

# **ENTREPRENEURSHIP AS A MEANS OF EMPOWERMENT OF WOMEN**

**BY**

**REVATHI G.**

A THESIS SUBMITTED TO THE AVINASHILINGAM INSTITUTE FOR HOME SCIENCE  
AND HIGHER EDUCATION FOR WOMEN (DEEMED UNIVERSITY) COIMBATORE-641 043,  
IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE DEGREE OF  
MASTER OF SCIENCE IN HOME SCIENCE EXTENSION EDUCATION

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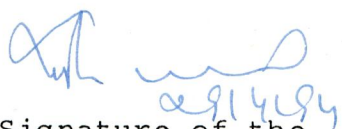
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MAY, 1993

Certified as bonafide research work

  
Signature of the Head  
of the Department

  
Signature of the  
Dean of the Faculty

  
Signature of the  
Guide

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# Introduction

## I INTRODUCTION

"Like the sun, women give life, bright, shining and helpful and life without women is like life without the sun"

- Kalpagh, 1991.

The position of women in any society is an index of its civilization. Women constitute perhaps the most powerful resource that is yet to be tapped in this country. Restoring the balance in favour of women is sure to lead to favourable sociological improvements (Devadas, 1993).

Women's status may be defined as the position women enjoy in society vis-a-vis men. There are several socio-economic factors that contribute to the status of women (Nair, 1988).

Women's emancipation or equality is part of our general development plans but government action can be neither effective nor adequate unless women themselves become more aware of their rights and responsibilities (Indira Gandhi, 1984).

If a nation has to develop its population, women must also develop. The nation should give importance to women's education, employment, health, nutrition and legal rights. If the so called betterhalf continues to

be neglected, discriminated and exploited in the matter of economic independence, nutrition, education, health and legal rights we can not expect any improvement in the nation (Kumar, 1990).

Education and economic independence are the parameters for empowering women to build positive self-image, self-confidence, critical thinking and ability to make decisions and to secure the where withal for economic independence. The nineteen nineties can be rightly designated as the age of women's awakening and Empowerment' (Tyagi, 1991).

The National policy on education (1986) envisaged the need for more vocational, technical and professional education for women. It aims at bringing about a positive attitudinal change towards self employment by equipping women with relevant skills.

The role of education as a catalyst or agent of social change has been well recognised. Education is paid to determine the level of aspiration, technology, productivity, efficiency etc., which constitute the basic factors in the process of development. The social reformers of the 19th century tried to use education more to raise the position of women (Jeyabharathi, 1991).

Between 1951 and 1991, the percentage of literacy among women improved from 7.93 percent to 39.4 percent. However, the number of illiterate women has increased during this period. At present, women comprise 57 percent of the illiterate population (NIEPA, 1993).

The International Decade of women starting from 1975 focussed attention on the role of women, the neglect they faced, their health problems. Social discrimination, exploitation and remedial measures. The decade that was dedicated to women had not really worked any miracles. In spite of the efforts made by the various governments, voluntary organisations (Bhagyalakshmi, 1991).

The UN Decade of women which ended in the year 1985, had ushered in a new era for women's awakening especially in the developing countries. There is an urge to march towards the 21st century with strength and health for all. This calls for National Reconstruction in all spheres educational, social, economical and political towards enhancement of the quality of Life (U.S. Department of Agriculture, 1986).

Today our Government pays special attention to women in their education, employment etc. Efforts are being made for women to achieve equal rights in all

aspects in our society. Our women never hesitate to do any job to improve their family income (Jagannathan, 1989).

The concept of women Entrepreneur is not a new phenomena. In our ancient literature, we note, reference about women who had maintained cow, sold butter and out of the profit, bought jewels of gold as security for the family. In the ancient Madurai, the historic instance of an old lady pandi' selling iddli for her livelihood. In silapathikaram, the milk maid maduri' had the enterprise of selling milk products. However, entrepreneurship was limited to small scale (Kamalanathan, 1989).

In recent years women have come in forefront in different walks of life and are competing successfully with men despite the social, psychological and economic barriers. This has been possible because of education, employment, polititcal awakening, social reforms etc. Women have disproved the old theories and assumptions about them (Saravanavel, 1984).

Women as entrepreneurs are now successfully gaining importance in men's world because of their economic independence, combired with the challenge of doing something on their own, and the encouragements they get from the family members. 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 (Ramarani, 1989).

It may be observed that the participation of women in economic activities in India has remained unchanged over the last three decades; while in the case of men the rate has been around 57 percent, in the case of women it has been just 28 percent. In the organised sector, women's share increased only slightly from 11.1 percent in 1971 to 12.3 percent in 1982. At present, in India there are 99.4 million women workers in a labour force of 272.84 million (Social Welfare, 1987).

Entrepreneurship development of women is mainly conditioned by the type of education, training and information, provided to women. Entrepreneurship development could be promoted among women after their general education (Rao, 1990).

The governmental and non-governmental agencies (IRDP, TRYSEM, DWCRA, DIC, SISI, CODISSIA) play an important role in developing entrepreneurship among women. They motivate prospective entrepreneurs and arrange Entrepreneurship Development Programme.

Women need to be empowered, not as favour to them, but for undoing the injustice meted to them. Women are oppressed in all spheres of life, hence it is necessary to empwer in all walks of life (Thiagarajan, 1989).

Empowerment of women is a challenge to society because it breaks the long established pattern of family life. (Devadas, 1993).

It is the woman who has to accept the ripples of change and be the instrument for a social revolution in her role perception. Unless women are courageous enough to come forward and take up the challenge a better world can not be created in 2000 A.D (Rajagopal, 1993).

Having all these in mind the present investigation, Entrepreneurship as a means of empowerment of women' is framed to examine the following objectives:

- a. Study the Socio-economic background of the families of the women entrepreneur.
- b. Study the types of trade opted by the women entrepreneur.
- c. Study the problems faced by the women entrepreneur.
- d. Study the factors empowering women.

# Reviews of Literature

## II REVIEW OF LITERATURE

To fulfil the objectives of the present study the Review of Literature is discussed under the following heads :

- A. Origin and growth of entrepreneurs in India and Abroad
  - B. Meaning of Enterprise, Entrepreneur, Entrepreneurship, Qualities of Entrepreneurs and their problems
  - C. Agencies involved in Entrepreneurship development
  - D. Women Empowerment
  - E. Highlights of research in the field.
- A. Origin and Growth of Entrepreneurs in India and Abroad:

### 1. Origin of Entrepreneurship :

The Indian society from time immemorial has been characterized by a kind of stratification into religious and regional sectors. The Hindu society was rigidly separated from each other on functional basis. Among Hindus, the banias specialized in trade and commerce, and enjoyed enviable position in the urban centres. Due to the urbanization, caste system losed

its rigidity. There is a chance for other castes to move into these occupations and came to be regarded as members of the business community (Desai, 1989).

Parsis who migrated from persia and Gujarat in the 8th century were chiefly noticed as artisans, carpenters, Weavers, etc., in the 17th century. They had become prominent shipbuilders by the 18th century and had setup merchant houses in Bombay, Burma, China and London. They also acted as brokers for the European traders at Bombay and Surat and gradually established themselves as merchants and traders of repute.

Among the trading castes of South India were the chettis subdivided into various groups such as Telugu Komatia, the Tamil Nattukottai chettis, Beri chettis etc. In the beginning of the 19th century, they were described as respectable kind of pedlars travelling in Caravanas (Saravanel, 1987).

## 2. Growth of Entrepreneurship in India and Abroad :

The history of growth of entrepreneurship in India is mainly associated with social cultural traditions, joint family system and the like. During the British period, European entrepreneurs dominated the Indian Economy and gave no scope for the promotion and

development of entrepreneurship in India. Indian entrepreneurs were moved by achievement motivation. In brief, the share of Indian entrepreneurship was less but meaningful before independence (Bagshi, 1987).

After the attainment of political freedom in August 1947, the entire environment is rapidly changing and giving a throbbing encouragement to entrepreneurial growth. The movement of entrepreneurship development is taking a new turn under the lead, support and patronage of principal development banks, central and state level entrepreneurship development institutes in modern India (The Economic Times, 1987).

In India women in business have not been so widely successful as in other areas. One reason is that the system is weighted against their making money for themselves. The reasons for the slow progress are many. Saddled with household chores and domestic responsibilities they still do not find it either possible or desirable for total involvement in entrepreneurial activities (The Hindu, 1993).

Desai (1989) was of the opinion that the process of entrepreneurial growth got more impetus from the second world war. Besides, unlike Japan, the commercial development did not stimulate the agricultural sector of

India's economy. Most of them were engaged in subsistence farming and the new economic opportunities did not interest the wealthy farmers.

