

RURAL WOMEN ENTREPRENEURSHIP IN MADURAI, TAMILNADU

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Abstract:

Women have been successful in breaking their confinement within the limits of their homes by entering into varied kinds of professionals and services women entrepreneurs have proved to be on par with their men counterparts in business acumen and are emerging as smart and dynamic entrepreneurs. Women owned businesses are highly increasing in the economies of almost all countries. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. 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. The District of Madurai is the industrially developing area in which some of the entrepreneurs excel in small scale industry. Even though the government organizes women by various associations, they are not ready to undertake the business. As compared to men, women are less motivated to start business units due to some unwanted fear, lack of motivation and kind of activities. Thus, the study aims at undertaking the entrepreneurial development among women highlights their motivational forces and relationship between socio-economic background of women entrepreneurs, motivational factors and their existing entrepreneurial traits.

KEYWORDS:

Rural, Women, Entrepreneurship.

INTRODUCTION

All women are endowed with innate power that can make them successful entrepreneurs. Women entrepreneurship is inherent and also a natural process. Women are naturally endowed with the qualities of entrepreneurship. Maternity is a creative capacity involving risk of life. Maternal instincts generate enormous strength and determination that drive the fear away from them. These characters generate within themselves and not come from elsewhere. Women empowerment becomes reality by nurturing their innate qualities of entrepreneurship. When women bring life into this world, it contributes to the society. When an entrepreneur creates an enterprise it generates employment, create wealth. Entrepreneurship is a prerequisite for the development of any nation. Hence the contributions' of women entrepreneurs are a prerequisite for nation building. Women entrepreneurship, women empowerment and nation building are therefore synonymous. Women are naturally endowed with the emotions of love. This positive energy could be used in managing human resources efficiently. All the women have all the resources to manage an enterprise. Women entrepreneurship can only bring about women empowerment.

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REVIEW OF LITERATURE:

M. Swaminathan and V. Buvaneshwaran (2005) concluded that if women are to evolve management styles, they need to become more assertive, more forceful in their exercise of legitimate power and authority. This will entail not only the empowerment of women in family business but society in general.

Ms. Arundhati Chattopadhyay (2005) In India, very few women entrepreneurs are in the big enterprises. They are mainly concentrated in the Small Scale Industries (SSIs). The various constraints in business and the family burden restrict them to start the business in large scale. 73

R. Saritha (2007) in her paper discussed the problems of the women entrepreneurs, the challenges ahead the women entrepreneurs, strategy for development of women entrepreneurship and the need for environmental change. The suggestions were women have to be made compatible of both social and economical worlds and empower them towards self confidence and self - reliance. Women should be motivated to come out of their traditional perceptions and responsibilities and make them to accept psychological and social changes inculcated in the system. Successful women in the field of entrepreneurship have to help other women in starting and sustaining in their business whole - heartedly. Women should be made aware of various credit facilities, financial incentives and subsidies.

Dr. K. Narasimhappa (2007) in his study revealed that there are good numbers of factors which decide the success of women entrepreneur. Self support system helps them to get success in their deeds. Apart from this, the entrepreneurs education, training, knowledge, abilities, traits influence her performance. The motivational pattern, family background also has a close association with success. The resources system, technical and marketing assistance, managerial consultancy and financial support also determines the success of the enterprise.

Dr. Valasamma Antony (2007) concluded that the women entrepreneurs today are an emancipated lot, a force to reckon with. They are bound to succeed in the field of business with their intrinsic qualities of human relations, perseverance, cash management techniques, winning tactics etc. But the large majority of them are rather sceptical and frightened of the very many problems they are likely to encounter in the course of entrepreneurship.

A. Abdul Raheem and C. Prabu (2007) in their paper discussed the problems of the women entrepreneurs and suggested the points to overcome the same. They concluded that the growth of industrialization, education and domestic system have brought about significant changes in the tradition bound Indian society. Though the Government of India has introduced several measures, still it has to play a great role in encouraging entrepreneurship in different activities by imparting education at various levels of skills and traits required for successful.

