

## **WOMEN ENTREPRENEURSHIP-DENSITY AND DETERMINANTS**

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### **Abstract**

Over the past few decades the gender 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. Women entrepreneurs are key players in any developing country particularly in terms of their contribution to economic development. Women entrepreneurship has been recognized as an important source of economic growth. Women entrepreneurs create new jobs for themselves and others and also provide society with different solutions to management, organization and business problems.

### **Introduction**

**Dong Xiaoyan (2009)** found that women have some advantages, such as strong communication skills, executive skill, communication skill, and leadership and administrative ability. However, they still represent a minority of all entrepreneurs. Women entrepreneurs often face gender-based barriers to starting and growing their businesses, like discriminatory property, matrimonial and inheritance laws and/or cultural practices; lack of access to formal finance mechanisms limited mobility and access to information and networks, etc. Women entrepreneurship can make a particularly strong contribution to the economic well-being of the family and communities, poverty reduction and women's empowerment, thus contributing to the Millennium Development Goals (MDGs). Thus, governments across the world as well as various developmental organizations are actively undertaking promotion of women entrepreneurs through various schemes, incentives and promotional measures.

### **Review of related literature**

**Tapasya Julka and Urvika Mathur (2017)**, "A Conceptual Study of Work- Life Balance among Women Employees". The study also aims to through some light on the effect of work-life balance on the quality of life of married working women. Sample size is 200 respondents. The Stratified Random Sampling Technique has been used in order to collect the primary data. The tools that are used for analyzing data are simple T test, mean score and percentages. It concluded the study also aims to through some light on the effect of work-life balance on the quality of life of married working women.

**Gurusamy, et al., (2014)**, 'A Study on Consumer Awareness on Consumer Protection Council – A Special Reference to Coimbatore District', to examine to study the conceptual framework of Consumerism. The technique used for the research is Non-Probability Sampling. It was found that most of the respondents are dissatisfied due to laws are not properly implemented by the authorities. Hence, the people in the voluntary organization work with a spirit of dedication and fight for a common cause.

**G.Henry James and Dr.K.Satyanarayana(2015)**, has conducted an empirical study on Women Entrepreneurship in India –Problems and Prospects". They focused on the status of women entrepreneurs, problems faced by them and also offered suggestions for overcoming the constraints. It has been recommended that, there should be efforts from all sectors to encourage the economic participation of women and the country should rise to the challenge and create more support systems for encouraging more entrepreneurship amongst women.

### **Objectives**

The following are the major objectives of the study

- i) To study factors affecting women entrepreneurs

ii) To know the various organizations promoting women entrepreneurs

iii) To understand the different kinds of women entrepreneurs

### **Methodology of study**

This study focuses on both primary data and secondary data collected by using questionnaire and various books, National & international Journals, publications from various websites which focused on various aspects of Women Entrepreneurship.

### **Sampling**

The data required for the study is collected by way of questionnaires to recognize women entrepreneurs in Coimbatore District are taken for the study. A total of 100 respondents will be taken as sample for this study.

### **Framework of analysis**

The data analyzed by utilizing statistical techniques as tools such as Percentage Analysis

### **Factors that Affect Female Entrepreneurship**

In terms of the changes of industrial structure, the proportion of primary and secondary industry continued to decline. Employment opportunities have also shifted from primary and secondary industry to tertiary industry. The development of the Internet, SOHO, and telecommuting unrestricted by time and space is more suitable for career women with respect to their physical and psychological features. Accompanied by the development of information technology and knowledge-based economy, women are more capable to master all types of professional skills and better able to adapt to the development of modern industries, which prompt women to have in-field specialty, practical ability and innovative ability.

Factors that impact female entrepreneurship primarily include internal and external factors. Internal factors refer to personality, while external factors stand for environment. With respect to internal factor, entrepreneur's personalities, leadership and administrative ability, interpersonal ability and environmental factors are decisive to yield successful businesses. With regard to external factor, the factors that facilitate early business success rely on favorable environment (i.e., potentiality of markets and maturity of technology, etc.), high quality of entrepreneurs or entrepreneurial team (i.e., experience, age, and expertise, etc.), and encouraging strategies to support entrepreneurship.

