A Study on Women Entrepreneurs In Nagapattinam Town

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Abstract- *India is a developing country. The attitude of women is not as rigidly unfavorable as it was once and women are trying hard to establish themselves as entrepreneurs. In India social constraints and attitudes prohibited the development of women's as entrepreneur. The atmosphere in which they have to work and attitude of the society were keeping them away from active work environment. Today the development of women entrepreneurship in India, because time has changed and is fast changing. Government putting more efforts to promote self-employment and participation of women in rural areas to start micro scale Industries.*

The main aim of this study to know the effectiveness and efficiency of women entrepreneurs at costal area of Nagapattinam town, the study bring out problems across in running their business.

I. METHODOLOGY

The Nagapattinam town for his study on convenient basis, since she is on the native of Nagapattinam. Survey method was adopted for the study samples of 90 respondents were selected based on stratified random sampling method.

The women entrepreneurs of Nagapattinam town were grouped into three categories, namely, shop &trade, Production units and services units. A sample of 90 representing 30 from each category has been chosen for this study. The category - Shop &trade include the entrepreneurs running business like petty shop, vegetable vendors .Sweet stall & bakery, mess & hotel and ready - made garments .The Production units consist of masala & vadagam, pickle making, coffee powder making, phenol making candle nut, agarpathi. The Services units consist of tailoring, beauty parlor, DTP center, book binding, Xerox and laundry ,fish trading etc..

The study is mainly based on the primary dat collected from the some sample respondents.

Primary Data: Primary were collected from the sample women entrepreneur with a pre-tested, structured interview schedule.

Secondary data: Secondary data collected from books, records and annual reports of Women Development Corporation, District industries center and District Rural Development Agency (DRDA) were also used for the study.

II. TOOLS USED FOR THIS STUDY

The data thus collected were classified tabulated analysed and interpreted with the help of simple percentages hypotheses were framed wherever necessary and trend with the help of chi-square test.

TABLE No. 1 Nature of Business undertaken by the Respondents

Nature of Business	Type of Business	No. of Respondents	%
1. Shop & Trade	Petty Shop	7	23.33
	Vegetable Vendors	7	23.33
	Sweet Stall & Bakery	3	10.00
	Mess & Hotel	8	26.67
	Readymade Garments	5	16.67
	Total	30	100.00
2.Production Unit	Masala & Vadagam	10	33.33
	Pickle Making	7	23.33
	Coffee Powder Making	3	10.00
	Phenol making	2	6.67
	Candle Making	4	13.33
	Betel Nut	2	6.67
	Agarpathi	2	6.67
	Total	30	100.00
3.Service Unit	Tailoring	9	30.00
	Beauty Parlour	5	16.67
	Computer & Printing Center	5	16.67
	Bookbinding	3	10.00
	Xerox	6	20.00
	Laundry	2	6.66
	Total	30	100.00
Total		**90**	

Source: Primary Data

SOCIO-ECONOMIC BACKGROUND OF THE RESPONDENTS

The socio-economic factors of respondents such as age, educational qualification, community, marital status, family size, and economic status of the respondents will influence their choice of business.

TABLE No.2: Age-wise Distribution of the Respondents

Age	Shop & Trade	Production Units	Service Units	Total	%
Below 30	5	8	9	22	24.4
31 – 40	15	15	13	43	47.8
40 & Above	10	7	8	25	27.8
Total	30	30	30	90	100.0

TABLE No.3: Educational Status of the Respondents

Level of Education	Shop & Trade	Production Units	Service Units	Total	%
Illiterate	-	-	-	-	-
Primary	8	8	7	23	25.56
Secondary	10	14	10	34	37.77
Higher Secondary	9	6	12	27	30.00
Graduate	3	2	1	6	6.67
Total	30	30	30	90	100

TABLE No. 4 Community Wise Distribution of the: Respondents

Community	Shop & Trade	Production Units	Service Units	Total	%
SC	10	-	7	17	18.89
MBC	5	9	6	20	22.22
BC	11	19	14	44	48.89
FC	4	2	3	9	10.00
Total	30	30	30	90	100