According to Mishra (1988) Enterprises started by women are no longer confined to conventional fields like embroidery, knitting, and tailoring or 3Ps - Pickles, powder and papped, but are venturing in modern technological field of 3Es-Energy, Electricity and Electronics. Now-a-days elite women in the cities are making a mark in the non conventional fields such as consultancy, marketing, advertising, manufacturing, beauty clinics, handicrafts, textile printing, food processing, tourism, etc.

The International centre for research on women estimates that 36 per cent of the third world's small entrepreneurs are women. Though the role of women in productive activities in India has been increasing over the years, the total number of enterprises run by them is discouragingly small. According to 1981 census, self employed women constitute 5.2 percent of the total number. As per the estimate of the National Alliance of Young Entrepreneurs (NAYE) 50,000 enterprises were run by women (Social Welfare, 1986).

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't 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, hardwork, perseverance and honesty women are capable of producing much better results than men (Dhingra, 1988).

B. Meaning of Enterprise, Entrepreneur, Entrepreneurship, Qualities of Entrepreneurs and their problems :

Enterprise is an undertaking, especially one which involves activity, courage, energy or the like. It involves the willingness to assume risks in undertaking an economic activity, particularly a new one, though not necessarily an unknown one.

The spirit of enterprise makes man an entrepreneur and it is a package of personality characteristics. The development or under development is the reflection of the development or under development of entrepreneurship in the society (Tata Institute of Social Science, 1986).

Entrepreneur is a highly respected word in the developed world. It conjures up visions of active, purposeful men and women accomplishing a wide variety of significant deeds. The entrepreneur is an important change agent in every society. Yet he is one of the most enigmatic characters in the drama of economic development particularly in the less developed world.

The term entrepreneur was first coined by Richard Cantillon. He defined an entrepreneur as the agent who buys means of production at certain prices and sell at prices that are uncertain (Entrepreneurship in Small Scale Industries, 1987).

According to Singh (1985) entrepreneurs are persons who initiate, organise, manage and control the affairs of business units that combine the factors of production to supply goods and services whether the business pertains to agriculture, industry, trade or professions.

Schumpeter (1961) defined entrepreneur as a dynamic agent of change, or the catalyst who transformed increasingly physical, natural and human resources, into corresponding production possibilities.

Entrepreneurship is the capacity to take independently and individually decision to make profit by manufacturing, producing and / or marketing and seizing opportunities to make more earnings (SISI, 1989).

Entrepreneurship is risk - taking, decision making, wealth creating, welfare - promoting, dsirable and indispensable leadership (Sankaran, 1986).

Women Entrepreneurs :

A women entrepreneur could be defined as, "an adult women who undertakes to organise, own and run an enterprise" (varshneya, 1991).

Vinze (1987) stated that a woman entrepreneur is a person who is on an enterprising individual with an eye for opportunities and an uncanny vision, commerical acumen, with tremendous preseverence and above all a person who is willing to take risks with the unknown because of the adventurous spirit she possess.

Rama Rani (1989) viewed that women as entrepreneurs are now slowly stalking into a predominantly man's preserve, all because of their economic independence, combined with their desire to do something on their own and the encouragement they get from the members of the family.

Freedom depends on economic conditions, even more than political and if the woman is not economically free and self-earning, she will have to depend on her husband or someone else and dependents are never free

- Jawaharlal Nehru

Entrepreneurs perform vital functions in the economic development. They have been referred to as the human agents needed "to mobilise capital, to exploit natural resources, to create markets and to carry on trade". It might well be said that the entrepreneurial input spells the difference between prosperity and poverty among nations. Japan is a place where entrepreneurs have achieved success by hardwork as well as imagination and ability (Hindu, 1993).

According to Vaid (1991) women entrepreneurs in India represent a group of women who have broken away from the beaten track and are exploring new vistas of economic participation. Their task has been full of challenges and yet they have steered clear of prejudice, oppositions and constraints and have established themselves as successful entrepreneurs.

Women entrepreneurs 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 the ability to think independently, imagination and creative ability, the easy adaptability to any change / transition at home or elsewhere, and resilience and ability to cope with setbacks (Vijayalakshmi, 1991).

Entrepreneurship among Indian women has been a recent phenomena while women in the western countries made their debuts in the late fifties and early sixties. In urban India, women entrepreneurs are gaining momentum all over the country. They have achieved recognition and are making valuable contribution to the national economy (Ramachandra, 1990).

The role of women in productive activities in India has been increasing over the years, however the total number of enterprises run by them is insignificantly small. They have a very low rate of participation in the work force (around 28 per cent of the female population). They are employed mostly in the unorganised sectors (around 94 per cent) consisting of occupatios like agriculture, agro-based industries, and construction work (Gopalan, 1987).

To provide the better employment avenues for women to make them economically independent and self-reliant, government setup women's development corporations in all the states and Union Territories in 1986-87. The process is to identify women entrepreneurs, to facilitate availability of credit through banks and other financial institutions, to promote women's corporations and to arrange training through existing institutions such as women's polytechnics and Industrial Training Institutes (Sekar, 1988).

The approach of the Fifth plan envisages expansion of self-employment in village and small industries, retail trade and services (Report of the Committee on the Status of Women, 1974). Self-employment implies 'creation' of a job for one self by engaging in a gainful economic activity and utilising one's creativity, skill or talent for earning livelihood. Self-employment is an activity which not only develops an individual but also provides certain benefits to the society as it provides an easy solution to the problem of unemployment among youth. The scope for self-employment exists in three areas - i.e., Industry, Service and Business (Gupta, 1988).

So, with the changing horizon of women power contribution to economic development, we must prepared the ground for nurturing and nourishing their (entrepreneurial) talent (Vijayalakshmi, V. 1991).

Qualities of a successful entrepreneur :

It is needless to emphasize that entrepreneur plays an important role in the economic development of a country. A country aspiring for quick and consistent development of its economy has to produce a large number of entrepreneurs in order to achieve this end. However, merely an increase in the number of entrepreneurs is not sufficient to bring about development. Entrepreneurs rather must possess following qualities if a country has to attain economic enhancement.

- i Psychological capacity to assume risk and self-confidence;
- ii Ability to marshall resources;
- iii Organisational and Administrative ability;
- iv Technological knowledge;
- v Willingness to accept change;
- vi Alterness to new opportunities (Gupta, 1987).

A true entrepreneur, besides possessing the functional qualities, must possess the broad personality

contours which help him in developing initiative and drive him to accomplish such tasks which he decides from time to time (Berna, 1960).

Problems of women entrepreneurs :

Reddy (1991) has listed different types of problems faced by the women entrepreneurs below:

- Locational advantage is not uncommon for some entrepreneurs;
- It is difficult to find enough time to pay attention to show-rooms;
- Common problems for all entrepreneur is, how to market the product;
- Non-availability of skilled labour is quite common and is a serious problem for them;
- Non-availability of raw materials.

According to Panandiker (1991) the problems of women entrepreneurs are :

- The biggest and primary challenge she has to face is the attitude of society towards her and constraints in which she has to live and work;
- They still suffer from reservation;
- The attitude or reservation create difficulties and problems at all levels i.e. family support, training and marketing;

- Elderly women have false sense of prestige as in middle class families.

C. Agencies Involved in Entrepreneurship Development :

a. District Industries Centre (DIC) :

Under the single roof of the DIC, all the services and support required, by small and village enterprises would be provided. These would include economic investigation of the districts, raw materials and equipments, provision of raw materials, arrangements for credit facilities effective set up for marketing and skill for quality control, research and extension (Maiti, 1979).

b. Small Industries Development Organisation (SIDO)

SIDO provides facilities and services like consultancy in techno-economic managerial aspects, training, common facility services, common processing and testing facilities, tooling services, Marketing assistance etc., through a vast net work of institutes and centres (The week, Dec. 1993).

c. Entrepreneurship Development Institute (EDI) :

EDI is a unique institute. It is training a new generation of entrepreneurs, that entrepreneurs are

made not born. The Entrepreneurship Development Institute of India was set up in 1983. It conducts Entrepreneurship Development Programmes in most places irrespective of age, qualifications, experience or socio-economic background (Dabhashi, 1987).

d. Indian Council of Small Industries (ICSI)

ICSI is playing an important role in promoting small scale units by the women entrepreneurs. And also conducting Entrepreneurship Development Programme (EDP) for the identification, training and development of women entrepreneurs (Sahoo, 1991).

e. State Industrial Development Corporations (SIDCO):

The important objectives of SIDCO are :-

- i Development of backward areas in the state
- ii Establishment and management of industrial institutions
- iii Training facility for entrepreneurs and workers

In many cases the capital of the SIDCO is contributed by the State Government themselves. The corporation buys and undertakes shares of industrial concerns and also gives loans to them (Vinze, 1987).

f. National Alliance of Young Entrepreneurs (NAYE) :

NAYE is a national organisation of young entrepreneurs. The organisation takes special care of the interests of women entrepreneurs. The major activities of NAYE are :

- Establishing centre for transfer of technologies;
- Bringing out series of research on enterprises;
- Promoting the marketing facilities (Vinze, 1987)

g. Self-Employed Women's Association (SEWA):

