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PROBLEMS EXPERIENCED BY SC WOMEN ENTREPRENEURS IN MADURAI DISTRICT OF TAMILNADU

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ABSTRACT

This paper tries to investigate the problems faced by SC women entrepreneurs in Madurai District. SC Women Entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent. Many SC women have this quality but they never got a platform to showcase their talents and hence they don't know their real abilities. In addition to measures of SC Women Entrepreneurs, there are significant differences in firm characteristics across caste categories. Enterprises owned by SCs tend to be smaller, are less likely to employ labour from outside the family, and more likely to belong to the informal or unorganized sector. Overall, the results highlight that SC women entrepreneurs face significant obstacles in entering entrepreneurship, and in expanding the scale of their enterprises.

KEY WORDS: scheduled caste, women, entrepreneurs.

INTRODUCTION

‘Entrepreneurship’ relates to entrepreneurs managing businesses which are oriented towards innovation and growth technologies. Institutions like Department of Social Justice and Empowerment, National Scheduled Castes Finance and Development Corporation (NSFDC) (both under the Ministry of Social Justice and Empowerment, Government of India), and Dalit Indian Chamber of Commerce & Industry (DICCI) cater specifically for promotion of entrepreneurship and skill development in Dalit community. The Department of Social Justice and Empowerment has set up the Scheme of ‘Venture Capital Fund for Scheduled Castes’ in February 2014 in order to promote entrepreneurship among the Scheduled Castes and to provide concessional finance to them. The objectives of the Scheme are to increase financial inclusion for Dalit entrepreneurs and to enhance direct and indirect employment generation for Dalit population in India.

The National Scheduled Castes Finance and Development Corporation (NSFDC) provide concessional finance for setting up of self-employment projects and skill-training grants to unemployed Scheduled Caste



persons living far below the poverty Line. It helps in developing business opportunities in agricultural and allied sector, small industries sector, service and transport sector. In the financial year 2014-15 as on 31-12-2014, NSFDC covered 11,121 beneficiaries and disbursed an amount of Rs. 7929.36 lakhs.

The Dalit Indian Chamber of Commerce & Industry (DICCI) operates to bring together all Dalit entrepreneurs under one umbrella, become a one-stop resource center for existing and aspiring Dalit entrepreneurs, and to promote entrepreneurship among Dalits as a solution to their socio-economic problems.

The central government ministries, departments and PSUs procure minimum of 20 per cent of their annual value of goods or services from Micro and Small Enterprises. Out of this 20 per cent target of annual procurement from Micro and Small Enterprises, a sub-target of 20 per cent (i.e., 4 per cent out of 20 per cent) is earmarked for procurement from Micro and Small Enterprises owned by the Scheduled Caste or the Scheduled Tribe entrepreneurs.⁷ Also with the launch of the 'Make in India' initiative by the Prime Minister, entrepreneurship in the manufacturing sector is bound to boost.

Although there is no reliable data on the profile of Dalit entrepreneurs, as per the rough estimates of various stake holders such as Dalit Indian Chamber of Commerce and Industry (DICCI) etc. there are 1000 Dalit entrepreneurs with combined turnover of over Rs. sixty thousand crores. There are approximately 50 companies with turnover of Rs. 10 crore or more. Hence, the social sector initiative to promote Dalit entrepreneurs can be said to have made small but considerable progress. The Schedule Caste women entrepreneurs are facing various problems.

REVIEW OF LITERATURE

R. S. Nilpankar (2008)¹ in his research work strongly suggested that in order to enhance the skill and competencies of entrepreneurs along with the formal business training at initial period of their business, serious attempt should be made to organize workshops, seminars, conferences at district level at regular interval, This will help them to update their knowledge and skill in them.

Manisha R. Shinde(2008)² is her research work expressed the need of providing special training programmer for creating the awareness of various Government schemes those are introduced especially for women entrepreneurs. According to her, such training programs are helpful not only for developing the skills and



competencies in production and marketing but also helpful in providing strong and positive guidance and support which is required for survival in tough competition.

Kasi Ready (2003)³ found that in Telangana, Rayalsima and Krishna district of Andhra Pradesh state, very few training programmers were organized by the Government and Non-Government Agencies for the benefit of SC and ST entrepreneurs. The quality and adequacy of training was also found poor. Therefore entrepreneurial development among them was not up to the mark.

