

---

## A STUDY ON WOMEN ENTREPRENEURS' DEVELOPMENT IN VELLORE DISTRICT

### Article Particulars

Received: 24.7.2017

Accepted: 26.7.2017

Published: 28.7.2017

**Dr.R.DHARMARAJ, M.Com.,M.B.A.,M.Phil.,Ph.D.,**

Head, PG and Research department of Commerce,  
Sri Bharathi Women's Arts and Science College,  
Kunnathur, Arni, T V Malai Dt. Tamil Nadu, India

**P.PARAMESWARI**

M.Phil ., Researchscholr PG and  
Research department of Commerce,  
Sri BharathiWomen's Arts and Science College,  
Kunnathur, Arni, T V Malai Dt, Tamil Nadu., India

### Abstract

*Women are seen not only as teachers in schools or colleges but, have proven themselves in military, defense, pharmaceutical, science, aeronautics and even in space exploration. They have proved their efficiency and intelligence. Also entrepreneurs refer to a group of women's like self help groups (SHGs) who initiate, organize and run their business enterprises by facing risks and handle various types of economic uncertainties. Now Female entrepreneurs have been identified as major force for innovation and Job Creation. Today they are not only job seekers but job givers too. In this connection the researcher has indentified the district Vellore in Tamil Nadu as a study area. In this area women have been flourishing as designers, interior decorators, exporters, publishers, garment manufactures beauticians, Food, fruits & vegetable producers, Milk and Milk Products producers, DTP center, Books and Stationery, Communication Centre owners etc., and still exploring new avenues of economic participation. Keeping all these in view this study organizes and examines the various issues and prospects of women Entrepreneurs.*

**Key words:** Women Entrepreneurship, Job givers.

---

### Introduction

Women make up around half of the total world population. They are therefore, regarded as the better half of the society in India also. In traditional social way of living they were confined to the four walls of house performing household activities. In modern societies, women take part in all sorts of activities and are involving in the various types of business. They are: politics, administration, social work, management, cine field, and so on.

Besides, women are seen not only as teachers in schools or colleges but, have proven themselves in military, defense, pharmaceutical, science, aeronautics, and even in space exploration. They have proved their efficiency and intelligence. Also entrepreneurs refer to a group of women like self help groups (SHGs) who initiate, organize and run their business enterprises by facing danger and handle various types of economic uncertainties. Now Female entrepreneurs have been identified as major force for innovation and Job Creation. 'Women Entrepreneur' is a person who accepts challenging role to meet her personal needs and become economically independent. A strong wish to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing value in both family and social life. With the advent of media, women are aware of their own traits, rights and also the work situations. They are flourishing are designers, interior decorators, exporters, publishers, garment manufactures and still exploring new avenues of economic participation. In India, although women constitute the majority of the total population, the entrepreneurial world is still a male dominated one. Women in advanced nations are recognized and are more prominent in the business world.

### **Need for the Study**

When woman moves forward, they family moves, they village moves and the nation moves is rightly said by Jawaharlal Nehru. So women development is very importance of nation development. In this way this study gets importance to all women entrepreneur in the following ways and means.

- Economic necessity
- Self actualization
- Family occupation
- Success Stories of friends and relatives
- Employment generation
- Independence
- Self satisfaction
- Innovation Thinking
- Adequate financial facilities
- Fulfillment of economic level
- Creation of confidence

### **Statement of the Problems**

Women entrepreneurs face series of problems right from the beginning till the enterprise functions. Being a women itself poses various problems to a woman entrepreneur, the problems of India women detains to her responsibility towards family, society and lion wok. The tradition, customs, socio cultural values, ethics, motherhood subordinates to ling husband and men, physically weak, hard work areas, feeling of insecurity, cannot be tough etc are some peculiar problems that the Indian women are coming across while they jump into entrepreneurship. The traditions and customs

prevailed in Indian societies toward women sometimes stand as an obstacle before them to grow and prosper. Castes and religions dominate with one another and hinders women entrepreneurs too in rural areas, face more social barriers. They are always seen with suspicious eyes. The scarcity of raw materials, sometimes nor, availability of proper and adequate raw materials sounds the death-knell of the enterprise run by women entrepreneurs. Women entrepreneurs really face a tough task in getting the required raw material and other necessary inputs for the enterprises when the price is very high. Since women cannot run around for marketing distribution and money collection. They have to depend on middle men for the above activities. Middle men tend to exploit them in the guise of helping. They add their own profit margin which results in less sales and lesser profit. Women entrepreneurs because of their inherent nature, lack of self- confidence which is essentially a motivating factor in running and enterprise successfully. They have to strive hard to strike a balance between managing a family managing and enterprise. Sometimes she has to sacrifice her entrepreneurial urge in order to strike a balance between the two.