The SEWA mainly stands for making invisible working women visible. It was founded as a trade union to give the women political visibility and power over the forces that control their lives (Jhabvala, 1983).

h. Self-Employment to Educated Unemployed (SEEUY):

The SEEUY, popularly known as Gramodaya Scheme caters to all educated unemployed youth who are matriculates and within the age group of 18-35 years. The scheme is intended to assist them to set up industries, service units, small business ventures and to generate employment (Subbrayadu, 1990).

i. Industrial Credit and Investment Corporation of India (ICICI):

In India, the ICICI took the pioneering step of setting up the countries first venture capital fund is called the Technology Development and Transformation Company of India (TDTCI). The TDTCI hold potential for strengthening the essential linkages between research and training institutes (Nagpal, 1993).

j. Industrial Technical Consultancy Organisation of Tamil Nadu Ltd (ITCOT):

ITCOT came into existence in the year 1979. The corporation is authorised to give long and medium term finance to companies engage in manufacturing, mining, shipping and generation of electricity.

k. Coimbatore District Small Scale Industries Association (CODISSIA):

The single largest District Association of small industries in india with a membership of more than 3600. The society procures and distributes essential and scarce raw materials. It's main activities are:-

- Assisting self employment opportunities
- Promotion of labour - intensive industries

- Licensing
- Subsidy
- Solving industrial problems (CODISSIA, 1993).

Financial Institutions :

a. The Tamilnadu Industrial Investment Corporation Limited (TIIC):

TIIC was incorporated in 1949. It provides financial assistance to small scale and medium scale industries units, for the creation of fixed assets. TIIC grants financial assistance for setting up new industries and for the expansion, diversification, renovation and modernisation of existing industries (TIIC, 1992).

b. Federation of Indian Chamber of Commerce and Industry (FICCI):

The Ladies Association of Federation of Indian Chamber of Commerce and Industry is providing on the job training to women in addition to its Entrepreneurs Development Programme (Sundarshan, 1991).

c. State Financial Corporations (SFC):

SFC provides financial assistance to small and medium scale industries. It provides assistance for

setting up new industries or renovate, modernise, expand, diversify or shift existing units to an approved industrial area (Vinze, 1987).

#### Role of Banks in Entrepreneurship Development

Various development banks in India have introduced special 'cell' and 'Seed capital' scheme to provide equity type of assistance to new and technical skilled entrepreneurs who lack financial resources of their own. In view of the long term benefits to the society from the emergence of a new class of entrepreneurs; development banks have been actively involved in the Entrepreneurship Development Programme and providing technical consultancy services have contributed in a significant manner to the process of industrialisation and effective utilisation of institutional finance by industry (Himachalam, 1990).

#### Government Programmes

Generation of self-employment opportunities has been attempted through the Integrated Rural Development Programme (IRDP) schemes like Training of Rural Youth for Self-Employment (TRYSEM) and Development of women and Children in Rural Areas (DWCRA) have been important supportive programmes of IRDP. There have been many

other programmes like the NREP, RLEGP and JRY to provide Employment (Ramachandra, 1990).

To promote entrepreneurship among women on a small scale, the government of India launched a special programme called "Women Development Agency" in 1980. It is gratifying to note that the target of coverage of women beneficiaries was raised from 30 percent to 40 percent during 1990-91. The government has also set up a National commission on self employed women. It aims at increasing their viability, examining their economic contribution to the family and national economy and strengthening the organisation of these women (Andrapradesh Agricultural University, 1980).

#### Voluntary Organisations

Apart from the activities of the government organizations and organizations of entrepreneurs, there are several voluntary organisations like Bharathiya Gramin Mahila Sang (BGMS), Kasturba Gandhi National Memorial Trust (KGNMT), Krishi Vighyan Kendra (KVK), Khadi and Village Industries commission (KVIC) which are quite active in the service of women entrepreneurs (Dabhashi, 1987).

#### D. Women Empowerment:

Women empowerment is fast emerging as an important slogan for the 1990s. This slogan is gradually being integrated with that of participation (Kumar, 1993).

Empowerment is a slippery concept to define and measure, proponents point out evidences such as collective action undertaken by groups of programme participants, women's entry into non-traditional activities and their exercise of leadership as some of the indicators of empowerment (Mc Kee, 1989).

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. An empowered woman 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 woman 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
- Being effective leaders in positions and
- Being efficient in all activities from Kitchen to the top chair of an organization.

#### E. HIGHLIGHTS OF RESEARCH IN THE FIELD :

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 Tehrim 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 most of the women were able to sew all the clothes for their families there by saving on tailoring charges.

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.

Ramarani (1989) conducted a study on Science and Technology for Women entrepreneurs. She invented that voluntary agencies were pre-eminently suited to promote and take up the appropriate technologies for women entrepreneurs. The investigator enumerated the problems faced by the women entrepreneurs as though the product had good market value, the buyer companies did not have faith in the new entrepreneurs and the product. They did not trust new entrepreneurs and ultimately the entrepreneurs specially women were badly exploited.

Lamb (1985) in his study, has analysed the growth of entrepreneurship in India since the advent of factory

system in the middle of the nineteenth century. In his analysis, he has mainly dealt with the three major trading communities in modern industry and banking, the marwaris, the parsis and the Gujarat Trading Caste.

A study conducted by the Management Development Institute (1990) in colobration with the National Institute of Entrepreneurship and small business development has pointed out that a majority of women have a strong desire and ambition to venture into business. A pilot study conducted on women entrepreneurs in Delhi, indicates that women have displayed confidence in starting, manufacturing enterprize as compared to service industry and trade. The study also shows that the women entrepreneurs are as scientific as their male counterparts in product selection.

Pandit, et al., (1990) conducted a study on "Unemployment among educated women and entrepreneurial qualities". Sixty educated unemployed and 60 self-employed were selected for the study. In 60 educated self-employed women, 34 were trained in trades like tailoring, embroidery, typing, zeroxing, Sweater knitting, cooking and the other 26 were untrained. About 53 per cent of the respndents shouldered the risk of giving credit while 83 per cent of the respondents shouldered the risk of giving credit while 83 per cent

had engaged servants to assist them in their work. Ninety per cent of them were not satisfied unless the work was enterprising. About 76 per cent of the respondents had plans to expand their concerns with a view to enhancing their economic prospect.

Berna (1985) in his study of manufacturing entrepreneurs in Madras State, has traced the socio-economic background, the origin and the mobility of the entrepreneurs engaged in light engineering Industry. In his analysis, he has discovered that the sociological factors, such as caste and traditional occupation are less important in determining entry into entrepreneurial endeavour than the economic factors, such as access to capital and possession of business experience and knowledge.

# Methodology

### III METHODOLOGY

The Methodology pertaining to the present study entitled 'Entrepreneurship as a means of Empowerment of Women' involves the following steps:

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

#### A. Selection of the Area and the Topic:

Coimbatore District, the Manchester of South India is the most industrialised District of Tamil Nadu situated in the North Western part of Tamil Nadu. It has an area of 7434.88 sq.kilometers with a population density of 468 per sq.kilometer. Women in this District despite of personal, social and domestic problems come out of their homes to earn their livelihood and supplement their family earnings.

These reasons made the investigator select Coimbatore for the study. This entangling of women with farm, home and industry has lead to the choice of the topic, "Entrepreneurship as a means of Empowerment of Women" in Coimbatore.

#### B. Selection of the Sample :

Selection is that part of the universe which we select for the purpose and investigation (Gupta, 1990).

Random sampling methods are those in which every item in the universe has a known chance or probability of being chosen for the sample (Gupta, 1991).

A list of women entrepreneurs from the agencies namely, DIC, CODISSIA, SISI, TIIC, Ambedkar Self-employment Training Institute were obtained and the investigator had drawn 25 successful women entrepreneurs exclusively because she wanted to know how far they are empowered. For this the investigator used purposive random sampling method.

#### C. Selection of the Method :

An interview schedule refers to a set of statements and questions to be answered by the respondents in a face to face interview ensures accuracy and relevant information can be noted (Sidhu, 1984).

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 experiences of the pilot study the schedule was restructured and utilised for the purpose evolved and presented in the Appendix.



INFORMAL INTERVIEW AT THE GARMENT CENTRE

PLATE.1

#### D. Collection of the Data :

The investigator personally visited the units and the entrepreneurs at home in order to understand the position of the unit, the status of the women entrepreneur in her family and society and collected other details pertaining to the women entrepreneurs. She had spent minimum two days maximum ten days to get the details of an entrepreneur. 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. Factors empowering women entrepreneurs.

The results of these aspects are discussed in detail in the succeeding chapter.

