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## THE STUDY ON VISUALLY DISABLED WOMEN ENTREPRENEURS IN SMALL SCALE BUSINESS IN MANIKANDAM, TRICHY DISTRICT

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**Abstract:** *The study on Economic Development of visually disabled Women Entrepreneurs is an important one to develop the economic level of visually disabled women. The status of Women in India has been subject to many great changes over the past few millennia. A country, which is rich in entrepreneurship, can attain economic augmentation. Today many women with disabilities are turning to the flexibility of self-employment and entrepreneurship to meet both their career aspirations and financial goals. So that they are able to be self-confident women. The entrepreneur organize the economic ventures for producing goods and services at lower cost with objects of maximization of new employment and setting up new business.*

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## **INTRODUCTION**

Women are described as the better half of men. But in reality, the women in developing countries do not tally with this description. It is well known fact that women have played and continue to play a key role in conservation of basic life support systems such as land, water, flora and fauna. Women have to play a dual role, as a housewife and as income earners. Women have the burden of preparing food for the family, besides fulfilling their fundamental role of nurturing and caring for the children and tending to elderly members of the household. Even then they suffer from being economically and socially invisible. There is continued inequality and vulnerability of women in all fields like socio-economic, political, education, health care, nutrition *etc.*

Women constitute nearly one half of the world's population having enormous potential but being underutilized or unutilized for the economic development of the nation. Indian situation is not an exception for this. The 2001 census of India estimated 0.53 million females against a total population of 1.02 million. In India, women have remained as a neglected section of work force. They were not considered on par with men. Women are lagging behind men mainly because of the relative absence of economic opportunities and minimal participation in decision making process. Women's access to land ownership is extremely limited. Educational backwardness is another major reason why women are lagging behind men. The latest census reports (Census of India, 2001) revealed that female literacy rate in India was 54 per cent, as compared to the male literacy rate of 76 per cent. However, the life expectancy of female was 65 years in contrast to 64 years of male.

The work participation rate of women was 54 per cent as compared to that of 21 per cent in respect of men. However, the time spent on non-market activity by women was only 65 per cent. The participation of women in professional and technical work force is as low as 21 per cent. Therefore, the organizations concerned with the development of women considered empowerment of women as a solution to these problems. Empowerment is a process of awareness and capacity building.

There is a close correlation between Entrepreneurs and economic growth. In fact, economic growth is the result of the efforts taken by entrepreneurs. The curve of economic growth is dictated by entrepreneurial efforts, just as product life cycle is dictated by the efforts of the salesmen and their strategies. In they want stagnation in the market, they will not make any



efforts. But they can dictate the curve. Similarly, entrepreneurs can dictate the economic growth by their actions and decisions.

Women involvement in developing their business provides job opportunities and ensures that women are taking active part in the development of the national economy. Self – fulfillment, knowledge, skills and experience, including relationship to spouse/ father business, are all important factors in the development of women entrepreneurs.

Women’s empowerment and economic development are closely related in one direction, development alone can play a major role in driving down inequality between men and women; in other direction, empowering women may benefit development.

### **OBJECTIVES OF THE STUDY:**

1. To study the socio-economic conditions of visually disabled women entrepreneurs in Manikandam of Trichy District.
2. To study the Marketing aspects of the products produced by visually disabled women entrepreneurs.
3. To conduct the SWOT analysis of visually disabled women entrepreneurs in Manikandam of Trichy district.

### **HYPOTHESIS:**

1. There is a significant association between age of the respondents and their overall opinion about level of self-confidence.
2. There is a significant association between marital status of the respondents and their overall opinion about level of self-confidence.

### **METHODOLOGY:**

There are 107 sub villages in Manikandam, Trichy District. In that sub villages the researcher had found out two sub villages with visually disabled women who are as entrepreneurs. The two sub villages are Theeranma Nagar and Gandhi Nagar. The total number of visually disabled women entrepreneurs in these two areas of Manikandam of Trichy district constitutes the universe.

Therefore the total number of universe is 140. In that 75 respondents were selected through simple random sampling techniques.



