

CHALLENGES OF WOMEN ENTREPRENERS IN KANCHEEPURAM DISTRICT (TAMIL NADU)

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Abstract

Economic growth of any developing country highly depends on the participation of women in the workforce. The number of women entrepreneurs is rising rapidly and many are creating substantial businesses. The government envisaged appropriate measures to empower them economically through entrepreneurship development but despite of all efforts, participation is not considerably high. The reason being individual's personality traits and characteristics account for entrepreneurial ability differ from person to person.. It is seen that many entrepreneurs are motivated on their own to start their own enterprises. Many of these entrepreneurs actually do not receive any structured entrepreneurial input. They learn the same through trial and error. In this paper an attempt has been made to analyze prospects and the future challenges of Women entrepreneurs. The article has also identified certain special factors are responsible to start business on their own. The overall objective of the research is to identify factors which need to be considered for promoting female entrepreneurship in Kancheepuram district of Tamil Nadu.

Key words: Challenges, Entrepreneurial skill, Opportunities, Women entrepreneurship,

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INTRODUCTION:

The women entrepreneurs when encouraged and motivated can successfully contribute to the value addition of the economy in a number of ways. With the advent of liberalization and movement towards globalization, Indian economic environment offers immense opportunity to entrepreneurs. An entrepreneur is a dynamic agent of change, who is instrumental in transforming physical; natural and human resources into value added products and services. For the entrepreneur to be successful the environment must be conducive and the individual must have an interesting initiative and drive in grasping the essential facts.

About 50 percent of total population constitutes women, but women workers constitute only 16 percent, 80 percent remain engaged in unorganized sectors. Entrepreneurship among women is a recent phenomenon. Entrepreneurship calls for all these personal abilities and characteristics which could be developed in women folk. Women entrepreneurs may be defined as a woman or group of women who initiate, organize and run a business enterprise. In terms of Schumpeterian concept of innovative entrepreneurs, women who innovate, imitate or adopt a business activity are called "women entrepreneurs".

According to the United Nations Human Development Report (2002) in India, the estimated income for men is of \$3383/year and for females it is \$1267/year-less than half the amount for men. The same report also shows that women work 457 minutes per day and men 391. The type of activities men and women do explains why women work more time than men but their estimated income is lower. Women do explains why women work more time than men but their estimated income is lower. Women spend 65% of their time in non-market activities, and men spend 92% of their time in market activities.

According to National Human Development Report (2001), 38.5% of women and 83.1% of men are in the labour force. The rate of employment growth for women is 0.9% and 1.9% for men. Women are expected to perform the domestic and reproductive tasks like cooking, cleaning, collection of fuel wood and water, care for the animals, child bearing and rearing. This type of mentality imposes restrictions on their mobility and on their contacts with the outside world, restrains their access to jobs and their social and political participation in the society. They are dependent on men, economically, socially and politically, and have limited direct independent access to resources.

Punitha et al. (1999), examined the problems and constraints faced by self-employed women in the Pondicherry region. A sample of 120 women was personally interviewed during the period from June to July 1999 of which 42 belonged to rural and 78 to urban areas. The major problems faced by the rural self-employed women were competition from better quality products, and marketing problems. The problems for the urban entrepreneurs were, apart from the competition from better quality products, the difficulty in getting loans. The least problems faced by both rural and urban self-employed women were ignorance about schemes, distance from markets, and ignorance about agencies and institutions.

A study done by Azad(1982), reveals that the main motivating factors for women entrepreneurs are economic compulsion, the presence of knowledge and skills, need for achievement, inspiration gathered from the success of others and frustration in the present occupation. The research by Asghari (1983), concludes that women take up entrepreneurship to fulfill economic needs like power and achievement and to gain a novel experience

REVIEW OF LITERATURE:

Bhatt et al. (1988), observed that women face under-employment and a casual nature of work; lack of skills and education; lesser mobility, heavy responsibilities; a systematic social practice of under-rating women's work, and lack of access to better technologies, tools and productive assets.

Cox C and Jennings (1990), argued that money is rarely the primary driving force for women entrepreneurs from the upper income group.

Liebow (1991), reveal that social issues and problems act as impetus for women to start a business.

