

PROFILE OF WOMAN ENTREPRENEURS IN POLLACHI TALUK, COIMBATORE DISTRICT

BY

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A THESIS SUBMITTED TO THE AVINASHILINGAM INSTITUTE FOR HOME SCIENCE
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IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE DEGREE OF
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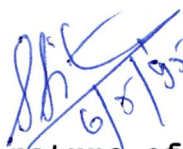
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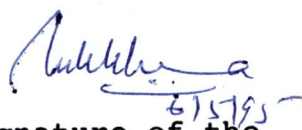
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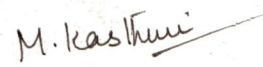
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Certified as bonafide research work


Signature of the
Head of the
Department


Signature of the
Dean of the
Faculty


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Guide

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**AN INTERVIEW SCHEDULE TO ELICIT INFORMATION OF
WOMEN ENTREPRENEURS**

Introduction

INTRODUCTION

We owe to women the charm and beauty of life; of purity of thought and heart, for patient courage, for recklessly unselfish devotion, for the love that rests, strengthens and inspires, we look to women. These are the best things in life, in them men cannot compete with women. Nothing can be more complementary to the capability of women in the ethical, social and developmental spheres (Dean Briggs', 1992).

The position of women in any society is an index of its civilization. Women constitute 50 per cent of the population, that is one half of the human resources. They produce half the world's food supply, account for 60 per cent of the working force, contribute upto 30 per cent of the total labour force, receive only 10 per cent of the world economy and own less than one per cent of the world's property (Kamala, 1992). As citizens, workers and mothers, their contribution to economic and social development is crucial (Saxena, 1993).

In every society women play a very crucial role. Whenever women have been given a chance, they have not only excelled in all areas but they have also played an important role in the development of the society. To accelerate the overall growth and prosperity of the nation, it is very

important to create opportunities for socio-economic development of women (Mahalingam, 1993).

Therefore India is committed to a steady improvement in the status of women to bring them into the mainstream of national development. Along with the economic progress of the country, the economic independence and equality would accelerate the improvement of the status of women (Planning Commission, 1980-'85, Sinha, 1988 and The Competition Master, 1980).

"It is high time that the developing nations utilized their women force to the optimum level. It is imperative to note that men alone can not break the shackles of poverty, unemployment, inequality and population explosion. Active and equal participation of women in the accomplishment of this herculean task is indispensable (Mishra, 1988). With the qualities of dedication, hard work, perseverance and honesty women are capable of producing much better results than men (Dhingra, 1988).

Moreover, economic independence of women will create far-reaching social changes and prove a necessary weapon for them to face injustice and discrimination (Pillai, 1987).

At this critical juncture, self-employment is the only solution to generate income for them. The whole purpose of

economic advancement is the improvement of the quality of life of people and the quality of life depends on high individual income. Therefore the income generated through self-employment might help the individual to improve the quality of life (Tapuriah, 1988 and Thangaraj, 1988). In addition self-employment also changes the position of woman from being job-seekers to job-givers (Nandinis, 1988).

The economic needs of the family are also increasing day by day demanding the women to take up gainful employment outside the home. Raising the standard of living of the household and to have a independent income, motivated a large section of women to venture into employment (Mishra, 1994).

The Government realised the importance of the role to be played by women in nation's development, so in the Sixth Five Year Plan much concentration was given to women and integrated development (Joshi, 1993).

The new industrial policy of Government of India has specially highlighted the need for conducting entrepreneurship programmes for women. It would be in the nature of product, process oriented courses meant for women entrepreneur to enable them to start small scale industries. The objectives of the course is to give representation to

women in the field of small industry development with a view to uplift their status in the economic and social field (Margabandu, 1989).

"Entrepreneurship is ideal for women". But the development of women entrepreneurial skills came into India, only after the declaration of the International Decade for Women by the UNO.

Entrepreneurship can be defined as the "ability to co-ordinate and organise, manage and maintain and reap the best out of even the worst situations". In this respect we can label the self employed women also as entrepreneurs, because it is the entrepreneurial instinct in them which has made them choose self-employment as a career. We find women entrepreneurs as traders, small business owners retailers, manufacturers and industrialists (Chandrasekar, 1992).

A woman entrepreneur is a person who is an enterprising individual with an eye for opportunities and an uncanny vision, commercial acumen, with tremendous preservice and above all a person who is willing to take risks with the unknown because of the adventurous spirit she passes (Vinze, 1987).

In the pre-independence era, women confined their activities to home. In the independent India, they entered

various professions such as engineering, medical, legal and police. Women are, now, rapidly emerging as dynamic entrepreneurs. They have stepped into business activities such as textiles, engineering and electronic goods, consultancy service, advertising garment export and the like having realised the important role that could be played by women in the industrial development the new industrial policy of the Government high-lighted the need for conducting Entrepreneurial Development Programme (EDP) for women for training them to start small units (Widge, 1994).

Women as entrepreneurs are now successfully gaining importance in men's world because of their economic independence, combined with the challenge of doing something on their own and the encouragements they get from the members of that family. Their involvement in business, their less aggressive nature, patience, humanity and gentleness, compared to those of men under similar conditions, make women sound personnel managers in both outside and inside homes (Rani, 1989).

To motivate prospective entrepreneurs to start industries, Motivation campaigns and entrepreneurial development programmes are arranged through Small Industries Services Institute (SISI) Bank and Industries. For prospective entrepreneur, guidance is given for selection of

projects and setting up of industries. Motivation campaigns are being held at Block Head Quarters to explain the various schemes of Government, Small Industries Development Corporation (SIDCO), National Small Industries Corporation (NSIC) to the rural people, guidance is also given to District Industries Centre (DIC) to give suitable training for groups of men and women and in getting loans from banks and family co-operative societies and also issuing provisional as well as permanent small scale industries certificate according to their capacity (Srinivasan, 1991).

With the view of providing gainful self employment to women with organisational support and raising their level of income, many programmes have been taken up right from the first five year plan. In addition, efforts were stepped upto inculcate confidence among women and to bring about an awareness of their own, potential for development and also their right and privileges. A significant step in this direction was the identification of the beneficiary oriented programmes in different development sectors which provides direct benefits to women. There are 27 such beneficiary schemes to encourage women to take up entrepreneurship through self employment thereby we can develop women and nation (Shah, 1990 and Sivasankaraiah and Ramappa, 1993).

The main quality expected of an entrepreneur is her devotion to duty, it is dedication which is most important for a women entrepreneur.

Women entrepreneur always display an innate capacity to calculate and shoulder risks, with a problem-solving approach, they have a very high degree of achievement motivation; women also do not lag behind men in projecting a positive image of their talents and achievements. The other characteristics of women entrepreneurs can be listed as ability to think independently, imagination and creative ability. The easy adaptability to any change at home or elsewhere and resilience and ability to cope with setbacks (Chandrasekar, 1992).

Based on this knowledge the study has been undertaken by the investigator as an attempt to find out the details about the enterprise set up by the woman entrepreneurs in Pollachi Taluk with the following objectives :

To

- a. study the socio-economic background of the families of the women entrepreneur.
- b. identify the problems faced by them and solutions they have developed to deal with these problems.
- c. study the contributing factors to the success of the enterprise.

Review of Literature

II. REVIEW OF LITERATURE

A. Origin and Development of Entrepreneurship

Entrepreneurship did not grow early in India can be explained by multiple factors. Lack of capital created various problems for artisans who depended upon mercantile class for capital. Since the money lenders earned a lot of money as interest by entering manufacturing or reorganising and mobilising Indian artisanship for industrial growth. Several other factors were held responsible for late entrepreneurial development viz., lack of political unity, network of custom barriers, existence of innumerable systems of currency, regional markets plagued by arbitrary political authority in the 17th and 18th centuries, taxation policies and low prestige of businessmen.

Emergence of manufacturing entrepreneurship in India is viewed by some scholars as the latent or manifest consequence of East India company's arrival in India. It gave new stimulus to Indian businessmen by injecting various changes in Indian economy and accelerating the export of raw materials and import of finished goods. The company, particularly, influenced the Parsis. Between the 17th and 18th centuries, Parsis moved to various trades and commerciable connected with the options of the East Indian Company. After establishing the first factory of the East

India Company at Surat, the Parsis established good rapport with the British. They acted as brokers, suppliers of commodities, and craftsmen in ship building industry.