H.A. Milman(1954)⁴ in his study of *Marwadias* a trading caste found that apart from traditional and ongoing customs, value system and motivation from the family members, formal and informal education as well as better quality training imparted to the young entrepreneurs in Marwadi society help greatly to foster and enhance the skill, capabilities and competencies in them. It is also observed that elder and experienced family members are asked to hold the responsibility gradually. The business activities performed by the younger's are observed by the seniors and guidance is provided as and when necessary.

S. M. Dahiwal(1989)⁵ in his research study found that respondents who possessed modern education, professional and vocational skill have found easier to do modern jobs and those who remained still deprived of education or have remained less educated are doing their traditional Jobs.

OBJECTIVES OF THE STUDY

1. To study the personal, socio-economic and psychological characteristics of SC women Madurai District,
2. To ascertain the problems experienced by the SC women in their entrepreneurial activities,
3. To obtain their suggestions for taking up entrepreneurial activities in Madurai District.

RESEARCH METHODOLOGY

The methodology adopted in the present study was described through the choice of study area, the collection of data, the sampling technique were adopted in the research, the period of the study were used to analysis. The primary data were collected from the sample respondents by adopting the methods of Interview Schedules, Personal Interviews and observation in the study area. The present study is based on proportionate random sampling. The sample size of 300 which consist of 1 per cent of SC women entrepreneurs were selected from the total registered entrepreneurs about 29,485 in the district Centre in Madurai under the study. A well-

structured interview schedule was used by the researcher in order to collect the information in relation to the objectives from sample SC women entrepreneurs in Madurai district of Tamilnadu. The data were collected from the respondents and it has tabulated and analyzed by using simple statistical tools such as percentages analysis, averages. The collected data were coded, edited, consolidated, and entered into a master table. The sub tables were prepared from the master table for analyses and interpretation of the data.

DATA ANALYSIS AND DISCUSSION

TABLE 1
AGE-WISE CLASSIFICATION OF SC WOMEN ENTREPRENEURS

Sl. No.	Age (in years)	Number of SC Entrepreneurs	Percentage
1.	Less than 30	43	14.33
2.	31 – 40	93	31.00
3.	41 – 50	111	37.00
4.	51 and above	53	17.67
Total		300	100.00

Source: Survey data.

From Table 1 it has been revealed that the majority of SC women entrepreneurs are in the age group of 40–50 years and 30-40 years which constitute 37.00 and 31.00 per cent respectively. The number of SC women entrepreneurs who are 50 years and above alone constitute 17.67 per cent. The SC women entrepreneurs, who are under the age group of less than 30 years, constitute 14.33 per cent to the total of 300.

TABLE 2
EDUCATIONAL ATTAINMENT OF SC WOMEN ENTREPRENEURS

Sl. No.	Level of Education	Number of Entrepreneurs	Percentage
1.	School Level	140	46.67
2.	College Level	75	25.00
3.	Technical Level	26	8.67
4.	illiterate	59	19.66
Total		300	100

Source: Survey data.

It has been inferred from the table 2 that a maximum of 46.67 per cent of the SC women entrepreneurs are having school level education, followed by 25.00 per cent with college level education, 19.66 percentages of the SC women entrepreneurs are illiterate and 8.67 per cent of the SC women entrepreneurs have Technical level education.

TABLE 3
SUB - CASTE WISE DISTRIBUTION OF SC WOMEN ENTREPRENEURS

Sl. No.	Caste	Number of Entrepreneurs	Percentage
1.	Pallar	169	56.33
2.	Paraiyar	84	28.00
4.	Arunthathiyar	32	10.67
3.	Others	15	5.00
	Total	300	100.00

Source: Survey data.

From Table 3 it has been observed that out of 300 sample SC women entrepreneurs 169 (56.33 per cent) of the SC women entrepreneurs belonged to Pallar community followed by 84 (28.00 per cent) belonged to paraiyar, 32 (10.67 per cent) and 15 (5.00 per cent) belonged to Arunthathiyar and other SC communities.

TABLE 4
MARITAL STATUS OF SC WOMEN ENTREPRENEURS

Sl. No.	Marital Status	Number of Entrepreneurs	Percentage
1.	Unmarried	51	17.00
2.	Married	213	71.00
3.	Widow	36	12.00
	Total	300	100.00

Source: Survey data.

