

**INTERNATIONAL JOURNAL OF ENGINEERING SCIENCES & RESEARCH  
TECHNOLOGY****A STUDY ON PROBLEMS OF WOMEN ENTREPRENEURS IN MADURAI  
DISTRICT****A.Stalin**

DOI: 10.5281/zenodo.1116606

**ABSTRACT**

Women, in traditional societies, were confined to the four walls of houses doing all the household works including taking care of the children and are treated as property of men. Modern age has lifted the veil of ignorance and created more awareness of their rights and privileges. They are growing and blossoming as successful persons in their own right. Slowly and subtly changes are creeping in.

**KEYWORDS:** societies, equality.**I. INTRODUCTION**

Women, in traditional societies, were confined to the four walls of houses doing all the household works including taking care of the children and are treated as property of men. But in the modern society the concept and status of women has been changed substantially. Modern age has lifted the veil of ignorance and created more awareness of their rights and privileges. They are growing and blossoming as successful persons in their own right. Slowly and subtly changes are creeping in. Women have come out of the four walls to participate in all sorts of activities. However, women of the middle and lower class are not too eager to alter their role in fear of social backlash and so on. The awareness is more visible among upper class families in urban cities

Albeit entrepreneurship amongst women has been a recent concern, they have proved that they are no less than men in efficiency, hard work or intelligence. They are treated equally in teaching jobs, IT firms, hospitals and administrative jobs, military and defense fields, law, science, medicines and even aeronautics and space exploration. Now they have jumped into industrial activities and run their enterprises successfully. They are emerging as potential entrepreneurs. They have been making significant impact in all segments of the economy. Indian women also do have vast entrepreneurial talent which could be harnessed to join in the race for development.

As the women entrepreneurship in India is a recent topic which started only after the 1970s with the introduction of the Women Decade (1975 to 1985), this phenomenon was visible only in the metropolitan and state capitals in India. It took a much longer time to percolate to the other cities and municipalities. Hence, researches and publications in India in this new area are comparatively limited. The little that is available is the pioneering work done by certain organizations and institutions engaged in the promotion of entrepreneurship in the form of occasional studies leading to publication of an article now and then. However, an attempt has been made to review the available studies pertaining to women entrepreneurship with their strengths and weakness as well to identify research gap on the topic, which would help in raising issues for detailed discussion in the study.

**Objectives of the study**

1. To examine the profile of women Entrepreneurs in madurai District
2. To find out the problems faced by the women entrepreneurs in their business front .

**II. RESEARCH DESIGN**

The researcher used descriptive research design in the present study. In order to carry out the present study, the researcher collected the list of registered women enterprise at first from the District Industries Center of Madurai district. Women of the district were facilitated to start the business under three schemes. They were Unemployed Youth Employment Generation Programme (UYEGP), New Entrepreneur and Enterprise Development Scheme (NEEDS) and Prime Minister's Employment Generation Programme (PMEGP) Scheme.

Of the three schemes, more women have availed loan from the District Industries Center of madurai district to start the business under Unemployed Youth Employment Generation Programme (UYEGP) compare to other two schemes as this scheme did not prescribe any educational qualification for the applicant. Under this scheme, 90 women were sanctioned loan to start their business activity and running their own business at the time of data collection. Hence, the researcher selected all the 90 respondents' availed loan under Unemployed Youth Employment Generation Programme (UYEGP) Scheme for this study by applying census sampling method.

### III. RESULT AND DISCUSSION

Today's world is changing at a startling pace. Political and economic transformations seem to be occurring everywhere-as countries convert from command to demand economies, dictatorships move toward democracy, and monarchies build new civil institutions. These changes have created economic opportunities for women who want to own and operate businesses. As a result women have shifted their work place from kitchen premises and cottage industries to non-traditional and techno-savvy activities. These changes have offered tremendous opportunities for women across the world by opening doors to operate their own businesses. As a result , women are coming out of their veil and been have started plunging into industry and running their enterprises successfully as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation.