**Sun Guicui and Wang Xingyuan (2012)** thought that six factors influencing the success of female entrepreneurship include personalities, human capital, femininity, entrepreneurial motivation, entrepreneurial environment and start-ups. Favorable personalities refer to whether the women have aptitude of risk-taking or strong motivation to succeed in entrepreneurship. Favorable female characteristics include cordiality (i.e., coordination and communication ability) and dedication (i.e., spirit of sacrifice). Favorable environment beneficial to successful enterprises involves the supports from government's policies potentiality of industry, and begin competition among competitors

### **Organizations promoting women entrepreneurship in India**

There are many organization and associations functioning in order to develop the entrepreneurial skills in women, prepare them to face challenges and assist them in starting their own business enterprises. Few of them are as follows

#### ▪ **National Resource Centre for Women (NRCW)**

An autonomous body set up under the National Commission for Women Act, 1990 to orient and sensitise policy planners towards women's issues, facilitating leadership training and creating a national database in the field of women's development.

#### ▪ **Women's India Trust (WIT)**

WIT is a charitable organisation established in 1968 to develop skills of women and to earn a regular

income by providing training and employment opportunities to the needy and unskilled women of all communities in and around Mumbai.

▪ **Women Development Corporation (WDC)**

WDCs were set up in 1986 to create sustained income generating activities for women to provide better employment avenues for women so as to make them economically independent and self-reliant.

▪ **Development of Women and Children in Urban Area (DWCUA)**

WCUA was introduced in 1997 to organise the urban poor among women in socio-economic self-employment activity groups with the dual objective of providing self-employment opportunities and social strength to them.

▪ **Association of Women Entrepreneurs of Karnataka (AWAKE)**

AWAKE was constituted by a team of women entrepreneurs in Bangalore with a view to helping other women in different ways –to prepare project report, to secure finance, to choose and use a product, to deal with to tackle bureaucratic hassles, labour issues, etc

▪ **Working Women's Forum (WWF)**

WWF was founded in Chennai for the development of poor working women to rescue petty traders from the clutches of middlemen and to make them confident entrepreneurs in their own right. The beneficiaries are fisher women, lace makers, beedi making women, landless women, labourers and agarbathi workers.

**Association of Women Entrepreneurs of Small Scale Industries (AWESSI)**

It was founded in Ambattur in Chennai in 1984 to promote, protect and encourage women entrepreneurs and their interests in South India to seek work and co-operate with the Central and State Government services and other Government agencies and to promote measures for the furtherance and protection of small-scale industries.

**Women's Occupational Training Directorate**

It organises regular skill training courses at basic, advanced and post advanced levels. There are 10 Regional Vocational Training Institutes (RVTIs) in different parts of the country, besides a National Vocational Training Institute (NVTI) at NOIDA.

**Aid The Weaker Trust (ATWT)**

ATWT was constituted in Bangalore by a group of activists to impart training to women in printing. It is the only one in Asia. Its benefits are available to women all over Karnataka. It provides economic assistance and equips girls with expertise in various aspects of printing and building up self- confidence.

**Self- Employed Women's Association (SEWA)**

SEWA is a trade union registered in 1972. It is an organisation of poor self- employed women workers. SEWA's main goals are to organise women workers to obtain full employment and self-reliance.

**Women Entrepreneurship of Maharashtra (WIMA)**

It was set up in 1985 with its head office in Pune to provide a forum for members and to help them sell their products. It also provides training to its members. It has established industrial estates in New Mumbai and Hadapsar.

**Self- Help Group (SHG)**

An association of women, constituted mainly for the purpose of uplifting the women belonging to the Below Poverty Line (BPL) categories to the Above Poverty Line (APL) category. The major activities of the group are income generation programmes, informal banking, credit, unions, health, nutritional programmes, etc.

**The National Resource Centre for Women (NRCW)**

An autonomous body set up to orient and sensitize policy planners towards women's issues, facilitating leadership training and creating a national data base in the field of women's development.