OBJECTIVES OF THE STUDY:

- To discuss the development of women entrepreneurs in Madurai.
- To highlight the main factors which motivates the women entrepreneurs.
- To study the major constraints faced by the women entrepreneurs.
- To analyse the guidance received by the women entrepreneurs.
- To draw conclusions and give suggestions.

METHODOLOGY:

The primary data was collected from women entrepreneurs using structured non-disguised questionnaire. The entrepreneurs were drawn using non-probability sampling design based on quota-cum-convenience sampling method. The collected data has been tabulated and analysed using simple percentage test.

Sample: 450 women entrepreneurs were selected from the district to study and evaluate their motivating factors, the constraints faced by them and the guidance received by them.

Madurai started slipping into the hands of the British's East India Company. In 1781, British appointed their representatives to look after Madurai. George Procter was the first collector of Madurai. Now after India's independence, Madurai is one of the major districts of Tamilnadu State. In 1984, the Vast Madurai district was bifurcated into two districts namely Madurai and Dindugul Districts. Subsequently in 1997, Madurai district was bifurcated into two districts namely Madurai and Theni Districts. In Madurai District, there are 10 State Assembly constituencies and two parliament constituencies. Madurai is surrounded by several mountains. The Madurai city has 3 hills as its city boundary. Yanaimalai, Nagamalai, Pasumalai named after Elephant, Snake and Cow respectively. It is famous for Jasmine Flowers. Jasmine flowers are transported to other cities of India from Madurai. An official Census 2011 detail of Madurai, a

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district of Tamil Nadu has been released by Directorate of Census Operations in Tamil Nadu. Enumeration of key persons was also done by census officials in Madurai District of Tamil Nadu. As per 2011 census, 39.22 % population of Madurai districts lives in rural areas of villages. The total Madurai district population living in rural areas is 1,191,451 of which males and females are 601,247 and 590,204 respectively. In rural areas of Madurai district, sex ratio is 982 females per 1000 males. If child sex ratio data of Madurai district is considered, figure is 913 girls per 1000 boys. Child population in the age 0-6 is 128,452 in rural areas of which males were 67,137 and females were 61,315.

ENTREPRENEURSHIP- A CONCEPTUAL STUDY

Who are Entrepreneurs? And what is Entrepreneurship? Well many people define it in many ways based on their perspective. But in short and simple term we can say that „Entrepreneurs are both risk taker and wealth creator”. While many of them fall on the way side, some of them create enormous wealth for them as well. And entrepreneurship is a process undertaken by entrepreneurs to augment his business interest, involving innovation and creativity that will go towards establishing an enterprise. Entrepreneurs through creation of wealth, is a major means for development. Hence entrepreneurship development has been one of the priorities in countries world over. Well the concept of entrepreneurship was first established in the early 1700”s. The term „entrepreneurship” comes from the French verb “entrepredre” and the German word “unternehmen”, both means to “undertake”.

Bygrave and Hofer in 1891 defined the entrepreneurial process as „involving all the functions, activities and actions associated with perceiving of opportunities and creations of organizations to pursue them” Joseph Schumpeter introduced the modern definition of „entrepreneurship” in 1934. According to Schumpeter, “the carrying out of new combinations we call „enterprises”, and the “individuals whose function it is to c array them out we call „entrepreneurs”. Schumpeter tied entrepreneurship to the creation of five basic “new combinations” namely: introduction of new product, introduction of new method of production, opening of a new market, the conquest of a new source of supply and carrying out of a new organization of industry. Peter Drucker proposed that „entrepreneurship” is a practice, and it means that entrepreneurship is not a state of being nor is it characterized by making plans that are not acted upon. Entrepreneurship begins with action, creation of new organization. This organization may or may not become self-sustaining and in fact, may never earn significant revenues. But, when individuals create a new organization, they have entered the entrepreneurship paradigm

BASIC TYPES OF ENTREPRENEURSHIP:

Apparently, it can be said that the starting point of entrepreneurship would define its type. The two types of entrepreneurship may be classified as:

1. Opportunity-based entrepreneurship - an entrepreneur perceives a business opportunity and chooses to pursue this as an active career choice.
2. Necessity- based entrepreneurship – an entrepreneur is left with no other viable option to earn a living. It is not the choice but compulsion, which makes him/her, chooses entrepreneurship as a career.