*Table –I Socio economic conditions of women entrepreneurs*

Sl.No	A g e	F r e q u e n c y	P e r c e n t a g e
1	B e l o w 2 5	1	1 . 1
2	2 6 - 3 0	1 3	1 4 . 4
3	3 1 - 3 5	5 1	5 6 . 7
4	3 6 a n d A b o v e	2 5	2 7 . 8
	<b>T o t a l</b>	<b>9 0</b>	<b>1 0 0</b>
S. No	R e l i g i o n	F r e q u e n c y	P e r c e n t a g e
1	H i n d u	7 0	7 7 . 8
2	M u s l i m	3	3 . 3
3	C h r i s t i a n	1 7	1 8 . 9
	<b>T o t a l</b>	<b>9 0</b>	<b>1 0 0</b>
S. No	C o m m u n i t y	F r e q u e n c y	P e r c e n t a g e
1	Scheduled Caste	2 5	2 7 . 8
2	Backward Community	3 6	4 0 . 0
3	Most Backward	2 9	3 2 . 2
	<b>T o t a l</b>	<b>9 0</b>	<b>1 0 0</b>
S. No	E d u c a t i o n a l S t a t u s	F r e q u e n c y	P e r c e n t a g e
1	Secondary Education	4 9	5 4 . 4
2	Higher Secondary	3 2	3 5 . 6
3	Collegiate Education	9	1 0 . 0
	<b>T o t a l</b>	<b>9 0</b>	<b>1 0 0 . 0</b>
S. No	M a r i t a l S t a t u s	F r e q u e n c y	P e r c e n t a g e
1	M a r r i e d	7 5	8 3 . 3
2	U n m a r r i e d	1 5	1 6 . 7
	<b>T o t a l</b>	<b>9 0</b>	<b>1 0 0</b>
S. No	T y p e o f F a m i l y	F r e q u e n c y	P e r c e n t a g e
1	N u c l e a r F a m i l y	1 5	1 6 . 7
2	J o i n t F a m i l y	7 5	8 3 . 3
	<b>T o t a l</b>	<b>9 0</b>	<b>1 0 0</b>



The above table (No-1) reveals that more than half of the respondents (56.7%) come under the age group of 31-35 years and 27.8% of the respondents belong to the age group of 36 and above. Only 15.5% of the respondents were in the age group of 30 and below. It is understood from the table given above that vast majority of (84.55%) of the women entrepreneurs were in the middle age. As the middle age earmarks risk taking behavior as well in coping it, majority of our respondent were found in the said age.

The table also reiterates that 77.8% of the respondents were belongs to Hindu religion followed by Christians with 18.9% and only 3.3% of the respondents were comes under the category of Muslim. As per 2011 census, India's total population was registered as 121.09 corers, in which Hindus constituted 79.8 percent, Muslims 14.2 percent, Christians 2.3 percent, Sikh 1.7 percent. Comparison of the census data with our sample reveals the overwhelming numerical strength of Hindu population in our research universe. The abnormal representation of Hindus in our sample is an unintended consequence of the actual numerical strength of Hindus in the total population.

It was also evident from the table that less than half of the respondents were (40%) belongs to backward community and 32.2% of the respondents were comes under Most Backward Community. The remaining 27.8% of the respondents were schedule caste. The data presented in the table highlights the rise of backward communities in endeavor to improve their social and economic conditions by starting their own business.

The table indicates that 54.4% of the respondents did complete their education up to secondary level and 35.6% of the respondents have had education up to higher secondary. Remaining 10% of the respondents completed their graduation through collegiate education. This shows that irrespective of educational qualification, women for our research universe have taken effort to start their own business and also disproved as well the need of higher education to maintain the own business by the women folk of our society

The above table reiterates that 83.3% of the respondents did consummate their wedlock and 16.7% of the respondents were found as unmarried. This shows that women are getting more freedom to enter into public life due to economic necessities than the spinsters. Family-wise information furnished in the above table (No-4.6) reiterates that 83.3% of the respondents were living in the joint family and the remaining 16.7% of the respondents were in the nuclear family system. Joint Family system which is slowly disintegrating in many parts of our society due to education and employment mainly, found intact to an extent in our research universe

*Table –2 Profiles of Women Entrepreneurs*

Sl. No	First women Entrepreneur	Frequency	Percentage
1	First Generation Entrepreneurs	7	1 7 8 . 8
2	Parents as Entrepreneurs	3	3 . 3
3	Husband as Entrepreneurs	1	6 1 7 . 8
	<b>T o t a l</b>	<b>9</b>	<b>1 0 0</b>
Sl. No	Size of Enterprise	Frequency	Percentage
1	Micro Enterprise	8	3 9 2 . 2
2	Small Enterprise	4	4 . 4
3	Medium Enterprise	3	3 . 3
	<b>T o t a l</b>	<b>9</b>	<b>1 0 0</b>
Sl. No	Nature Business	Frequency	Percentage
1	Manufacturing Enterprise	3	0 3 3 . 3
2	Service Enterprise	3	2 3 5 . 6