Table 4 reveals that the out of 300 entrepreneurs a maximum of 213 (71.00 per cent) SC women entrepreneurs are married, while 51 (17.00 per cent) are unmarried and 36 (12.00 per cent) are widows.

TABLE 5
FAMILY SIZE OF SC WOMEN ENTREPRENEURS

Sl. No.	Family Size	Number of Entrepreneurs	Percentage
1.	Below 3	52	17.33
2.	3 – 5	153	51.00
3.	5 and above	85	31.67
Total		300	100.00

Source: Survey data.

A maximum of 153 (51.00 per cent) of SC women entrepreneurs have a family size of 3 – 5 members, followed by 85 (31.67 per cent) having a family size of 5 and above. 52 (17.33 per cent) have a family size of below 3. It is observed from Table 5 that majority of them have a family size of 3 to 5 members.

TABLE 6
OCCUPATIONAL BACKGROUND OF SC WOMEN ENTREPRENEURS

Sl. No.	Occupation	Number of entrepreneurs	Percentage
1.	Agricultural Labourer	31	10.33
2.	Farmer	106	35.33
3.	Non-agricultural labourer	35	11.67
4.	Government employee	18	6.00
5.	Private employee	48	16.00
6.	Micro-entrepreneur	62	20.67
Total		300	100.00

Source: Survey data.

Table 6 reveals the occupational background of 300 SC women entrepreneurs. Out of the total, 106 (35.33 per cent) of the SC women entrepreneurs have an important occupational background as farmers, followed by 62 (20.67 per cent) of the SC women entrepreneurs having micro-entrepreneurs as background. 48 (16.00 per cent) of the SC women entrepreneurs have a background of private employment, 35 (11.67 per cent) of the SC women entrepreneurs have a background of non-agricultural labourers, and 31 (10.33 per cent) of the SC women entrepreneurs have a background of agricultural labourers. Only 18 (6.00 per cent) of the SC women entrepreneurs have government employees as background.

Problems experienced by the SC women entrepreneurs

The above table elaborate the problems experienced by the SC women entrepreneurs while their entrepreneurial activities in and around the business environment. These factors were generated through reviewing literature and were classified into four broader categories / domains of i) Family, Self and Social, ii) Financial and Economic, iii) Political and Environmental and iv) Marketing and Mobility.

Table 7: Problems experienced by the SC women entrepreneurs

Sl. No	Problems	Percentage
1.Family, Self And Social		55%
a.	Family obligation	5
b.	Male dominance	7
c.	Caste discrimination	21
d.	Hostility of society towards engagement of women in business	2
e.	Non-cooperation of male	5
f.	Difficulty in dealing with male	4
g.	Weak bargaining power	2
h.	harassment	1
i.	Lack of experience	3
j.	Lack of proper training	5
2.Financial And Economic Problem		15%
a.	Poor credit facilities for women	6
b.	Lack of finances	5
c.	Heavy taxes/fee/duties	1
d.	Inflation	3
3. Political And Environmental Problem		11%
a.	Gov. regulations and policies	1
b.	Bribery	3
c.	Lack of governmental support	6
d.	Improper training and development	1
4.Marketing and Mobility		9%
a.	Attracting customers	2
b.	Unavailability of sales point	1
c.	Difficulties to find appropriate market	1
d.	Unfavorable market behaviour	5



According to the views of respondents, the problems associated with the Family, Self & Social domain are ranked highest among all other domain categories. 55% of the surveyed SC women entrepreneurs are of the view that issues pertaining to their families, themselves and their native societies are at apex on the domain paradigm. Caste discrimination is the main problem of the SC women entrepreneurs. Caste is the only matter to become an entrepreneur in India which dominates the entire quality of business. A scheduled caste women become an entrepreneur in India is not that much of easy and he has to spent lot of time and effort to fight against his social discrimination prevalent by caste Hindus, upper caste people. Financial Economic domain is the second most affecting category, while the domains of Marketing & Mobility and Political & Environmental are ranked third and fourth according to the statistics of 15%, 11% and 9% respectively.

CONCLUSION

Scheduled castes are the most vulnerable and backward caste group in India. They are socially, economically, and politically backward. The exclusion of SC community from the section has serious consequences in the sustenance of Dalit living. Most SC women entrepreneurs in Madurai district face problems of difficulties in Family, self and social problems.

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