance is the life blood of any Business. The women entrepreneurs with low amount of capital may hesitate to start the Business and hence they resort to borrowing money from friends and relatives. Such source of finance is not perennial and hence they have to raise the funds from the

alternative sources. But due to the abundant supply of Bank finance, the women entrepreneurs may dare to start the new industry or to run and expand the present Business in an efficient manner. Finance is an essential input of the business and its availability enables the Business to grow further. Hence the availability of finance is taken as one of the factors influencing the development of women entrepreneurs in the Business Table shows the details of the source of capital.

Table No: 3 Sources of Capital

S.no	Source of Capital	No. Of Respondents	Percentage of Total
1	Own Fund	15	15
2	Borrowing from Relatives / Friends	25	25
3	Loan from Bank	40	40
4	Loan from Private institution	8	8
5	Others	12	12
	Total	100	100

It is observed from the above table: 3, given that 40 percent of the finance sources are availed from banks, it's easy for the women entrepreneurs to get loan based on some securities. 25 percent of the finance sources are availed from relatives and friends. 15 percent of the finance sources are availed from women entrepreneurs having own funds. 12 percent of the finance sources are availed from others and only 8 percent of the finance sources are availed from loan from private institution.

Table: 5 An assortment of various complication profiles faced by Women Entrepreneur

S.n o	Particulars	1	2	3	4	5	6	7	8	9	10	Total	Rank
		I	II	III	IV	V	VI	VII	VIII	IX	X		
1	Lack of Education	15	11	9	8	14	16	5	7	10	5	493	10
		15	22	27	32	70	96	35	56	90	50		
2	Lack of	10	9	5	7	12	16	11	8	14	8	574	3

	training	10	18	15	28	60	96	77	64	126	80		
3	Lack of Self Confidence	12	16	10	9	8	7	11	12	8	7	507	9
		12	32	30	36	40	42	77	96	72	70		
4	Tough competi-tion	8	5	11	16	7	9	12	16	10	6	566	4
		8	10	33	64	35	54	84	128	90	60		
5	Lack of entrepreneurial & Managerial Attitude	19	6	13	7	5	8	11	12	9	10	525	7
		19	12	39	28	25	48	77	96	81	100		
6	Male dominated society	9	4	10	5	7	8	12	11	15	19	647	1
		9	8	30	20	35	48	84	88	135	190		
7	Family conflicts	4	10	8	7	12	8	15	9	14	13	617	2
		4	20	24	28	60	48	105	72	126	130		
8	Non-Awareness of Governme-nt Scheme	12	10	9	7	11	15	13	6	8	9	533	6
		12	20	27	28	55	90	91	48	72	90		
9	Lack of strong leadership	12	11	10	9	13	5	8	10	15	8	546	5
		12	22	30	36	65	30	56	80	135	80		
10	Health problems	15	12	11	9	5	13	8	16	7	10	510	8
		15	24	33	36	25	78	56	80	63	100		

As per weighted ranking method (Table n 5) problems faced by women entrepreneur, the weighted ranking method applied. It inferred that the most number of the respondents have given first rank for

male dominated family conflict; society, the third rank was lack of proper training.

Findings and Suggestions

- ✓ Majority (46 percent) of the respondents are age group of 25-40
- ✓ More than 32 respondents are 50000-100000 money invested.
- ✓ Almost 40 percent of respondents are source of capital from investment of banks.
- ✓ Almost 57 percent of respondents are father or her husband motivator.
- ✓ Maximum 31 percent of respondents are finance problem faced in business.

Suggestion

- ✓ Finance is the major problem for women entrepreneur. Hence the Government provided Low interest scheme to women entrepreneur.
- ✓ The study helps to development on women employment.
- ✓ The study revealed that husband/father, family members, friends were the main motivator for talking up entrepreneurship.
- ✓ For, the technical knowledge and skill, job experience may help an entrepreneur to compete the task in the market.

Conclusion

The new economic policy of India has also highlighted the need for entrepreneurship development for women so that they may start their own business. The Indian Government has established a number of institutions for guiding and developing entrepreneurship and self employment among the people including women. Training has been the common components of most of these schemes. The women should come forward to undertake self employment. Self Help Group has made the rural women to contribute the social economic programmes of the country. Guidance on design and technology should be provided for the attainment of this goal to the entrepreneurial units established by – women in the study area.

References:

WWW.readersshelf.com

WWW.kisanworld.com

WWW.southerneconomist.com

WWW.kurukshetra.com

WWW.womenentrepreneurs.com

**INTERVIEW SCHEDULE TO WOMEN ENTREPRENEURS IN
UTHAMAPALAYAMS TALUK**

1. Name:
2. Age:
3. Educational Qualification : Illiterate/primary/secondary/graduate/Post graduate
4. Religion: Hindu/Muslim/Christian/ Others
5. Caste: SC/ST/MBA/BC/OC
6. Marital Status: Married/ Unmarried/ Widow/Separated
7. Family composition: Nuclear/ Joint
8. No. of members in the family:
9. Previous occupation of the Entrepreneurs: Farming/ Non – farming Business
10. Background of father/ Husband
- (a) Age (b) Education (c) Occupation (d) whether assisting in your unit?
11. Motivated factors
- (a) Desire of earning (b) Desire of provide job opportunity (c) Desire to be independent
- (d) Inducement of family members (e) Desire for social status
12. Encouraging factors
- (a) Previous work experience (b) Government subsidy & guidance (c) Family co- operation
- (d) Availability or resources & lime
13. Compelling factors
- (a) Poor economic condition (b) Lack of employment opportunity (c) Large family size
14. Location of the enterprise
- (a) Home (b) Work shed (c) Some other location
15. Finance source of finance
- (a) Own final (b) Bank (c) Friends (d) Relatives (e) Private