As the questionnaire method of data collected evoked sufficient response from the respondents, all the questions were included in the interview schedule and data were collected by personally visiting the members at their place.

The interview schedule finally drafted consisted of the following sub headings such as personal data, Socio-economic conditions, Marketing aspects, SWOT analysis, Asset creation, Self-Confidence level.

The secondary data were collected from the Journals, Books, Magazines and printed electronic media i.e. Internet websites.

The researcher identified two areas in Manikandam of Trichy district with visually disabled women. They are Theeranma Nagar and Gandhi Nagar.

## RELATED REVIEW OF LITERATURE

### Significance of the age of the women Entrepreneur:

Birley, s. and Norburn, D. (1987) in the study conducted in U.K. acclaim that the average age of female entrepreneurs to enter into innovative establishment is 32.7 years.<sup>1</sup>

Ramamurthy, V.M.J. and Krishna Kumar, T. (1990) have also found that the best age for women to start their enterprises in India is observed to be between 20 and 40 years.<sup>2</sup>

Tiwari Joseph Philip, V.K. and Amar Nath Pandey (1991) in Karnataka reveals that the better performing entrepreneurs are relatively young and the desire to be self-employed is more in them.<sup>3</sup>

Shantha Kohli Chandra (1991) also reveals that, as far as the age of the women entrepreneurs is concerned a majority of them are time to pursue their ventures to see them fully grown.<sup>4</sup>

Srivastava, R.M. (1994) in his study he observed that most of the women entrepreneurs in India start their ventures when they attain the age of 35 years and above.<sup>5</sup>

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<sup>1</sup>Birley, s. and Norburn, D. (1987): "Owners and Managers: The Venture 100 Versus the Future 500, Journal of Business Venturing"

<sup>2</sup> Ramamurthy, V.M.J. and Krishna Kumar, T. (1990): "Entrepreneurs Profile-Some Aspects", Khadi Gramodyog, 30(10)

<sup>3</sup>Tiwari, Joseph Philip, V.K., Amar Nath Pandey (1991): "Small-Scale Industry: Success and Failure", Concept Publishing Company, New Delhi.

<sup>4</sup>Shantha Kohli Chandra (1991): "Development of Women Entrepreneurship in India: A Study on Public Policies and Programmes", Mittal Publications, New Delhi.

<sup>5</sup> Srivastava, R.M. (1994): "Emerging Profile of Small Women Entrepreneurs Cum Managers in India", A Case Study of Women Management – Champions of Change, Khair Jahan Sogra, (ED), University Press Limited, Dhaka, Bangladesh.



NazimaAraHussain (1994) from Bangladesh, it is noted that female entrepreneurs are younger in age than male entrepreneurs. In his study it is revealed that 75 per cent of women entrepreneurs are in the age group of 35 years and the average age of female entrepreneurs is 31 years.<sup>6</sup>

**Table-1**

**Classification of Respondents based on Working Hours Per Week**

Hours per week	No. of Respondents	Percent
20	13	17.3
25	33	44.0
30	29	38.7
Total	75	100.0

**Source: Primary Data**

The above table shows that the 44 per cent of the respondents are working for 25 hours per week as the highest and 38.7 per cent of the respondents are working for 30 hours per week and 17.3 per cent of the respondents are working for 20 hours per week as the least.

It is very clear that the highest per cent of respondents works 25 to 30 hours per week. It shows that the respondents ready to work hard to get success in their business.

**Table-2**

**Classification Of Respondents Based On Source Of Capital**

Source of capital	No. of Respondents	Percentage
Own fund	16	21.30
Friends And Relatives	45	60.00
Money Lenders	14	18.70
Total	75	100.00

**Source: Primary Data**

**Interpretation:**

From the above table it exhibits that 21.30 per cent respondents starts their business by own fund, Friends and families support the 45 respondents' business. 18 per cent respondents started their with help of money lenders.

<sup>6</sup>NazimaAraHussain (1994): "Women Entrepreneurs in a Poverty Ridden Society- A Case Study of Bangladesh" – Women in Management-Champions of Change, Khair Jahan Sogra (Ed) University Press Limited, Dhaka, Bangladesh.