**Women Development Cells (WDC)**

In order to streamline gender development in banking and to have focused attention on coverage of women by banks, NABARD has been supporting setting up of Women Development Cells (WDCs) in Regional Rural banks and cooperative banks

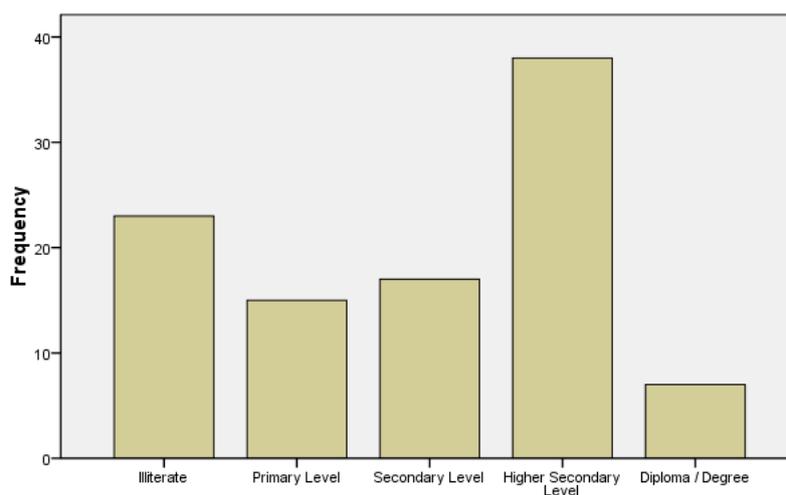
#### 4.2.2 Educational Qualification

The Educational qualifications of the respondents are classified namely Illiterate, Primary Level, Secondary Level, Higher Secondary Level and Degree / Diploma qualification.

#### EDUCATIONAL QUALIFICATION

Education	Entrepreneurs	Percentage
Illiterate	23	23
Primary Level	15	15
Secondary Level	17	17
Higher Secondary Level	38	38
Diploma / Degree	07	07
<b>Total</b>	<b>100</b>	<b>100</b>

EDUCATIONAL QUALIFICATION



EDUCATIONAL QUALIFICATION

#### Interpretation

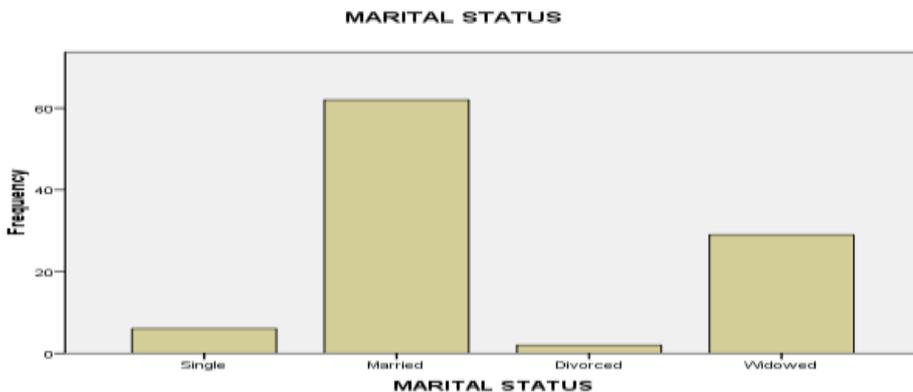
Education wise classification of entrepreneurs reveal that, 23 (23%) entrepreneurs are uneducated, 15 (15%) entrepreneurs are educated up to Primary level and 17(17%) are educated up to secondary level, 38 (38%) entrepreneurs are educated up to Higher Secondary level, and remaining 07 (7%) of the entrepreneurs are graduate and diploma holders. Therefore, it might be incidental that large part of the entrepreneurs are higher secondary level.

#### Marital Status

#### MARITAL STATUS

Marital Status	Entrepreneurs	Percentage
Single	6	6
Married	62	62
Divorced	3	3
Widowed	29	29

<b>Total</b>	<b>100</b>	<b>100</b>
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**Interpretation**