Breen et al. (1995), have tested financial and family issue by taking a sample of 211 female entrepreneurs from Australia. The study highlighted that female business owners faced the problem of getting finance, and started business with low initial capital. On the family front, self-employed women faced the problems of supervision and care for their sick children.

Watson (2003), examined the failure rates among female controlled businesses in Australia. The analysis of the study highlighted that the rate of failure in female controlled businesses is relatively higher than male-controlled businesses. However, the difference is not significant after controlling the effects of the industry.

Ranjula Bali Swain and Fan Yang Wallentin (2007), observed that not all activities that lead to an increase in well-being of a woman are necessarily empowering in themselves. It is difficult to say which factors are more important for empowering women.

OBJECTIVES OF THE STUDY:

The main objective of the research is to identify the opportunities and challenges which are faced by women in conducting entrepreneurial activities in rural areas.

- To study the socio economic background of women entrepreneurs in the rural and urban areas in Kancheepuram district.
- To analyze the factors that motivate the women entrepreneurs to start new venture,
- To identify challenges of women entrepreneurs in Kancheepuram district.
- To suggest strategies to promote entrepreneurial skill among women entrepreneurs in the selected area.

RESEARCH METHODOLOGY:

Data collection:

The research is based on both empirical and analytical study. The study uses both primary and secondary data.

Primary data:

For the purpose of study, well structured questionnaire was used as an instrument to collect the data from the women entrepreneurs in rural and urban area of Perambalur district.

Sample size:

The sample size is 100. The respondents were women entrepreneurs chosen from kancheepuram district. The study has covered a total of 100 woman entrepreneurs of various categories.

Analysis and Interpretations :

Socio economic background of women entrepreneurs:

The Study was conducted among woman entrepreneurs of various categories Such as petty shop units, tailoring shops units, hotel units, vegetable shop units and beauty parlor units.

The respondents are divided into three age groups. The first age group covers from 18-25 years, the second from 25-50 years and the last category covers respondent above 50 years of age.

The majority of the respondents are falling in the second category, namely between the age group of 25-50 years. It is observed that around 58% of the respondents are falling under this category, which shows that majority of the entrepreneurs are from the middle age group. Less number of respondents are from the age group of above 50. In the study only 19% of the entrepreneurs are from this age group, which shows that as the age increases the thrust for entrepreneurship decreases.

Education particulars of the respondent:

Study gives an overview of the education particulars of the respondents selected for this research. The education particulars of the respondent are divided into six categories, namely primary, middle, high school, higher secondary school, college and Illiterates.

In the case of petty shop units the highest number of the respondents is from primary school level (40 percent) and the lowest are falling under the category of illiterates (10 percent). In case of tailoring unit the majority of the respondents are middle level (40 percent) and the lowest number of respondents are from high school (60 percent) and the lowest are from higher secondary and primary level (10 percent) each. In case of hotel unit the highest number of respondents is from high school, higher secondary school, college and illiterates (10 percent) each. In the case of vegetable unit the highest number of respondents is from the middle level (37.5 percent) and the lowest are from illiterate category (12.5 percent).

It shows that due to family problems the respondents were not able to carry on higher studies and they choose entrepreneurship rather than going for higher education.

Factors influence women entrepreneurs to start new venture:

The study was conducted to find out the reasons for the establishments of the unit owned by the respondents in the selected area. The major reasons stated by the respondent are poverty like situation, easy to manage, self-confidence and training. In case of petty shop unit 40% of the respondents have established their unit due to poverty like situation and 30% of the respondents have established due to easy to manage and self-confidence respectively.

In case of tailoring unit 40% of the respondents have started their unit due to self-confidence and training respectively and only 20% have started due to poverty. With respect to hotel industry 40% of the respondents have started their unit due to easy management and others have started due to poverty, self-confidence and training.

In vegetable unit, and beauty parlor unit majority of the respondents have established their unit due to poverty like situations.

