

A STUDY ON PROBLEMS FACED BY WOMEN ENTREPRENEURS WITH SPECIAL REFERENCE TO THIRUTHURAIPOONDI TOW

J. PARVATHI¹, Dr. D. SUPULAKSHMI²

¹*M.Phil Research Scholar , S.T.E.T. Women's College, Mannargudi.*

²*M.Com., M.Phil., Ph.D., SET., Assistant Professor of Commerce, S.T.E.T. Women's College, Mannargudi.*

ABSTRACT

In India is a growing awareness of the need for women entrepreneurs, in the nation's development. In the seventh five year plan, a women's development has been included and it details the plan of action for "Integration of women in development". The industrial policy resolution of 1991 has highlighted the necessity to provide special training programmes to develop women entrepreneurship. The 8th five year plan has given due importance to the development of the small-scale sector. The number of small-scale units are expected to increase from 1.7 million to 2.5 million in the period 1992-97. It is estimates that among the small scale entrepreneurs, nearly 9% would be wome

INTRODUCTION

The term entrepreneur implies a special equality. It means new products and breakthroughs, quality and service. With in a company, it means a special kind of spirit, virtuality and excellence. Business columnist E.A. Bulter calls it " the excitement of creation".

An entrepreneur is one of the important segments of economic growth. Basically, an entrepreneur is a person who is responsible for setting up a business or an enterprise. In fact, he is one has the initiative skill for innovation and looks for high achievement.

Problems of Women Entrepreneurs

The growth of women entrepreneurial fields is haunted by a number of difficulties, snags and problems, they are:

- Stiff competition from male entrepreneurs.
- High prices of raw materials required.
- Financial constraints,
- Managerial constraints,
- Technical difficulties,
- Low ability to bear economic risk, social risk, technical and environmental risk,
- Discrimination in selection for entrepreneurial development training,
- Low level of favorable family background in the field of family co-operation, education, occupation, and entrepreneurial base,
- Inferiority complex among the lower and middle class community,
- Family affairs, child and husband care.
- Lack of entrepreneurial initiative.
- Unplanned & haphazard growth of women entrepreneurship in the country,
- Lack of specialized entrepreneurial programmes for women entrepreneurs,
- Late commencement of women entrepreneurship in India,
- Attitude of the society towards women
- Procedures of bank loans and delay and the running about officers and involved determine women from venturing, and
- At government level licensing authorities, labour officers and sales tax inspector put all sorts of humiliating questions.

Growth of Women Entrepreneurs in India

In India is a growing awareness of the need for women entrepreneurs, in the nation's development. In the seventh five year plan, a women's development has been included and it details the plan of action for "Integration of women in development". The industrial policy resolution of 1991 has highlighted the necessity to provide special training programmes to develop women entrepreneurship. The 8th five year plan has given due importance to the

development of the small-scale sector. The number of small-scale units are expected to increase from 1.7 million to 2.5 million in the period 1992-97. It is estimates that among the small scale entrepreneurs, nearly 9% would be women.

Scope of the study

The need of the present day is therefore, to promote development in such a way that the strategy for women’s advancement first and foremost lays priority to after current inequality. Women have plunged in to the field of small enterprises as entrepreneurs during the two decades, India has been successful to a great degree in fostering the growth of small industries, through a package of support measures at various levels, policy, finance, infrastructure, training, and common facility services.

Statement of the problem

The problem or difficulty of a women entrepreneur is that she is a women. Male chauvinism is the order of the day. The women have twin responsibility, both in the family as well as in the work place. Women facing several problems in their growth and development.

Women face challenges in identifying the trades, which call for entrepreneurial qualities, we come across various categories These women produce in anticipation of continuous but are not “Entrepreneurs” in the real sense of the term, in the view of their limited operations and non-registration as business unit. The present study is carried out to **URBAN WOMEN ENTREPRENEURS IN THIRUTHURAIPOONDI TOWN, THIRUVARUR DISTRICT.**

OBJECTIVES OF THE STUDY

1. To study the socio – economic, background of the women entrepreneurs.
2. To find out the problems faced by the women entrepreneurs in the rural area.
3. To examine the factors responsible for the success of rural women entrepreneurs.
4. To make findings and offer suggestions for improving the status of women entrepreneurs.

METHODOLOGY

Data have been collected both through primary and secondary sources. The primary data has been collected by administering of interview schedule to the sample respondents to elicit the information required. A total of 75 sample Entrepreneurs of selected for purpose of the study in Thiruthuraipoondi area.

REVIEW OF LITERATURE

N. Manimekalai and G. Rajewari (2000) observed that in Tiruchirappalli, women entrepreneurs are found in risk taking industrial activities requiring modern techniques of production. The entrepreneurs faced the problems of dual responsibilities.

David J.Lewis (2000) has identified the nature of rural entrepreneurship in the light of green revolution and argues that the processes of technological change under privatization and structural adjustment have created new opportunities leading to the creation of new forms of technology based enterprise in rural areas.