WOMEN ENTREPRENEURSHIP IN MADURAI :

Over the past few decades the sex role of women has been breaking the barriers of four walls. Today the roles of women are not confined to the traditional on as a mother/housewife. The role of modern women is much more than, what it was previously. However even after the 61 years of India's independence the bias against women continues because of the cultural and traditional mores, which has affected lot on the female status and role. A woman has to play multiple roles. Besides playing the role of housewife/mother/daughter, she has to play different roles in community in the social settings simultaneously. Playing all the roles, women sometimes submerged her own self-role and her own real identity.

MOTIVATIONAL FACTORS BEHIND SETTING UP OF ENTERPRISES:

Setting up an enterprise is not an easy job for women entrepreneurs in Madurai. At the same time running the enterprise is a greater task. A challenge is always there for these women entrepreneurs to run their enterprise successfully earning profit and ensuring the growth of the enterprises which will severely

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test their entrepreneurial skill and survival of the unit. Despite various odds against them, several women are off to run their own enterprises.

Table 1
Motivational factors of women entrepreneurs

Motivational Factors	No. of Women Entrepreneurs	Percentage
Desire to be independent	360	80%
Earning more money	250	55.5%
To prove oneself	179	39.7%
Better status in the society	90	20%
To utilize own skill	179	39.7%
To contribute to employment	398	88.4%
Influenced by success stories	23	5.1%

From the above table it clearly shows that desire to be independent is the most important motivational factor behind the setting up of enterprises by women entrepreneurs. Next important motivational factor is to earn more money so that they can afford a higher standard of living. Better status in the society is the next important motivational factor behind setting up of enterprises in the state by women community. But to some other entrepreneurs they set up their enterprise only to utilize their own skill and help in imparting their knowledge to others so that others can learn and set up their own enterprise and to help them in earning money to have a proper stand in life.

MAJOR CONSTRAINTS FACED BY WOMEN ENTREPRENEURSHIP:

Even though there has been a considerable increase in the number of women entering in entrepreneurial activity, they are being introduced to many constraints and difficulties with regard to control and decision making, social status and enthusiasm in the product or service in which they are dealing. It is found that women are entering more in this venture as compared to men to start their own business to make social contribution in addition to desire of exploring their inner self and fulfilling their means of livelihood. The following Table 2, reveals the various constraints faced by Women Entrepreneurs in Madurai.

Table 2
CONSTRAINTS OF WOMEN ENTREPRENEURS IN MADURAI

SL.No.	Different Problems	No. of W.E.	Out of 50%
1.	Social attitude and support	26	50
2.	Marketing	26	52
3.	Finance	20	68
4.	Management	18	52
5.	Scarcity of raw material	30	60
6.	Motivating factors	25	90
7.	Standard of Technology	11	66
8.	Transportation	25	50
9.	Power	14	56
10.	Telecommunication	20	90

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Social Attitude And Support

The society plays a prominent role in entrepreneurial venture and success. Many researchers have been conducted to study the attitude and support to women entrepreneurs across the region. Some research conclude that, women received strong support from their social environment which she may have built either due to start up types requiring more social support or hesitation to enter the business formation forces. Our society is a male dominated society and women are treated as dependant on man, the social support is key determinant in entrepreneurial establishment. The most common problem which a woman faced is the no-cooperation from her husband or close family members. Besides, these family related hurdles, women too faced other problems like mobility constraints, dual responsibility, low managing ability, risk bearing ability etc.

