FACTORS ASSOCIATED WITH ENTREPRENEURIAL DEVELOPMENT AMONG WOMEN IN TAMIL NADU

By

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A THESIS SUBMITTED TO THE AVINASHILINGAM INSTITUTE FOR HOME SCIENCE AND HIGHER EDUCATION FOR WOMEN (DEEMED UNIVERSITY), COIMBATORE-641 043 IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE DEGREE OF

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DECLARATION

I hereby declare that this thesis **'Factors Associated with Entrepreneurial Development among Women in Tamil Nadu'** is the result of investigation carried out by me in the Department of Home Science Extension Education, Avinashilingam Institute for Home Science and Higher Education for Women (Deemed University) Coimbatore, for the award of the **Degree of Doctor of Philosophy in Home Science Extension Education** under the supervision and guidance of **Dr. K. Thangamani, M.Sc., M.Phil.,Ph.D.,** Reader, Department of Home Science Extension Education and that it has not been submitted for the award of any Degree / Diploma / Associateship / Fellowship or similar title of any other University or Institute.

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CERTIFICATE

This is to certify that this thesis entitled **'Factors Associated with Entrepreneurial Development among Women in Tamil Nadu'** submitted to the Avinashilingam Institute for Home Science and Higher Education for Women (Deemed University), Coimbatore, for the award of the **Degree of Doctor of Philosophy in Home Science Extension Education** is a record of original research work done by **M. Kasthuri, M.A., M.Phil.,** during the period of her study in the Department of Home Science Extension Education, Avinashingam Institute for Home Science and Higher Education for Women (Deemed University), Coimbatore, under my supervision and guidance and the thesis has not formed the basis for the award of any Degree / Diploma / Associateship / Fellowship or similar title to any candidate of any other University or Institute.

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Signature of the Supervisor

Signature of the Head of the Department

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Introduction

INTRODUCTION

"In order to awaken people, it is the women who have to be awakened; once they are on the move, the household moves and with it the village and the country as a whole, moves"

– Jawaharlal Nehru

Entrepreneurship is a significant component in the process of economic development. It envisages the function of seeking investment and production opportunity, organising an enterprise to undertake a new production process, raising capital, arranging for the supply of raw materials, finding site, introducing new techniques and commodities, hiring labour and selecting top managers for day to day operations.

Entrepreneurship development is essential for increasing the product and productivity in the primary, secondary and tertiary sectors by harnessing and utilising the material and human resources. It solves the problems of unemployment and under-employment, effecting equitable distribution of income and wealth, increasing the per capita income and the gross national product and above all improving the quality of life (Balu, 1993).

It is only an entrepreneur who detects and evaluates every opportunity in the society to make synergic adjustments to ensure economic growth through the co-ordination of scarce resources. Despite the Indian cultural relativism and scarcity of essential inputs, it is only the entrepreneur who initiates and organises an enterprise in such a manner as to ensure production after making provision for capital, labour, material, technology, managerial requirements and marketing.

Technically viewed, an entrepreneur has to have qualities of motivation, managerial skill, technical support and a conceptual frame work.

Women who constitute nearly half of the human population of the globe, produce more than half of the world's food supply, account for nearly 60 per cent of the working force, form upto 30 per cent of official labour, receive 10 per cent of the world economy but, surprisingly, own less than one per cent of the world's real estate.

In India, according to 1991 census, women constituted 84 per cent of the rural unemployed and 77 per cent of the total unemployed. It is a matter of concern that female work participation rate is slow in India, particularly in the context of diminishing opportunities for wage employment. Under these circumstances, the development of women entrepreneurs assumes great significance.

The role of women in recent years is not confined to household work. The women are no longer dependent on men. They enter the labour market in order to gain a reasonable income for themselves and a better standard of living for their families. The higher living standard has made it necessary for women to take up a career to meet their wants. Women no longer are attached to any particular kind of job. They have exhibited their skills and talents in varied fields as drivers, factory workers, supervisors, executive officers and the like. The women can assist and share, ably aid and strengthen the manifold in the act of development (Rohatgi, 1988, Paul, 1993 and Mishra, 1994).

The developing nations utilised their women force to the optimum level. It is imperative to note that men alone cannot break the shakles of poverty, unemployment and inequality and prevent population explosion.

Active and equal participation of women in the accomplishment of this herculean task is indispensable. With the qualities of dedication, hard work, perseverance and honesty, women are capable of producing much better results than men. Moreover, economic independence will create far reaching social changes and prove it a necessary weapon for women to face injustice and discrimination (Pillai, 1987, Dhingra, 1988 and Mishra, 1994).

In India women entrepreneurs have started emerging only after the declaration of the International Decade for Women by the UNO. The International Centre for Research on Women estimated that more than 35 per cent of the Third World's small entrepreneurs were women. As per the estimate of the National Alliance of Young Entrepreneurs (NAYE), more than fifty thousand enterprises were run by women (Choudary, 1986 and Marghabandhu, 1988).

Entrepreneurship is considered to be an answer for women who seek career opportunities in their middle age and for those who have to share their time between home and career. With increasing education and awareness, women entrepreneurs are entering higher levels of the 3 Es (engineering, electronics and energy). Tapuriah and Thangaraj (1988) and Nandini (1988) rightly remark that self-employment is the only solution to generate income. The whole purpose of life and the quality of life of people depend on high individual income. The income generated through self-employment might help the individual to improve the quality of life and in addition, self-employment changes the position of women from being job-seekers to job-givers.

The economic needs of the family are increasing day by day compelling women to take up gainful employment outside the home.

Raising the standard of living of the household and having an independent income, motivated a large section of women to venture into employment. The Government has also realised the importance of the role to be played by women in the nation's development. Accordingly, in the sixth five year plan much attention was bestowed on women and integrated development (Joshi, 1993 and Mishra, 1994).

Entrepreneurship is the path for women to enter the economic main stream in which lies the panacea for India's economic problem. Entrepreneurship suits women in many ways as they are at option to work when they are free. Women meet their challenges effectively with the encouragement and support of the members of their families. The self employed women uplift themselves in the socio-economic sphere. Apart from the socio-economic change, employment also provides a sense of relief from the monotony of home and routine work. Entrepreneurship offers the necessary diversion, sense of achievement and satisfaction (Singh, 1988 and Jyothi and Prasad, 1993).

In the era of globalisation, free trade is being proclaimed the primary engine of economic growth. As a result, more women are entering into entrepreneurship. The emergence of women on the economic scene as entrepreneurs is a significant development. It helps in the emancipation of women and secures for them a place in the society, which they have all along deserved. Associating women with economic enterprises would usher in an era of clean business ethics and would provide a healing touch of peace and amity in the strife ridden world of today. Although there is a quantitative expansion of women entrepreneurs over the years, the extension of their success is a matter of concern. A woman entrepreneur is a person who is an enterprising individual with an eye for opportunities and uncanny vision, commercial acumen, with

tremendous perseverance and above all a person who is willing to take risks with the unknown because of the adventurous spirit she possesses (Vinze, 1987 and Mahajan, 1997).

Women as entrepreneurs are now successfully gaining importance in men's world because of their economic independence, combined with the challenge of doing something on their own and the encouragement they get from the members of their families. Their involvement in business, their less aggressive nature, patience, humanity and gentleness, compared to those of men under similar conditions, make women sound personnel managers in both outside and inside homes (Rani, 1986).

For providing gainful employment to women with organisational support and for raising their level of income, many programmes have been taken up by the Government. A significant step in this direction was the identification of the beneficiary-oriented programmes in different development sectors with direct benefits to women (Shah and Pathak, 1994 and Sivasankaraiah and Ramappa, 1993).

Motivational forces are prime movers behind any individual. Due to the efforts taken towards motivating women, they are now rapidly emerging as dynamic entrepreneurs, breaking away from the beaten track and are exploring new vistas of economic participation (Reddy, 1991).