TABLE No. 5:Marital Status of the respondents

Marital Status	Shop & Trade	Production Units	Service Units	Total	%
Married	21	21	20	62	68.89
Unmarried	-	6	7	13	14.44
Widow & Separated	9	3	3	15	16.67
Total	30	30	30	90	100

TABLE No. 6:Family Type of the Respondents

Type of Family	Shop & Trade	Production Units	Service Units	Total	%
Joint	22	21	16	57	63.30
Nuclear	8	9	14	33	36.70
Total	30	30	30	90	100

TABLE No. 7:Family Size of the Respondents

Size	Shop & Trade	Production Units	Service Units	Total	%
Up to 3	7	9	6	22	24.44
4 – 5	7	10	10	27	30.00
Above 6	16	11	14	41	45.56
Total	30	30	30	90	100

TABLE No.8 :Business Experience of the Respondents

Experience	Shop & Trade	Production Units	Service Units	Total	%
Below 2 years	6	13	6	25	27.78
3 – 4 years	17	10	14	41	45.55
5 – 6 years	5	4	6	15	16.67
Above 6 years	2	3	4	9	10.00
Total	30	30	30	90	100

TABLE No. 9:Sources of Finance to the Business

Source	Shop & Trade	Production Units	Service Units	Total	%
Own	5	-	12	17	18.89
Bank	15	14	6	35	38.89
Money Lenders	6	12	10	28	31.11
Friends / Relatives	4	4	2	10	11.11
Total	30	30	30	90	100

TABLE No. 10:Sample Respondents according to their size of investment

Investment Amount (Rs.)	Shop & Trade	Production Units	Service Units	Total	%
Up to 5000	7	4	2	13	14.44
5001 – 10000	14	6	10	30	33.33
10001 – 15000	5	12	8	25	27.78
Above 15000	4	8	10	22	24.45
Total	30	30	30	90	100

TABLE No. 11:Respondents undergone Training

Training Received	Shop & Trade	Production Units	Service Units	Total	%
Yes	-	19	17	36	40.00
No	30	11	13	54	60.00
Total	30	30	30	90	100

TABLE No. 12:Number of Workers Employed

No. of Workers employed	Shop & Trade	Production Units	Service Units	Total	%
Below 2	17	5	2	24	26.67
2 – 4	13	21	13	47	52.22
5 – 7	-	3	12	15	16.67
Above 7	-	1	3	4	04.44
Total	30	30	30	90	100.00

TABLE No. 13:Work Place of the Respondents

Work Place	Shop & Trade	Production Units	Service Units	Total	%
At home	18	30	22	70	77.78
Separate Place	12	-	8	20	22.22
Total	30	30	30	90	100

TABLE No. 14:Factors to start Own Business

Factors	No. of Respondents	%
Poor Economic Condition	27	30.00
Lack of Employment opportunity	42	46.67
Large Family Size	12	13.33
Dependency Situation	9	10.00
Total	90	100.00

TABLE No. 15: Factors motivated to the respondents to start own business

Motivational Factors	No. of Respondents	%
Desire for earning	34	37.78
Desire to provide job opportunity	8	08.89
Desire to be independent	20	22.22
Inducement of family members	12	13.33
Desire for social status	16	17.78
Total	90	100.00

TABLE No.16: Factors encouraged respondents to start own business

Encouraging Factors	No. of Respondents	%
Previous Work Experience	8	8.89
Government Subsidy & Guidance	55	61.11
Family Co-operation	10	11.11
Availability of resources & Time	17	18.89
Total	90	100.00

PROBLEMS OF THE WOMEN ENTREPRENEURS

Women entrepreneurs faced many problems while doing the business. For purpose of analyses the problems were grouped into three categories namely – financial problems, production and marketing problems and social problems. Financial problems include problems relating to amount of loan rate of interest, repayment period, security for loan, and formalities to be undergone for getting the loan.