## 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 women entrepreneurs.
  - B. Details about the trade of the women entrepreneurs.
  - C. Problems faced by the women entrepreneurs.
  - D. Details of the improvement of the family life.
  - E. Entrepreneurship as a means of Empowerment.
  - F. Suggestions given by the women entrepreneurs.
  - G. Future plans
- 
- A. Socio-economic background of the women entrepreneurs includes the following:
    1. Age-Wise distribution.
    2. Educational status.
    3. Income distribution.
    4. Size of family.
    5. Religion, Caste and type of family.

## I. AGE-WISE DISTRIBUTION:

Table I indicates the Age-Wise distribution of the selected women entrepreneurs.

TABLE I  
AGE - WISE DISTRIBUTION

S.No	Age in years	No. of entrepreneurs
1	20 - 30	2
2	30 - 40	21
3	40 and above	2

It is clear from the above table that the majority of the selected women entrepreneurs (21) belonged to the age group of 30 - 40 years. Only a meagre number of women entrepreneurs belonged to the age group of 20 - 30 years and 40 years and above.

## 2. EDUCATIONAL STATUS:

Table II gives the educational status of the selected women entrepreneurs.

TABLE II  
EDUCATIONAL STATUS

---

S.No	Educational level	No.of entrepreneurs
1.	Primary	1
2.	Secondary	1
3.	Higher secondary	13
4.	Graduate	5
5.	Post Graduate	3
6.	Diploma holder	2

---

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

### 3. INCOME DISTRIBUTION:

Table III presents the income level of the women entrepreneurs.

TABLE III  
INCOME DISTRIBUTION

S.No	Income in Rs. Per Month	No. of entrepreneurs
1	Below 2000	1
2	2001 - 4000	14
3	4001 - 6000	1
4	Above 6000	9

The table gives the income level of the women entrepreneurs. 14 women entrepreneurs earned Rs.2000 - 4000 per month. Nine entrepreneurs earn above Rs.6000. Only one earns below Rs.2000 and another one earns Rs.4000 - 6000.

# INCOME DISTRIBUTION OF THE WOMEN ENTREPRENEURS

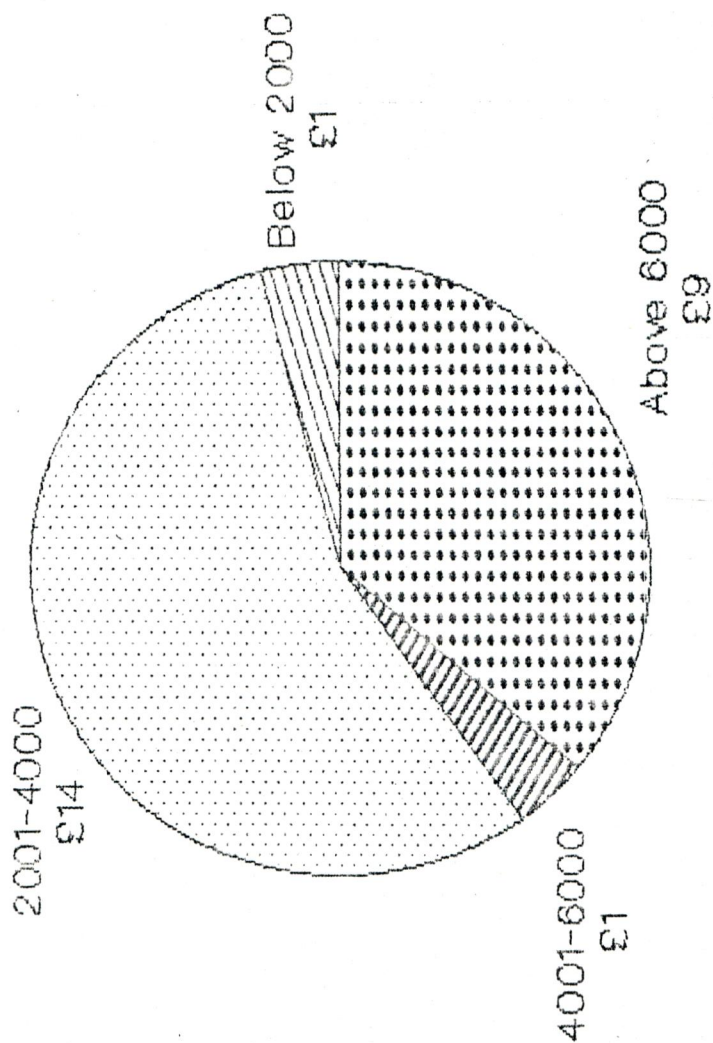


FIGURE -1

#### 4. SIZE OF FAMILY:

Table IV shows the size of family of the selected women entrepreneurs.

TABLE IV  
SIZE OF FAMILY

S.No	Family size	No. of entrepreneurs
1.	1 - 5	22
2.	6 - 10	3

It is observed from the above table that out of 25 women entrepreneurs 23 women belonged to the family size of 1 - 5 and three women entrepreneurs belonged to the family size of 6 - 10 members.

#### 5. RELIGION, CASTE AND TYPE OF FAMILY:

Majority of the women entrepreneurs belonged to the Hindu Religion and backward castes and had set up nuclear families.

**B. DETAILS ABOUT THE TRADE OF THE WOMEN ENTREPRENEURS:**

Details about the trade of the women entrepreneurs include the following:

1. Type of Trade
2. Motivational factors that influence women to become entrepreneur
3. Reasons for starting the trade
4. Details of the agency which are given training
5. Year of starting the trade
6. Details of the finance
7. Details of the raw materials
8. Details of the employees
9. Details of the machinery
10. Channels of distribution of goods
11. Profit and Profit utilization.

## 1. TYPE OF TRADE:

Table V indicates the type of trade opted by the women entrepreneurs.

TABLE V  
TYPE OF TRADE

S.No.	Type of trade	No.of Entrepreneurs
1.	Mushroom	1
2.	Paint shop	1
3.	Motor coil winding	2
4.	Gem-cutting	3
5.	Food club	1
6.	Bakery	1
7.	Ready-made garments showroom	1
8.	Tailoring	3
9.	Export garments unit	2
10.	Printing press	1
11.	Wet grinding	1
12.	Wet grinder assembling	2
13.	Poultry unit	1
14.	Xerox centre	1
15.	Carbon di-oxide Cylinder volve manufacturing	1
16.	Computer Data Processing	3



XEROX CENTRE

PLATE.2



GEM CUTTING

PLATE.3



TAILORING UNIT

PLATE.4



WET GRINDER ASSEMBLING

PLATE.5



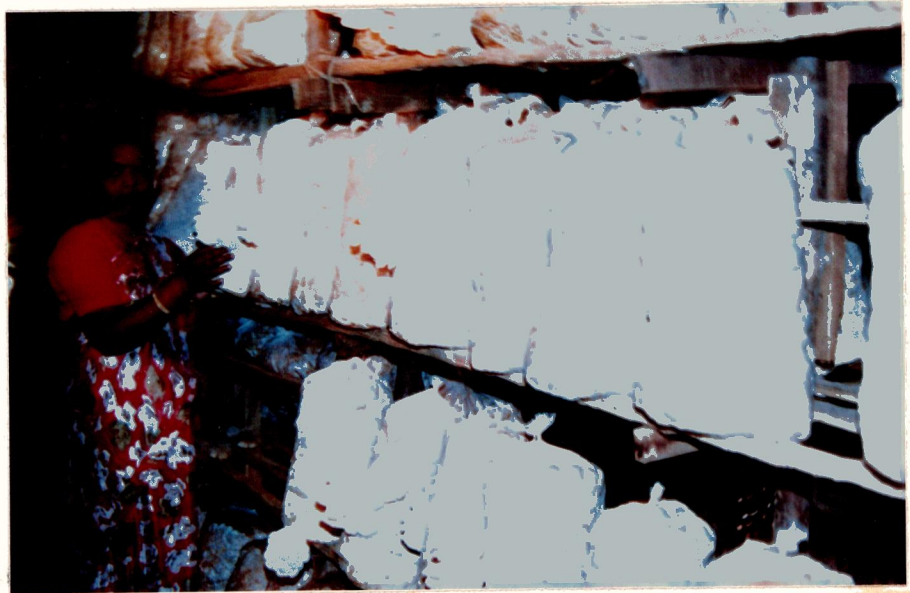
PAINT SHOP

PLATE.6



MOTOR COIL WINDING

PLATE.7



MUSHROOM CULTIVATION

PLATE.8



FULL GROWN MUSHROOMS

PLATE.9

From the above table it is clear that 16 different types of trade were selected and run by the selected (25) women entrepreneurs.

The majority (21) of the women entrepreneurs run the trade in their own houses. Very few women entrepreneurs (4) run their trade in the rental buildings.

## 2. MOTIVATIONAL FACTORS THAT INFLUENCE WOMEN TO BECOME ENTREPRENEUR:

Table VI depicts the motivational factors that influence women to become entrepreneur.