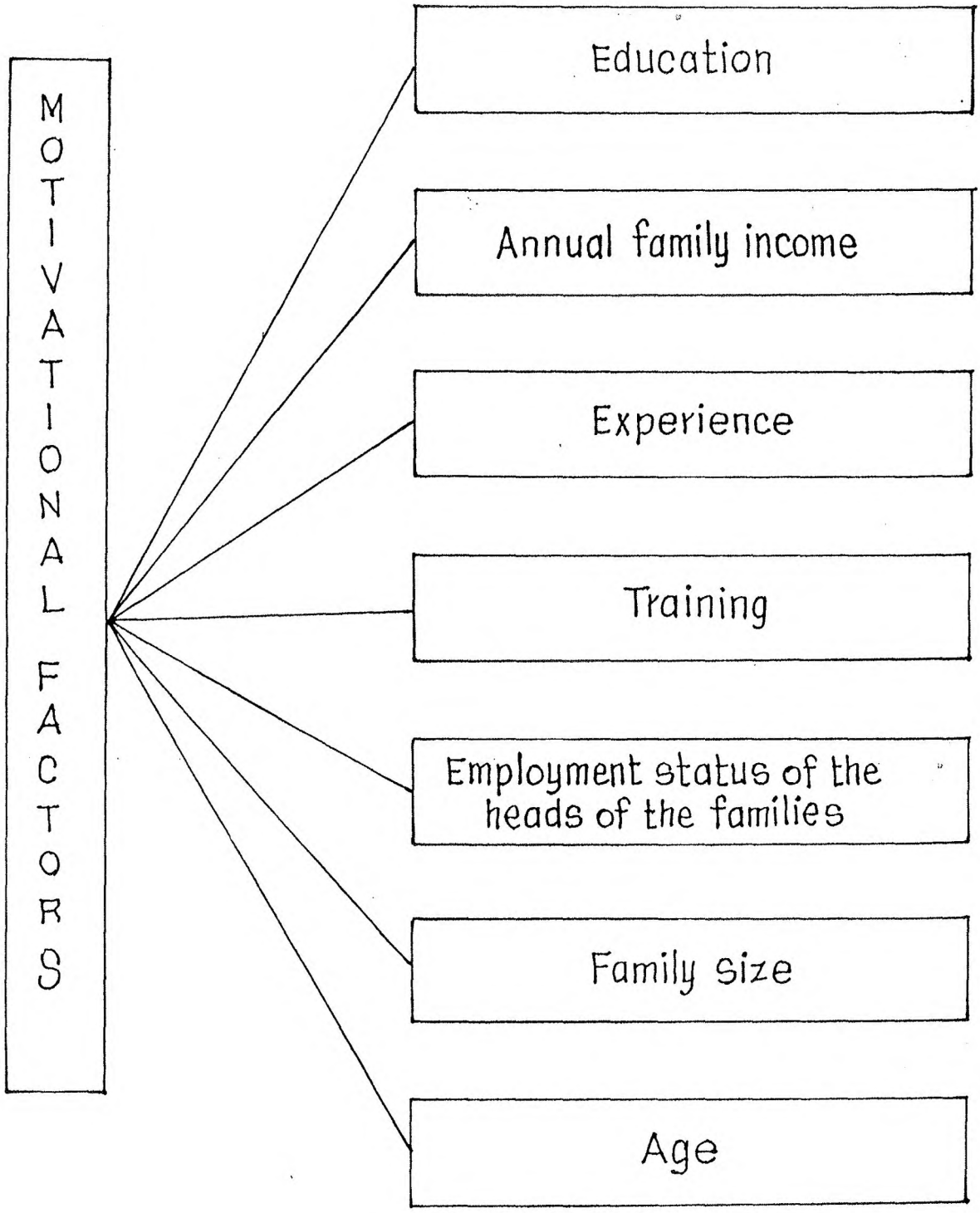
Empowerment of women is a challenge to society because it breaks the long established pattern of family life. We can create a better world if women accept the ripples of change and be the instruments for a social revolution in their role perceptions (Devadas, 1988 and Rajagopal, 1993).

Since women entrepreneurship has taken deep roots in India recently, it is worthwhile to investigate the details of women

entrepreneurship in relation to certain parameters. The present study 'Factors Associated with Entrepreneurial Development among Women in Tamil Nadu', is an attempt on that line.

The specific objectives of the study are, to

1. understand the socio-economic background of women entrepreneurs,
2. develop indices to judge the levels of motivation,
3. assess the levels of motivation of women entrepreneurs using the indices,
4. examine the relationship between socio-economic factors and levels of motivation,
5. study the influence of sub-system variables on entrepreneurial performance and
6. explore the problems encountered and suggest measures for entrepreneurial development.



FACTORS MOTIVATING ENTREPRENEURIAL DEVELOPMENT

Figure. 1

Review of Literature

II REVIEW OF LITERATURE

The literature available pertaining to the study on "Factors Associated with Entrepreneurial Development among Women in Tamil Nadu", was reviewed under the following heads :

A. Entrepreneur - Definitions

B. Entrepreneurship Development among Women

C. Entrepreneurship Initiatives for Women

A. Entrepreneur - Definitions

The concept and meaning of entrepreneur or entrepreneurship has continuously changed from time to time in different countries and also within a country, to meet the various commercial and industrial needs of the economy. In various parts of the world, the term entrepreneur has attracted different levels of academics and various disciplines. A historical review of literature on entrepreneurs by Lind Say (1990) revealed that one has yet to arrive at a standard definition of entrepreneur or entrepreneurship. Different authors and scholars have stressed various aspects and characteristics of the term 'entrepreneur'. Most common definitions are based on entrepreneurial qualities and entrepreneurship by and large refers to the process of developing entrepreneurial skills in eligible people.

Etymologically, the term entrepreneur has been derived from the French word `enterpredre' which connotes an undertaker. In common parlance, almost any one who starts an enterprise, industry or shop is called an entrepreneur. An entrepreneur needs to be distinguished from a manager in that the latter is one who carries out the day to day work of enterprise.

Weber (1989) described an entrepreneur by elaborating his qualities as an innovator, a calvinist, a man with unusual will and energy and a man with no capital but endowed with an unusually strong character, clarity of vision and an ability to act. He has highlighted also the importance of a strong will power. Smith (1967) and Cole and Leibenstein (1968) viewed an entrepreneur as a proprietory capitalist, a supplier of capital and at the same time, working as a manager, intervening between the employer, master, merchant and undertaker. Entrepreneurship has been equated with the continuing general activities of a manager. Entrepreneurship is a purposeful activity, including an integrated sequence of decisions of an individual or a group of associates undertaking to initiate, maintain or organise a profit - oriented business unit for the production or distribution of economic goods and services. Danhof and Brozen (1964), Saravanavel (1991), Kathiresan and Radha (1991) and Chatterjee (1992) concur with such a concept.

A true entrepreneur is one who germinates the concept, takes initiative, seizes the opportunity, bears the risk, promotes the organisation and manages it, inspite of odds to achieve the set goals. Entrepreneurs are people who have the ability to see and evaluate business opportunities, to gather the necessary resources to take advantage of them and to initiate appropriate action to ensure success. It involves risk-taking and decision-making, although neither the risks nor the decisions may be of great significance. It has become customary now a days, to consider any individual as an entrepreneur if he/she takes up any business under any circumstance. (Meredith et al, 1985, Hassan, 1993, Sharma, 1991 and Saravanavel, 1991).

Woman entrepreneur can be defined as a confident, innovative and creative woman, capable of achieving economic self-independence individually or in collaboration, generating employment opportunities for others through initiative, establishing and running an enterprise by keeping pace with her personal, family and social life (Gupta, 1987).

The entrepreneur brings in overall change through innovation for the maximum social good. Human values remain sacred and inspire him/her to serve the society. He/she has firm belief in social betterment and he carries out this responsibility with conviction. In the process, he/she accelerates personal, economic as well as human development. The entrepreneur is a visionary and an integrated person with outstanding leadership qualities. Entrepreneurship is one of the most important inputs in the economic development of a country or of regions within the country. Entrepreneurial competence makes all the difference in the rate of economic growth. In India, state and private entrepreneurship co-exist. The Small-Scale Sector, Industrial Sector and business are left completely to private entrepreneurs. It is, therefore, in this context that an increasingly important role has been assigned to the identification and promotion of entrepreneurs for this sector.

