



Research Article

A STUDY ON THE ROLE OF DIC IN THE PROMOTION OF WOMEN ENTREPRENEURS IN THANJAVUR DISTRICT

Hema Priyadharshini M*

Department of Economics, Sengamala Thayaar Educational Trust Women's College,
Sundarakkottai, Mannargudi. – 614 016

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ABSTRACT

The entrepreneurship is not a new phenomenon to the human society. It is as ancient as a mankind. The new doors to innovations and developments are always open by the entrepreneurs. It is also one of the measures to understand the quality and the strength of the society. The way a culture develops and prospers also relates to the treatment given to entrepreneurship, it has been seen that the nation which is self sufficient has a strong economy also attempt to give support to the entrepreneurs. The key to progressive growth and sustainable economic development as well as the welfare and progress of humanity is entrepreneurial development and its management Entrepreneurs enrich the ecosystem and give a boost to economy .The increase in the per capita income and the country's productivity indicates the economic growth of the country. Entrepreneurship can also be referred as one of the factors of economic development.

Entrepreneurship in fact brings an end of the influence of foreign thoughts. It is also seen that even during adverse situation, like recession; India was one of countries which saw an increase in entrepreneurial ventures. This shows that people are into new areas of business, if they are motivated in the right direction at right time.

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INTRODUCTION

Objectives of the Study

- To analyse the role of DIC in the promotion of women Entrepreneur in Thanjavur District
- To study the problems faced by the women entrepreneurs by the industrial activities
- To offer suggestions for improving the services of the DIC

Research methodology

Simple random sampling method used.

Primary Data

Primary data was collected through questionnaire the information required for the study was directly collected from the women employees.

Secondary Data

Data which are not originally collected but rather than obtained from the published or unpublished sources are known as secondary data. They are

1. Records
2. Magazines and books.

Statistical tools

Percentage analysis used

Sample Size

These refer to “The Number of items to be selected from the universe to constitute a sample”. The sample size adopted by the researcher is 50 in number, which consist of working person.

The Growth and Development of Women Entrepreneurs in the Study Area

The growth and development of women entrepreneurs in the study area is explained below through their activities such as location of the industry, ownership of building, type of industry, nature of enterprises, type of labour employed, method of production and sources of capital.

Data Analysis and Interpretation

The researcher analysis economic factor the respondents find out the societal value of the respondents and status of the respondents the help of define questions relate with the economic factors that is age of the respondents is family status of the respondents, income level of the respondents. The researcher referred percentage analysis to find out the social status of the respondents.

*Corresponding author: **Hema Priyadharshini M**

Department of Economics, Sengamala Thayaar Educational Trust Women's College, Sundarakkottai, Mannargudi. – 614 016

Age Group of the Respondents

S.No.	Age	No. of Respondent	Percentage
1	21-30	15	30
2	31-40	25	50
3	41 and above	10	20
	Total	50	100

Source: Primary data

The above table shows that majority of the respondents are in the age group of 31-40, 50% respondents fall in the age group of (31-40), 30% of respondents in the age group of (21-30) remaining 20% of the respondents are in the age group of 41 and above.

Educational Qualification of the Respondents

S. No.	Educational Qualification	No. of Respondent	Percentage
1	Illiterate	05	10
2	S.S.L.C	12	24
3	H.Sc	15	30
4	Degree	18	36
	Total	50	100

Source: Primary data

The above table indicates that 30% of respondents have studied Higher secondary education, 36% of respondents have studied up to Degree, 24% of the respondents have S.S.L.C Grade, and then remaining 10% of respondents have illiterate level.

Monthly Income of the Respondents

S. No.	Monthly income Rs.	No. of Respondents	Percentage
1	Less than Rs. 10000	23	46
2	Rs. 10001 to Rs. 20000	17	34
3	Above Rs. 20001	10	20
	Total	50	100

Source: Primary data

The above table shows that the monthly income of the respondents, 46% of the respondents earn the income of less than Rs. 10,000, 34% of the respondents are earn the income range of Rs. 10,001 to Rs. 20,000 and 20% of the respondents are earn the income of above Rs.20001.

Details of Investment in SSI Units

S. No.	Investment Rs.	Number of Units	Percentage
1	Less than Rs. 100000	23	46
2	Rs. 100001 to Rs. 500000	17	34
3	Above Rs. 500001	10	20
	Total	50	100

Source: Primary data

The above table shows that amounts invested by the entrepreneurs in the sample. Among the respondents, 46% of the entrepreneurs have a capital investment of less than Rs. 100000, 34% of the entrepreneurs have invested in the range between Rs. 1,00,001 to Rs. 5,00,000 and 20% have invested in the range of above Rs. 5,00,001.