TABLE VI  
MOTIVATIONAL FACTORS

S.No.	Motivational factors	No.of Entrepreneurs *
1.	Own interest	25
2.	Friends	10
3.	Family members	20
4.	Relatives	14
5.	Other entrepreneurs	15
6.	News paper advertisements	16

\* Multiple response.

# MOTIVATIONAL FACTORS THAT INFLUENCE WOMEN TO BECOME ENTREPRENEUR

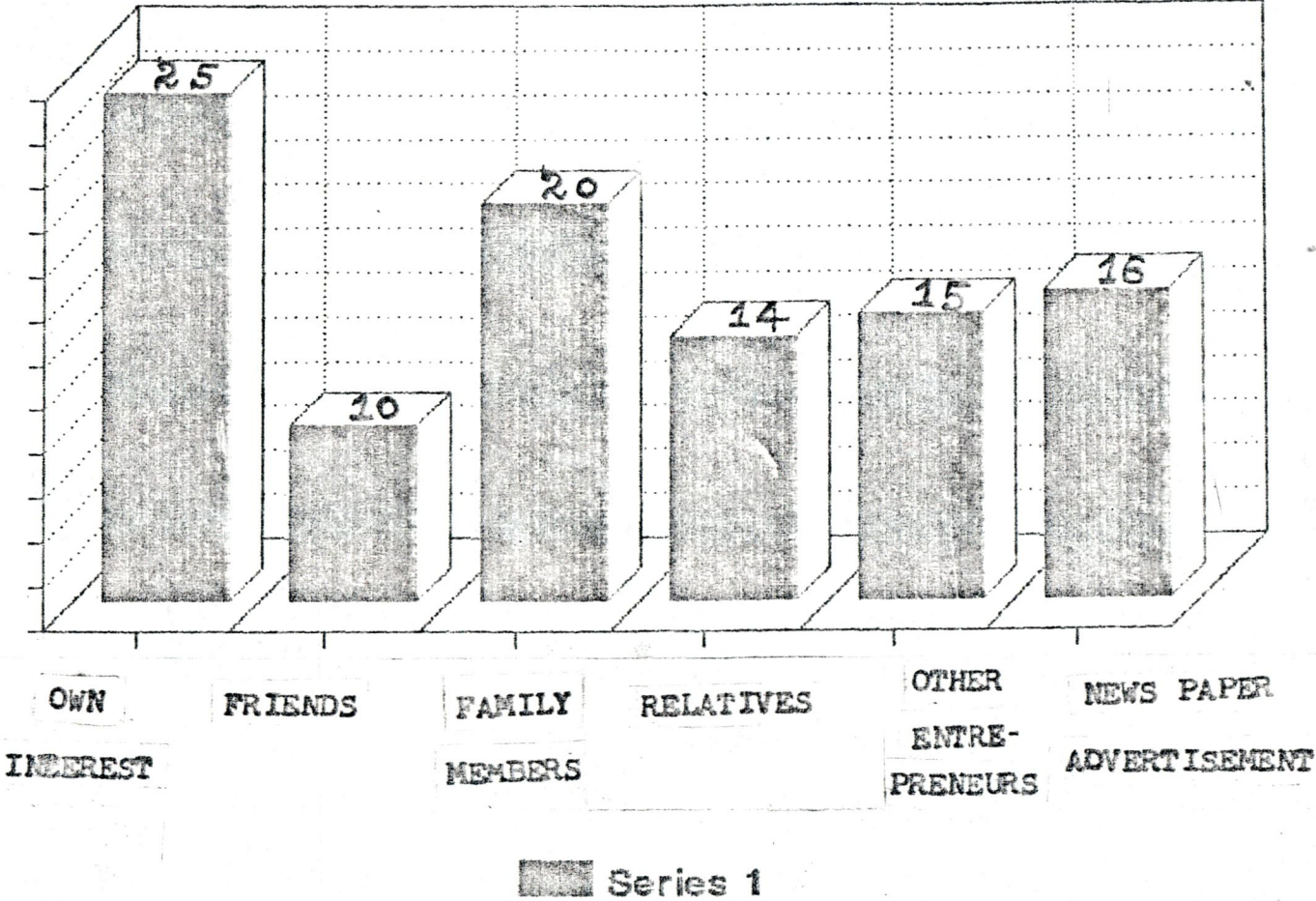


FIGURE -2

It is observed from the above table that own interest, friends, family members, relatives, other entrepreneurs, news paper advertisements were the motivational factors that influenced the women to start the trade.

### 3. REASONS FOR STARTING THE TRADE:

Table VII explains the reasons for starting the business by the entrepreneurs.

TABLE VII  
REASONS FOR STARTING THE TRADE

S.NO	REASONS	NO.OF RESPONDENTS*
1.	To be independent	22
2.	To prove oneself	20
3.	To do something unique	16
4.	To utilize talent / skill	20
5.	To acquire greater economic rewards	3
6.	To excel	4
7.	To support the family	15

\* Multiple response.

The presented data reveal that the majority of the women entrepreneurs started the trade to become independent.

They felt that, through their entrepreneurship they could prove their independency and take decisions on their own. And above all they could empower themselves by being women entrepreneurs and also they could support their family.

#### 4. DETAILS OF THE AGENCY WHICH ARE GIVEN TRAINING:

Table VIII illustrates the details of the agency which are given training to the women entrepreneurs.

TABLE VIII

DETAILS OF THE AGENCY WHICH ARE GIVEN TRAINING FOR  
WOMEN ENTREPRENEURS

S.No	Name of the Agency	No.of respondents
1	District Industries Centre	13
2	Ambedkar Self - employment scheme	1
3	Panchayat Union Council - Periya Naicken Palayam	3
4	Private Agencies	8

All the selected women entrepreneurs had undergone training from various agencies like District Industries Centre, Ambedkar Self - Employment Scheme, P U C - Periya-naicken Palayam and private agencies.

## 5. YEAR OF STARTING THE TRADE:

Table IX indicates the year of starting the trade by the women entrepreneurs.

TABLE IX  
YEAR OF STARTING THE TRADE

S.No.	Year	No. of respondents
1	Before 1989	8
2	1989	1
3	1990	3
4	1991	13

From the above table we can understand that 13 women entrepreneurs started their trade in 1991. And the remaining entrepreneurs started between 1989 and 1990.

## 6 DETAILS OF THE FINANCE:

Table X accounts the finance given by various organisations to start the trade.

TABLE X  
DETAILS OF THE FINANCE

S.No	Financial Sources	No. of respondents
1	Own finance	2
2	Bank Loan	19
3	Tamil Nadu Industrial Investment Corporation	2
4	Private Agency	2

To start the trade, two respondents used their own finance, 19 women utilized banks for the finance, two obtained loan from Tamil Nadu Industrial Investment Corporation ( T I I C ) and the remaining two utilized the private agencies to get finance and also they were regular in repaying the loans.

Out of the 19 women entrepreneurs 12 women entrepreneurs received a loan amount of below Rs. 50,000 from the banks and got a subsidy of 12% and others did not get any subsidy because their loan amount exceeded Rs.50,000/-.

## 7 DETAILS OF THE RAW MATERIALS:

Table XI explains the sources of raw materials purchased by the women entrepreneurs.

TABLE XI  
DETAILS OF THE RAW MATERIALS

S.No	Sources	No. of Entrepreneurs
1	Local Market	23
2	State Level Market	2

It is very interesting to note that all the respondents purchase the raw materials regularly. Out of them 23 women purchase the raw materials locally and the remaining two purchase raw materials from other states like Kerala and Andrapradesh.

They were very particular in purchasing the raw materials regularly. They were even to pay higher amount and purchase the raw materials. So they did not find any difficulty in getting the raw materials and run the trade without any disturbance.

## PURCHASE OF RAW MATERIALS :

Table XII shows that the persons who is purchasing the raw materials.

TABLE XII  
PURCHASE OF RAW MATERIALS

S.No.	Persons	No. of respondents
1.	Self	20
2.	Husband	2
3.	Other family members	1
4.	Labourers	2

We can understand from the above table that 20 women entrepreneurs proved their independency by purchasing raw materials by themselves and the remaining five entrepreneurs received help from their husbands, other family members and labourers to purchase raw materials, it is due to the heavy work in the unit.

## 8. DETAILS OF THE EMPLOYEES:

All the women entrepreneurs employed both male and female workers in their units and the nature of job is

permanent. 16 women entrepreneurs employed technical and managerial staff to run the trade efficiently. Others do not appoint any managerial staff because they themselves manage the trade.

The women entrepreneurs realised that they achieved success in their trade by giving incentives to their employees like increment, Bonus, Medical aids, festival advances etc.

#### 9. DETAILS OF MACHINERY:

Among the 25 women entrepreneurs, 19 used machinery made in India, the other two used imported machinery and the remaining four did not use the same because it is not necessary for their trade for eg., mushroom. All the 21 women entrepreneurs proved their efficiency and increased their production by introducing new technologies. Out of the 25 women entrepreneurs, three used innovative ideas and improved the quality of production and those three received ISI trade mark for their products (Carbon dioxide cylinder valves, wet grinders).