Marketing

On the other hand women in Madurai face marketing challenges in the form of competition from cheaper and substitute product, delayed payment and liberal credit terms. Women entrepreneurs neither have knowledge nor access to proper market, thus they sell their product through the middle man. This middle man exploits them and entrepreneur received for price than desired even if the demand of product is high.

Finance

Finance is a critical resource for venture creation. It is very important that women entrepreneurs have adequate knowledge and information of the various financial institutions which are rendering financial incentives and many other help for the women entrepreneurs in the region. Women entrepreneurs in Madurai lacks financial skills as they did not understand hidden costs and anticipate appropriate cash requirement. They have to depend on own saving as the lending practices of banks and government funding agencies are believed to be restrictive and unfriendly to women. Normally banks are blamed for not financing women. Banks don't have doubt on women capability as they do not consider gender while financing but they place high premium on security of principal and interest amount that is why they take mortgage on bank finance. The various sources of finance for the women entrepreneurs in setting up their enterprises are shown in the following table.

Table 3
SOURCES OF FINANCE

Sl.No.	Different Sector	Frequency	Percentage
1.	Bank loan	4	8
2.	Borrowed from money lenders	-	-
3.	Borrowed from friend	-	-
4.	Owned money	32	64
5.	Bank loan as well as own money	9	18
6.	Bank loan + own money + borrowed from others	3	6
7.	Borrowed from friends + own money	2	4
Total		50	100

From the above table it can be seen that women entrepreneurs in the District mostly depends on their owned money i.e. 64% for setting up their enterprises followed by bank loan plus own money 18%. Women entrepreneurs in the state does not have the tendency of borrowing from others as they don't have any security to give and oftentimes the borrowed money also carry high rate of interest.

OPERATIONAL

Women entrepreneur in India not only struggle at the time of establishment of enterprises but at operation stage also, they have lots to overcome with different functional difficulties. Usually women faced two fold operational problems. One she has to overcome with problems of production process like, scarcity of raw material, lack of technical skills, lack of utilities and infrastructure facility.

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Management Problem

It is normally believed that women have low managerial skill. But in fact women are stronger in more logic based skills though they are weaker in self promotion and handling frustration. The increasing number of female students and their excellent performance in management education is a proof to the fact. They don't lack managerial skills but they have less promotional stability which they need to improve upon it. In Madurai out of 50 women entrepreneurs, 52% of them face this management problem.

Mobility Constraints

Women in India have got restricted mobility, our society is a conservative society, the career of women was limited to four walls of kitchen. Although now, women have got relatively more freedom in terms of entrepreneurial activity but also by the family members if they move out after normal hours. Though women faced lots of problems being mobile in entrepreneurial activity, the mobility problem has been solved to certain extent by the expansion of education awareness to all.

Dual Responsibility

The most exploited individual of the day are the working women, as they have to perform dual responsibility, one at work and another as family as mother of wife. The level of women exploitation on family responsibility ground depends on her social dependence.

Risk-Bearing Ability

One pre-requisites of the entrepreneurial success is risk taking. It is normally believe that women being feminist gender have low risk taking ability. A Madurai woman lives a protected life. The society feels that women do not have risk taking ability. They are being suppressed by the protected environment and are not allowed most of the time to take any type of risk even if she is willing or she has the ability to bear.

Unawareness of The Supports And Incentives

India being a developing country has made efforts at both central as well as state level to solve this problem by way of introducing policy measures and promoting NGO"s. The government of India in its annuals often announce special growth and provision to assist self employment in women. But it has not worked out effectively and very few women entrepreneurs are able to avail them. The governments of north-eastern regions besides sanctioning amount for entrepreneur activity, certain percentage were also sanctioned for creating awareness on entrepreneurial development. Despite the efforts the problem still exists as most of the women entrepreneurs in the region have neither approach nor awareness about these policies due to low education level. Women engage in this venue are unhappy with support system due to harassment from the officials and high corruption. There is a strong need for attitudinal change because policies, programmes and seminars alone cannot change the women status.

GUIDANCED RECEIVED BY WOMEN ENTREPRENEURS:

The following information is being collected from trained and untrained women entrepreneurs about the guidance received by them for setting up the enterprises. The following table shows the collected information.

