

## WOMEN ENTREPRENEURSHIP IN THE TERTIARY SECTOR WITH SPECIAL REFERENCE TO TIRUNELVELI DISTRICT OF TAMIL NADU

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### ABSTRACT:

Entrepreneurship refers to the function made by entrepreneurs. It is an exclusive concept. Entrepreneurs are based on purposeful and systematic innovation. Women entrepreneurship means women engaging themselves in a purposeful activity to earn or main profit in the process of production and distribution of goods and services. Women entrepreneurs are the women or group of women who initiate, organise and operate a business enterprise. The Government of India has defined Women Entrepreneurs as “an Enterprise owned and controlled by a women having a minimum financial interest of 5 per cent of capital and giving at least 51 per cent of the employment generated in enterprise to women”. The entrepreneurial activities before 1857 were mainly confined to the British Businessmen and trading firms, participation of Indian people was negligible. The period after 1857 witnessed slow growth of Indian entrepreneurship. From the very beginning women have been the best managers of the kitchen and have solely dominated the area of household activities. The general attitude of women entrepreneurs is that they are the makers of papads, masalas, pickles and household goods. But nowadays the non-traditional enterprises are easily managed by women entrepreneurs. They made steady progress well as leading consultants, publishers, exporters of machinery, manufacture of electric goods, exporters of garments, designer’s interior decorators and the like.

**Keywords:** functions, scope, statement, choice of the area, objectives, sampling design, data collection, findings, suggestions

## INTRODUCTION

Entrepreneurship refers to the function made by entrepreneurs. It is an exclusive concept. Entrepreneurs are based on purposeful and systematic innovation. Women entrepreneurship means women engaging themselves in a purposeful activity to earn or main profit in the process of production and distribution of goods and services. Women entrepreneurs are the women or group of women who initiate, organise and operate a business enterprise. The Government of India has defined Women Entrepreneurs as “an Enterprise owned and controlled by a women having a minimum financial interest of 5 per cent of capital and giving at least 51 per cent of the employment generated in enterprise to women”. Women entrepreneurship is a recent phenomenon in India which came into prominence in late 1970’s. Now we see that more and more women are venturing as entrepreneurs in all kinds of enterprise and economic activities. Through at the initial stage, women entrepreneurship developed only at urban areas, in recent times, it has extended its wings to rural and semi-urban areas too. In the seventies, women concentrated much on traditional activities only. But due to spread of education and favourable government policies towards development of women entrepreneurship, women now, have changed their attitudes and diverted towards non-traditional activities too. They show favourable response to changing situations and get adjusted to them and have improved their position. The Government and Non-government organizations are giving more prominence in promoting self-employment among and building up women entrepreneurship. Special financial assistance is provided and training programmes are organized for women to start their ventures. The tertiary sector is a source of employment for many women in developing countries, but its relative importance and women’s representation within services vary among regions in all countries. Health and education sectors rely heavily on females. In developing countries, changes in employment opportunities for women in the tertiary sector are linked to globalization. New employment created in the tertiary sector spreads across both low and high skilled work. This has effect on women’s employment opportunities.

### **Functions of Women Entrepreneurs:**

The women entrepreneur has to react to new ideas, demand and exploit the opportunities and thereby contribute to technical progress. A women entrepreneur is expected to perform the following functions:

#### **(a) Risks:**

The women entrepreneur has to take risks in the form of changes in tastes of consumer’s techniques of production and new innovations. Such risks can be minimized if women take earlier initiative, use skill and judgment.

#### **(b) Decision making:**

The women entrepreneur has to decide the nature of type of products to be produced. She enters a particular industry which offers her the best prospects and products and produces those goods which she thinks will pay her the most and employees those methods of production which seems to her the most profitable She effects suitable changes in the size of the business, its location, techniques of production and does everything that is needed for the development of her business.

#### **(c) Innovation:**

The women entrepreneur conceives the idea for the improvement in the quality of product line. She considers the economic viability and technological feasibility in bringing about improved quality.