#### 10. CHANNELS OF DISTRIBUTION:

It is appreciable that all the women entrepreneurs sold their produced goods without any delay/stock because

they were having regular customers (both whole salers and the retailers) and regular markets for their products. Three entrepreneurs had customers at the state level and two women entrepreneurs exported their goods to Los Angles and New York and there is a heavy demand for their products.

11. PROFIT AND PROFIT UTILIZATION:

Table XIII depicts the profit gained in the trade.

TABLE XIII  
PROFIT OF THE TRADE

S.No	Profit	No. of entrepreneurs
1.	20,000 - 40,000	10
2.	40,000 - 60,000	6
3.	60,000 - 80,000	3
4.	80,000 - 1,00,000	-
5.	Above 1,00,000	6

It is interesting to note that six women entrepreneurs got a net profit of Rs. 1,00,000 and above, three got Rs. 60,000 - 80,000, six of them earn Rs. 40,000 - 60,000 and the remaining 10 earn Rs. 20,000 - 40,000 from their trades.

The majority of the women entrepreneurs made use of the profit for purchasing the goods like Television, Washing Machine, Gas stove, Furnitures, Scooter, Car, Dresses etc., to lead a comfortable life. They had also acquired ornaments and land as a security for their future.

C.PROBLEMS FACED BY THE WOMEN ENTREPRENEURS:

Table XIV lists the problems faced by the women entrepreneurs.

TABLE XIV  
PROBLEMS FACED BY THE WOMEN ENTREPRENEURS

S.No.	Problems	No. of Entrepreneurs
1.	Ill treatments from the society	3
2.	Getting finance/ loan	-
3.	Marketing	-
4.	Getting raw materials	-
5.	Non - availability of space	1
6.	Power failures	13
7.	Heavy Competition	5
8.	Tax	3
9.	Government Restrictions	-
10.	Political Problems	-

At the beginning women faced some problems like finance, raw materials, labour, marketing etc., At present they knew the way to solve the problem and run the trade successfully.

#### D. DETAILS OF THE IMPROVEMENT OF THE FAMILY :

Note worthy changes were found out in the family after they become entrepreneurs. The standard of living of the families were improved. All the entrepreneurs opined that they feel superior to other housewives. Due to their self-employment they become economically independent. They were able to run the family and the trade successfully without any disturbance. Infact they are very happy about the due role.

##### 1. Management of the family:

Table XV explains how the women entrepreneurs are managing the family without any difficulty.

**TABLE XV**  
**MANAGEMENT OF THE FAMILY**

S.No.	Management by	No.of respondents
1	Appointing servants	10
2	Using improved/drudgery reducing technologies	10
3	Pre-Planning the household activities	5

In order to run the family without any disturbance, ten entrepreneurs appointed servants and other ten used

household equipments to reduce the burden of domestic work and the remaining five pre-planned their household activities. Thus the women entrepreneurs proved their ability and still to run the trade and family very successfully.

## 2. Improvement in children's education:

Out of 25 women entrepreneurs six were unmarried and the remaining 19 married women entrepreneurs showed much interest in the education of their children.

E. ENTREPRENEURSHIP AS A MEANS OF EMPOWERMENT:

Entrepreneurship factors leading to Empowerment of women is shown in Table XVI.

TABLE XVI  
ENTREPRENEURSHIP AS A MEANS OF EMPOWERMENT

S.No.	Factors	No.of respondents*
1	Family Support	20
2	Education and Training	22
3	Skill Development	18
4	Availability of resources	20
5	Adoption of Systematic Procedure and Quality of their Products	22
6	Sincerity, Honesty in profession	25
7	Economic independence	25
8	Decision Making	25

\* Multiple Response

Noteworthy and appreciable changes were found out from the women after they become entrepreneurs. Support' the very important factor that leads man happy and peaceful life. The women becomes a successful Entrepreneur, it was because of the full support received from the members of the family.

'Education makes a man full man ' and trained person lead anything in a correct path leading to the home of success. Thus education and training are the factors helping women to run the trade successfully.

Skill development and availability of human and other resources play a very important role in making her walk more confidently. Adoption of systematic procedure and quality of products empower her Entrepreneurial development.

Sincerity and honesty are the best policies with which the women can run the trade profitably. Her economic independence made her more self-confident and self-reliant. She was able to take decisions independently. All these changes were found in them because of entrepreneurship.

Thus ' Entrepreneurship development opens the gate way of Empowerment ' .

# ENTREPRENEURSHIP AS A MEANS OF EMPOWERMENT

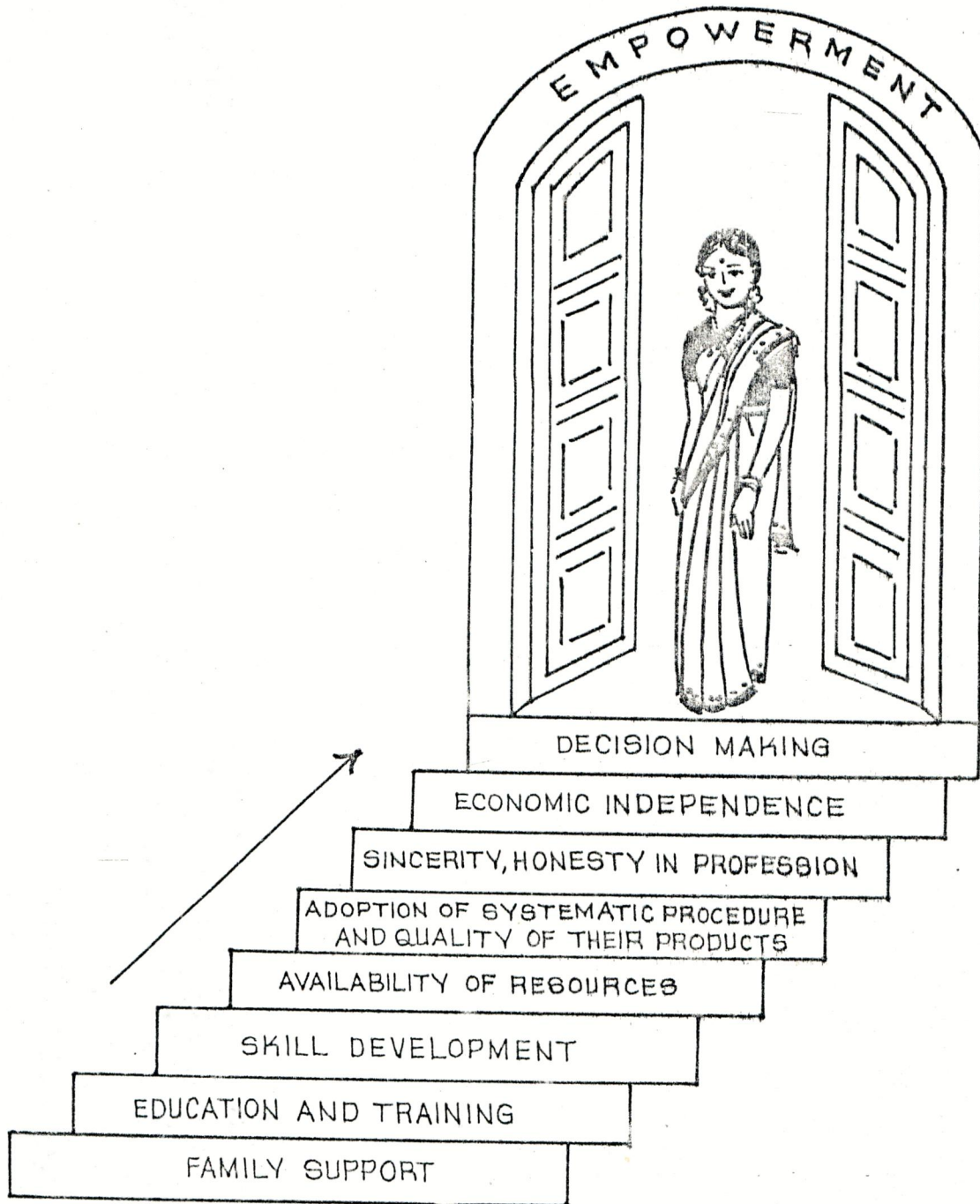


Figure - 3

F. SUGGESTIONS GIVEN BY THE WOMEN ENTREPRENEURS:

Table XVII Presents the suggestions given by the women entrepreneurs.

TABLE XVII

SUGGESTIONS GIVEN BY THE WOMEN ENTREPRENEURS

S.No.	Suggestions	No.of respondents
1	Government should take steps in arranging finance for the entrepreneurs in time	20
2	Government should establish Marketing facilities to sell the products of the entrepreneurs	26
3	Raw Materials should be supplied to the entrepreneurs directly by the government	14
4	Encouragement should be given by the family members	22
5	Interested and potential candidates should be selected for training	8
6	EDP should cover more number of women	10
* Multiple Response		

The following were the suggestions given by the Women Entrepreneurs. The government should take steps in arranging finance for the entrepreneurs in time, Government should establish marketing facilities for their

finished products, Raw materials should be supplied to the entrepreneurs directly and interested and potential candidates should be selected by agencies for training.