The need for a broad - based entrepreneurial class in India arises from the need to speed up the process of activating the factors of production, leading to a higher rate of economic growth, dispersal of economic activities, development of backward and tribal areas, creation of employment opportunities, improvement in the standard of living of the weaker sections of the society and involvement of all sections of the society in the process of growth. In economic analysis, entrepreneurial functions are supposed to be directed towards the materialistic objective

of maximisation though its foundations may be of a high order such as spiritual, patriotic, social, psychological or ethnic (Desai, 1995).

Innovation is the sole function of an entrepreneur. It covers the introduction of new goods, a method of production, a new market, a new source of supply of raw materials or half-manufactured goods and a new organisation of any industry for the creation of monopoly position or breaking it. The function of the entrepreneur is to reform or revise the pattern of production (Schumpeter, 1961).

The primary function of entrepreneurship is the investment of time, capital and energy in economically significant pursuits and the emphasis is on decision-making in its various aspects (Hoselitz, 1960). Harbinson (1956) enumerated four functions : the undertaking or managing of risk and handling of economic uncertainity; planning and innovation, co-ordination, administration and control and routine supervision.

According to Derossi (1971), Redlick (1972), Higgins (1974) and Tandon (1975), the entrepreneur must possess (a) capacity to assume risk and self-confidence, (b) technological knowledge, alertness to know opportunities, willingness to accept change and ability to initiate; (c) ability to marshal resources and (d) ability of organisation and administration. Sociologists consider the entrepreneur as a role performer corresponding to the role expected by the society. Young (1971), a psychologist, described an entrepreneur as a change-agent. Pareek and Nadkarni (1978) and Sharma (1991) view entrepreneurs as people who exhibit qualities of leadership in solving persistent professional problems. Those persons likewise demonstrate eagerness to seize unusual opportunities.

The entire entrepreneurial history of the world reveals that a human being to qualify as a successful and ideal entrepreneur in any field of social endeavour should possess the following entrepreneurial attributes and abilities, in order to discharge the entrepreneurial functions in the most effective manner. Thus, a true entrepreneur is one whose personality is gifted with the following entrepreneurial endowments :

- Innovative, explorative and imaginative spirit ;
- Ability to face economic, social, technical and environmental risks;
- entrepreneurial drive, trait, talent and temperament ;
- creative, promotional and pragmatic outlook ;
- organising, administrative and managerial ability ;
- judgement, perseverance and foresightedness ;
- self-confidence and deep conviction;
- ability to work with co-ordinated scarce resources ;
- ability to wield entrepreneurial leadership ;
- sound entrepreneurial mental health, education and training;
- sound entrepreneurial education and training ;
- sound financial resources and political liaisons and healthy family background, (Berna, 1960 and Gupta and Srinivasan, 1993).

The entrepreneur should develop a common tendency to act in any given situation. He should further develop a moderate risk-taking

tendency and finally get courage to face any situation. This situation is called entrepreneurial attitude. So the basic qualities required to become an entrepreneur are 1. strong desire to take up new ventures 2. transforming the desire into feasible business opportunities and 3. taking moderate risk (Nair, 1992).

The entrepreneurs in business are broadly classified according to the type of business, use of professional skill, motivation, growth and stages of development. The various types of entrepreneurs are classified as follows :

According to the type of business

1. Business entrepreneur
2. Trading entrepreneur
3. Industrial entrepreneur
   - i) Large
   - ii) Medium
   - iii) Small and
   - iv) Tiny
4. Corporate entrepreneur
5. Agricultural entrepreneur
   - i) Plantation
   - ii) Horticulture
   - iii) Dairy
6. Retail entrepreneur
7. Service entrepreneur

According to the type of technology

1. Technical entrepreneur
2. Non-technical entrepreneur
3. Professional entrepreneur
4. High-tech entrepreneur
5. Low-tech entrepreneur

According to the motivation

1. Pure entrepreneur
2. Induced entrepreneur
3. Motivated entrepreneur
4. Spontaneous entrepreneur

According to the growth

1. Growth entrepreneur
2. Super-growth entrepreneur

According to the stages of development

1. First generation entrepreneur
2. Modern entrepreneur
3. Classical entrepreneur

According to area

1. Urban entrepreneur
2. Rural entrepreneur

According to gender and age

1. Men entrepreneurs
2. Women entrepreneurs
   i) Young
   ii) Old
   iii) Middle-aged

Others or unclassified

1. Professional entrepreneur
2. Non-professional entrepreneur
3. Modern entrepreneur
4. Traditional entrepreneur
5. Skilled entrepreneur
6. Non-skilled entrepreneur
7. Imitating entrepreneur
8. Inherited entrepreneur
9. Forced entrepreneur
10. National entrepreneur
11. International entrepreneur
12. Bureaucratic entrepreneur
13. Entrepreneur entrepreneur
14. Immigrant entrepreneur

The above classification of entrepreneurs is not exhaustive, for it aims at highlighting the broad ranges of entrepreneurs found in business and professions.

B. Entrepreneurship Development Among Women

Contribution of women entrepreneurs to economic and social development is crucial and she is the prime factor in the achievement of Indian goal of comprehensive economic development of the Nation. As a consequence, most developing nations including India have resorted to entrepreneurship development programmes for the furtherance of entrepreneurship culture. Essence of entrepreneurship lies in the perception and exploitation of new opportunities in the realm of business. Whenever women have been given a chance, they have not only excelled in all areas but they have also played an important role in the development of the society. To accelerate the overall growth and prosperity of the nation, it is very important to create opportunities for socio-economic development of women (Singh, 1988, Kaur and Kaur, 1993, Vijayalakshmi, 1992, Badlani, 1993, Saxena, 1993, Mahalingam, 1993 and Nabi and Mohanty, 1993).

India is committed to a steady improvement in the status of women to bring them into the main stream of national development. Along with the economic independence, equality would accelerate the improvement of the status of women. Entrepreneurship development is a golden practice and a discipline to produce gold out of garbage through innovative spirit and riskbearing capacity. The entrepreneurship development among women is an effective tool for the socio-economic growth of any nation. The growth rate of women entrepreneurs in the developed economy is quite interesting and encouraging. In Canada, one-third of small business is owned by women. In France, their share is more than 20 per cent. The Small Business Association, U.K., has reported that 30 per cent of small business in Britain is owned by women. But in

India women occupy a meagre proportion of only 6.2 per cent in business activity (Sinha et al, 1988, Naik, 1989, Sharma, 1991 and Iyer, 1991).

The Entrepreneurial Development Prgrammes should improve the effectiveness of covering a wider variety of target groups and regions. This is accomplished by a down-to-earth, well conceived entrepreneur selection, motivation and counselling packages. Financial institutions and commercial banks, central and state government agencies sponsor such Entrepreneurial Development Programmes to develop entrepreneurship particularly in economically backward regions (Nabi and Mohanty, 1993 and Venkatapathy, 1993).

Bhatia (1975), Nayak and Pinto (1980), Reddy (1991), Chatterjee (1992) and Kaptan and Ranade (1993) are of the opinion that entrepreneurship plays a major role in economic development. Without the entrepreneurs, resources of production remain as raw materials, and never become products or services. For the women entrepreneurs the risk is greater. She has the additional problems of working in a male-dominated area, having few role models and lacking confidence in her business skills. Women in India had not lagged behind men in setting up business and managing efficiently enterprises despite the inherent constraints which adversely affected their functioning. The women had shown that they could be good entrepreneurs without fear or favour, without loss of the spirit of innovativeness and perseverance.