**(d) Managerial function:**

She formulates production plans, arranges finance, purchase raw materials, provides production amenities, organizes the sales and also undertakes the task of personnel management. She undertakes a venture, assumes risk and earns profit. She is a woman who has a strong motivation to achieve success.

**Statement of the Problem:**

Women and national development are intertwined with each other. In India half of the total population is represented by women folk and also they are the second largest group of potential entrepreneurs in India. Women entrepreneurs have shared considerable contribution to the economic development in India. Women entrepreneurs face special problems and constraints like illiteracy, lack of vital information, fear to take risk, lack of experience and training, feeling of insecurity etc. In addition, there are structural constraints in the form of inequality, limited purchasing power, condemnation by local elite etc. The rural women entrepreneurs have also face competition from the urban women entrepreneurs who make more attractive and cheaper products due to the use of modern technology, commercial production and marketing networks.

**Scope of the Study:**

- The research on women entrepreneurship has been a popular area of wider interest and different features. The present study has been undertaken to analyse the conditions and performance of women entrepreneurs in Tirunelveli District of Tamilnadu.
- Specifically the study focuses on the socio-economic conditions of women entrepreneurs and their obstacles. The analysis has been made by considering the perception of the selected respondents in the study area.
- The study is limited to consider the urban and rural women entrepreneurs in Tirunelveli District of Tamilnadu. It will enable to found about the strengths and weakness of the women entrepreneurs in the study area.
- The study also examines the factors affecting their performance which will also enable to found suitable solution to the betterment of the women entrepreneurs in the study area.

**Review of Literature**

According to **Arun Sinha (2018)** the process of economic development in the third world countries led to the worsening of the economic conditions of women. Any improvement in the conditions of women can come about through sustained and organised effort on the part of the women. It is felt that social legislation cannot be effective unless women become aware of their rights. The greatest need is for increasing work participation by women and for recognition of women as economic units.

**Objectives of the Study:**

- To Study the socio-economic status of the women entrepreneurs in Tirunelveli District.
- To explore various women entrepreneurs and the nature of their enterprise in tertiary sector of Tirunelveli District.
- To ascertain the reasons among women to choose entrepreneurship.
- To offer suitable suggestions based on the findings of the study.

**Choice of the study area:**

- ✓ The Tirunelveli district was purposively selected as study area by the researcher for the following reasons:

- ✓ There were no recent exclusive studies about the women entrepreneurs in Tirunelveli District
- ✓ Familiarity to the culture, local dialect and infrastructural facilities available would help the researcher to develop good rapport with the respondents and hence, the better and valid responses could be received.
- ✓ Nowadays, development of women entrepreneurship is increasing the urban and rural areas in Tirunelveli District.
- ✓ These are the main reasons for selecting Tirunelveli district as the study area.

**Collection of data**

- ❖ The present study is based on both Primary data and Secondary data.
- ❖ Interview schedule was use to collect the primary data from the sample respondents.
- ❖ The secondary data were collected from the published as well as unpublished reports, handbooks, action plans and pamphlets from the office of District Industries centre, various books, journals, magazines, websites etc.,

**Sampling design**

- ❖ The study is based on proportionate random sampling. The sample size of 400 which consist of 7 per cent of women entrepreneurs were selected giving representation to the five selected taluks of the area under study. The list of entrepreneurs maintained by the District Industries Centre, entrepreneurial development centre and the traders association were used to identify the women entrepreneurs.