**Objectives of the Study**

- The following are the objectives of the present study
- To introduce the concept and the importance of women entrepreneurship
- To illustrate the challenges in the path of women entrepreneur in general and at Vellore district.
- To understand the empowerment of women entrepreneurship.
- To discuss the issues and prospects of women entrepreneurship
- To find the business mostly selected by the women entrepreneur at Vellore district
- To study the factors which are influencing to become women entrepreneurs at Vellore District.

**Studies of Certain Authors have been Reviewed for this Research**

Author	Inputs	Period	Methodology	Findings
Helen Reijonen-Case study On Understanding The Small Business Owner: What They Really Are & How This Relates to Firm Performance.	To examine how Business owners Perceive success and growth	2006	Two Industries in Small geographical Small geographical Area	Finds the motives and goal small business owners
Elizbeth walker, Calvin Wang and Janice Redmond; Research paper on Women And Work life Balance : Is Home Based business Ownership the Solution?	Seeks to Explore self employment Through home based Business ownership As a potential Solution to the inter role conflict	2006	Survey in western Australia four was Comparison investigating the dynamics of home Based business ownership Between male & Female operators	The attraction of Home based Business ownership Is driven Predominately by Flexibility and the ability to balance
Ayla Madach Pines And define Schwarz Research paper: Now	Perceptual variable Have a crucial influence on the	Nov-07		

you see them Now you Don't : Gender Difference in Entrepreneurship	entrepreneurial actively this study aims to Describe three Studies that addressed Gender difference and Entrepreneurial Perceptions, Testing predictions derived form schneider's Atraction attrition (ASS) model.			
Marial Orhan and Don scott- Research pope on why women enter entrepreneurship an elanator model.	Develops a model of the factors that Motivates women to start their own Business.	Jan-01	Case study on two French women Entrepreneurs.	Various Push and Pull factors Responsible have been concluded to manage enterprises by women in the competitive environment.
Women As Entrepreneurs In Global front Times innovation Systems	Characteristics, Focusing on semi Micro and mezzo Level entrepreneurial Logic and terms			
Pat.H.Dickson and George T.Solomon K. Mark Weaver Research Paper: Entrepreneurial Selection and success: Does Education matter?	To explore the Relationship between General educations, Specific forms of Entrepreneurial Education and A range of Entrepreneurial Activities.	2006-07		Review of Research suggests Four implications for existing research need for increased research outside the USA; and understanding that inconsidstancies in finding may be to a great extent, temporal artifacts; Need for increased research focused on innovation and an acknowledgment that venture exists as an outcome of finding.

### Research Methodology

The area of Vellore District is 6077 km<sup>2</sup>. The district has eight(8) taluks and twenty block. There are nine municipal towns, 27 town panchayats and 753 village panchyats the total population of this district is 39,28,106 comprising 19,16,688 men 19,74,643 women as per 2011 census. The urban population contitues 27.8% of the total population. The remaining 72.2% is Rural population. The urban and semi urban limit alone is having Government and private sector organizations and apart from these organizations, some of the business units are engaged by entrepreneurs. Among the entrepreneurs nearly 23% may constitute to women Entrepreneurs, flourishing as designers, tailors, interior decorators, exporters, publishers, Food, fruits & vegetableproduces, Milk and milk producers, provisions store keepers, DTP centre, books and Stationery, Communication centre owners etc..., irrespective of rural and urban population.

### Sources of Data

In this study, both primary data and secondary data are used. The primary data were collected by using a structured questionnaire method. A questionnaire, containing twenty (29) nine questions was framed with utmost care to fulfill the objectives of the study. Secondary data were collected from books, journals, magazines, dailies, reports of various agencies, such as Centre for monitoring India Enterprises (CMIE) data base, relevant web sites.

### Sample Size and Sampling Method

The questionnaire was administrated to 100 women Entrepreneurs engaging in all the urban and semi urban areas constituting various industries in Vellore district. Hence, the sample size is restricted to 100 Women Entrepreneurs only. This study is adopted non probability sampling. Hence, convenient sampling method was followed.

### Data Analysis

Statistically to arrive at meaningful conclusions, data were analyzed by using the following statistical tools. To test the significance of the data it is analyzed by using average and simple percentage. To focus the data it is presented by using Bar chart, multiple and percentile bar charts etc. percentages used in this study, have been rounded off.

### Limitations of the Study

1. The study confines only to the women Entrepreneurs who engage at Vellore district, urban and semi urban areas. Hence, the finding cannot be generalized.
2. The views of the respondents are based on the current scenarios. When the policies change the views of the respondents also change.
3. The information provide by the respondents is spontaneous and they may not be consistent.
4. Due to shortage of time the sample size is limited to 100 only.