Table 4
GUIDANCED RECEIVED BY WOMEN ENTREPRENEURS

Source of guidance	Trained (N=320)	Untrained (N= 320)
Parents	56 (17.5)	175 (54.7)
Husband	36 (11.3)	72 (22.5)
Friends/Relatives	25 (7.8)	49 (15.3)
DIC/Bank	28 (8.75)	6 (1.8)
Entrepreneurs	23 (7.2)	5 (1.6)
Training Institutes	152 (47.5)	13 (4.06)

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The table reveals that the 152 (47.5%) trained women entrepreneurs received guidance from training institutions, on the other hand majority 175 (54.7%) of untrained women entrepreneurs receive guidance from their parents for starting their enterprises. The table also indicates that 36 (11.3%) trained and 72 (22.5%) untrained women entrepreneurs had taken guidance from their husband to start their enterprises; 25 (7.8%) trained and 49 (19.3%) untrained women entrepreneurs received guidance from their friends and relatives; and 23 (7.2%) trained and 13 (4%) untrained women had received guidance from their friends and relatives to start their enterprises. Only 28 (8.75%) trained and 5 (1.6%) untrained women had received guidance from DIC and Banks to set up their units. The advice of family members was identified as the major factor influencing the starting of enterprises by the entrepreneurs.

SUGGESTIONS:

For proper development of Rural Women Enterprises in Madurai we have to evolve many more strategies to suit various conditions in different communities and regions. Here are some suggestive measures, to solve the problems confronted by them and for running their enterprise smoothly.

1. Proper technical education to the women.
2. Improvement of identification mechanism of new enterprise
3. Assistance in project formulation
4. Should be made aware of various credit facilities, financial incentive and subsidies
5. Adequate follow-up and support to the women enterprises.
6. Women have the need to put more effort to change people attitude to aspire women in the society at large
7. Women enterprises should join hands to form co-operative society to see that their enterprises run effectively.
8. Women Enterprises research and application from time to time have to be documented.
9. Entrepreneurship Development Programmes should be tailored to varying requirements

From these suggestions it is quite visible that for development and promotion of women entrepreneurship, in the region, there is a need for multi dimensional approach from different sector, namely from the government side, financial institutions, individual women entrepreneurs and many more, for a flexible integrated and coordinated specific approach.

CONCLUSIONS:

The principal factor in developing entrepreneurship among rural women is not in terms of infrastructure or financial assistance or identifying an enterprise but it is a question of clearing the ground for their movement into entrepreneurship. For ages together they have been confined to a secondary role and confined to the homes and you have to bring out so that they become self-reliant, self-respecting enterprising people. Though there are several factors contributing to the emergence of rural women as entrepreneurs, the sustained and coordinated effort from all dimensions would pave the way for the women moving into entrepreneurial activity thus contributing to the social and economic development of the members of the family and thereby gaining equality and equal importance for themselves. In a word, one cannot think of empowerment of women minus the economic component. The main economic component should be in terms of women entering diverse fields of entrepreneurship. Today, women are no longer confine to the 3ks viz. Kitchen, kids and knitting. Madurai offers very little scope for the establishment of large and medium scale enterprises. Consequently the main thrust of planning revolves around the development of small and tiny industries based mainly on local skills to provide employment to local population, and these types of industries are also good enough to attract woman entrepreneurs as they have already been involved in such activities. Some of these activities are handicrafts, handloom, sericulture, etc. Rural women entrepreneurs faced lots of problems at start-up as well as operating stage. The main reason of non availability of finance to women is their inability to provide collateral as they do not have any property on their name. On the other side women have got restricted mobility freedom and have to perform dual role one at family and other at work which hinders the entrepreneurial growth. The technological advancement and information technology explosion has reduced the problem of rural women entrepreneurs. Along with technological revolution, mental revolution of society is required to change the attitude of the society and provide women with democratic and entrepreneurial platform.

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