**Table 1.1-Taluk-wise Distribution of Respondents**

S.No	Name of Taluks	Number of. Women Entrepreneurs	Number of Sample Respondents
1.	Palayamkottai	2257	160
2.	Cheranmahadevi	889	63
3.	Ambasamudram	645	46
4.	Manur	785	56
5	Radhapuram	1041	75
	Total	5617	400

Source: District Industries Centre (2011)

**Socio-Economic Status of Women Entrepreneurs in Tirunelveli District:**

**Age of the Selected Women Respondents**

Age is one of the important factors that determine the physical ability to do the work, risks taking capacity and long hours of work. The researcher classifies the age group into four categories such as below 30, 31-40, 41-50, and above 51

**Table 1.2  
Age of the Selected Women Respondents**

S.NO	Age	Number of Respondents				Total	
		Urban		Rural		No.	%
		No.	%	No.	%		
1.	Below 30	54	25.71	28	25.26	60	25.50
2.	31-40	89	42.38	78	41.05	167	41.75

3.	41-50	48	22.86	51	27.37	99	24.75
4.	Above 51	19	9.05	33	6.85	32	8.00
	Total	210	100.00	190	100.00	400	100.00

Source: Primary Data

In the study area, age-wise distribution of women entrepreneurs showed that majority (41.75%) of them belonged to the age group of 31-40 years in urban (42.38%) as well as rural (41.05%) region also high. Following them was the women entrepreneurs in the age group of below 30 who ventured into business in sizable members. The women entrepreneurs in the age group of 41-50 constituted nearly 24.75 %. Finally those who were above 51 years of age were just 8.00 % only. This shows that the young and middle age women are interested to start the business ventures. Further, the entrepreneurial interest level is high among the young women than old people in the study area.

### Community of the Selected Women Respondents

Community is an important social factor to analyze the entrepreneurship of women. According to the existence of the community the researcher classified the community into three categories such as Backward Class, Most Backward Class, Scheduled Caste and Scheduled Tribe. Tirunelveli district is having high number of backward and most backward community people.

**Table 1.3**  
**Community of the Selected Women Respondents**

S.NO	Community	Number of Respondents				Total	
		Urban		Rural		NO.	%
		NO.	%	NO.	%		
1.	BC	94	44.76	88	46.32	182	45.50
2.	MBC	59	28.10	54	28.42	113	28.25
3.	SC/ST	57	27.14	48	25.26	105	26.25
<b>Total</b>		<b>210</b>	<b>100.00</b>	<b>190</b>	<b>100.00</b>	<b>400</b>	<b>100.00</b>

Source: Primary data

From the above table it was found that out of 400 selected women entrepreneurs 182 (45.50percent) of the respondents are belongs to the backward class community in urban 94(44.76 percent) rural region 88(46.32 percent). 113 (28.25 percent) selected women entrepreneurs are most backward class community in urban 59(28.10 percent) rural 54(28.42 percent). 105(26.25 percent) of the respondents are belongs to the scheduled caste and scheduled tribe community in urban 57(27.14 percent) rural region 48(25.26 percent). The analysis shows that majority of the urban and rural women entrepreneurs are backward class community.

### Marital Status of the Selected Women Respondents

The marital status of an entrepreneur influences the smooth flow of work. Bachelors are ready to leave the job at any time. In general, the married are loyal and they do not like to change their unit. In order to find out the marital status of the respondents, data are collected

and tabulated Table 1.4 gives the details about the distribution of the sample women respondents according to their marital status.

**Table 1.4**  
**Marital State Wise Classification of the Women Respondents**

Source: Primary data

S.NO	Marital Status	Number of Respondents				Total	
		URBAN		RURAL			
		NO.	%	NO.	%	NO.	%
1.	Married	138	65.71	132	69.48	270	67.50
2.	Unmarried	60	28.57	51	26.84	111	27.75
3.	Widow/ Separated	12	5.72	07	3.68	19	4.75
<b>Total</b>		<b>210</b>	<b>100.00</b>	<b>190</b>	<b>100.00</b>	<b>400</b>	<b>100.00</b>

Table 5.3 illustrates that the majority of the total respondents 67.50 percent are married and it is followed by unmarried and widow/separated which constitute 27.75 percent and 4.75 percent respectively. In case of urban region enterprise, out of 210 sample women entrepreneurs, 138(65.71percent) are married, 60 (28.57 percent) are unmarried and the remaining 12(5.72 per cent) are widow/ separated category. In case of rural region enterprise, out of 190 sample in women entrepreneurs, 132(69.48per cent) are married, 51(26.84 per cent) are unmarried and the remaining 07(3.68 per cent) are widow/separated. It is concluded that the majority of the women employees are married who are working in urban and rural