These facts give the impression that the East India Company contributed towards entrepreneurial growth in India (Saravanavel, 1991).

Entrepreneurship development

Essence of entrepreneurship lies in the perception and exploitation of new opportunities in the realm of business (Cole, 1968, Leibenstein, 1968).

Entrepreneurship play a critical role in the growth of our country which has abundant role in natural and human reserved resources. Besides being the vehicle of industrial development, entrepreneurship can solve acute problems like unemployment, concentration of wealth in few selected hands, imbalanced regional development, increasing wastage of youth vigour in destruction activities etc. Najziger (1971) remarked that entrepreneurship and other high level human skills are key variables which link the socio-cultural milieu with the rate of economic development (Sinan, 1992).

Entrepreneurship development is essential for increasing the production and productivity in the primary, secondary and tertiary sectors; harnessing and utilising the

material and human resources, solving the problems of unemployment and under-employment effecting equitable distribution of income and wealth, increasing the Gross National Product and the per capita income and improving the quality of life, etc.

The basic objective of developing entrepreneurship has been to able the society to generate productive human resources, mobilise and sustain them for the subsequent process of development. The spontaneity and continuity of the process would depend on the kind of people that can be promoted and groomed for the entrepreneurial career.

The entrepreneurial development programmes should improve the effectiveness by covering a wider variety of target groups and regions and new thrust areas (Balu, 1993).

Entrepreneurship has been considered as one of the essential factors determining the growth of industry of any country. The history of economic development of all countries whether developing or developed, has evidenced the fact that entrepreneurs have made a significant contribution in this respect, through the nature and extent of such contribution varies from society to society and country to depending on the industrial climate, material sources and the responsibility of the political system (Balu, 1993).

In India nearly one half of the population constitute women. The Indian women has traditionally been expected to be bound to the home and hearth. Even in the educated employed sections, she gets to role of a lesser employee largely unskilled and usually engaged in labour intensive areas. The redefined role of women is a poeme factor in the achievement of Indian goal of comprehensive socio-economic development because she is an equally dynamic free and as invaluable an asset as men (Kar, 1992).

As a consequence, most developing nations including India have resorted to entrepreneurship development programmes (EDPS) for the furtherance of entrepreneurship culture. This is accomplished by a down-to-earth, well conceived entrepreneur selection, motivation and counselling packages. Financial institutions and commercial banks, central and state government agencies sponsor such EDPS to develop entrepreneurship particularly in economically backward regions (Nabi and Mohanty, 1993).

B. Entrepreneurship, Enterprise, Entrepreneurs and Women Entrepreneur

Kao (1993) states that entrepreneurship is a process of making changes, thereby creating wealth and adding value.

According to Drucker, entrepreneurs have to learn to practise systematic innovation. Systematic innovation,

according to him, consists in the purposeful and organised search for changes and in the systematic analysis of the opportunities such changes might offer scope for economic (or) social innovation.

Badlani (1993) in his study stated that the entrepreneurship is taken to be related to the function of creating something new, organising and co-ordinating, undertaking risk and handling uncertainty. It is best described as an innovative and creative response to society and the environment.

According to Evans "Entrepreneurs are persons who initiate, organise, manage and control the affairs of a business unit that combines the factors of production to supply goods and services, whether the business pertains to agriculture, industry, trade or profession".

Saravanavel (1987) says that enterprise is an undertaking, especially one which involves activity, courage, energy or the like. It involves the willingness to assume risk in undertaking an economic activity, particularly new one, though not necessarily so. It always involves risk-taking and decision making, although neither risks nor decisions may be of great significance.

Women entrepreneurs constituted by the Ministry of Industries, India (1984) defined women entrepreneur's enterprise as an enterprise owned and administered by a woman and having a minimum financial interest of 51 per cent of the share capital and have atleast 50 per cent women employees (Singh, 1992).

Women entrepreneur can be defined as a confident, innovative and creative-woman capable of achieving self economic independence individually (or) in collaboration, generates employment opportunities for others through initiative, establishing and running as enterprise by keeping pace with her personal; family and social life (Gupta, 1987).

C. Qualities of a Successful Entrepreneur

Several research studies have been carried out to identify the traits of a true entrepreneur. Mccklland points out in his book 'Achieving Society' that successful entrepreneurs are characterised by:

- (a) An unusual creativeness
- (b) A propensity of risk-taking and
- (c) A strong need for achievement.

A distillation from fifty research studies reveal the following are the entrepreneurial traits:

- i. Total commitment, determination and perseverance.
- ii. Drive to achieve and grow
- iii. Opportunity and goal orientation
- iv. Taking initiative and personal responsibility
- v. Persistent problem-solving
- vi. Realism and a sense of humour
- vii. Seeking and using feedback
- viii. Internal laws of control
- ix. Calculated risk taking and risk seeking
- x. Law need for status and power
- xi. Integrity and reliability

Functions of an Entrepreneur

1. Innovation
2. Risk-taking
3. Organisation and Management, including
 - a. Planning of an enterprise
 - b. Co-ordination, administration and control and
 - c. Routine type of supervision.

Classification

Clarance Danhof has classified entrepreneurs in the following manner.

1. **Innovating entrepreneurs** is characterised by aggressive assemblage of information and the analysis of results deriving from novel combination of factors.
2. **Innovating entrepreneurs** are such persons who are very commonly found in developed countries. Such entrepreneurs can work only when a certain level of development is already achieved, and people look forward to change and progress.
3. **Initiative entrepreneurship** is characterised by readiness to adopt successful innovation inaugurated by innovating entrepreneurs, (Gupta and Srinivasan, 1992).

Problems faced by the women entrepreneurs

All entrepreneurs have problems with their business during - start up and current operations women entrepreneurs in developing regions have to face many such problems as they are the first of their kind to enter this male dominated world unfortunately, sex stereo typing and continuing discrimination against women in the work force effect business women very significantly. The result is that even those women with sufficient managerial and business expertise have not been offered the same opportunity. This issue is more apparent in the field where women business owners are fewer in number, but most important is the way women perceive themselves in their business.

Inadequate credit orientation is another major constraint. Further lack of knowledge about the merits and demerits of different forms of entrepreneurs and the procedures involved in getting help from various agencies hamper their chances of success.

The lack of motivation from family members is a major constraint encountered by women entrepreneurs. Due to this, they find great difficulty in combating the opposition first from the family members and then from society at various levels.

The constraints perceived by women entrepreneurs in procurement of resources like finance, technical knowhow raw material, machinery, equipment and marketing are equally important. The non-availability of modern technologies is another major constraint.

The lack of communication and co-ordination between different agencies, government officials and entrepreneurs is the major difficulty faced by the women entrepreneurs (Kaptan, 1989).

Development of entrepreneurs

An economy can move to higher levels of growth either by acquiring a larger quantum of the factors of production or through technical progress. Industrialisation therefore

is one of the obvious ways of bringing about socio-economic development in any country. In the economic development of a country human factors play a fundamental role. Even developed nations like USA, UK, Japan have acknowledged the need to promote entrepreneurship among their people. These countries could transform their small agro-based industries into big industrial giants only with the support of entrepreneurial abilities of their country men. The entrepreneur, therefore, plays a key role among the factors of production and has enormous potential to galvanise the other components such as land labour and capital towards generating increased output, income and employment.

India with a developing economy even after nearly four decades of planning, still has a long way to go to catch up with the leading developed economies, of the world. The goal may be distant but surely, the time required to reach it can be cut down by accelerating the phase of development. One way of doing this is by the promotion of industrial and business ventures created by the initiative and enterprise of entrepreneur class. On the whole, thus, there is a positive linkage between an economy's prosperity and entrepreneurship (Bhatt, 1974).

The history of development shows that entrepreneurs are not the gift of a particular class. In Japan, entrepreneurs

came from the under privileged classes as the affluent classes had hardly any incentive to innovate. In countries like USA, Japan, business men were plodded into action by the rich inducements. In general, the size of the entrepreneurial class emerged, grew in numbers and progressed on the strength, of favourable religious, political and psychological support. For instance, the French attitude to business changed only after the French revolution. The paucity or abundance of the number of entrepreneurs can hardly be traced to a special class endowed with qualities and gifts of leadership. Entrepreneurs exist in every rank of the society and they do appear with the environment conducive to their rapid growth is created (Singh, 1986).