Evidence has accumulated to show that entrepreneurship has hardly anything to do with sex. Number of women risk takers belonging to different classes and societies have already set the ball rolling. The role of women in productive activities in India has been increasing over

the years; however the total number of enterprises run by them is insignificant. Generaly women now have more independence and confidence than ever before to venture out alone on the path of self employment. Inspite of the obstacles and risks, more and more women have decided to start their own business. The concept of women entrepreneurs has established its roots even in this male-dominated society (Sinha et al, 1988, Void, 1991, Varshneya, 1991, Reddy, 1991 and Kaptan and Ranade, 1993).

The poor participation of women in the general economic development of the country and in particular in Small Scale Industries has caused the government great concern. It is impossible to name a single country in which the economy has developed without women's participation, particularly in the labour market. The government has, therefore, come out with specific schemes and programmes for the promotion of the same. The Sixth Five Year Plan (1980-85) recognised that women's lack of access to resources is a critical factor impending their development and the programmes for providing just pattas to men and women were initiated. The Seventh Five Year Plan (1985-90) emphasised the qualitative aspect of the development of women when it focussed on inculcating confidence in women, increasing their awareness about their rights and privileges and training them for economic activity and employment.

The plan emphasised the need to open new avenues of work to women. In short, women were perceived as a crucial human resource for development of the country. More specifically, the government has developed various schemes for the promotion of entrepreneurship programmes for women, to enable them to start small industries. The

tradition-bound Indian society is now undergoing a change and women are now seeking gainful employment in several fields, in increasing number. Still it can not be said that the women entrepreneurship movement has taken off the ground and it is felt that the movement is still in a transition period (David, 1981 and Stevenson, 1991).

It is only during the last 5-10 years, women have started becoming entrepreneurs, starting business and they are yet to go a long way to be on par with men. The situation is quite understandable as a woman has to play a dual role as a house wife and also as an income earner. Further, occupational background of their husbands and their educational attainment have direct bearing on the development of women entreprenership (Dahiwale, 1989, Saravanavel, 1991, Natarajan and Jeyarathinam, 1990, Patel, 1991, Scott, 1991 and Mead, 1991).

Vinze (1987), Reddy (1991), Man Madhan (1992), Kaptan and Ranade (1993) and Jain (1994) opined that life for a woman entrepreneur having a small scale industry was not a bed of roses. The individual woman entrepreneur single handedly faces a plethora of seemingly endless problems. The chasm between projects on paper and realities is difficult to bridge. The stamina to stand upto competition wears off after the initial enthusiasm. Once a unit runs in losses, because of mismanagement or poor quality, women tend to collapse financially and emotionally. The women had to encounter public prejudices and criticism. Family opposition and social constraints have to be overcome before establishing themselves as independent entrepreneurs. The biggest road block to women's success is their lack of experience and thus undeveloped business-related skills, such as independence, self-confidence, assertiveness and drive. The relative absence of defined

women's network for business referrals, act as inroads to other successful business.

Singh's (1992) study reveals that in recent years there has been a new crop of women entrepreneurs who constantly innovate and create a new image for the women as a whole. The technically qualified women entrepreneur's innovations and growth are normal, steady and continuous. They begin small but grow very fast. Entrepreneurship development among women may be looked at from two angles. One is to create the environment needed for healthy and sound entreprenership and the other is to organise more and more rational motivational campaigns for the woman entrepreneur when she takes on this challenging role and wants to adjust her personality needs, family and social life and economic independence.

The Entrepreneurship Development Programmes (EDPs) endeavour to change, educate and equip a person to become a successful entrepreneur. The whole process envisages to develop the participant's latent qualities and skills as also equipping him / her with other capabilities (Prasad, 1986 and Begam et al., 1994).

Some research studies indicate that women are willing to become entrepreneurs due to various factors. They choose entrepreneurship as a challenge and adventure with an urge to do something new and to have an independent occupation. Women by nature are less aggressive and more objective regarding business matters. They learn fast the business intricacies and show patience in solving business problems. Psychologically women are suited to become entrepreneurs (Tinan, 1990, Krishnadas, 1991, Paul, 1993 and Ramaswamy, 1994).

In recent times more women have been entering industrial activities. It is evidenced by the response shown to the Entrepreneurial Development Programmes for Women conducted by various institutions. For instance, the women entrepreneur's cell of Indian Bank in Tamil Nadu has counselled over 600 entrepreneurs of which 60 per cent have set up units in areas like electronics, handicrafts, chemicals and food industries. A study on 'Entrepreneurship Development Programme for Women' conducted by Canara Bank in Madurai indicates that out of 29 participants, 12 had set up their industrial units. The growing awareness among women is indicative of their potentialities to blossom as entrepreneurs (Jeyarathinam, 1989).

According to the Time Magazine, ten years ago women in America ventured into areas such as food and fashion. Today they have entered the traditional male domains such as construction, mining and industrial products. Many of them run million dollar companies. Business acumen is no longer a man's prerogative in India. Given the proper training facilities and incentives, women in India will raise to the level of their counterparts in USA. The need for developing entrepreneurial skills was also felt by the Third World countries engaged in fuller utilisation of resources - human and natural - abundantly available in these countries. In order to stimulate, develop and sustain entrepreneurship, the Government of India has been striving to create a congenial environment (Patel, 1990, Devadas and Sujit, 1990, Ramamurthy, et al, 1990 and Ramaswamy, 1994).

It is difficult to say which type of industries are suitable for women entrepreneurs. They can venture into any trade or service depending upon their family background, education, attitude and specialised training, if any. Those women who have received technical education

and training can start their own units with the assistance from banks and financial institutions. Women without specialised education can also be developed as entrepreneurs in two ways : i) On-the-job-training and ii) Through Entrepreneurship Development Programme (Berna, 1960, Gaikwad and Tripathi, 1970 and Sahoo, 1991).

The research study conducted by Prema (1990) revealed that every woman is an entrepreneur as she manages, organises and assumes responsibility of running her house. It has been increasingly realised that women possess entrepreneurial talents which can be harnessed to create employment opportunities.

Javillonar and Peter (1973), Nandy (1989) and Sharma (1975) were more concerned with the utility of viewing entrepreneurship in India as a family rather than as an individual phenomenon. The entrepreneurship among the Indian small scale manufacturers may be more meaningfully viewed as a situational phenomenon to the type of ownership of the business enterprise than as an individual phenomenon. Secondly, the extended family system also facilitates an individuals' entry into entrepreneurial role.

Every entrepreneurial effort at present inhibits women from advancing in their entrepreneurial work. The economic stagnation can be mitigated through the involvement of women as entrepreneurs. In a democratic set up, equality of opportunity contributes to common growth and plugs gaps and disparities to the overall national development (Morgan, 1964, Harper, 1984 and University News, 1990).

Women entrepreneurs are facing many constraints. Their responsibility begins right from home since even small decisions have to

be taken by them right from the purchase of daily provisions to the care of the child running high temperature. Adding industrial responsibilities to them makes life extremely strenuous and discouraging (Panadiker, 1991 and Anjaneyaswamy, 1992).

Women are generally afraid to go through bureaucratic channels in the government and semi-government organisations because they meet perpetual discouragement. They feel frustrated at times, because they need to space their energy both towards their business as well as domestic affairs. At times they are unable to attend to both the duties which, causes dissatisfaction about the progress of their venture. Inadequate working capital, irregular supply of raw materials and power, non-availability of skilled labour and heavy competition in marketing the products are the other major constraints for the women entrepreneurs (Rao, 1986, Bishi and Sharma, 1991, Kuchchal, 1992, Chandrasekaran, 1992 and Kaptan, 1994).

The entrepreneurs were facing both external and internal constraints. The external constraints are those which result from factors beyond the control of the entrepreneurial facilities required for the smooth running of small-scale industries. The internal constraints affecting the industries related to organisation, structure, production channel, distribution channel, technical know how, training, industrial relations and inadequacy of management (Jyothi and Prasad, 1993, Desai, 1995, Srivastava, 1994, Kaveri, 1994, and Venkataramaiah and Manjula, 1996).