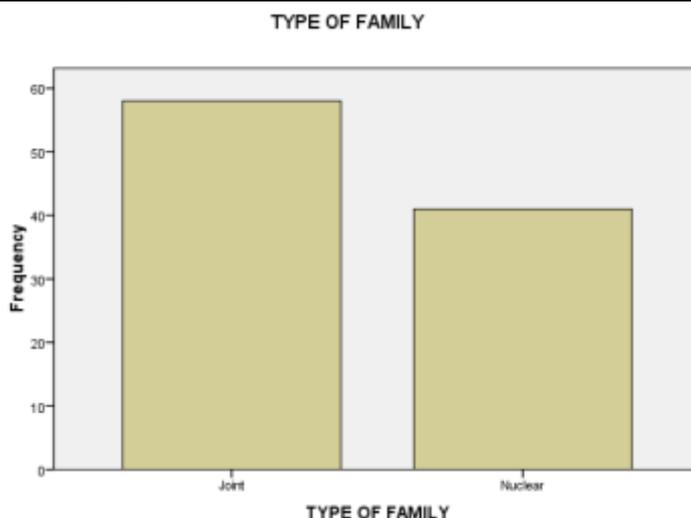
The subsequent table shows the categorization of entrepreneurs on the base of their Marital Status. The Classifications are married and unmarried, Divorced, and Widowed Among the whole consumers, 6 (6%) entrepreneurs are unmarried 62 (62%) entrepreneurs are married 3(3%) are divorced, 29 (29%) entrepreneurs are widowed Hence, it found that a most part of the consumers are married.

**Type of Family wise Classification of the entrepreneurs**

The entrepreneurs are classified base on their kind of family. It is explained under table.

**TYPE OF FAMILY**

Type of family	Entrepreneurs	Percentage
Joint	58	58
Nuclear	42	41
<b>Total</b>	<b>100</b>	<b>100</b>



**Interpretation**

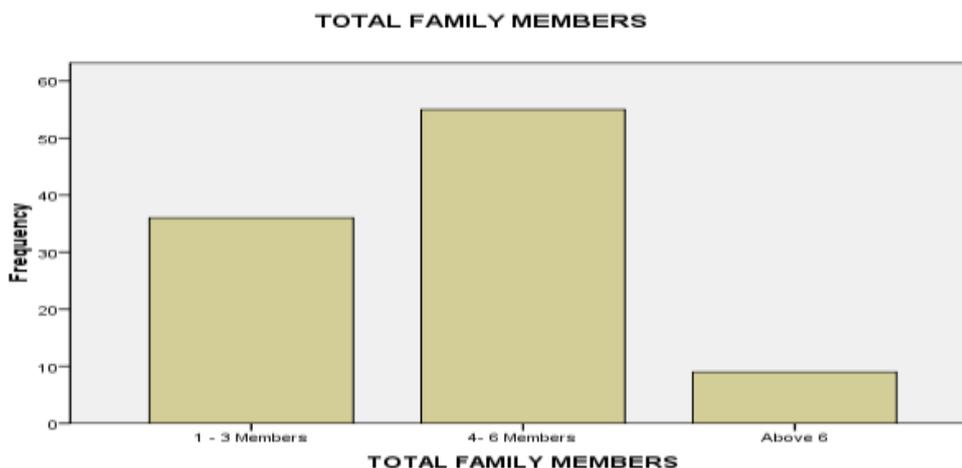
It is noted that out of whole entrepreneurs, 58 (58%) entrepreneurs are belongs to joint family and remaining 42 (42%) are belong to joint family. Thus, it can be concluded that a greater part of the entrepreneurs belongs to joint family.

**Family Members wise Classification of the Consumers**

The consumers are classifying base on their family member. It is explained below table.

**TOTAL FAMILY MEMBERS**

No of family members	Entrepreneurs	Percentage
1 - 3 Members	36	36
4 - 6 Members	55	55
Above 6	09	9
<b>Total</b>	<b>100</b>	<b>100</b>



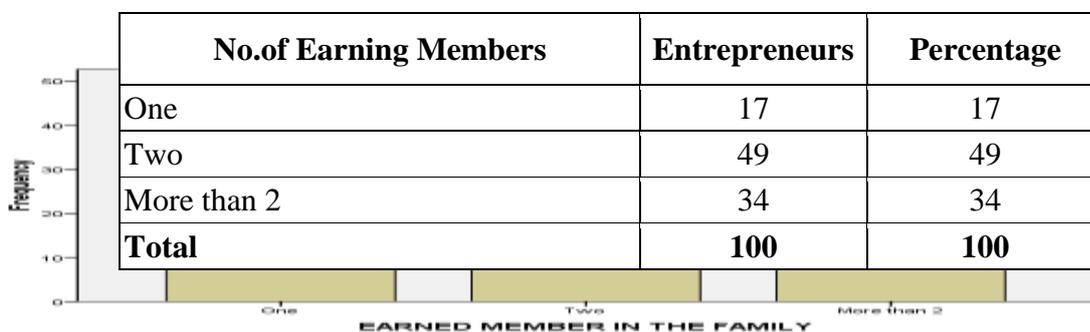
**Interpretation**

Out of 100 consumers, 63(63%) entrepreneurs have one to three persons in their family, 28 (28%) entrepreneurs have four to six persons in the family and remaining 9 (9%) women entrepreneurs have above six persons in the family. Hence, it is said that greater part 63 (63%) consumers have one to three persons in the family unit.