Women entrepreneurs and economic development

Women as entrepreneurs are now successfully gaining importance in men's world because of their economic independence, combined with the challenge of doing something on their own and the encouragements they get from the members of that family. Their involvement in business, their less aggressive nature, patience, humanity and gentleness, compared to those of men under similar conditions, make women sound personal managers in both outside and inside homes (Rani, 1989).

Entrepreneurship among women is a recent phenomenon in developing countries, their task has been full of challenges and yet they have stressed clear of public prejudices like family opposition, cynical remarks of co-workers and have established themselves as independent entrepreneurs. A great many of them have chosen the entrepreneur's world because of a compelling urge to do something positive in their lives. Nevertheless they are the pace setters for women in their quest for economic independence (Kaptan, 1994).

The emergence of women on the economic scene as entrepreneurs is a significant development in the emancipation of women and for securing for them a place in the society, which they have all along deserved. The association of women with enterprises would usher in an era of clean business ethics and would provide a healing touch in peace and anxiety in the strife ridden world of to-day (Vinze, 1987).

Commercialization and modernization of the company gradually eliminated many of the avenues of employment to women in agriculture and industries and thus enabled them to find ways of supplementing their family income. As a result of this a section of urban women have emerged as potential entrepreneurs. With the spread of education and new awareness, women entrepreneurs are spreading their higher levels of the 3-E's (engineering, electronics and energy).

The Central and State governments have started a number of promotional programmes for them. Their main aim apart from identifying the individuals from all communities and regions with some entrepreneurial talent have been to motivate and train them through properly organised programmes for undertaking risk bearing capacity and give them incentives through different agencies and institutions.

A network of promotional agencies and institutions have been set up at the national and state levels to promote women entrepreneurship through support measures in the form of policy, finance, infrastructure, training, raw material supply and marketing facilities etc. (Singh, 1992).

D. Agencies Involved in Entrepreneurship Development

A number of steps have been adopted by the Government to promote the employment of women. These include, among other things, expansion and diversification of education and training opportunities available to women.

Role of voluntary agencies

The Ministry of Labour has set up an Advisory Committee in 20 states and union territories for creation of employment opportunities for women under the Equal Remuneration Act of 1976. Mahila Mandals and other voluntary organisations are being encouraged to take up socio-economic

programmes for providing of jobs to women in schemes relating to the public distribution system, rural godowns, operation flood-II, diary development, social forestry as also in armed forces (Saravanel, 1992).

In consonance with the government's endeavour to foster the development of entrepreneurship among women, the Small Industries Development Organisation (SIDCO) in the Department of Industrial Development has been encouraging women entrepreneurs to take up small scale industries of their own and get themselves self-employed. A separate programme for training of women entrepreneurs was started in 1978-'79. The programme is being operated through the net work of small industries services institutes and branch institutes spread throughout the country. The entrepreneurial development courses seek to make women aware of the opportunities for self-employment, motivate them to take up self-employment, impart needed skills and knowledge and promote achievement motivation amongst them.

In short, these training programmes are designed to help develop certain qualities essential for prospective women entrepreneurs to run small scale industries of their own (Leela Damodara Menon, 1993).

The Department of Science and Technology, Government of India, has opened a number of channels to promote women

entrepreneurship. They have initiated a scheme entitled "Science and Technology for Women". The scheme recognises the need for the application of science and technology to improve the life and status of women by providing them with opportunities for income generation, improvement of their health, sanitation, better environmental conditions and funding ways and means of protecting them from occupational hazards. The National Research Development Corporation (NRDC) a Government of India enterprise has recently brought out a guide book entitled "Appropriate of Women". These technologies will reduce the drudgery of women and provide them with occupation that would match their skills.

To promote technologies in rural areas NRDC set up 35 Rural Technology Demonstration-cum-Training Centre (RTDT) in different states in collaboration with voluntary organisations or Government departments. These centres help in promoting women entrepreneurship. Voluntary agencies are pre-eminently suited to promote and take up the appropriate technologies for entrepreneurship by women. It is good augury that women volunteers are taking an active part in promoting technologies suitable to women (Rani, 1989).

National Productivity Council (NPC), New Delhi

Recently National Productivity Council has started a package consultancy service to small industries.

**National Research Development Corporation of India (NRDC),
New Delhi**

NRDC makes available processes which have been developed by various institutes and national laboratories in the country. It brings out periodically a publication, entitled, 'NRDC Processes', which gives in brief particulars of the various processes, uses of the products, raw materials required and capital outlays.

National Small Industries Corporation Limited (NSIC)

The National Small Industries Corporation Limited (NSIC) was established in February 1995, as a Government of India undertaking. Its objectives are to aid, counsel, assist, finance, protect and promote the interests of the small industries in the country.

The NSIC offers a wide range of services to small industrial units, such industrial finance by way of supply of machines on easy hire-purchase terms, training of skilled workers through its three prototype development and training centres and marketing.

The export department of marketing division also helps buyers abroad, in obtaining quality products from small industries in India (The Week, 1993).

District Industries Centre

The Central and state governments in the past have taken various schemes for the development of small and village industries but the achievements have been far below the expectations. The scheme for establishment of District Industries Centre (DIC) was introduced on 1st May, 1978 with the intention that under a single roof an entrepreneur should be able to get necessary benefits and guidance about all related matters of industries. As on 1984, about 400 DICs have been set up through out the country. The metropolitan cities of Delhi, Bombay, Calcutta and Madras have been kept outside the purview of the DIC programmes (Maita, 1979).

Indian Investment Centre (IIC)

The Entrepreneurial Guidance Bureau set up by the IIC at the instance of the Ministry of Industrial Development guides entrepreneurs in identifying investment opportunities, assisting them in selecting locations for the establishment of the projects, preparing project practices, assisting them in processing their applications with the state government concerned as well as the financial institutions for securing financial assistance to the projects, etc. The bureau has two offices one at New Delhi and the other at Calcutta which started functioning since September 1971 and February 1972 respectively.

Small Industry Extension Training Institute (SIETI)

SIETI Institute entered the field of consultancy mainly to support the activities of state government and development corporations. The activities have been operative in Jammu and Kashmir, Karnataka, Nagaland, Meghalaya, Manipur, Assam, Maharashtra and Andhra Pradesh. Particular attention is given to industrialisation in backward areas (Saravanavel, 1992).

National Alliance of Young Entrepreneurs (NAYE)

National Alliance of Young Entrepreneurs (NAYE) sponsored an Entrepreneurs Development Scheme with Bank of India in August 1972 on pilot basis. This scheme, known as BINEDS, is operative in the States of Punjab, Rajasthan, Himachal Pradesh, Jammu and Kashmir and Union Territories and Chandigarh and Delhi. The main objective of the scheme is to help young entrepreneurs in identifying investment and self employment opportunities.

Training

Technical Consultancy Services Organisation of Karnataka (TECSOK) established in 1976 by the Government of Karnataka along with state international, financial and developmental agencies provides reliable consultancy services to entrepreneurs at reasonable costs and conducts "Entrepreneurship Development Programmes" to prospective

entrepreneurs at district, taluk and village levels. TECSOK conducted so far 24 exclusive EDP's for women, training more than 900 entrepreneurs to start self-employment ventures (Paranjyothi and Sujatha, 1991).

Role of Indian Bank in Promotion of Women Entrepreneurship

Indian Bank was the first to set up a specialised cell for women entrepreneurs attached to the small industries finance department.

Women entrepreneurship cell was started in the year 1984 under the Special Scheme New Entrepreneurs Development Agencies leaded by a lady officer in-charge.

This women entrepreneurs cells are functioning in Madras, New Delhi, Calcutta and Ernakulam.

1. Commercial Banks and Entrepreneurial Banking

Many of the scheduled commercial banks provide counselling to industry, mostly in the small-scale and a few of them provide merchant banking services to the corporate sector.

Bank of Baroda-Entrepreneurial Banking

Bank of Baroda has started what is known as 'Entrepreneurial Banking' in collaboration with Uttar Pradesh Small Industries Corporation to assist technician entrepreneurs to setup their own units at Rae Bareili

Industrial Complex for building and hardware materials. Under this scheme, the Corporation assists the technician with the acquisition of fixed assets and Bank of Baroda arranges in-plant training in established industrial units and provides working capital facilities to the entrepreneurs.

