

PROBLEM AND PROSPECTS OF WOMEN ENTREPRENEURSHIP IN SALEM DISTRICT

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ABSTRACT

The educated women do not want to limit their lives in the four walls of the house. They demand equal respect from their partners. However, Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society where the sociological set up has been a male dominated one. Women are considered as weaker sex and always made to depend on men folk in their family and outside, throughout their life. The Indian culture made them only subordinates and executors of the decisions made by other male members, in the basic family structure. While at least half the brainpower on earth belongs to women, women remain perhaps the world's most underutilized resource. Despite all the social hurdles, India is brimming with the success stories of women. They stand tall from the rest of the crowd and are applauded for their achievements in their respective field.

The present paper endeavors to study the concept of women entrepreneur-Reasons women become entrepreneurs -Reasons for slow progress of women entrepreneurs in Salem District – suggestions for the growth of women entrepreneurs-Schemes for promotion & development of women entrepreneurship in Salem District.

KEYWORDS: Entrepreneurship, Financial Status, Age Group, Income Level

INTRODUCTION

The educated women do not want to limit their lives in the four walls of the house. They demand equal respect from their partners. However, Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society where the sociological set up has been a male dominated one. Women are considered as weaker sex and always made to depend on men folk in their family and outside, throughout their life. The Indian culture made them only subordinates and executors of the decisions made by other male members, in the basic family structure. While at least half the brainpower on earth belongs to women, women remain perhaps the world's most underutilized resource. Despite all the social hurdles, India is brimming with the success stories of women.

They stand tall from the rest of the crowd and are applauded for their achievements in their respective field. The transformation of social fabric of the Indian society, in terms of increased educational status of women and varied aspirations for better living, necessitated a change in the life style of Indian women. She has competed with man and successfully stood up with him in every walk of life and business is no exception for this. These women leaders are assertive, persuasive and willing to take risks. They managed to survive and succeed in this cut throat competition with their hard work, diligence and perseverance. Ability to learn quickly from her abilities, her persuasiveness, open style of problem solving, willingness to take risks and chances, ability to motivate people, knowing how to win and lose gracefully are the strengths of the Indian women entrepreneurs.

CONCEPT OF WOMEN ENTREPRENEURS

Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. The Government of India has defined women entrepreneurs as —an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women. Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation and stands on their own legs. A sense towards independent decision-making on their life and career is the motivational factor behind this urge. Saddled with household chores and domestic responsibilities women want to get independence. Under the influence of these factors the women entrepreneurs choose a profession as a challenge and as an urge to do something new. Such a situation is described as pull factors. While in push factors women engaged in business activities due to family compulsion and the responsibility is thrust upon them.

REASONS FOR WOMEN BECOMING ENTREPRENEURS

The glass ceilings are shattered and women are found indulged in every line of business. The entry of women into business in India is traced out as an extension of their kitchen activities, mainly 3P's, Pickle, Powder and Pappad. But with the spread of education and passage of time women started shifting from 3P's to modern 3E's i.e., Energy, Electronics and Engineering. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. _Women Entrepreneur'is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life.

With the advent of media, women are aware of their own traits, rights and also the work situations. The challenges and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job creators. Many women start a business due to some traumatic event, such as divorce, discrimination due to pregnancy or the corporate glass ceiling, the health of a family member, or economic reasons such as a layoff. But a new talent pool of women entrepreneurs is forming today, as more women opt to leave corporate world to chart their own destinies. They are flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation. The following flow chart shows the reasons for women becoming entrepreneurs.

IMPORTANCE OF THE STUDY

The development of a society requires full participation by all section of the population including women. Involvement of women in entrepreneurial activities would ensure effective utilization of labour, generation of income and hence improvement in quality of life. It is realized by all the nations that social and economic changes can be ensured mobilizing women to take up entrepreneurial activities. This study seeks to examine the economic activities and also problems faced by them in their various entrepreneurial activities in the society. Thus, the study carries a great importance to study about the position of entrepreneurial activities among women in Salem district.

METHODOLOGY

This study is based on data collected from primary and secondary sources. The primary data are collected from field survey through direct personal interview with the help of well-designed questionnaire. Six villages of Salem district

are selected randomly and the survey has done for 50 women entrepreneurs. The villages are namely, Salem, Omalur, Attur Secondary data are collected from books, magazines, websites etc.

OBJECTIVES OF THE STUDY

Salem women are in recent time very much interested in entrepreneurial works like, Handloom weaving, Piggery farm, Poultry farm, Dairy farm, DTP Computer Education, Handicraft etc. But it has been observed that like other community women, the rate of growth of women entrepreneurship is not satisfactory among them. This is due to some basic problems arising in relation to entrepreneurial development in such societies. By considering all these sides the present topic is prepared with the following objectives:

- To examine the educational level of women entrepreneurs.
- To know about the causes behind women entrepreneurship.
- To verify their age- groups.
- To know about the availability of training for women entrepreneur.
- To examine their income level.

FINDINGS

Level of Education

The most important element to achieve success in any short of business is the level of education. Through our field study we tried to enquire how much our sample entrepreneurs have got formal education and the following results found.

Table 1: Level of Education of the Entrepreneurs

	No of Women	Percentage
Up to VII	14	28.00
Up to X	26	52.00
Up to XII	8	16.00
BA	2	04.00
MA	0	00
Others	0	00
Total	50	100.00

It is very much pleasure to say that in our sample we have not met any illiterate women entrepreneur. But it is also true that the level of education of our sample entrepreneurs is not up to the mark. Around 80.00 percent of total surveyed entrepreneurs are under-matric. Only 2 women are BA passed. From this result it is clear that among women entrepreneurs they are not achieved required education which is very much important to develop their skills.