**Earning members in the family wise Classification of the entrepreneurs**

The women entrepreneurs are classified based on their integer of earned persons in the family.

**EARNED MEMBER IN THE FAMILY**



**Interpretation**

On top of table out of 100 respondents, 17(17%) are earning only one member in their family. 49 (49%) are earning two members in their family, 34 (34%) are earning more than two members in their family and the remaining 54 (27.0%) are earning of above two members in the family. Thus, it

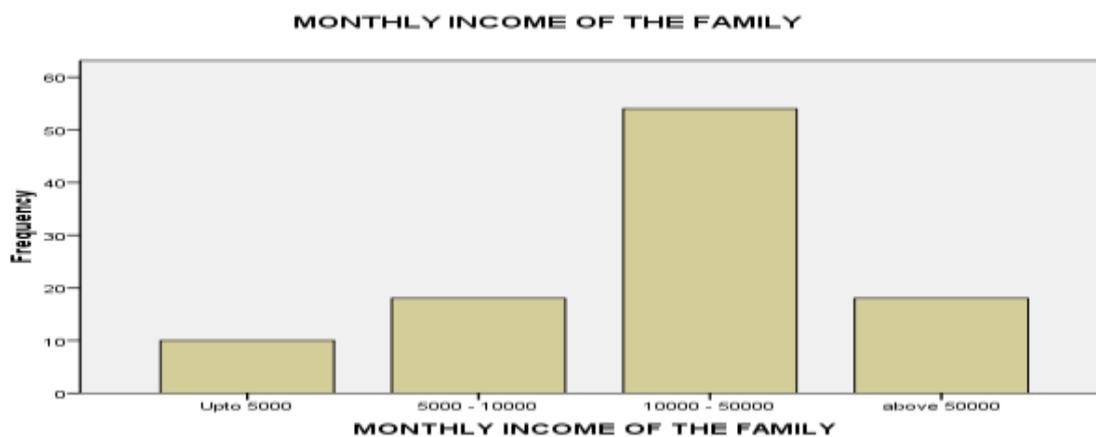
can be said that majority of 109 (54.5%) consumers in their family two persons are earn members in their family.

**Monthly Income wise Classification of the entrepreneurs**

The periodical income of the women entrepreneurs have been classify into 4 categories that are explained in the below table.

**MONTHLY INCOME OF THE FAMILY**

Monthly Income	Entrepreneurs	Percentage
Up to 5000	10	10
5001 - 10000	18	18
10001 - 50000	54	54
above 50000	18	18
<b>Total</b>	<b>100</b>	<b>100.0</b>



**Interpretation**

As of the table above it is indicated that 10 (10%) entrepreneurs are in the earnings grouping up to `5000, 18 (18%) consumers are in the earnings grouping of `5001- `10000 and 54(54%) entrepreneurs are in the earnings group of 10,001 - 50,000 and remaining 18(18%) consumers are in the earnings grouping of above `50,000. Thus, it could be concluded that major stream of the consumer’s periodical earnings grouping of `10001- `50000