Bank of Baroda has also started a Multi Services Agency at Bombay to provide technical assistance to self-employed persons about feasibility of their project/proposals, guide the marketing prospects, etc.

Indian Bank Entrepreneur Advisory Service

The bank provides consultancy service to persons who graduate from colleges and institutions of engineering technology, etc. and unemployed engineers, diploma holders and other graduate or business executives (Saravanel, 1992).

E. Empowerment

Empowerment is an active, multidimensional process which should enabled women to realize their full identity and powers in all spheres of life. It would consist of greater access to knowledge and resource, greater autonomy in decision making, greater ability to plan their lives, have greater control over the circumstances that influence

their lives and free them from shackles imposed on them by custom, belief and practice. Generally, development with justice is expected to generate forces that lead to empowerment of various sections of population in a country and to raise their status (Pillai, 1990).

Empowerment is an active process. Power is not a commodity to be transacted; it cannot be given away as alms. Power has to be acquired. Once acquired, it need to be exercised, substained and preserved. So, women have to empower themselves (Thiagarajan, 1989).

Empowerment is a state of mind and attitude to a person. As empowered women has a positive self-image and takes an active part in decision making related to herself and her family. She is conscious about herself and has knowledge about self. She helps in empowering her children regardless of sex (Devadas, 1988).

Through collective action women can be empowered socially, economically and politically and the process can bring about changes in their existing conditions. However, such programmes should be of a longer duration, "they should involve stage by stage learning and a continuous effort to analyse, gain confidence, act, evaluate, act again". (Bernard and Gayfer, 1983).

The empowered women possesses the following attributes:

- Positive self image and self-esteem
- Self-confidence
- Competence
- Economic security
- Responsibility for decisions
- Awareness of their needs and rights
- Reaching one's potentials
- Taking active part in decision making in the household.
- Freedom to express oneself
- Holding responsible positions
- Realising that women are in no way inferior to men in creative abilities and capacities
- Not discriminating in providing education and job opportunities to girl children and
- Being effective leaders in positions

F. Research Highlights

A "Book-binding" project was carried out by Lakshadeep social welfare advisory board in 1980, with 15 women. The board had made the state board think in terms of expanding the activities to the islands of Minicoy, Kadarath and Androth in order to provide wider employment opportunities to needy women. They were benefited out of the project.

create favourable background to start industry and be instrumental for equitable distribution of the profits.

A study was conducted by Tinan (1990) on women entrepreneur in Ahmedabad. She has reported that women have selected products in electronics, engineering items, plastics, chemicals, food and allied products, rubber, pharmaceutical, machinery and equipment, energy, fuel and ran the trade successfully.

A tailoring, project was carried out by Tehrin Doss in February 1976 with 30 women. The poor women who had missed the opportunities were being provided with education, vocational training and earning from stitching garments and in most of the women were able to sew all the clothes for their families there by saving on tailoring charges.

Paranjyothi and Sujatha (1991) conducted a study on 'Entrepreneurship development amongst rural women' in Karnataka. The findings are as follows :

1. In Karnataka, certain types of industries employ women in manufacturing activities such as silk reeling, agarbathi, beedi rolling, handicrafts.
2. The skills required for the jobs in these industries, could be upgraded by improved methods and plant and machinery.

3. Further skilled women could also be motivated to start small units of their own by availing financial assistance from banks/institutions.
4. The process of entrepreneurship development falls into the following three broad phases
 1. Stimulatory phase
 2. Support phase and
 3. Sustaining phase
5. It was found that, rural women were concentrated in skill reeling activity. It was interesting to note that most of these women were contributing to their family income by earning wages in the range of Rs. 10/- to Rs.15/- per day though it necessitated them to leave their villages/houses to earn their wages.

Mehta (1992) conducted a study on 'Entrepreneurship among the tribals of India'. She found out from her study that the emergence of entrepreneurial activities include four conditions which may be observed in rural tribal areas. They are as follows :

1. There is a change of occupation, use new technology and techniques to increase production.
2. The above one is related to creative and innovative practices. The individual changed her occupation as a result of industrialisation, urbanisation and migration.

3. The person starts small, cottage and large scale industries.
4. They approach, government or non-government agencies to get financial and other necessary help.

Singh (1992) conducted a 'study on women entrepreneurs. Her study revealed that self-actualization, achievement and power motivational force played significantly high roles and self motivation was more common followed by motivation from husbands and other family members.

Revathi (1994) conducted a study on entrepreneurship as a means of empowerment of women. The findings are as follows:

1. The selected women entrepreneurs (25) had undergone training from various agencies like DIC, Ambethkar self employment scheme. The women entrepreneurs realised that they achieve success in their trade due to the training. Noteworthy changes were found out in the family after they become entrepreneurs. The standard of living of the families had improved. All the entrepreneurs opined that they feel superior to other housewives. Due to their self employment they become economically independent. entrepreneurship development act as a means of empowering women.

cultivators and agricultural labour in Himachal Pradesh. The fact that household industry employs less than one per cent of the total rural female main workers in Himachal Pradesh, emphasizes the importance of this sector in absorbing the growing female work force. The period 1981-'91 observed an increase of about 1.50 per cent in female employment in other workers category in Himachal Pradesh where as there was a marginal decline at the country level.

Methodology

III. METHODOLOGY

The procedure pertaining to the present study consisted of the following steps :

- A. Selection of the Area
- B. Selection of the Sample
- C. Selection of the Method
- D. Collection of the Data and
- E. Analysis and Interpretation of Data

A. Selection of the Area

The area selected for the study is Pollachi Taluk in Coimbatore District. The first factor behind the selection was that Pollachi is famous for its coconut cultivation and also majority of the population were involved in agriculture. Women in this area work not only in their home but also contribute to the farm\$ work. They have the ability to start their own enterprises and run successfully and prove their capacity since they do not confined to the home alone. Secondly, there is a scope for establishing enterprises by using the by-products of agriculture. Finally, since the investigator belongs to Pollachi, she found it easy to conduct the study.

B. Selection of the Sample

The success of any study depends on the careful selection of the sample. The choice of the sample must be

decided based on factors such as nature of the study, size of the sample, degree of precisions desired and availability of resources (Elhance, 1989).

A sample of observations drawn from a population in such a way that each member of the population has an equal chance of being selected for the sample (Chandrakandan et al., 1994).

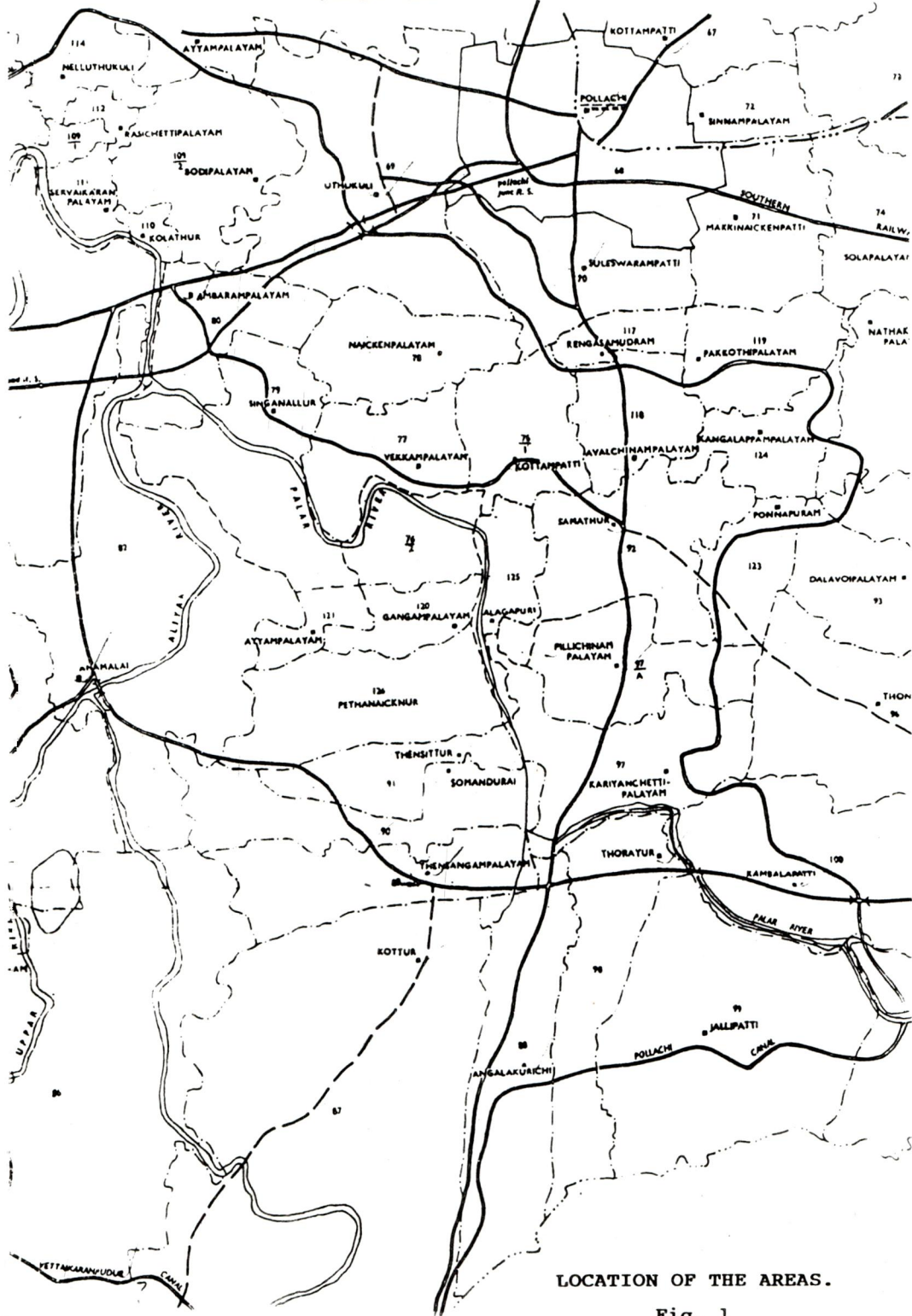
According to Gupta (1992), purposive sampling is a technique in which a desired number of sample units is selected deliberately and purposely depending upon the objects of enquiry.