Nature of Ownership

S. No.	Ownership	Number of respondents	Percentage
1	Individual	20	40
2	Partnership	25	50
3	Private company	05	10
	Total	50	100

Source: Primary data

The above table shows that majority 50% of the units own to partnership institutions, 40% of the units own to individual concerns and other 10% of the units are functioning on private company.

Sources of Finance

S. No	Sources	Number of units	Percentage
1	DIC	25	50
2	TIIC	10	20
3	SIDBI	05	10
4	Others	10	20
	Total	50	100

Source: Primary data

The above table shows that various sources from which the units in the sample have secured finance. The DIC have financed 50% of the entrepreneurs. The TIIC and other institutions have financed 20% each and the SIDBI has financed 10% of the entrepreneurs in the sample.

Nature of Industry

S. No.	Industry	Number of units	Percentage
1	Food production	20	40
2	Cotton/ textiles	07	14
3	Paper products	05	10
4	Repairs / servicing	06	12
5	Coir industries	04	08
6	Hand looms	08	16
	Total	50	100

Source: Primary data

The above table shows that majority 40% of the respondents are started the food production industry by DIC, 16%of the respondents are handloom making industry, 14% cotton and textiles , 12% for repair and servicing, 10% for paper products, 8% of the respondents are doing coir industries

Number of Employees IN SSI Units

S. No.	Investment	Number of units	Percentage
1	Below 10	10	20
2	11-15	20	40
3	16-20	12	24
4	Above 20	08	16
	Total	50	100

Source: Primary data

The above table shows that number of employees working in the SSI units. Small-scale units are labour intensive, 40% of the units have 10-15 employees, 24% of the units in the range of 15-20, 20% of the units in the range of 0-10 and 16% of the units have 20 or more employees.

Sources of Technical Advice

S. No.	Sources	Number of units	Percentage
1.	Government	20	40
2.	Banks	15	30
3	Other institutions like DIC	10	20
4	Others	05	10
	Total	50	100

Source: Primary data

The above table shows that 40% of the respondents get the technical advice from government, 30% of the respondents are from banks, 20% of the respondents are get from other institutions and only 10% of the respondents are get the technical advice from other sources.

Nature of Assistance Provided As Subsidy

S. No.	Sources	Number of units	Percentage
1	Raw materials	20	40
2	Power	10	20
3	Finance	13	26
4	Others	07	14
	Total	50	100

Source: Primary data

The above table shows that majority 40% of the respondents says that the assistant provided by the government for raw materials, 26% of the respondents are get subsidy for finance, 20% of the respondent are get power tariff for industry and only 14% of the respondent are get other subsidies.

Ownership of Premises

S. No.	Particulars	Number of units	Percentage
1	Owned	17	34
2	Rented	20	40
3	Leased	13	26
	Total	100	100

Source: Primary data

The table shows the details of ownership of premises. Among the industries in the sample 34% owned their premises, 40% run on rented premises and 26% have taken premises on lease.

The Level of Growth

S. No.	Level	Number of units	Percentage
1	Advance level	20	40
2	Middle level	20	40
3	Preliminary level	10	20
	Total	50	100

Source: Primary data

The above table shows the respondents perception about the level of growth achieved by the units. 40% of the entrepreneurs felt that their units had attained an advanced level of growth; an equal percentage felt they had progressed to middle level and the remaining 20% felt they have just begun and were in the early years of growth.

Sales Promotion Techniques

S.No.	Particulars	Number of units	Percentage
1	Cash Discounts	15	30
2	Credit and cash facilities	10	20
3	Credit facilities	18	36
4	Guarantees	07	14
	Total	50	100

Source: Primary data

The above table shows the sales promotion techniques adopted by the units in the sample. Credit facilities are offered by 36% of the units, cash discounts are offered by 30%, 20% of units offered for cash and credit facilities and only 14% of the units adopt guarantee techniques to promote their sales.

Fixation of Price

S.No.	Particulars	Number of units	Percentage
1	Market price	28	56
2	Contract price	12	24
3	Fixed by Government	10	20
	Total	50	100

Source: Primary data

The above table shows that majority 56% of the respondents are fixed the product price according to market price, 24% of the respondents are according to contract price and only 20% of units are fixed by government.

Problems of DIC Entrepreneurs

S.No.	Facilitating Factors	No. of respondent	Percentage
1	Delayed loan	17	34
2	Financial problems	08	16
3	Marketing problems	10	20
4	Other problems	15	30
	Total	50	100

Source: Primary data

The above table shows the problems of the DIC entrepreneur. Delayed loans and subsidies and raw materials plagued 34% of the units, the delayed registration was the problem faced by 16% of the units and 20% of the units face marketing problems and the remaining 30% of the units face other types of problems.