Production and marketing problems relate to problems like seasonality work, shortage raw material, shortage skilled labour lack of storage facilities, waste of product, channel of distribution and competition for products.

TABLE No. 17:Problems in Rising Finance for Business

Problem Aspect	No. of Respondents	%
Inadequate Loan Amount	21	23.33
High Rate of Interest	33	36.67
Limited Repayment Period	14	15.56
Security Insisted	12	13.33
Lengthy Formalities	10	11.11
Total	90	100.00

TABLE No. 18:Problems in Production and Marketing

Problem Aspect	No. of Respondents	%
Seasonality of Work	19	21.11
Shortage of skilled Labour	11	12.22
Lack of storage facility	12	13.33
Channels of Distribution	18	20.00
Competition	17	18.89
Low Profit Margin	13	14.45
Total	90	100.00

TABLE No. 19:Social Problems of the Women Entrepreneurs

Problem Aspect	No. of Respondents	%
Lack of family support	12	13.33
Dual role to be played	36	40.00
Lack of accessibility	21	23.33
Inequality in the society	13	14.44
Government Policy	18	20.00
Total	90	100.00

TABLE No. 20:Age and Size of Investment (Two way Table)

Age	Size of investment			Total
	Shop & Trade	Production Units	Service Units	
Below 30	4	7	11	22
31 – 40	13	20	10	43
Above 40	13	3	9	25
Total	30	30	30	90

Null Hypothesis (H_0)

There is no significant relationship between age and size of investment of entrepreneurs.

Alternate Hypothesis (H_1)

There is a significant relationship between age and size of investment of entrepreneurs.

Chi-Square (χ^2) Calculation:

Calculated χ^2 value=11.491 Degrees of freedom=6,Table value=16.741

Since, the calculated value of χ^2 is lesser than the table value and hence, we accept the null hypothesis. Thus, there is no significant relationship between age and size of investment of entrepreneurs.

TABLE No. 21:Education and Size of Investment (Two way Table)

Education	Size of investment			Total
	Shop & Trade	Production Units	Service Units	
Primary	1	8	14	23
Secondary	12	14	8	34
Higher Secondary	14	6	7	27
Graduate	3	2	1	6
Total	30	30	30	90

Null Hypothesis (H_0)

There is no significant relationship between education and size of investment of entrepreneurs.

Alternate Hypothesis (H_1)

There is a significant relationship between education and size of investment of entrepreneurs.

Chi-Square (χ^2) Calculation:

Calculated χ^2 value=,6.099,Degrees of freedom =3,Table value=7.815

Since, the calculated value of χ_2 is lesser than the table value and hence, we accept the null hypothesis. Thus, there is no significant relationship between education and size of investment of entrepreneurs.

TABLE No. 22:Marital Status and Size of Investment (Two way Table)

Education	Size of investment			Total
	Shop & Trade	Production Units	Service Units	
Married	21	19	22	62
Unmarried	4	9	0	13
Widow & Separated	5	2	8	15
Total	30	30	30	90

Nu   **Null Hypothesis (H$_0$):**There is no significant relationship between marital status and size of investment of entrepreneurs.

Alternate Hypothesis (H$_1$):   There is a significant relationship between marital status and size of investment of entrepreneurs.

Chi-Square (χ^2) Calculation:

Calculated χ_2 value=4.652,Degrees of freedom,=3,Table value= 7.815

Since, the calculated value of χ_2 is lesser than the table value and hence, we accept the null hypothesis. Thus, there is no significant relationship between marital status and size of investment of entrepreneurs.

TABLE No. 23: Family size and Size of Investment (Two way Table)

Family size	Size of investment			Total
	Shop & Trade	Production Units	Service Units	
Up to 3	9	7	6	22
4 – 5	6	14	7	27
Above 6	15	9	17	41
Total	30	30	30	90

Null Hypothesis (H$_0$)

There is no significant relationship between family size and size of investment of entrepreneurs.