Out of 50 selected woman entrepreneurs, 10 trained women entrepreneurs were selected randomly from the list, received from the District Industries Centre. Forty untrained woman entrepreneurs were selected on the basis of purposive random sampling. The unusual distribution is due to the unavailability of more trained woman entrepreneurs, and also the investigator is not able to get the list of untrained woman entrepreneurs, because they have not registered the enterprises.

C. Selection of the Method

"Interview schedule is the device of obtaining answers to the questions in a form which is filled by the

POLLACHI TALUK OUTLINE MAP



LOCATION OF THE AREAS.

Fig. 1

interviewers or enumerators in a face to face situation with the respondents (Gupta, 1982).

Accordingly an interview schedule was prepared to be administered on the sample selected for the study. A pilot study was carried out. Based on the gained experience of the pilot study, the schedule was restructured and utilised for the purpose. This is appended as Appendix I.

D. Collection of the Data

The investigator personally visited the units and collected the details of woman entrepreneurs pertaining to her study. She had spent 15 days to get the details of the entrepreneurs. It was a valuable and rewarding experience.

E. Analysis and Interpretation of the Data

The data obtained through the interview were more informative. The collected data were consolidated, tabulated, analysed and interpreted. The results are discussed on the following heads :

1. Socio-economic background of the selected women entrepreneurs.
2. Types of trade opted by the women entrepreneurs.
3. Problems of the women entrepreneurs.
4. Contributing factors for the success of the enterprise.

Results and Discussion

IV. RESULTS AND DISCUSSION

The results of the study are discussed under the following heads :

- A. Socio-Economic Background of the Selected Woman Entrepreneurs
- B. Details about the Trade and its Function
- C. Problems faced by the Woman Entrepreneurs
- D. Entrepreneurship and its Influence on Family Life
- E. Contributing Factors towards the Success
- F. Suggestions given by Woman Entrepreneurs and
- G. Future Plans.

A. Socio-Economic Background of the Woman Entrepreneurs

Includes the following :

- 1. Age-wise distribution
- 2. Religion-wise distribution
- 3. Educational status
- 4. Marital status

1. Age-wise distribution

Table I indicates the age-wise distribution of the selected woman entrepreneurs.

TABLE I

S.No.	Age in Years	Number of entrepreneurs	
		Trained No: 10	Untrained No: 40
1.	20 - 30	6	10
2.	30 - 40	2	10
3.	40 - 50	2	18
4.	50 and above		2

It is clear from the above table that among the trained woman entrepreneurs six belonged to the age group of 20 - 30 years two belonged to the age group of 30 - 40 years and 40 - 50 years respectively. No one was in the age group above 50 years.

Among the untrained woman entrepreneurs 18 were in the age group of 40 - 50 years and 10 were in the age group 30 - 40 years, 20 - 30 years respectively and only two were in the age group of 50 years and above.

2. Religion-wise distribution

Table II explains the religion-wise distribution of women.

TABLE II
THE RELIGION-WISE DISTRIBUTION OF WOMEN

S.No.	Religion	Number of entrepreneurs	
		Trained No: 10	Untrained No: 40
1.	Hindus	10	36
2.	Christians	-	2
3.	Islam	-	2

Out of 50 woman entrepreneurs selected for the study 36 untrained and 10 trained woman entrepreneurs were the followers of Hinduism and only 2 from untrained women entrepreneurs were the followers of christianity and islam respectively.

3. Educational status

It is very interesting to note that all the selected women entrepreneurs were literates up to tenth standard.

4. Marital status

Table III explains the marital status of women entrepreneurs.

TABLE III
MARITAL STATUS

S.No.	Marital Status	Number of entrepreneurs	
		Trained No: 10	Untrained No: 40
1.	Married	8	37
2.	Unmarried	2	2
3.	Widowhood		1

Out of 10 trained woman entrepreneurs eight were married and two were unmarried. Among the untrained women entrepreneurs 37 were married two were unmarried and only one leading a widowhood life.

B. Details about the Trade and its Function Includes the Following

1. Type of trade/enterprise
2. Motivational factors
3. Reasons for starting the enterprise
4. Year of starting the enterprise
5. Type of organisation
6. Information on previous occupation
7. Type of investment
8. Details on financial assistance
9. Difficulty in getting the loan

10. Details of raw materials
11. Details of the employees
12. Details of marketing and account keeping
13. Profit

1. **Type of trade/enterprise**

Table IV indicates the type of trade opted by the woman entrepreneurs.

TABLE IV
TYPE OF TRADE/ENTERPRISE

S.No.	Type of trade	Number of entrepreneurs	
		Trained No. 10	Untrained No. 40
1.	Coir industries	3	4
2.	Oil and flour mill	-	7
3.	Xerox	5	5
4.	Tailoring	-	4
5.	Daily farm	-	6
6.	Poultry farm	-	5
7.	Mushroom cultivation	2	3
8.	Pettyshop	-	1
9.	Metalmart	-	2
10.	Readymade shop	-	3



Plate 1.

INTREVIEW IN PROGRESS



Plate 2.

ENTREPRENEUR IN HER XEROX CENTRE



Plate 3.
TAILORING UNIT



Plate 4.
WOMEN^A ENTREPRENEUR WORKING IN HER ENTERPRISE



Plate 5.

CULTIVATING MUSHROOM



Plate 6.

FULLY GROWN MUSHROOM



Plate 7.

ENTREPRENEUR IN HER FLOUR MILL

4. Year of starting the enterprise

Table VII explains the year of starting the enterprise by the woman entrepreneur.

TABLE VII
YEAR OF STARTING THE ENTERPRISE

S.No.	Year	Number of entrepreneurs	
		Trained No: 10	Untrained No: 40
1.	1986 - '88	5	23
2.	1989 - '91	3	10
3.	1992 - '94	2	7

The above Table shows that out of 50 selected woman entrepreneurs 23 untrained and five trained women started their enterprise during the year 1986 - '88, 10 from untrained and three from trained women started in the year 1989 - '91 and seven from untrained and two from trained started their enterprise during the year 1992 - '94.

5. Type of organisation

Majority of the respondents are running their venture under proprietorship. There are certain advantages when an enterprise is run under proprietorship. The proprietor has total control over the affairs of the firm and hence

managing the enterprise will be easy and controlled. Only one leads the enterprise jointly.

6. Information on previous occupation

Table VIII shows the previous occupation of the women entrepreneurs.