Growth of Women entrepreneurship

Our society is still male-dominated and women are not treated as equal partners both inside and outside four walls of the house. In fact, they are treated as able, i.e. weak and dependent on men. As such, the Indian women enjoy a disadvantageous status, in the society, let some facts be given. There is much low literacy rate (40%), low work participation rate (28%) and low urban population share (10%) of women as compared to 60%, 52% and 18% respectively of their male counterparts confirm their disadvantageous position in the society our age old socio-cultural traditions and taboos arresting and women within four walls of their houses also make their conditions for the disadvantageous. These factors combine to serve as non conducive condition for the emergence and development of women entrepreneurship in the country. Given those unfavourable conditions, the development of women entrepreneurship is expectedly low in the country. This is well indicated a dismally low level of women (5.2%) in total self-employment persons the country. Further, women entrepreneurs in India accounted for 9.01% of the total 70 million entrepreneurs.

Key Challenges of women entrepreneurs

Punitha et al. (1999), analyzed the problems and constraints faced by self-employed women in the Pondicherry region. A sample of 120 women was personally interviewed of which 42 belonged to rural and 78 to urban areas. The major problems faced by the rural self-employed women were competition from better quality products, and marketing problems. The problems for the urban entrepreneurs were, apart from the competition from better quality products, the difficulty in getting loans. The least problems faced by both rural and urban self-employed women were ignorance about schemes, distance from markets, and ignorance about agencies and institutions.

Major Findings:

1. It is observed that most of the respondents are in the age group of above 50 years. The research shows that as the age increases, the thrust for entrepreneurship decreases.
2. The research shows that due to family problems the respondents were not able to carry on higher studies and they have chosen entrepreneurship rather than going for higher education.
3. Majority of the respondents in all the categories shows that 70% of the respondents in petty shop unit are new entrepreneurs and 30% are continuing the same occupation traditionally. In case of beauty parlour unit all the respondents are new comers. Majority of the respondents in all the categories are first generation entrepreneurs.
4. It is observed that more than 50% of the respondents in all the categories desired to have training in all the fields namely training in administration, production management, sales and marketing, which shows that training is very much essential for a successful entrepreneurship.
5. Majority (60%) of the respondents are selling consumable items and (40%) of the respondents are selling vegetable items. In case of tailoring unit all the respondents are engaged in stitching cloths and also selling the same.
6. In petty shops units 60% of the respondent have invested in the first slab of less than Rs.10,000 and 40% have invested in the category of above Rs.20,000 with respect tailoring unit and hotel unit majority of the respondents have invested less than Rs,10,000 and 40% have invested in the category of above Rs.20,000 with respect tailoring unit and hotel unit all the respondents have invested less than Rs.10,000. In case of vegetable unit majority of the respondents are invested below Rs.10,000. But in beauty parlour unit majority of the respondent have invested above Rs.20,000.
7. 70% of the respondents in the petty shop unit are making a saving between Rs.5,000-15,000 per annum, and only 10% are saving less than Rs.5,000. Similarly majority of the respondents in the tailoring unit, hotel unit and vegetable unit are saving between Rs.5,000-15,000 per annum. But in case of beauty parlor unit 80% of the respondents are making a saving of less than Rs.5,000.

SUGGESTIONS:**STRATEGIES TO DEVELOP WOMEN ENTREPRENEURS**

To promote entrepreneurial skill and activities among women entrepreneur the following efforts can be taken into account by government and NGOs for effective development of women entrepreneurs. Government can extend better educational facilities and schemes to women entrepreneurs

- Encourage women's participation in decision-making.
- Adequate training programme on management skills and Vocational training need to be extended to women community that enables them to understand the production process and production management.
- Training and counseling through the aid of committed NGOs, psychologists, managerial experts and technical personnel should be provided on a large scale of existing women entrepreneurs to remove psychological causes like lack of self-confidence and fear of success.
- The financial institutions should provide more working capital assistance both for small scale venture and large scale ventures.
- Making provision of micro credit system and enterprise credit system to the women entrepreneurs at local level.
- . Industrial estates Infrastructure, in the form of industrial plots and sheds, to set up industries is to be provided by state run agencies.
- A Women Entrepreneur's Guidance Cell should be set up to handle the various problems of women entrepreneurs all over the state.
- Awareness should be created about governmental schemes to motivate women entrepreneurs to engage in small scale and large-scale business ventures.

Conclusion

Entrepreneurship among women, no doubt improves the wealth of the nation in general and of the family in particular. They need encouragement and support from the family members, government, society, male counterparts etc., with the right assistance from varied groups mentioned above, they can join the main stream of national economy and thereby contribute to the economic development. Women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.

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