Whether in an enterprise, small or large, problems always exist. Some face problems as if they are a challenge because that is the road to advancement. If there is no problem or challenge, we tend to feel

complacent, which is the beginning of degeneration. The problem of small enterprises should therefore, be treated in their true spirit.

The problems of entrepreneurs are multidimensional. These can be solved by the coordinated efforts of entrepreneurs, the coordinated functioning of promotional agencies, governmental assistance without red tape or bureaucratic delays. The entrepreneur has to be educated and he / she should have a proper training in acquiring the necessary skill in running an enterprise. The entrepreneur is indeed the king-pin of the industrial spectrum.

C. Enterpreneurship Initiatives for Women

Entrepreneurship in India has originated from the economic functions performed by the social communities and the occupational differences among the four major classes and their sub-divisions into various castes in Indian society (Setty, 1991). The Indian society from time immemorial has been characterised by a kind of stratification into religious and regional sectors. The Hindu society was rigidly separated from each other on a functional basis. Among Hindus, the Banias specialized in trade and commerce and enjoyed enviable position in the urban centres.

Sociologists viewed that the growth of entrepreneurship is dependent to a great extent on the social aspects of the entrepreneurs. According to Weber (1989), the main factor contributing to the development of entrepreneurship is the "Protestant ethic" which emerged from the religious tenants of calvinistic puritanism. The research study conducted by Landes (1963), Kindleberger (1961) and Hery (1965) proved that the entrepreneurship is confined to particular communities or social

groups in the developed and less developed countries. In their study on industrial and commercial entrepreneurship in the coastal regions of Andhra Pradesh, Rao (1986) found that the middle level castes (Kapu, Reddy and Kamma) predominated in the field of industrial enterprise in Visakapatnam region. Nearly 80 percent of the entrepreneurs belonged to the above mentioned middle level castes.

The growth of entrepreneurship in India is mainly associated with socio-cultural traditions, joint family system and the like. During the British period, European entrepreneurs dominated the Indian economy and gave no scope for the promotion and development of entrepreneurship in India. Indian entrepreneurs were moved by achievement motivation. In brief, the share of Indian entrepreneurship was less but meaningful before Independence (McClelland, 1965, Bagshi, 1976, Raval and Murali, 1987 and Sharadha, 1989).

Due to the urbanisation, caste system has lost its rigidity. There is a chance for other castes to move into the business community. The entrepreneurs are not born but made. They are made by the environment created by strategic inventions. The myth about entrepreneurs being born has been exploded by successful efforts over the past two decades in creating new entrepreneurs through development programmes. Entrepreneurship is now open to all, irrespective of caste and religion. The movement of entrepreneurship development is taking a new turn under the lead, support and patronage of principle development banks and central and state level entrepreneurship development institutions in modern India (Morgan, 1964, Mohiuddin, 1987, Desai, 1989 and Patel, 1990).

The process of entrepreneurial growth got more impetus from the second world war. India, with a developing economy even after nearly four decades of planning, still has a long way to go to catch up with the leading developed economy of the world. The goal may be distant but surely the time required to reach it can be cut down by accelerating the pace of development. One way of doing this is by the promotion of industrial and business ventures created by the initiative and enterprise of entrepreneur class. On the whole, there is a positive linkage between an economy's prosperity and the growth of entrepreneurship (Desai, 1989, Bedhak, 1989 and Bhatt, 1991).

The basic objective of developing entrepreneurship has been the ability of the society to generate productive human resources, mobilise and sustain them for the subsequent process of development. The spontaneity and continuity of the process would depend on the kind of people that can be promoted and groomed for the entrepreneurial career. The entrepreneurial development programmes should improve the effectiveness by covering a wider variety of target groups and regions and new thrust areas (Setty, 1964, Raval and Murali, 1987, Pujar, 1989, Nagpal, 1990, Joy, 1993 and Balu, 1993).

The other approach adopted by the government for encouraging small enterprises has been more direct and includes the development of individuals as entrepreneurs through training and other necessary guidance. Institutions have been set up both by the Government as well as by the financial institutions with a mandate of co-ordinating the activities of various agencies/institutions engaged in the development of the small industry. The objective is to accelerate the process of entrepreneurship development, provide direction and lend institutional

support to such effort groups at various levels within the country and provide vital information support to trainers, entrepreneurs and promoters (Kumar, 1987 and Sharma and Tripathi, 1992).

Entrepreneurship and economic development are found to go hand in hand. The spurtive growth in the economy of the developed countries like the United States of America, the United Kingdom and Canada reflects the signifcant role played by entrepreneurial ventures in the nation's economy. The impetus for entrepreneurial ventures had come from industrialisation in Western Countries. The business tycoons in those countries have demonstrated the efficacy of setting up large scale technologically sophisticated industries investing capital. Among the Asian countries the huge capital intensive industry model not only failed to solve their economic problems but also triggered off a spate of human and social problems. The lesson learned in the process has led these countries to follow a policy of encouraging individual small scale ventures (Evans, 1949, Baumol, 1990, Patel, 1991, Gurmoorthy, 1990, Rajan, 1990 and Paul, 1993). In the words of Fisher (1968), Small Scale Industrial Sector is rightly regarded as "labour absorbers".

The small scale industries play a key role in the industrialisation of a developing economy. Small scale units provide immediate large scale employment and have a higher labour/capital ratio when compared to the large scale sector. Developed countries ascribe their highly successful economy to the sustained entrepreneurship development through suitable fiscal measures (Stanley and Morse, 1961, Adiseshaiah, 1971, Ratna, 1971, Harper, 1984, Gurmoorthy, 1990, Prakash and Sureka, 1990, Sahoo, 1991 and Desai, 1995).

Schumpeter (1961), the first major writer to highlight "the human agent in the process of economic development", believed that the economic development was propelled by the activities of persons, who wanted to promote new goods and new methods of productions, or to exploit a new source of materials or new market not merely for profit but also for the purpose of creating innovation in entrepreneurship. Lowis (1980) contends that economic growth was bound to be slow unless there was an adequate supply of entrepreneurs looking out for new ideas and willing to take the risk of introducing them. The relation between the self-sustained growth of an economy and entrepreneurship was further discussed by Rostow (1965) when he claimed that economic growth was the result of an interesting process involving the economic, social and political sectors of the society, including the emergence of a corps of entrepreneurs who are psychologically motivated and technically prepared regularly to lead the way in introducing new production functions in the economy.

With the realization of the need and urgency of entrepreneurship development in the country, many persons have emerged in the form of Entrepreneur Development Programmes (EDPS). These programmes (EDPS) contributed significantly to increasing the pool of first generation entrepreneurs for accelerating industrial and economic growth (Harris, 1971, Prema, 1990, Prakash and Sureka, 1990, Sharma, 1991, Joy, 1993 and Shah and Pathak, 1994).

With the increasing realization that women's enterprise is important, many organisations/institutions are now developing and administering training programmes aimed at fulfilling women's specific requirements. Most such programmes recognize that (a) family is the

prime mover for women and (b) environmental, financial and technical knowledge constraints usually prompt women to look for home-based business which they can run using their traditional skills. The emphasis in most existing training programmes therefore is on imparting or enhancing such traditional skills to the point that they can be developed into a business. This gives the business the advantages of (a) greater familiar acceptability because of minimal change in life-style and (b) quicker start-up since skill enhancement and resources needed are limited (Tova, 1991 and Shah and Pathak, 1994).

Most training programmes, specially those aimed at the poorer section, concentrate on skill enhancement on the basis of income generation and motivate without dealing specifically with the attitudinal autonomy motive. The assumption here is that financial independence will indirectly pave the route to attitudinal autonomy and such specific inputs to modify attitudes are not required. However, as this study indicates, growth of the business and hence better financial status, seems to be directly linked to the entrepreneur's attitude. Those women who are content to be self-employed within the confines of a home - maker's role do not plan for business growth and hence do not succeed even in generating greater revenue on a sustained basis. They, thus do not experience significant financial independence nor the decision-making authority that goes with it. This situation is particularly crucial for micro enterprises whether the income generation motive is prime and the lack of business growth becomes a self defeating exercise (Hartshorn, 1992, Chakroborthy, 1992, Awasthy and Swamy, 1992).