TABLE VIII
PREVIOUS OCCUPATION OF THE WOMEN ENTREPRENEUR

S.No.	Previous Occupation	Number of entrepreneurs	
		Trained No: 10	Untrained No: 40
1.	Housewives	6	33
2.	Industrial labourers	2	4
3.	Farm activities	2	3

It is very interesting to note from the above Table that 33 untrained and six trained women entrepreneur were remained as housewives before the enterprise was started. Only very meagre number of respondents from both categories were engaged in industrial and agricultural work.

7. Type of investment

Table IX depicts the type of investment invested by the woman entrepreneur.

TABLE IX
TYPE OF INVESTMENT

S.No.	Type of investment	Number of entrepreneurs	
		Trained No: 10	Untrained No: 40
1.	Borrowed capital	9	19
2.	Equity capital	-	18
3.	Own capital	1	3

The table picturise the type of investment invested by the woman entrepreneurs to start their enterprise. Out of 50 women majority of the (19 untrained 9 trained) woman entrepreneurs used the borrowed capital to start the enterprise Eighteen untrained women used equity capital for starting their enterprise and only the untrained women and only one trained women entrepreneur used their own money to start their enterprise.

8. Details on financial assistannce

Table X accounts the finance given by various institutions to start the enterprise.

TABLE X
DETAILS OF THE FINANCE

S.No.	Finance sources	Number of entrepreneurs	
		Trained No: 10	Untrained No: 40
1.	DIC	1	-
2.	TIIC	2	-
3.	State Bank of India	3	15
4.	Canara Bank	3	-9
5.	Others	-	12

Out of 50 selected woman entrepreneurs 8 trained and 36 untrained woman entrepreneur used the above mentioned agencies/banks to get finance to start the enterprise and they were regular in repaying the loan.

9. Difficulty in getting the loans

Table XI expressed the difficulties faced by the women entrepreneurs in getting the loans.

TABLE XI
DIFFICULTY IN GETTING THE LOANS

S.No.	Difficulties	Number of entrepreneurs*	
		Trained No: 10	Untrained No: 40
1.	Difficulty to meet the higher officials to get the signature	6	38
2.	Delay in sanction	8	35
3.	Surity	6	40
4.	Not sanctioning the full amount	6	5

* Multiple response

Woman entrepreneur perceives a number of constraints in procurement of finance, they are :

1. To get a signature from the higher official is very difficulty. It is due to the non-availability of the officials.
2. Delay in sanction
3. Surity is another problem. The bank officials are in need of the surity from her husband/members of the family.
4. The amount given by the bank is not enough

10. Details of raw materials

It is very interesting to note that all the woman entrepreneurs purchase the raw materials locally. They were very particular in purchasing the raw materials regularly so that there will be no hinderance in the production, which will keep the market in a steady position. All these yield her a incentive that is 'profit'.

Majority of the woman entrepreneurs expressed that they themselves purchased the raw materials. This action revealed their self confidence, it is one of the foremost traits of an entrepreneur. Only a very meagre number (2 trained 8 untrained) of woman entrepreneurs revealed that husband, other members of the family and labourers helped them in purchasing of the raw materials.

11. Details of the employees

All the woman entrepreneurs employed both male and female workers in their units and the nature of job is permanent. Ten untrained and six trained woman entrepreneurs employed technical and managerial staff to run the enterprise efficiently and successfully. They realised by giving incentives to their employees like increment, bonus, festival advances will lead their enterprise in a successful way.

12. Details of marketing and account keeping

Due to possession of regular customers, they have regular markets for their products. Majority of the women entrepreneurs maintained the account by themselves.

13. Profit

Table XII clearly explains the profit of the women entrepreneurs by the enterprise.

TABLE XII

PROFIT

S.No.	Profit (annual)	Number of entrepreneurs	
		Trained No: 10	Untrained No: 40
1.	10,000 - 20,000	5	20
2.	21,000 - 40,000	2	11
3.	41,000 - 60,000	2	6
4.	61,000 and above	1	3

It is interesting to note that five trained and 20 untrained woman entrepreneur earning a profit of Rs. 10,000 - 20,000 and two trained and 11 untrained were getting 21,000 - 40,000 and three trained and six untrained were getting a profit of Rs. 41,000 - 60,000 and one trained and three untrained were getting more than Rs. 61,000 as a annual profit.

C. Problems Faced by the Women Entrepreneurs

Table XIII explains the problems faced by the women entrepreneurs.

TABLE XIII
PROBLEMS FACED BY THE WOMEN ENTREPRENEURS

S.No.	Problems	Number of entrepreneurs*	
		Trained No: 10	Untrained No: 40
1.	Lack of business training	4	35
2.	Lack of awareness	4	30
3.	Limited support from family members	5	20
4.	Lack of guidance and counselling	6	24
5.	Lack of experience in financial matters	4	25
6.	Problem in selecting appropriate marketing strategy	5	26
* Multiple response			

The above Table expressed the problems faced by the women entrepreneurs at the initial stage of the enterprise. They are lack of business training, lack of awareness, limited support from family members, lack of guidance and counselling, lack of experience in financial matters, in selecting appropriate marketing strategy.

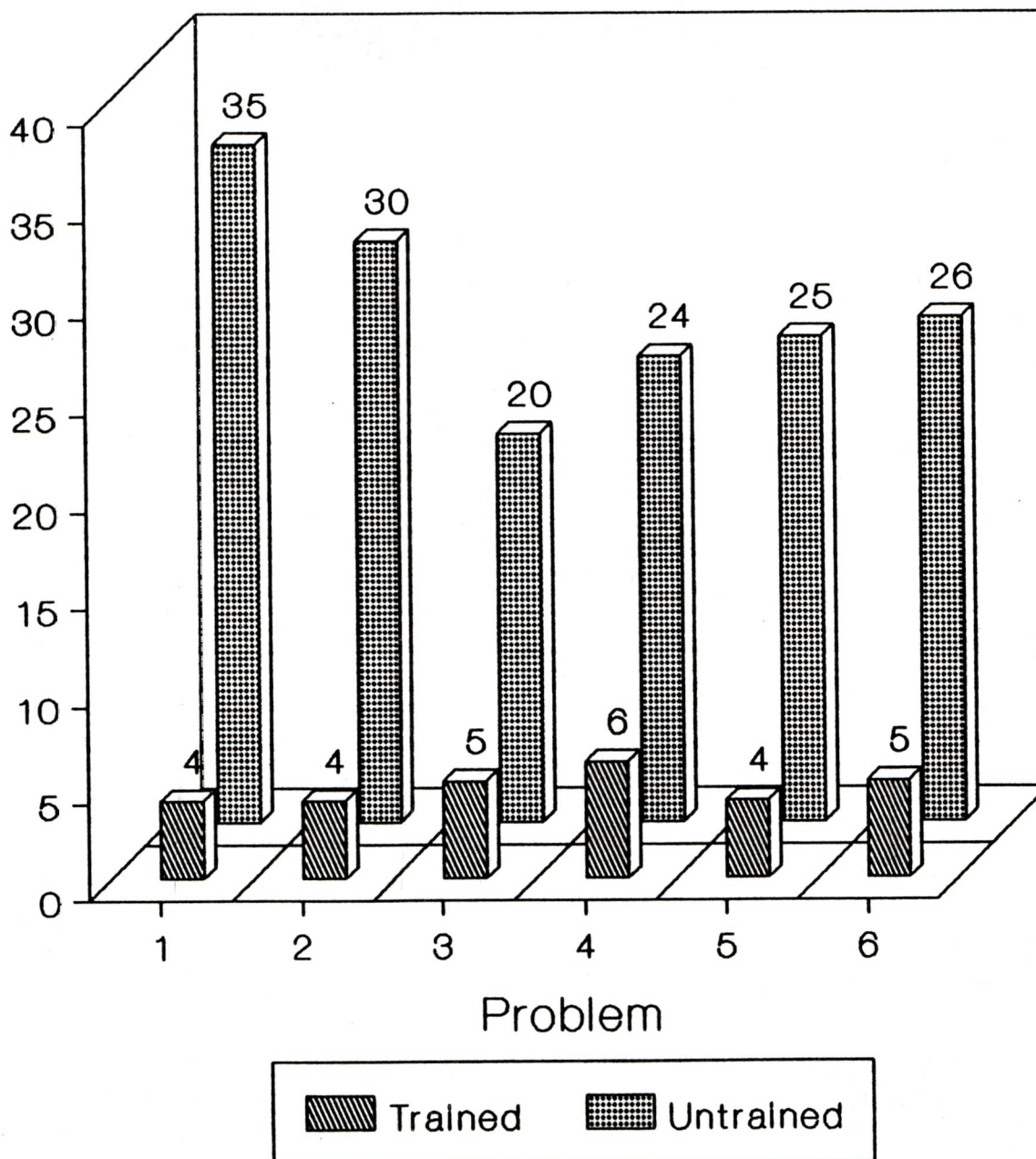


Fig. 3. PROBLEMS FACED BY THE WOMEN ENTREPRENEURS

1. Lack of business training

2. Lack of awareness

3. Limited support from family members etc.

4. Lack of guidance and counselling

5. Lack of experience in financial matters

6. Problem in selecting appropriate marketing strategy

The women entrepreneurs gained more experience as years go by, the gained experience help them to solve the problems tactfully and intelligently and prove themselves as successful entrepreneurs.

