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## *A Study on Women Entrepreneurs in Nagapattinam (District)*

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**Abstract:** *Women entrepreneurship development is an essential part of human resource development. In current situation many women entrepreneur entering in to the business in the modern world , most of the women have finished the higher studies but they cannot run the business because they are dependent family members and society cannot accepted women entrepreneur, so this study analysis the problems of the women entrepreneur given to some ideas and suggestion.*

**Keywords:** *Women business, women entrepreneurs.*

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### I. INTRODUCTION

The entrepreneurship is the key to national development history has full of evidences of individual enterer whose creativity has led to the industrialization of many nations. The spirits of enterprising transforms ordinary men into entrepreneurship and ideas into economic realities. The origin of women entrepreneurship in India geared up only in last three decades. An entrepreneurs is an individual who carries out action that result in innovation or introduction of new product and is responsible for risks and has a high degree of achievement motivation.

### II. REVIEW LITERATURE

1. Prof., Shabana A. Memon entrepreneurship is a key element of growth and development prospects for all countries and it's most relevant to transition countries. Just a policy.
2. V. Krishnamoorthy and R. Balasubramani (April 2014), identified the important women entrepreneurial motivation factors and impact of entrepreneurial success. The study identified ambition, skills and knowledge family support.
3. G. Palaniappan C.S Ramanigopal, A.Mani (March 19,2012)in their article analyzed that women have been successful in breaking their barriers within the limit of their homes by entering into varied kinds of professional and services.

### III. OBJECTIVES OF THE STUDY

- To promote female entrepreneurship in rural areas.
- Reduce the rate of unemployment.
- To know the support scheme available to women entrepreneurs.
- To analyze factor influencing women entrepreneurs to start own business.
- To identify the problems of women entrepreneur in the areas under study.
- To give the suggestion for improving the women entrepreneurship.

## IV. RESEARCH METHODOLOGY

**DATA COLLECTION:**

The study uses both primary & secondary data.

**PRIMARY DATA:**

Primary data collected by using questioner from women entrepreneurs.

**SECONDARY DATA:**

Secondary data has been collected from books and internets .

**SAMPLE SIZE:**

The sample size is 50. The respondent chosen from Vedaranyam, Velankanni , Ayakaranpulam and Mayiladuthurai.

**Problems of the business**

1. Problems of finance
2. Lack of current technical knowledge of the business
3. Depending upon the family member
4. Lack of self confidence

**TABLE:1**

| S.NO         | AGE GROUP | NUMBER OF STUDY | PERCENTAGE  |
|--------------|-----------|-----------------|-------------|
| 1            | Below 20  | 02              | 04%         |
| 2            | 20-30     | 10              | 20%         |
| 3            | 30-40     | 20              | 40%         |
| 4            | Above 40  | 18              | 36%         |
| <b>TOTAL</b> |           | <b>50</b>       | <b>100%</b> |

Source; primary data

Majority of the women entrepreneur under the age group 30-40, below 20 only in 4%.

**TABLE:2 Education wise women entrepreneurs.**

| S.NO         | PARTICULARS             | NUMBER OF RESPONDENT | PERCENTAGE  |
|--------------|-------------------------|----------------------|-------------|
| 1            | Primary                 | 01                   | 02%         |
| 2            | Middle                  | 04                   | 08%         |
| 3            | High school             | 10                   | 20%         |
| 4            | Higher secondary school | 15                   | 30%         |
| 5            | UG & above              | 20                   | 40%         |
| <b>TOTAL</b> |                         | <b>50</b>            | <b>100%</b> |

Sources; Primary data

The above table clearly show their study. Above 40% of the people have finished higher studies, 02 % of people study under primary level. This table shows most of the women went to the higher studies.

**TABLE:3 FAMILY SIZE:**

| S.NO         | PARTICULARS | NUMBER OF RESPONDENT | PERCENTAGE  |
|--------------|-------------|----------------------|-------------|
| 1            | Below 3     | 5                    | 10%         |
| 2            | 3-5         | 21                   | 42%         |
| 3            | Above 5     | 24                   | 48%         |
| <b>TOTAL</b> |             | <b>50</b>            | <b>100%</b> |

Sources; primary data

In this table shows 48% of people more than five members.

**TABLE:4** Based work place.

| S.NO         | PARTICULARS | NUMBER OF RESPONDENT | PERCENTAGE  |
|--------------|-------------|----------------------|-------------|
| 1            | Home        | 19                   | 38%         |
| 2            | Outside     | 31                   | 62%         |
| <b>TOTAL</b> |             | <b>50</b>            | <b>100%</b> |

Sources; primary data

Most of the peoples are doing the business in the outside The home

**TABLE:5** INVESTMENT WISE

| S.NO         | PARTICULARS    | NUMBER OF RESPONDENT | PERCENTAGE  |
|--------------|----------------|----------------------|-------------|
| 1            | Below 1,00,000 | 20                   | 40%         |
| 2            | Above 1,00,000 | 30                   | 60%         |
| <b>TOTAL</b> |                | <b>50</b>            | <b>100%</b> |

Sources; primary data

Very small business need only below 1,00,000, medium and big size business need above 1,00,000.Finance depending in the business.

**TABLE ; 6** KINDS OF THE BUSINESS

| S.NO  | BUSINESS         | NUMBER OF RESPONDENT | PERCENTAGE |
|-------|------------------|----------------------|------------|
| 1     | Petty shop units | 07                   | 14%        |
| 2     | Tailor           | 10                   | 20%        |
| 3     | Vegetable shop   | 05                   | 10%        |
| 4     | Computer center  | 25                   | 50%        |
| 5     | Other            | 03                   | 06%        |
| Total |                  | 50                   | 100%       |

Sources; primary data

50% of the women are conducting the computer center.20% of the women tailoring business

#### Many bank and finance institution help to women Entrepreneurs

1. Self help group (very important).
2. Small industries development bank of India.
3. Small industries development org.
4. National bank for Agricultural and rural development.
5. Most of the private concern help to the self help group.

#### V. FINDINGS

- ❖ Finance is very important of the business that is finance is the life and blood of any business. Though many finance institution given finance they asked any property Documents of assets but assets have only in their husband name so they cannot buy the loan. Family members have no cooperation, women have faced the dual life not only doing the business but also they have managed family life so they cannot fully concentration in the business. Hence most of the women are entering in any business, but most of the women only doing small business; they are not ready to medium and big business because of lack of finance.

#### VI. SUGGESTIONS

- Bank ready to give loan without any document.
- Government ready to give free training to women entrepreneur
- Society encourage women participation indecision – making.
- All financial institution should provide more working capital give medium and large scale business.

- Especially family member's cooperation to the women entrepreneur
- Awareness created to the women by the Government

## **VII. CONCLUSION**

Now a day's women entrepreneur ready to take business Because of family situation, women entrepreneur have lack communication knowledge .so there must be a communication channel through which each one of the entrepreneurs come to know about the policies formulated by the government. Society, friends, finance institution, family members should be help to the women entrepreneur. The efforts of Government of India through various welfare organization, non Governmental agencies, Ministry of commerce, industries, and host of other agencies have started, looking after and helping the efforts of women entrepreneurs. If they are ready to help them, Women entrepreneur can run all business equal to foreign Countries.

## **References**

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2. "Women entrepreneurs' S.K. Dhameja.