**Entrepreneurial Activities in Urban and Rural Areas**

Table 1.5 reveals the nature of enterprise undertaken by the selected women entrepreneurs of the study area. Types of enterprise in both regions basically depend on potentially, interest, demand of the product in the market and familiarity. Now a day there is trend among women to take up enterprise like tailoring, beauty parlour, handicrafts, kirana and daily needs shop, fruits and vegetables, smocking work, tiffin centre, bamboo baskets and brooms etc., the types of enterprise taken up by the urban and rural women entrepreneurs in the study area are illustrated in the table 1.5.

**Table 1.5**  
**Entrepreneurial Activities in Urban and Rural Areas**

S.No	Women Run Enterprises in Urban and Rural Areas	No. of Respondents		Total
		Urban	Rural	
		Numbers	Numbers	Numbers
1.	Kirana and daily needs shop	20(9.52)	15 (7.89)	35(8.75)

2.	Handicrafts	06(2.86)	02 (1.05)	8(2.00)
3.	Gifts and curio shop/Xerox	09(4.29)	12 (6.32)	21(5.25)
4.	Tailoring/ Stitching	21(10.00)	29 (15.26)	50(12.50)
5.	Smocking work	05(2.38)	03(1.58)	8(2.00)
6.	Beauty Parlours	26(12.38)	13(6.84)	39(9.75)
7.	Tuition/ Coaching	18(8.57)	22(11.58)	40(10.00)
8.	Creches	03(1.43)	01(0.53)	4(1.00)
9.	Providing papad,pickle etc., for others	11(5.24)	17(8.95)	28(7.00)
10.	Florist	15(7.15)	12(6.31)	27(6.75)
11.	Tiffen Centre	14(6.67)	24(12.63)	38(9.50)
12.	Boutiques	17(8.10)	07(3.68)	24(6.00)
13.	Suits and sarees shop	12(5.71)	06(3.16)	18(4.50)
14.	Bamboo Baskets and brooms	04(1.90)	04(2.11)	8(2.00)
15.	Fresh Fruits and Vegetables	15(7.14)	12(6.32)	27(6.75)
16.	Tea and snack stall	10(4.76)	08(4.21)	18(4.50)
17.	Jute and carborate gifts articles	04(1.90)	03(1.58)	7(1.75)
	<b>Total</b>	<b>210(100.00)</b>	<b>190(100.00)</b>	<b>400(100.00)</b>

Source: Primary data ( ) indicates percentage

The table 5.14 shows that in urban area are bright prospects for the Beauty parlour business as it tops the list at 12.38 percent. Second position occupied Tailoring/ Stitching at 10.00 percent. Third position occupies Kirana and daily needs shop at 9.52 percent. While in rural area are bright prospects for the Tailoring/stitching as it tops the list at 15.26 percent. Second position occupied Tiffen centre at 12.63 percent. Third position occupied at 11.58 percent. A creches/day care centre occupies least position in urban as well as rural in the study area.

Thus it is found that; based on the geographical conditions and opportunities available at their respective places they chose their convenient business. Beauty parlours and Tailoring

occupied first place in urban and rural area respectively because it best suits in women entrepreneurs.