3	T r a d e & B u s i n e s s	2	8	3	1	.	1
	T o t a l	9	0	1	0	0	
<b>Sl. No</b>	<b>F o r m s o f B u s i n e s s</b>	<b>F r e q u e n c y</b>		<b>P e r c e n t a g e</b>			
1	S o l e P r o p r i e t o r s h i p	7	0	7	7	.	7
2	P a r t n e r s h i p w i t h o t h e r s	1		1	.		1
3	J o i n t H i n d u F a m i l y B u s i n e s s	1	9	2	1	.	1
	T o t a l	9	0	1	0	0	
<b>S.No</b>	<b>N a t u r e o f a c t i v i t i e s b u s i n e s s</b>	<b>F r e q u e n c y</b>		<b>P e r c e n t a g e</b>			
1	H o t e l / R e s t a u r a n t	4		4	.		4
2	T e x t i l e f a b r i c / H a n d l o o m s / G a r m e n t s	1	5	1	6	.	6
3	T a i l o r i n g / B u t t o n S t i c h i n g	1	2	1	3	.	3
4	B e a u t y P a r l o r	9		1	0	.	0
5	R e a d y m a d e c l o t h s s t o r e	2	8	3	1	.	1
6	X e r o x / c o m p u t e r c e n t r e	5		5	.		5
7	F o o d p r o d u c t s	1	1	1	2	.	2
8	F l o u r M i l l	6		6	.		6
	T o t a l	9	0	1	0	0	

The table No.2 reiterates the entrepreneurial statuses of our respondents as whether belongs to first generation entrepreneur or second generation. The data presented in the table indicates that very vast majority of the respondents (94.4%) were of first generation and only very meager percentage (5.6%) of the respondents hails from the second generation. Though vast majority of the respondents did not have any background to be an entrepreneur, their deep-seated need for a sense of independence along with a desire to do something meaningful with their time and to have their own identity instead of remaining behind the shadow of their husband, made them to become an entrepreneur.

The data presented in the above table also indicates that vast majority of the respondents (92.2%) having micro enterprises followed by 4.45 of the subjects running small enterprises. Of the remaining, 3.3% were maintaining medium size enterprise. This shows that women are yet to get facilitated by the financial institutions and related government agencies to start the more number of medium and small scale enterprise, out traditional outlook over women folk of our society.

It is obvious from the table presented above that more number of respondents (35.6%) did have service enterprise followed by 33.3% of the study subjects who have had manufacturing enterprise and the remaining 31.1% got involved in Trade and business. Generally women like to start and maintain riskless service based enterprise out of their familial responsibility to which women entrepreneurs of our study were not an exception. However, the percentage of our respondents maintaining manufacturing (33.3%) and trade and business also found more or less same. This shows the risk taking ability of our study subjects.

The abovetable elucidates the classification of different forms of organization being maintained by our respondents in the research universe. The data presented in the table reveals that vast majority of the respondents (77.7%) did run their enterprise under the form of sole Proprietorship. A sole proprietorship company is a form of the organization managed and owned by a single person. This form of organization is the most popular business entity in India as these forms known for easy start-up, easy compliances as well to have

utmost **control over the** organization for which our study area was not an exception. Moreover, 21.1%, 1.1% comes under Joint Hindu Family Business and Partnership with others respectively.

The above table enumerates the nature of business of the respondents in the study area. The data reveals that more number of respondents (31.1%) were having readymade cloths store followed by 16.6% indulged in Textile fabric/ Handlooms / garments. Respondents having Tailoring / Button Stitching, units of food products and running beauty parlor constitutes 13.3%, 12.2% and 10% respectively. Of the remaining 6.6%, 5.5% and 4.4% of the respondents maintaining flour Mill, Xerox/computer centre and Hotel / Restaurant. This shows that the women entrepreneurs of our respondents have taken up the traditional oriented business activities as it was risk free comparatively for their entrepreneurial activities.

*Table No-3 Problems faced by the women Entrepreneurs (Multiple Choice)*

S. No	Problems in starting	No. of Respondents	
1	Delay in getting Finance from Banks and other Institutions	6	4
2	Insistence of collateral security	1	3
3	Unable to provide margin money	5	7
4	Discrimination as women by banks and other institutions	7	2
6	Ignorance of opportunities	3	2
7	Absence of Centralized source of Information	1	1
S.No	Problems in Running	No. of Respondents	
1	Inadequacy of working capital	6	1
2	L o b o u r P r o b l e m s	4	6
3	Difficult in Marketing	7	3
4	Cheating and misbehavior by customers and suppliers	5	5
6	Lack of support from family members	3	6
9	I r r e g u l a r o r d e r s	1	4

Table No: 3 pointed out that 72 respondents faced discrimination as women by banks and other institutions while start-up the business unit followed by 64 respondents who had a problem of delay in getting finance from banks and other institutions. Further, 57, 32 and 13 were facing the problems of inadequate margin, ignorance of opportunities meant for all the levels of business processing and insistence of collateral security. This shows that among the problems encountered by the women entrepreneurs, discrimination met out by them as women by banks and other government institutions was found very prime one. So, an effort has to be made to overwhelm the prejudiced and discriminative attitudes towards women in all spheres of business process including the discriminatory practices of banking institutions by dedicated policies and education.