Alternate Hypothesis (H$_1$):   There is a significant relationship between family size and size of investment of entrepreneurs.

Chi-Square (χ^2) Calculation:

Calculated χ_2 value=19.947,Degrees of freedom=3,Table value =7.815

Since, the calculated value of χ_2 is more than the table value and hence, we reject the null hypothesis. Thus, there is a significant relationship between family size and size of investment of entrepreneurs.

TABLE No. 24:Age and Factors to Start Own Business (Two way Table)

Age	Factors				Total
	Poor economic condition	Lack of employment opportunity	Large family size	Dependency situation	
Below 30	5	11	4	2	22
31 – 40	14	22	3	4	43
Above 40	8	9	5	3	25
Total	27	42	12	9	90

Null Hypothesis (H$_0$): There is no significant relationship between age and factors to start own business.

Alternate Hypothesis (H$_1$): There is a significant relationship between age and factors to start own business.

Chi-Square (χ^2) Calculation:

Calculated χ_2 value=29.337,Degrees of freedom=6,Table value =16.741

Since, the calculated value of χ_2 is more than the table value and hence, we reject the null hypothesis. Thus, there is a significant relationship between age and factors to start own business.

TABLE No. 25: Education and Factors to Start Own Business (Two way Table)

Education	Factors				Total
	Poor economic condition	Lack of employment opportunity	Large family size	Dependency situation	
Primary	7	12	4	0	23
Secondary	13	13	3	5	34
Higher Secondary	7	14	4	2	27
Graduate	0	3	1	2	6
Total	27	42	12	9	90

Null Hypothesis (H$_0$): There is no significant relationship between education and factors to start own business.

Alternate Hypothesis (H$_1$):   There is a significant relationship between education and factors to start own business.

Chi-Square (χ^2) Calculation:

Calculated χ_2 value=8.498,Degrees of freedom =3,Table value=7.815

Since, the calculated value of χ^2 is more than the table value and hence, we reject the null hypothesis. Thus, there is a significant relationship between factors to start own business.

TABLE No. 26: Marital Status and Factors to Start Own Business

(Two way Table)

Marital Status	Factors				Total
	Poor economic condition	Lack of employment opportunity	Large family size	Dependency situation	
Married	20	31	6	5	62
Unmarried	4	5	2	2	13
Widow	3	6	4	2	15
Total	27	42	12	9	90

Null Hypothesis (H$_0$): There is no significant relationship between marital status and factors to start own business.

Alternative Hypothesis (H$_1$): There is close significant relationship between marital status and factors to start own business.

Chi-Square (χ^2) Calculation:

Calculated χ^2 value=6.913,Degrees of freedom=2,Table value= 5.991

Since, the calculated value of χ^2 is more than the table value and hence, we reject the null hypothesis. Thus, there is a significant relationship between factors to start own business.

TABLE No. 27:Family Size and Factors to Start Own Business

(Two way Table)

Family Size	Factors				Total
	Poor economic condition	Lack of employment opportunity	Large family size	Dependency situation	
Up to 3	4	13	3	2	22
4 – 5	13	9	3	2	27
Above 6	10	20	6	5	41
Total	27	42	12	9	90

Null Hypothesis (H$_0$): There is no significant relationship between family size and factors to start own business.

Alternative Hypothesis (H$_1$)

There is close significant relationship between family size and factors to start own business.

Chi-Square (χ^2) Calculation:

Calculated χ^2 value=6.822,Degrees of freedom=2,Table value=5.991

Since, the calculated value of χ^2 is more than the table value and hence, we reject the null hypothesis. Thus, there is a significant relationship between factors to start own business.

III. CONCLUSION

The new economic policy of Indian has also highlighted the need for entrepreneurship development for women so that they may start their own business. But it is the women who should come forward breathing the socio cultural barriers to take up self-employment. Women have got enormous capacity and will power to accomplish the desired works. India will attain the elevated status of developed country when men and women together work and contribute or the development.