## HYPOTHESIS - 1

### Research hypothesis

**H1:** There is a significant association between age of the respondents and their overall opinion about level of self confidence.

### Null hypothesis

**Ho:** There is no significant association between age of the respondents and their overall opinion about level of self confidence.

**Table-3**

**Chi-square test between age of the respondents and their overall opinion about level of self confidence**

S. no	Age	Level of self confidence		Statistical inference
		Low (n=34)	High (n=41)	
1	Below 30yrs	14(41.2%)	10(24.4%)	X <sup>2</sup> =10.193 Df=3 .017<0.05 Significant
2	31 to 40yrs	8(23.5%)	24(58.5%)	
3	41 to 50yrs	6(17.6%)	5(12.2%)	
4	Above 50yrs	6(17.6%)	2(4.9%)	

**Source: computed from primary data.**

### Inference

The calculated value  $X^2 = 10.193$  and ( $p < 0.05$ ). Hence, the calculated value less than table value. So, the research hypothesis accepted and the null hypothesis rejected.

**Findings :** The significant association between age of the respondents and their overall opinion about level of self confidence is significant and therefore it obvious that the age of the respondents and their level of self confidence is significant.

## HYPOTHESIS – 2

### Research hypothesis

**H1:** There is a significant association between marital status of the respondents and their overall opinion about level of self confidence

### Null hypothesis

**Ho:** There is no significant association between marital status of the respondents and their overall opinion about level of self confidence



**Table-4**

**Chi-square test between marital status of the respondents and their overall opinion about level of self confidence**

S. no	Marital status	Level of self confidence		Statistical inference
		Low (n=34)	High (n=41)	
1	Single	8(23.5%)	5(12.2%)	X <sup>2</sup> =1.6661 Df=1 .197>0.05 Not Significant
2	Married	26(76.5%)	36(87.8%)	

**Source: computed from primary data**

### **Inference**

The calculated value  $X^2 = 1.6661$  and ( $p > 0.05$ ). Hence, the calculated value is greater than table value. So the research hypothesis is rejected and null hypothesis is accepted.

### **Findings**

The association between marital status of the respondents and their overall opinion about the self confidence is not significant and therefore it obvious that the marital status of the respondents and their overall opinion about level of self confidence is not significant.

### **FINDINGS**

The 1 single and 12 married respondents works 20 hours per week, 10 single and 23 married respondents works 25 hours per week and 2 single and 27 married respondents works 30 hours per week. It is clear that most of respondents married are working for more hours and it help them to develop their economic condition.

The total respondents 66 respondents are having the practice of savings. In that 28 of them save in recurring deposit and 38 of them save in saving bank account. And 9 respondents not have the saving habit. It is clear that most of the respondents having the savings habit and it will help them to improve their economic conditions. It leads to the development in their economy

The comparison between respondents Education, Income and their dependents. The illiterate respondents with 19.2 per cent of them have 1 dependents and 6.1 per cent of them have 2 dependents and they earn below 2000. 7.7 per cent of them earn Rs. 2001 to 2500 and they have 1 dependents and 4.1 of them have 2 dependents and their monthly income was Rs.2001 to 2500.



### **Suggestions to the visually disabled Women Entrepreneurs:**

- Women must have more confidence among themselves. Because for every entrepreneur the confidence must be have more confidence than the normal women.
- Some of the people do not aware of their visually disabled women entrepreneur scheme which is organized by government.
- The educational qualification should be enhanced. Since, the world goes/grow gets rapid change day to day activities in order to survive such improvement must be happened.

### **Suggestions to the Government:-**

- The government must fulfill the basic needs of visually disable women entrepreneur
- Formulate some schemes which is most necessary for their improvement and betterment of their life.
- The government could create an opportunity exclusively by which their lifesource would become improvement.

### **CONCLUSION:**

Every human being has its own talent. Nobody born without talent. In this case, the disabled people also have their own talent. Due to some communal problem, they have to be set aside. So it leads to struggle to survive by them. The change must come from ourselves. We treat the disabled persons evenly. It would create more confidence in them.

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