Williamson, L.C, (2003) conducted a case study on Joyce Eddy, a successful women entrepreneur.

Kalpna Shah, (2006) examine the central issues of development of women’s consciousness in the context of the mobilization middle class women.

B. Regina Papa (2011) has stated that Entrepreneurial commitment and technological initiative are found to mark a very low level in the case of women.

To collect the information from 75 respondents in the study area and analyse the data given below:

NAME OF THE ACTIVITIES OF THE RESPONDENTS

S. No.	Name of The Activities	No. of Respondent	Percentage
1.	Tailoring	17	23
2.	Type writing	09	12
3.	Beauty clinic	18	24
4.	Agency	02	03
5.	Vegetable vendor	03	04
6.	Sarees center	02	02
7.	Tea shop & Petty shop	02	03
8.	Xerox business	05	07
9.	Fancy store	10	13
10.	Household business	05	07
11.	Mess	02	02

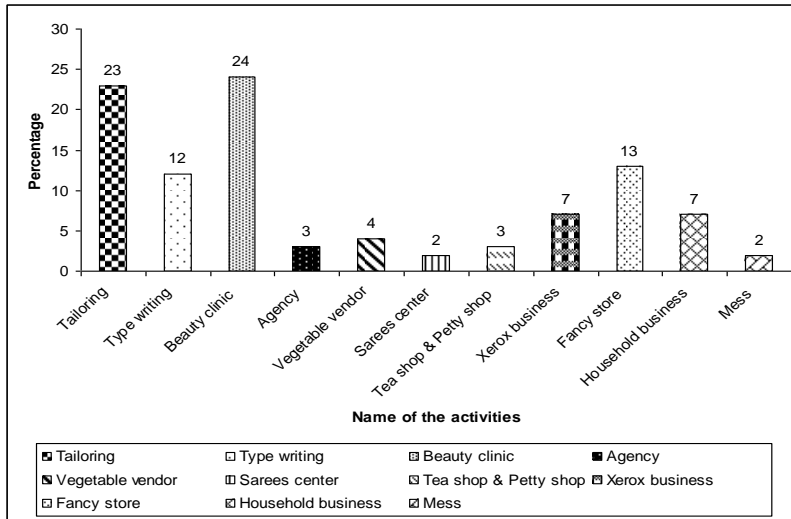
Total	75	100
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Source: compiled from primary data.

INFERENCE:

The table shows that majority of respondents were working under beauty clinic 24%, considerable number of respondents were working under tailoring 23%. A maximum number of respondents were working under typewriting and pettyshop. Therefore, minimum level of women entrepreneur depends upon 2% of the respondents at earning the low level of income in Mess and sarees centre.

CHART - NAME OF THE ACTIVITIES OF THE RESPONDENTS



REASON FOR THE ENTRY COMPELLING FACTORS OF THE RESPONDENTS

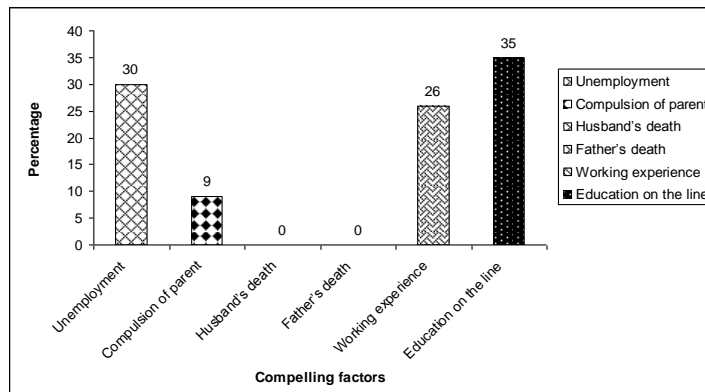
S.No.	Compelling Factors	No. of Respondents	Percentage
1.	Unemployment	22	30
2.	Compulsion of parent	07	09
3.	Husband's death	--	--
4.	Father's death	--	--
5.	Working experience	20	26
6.	Education on the line	26	35
	Total	75	100

Source: compiled from primary data.

INFERENCE:

It is found that 35% of the respondent were taking into the reasons of education on the line, 30% of the respondents are unemployment, 26% are working experience and 9% of the respondents are enter into compulsion of parents.