The above table (No.3 speaks that 73 subjects of the study area reported about difficulty in marketing their products followed by 61 respondents who referred inadequacy of working capital as their problems in running business unit. Moreover, 55, 46 and 36 respondents did report cheating and misbehavior by customers and suppliers, Labour Problems and Irregular orders were difficulties they were facing in running their business unit.

#### IV. CONCLUSION

Women have been restrained to within four walls as they were considered as second sex both ideologically as well as in practice in our society. As a result they have been unrecognised and undervalued as well being placed in the inferior position of the society. But the the changing socio-economic conditions of women out of westernization, industrialisation and urbanisation altered the grim scenario drastically and opened new vista in social structural issues of women. The transformation of the social fabric of Indian society in terms of increased literacy among women and varied aspirations for better status, have witnessed a growing volume of unemployment. This problem necessitates a change in the life style of women in the country. Self-employment is recognised as panacea, which generates a category of entrepreneurs, who own economic enterprises at micro and macro levels. The development of micro enterprises in general and particularly for women opened the way for economic independence of women and shattered the glass ceilings about women's image and status. This has made them to indulge in every line of business in the society.

#### V. REFERENCES

1. Ayadurai, Selvamalar , (2005), An Insight into The "Constraints" Faced by Women Entrepreneurs in A War-Torn Area: Case Study of The Northeast of Sri Lanka, presented at the 2005 50th World Conference of ICSB Washington D.C.
2. Bowen, Donald D. & Hirsch Robert D. (1986), The Female Entrepreneur: A career Development
3. Perspective, Academy of Management Review, Vol. 11 no. 2, Page No. 393-407.
4. Cohoon, J. McGrath, Wadhwa, Vivek & Mitchell Lesa, (2010), The Anatomy of an Entrepreneur- Are Successful Women Entrepreneurs Different From Men? Kauffman, The foundation of entrepreneurship.
5. Greene, Patricia G., Hart, Myra M, Brush, Candida G, & Carter, Nancy M, (2003), Women Entrepreneurs: Moving Front and Center: An Overview of Research and Theory, white paper at United States Association for Small Business and Entrepreneurship.
6. Jalbert, Susanne E., (2008), Women Entrepreneurs in the Global Economy, education research. <http://research.brown.edu/pdf/1100924770.pdf>.
7. Lall, Madhurima, & Sahai Shikha, 2008, Women in Family Business, presented at first Asian invitational conference on family business at Indian School of Business, Hyderabad.
8. Mathew, Viju,(2010), "Women entrepreneurship in Middle East: Understanding barriers and use of ICT for entrepreneurship development", Springer Science + Business Media, LLC 2010
9. Moore, D. P. & Buttner, E. H. (1997). Women entrepreneurs: Moving beyond New Generation of Women Entrepreneurs Achieving Business Success.
10. Orhan M. & Scott D. (2001), why women enter into entrepreneurship: an explanatory model. *Women in Management Review*, 16(5): 232-243.
11. Singh, Surinder Pal, (2008), An Insight Into The Emergence Of Women-owned Businesses As An Economic Force In India, presented at Special Conference of the Strategic Management Society, December 12-14, 2008, Indian School of Business, Hyderabad
12. Tambunan, Tulus, (2009), Women entrepreneurship in Asian developing countries: Their development and main constraints, *Journal of Development and Agricultural Economics* Vol. 1(2), Page No. 027-040.the glass ceiling. Thousand Oaks, CA: Sage.
13. Winn, Joan, (2005), "Women Entrepreneurs: Can we remove the Barriers?" *International Entrepreneurship and Management Journal*,1(3): 381-397,
14. Damwad, (2007), Women Entrepreneurship – A Nordic Perspective, August 2007, Nordic Innovation Centre..

#### CITE AN ARTICLE

**Stalin, A. (n.d.). A STUDY ON PROBLEMS OF WOMEN ENTREPRENEURS IN MADURAI DISTRICT. *INTERNATIONAL JOURNAL OF ENGINEERING SCIENCES & RESEARCH TECHNOLOGY*, 6(12), 193-198.**