D. Entrepreneurship and its Influence on Family Life

Growth of women entrepreneurship would be supplementary and complementary for women in particular and country in general. Their enthusiasm and skill in constructive performance is met and simultaneously they can earn enough for proper maintenance and improvement of their socio-economic status.

The devotion to duty and her dedication are two important forces which will help her to play the dual role as housewife and a entrepreneur without any conflict.

The entrepreneur maintained a peaceful atmosphere in the home by appointing house maids and by adjusting with in-laws. Her economic independence helped her to be a confident and self reliant person. They are empowered due to their entrepreneurship. Above all the entrepreneurship act as a ladder by which she achieved a prestigious status in the society.

E. Contributing Factor Towards the Success

The study revealed that there are good number of factors decides the success of women entrepreneur. Self-sphere system, resources system and support system helps them to get success in their deeds.

Apart from this, the entrepreneurs education, training, knowledge, abilities, traits influences 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 determine the success of the enterprise.

F. Suggestion Given by the Women Entrepreneurs

Table XIV explains the suggestions given by the woman entrepreneurs.

TABLE XIV
SUGGESTIONS

S.No.	Previous Occupation	Number of entrepreneurs*	
		Trained No: 10	Untrained No: 40
1.	Adequate arrangements have to be made for the supply of credit facility	8	35
2.	Access to modern machines, skills and training in the area of potential for economically viable projects should be made easy	6	32
3.	The Government should organise special entrepreneurial development for rural women	4	20
4.	Government should establish marketing facilities to sell the products	6	32
5.	Government should arrange to get the finance in time	6	30

* Multiple response

The women expressed the following suggestions for the development of successful and potential woman entrepreneurs for the growth of our nation's economy.

Adequate arrangement have to be made for the supply of credit facility, so that it will enable the women to run their business without any disturbance. And women should

have an access to modern machines, skills and training. Economically viable projects should be made easy for it will widen the gateway and more number of women enter into the field of entrepreneurship.

The Government should organise special entrepreneurial development for women and create an interest among the women. Thus we can increase more number of woman entrepreneurs. The Government should establish marketing will ease their business inturn lead to expansion of their unit.

'Finance is the sine-quo-non for any enterprise'. The Government should realise the importance of finance and arrange to procure the finance in time, without any delay.

Future Plan

Table XV illustrates the future plan of the woman entrepreneurs.

TABLE XV
FUTURE PLAN

S.No.	Previous Occupation	Number of entrepreneurs*	
		Trained No: 10	Untrained No: 40
1.	Extend the original unit	6	32
2.	Establish new units	4	35
3.	Introduce new technology and innovation	5	20
4.	Widen market arrangements	6	15
5.	Providing employment opportunities	4	5

* Multiple response

In could be seen from the above Table majority had the idea of extending the original unit, establish new units and introduction of new technology and innovation, widen the market arrangements and provision of employment opportunities. Only very meagre number had no plan of extending their unit, instead they wanted to utilise the profit for the purchase of gold ornaments, lands, house and other material comforts to lead a comfortable living.

Summary and Conclusion

V. SUMMARY AND CONCLUSION

The study on woman entrepreneurs was carried out in Pollachi Taluk in Coimbatore District.

Out of 50 selected woman entrepreneurs, 10 trained woman entrepreneurs were selected randomly from the list received from the District Industries Centre. Forty untrained woman entrepreneurs were selected on the basis of purposive random sampling. This unusual distribution is due to the unavailability of more trained woman entrepreneurs and the list of untrained woman entrepreneur was not available because they have not registered the enterprises.

The major findings of the study were summarised below :

Among the trained woman entrepreneurs six belonged to the age group of 20 - 30 years. Two belonged to the age group of 30 - 40 years and 40 - 50 years respectively. No one was in the age group of above 50 years.

Among the untrained woman entrepreneurs, 18 were in the age group of 40 - 50 years and 10 were in the age group of 30 - 40 years and 20 - 30 years respectively. Only two were in the age group of above 50 years.

Out of 50 woman entrepreneurs 36 untrained and 10 trained woman entrepreneurs were the followers of Hinduism

and only two from untrained woman entrepreneurs were the followers of christianity and Islam respectively. And all the selected women were literates.

Majority of the respondents were married and very meagre number of women leading unmarried life and only one leading a widowhood life.

The women selected the following trade/enterprise, coir Industries, oil and flour mill, xerox, Tailoring, Dairy farm, Poultry farm, Mushroom cultivation, Petty shop, Metal mart and Readymade shop, to become entrepreneurs.

'Motivational forces are prime movers behind any individual'. Thirty untrained and nine trained woman entrepreneurs revealed that family members created an interest in them and provide full support to start their enterprise. Six untrained and one trained woman entrepreneurs expressed that friends were the prime motivators to start the enterprise and 4 untrained entrepreneur said that relatives who had gained more profit out of their enterprise influenced to start their enterprise.

Majority of respondents become entrepreneur with a motive of earning more money. In the days of inflation and a high cost of living lead them to take up this. Further it

may be economic necessity also. The other important motivation seems to be to give employment to others. The other factor seems to attain self reliance through economic independence.

Out of 50 selected woman entrepreneurs 23 untrained and five trained women started their enterprise during the years 1986-88. Ten from untrained and three from trained women started in the years 1989-91 and seven from untrained and two from trained women started their enterprise during the years 1992-94.

Majority of the selected woman entrepreneurs from both the category were housewives before the enterprise was started. Only very meagre number of respondents were engaged in industrial and agricultural work.

Majority of the respondents are running their venture under proprietorship. There are certain advantages when an enterprise is run under proprietorship. The proprietorship has total control over the affairs of the firm and hence managing the enterprise will be easy and controlled. Only one lead the enterprise jointly.

Out of 50 women, majority of the woman entrepreneurs used the borrowed capital to start the enterprise. Eighteen untrained women used equity capital for starting their

enterprise. Only one untrained woman and one trained woman entrepreneur used their own money.

Out of 50 selected woman entrepreneur eight trained and 36 untrained woman entrepreneurs used the agencies/banks to get finance to start enterprise and they were regular in repaying the loan.

Woman entrepreneur perceives a number of constraints in procurement of finance, they are

- to get a signature from the higher officials is very difficulty, it is due to the unavailability of the officials
- delay in sanction
- surity is another problem. The bank officials are in need of the surity from her husband members of the family.
- the amount given by the bank is not enough

It is interesting to note that five trained and 20 untrained woman entrepreneurs earning a profit of Rs. 10,000 - 20,000 and two trained and 11 untrained were getting a profit of Rs. 21,000 - 4,000 and three trained and six untrained were getting a profit of Rs. 41, 000 - 60,000 and one trained and three untrained were getting more than Rs. 61,000 as an annual profit.

The problem faced by the women entrepreneur at the initial stage were as follows :

Lack of business training, lack of awareness, limited support from family members, lack of guidance and counselling, lack of financial matters, problem in selecting appropriate marketing strategy. The woman entrepreneurs gained more experience as years go by, the gained experience help them to solve the problems tactfully and intelligently and prove themselves as successful entrepreneurs.

Growth of women entrepreneurship would be supplementary and complementary for women in particular and country in general. Their enthusiasm and skill in constructive performance is met and simultaneously they can earn enough for proper maintenance and improvement of their socio-economic status.

The devotion to duty and her dedication are two important forces which will help her to play the dual role as housewife and a entrepreneur with out any conflict.