Age Group

Age –Group of the Entrepreneur age is also another considerable element for the success. Generally a person can work hard during the middle age of life. In this regard we made an attempt to know about their age, while they are running their entrepreneurial activities and we got the following results

Table 2: Age Group of the Entrepreneurs

Age-Group	No of Women	Percentage
Less than 20	02	04.00
20-30	27	54.00
30-40	18	36.00
40-50	2	04.00
50 and above	1	02.00
Total	50.00	100.00

It is very much pleasure to say that 90.00 per-cent of the total surveyed entrepreneurs are belonging from the age group of 20-40 years. Thus, those women who are dealing with the entrepreneurial activities are belonging from the best age show their best performance. Remaining 10.00 percent are from the age group of more than 40 and less than 20 years.

Marital Status

In our study we tried to know about whether our respondent are married or unmarried as, it is believed that a woman generally face lots of problems in continuing their past activities after marriage, and we got the following response:

Table 3: Marital status of the Entrepreneurs

Marital Status	No of Women	Percentage
Married	31	62.00
Unmarried	19	38.00
Total	50	100.0

The above result gives us an interesting result that, among our surveyed women 62.00 percent of them have started their entrepreneurial activities after marriage. Again while we were tried to know whether they receives support from their family members especially from husband or not, they gave a satisfactory result that they always gets full support from their family members. Thus this result carries the meaning that, in Tamil Nadu culture majority of people supports women entrepreneurship. Thus marriage is not a barrier for women development in this community.

Reason for Selecting Entrepreneurship

In respect of attaining success in entrepreneurial activities another important element is the cause behind the selecting the profession. In general, progress of the enterprise is based on the interest and urge of the person concerned. In this regard we have got the following results

Table 4: Reason for Selecting Entrepreneurship

Reason	No of Women	Percentage
To earn money	33	66.00
To be self-dependent	12	24.00
Due to the inspiration of the family members	4	08.00
To utilize the quality	1	02.00
Total	50	100.00

It has been observed from the table that the main objective of our women entrepreneurs in selecting their professions is to earn money. At the same time, from our eye observation during the time of field survey, we have seen that majority of surveyed family's living standards and quality of lives are not that sound, which reflected by their house types,

no of durable goods, sources of income etc. Of course a good amount of respondents told that they want to be self dependent in life and so, they have selected their professions as best means to attain self employment.

Financial Support

Another important instrument to run any enterprise, which can be term as life blood for any entrepreneurial work is finance. In general we have seen that, our entrepreneurs cannot move forward their steps due to the shortage of finance. Regarding this case our respondents had given the following respond:

Table 5: Sources of Finance

Source	No of Women	Percentage
Own Saving	3	06.00
Institutional Sources	15	30.00
Non-institutional	32	64.00
Total	50	100.00

The above table reveals that, there is a lacking of adequate supply of institutional credit from the sources like, Commercial Banks, Cooperative Societies, Regional Rural Banks and assistance from Tamil Nadu Autonomous Council for the Tamil Nadu women. Around 64.00 percent of women are still depending on village moneylenders by paying high rate of interest. In this regard the women have expressed that they need the regular supply of credit facilities.

Level of Training

The basic requirement for the success of any sort of business as well as industry is the proper training to the entrepreneurs. Because without some basic knowledge on the preferred field, it is quite impossible to all round management to achieve the goal. From our survey we have drawn the following results in this regard,

Table 6: Level of Training Received

	No of Women	Percentage
Yes	13	26.00
No	37	74.00
Total	50	100.00

The above table express that, only 26.00 per cent women entrepreneurs have formal training. Around 74.00 percent women have not got any training at all. In this regard we come to know that those women who have not got any training are running their activities based on some eye-view and some idea form experienced people. Those entire women entrepreneurs who are left without training have strongly realized that they need training.

SUGGESTIONS

The following suggestions can be offered to solve the inner problems as well as development of women entrepreneurship among Tamil Nadu women and the nation as a whole:

Firstly, there is a big importance of frequent training programs for our women to develop their skill and abilities. Such trainings should be free as well as conduct in their locality. Again the trainings should be regular but not for long duration, i.e. short- run trainings are more preferable for our rural women.

Secondly, the financial reforms are also considered as an important instrument to improve entrepreneurship. Since, the rural Tamil Nadu people are poor for which they always afraid to come forward for entrepreneurial work. But, in

practical field it has been observed that the availability of credit facilities is very less and hence most of the interested women are not aware about the sources of finance. Hence, rural industrial credit facilities must be making available at a cheaper rate so that interested women can move forward.

Thirdly, the prevailing education system should also be revised as there is a requirement of inclusion of vocational courses in the syllabus. Again a proper environment should create so that women are also achieving required formal education to improve their personality.

Fourthly, the marketing system should be developed. There should be an environment that the women entrepreneurs should make free to sale their products. The entrepreneurs should give the facility to concentrate only on production not for sale. There should be a mechanism of sale of their products at reasonable price.

Fifthly, the transportation system which is quiet poor in rural area should be developed so that the entrepreneurs can cheaply carry their required materials for smooth development of their projects.

Sixthly, there is a requirement of frequent checkup system for those entrepreneurs who are dealing with animal husbandry, so that the dangerous diseases cannot affect their animals. Thus the veterinary health facilities should be expand properly to utilize modern technologies in their farms.

CONCLUSIONS

In conclusion we can say that women are increasingly taking up entrepreneurial carrier for improving their economic status and also fulfilling their creative urge. The government and the non-governmental organizations are playing important roles in mobilizing women to become entrepreneurs through different programs. The number of women entrepreneurs has been increasing over the years. It is expected that more women will be taking up entrepreneurial carrier in future. In this regard the very important requirement for the society is to respect women and their creativity.

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