**Table 1.6**  
**Reasons for Starting enterprise of the Selected Women Respondents**

S.No	Reasons for Starting enterprise	No. of Respondents				Total	
		Urban		Rural		No	%
		No	%	No	%		
1.	Recognition and independent/self	58	27.62	49	25.79	107	26.75
2.	Hereditary	11	5.24	21	11.05	32	8.00
3.	Availability of Inputs	23	10.95	12	6.32	35	8.75
4.	Encouragement from relatives and friends	14	6.67	08	4.21	22	5.50
5.	Implementation of Ideas	21	10.00	19	10.00	40	10.00
6.	Dream desire	05	2.38	09	4.74	14	3.50
7.	To support Family earnings	36	17.14	39	20.53	75	18.75
8.	Time pass	02	0.95	04	2.11	06	1.50
9.	Easy to enter	09	4.29	08	4.21	17	4.25
10.	Higher profit margin	19	9.05	15	7.89	34	8.50
11.	Lack of Employment opportunity	12	5.71	06	3.15	18	4.50
	<b>Total</b>	<b>210</b>	<b>100.00</b>	<b>190</b>	<b>100.00</b>	<b>400</b>	<b>100.00</b>

Source: Primary data

According to table 1.6 it can be revealed that 107(26.75%) respondents to get recognition in the family and society emerged as a reason to become the entrepreneur. 75(18.75%) respondents of them ventured into the business to support family earnings. 40(10.00%) respondent of them implementation of ideas. 35(8.75%) respondents established their enterprise for availability of inputs. 34(8.50%) respondents do their work with the idea of higher profit margin. 32(8.00%) respondents said that they are traditionally involved in the enterprise activities. 22(5.50%) respondents commenced their enterprise due to encouragement from relatives and friends. 18(4.50%) respondents starts the enterprise reason for lack of employment opportunity. 17(4.25%) of the entrepreneurs has that idea that certain work is easy to enter and do it successfully. 14(3.50%) respondents to do something new to attain the self esteem. 6(1.50%) respondents commenced their enterprise due to time pass.

### Findings

- ✓ It is found that the highest percentage (41.75%) of women are in the age group of 31-40 years and the lowest percentage (8.00%) of the respondents are in the age group of above 51 years.
- ✓ It is found that the highest percentage 67.50 percent of the respondents are married. Hence, it is identified that married people are much interested in starting and running enterprises than the unmarried.
- ✓ The analysis of the community of the respondents has revealed that the highest percentage 45.50 percent of the respondents belong to BC.
- ✓ The analysis of the type of enterprise of the respondents has revealed that the highest percentage 12.50 percent of the respondents are involved in tailoring/stitching.

- ✓ The analysis of the reasons for stating enterprise of the respondents has revealed that the highest percentage 26.75 percent of the respondents to get recognition in the family and society emerged as a reason to become the entrepreneur.

### **Suggestions**

- ✓ The majority of the women entrepreneurs are in the age group 30 to 50 years, so the training and retraining of entrepreneurs in these age groups is very important. Such training programmes should include the psychology of doing business, new dimensions of life skills for business, building self-esteem, negotiation skills, marketing etc.
- ✓ As most of the women entrepreneurs are married and most of them live in nuclear families, the family members should be made to realize the significance of entrepreneurship. Then ,their attitude, role and expectation will change and they will provide the necessary capital, guidance and moral support to the women entrepreneurs.
- ✓ Finance is the first major obstacle for women entrepreneurs. Hence , the Government can provide interest free loans to encourage women entrepreneurs. To attract more women entrepreneurs, the subsidy for loans should be increased.
- ✓ Most of the women entrepreneurs are of the opinion that lack of training, debar them to survive in the market. Hence, the government should conduct frequent training programmes with regard to new production techniques, sales techniques etc. This training should be made compulsory for women entrepreneurs.

### **Conclusion:**

Women entrepreneurship helps in improving the performance and growth of the nation as a whole and is helpful for raising the standards of the family in particular. Today's woman is ready to take up challenges in various fields which were once considered as taboo for the females, and at the same time has proved her mettle that she is second to none in contributing to the economy of the nation. Women entrepreneurs must be molded properly with entrepreneurial traits and skills so as to meet the changes in trends, challenges and the demand of competitive markets. Their competencies need to be sharpened enough for excellence to achieve entrepreneurial growth. The success stories of Women Entrepreneur as role model will serve as a catalyst in providing required stimulation.

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