The entrepreneur maintained a peaceful atmosphere in the home by appointing house maid and by adjusting with in laws. Her economic independence helped her to be a confident and self reliant person. They are empowered due to their entrepreneurship. Above all the entrepreneurship act as a

ladder by which she achieved a prestigious status in the society.

The study revealed that there are good number of factors decides the success of women entrepreneur. Self sphere system, resources system and support system helps them to get success in their deeds.

Apart from this, the entrepreneurs education, training, knowledge, abilities, traits influences 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.

The women expressed the following suggestions for the development of successful and potential woman entrepreneurs for the growth of our nation's economy.

Adequate arrangements have to be made for the supply of credit facility, so that it will enable the women to run their business without any disturbance. And women should have an access to modern machines, skills and training. Economically viable projects should be made easy for it will widen the gateway and more number of women enter into the field of entrepreneurship.

The Government should organise special entrepreneurial development for women and create an interest among the women. Thus we can increase more number of woman entrepreneurs. The government should establish marketing facilities to sell the products. The viability of marketing will care their business inturn lead to expansion of their unit.

'Finance is the sine-quo-non for any enterprise'. The government should realise the importance of finance and arrange to procure the finance in time, without any delay.

The suggestions given by the women entrepreneurs are as follows :

1. Adequate arrangements have to be made for the supply of credit facility
2. Access to modern machines, skills and training in the area of potential for economically viable projects should be made easy.
3. The Government should organise special entrepreneurial development for rural women.
4. Government should establish marketing facilities to sell the products.
5. Governments should arrange to get the finance in time.

Regarding the future plan majority had the idea of extension the original unit, establish new units and introduction of new technology and innovation, widen the market arrangements and provision of employment, opportunities, only very meagre number had no plan of extending their unit, instead they wanted to utilise the profit for the purchase of gold ornaments, lands, house and other material comforts to lead a comfortable living.

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Appendices

**AVINASHILINGAM INSTITUTE FOR HOME SCIENCE AND HIGHER EDUCATION FOR
WOMEN, COIMBATORE - 641 043.**

An Interview Schedule to Elicit Information of Women Entrepreneurs

1. Name of the Trade
2. Name of the Interviewer :
3. Name of the Interviewee :
4. Address :

I. Socio Economic Characteristics

4. Age : Joint _____ Nuclear _____
5. Type of family : Owned _____ Rented _____
6. Type of occupancy : Hindu _____ Christian _____
7. Religion : Muslim _____ Others _____
8. Community/Castes : SC _____ ST _____ MBC _____ BC _____
Others _____
9. Marital status : Married/Unmarried
Widowed/Divorced/Seperated
10. Educational status :
 - a. General : Primary Secondary University
 - b. Technical : Engineering Degree Polytechnic
Diploma
ITI Training Job Training

II. Details About Family Occupation

11. When did you start your industry?

IV. Details About Investment

18. Did you meet with any problem in finding capital for starting your business/industry

Yes/No

a. If yes, how did you overcome it?

b. Details about nature of initial investment

c. Own capital

d. Borrowed capital - Bank Loan
Private Financing Agency/Others

19. Who helped you get the loan

a. Friends

b. Relatives

c. Family members

d. Bank officials

e. Agents

f. Others

20. Did you get any subsidy for that money

Yes/No

If yes, percentage

21. Which Bank Financial Institution helped you.

a. SBI

b. TIIC

c. DIC

d. Canara Bank

e. Others Specify

22. Specify the problems you have faced to get the loan

a.

b.

c.

23. How did you overcome?

a.

b.

c.

d.

24. Details of Repayments :

Mode of repayment

1. Monthly

2. Quarterly

3. Half yearly

4. Yearly once

25. Percentage of interest

26. Have you shown any surety?

Yes/No

If yes, give details

a.

b.

c.

d.

27. Are you regular in repaying the loan?

Yes/No

If, yes, give reasons a.

b.

c.

If No, give reasons a.

b.

c.

28. Do you think you would have used more capital for investment

If it was available?

a. at any rate of interest

b. at bank rate of interest

c. no need of further capital

29. For what type of investment will you go for

a. equity capital

b. borrowed capital

30. Planning-Reasons for starting an industry :

a. When did you get the idea of starting you own industry

31. Who motivated you to start the industry?

a.

b.

c.

d.

e.

32. Who helped you ^{to} start your industry
^

33. Do you have any idea of expanding your industry?

Yes/No

Reasons :

V. Details About the Industry

34. When did you start your industry?

35. Type of industry: Independent/Jointly owned

36. Where is your industry situated?

a. Centre of the city

b. Near by city

c. In village

d. Own house

e. Near the market

37. Rented place or your own place

38. How do you manage your power problems?

Profit utilisation

39. Is your trade profitable?

Yes/No

If yes, what is the average amount of annual profit?

(approximately)

40. How do you utilise the profit?

- a. Personal consumption
- b. Reinvestment in the industry
- c. Starting of new industry
- d. Social expenses
- e. any other

41. Standard of living :

- a. Do you possess a car? Yes/No
- b. Do you possess a motor cycle? Yes/No
- c. Do you have your own house? Yes/No
- d. Do you possess any land holdings Yes/No

42. Your total assets fall in which category?

- a. Below Rs. 10,000
- b. 10,000 - 20,000
- c. 20,000 - 50,000
- d. 50,000 - 1,00,000 ✓
- e. 1,00,000 - 3 lakhs
- f. 3 lakhs - and above

Contact with Experts

43. Did you make any contact with person or agency for getting advice or guidance? Yes/No

If yes, give details :

If No, give reasons :

44. Did you contact any higher officials of State/Central government/bank in respect of your industry?

If yes, give details :

45. Do you still keep up any of the contacts now?

If yes, its frequency

Yearly/Half yearly/Quarterly/Monthly

46. Give reasons for consultation

Problems Faced

47. What major problems have you - at initial period

48. Problems in you business/Industry?

Sources if raw materials

49. How do you purchase other raw materials

Credit

Cash -

50. If there is any demand for raw materials, How did you manage the situation

51. Did you purchase the raw materials on credit?

VI. Marketing the Project

52. Do you have competetion Yes/No

a. Have you done any a market surey? yes/No

53. If yes, How do you manage?

VII. Factors Influencing the Percentage

64. Education : General
Technical
2. Economic status :
3. Age and experience :
4. Leadership qualities :
6. Finance :
7. Political party :
65. How do you manage both the family and industry?
66. Who is helping you the home chores?
67. Are you able to manage the family and business without difficulties?
68. Do you take equal part in decision making in the family affairs?
Yes/No
69. Are you able to give equal time to your family and industry?
Yes/No
70. Do you find any change in your status after starting the business
Yes/No
- If yes, give details
71. Is there a change in status with regards the respect the family or society gives you?
72. What type of treatment you received from men Industrialists/
Businessman
Equal Unequal

73. What type of treatment you received from your parent in-law?

74. Do you get any help from you husband? Yes/No

Social - Psychological Aspects

75. In your industrial enclavour what according to you is mre important?

b. Do you access critically your own efforts with respect to your industry?

VIII. Risk Taking

76. If you find better prospects in a new Industry would you prepare to start? Yes/No

If yes

leave the present industry -

manage both -

77. If you were inclined to start a new industry would you

a. borrow capital

b. use own capital

78. If you find it difficult to find the market would you still go into manufacturing it? Yes/No

79. Would you like to go in for an :

a. Income which is small but consistent

b. Income which is big but inconsistent

Empowerment

80. Do you feel superior to other housewives?
81. Are you proud of your status?
82. What type of treatment you received in social gathering?
83. Do you feel independent because of enterprise?
84. Are you satisfied with the enterprise? Yes/No
If yes, what level - fully/partially/no at all
85. Do you think that your entrance into Entrepreneurship has any advance effect on your social status?
86. Are you happy with the dual role?
87. Are you proud about the entrepreneurship?
88. Do you feel that your status has increased because of the entrepreneurship.
89. Do you think that women can raise her status through entrepreneurship?
- Yes/No
90. Do you think that entrepreneurship is the only way by which women can develop self-confidence? Yes/No
91. Name the other factors by which women can increase her status.

92. What are your suggestions for developing entrepreneurship among women?

1.

2.

3.

4.

5.

93. Give you suggestions for solving problems in self-employment?