

IMPACT ON MUSLIM WOMEN ENTREPRENEURS IN TIRUNELVELI DISTRICT

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ABSTRACT

Entrepreneurship contributes to the economic development of a country and the standard of living of its people. It increases the employment opportunities in a country. Islam encourages its followers both men and women to promote entrepreneurship. But the problems faced by the Muslim women entrepreneurs are many as compared to that of the male entrepreneurs. Many studies have been conducted on the women entrepreneurs in India but no study has focused on the Muslim women entrepreneurs. This paper focuses on the challenges faced by the Muslim women entrepreneurs in Tirunelveli district.

Keywords: Entrepreneurship, Muslim women entrepreneurs, economic development, standard of living etc,

1. INTRODUCTION

In India, entrepreneurship has traditionally been considered a male prerogative. ‘Women in Business’ are a recent phenomenon in India, commencing from 1970s onwards. According to United Nations Human Development Report out of 186 countries, India ranks 132nd in gender inequality index. In a country like India where almost 50% of population is made up of women, the number of enterprises run by women entrepreneurs is only 7.36% or out of 361.76 Lakh enterprises in the MSME sector, only 26.61 Lakh have women at the top. This paper deals with the challenges faced by the Muslim women entrepreneurs in Tirunelveli district.

2. REVIEW OF LITERATURE

Maliani Mohamad and Muhammad Shukri Bakar (2017), in their study stated that toward the vision of bringing Malaysia as a developed country by 2020, the government of Malaysia has implemented rigorous effort to encourage development in variety sectors as to obliterate the poverty by attracting the women to involve in economic sector. The challenges and barriers to the success of Malay women entrepreneurs have to be identified owing to the fact that the weaknesses need to be addressed in order to lead up Malay women entrepreneurs in achieving themselves and successful.

P. M. Sirumalar Rajam and Dr. K. V. Soundararaja (2016), in their research article point out that the global evidence buttress that women have been performing exceedingly well in different spheres of activities like academics, politics, administration, social work and so on and now, have started plunging into industry also and running their enterprises successfully. Therefore, while discussing on entrepreneurial development, it seems in the fitness on the context to study about the development of women entrepreneurs in the country.

Dr. R. Sathyadevi and N. P. Fasla (2016), in their research article attempted to study the concept of women entrepreneur—Reasons women become entrepreneurs –problems faced by women entrepreneurs with special reference to pattambi block panchayath, Palakkad district and explained that in India, entrepreneurship has traditionally been considered a male prerogative and with a changing socio-cultural environment and an increase in educational opportunities, women have started recognizing their inherent talents and business skills. They have observed that women leaders are assertive, persuasive and willing to take risks. They managed to survive and succeed in this cut throat competition with their hard work, diligence and perseverance.

3. OBJECTIVES

- To study the demographic profile of the Muslim women entrepreneurs in Tirunelveli District.
- To identify the major challenges faced by the Muslim women entrepreneurs.
- To offer suitable solutions for the challenges faced by the Muslim women entrepreneurs.

4. RESEARCH METHODOLOGY

Research Type: Descriptive Research

Type of Data / Data Source Used: Both Primary Data and Secondary Data

When it comes to data collection there are two methods in general used by researcher to collect data namely primary and secondary method. Primary data are collected by conducting field investigation with the help of well-designed interview schedule. It is mainly collected to know about the challenges faced by Muslim Women Entrepreneurs in Tirunelveli District. The interview schedule was distributed among 59 sample respondents in Tirunelveli.

In this study the researcher has collected the secondary data from books, magazines, newspapers, journals, catalogues, articles and websites.

DATA ANALYSIS AND INTERPRETATION

SAMPLE PROFILE

Demographic features of Muslim women entrepreneurs in Tirunelveli district, are exhibited with the help of table 1 below:

TABLE NO 1

DEMOGRAPHIC VARIABLE	CATEGORIES	COUNTS	PERCENTAGE
Age	Upto 20 years	Nil	Nil
	21 to 30 years	12	20.3
	31 to 40 years	29	49.2
	41 to 50 years	10	16.9
	51 to 60 years	6	10.2
	Above 60 years	2	3.4
Educational Qualification	No formal education	Nil	Nil
	Primary Education	20	33.9
	Secondary Education	18	30.5
	Higher Secondary Education	8	13.6
	Under Graduation	11	18.6
	Post-Graduation	Nil	Nil
	Certificate & Diploma courses	2	3.4
	Professional courses	Nil	Nil
Marital Status	Single	5	8.5
	Married	46	78.0
	Divorced	2	3.4
	Widowed	6	10.2
Family Type	Nuclear Family	34	57.6
	Joint Family	25	42.4

Source: Primary Data

From the above table, it is clear that among the 59 respondents only 49.2% of the respondents are between 31 to 40 years of age. 33.9% of the respondents have completed their Primary Education. 78% of the respondents are married and 57.6% of the respondents are from nuclear family.