Accuracy of the primary data collected depends upon the authenticity of the information filed by the respondent.

### Importance of Women Entrepreneurs

When woman moves forward, they family moves, the village moves and the nation moves is rightly said by Jawaharlal Nehru. So woman development is very importance of national development. In this way this study gets importance to all women entrepreneur in the following ways and means.

Economic necessity	Self actualization
Family Occupation	Success stories of friends and relatives
Employment generation	Role model of other
Independence	Self satisfaction
Innovative Thinking	Adequate financial facilities
Fulfillment of economic level	Creation of confidence
Creation of Industrial interest	various financial institutions.

## Problems of Women Entrepreneurs in Genral

Women entrepreneurs encounter two sets of problems, Viz., General problems entrepreneurs and problems specific to women entrepreneurs. These are discussed follows. Problem of Finance, Scarcity of Raw Material, Stiff Competition , Limited Mobility , Family Ties, Lack of Education , Male-Dominated Society, Low Risk-Bearing Ability

## Findings, Suggestions and Conclusions

### Findings

Find the following problems faced by Indian women entrepreneurs in general. Various issues are concerned with Indian women in exercise of their entrepreneurial skills like:

- Most of the women entrepreneurs unaware of various facilities available in India they park their idea and skill in unorganized small business.
- Majority (38%) of the women entrepreneurs are from the age group of 36-45 years in this area.
- 94% of the women entrepreneurs are married women in this study. It is concluded that the married women entrepreneurs have more life responsibility than the unmarried women entrepreneurs.
- 65% of the women entrepreneurs' educational qualification is below 10<sup>th</sup> standard and 1% is post Graduate holders in this study area.
- 96% of the women entrepreneurs having family. Most of the women entrepreneurs in this study are doing dual job of family and business.
- All the women entrepreneurs are required help from their family.
- 52% of the women entrepreneurs are doing small business like oil store. Xerox shop and super market , tailoring , beauty centre and fancy stores etc.,
- Very meager (1% and 2%) of the women entrepreneurs in this study are dong milk processing clothing and DTP centres business.
- 98% of the women entrepreneurs are having business size from 1 to 5 employees. Most of the women entrepreneurs in this area are doing business like sole proprietor ship
- 51% of the women entrepreneurs are started their business by own motivation which followed by relatives (25%) and parents (17%). Very small (7%) amounts of the people who get motivation form their friends.
- 42% of the women entrepreneurs in this study have started their business between 25-35 years age.
- Women entrepreneurs in this study have started their business at the average age of 30 years.(approx)
- 93% of the women entrepreneurs are earning below Rs.5000pm. very meager 1% of the respondent is earning Rs.1000-2000pm but no one did not earn more than Rs.20000pm. the average income pm is Rs.3000 only.
- 60% of the women entrepreneurs say that skill and hard work are the essential factor to initiate a business.

- 92% of the women entrepreneurs are satisfied in their field but none of them has got highly dissatisfied.
- While the researcher has made personal interviews the women entrepreneurs most of them replied, stating that no bank did come to motivate their business when they approach
- 83% of the women entrepreneurs are not used Bank credit facility for their business but only 17% of the respondents are used bank credit facilities through SHGS
- 44% of the women entrepreneurs are having obstacles in taking decisions while running the business with various constrains.

### **Suggestions**

The following are the due area of this study that may take as suggestions to develop the women entrepreneurs in India.

- It is noticed that the young women entrepreneurs should come forward to initiate new ventures. Further, Government should give motivation through financial assistance and Training assistance.
- Women entrepreneurs in this area require proper education to promote entrepreneurship. The government should give vocational education in this area.
- The women Entrepreneur should come forward to initiate business like, cloth business, milk product and DTP centre and other organized businesses etc.
- No business was found above 15 employees in this area .it is encouraged the other from organizations like partnership, company etc.
- The women entrepreneurs had self confidence in this area. Further they should be motivated by training and guidance.
- The average income pm is Rs.3000 only in this study area. Rs.100 per day is not enough to lead their life happy. Business awareness is required in this area.
- Women entrepreneurs are very interested to initiate any type of business in this area. Hence, Government must concentrate on women Entrepreneurial Development.
- Awareness campaigns are needed about women empowerment in this area.
- Society should come forward to accept the women entrepreneurs.
- The suitable business to women entrepreneurs in this area is tailoring.

### **Conclusion**

In the present scenario, due to modernization, urbanization, globalization and development of education, with increasing awareness, women are now seeking gainful employment in several fields. Women are entering into entrepreneurship even in the face of social – cultural, economic, technical, financial and managerial difficulties. Women entrepreneurship movement can gain momentum by providing encouragement, environment finance and support. This would definitely enhance their socio-economic status, a pre – requisite for women's empowerment.