G. FUTURE PLANS:

Table XIX indicates the future plans given by the women entrepreneurs.

TABLE XVIII

FUTURE PLANS

S.No.	Future plans	No. of Respondents*
1.	Establish new units	17
2.	Expand the existing unit	27
3.	Improve the machineries	10
4.	Introducing new Technologies and innovation	9
5.	Change in the use of raw materials	3
6.	Manufacturing new products	5
7.	Change in marketing arrangements	15
8.	Having own building	5
9.	Providing employment opportunities	

\* Multiple response

The aspirations of the sample were to be deeply appreciated because they were reasonable and prospective in nature. The idea of introducing new technologies and innovations are to be deeply applauded.

# Summary and Conclusion

## V SUMMARY AND CONCLUSION

The Study on "Enterpreneurship as a means of Empowerment of women" was carried out in Coimbatore which is situated in the North Western Part of Tamil Nadu.

A Total number of 25 successful women entrepreneurs were selected for the study. The sample were obtained from the records and registers of nationalised banks and other institutes by using purposive random sampling method.

The major findings of the study were summarised below:

Majority of the selected women entrepreneurs(21) belonged to the age group of 30-40 years. Only a meagre number of women belonged to the age group of 20-30 years and 40 years and above. All the women entrepreneurs were literates.

Fourteen women entrepreneurs earned Rs.2000-4000 per month. Nine entrepreneurs earn above Rs.6000. Only one earned below Rs.2000 and another one earned Rs.4000-6000.

Out of 25 women entrepreneurs 23 women belonged to the family size of 1-5 and three belonged to the family size of 6-10 members.

Majority of the Women entrepreneurs belonged to the Hindu religion and backward castes and had set up nuclear families.

The selected 25 women entrepreneurs had selected the following trades:

Mushroom, paint shop, Motor coil winding, Gem cutting, Food club, Bakery, Ready-made garments show-room, Tailoring, Export garments unit, printing press, wet grinding, Wet grinder assembling, Poultry unit, Xerox centre, Carbon di-oxide cylinder valve manufacturing and computer data processing.

Majority(21) of the women entrepreneurs were running the trade in their own houses. Very few women entrepreneurs(4) were running their trade in the rental buildings.

Own interest, friends, family members, relatives, other entrepreneurs, newspaper advertisements were the chief motivational factors that influenced the women to start the trade.

Majority of the women entrepreneurs started the trade to become independent. They felt that, through their entrepreneurship they could prove their independency and take decisions on their own. And above all they could empower themselves by being women entrepreneurs and also they could support their family.

The selected women entrepreneurs had undergone training from various agencies like District Industries Centre, Ambethkar self Employment scheme, Panchayat Union Council-Periyanaicken Palayam and from private agencies.

Out of 25 women entrepreneurs, 13 had started their trade in 1991. And the remaining 12 entrepreneurs started the trade between 1989 and 1990.

To start the trade, two respondents used their own finance, two obtained loan from Tamil Nadu Industrial Investment Corporation(TIIC) and the remaining two utilized the private agencies to get finance and also they were regular in repaying the loans.

Out of the 19 women entrepreneurs 12 women received a loan amount of below Rs.50,000/- from the banks and got subsidy of 12% and others did not get any subsidy because their loan amount exceeded Rs.50,000/-

All the respondents purchased raw materials regularly. Out of them 23 women purchased the raw materials locally and the remaining two purchased the raw materials from other states like Kerala and Andra pradesh.

They were very particular in purchasing the raw materials regularly. They were even ready to pay higher amount and purchase the raw materials. So they did not

find any difficulty in getting the raw materials and run the trade without any disturbance.

Twenty women entrepreneurs proved their independency by purchasing the raw materials by themselves and the remaining five entrepreneurs received help from their husbands, other family members and labourers to purchase raw materials, it is due to the heavy work in the unit.

All the women entrepreneurs employed both male and female workers in their units and the nature of job is permanent. 16 women entrepreneurs employed technical and managerial staff to run the trade efficiently. Others did not appoint any managerial staff because they themselves manage the trade.

The women entrepreneurs realised that they achieved success in their trade by giving incentives to their employees like increment, bonus, medical aid, festival advances etc.,

Among the 25 women entrepreneurs 19 used machinery made in India, the other two used imported machinery and the remaining four did not use the same because it was not necessary for their trade for eg. Mushroom. All the 21 women entrepreneurs proved their efficiency and increased their production by introducing new technologies.

Out of the 25 women entrepreneurs three used innovative ideas and improved the quality of production and those three received ISI trade mark for their products. (Carbon di-oxide Cylinder valves, Wet grinders).

Out of the 25 women entrepreneurs six women entrepreneurs got a net profit of Rs.1,00,000/- and above, three got Rs.60,000 to 80,000/-. Six of them earned Rs.40,000 to 60,000/- and the remaining ten earned Rs.20,000 to 40,000/- from their trades.

The majority of the women entrepreneurs made use of their profit by purchasing the goods like Television, Washing Machine, Gas Stove, Furnitures, Scooter, Car, dresses etc., to lead a comfortable life. They had also acquired ornaments and land as security for their future.

At the beginning women faced some problems like finance, raw materials, labour, marketing etc., At present they knew the way to solve the problems and run the trade successfully.

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.

They are able to run the family and the trade successfully without any disturbance. Infact they were very happy about the dual role.

In order to run the family without any disturbance, ten entrepreneurs appointed servants and other ten used household equipments to reduce the burden of domestic work and the remaining five pre - planned their household activities. Thus the women entrepreneurs proved their ability and skill to run the trade and family very successfully.

Out of 25 women entrepreneurs, six were unmarried and the remaining 19 married women showed much interest in the education of their children.

Noteworthy and appreciable changes were found out from the women after they become Entrepreneurs. Support' the very important factor that leads man a happy and peaceful life. Women becomes a successful Entrepreneur and it was because of the full support received from the members of the family.

Education makes a man full man ' and trained person lead anything in a correct path leading to the home of success. Thus education and training are the factors helping women to run the trade successfully.

Skill development and availability of human and other resources play a very important role in making her work more confidently. Adoption of systematic procedure and quality of products empower her in her Entrepreneurial development.

Sincerity and honesty are the policies with which the women can run the trade profitably. Her economic independence made her more self-confident and self-reliant. She was able to make decisions independently. All these changes were found in them because of Entrepreneurship.

Thus Entrepreneurship development opens the gate way of empowerment'.

The following were the suggestions given by the women entrepreneurs. The government should take steps in arranging finance for the entrepreneurs in time, Government should establish marketing facilities for the finished products, Raw materials should be supplied to the entrepreneurs directly, Encouragement should be given by the family and interested and potential candidates should be selected by agencies for training.

The aspirations of the sample are to be deeply appreciated because they are reasonable and perspective in nature. The idea of introducing new technologies and innovations are to be deeply applauded.

Based on the findings of the study the investigator wants to recommend the following for future consideration.

1. The promotional agencies should frame special and appropriate policies and procedures for the identifications, promotion and development of women entrepreneurs.
2. Efforts should be taken by voluntry agencies to instill entrepreneurship among the rural and urban, men and women, educated and uneducated youth, and resourceful student communities.
3. There is a need for the effective use of the various components in the success stories in the instructional technologies in respect of EDP's for women.
4. Adequate publicity through press and Doordarshan could be made to reach the needy.
5. There are strengths and weaknesses in the development approach to women entrepreneurial development and the policies and programmes need constant review and modifications as and when required.
6. Besides the Government programmes and schemes, promotion of Entrepreneurship can also be attempted through modification of the existing education system. Students can be trained to become entrepreneurs just as they are trained to undertake other professions. Universities and educational institutions have a vital role to play in this regard.

**CONCLUSION:**

A holistic approach is necessary for making the movement of women Entrepreneurship a success. The co-ordinated efforts of Government organizations, voluntary agencies, Banks and financial institutions are a vital requirement for drawing the women into the mainstream of industrial, economic and productive activities. The coverage of EDP should be widened to include those women who have a modest background and limited options and the existing small women entrepreneurs. Considering the intensity of unemployment among women's wing in the Institute of Entrepreneurship Development' at the State and District levels.