Schemes for Women Entrepreneurs

The integrated schemes of assistance to women entrepreneurs which provide for identification, selection, training and consultancy and escort-services apart from term loan facilities on concessional terms, continue to receive increasing response. As a result, assistance to women entrepreneurs is increasing day by day. Some of the schemes introduced to provide financial assistance to women entrepreneur enterprises are briefly summarised.

SIDBI's Scheme of Assistance for Women entrepreneurs

The Small Industry Development Bank of India (SIDBI) has special schemes for financial and managerial assistance for women entrepreneurs. These are aimed at providing :

1. training and extension servicing support to the women entrepreneurs according to their skills and socio-economic status.
2. financial assistance on concessional terms to enable them to set up industrial units in the small scale sector.

The schemes are operated through State Financial Corporation (SFCs), State Industrial Development Corporation (SIDCs), Commercial Banks, State Co-operative Banks and Regional Rural Banks. SIDBI re-finances these institutions to the extent of the assistance they provide. For instance, the Maharashtra State Financial Corporation (MSFC) provides assistance in the form of term loan for which the entrepreneur is expected to contribute at least 15 per cent of the project costs. A minimum debt equity ratio of 3 : 1 has to be maintained. The

entrepreneur has to repay the loan over eight years including an initial moratorium period of two years.

Bank of India's Priyadarshini Yojana

Under this scheme the bank provides a long term and working capital assistance under the following categories :

1. Retail traders, e.g., fair price shops, general provision stores.
2. Village or cottage and small scale industry, road transport operators, auto-rickshaws, taxies etc.
3. Allied agricultural activity.

The maximum loan amount sanctioned depend on the entrepreneur's needs with limits upto Rs.2 lakhs for term loan and upto Rs.1 lakh for working capital. Interest rates depend upon the quantum of loan and range from 12 per cent (for loan upto 2 lakhs). Repayment schedules are fixed after taking into account the expected surplus income and normally the span period of three to five years. The assets acquired with bank finance have to be hypothecated to the bank as security. The entrepreneur's contribution margin will be about 20 per cent depending upon the type of activity he intends to undertake. In addition women entrepreneurs are also eligible for finance under the following government sponsored-programmes where capital subsidy is available and the rate of interest is very low. If the entrepreneur has not received finance under any subsidy linked scheme of the Central/State Government and her income does not exceed Rs.6,400/- (in rural areas) she will be eligible for finance under the differential rate of interest scheme at four per cent per annum.

Scheme of Interest Subsidy for Women Entrepreneurs

The main objective of the "Scheme of Interest Subsidy for Women Entrepreneurs" is to provide incentives to the women having business acumen and entrepreneurial traits to contribute their mite in the industrial development programme of the country so that the avenues of self-development and self-employment are created for them.

All industrial projects whether in rural, cottage, small and medium scale (i.e., the capital costs upto Rs. 3 crores) sectors, if set up by women entrepreneurs, will be covered under the scheme. The scheme is operated through the State Financial Corporations (SFCs)/State level financial institutions granting assistance to women entrepreneurs for setting up their industrial ventures in the rural, cottage, small and medium scale sectors. To be eligible for availing herself of the subsidy under the scheme, woman entrepreneur should fulfil the following criteria :

1. The woman entrepreneur should have undergone a full course on EDP in the specified agency for the purpose of the scheme.
2. The woman entrepreneur should be unemployed before taking up the industrial venture.
3. The venture should be her first venture.
4. The woman entrepreneurship must have been sanctioned and financial assistance disbursed by any SFC or a state level financial institution.

The assistance under the scheme takes the form of one time subsidy, is equivalent to the amount of interest payable by the industrial unit set up by the women entrepreneurs to the SFC or the State Level Financial

Institutions for the loan assistance sanctioned for the project for a period of one year, subject to a ceiling of Rs.25,000 per annum.

IDBI's Mahila Udyam Nidhi (MUN) Scheme

IDBI has set up a special fund, `MAHILA UDYAM NIDHI' with a corpus of Rs. 5 crores to provide seed capital and assistance to women entrepreneurs intending to set up projects in the SSI sector. The scheme is now being implemented by SIDBI. Women entrepreneurs owing and managing an enterprise with a minimum financial status of 51 per cent of the equity are eligible for assistance, provided the project cost including working capital does not exceed Rs. 10 lakhs. The debt equity ratio should be 3 : 1 ; seed and capital assistance will be provided in the form of soft loan up to a maximum of 15 per cent of the fixed cost to meet the gap in equity. Minimum promoter's contribution insisted upon is 10 per cent of fixed cost. A nominal service charge of one per cent per annum is charged which is payable annually. The seed capital assistance should be repaid over a period not exceeding 10 years including an initial moratarium period of 5 years. In this scheme, seed capital assistance is provided without insisting on security.

Mahila Vikas Nidhi (MVN) Scheme

Recognising the role of voluntary agencies in improving the socio-economic status of women, IDBI decided to set up a special development fund, called, Mahila Vikas Nidhi with an initial allocation of Rs. 3 crores from its technical assistance fund. Assistance by way of grant and soft loan would be made available from the Nidhi to such voluntary organistions working exclusively for women and having a registered organisation with a properly constituted governing body. Agencies with a proven record of performance in managing income generating

programmes would be eligible to receive aid under the Nidhi. Activities such as setting up of training-cum-development centres, skill upgradation programmes, programmes of marketing assistance as well as management upgradation and such other industrial activities which improve the economic status of women would be eligible for support. Under the MVN, the assistance under the scheme would be towards one time capital expenditure of the recurring expenses being met by the voluntary agencies out of its funds or grants/donations from government or other agencies.

State Bank of India's Sree Shakti Package

The SBI introduced a new package in November 1989 aimed at reinforcing its efforts in the area of developing entrepreneurship among women. Concessions and facilities under the package are as follows :

1. An important highlight of the package is the conduct of Entrepreneurial Development Programme (EDP) exclusively designed for women all over the country with the help of SBI, Staff Training College and local branch manager.

2. The branch managers along with the field staff would provide the necessary inputs and assistance to those women who do not plan to set up full-fledged industrial ventures but would like to do something at home. In this scheme for loans up to Rs.25,000, neither the guarantee nor the margin money is taken from the borrowers. Further a discount of half a percent is allowed to the interest charged. The loan proposals received from women entrepreneurs would be sanctioned within a period of 30 days except in cases of proposals for high value and also where other financial institutions are involved.

Organisations in the Service of Women Entrepreneurs

To help women set up their own business, either individually or in partnerships, time has witnessed the birth and growth of several organisations all over India. These organisations help women cope with problems of finance, labour competition and liaisoning with the government. In other words, it may be said, that these organisations and agencies are alike or akin to the lubricating oil which runs the machinery of entrepreneurship. If an entrepreneur is the captain of the ship of the enterprise, the organisations, agencies and associations which come to the help of entrepreneurs are like steering wheels of the ship. A brief description of the role of each of these orgaisations are presented below :

Association of Women Entrepreneurs of Small Scale Industries (AWESSI)

The Association of Women Entrepreneurs of Small Scale Industries was founded in Ambathur in Madras in 1984. Its goal is to promote, protect and encourage those seeking to co-operate with the Central and State Government services and other government agencies and to promote for the furtherance and protection of Small Scale Industries.

Women Entrepreneurs Wing of National Alliance of Young Entrepreneurs (NAYE)

This is an integral part of the National Alliance of Young Entrepreneurs (NAYE). More than 45,000 entrepreneurs in different parts of the country have registered with NAYE and are going ahead with confidence and determination and are moving into higher technology areas. The chief of the organisation constantly urges the Central and

State governments to provide special facilities and incentives of land and sheds, easier follow-up credit, facilitating access to up-to-date technologies and providing arrangements for training and production management and marketing.