Availability of Trained Skilled Labour

S.No.	Availability	No. of respondent	Percentage
1	Very high	10	20
2	High	12	24
3	Moderate	15	30
4	Low	09	18
5	Very low	04	08
	Total	50	100

Source: Primary data

The above table shows that the availability of trained and skilled labour, 30% of the respondents are opinion that moderate available for labours in SSI industries, 24% of the respondents are high level available, 20% are very high level available for labour, 18% are opinion that low level available for labour and remaining 8% of the respondents are opinion that very low labours available in Small Scale Industries.

Availability of Raw Materials for the Business

S.No.	Availability	No. of respondent	Percentage
1	Always available	20	40
2	Available but not required quantity	10	20
3	Interrupted supply	09	18
4	Seasonal availability	06	12
5	Scarcity	05	10
	Total	50	100

Source: Primary data

The above table shows that the availability of raw material for the business, 40% of the respondents are opinion that always available in raw material for the business, 20% of the respondents are say the raw materials are available but not required quantity, 18% are say interrupted supply, 12% of the respondents are opinion that the raw material available on seasonal and remaining 10% of the respondents are opinion that the raw materials are scarcity.

Mode of Marketing

S.No	Mode of marketing	No. of respondent	Percentage
1	Direct marketing	16	32
2	Advertisement through media	12	24
3	Through dealers and distributors	09	18
4	Marketing programme arranged by Government agencies	07	14
5	All the above	06	12
	Total	50	100

Source: Primary data

The above table shows that the mode of marketing for the SSI products, 32% of the respondents are marketing the product through direct marketing methods, 24% are marketing by through media, 18% of the respondents are say the product marketing through dealers and distributors, 14% are selling the product through Government agencies and remaining 12% of the respondents are marketing all the above methods.

FINDINGS, SUGGESTIONS AND CONCLUSION

In the present chapter some of the major findings observed from the analysis are given.

1. 50% of the respondents are in the age group of 31-40 years.
2. Among the 50 respondents, maximum above 36% of the respondents are having above Degree level.
3. 46% of the respondents earn the income of less than Rs.10000.
4. Majority 52% of the respondents are nuclear family.
5. 52% of the respondents are in the family members are above 5.
6. 46% of the respondents are made investment for less than Rs.100000.
7. 40% of the respondent selecting the entrepreneurs by counselling.
8. 50% of the respondents are doing the business by partnership method.
9. The various sources of financial from which the units have secured finance are DIC, TIIIC, SIDBI and others.
10. Majority 40% of the respondents are started food production business in the study area.
11. 40% of the respondents are say number of members working in to the small scale industries in the range of 11-15 workers per unit.
12. 40% of respondents get the technical advice from government agencies.
13. 40% of the respondent avail assistance from Government for procurement of raw material.
14. 40% of the respondents starting the industry or business on rental building.
15. 40% of respondents felt that their units have attained an advanced level of growth, an equal percentage felt that they have progressed to middle level and 20% felt that they are at preliminary level.
16. The sales promotion technique includes cash discount 30% credit and cash facilities 20%.
17. 56% of respondents decide the price of the product from market conditions of the study areas.
18. The majority of 64% of respondents are satisfied on overall performance.
19. 34% of respondents face the problems for delayed loan from the Government institutions.
20. 30% of the respondents are opinion that the availability of skilled labour in DIC is moderate level.
21. 40% of the respondents are opinion that the raw material availability is frequently.
22. Majority 40% of the respondents are opinion that the institutions are adopted latest technology in the units.
23. 32% of the respondents are marketing the product on direct methods
24. 50% of the respondents are opinion that the support of marketing assistance by the Government is good.

Suggestions

The objective of DIC is to motivate entrepreneurship. So the intensive training may be provided to all prospective entrepreneurs in all aspects of starting and running of an industry. It would be very helpful if the DICs are provided with a greater delegation of powers. Effective linkage with promotional agencies would be beneficial to those who received its assistance. The DIC should select genuine and more enterprising candidates by adopting an effective testing for identification of entrepreneurs. DIC should ask them to submit their feasibility reports and line of activity.

CONCLUSION

The study has not fully revealed whether the particular group of enterprises owned by private and own could successful, whether the pattern of entrepreneurship restrict to only processing. Servicing & trade whether, previous experience along would contribute to emergence of entrepreneurs. Further studies are needed to problem these question in depth. But, the problems and experience of the entrepreneurs in this study are not unusual. It is true that lack of finance has been one of the biggest issues faced by all scales of operations. However, are silver living in this study is that family support has been in the fore front which has taken institutional care half of the problem. Hence both financial supports as well as support of the family members are needed for successful promotion of women entrepreneurship.

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