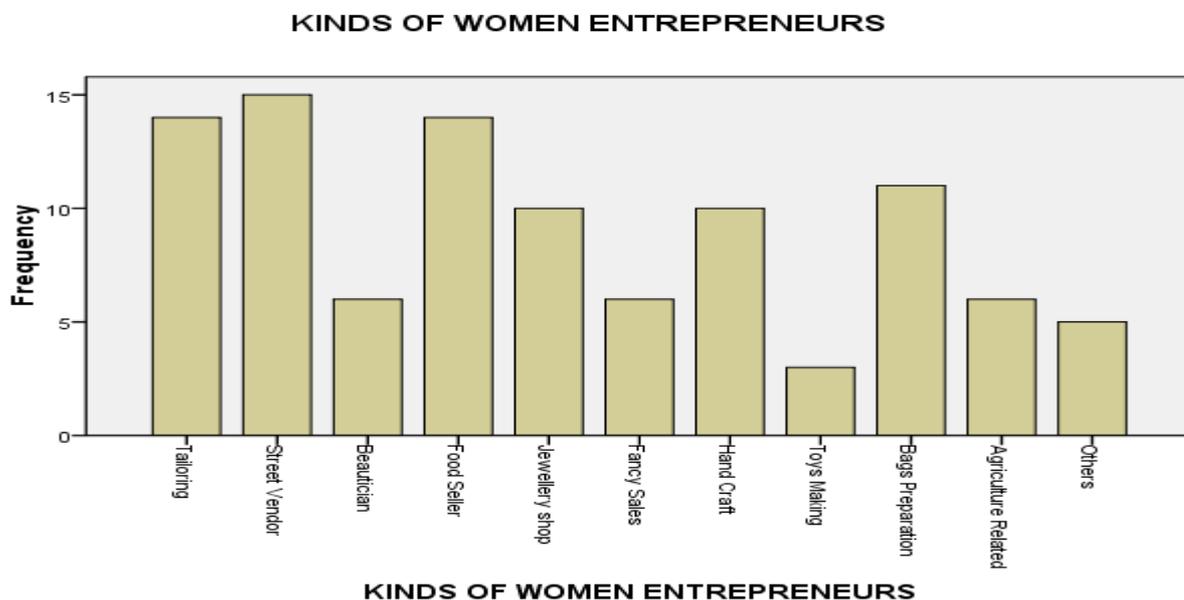
**Kinds of entrepreneurs**

There are different kinds of entrepreneurs taken for the study. I.e.Tailoring, street vendor, beautician, jewellery shop etc

**KINDS OF WOMEN ENTREPRENEURS**

Kinds of Entrepreneur	No.of. Entrepreneurs	Percentage
Tailoring	14	14
Street Vendor	15	15
Beautician	06	6
Food Seller	14	14
Jewellery shop	10	10
Fancy Sales	06	6

Hand Craft	10	10
Toys Making	04	3
Bags Preparation	11	11
Agriculture Related	06	6
Others	04	4
<b>Total</b>	<b>100</b>	<b>100</b>



Out of 100 women entrepreneurs 14(14%) entrepreneurs doing tailoring 15 (15%)entrepreneurs as street vendors 06 entrepreneurs doing beautician business 14 (14%)as food seller,10 doing jewellery work,06 entrepreneurs doing fancy sales 10 (10%)women entrepreneurs doing handicraft related work 04 (4%)are involved in toys making 11(11%) entrepreneurs doing bags preparation business 06 (6%)women entrepreneurs doing Agriculture related work and the remaining 04 (4%)doing other business except the above mentioned.

**Findings and Suggestions**

- It might be incidental that large parts of the entrepreneurs are higher secondary level.
- Majority of the consumers are married.
- Greater part 63 (63%) consumers have one to three persons in the family unit.
- Majority of 109 (54.5%) consumers in their family two persons are earn members in their family.
- Major stream of the consumer’s periodical earnings grouping of `10001- `50000
- Majority of entrepreneurs are street vendors

**SUGGESTIONS**

- Awareness campaign should be conducted through frequent meetings by experts in this

entrepreneurial sector

- Special incentives, subsidized land and machinery can be provided to encourage women entrepreneurs
- Banks and financial institution must come forward to support and motivate women to start business
- Sources of power supply should be raised for women entrepreneurs. The government should provide power at low rate and other facilities related with electricity to those units which are operated by women entrepreneurs

## CONCLUSION

Even though the number of women entrepreneurs is steadily rising, there are still a lot of obstacles they have to go through. In addition to that, women have to fight against deep-rooted traditions and values as well. We have women excelling in every field today, yet we see very few women entrepreneurs. As compared to the previous years, there has definitely been an improvement of the status of women but it still fall behind when compared to the Western Societies. Rural Women should be given awareness about various opportunities, training programmes, government support and assistance to start-up their own business. With all those proper guidance, we cannot stop women from coming out with flying colours in the business world.

## Acknowledgement

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