Federation of Indian Chamber of Commerce and Industries Ladies' Organisation (FICCI)

FICCI is the oldest and the strongest association of business community operating in India since 1928. Its membership had increased from 400 in 1980 to 1,600 in 1984. There is a separate cell for ladies.

The Working Women's Forum (WWF)

It is a group of 57,000 business women in Tamil Nadu, Karnataka and Andhra Pradesh. All of them run their own small enterprises. The WWF has rescued petty traders from middlemen and has made them confident entrepreneurs in their own right. The WWF unites more than half the number of women labour in the unorganised sector in Madras, working in micro-enterprises. These women have a voice and also have access to avenues of credit. The successful functioning of WWF in Tamil Nadu gradually led to its spreading its functioning to areas in the neighbouring states of Karnataka and Andhra Pradesh. This organisation was started in 1978 and the main issues at that time were (1) lack of organistion (2) lack of consciousness among the workers leading to their being exploited by middlemen and (3) lack of access to cash credit for productive and increased employment. In the beginning, groups of 20 were formed with two leaders from each group. The leaders worked as loan guarantors and were responsible for collecting dues. Fisher women numbering 2,500 in the coastal village of Adirapallam in Tanjore District

of Tamil Nadu have been now organised. They have been introduced to modernisation of traditional fishing corporations. Credit facilities were provided within the first three years, 1,500 fisher women were given loans to rescue them from the clutches of middlemen.

Self Employed Women's Association (SEWA)

SEWA (Ahmedabad) was set up in 1972 and has emerged as a pioneering organisation championing the cause of the poor self-employed women. A package of information, awareness and bargaining skills are made available to SEWA official through its numerous services of counselling, skill enhancement courses and banks which enable self-employed women to become assertive and demand their fair share. SEWA women are primarly engaged in trades such as vegetable vending, farm labour, handloom weaving, selling door to door articles of daily necessity, block printing, bamboo weaving. SEWA work has received local, national and international recognition.

National Women's Development Corporation

This corporation aims at reaching all women especially rural and urban poor, helps in preparing a shelf of viable projects, provides technical consultancy services, and facilities for women entrepreneurs training, identifies areas of training and sponsors training for women. The National Women's Development Corporation provides necessary linkages and creates an atmosphere for promotion of Women's Development Corporations in all States. There are ten Women's Development Corporations all over the country. They are located in Andhra Pradesh, Gujarat, Haryana, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Punjab, Tamil Nadu and Uttar Pradesh. The corporation

encourges the co-operative movement among rural women by organising societies. The corporation so far has provided financial assistance to women entrepreneurs in more than 70 types of trades and occupations. Some of these are (1) Bakery (2) Printing, Book Binding and Stationery (3) Detergent Soap Making (4) Agarbathi (5) Tailoring and embroidery (6) Electric Grinders (7) Poultry (8) Milch animals (9) Flower garden complexes (10) Grocery shops (11) Fruits and vegetable vending.

Entrepreneurship Development Institute (EDI)

The Entrepreneurship Development Institute of India (EDI) is the first of its kind in Asia and was set-up in May 1983 at Ahmedabad by All India Financial Institutions, Industrial Development Bank of India, Industrial Credit and Investment Corporation of India, Industrial Finance Corporation of India and the State Bank of India.

The Institute conducts result oriented Entrepreneur Development Programmes, particularly in enterprise lacking regions, in a systematic and methodical manner, adjusting the same to suit the intellectual level and socio-economic background of target groups. EDI is well-established to promote small scale industries in industrially backward and rural areas and for developing local and human resources. It strengthens motivation and sharpens awareness enabling one to use one's skill more professionally and profitably. Special EDPs are conducted for target groups, science and technology graduates, women for rural self-employment and existing entrepreneurs.

At the central level, various ministries and departments have evolved their different schemes which seek to promote entrepreneurship among women. The Small Industries Services Institutes under the Small

Industries Development Organisation conduct training programmes for women entrepreneurs and provide active assistance for setting up their own enterprises. They also identify the small industries which could be taken up by women, conduct market survey and give public demonstrations to prospective beneficiaries and motivate women entrepreneurs. This apart, the SISI provides economic, technical and managerial advice and guidance and even helps formulation of viable schemes. Similarly, the All India Handicrafts Board conducts training programmes and assists in setting up training-cum-production centres and gives guidance in marketing and designs. In organising a variety of village industries, such as match box making, hand-made paper, village pottery, fibre bamboo and cane work, fruit processing and food preservation, the Khadi and Village Industries Commission has been of tremendous help to women.

The Ministry of Agriculture, the Ministry of Labour, the Ministry of Social Welfare and the Central Social Welfare Board have their own programmes too, which provide avenues of self-employment to needy women.

Women Entrepreneurs' Association at International Scenario

Following are the Women Entrepreneurs' Association function globally.

1. Associated Country Women of the World (ACCW)

Ten million women entrepreneurs are its active members through 34 societies which represent sixty countries. These groups consist of women entrepreneurs living in rural areas of developing nations and are primarily concerned with the development of rural entrepreneurship.

ACCW provides a network through which member groups can support and help one another particularly in situations where developed countries can give assistance to groups of Third World Countries.

2. World Association of Women Entrepreneurs (WAWE)

This is another World Association of Women Entrepreneurs which is enthusiastically involved in the promotion of women entrepreneurship. It actively participates in the International Conferences of women entrepreneurship. Women from various world associations could enter into collaborative arrangements with their counterparts in India either for setting up new units in India or for import and export business. The main aim of this association is to explore and advise on the means by which the rights and duties of women in business and industry, as well as in the domestic sphere, could be asserted and improved.

The association has a world membership of 27,000. WAWE is very keen to set up laboratories and manufacturing units in India. Women entrepreneurs from abroad visited India to seek avenues for business with Indian firms and to note the developments made by the industry in various fields. (Saravanavel, 1991, Desai, 1992, Gupta and Srinivasan, 1993 and Desai 1995).

Badlani (1993) in his study stated that the entrepreneurship is taken to be related to the function of creating something new, organising and co-ordinating, undertaking risk and handling uncertainity. It is best described as an innovative and creative response to society and the environment. Vijayalakshmi (1992) defined entrepreneurship as the ability to co-ordinate and organise, manage and maintain and reap the best out of even the worst situations.

Thus, entrepreneurship development is proving, a boon to small entrepreneurs, a bonanza for backward areas and industry districts, a vehicle of socio-economic prosperity, a panacea to women entrepreneurs and a bliss to unemployed graduates. Entrepreneurship development is transforming the small entrepreneurs into medium and large scale entrepreneurs. Thus, it is playing a catalytic role in various sectors of the national economy and status improvement of Indian women (Pathak, 1987 and Sharma, 1991).

Methodology

III METHODOLOGY

The methodology for the study, 'Factors Associated with Entrepreneurial Development among Women in Tamil Nadu', consisted of the following steps :

A. Selection of the locale.

B. Selection of the sample.

C. Selection of the method.

D. Construction of the tools.

E. Collection of the data and

F. Analysis and interpretation of the data.

A. Selection of the locale

The locale of the study was Madurai district, the native place of the researcher, being selected for its easy accessibility to women entrepreneurs from whom primary data could be collected. The pace of industrial development in Madurai district has been rapidly increasing. As on 30th June 1995, there were 12,505 registered Small Scale Industries (SSI) in this district, providing employment for 69,012 persons with an investment of Rs.16,747 lakhs. In addition to these, there were 51 large and medium scale industries with an investment of Rs.24,535 lakhs providing employment for 27,793 persons. There are three industrial estates in this district, located in Madurai, Kappalur and Theni (DIC, 1995).

This district also enjoys a network of well established banking institutions. As for women's share, the records of the District Industries

Centre show that as on 31st December 1995, there were 1,632 registered units run by women. Every year the District Industries Centre conducts Entrepreneurship Development Programme (EDP) to train first generation entrepreneurs for managing small scale industries. It was noteworthy that during 1994-95, EDP was conducted exclusively for women. Thus there was ample scope for selection of a wide variety of entrepreneurs as the sample for the study.