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# Appendix

## APPENDIX

### AN INTERVIEW SCHEDULE TO ELICIT INFORMATION ON ENTREPRENEURSHIP AS A MEANS OF EMPOWERMENT OF WOMEN

1. Name of the investigator :
2. Date of Interview :

#### PROFILE OF WOMEN ENTREPRENEUR

1. Name of the entrepreneur :
2. Name of the trade and address :
3. Religion : Hindu/Christian/Muslim
4. Community : FC BC SC/ST
5. Age :
6. Marital Status : Unmarried [ ]  
Married [ ]  
Divorced  
Widowed  
Separated
7. Type of family : Joint [ ]  
Nuclear [ ]  
Extended [ ]
8. Type of Occupancy : Owned [ ] Rented [ ]
9. Educational Status : Primary/Secondary/  
Higher Secondary/Degree/  
Post graduate/  
Professional/technical

10. Family Background:

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S.No.	Name of the family members	Relation to head of the family	Age	Sex	Education	Occupation	Monthly Income
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11. Did you have any near or distant relation having established industries when you started this enterprise?

Yes [ ] No [ ]

12. When did you start this enterprise ?

13. Why have you chosen this trade ? Reasons-

a.

b.

c.

d.

MOTIVATION AND TRAINING:

14. Who motivated you to start this enterprise ?

Own interest [ ]

Friends [ ]

Family members [ ]

Relatives [ ]  
Neighbours [ ]  
Other entrepreneurs [ ]  
Others [ ]

15. Please tick [ ] the major motivational factors.

- a. To Prove oneself
- b. To be independent
- c. To be some thing unique
- d. To utilise skills
- e. To acquire greater economic reward
- f. To excel

16. From which agency did you get training ?

FINANCE :

17. What are the sources of finance ?

Own finance [ ]  
Bank loan [ ]  
Private agency [ ]  
others [ ]

18. How much loan was sanctioned ?

Rs.....

19. Was there any Subsidy given ?

Yes [ ] No [ ] Percentage .....

20. Duration of repayment:

Monthly [ ] Quarterly [ ] Half yearly [ ]

Yearly once [ ]

Amount Rs.....

21. What are the problems faced by you while getting the loan ?

- a.
- b.
- c.
- d.

GENERAL INFORMATION RELATING TO THE ENTERPRISE

Location of the enterprise

a. centre of the city [ ]

Near by city [ ]

In village [ ]

b. Own house itself [ ]

Rental building [ ]

23. Details of employees:

No.of Employees	Sex		Type		Managerial and Technical Staff	Labourers
	Male	Female	Permanent	Temporary		

24. Is the employees number enough for the unit ?

Yes [ ] No [ ]

25. Are you increasing the employees number every year ?

Yes [ ] No [ ]

26. Are you satisfied with their job done ?

Yes [ ] No [ ]

27. Have you registered your enterprise ?

Yes [ ] No [ ]

28. Have you insured your enterprise ?

Yes [ ] No [ ]

29. Are you Collaborating with any foreign company for the export of goods ?

Yes [ ] No [ ]

30. What are the benefits given to the employees ?

a.

b.

c.

d.

31. Details on Investment:

S.No.	Investment	Initial year	At present
1.	Fixed Assets:		
	a. Land and building		
	b. Plants and machinery		
	c. Furniture		
	d. Others		
2.	Current Assets		
	a. Bills receivable		
	b. Cash and bank deposits		
	c. Jewels		
	d. Advance and balance		
	e. Others		

32. Details of main products of the enterprise:

No.	Name of the products	Initial year	At present
a.			
b.			
c.			
d.			

33. Are You satisfied with the quantity and quality of the

products ?

Yes [ ] No [ ]

34. Details of output:

S.No.	Output	Initial year	At present
a.	Total Sales		
b.	Gross profit		
c.	Net profit		
d.	Loss		
e.	Closing stock		

35. Are you satisfied with the profit ?

Yes [ ] No [ ]

**RAW MATERIALS:**

36. Do you get raw materials regularly ?

Yes [ ] No [ ]

37. Where do you get them from ?

Locally [ ] From other states [ ] Outside the  
Country [ ] From other entrepreneurs [ ]

38. Who will purchase the raw materials ?

Self [ ] Husband [ ] Other family members [ ]

Labourers [ ]

39. Do you face any problem in getting the raw materials)

Yes [ ] No [ ]

40. If Yes, what steps have you taken to solve the problem?

MACHINERY:

41. Did you get all types of machines which are needed for the production?

Yes [ ] No [ ] Not needed [ ]

42. Have you imported the machines?

Yes [ ] No [ ]

43. Has the production increased because of the introduction of new machines?

Yes [ ] No [ ]

44. Have you innovated some thing?

Yes [ ] No [ ]

If Yes, mention -----

New products and by products.

45. Has the enterprise started producing new products?

Yes [ ] No [ ]

46. Have the products received ISI mark?

Yes [ ] No [ ]

MARKETING SITUATION AND CHANNELS OF DISTRIBUTION:

47. Do you have regular customers?

Yes [ ] No [ ]

48. How much time will you take to sell the products?

Daily [ ]

1 week - 1 month [ ]

1 - 3 months [ ]

3 - 6 months [ ]

more than one year [ ]

49. Are all the produced goods sold?

Yes [ ] No [ ]

50. How do you advertise? Through -

News paper advertisement [ ]

Television [ ]

Radio [ ]

Others [ ]

51. Marketing situation:

S.No	Nature of Market	Initial year Rs.	At present Rs.
a	Local		
b	State		
c	India		
d	Foreign		

52. Channels of distribution.

---

No	Chnnels	Percentage of sales	
		Intial year	At present
a	Whole salers		
b	Retailors		
c	Consumers		
d	Government departments		
e	Attached to other industry		
f	Others		

---

53. Have you done market survey?

Yes [ ] No [ ]

54. Do you face any competition in marketing the products?

Yes [ ] No [ ]

If Yes, how do you manage?

a.

b.

c.

IMPROVEMENT IN QUANTITATIVE AND QUALITATIVE ASPECTS:

Personal advantage:

55. Do you feel superior to other housewives?

Yes [ ] No [ ]

If Yes, give reasons -

a.

b.

c.

56. Do you enjoy the economic independence?

Yes [ ] No [ ]

If Yes, how?

57. Are you happy with the dual role?

Yes [ ] No [ ]

58. Do you gain confidence in yourself after starting the made?

Yes [ ] No [ ]

59. Are you satisfied with the social status as you are an entrepreneur?

Yes [ ] No [ ]

60. Has the enterprise given any adverse effect on your social status?

Yes [ ] No [ ]

**Improvement in the family:**

61. Is there any improvement in the economic condition of your family after starting the business?

Yes [ ] No [ ]

If Yes, mention -

a.

b.

c.

d.

62. Do you find any improvement in children's education?

Yes [ ] No [ ]

63. Time spent with your husband and children?

a. Before starting the enterprise \_\_\_\_\_ hrs.

b. After starting the enterprise \_\_\_\_\_ hrs.

**Enterprise:**

64. Do you feel secured and independent in life because of self-earning?

Yes [ ] No [ ]

65. Are you satisfied with the enterprise?

YES [ ] No [ ]

66. Have you participated in any exhibition on trade fairs, etc.,?

Yes [ ] No [ ]

67. Monthly Income:

a. Before starting your enterprise Rs \_\_\_\_\_

b. At present Rs. \_\_\_\_\_

68. What is your contribution to the family?

Rs. \_\_\_\_\_

69. PROBLEMS AND CONSTRAINTS OF ENTERPRISE:

Please tick (     )

---

S.No	Problems	Yes	No
1.	Shortage of finance and inadequate working capital		
2.	Delay in getting loans		
3.	Irregular supply of raw materials		
4.	High cost of raw materials		
5.	High transportation cost		
6.	Power failures		
7.	Unskilled labour and labour problems		
8.	Break down of machines		
9.	Non-availability of space		
10.	Tax		
11.	Government restrictions		
12.	Heavy competition		
13.	Political problems		

---

70. What steps have you taken to solve these problems?

Household management

71. Do you think that entrepreneurial activities have been affected your family and domestic pattern?

Yes [ ] No [ ]

If Yes, mention -

a.

b.

c.

d.

72. Do you feel tired due to entrepreneurship?

Yes [ ] No [ ]

If Yes, how?

Physically [ ] Mentally [ ]

73. How do you manage the family?

74. Do you face financial difficulties for

Personal expense [ ] family expense [ ]

social expense [ ]

75. Mention the specific problems faced by you as a women entrepreneur?

76. Are you able to manage the family and business without any difficulty?

Yes [ ] No [ ]

Awards:

77. Have you received any awards?

Yes [ ] No [ ]

78. Future Plan:

Do you have any plan to --

a. Establish new units [ ]

b. Expand the existing unit [ ]

c. Improve the machinery [ ]

d. Introduce new technologies [ ]

e. Change in the use of raw materials [ ]

f. Introduce new products [ ]

g. Change in marketing arrangements [ ]

h. Other modifications:

i. Having own building [ ]

ii. Creating employment  
opportunities [ ]

79. What are your suggestions for developing entrepreneurship among women? List.

a.

b.

c.

d.

e.

80. What are the influential factors leading women entrepreneurs towards empowerment? List.