CHART -REASON FOR THE ENTRY COMPELLING FACTORS OF THE RESPONDENTS



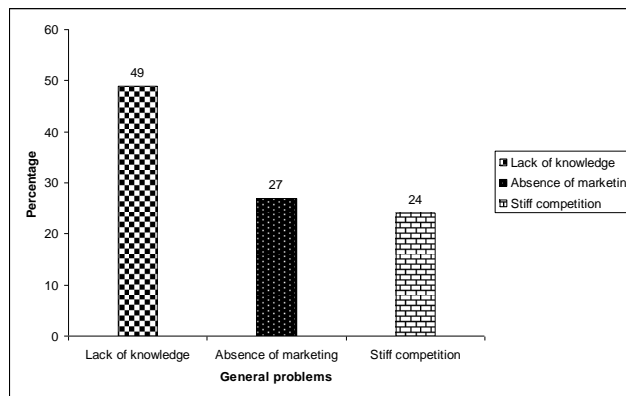
GENERAL PROBLEMS OF THE RESPONDENTS

S. No.	General Problems	No. of Respondent	Percentage
1.	Lack of knowledge	37	49
2.	Absence of marketing	20	27
3.	Stiff competition	18	24
	Total	75	100

Source: compiled from primary data.

General problem is fore most problems to women entrepreneurs. The women also face some of the people in running enterprise. Around 49% of the women were facing in lack of knowledge, 27% are facing in absence of marketing and 24% are facing stiff competition.

CHART -GENERAL PROBLEMS OF THE RESPONDENTS



MARKETING PROBLEMS OF THE RESPONDENTS

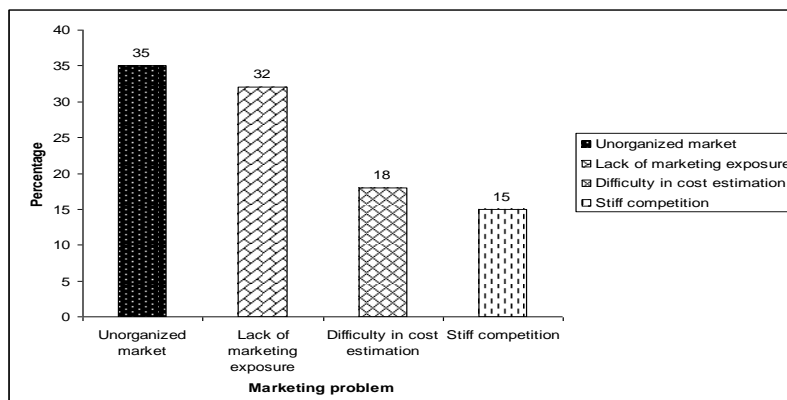
S.No.	Marketing Problems	No. of Respondent	Percentage
1.	Unorganized market	26	35
2.	Lack of marketing exposure	24	32
3.	Difficulty in cost estimation	14	18
4.	Stiff competition	11	15
	Total	75	100

Source: compiled from primary data.

INFERENCE:

The above table 4.21shows that 35% opinion that there is unorganised market is the main problem of marketing the product, 32% are facing lack of marketing exposure, 18% are difficulty in cost estimation and only 15% stiff competition.

CHART -MARKETING PROBLEMS OF THE RESPONDENTS



Further some possible suggestions are also put forth to motivate women entrepreneurs and entrepreneurship.

1. Nearly 24% of respondents women entrepreneurs are involved in beauty clinic and other 23% are tailoring.
2. Majority of 55% of women entrepreneurs in rural areas.
3. With regard to the ownership of the business most of the women entrepreneurs are having partnership of 48% followed the joint family business 29%.
4. With regard to previous experience 71% of women entrepreneurs are to have prior experience of recorded in 5-10 years.
5. It is noted that, the monthly income of the women entrepreneurs 64% is Rs.4001 and above.
6. 40% of the respondents business founder are parents or husband.
7. With regard to facilitating factors 40% of women entrepreneurs are to have prior support of family members/friends.
8. Majority of the respondents 56% have started their to earn money.
9. Majority of women entrepreneurs are motivated by experience, followed by education and training experience, parent's motivation, friend's relatives in the field and managerial skill etc.
10. The legislative measures for dealing with problems of stiff competition and lack of knowledge 24% and 49% respectively.
11. The familial problems of women entrepreneurs, the others problem 10% of minimum.
12. Marketing problems of women entrepreneurs 35% of unorganized market.
13. In view of obstacles faced managerial skill up gradation on as aspect like availability of capital.

Suggestion for the above analysis

- The study has revealed that the women entrepreneurs could initiate enterprises in processing service and trading activities. It is very rare of find women in manufacturing.
- Finance has been the primary problem and only one fourth of the respondents were able to avail bank loan.
- Training has not been derived by most of the entrepreneurs. The employment generation and capacity utilization must be improved by proper diversification expansion, modernization and innovative methods of doing.

CONCLUSION

The study has not fully revealed whether the particular group of enterprises owned by women could successful, whether the pattern of entrepreneurship restrict to only processing. Servicing & trade whether, previous experience along would contribute to emergence women entrepreneurs. Further studies are needed to problem these question in depth. But, the problems and experience of the women entrepreneurs in this study are not unusual. It is true that lack of finance has been one of the biggest issues faced by all scales of operations. However, are silver living in this study is that family support has been in the fore front which has taken institutional care half of the problem. Hence both financial supports as will as support of the family members are needed for successful promotion of women entrepreneurship.

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