CHALLENGES OF MUSLIM WOMEN ENTREPRENEURS

The Muslim women entrepreneurs in the study area faced various challenges in running their business. The researcher categorizes them into financial constraints, personal constraints, social constraints and managerial constraints. Each of the above categories of constraints consists of its various dimensions. The importance or pressure of these constraints was measured through the ratings given by the respondents on this different dimension of these constraints in Likert's five point scale. The overall mean score on these constraints were calculated on the basis of summation of the ratings given by the respondents on the various dimensions of each constraint. The scores calculated as above are presented in table 2

TABLE NO 2
CHALLENGES OF MUSLIM WOMEN ENTREPRENEURS IN THE STUDY AREA

S. NO	CHALLENGES	MEAN SCORE	RANK	OVERALL MEAN SCORE	OVERALL RANK
FINANCIAL CONSTRAINTS					
1	Discriminatory practices of financial institutions and banks.	3.19	IV	3.24	II
2	Lack of awareness about financial assistance/Limited financial literacy	3.64	I		
3	Tight repayment schedule	2.78	VII		
4	Complicated and time consuming loan procedures	3.05	VI		
5	High rate of interest	3.07	V		
6	Shortage of funds for expansion	3.58	III		
7	High credit seeking behaviour of customers	3.05	VI		
8	Inadequate assistance from government	3.59	II		
PERSONAL CONSTRAINTS					
9	Lack of Self-confidence	2.54	V	2.92	III
10	Inability to balance between family and career	3.15	II		
11	Low risk bearing capacity	2.76	IV		
12	Lack of knowledge about legal formalities	3.49	I		
13	Lack of interest & motivation	2.53	VII		
14	Lack of exposure to ecommerce & internet	3.08	III		
SOCIAL CONSTRAINTS					
15	Reluctance to allow women to interact closely with unrelated men	3.63	I	3.24	II
16	Denied family support	2.83	IX		
17	Lack of entrepreneurial culture among the women community	3.17	VI		
18	Gender bias/Patriarchal society	3.44	III		
19	Lack of role models	3.19	V		
20	Lack of freedom to take own decisions	2.95	VIII		
21	Lack of freedom of expression	3.15	VII		
22	Fear of social security	3.32	IV		
23	Subordinates unwilling to accept the authority of a woman	3.51	II		
MANAGERIAL CONSTRAINTS					
24	Insufficient training programmes	3.31	IV	3.31	I
25	Lack of business experience	3.04	VII		
26	Obsolescence of technology	2.85	IX		
27	Poor infrastructure facilities	2.90	VIII		
28	Limited managerial ability	3.19	V		
29	Non-availability of skilled man power	3.42	III		
30	Lack of skills and knowledge in business administration	3.15	VI		
31	Finding suitable physical location for business	3.69	II		
32	High cost of raw materials	3.83	I		
33	Stiff competition	3.83	I		
34	Exploitation by middlemen	3.19	V		

Source: Primary Data

The Table 2 reveals the fact that the managerial constraints are found to be the most important challenge faced by the Muslim women entrepreneurs in the study area with the mean score of 3.31. Financial constraints and social constraints are found to be the next important challenge faced by them with the mean score of 3.24 each. It is significant to note that personal constraints are found to be the least important challenge faced by the women entrepreneurs of the study area.

It is observed that higher cost of raw materials, stiff competition and lack of suitable physical location for business are the different managerial constraints faced by the Muslim women entrepreneurs in the study area.

SUGGESTIONS

- Training on e-commerce should be given to the Muslim women entrepreneurs so that they can improve their marketing ability.
- Special orientation programmes on the legal formalities should be there so that they can empower themselves to face the problems.
- Family support is necessary for the proper work-life balance of the Muslim women entrepreneurs.

5. CONCLUSION

The researcher concludes from the findings of the study that entrepreneurship among Muslim women in the study area is only a developing phenomenon. It has not developed among all segments of Muslim women. They need intensive training in different aspects of self and business management. All the above emphasize a special attention on them and the above suggestions made by the researcher will help to promote and develop entrepreneurship among them.

6. REFERENCES

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