B. Selection of the sample

A multi stage sampling design was followed for the study. At the first stage, details of women entrepreneurs in the nine taluks of Madurai district were collected from the District Industries Centre (Table I).

TABLE I.

DISTRIBUTION OF WOMEN ENTREPRENEURS IN DIFFERENT TALUKS

S.No.	Taluk	Number of women entrepreneurs	Percentage (N : 1632)
1.	Madurai North	432	27
2.	Madurai South	367	23
3.	Thirumangalam	285	18
4.	Periyakulam	212	13
5.	Andipatti	123	8
6.	Vadipatti	72	4
7.	Melur	57	3
8.	Usilampatti	46	2
9.	Uthamapalayam	38	2
	Total	1632	100

Source : District Industries Centre, Madurai (1995).

Out of the nine taluks, Madurai North, Madurai South, Thirumangalam and Periyakulam were purposely selected for primary

data collection, since nearly 80 per cent of the women entrepreneurs of the district hailed from these four taluks. As Gupta (1992) exhorts, purposive sampling is a technique in which a desired number of sample units are selected deliberately and purposely depending upon the object of enquiry.

At the second stage, following the simple random technique, 150 women entrepreneurs representing equally the three broad categories of enterprises namely, manufacture, trade and service were selected. According to Kothari (1991) simple random sampling, also known as chance sampling or probability sampling, is one where each and every item in the population has an equal chance of inclusion in the sample. Table II gives the distribution of the sample – talukwise and categorywise.

TABLE II.

DISTRIBUTION OF THE SAMPLE

S.No.	Taluks	Number in the categories			
		Manufacturing	Trading	Servicing	Total
1.	Madurai North	17	17	16	50
2.	Madurai South	14	14	14	42
3.	Thirumangalam	11	11	11	33
4.	Periyakulam	8	8	9	25
	Total	50	50	50	150



Tailoring



Book-Binding

Plate.1. WOMEN IN MANUFACTURING



Electrical Repair Work

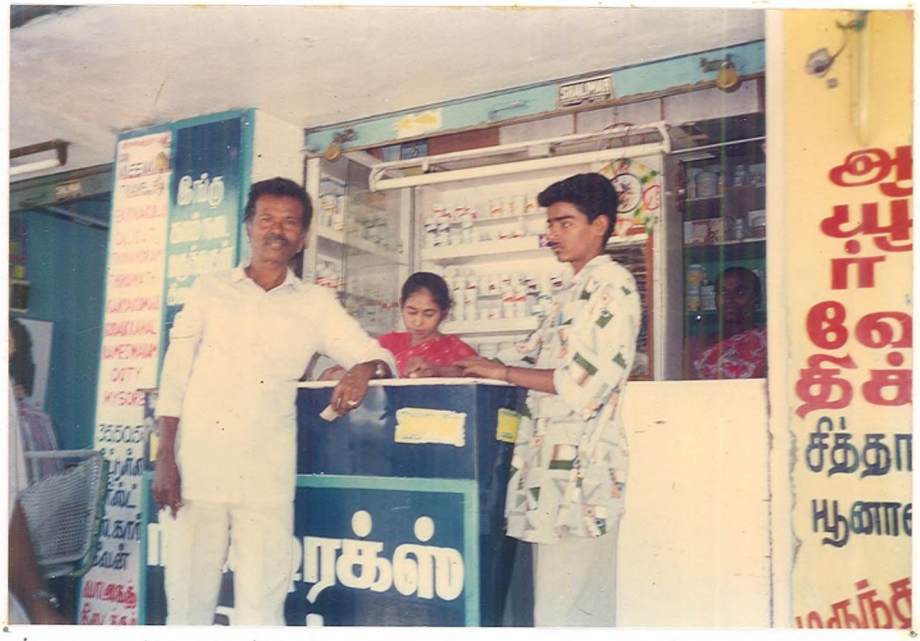


STD Service Centre

Plate. 2. WOMEN IN SERVICING



Textile sale



Ayurvedic Medical shop

Plate.3. WOMEN AT BUSINESS

C. Selection of the method

The present study is based on both primary and secondary data. Primary data were collected through personal interviews with the selected entrepreneurs. According to Kothari (1991), personal interview method requires a person known as the interviewer asking questions generally in a face-to-face contact with other person or persons. This method helps in getting clear information and provides chances for cross examination. Data which are not originally collected but obtained from published or unpublished sources are known as secondary data (Gupta, 1992). Secondary data for this study were collected from unpublished records of the Directorate of Industries and Commerce, Madras, District Industries Centre, Madurai and Madurai District Small Scale Industries Association.

D. Construction of the tools

The tools used in this study were :

1. Interview schedule
2. Attitude scale and
3. Check list

1. The interview schedule constructed for the study included questions pertaining to personal and socio-economic background and also covers all the subsystem variables namely, Self-Sphere System, Socio-Psycho Sphere System, Resource System and Support System (Appendix I).

2. An attitude scale (Likert - type) was constructed with selected statements to measure the level of motivation of the women entrepreneurs under study (Appendix II).

3. A check list comprising questions relating to problems encountered by women entrepreneurs was also developed (Appendix III).

The tools thus prepared were pretested for their reliability and validity and finalised.

E. Collection of the data

The tools developed for the study were administered personally on the 150 women entrepreneurs selected, after developing good rapport with the sample.

F. Analysis and interpretation of the data

The data thus collected were analysed and interpreted statistically using the following tests

a. Mean and standard deviation
b. Chi-square test
c. Multi-linear regression
d. Path analysis and
e. Mean score

The selected variables which influenced the levels of motivation and entrepreneurial performance are presented in Table IV.

TABLE IV.

SELECTED VARIABLES WHICH INFLUENCED THE LEVEL OF MOTIVATION AND ENTREPRENEURIAL PERFORMANCE

S.No.	Independent variable	Dependent variable
1.	**Socio-economic factors**	Level of motivation
	Age Educational status Marital status Type of family Income Caste Size of the family Habitat Experience Training Employment status of the head of the family	
2.	**Sub-system variables**	Entrepreneurial Performance
a.	**Self-Sphere System**	
	Age Education Experience Income	
b.	**Socio-Psycho Sphere System**	
	Job satisfaction Intrafamilial decision-making Family type Family education Entrepreneurial decision-making Family occupation Caste Social participation	
c.	**Resource System**	
	Financial assistance Technical guidance Machinery and equipment Marketing	
d.	**Support system**	
	Institutional support Entrepreneurial training Manpower support Project reinvestment pattern	

Using the Likert scale, the levels of motivation of the women entrepreneurs under study were estimated and were classified into three categories with the help of mean ($\bar{X}$) and the standard deviation (S.D.) of the score value as given under :

($\bar{X}$ + S.D.) $\geq$ High level motivation

($\bar{X}$ – S.D.) $\leq$ Low level motivation

Between ($\bar{X}$ + S.D.) and ($\bar{X}$ – S.D.) = Medium level motivation

where $\bar{X}$ = Mean score value of motivation
S.D. = Standard deviation of motivation (Appendix IV)

The number of enterpreneur in each category is derived as given below:

($\bar{X}$ + S.D.) = (102.5 + 19.5) = 122 and above - High level motivation.

a. The number of enterpreneurs fall under high level motivation = 48

($\bar{X}$ + S.D.) = (102.5 - 19.5) = 83 and below - Low level of motivation.

b. The number of enterpreneurs fall under low level motivation = 32

Between ($\bar{X}$ + S.D.) and ($\bar{X}$ – S.D.) = 122 and 83 - Medium level motivation.

c. The number of enterpreneurs fall under medium level motivation = 70

The chi-square test was used to examine the relationship between the level of motivation and socio-economic factors concerned with the women entrepreneurs (Appendix V).

In order to identify the factors which influence the level of motivation, multiple linear regression model was used (Appendix VI).

To examine the direct, indirect and substantial effects of entrepreneurial sub-system variable on the entrepreneurial performance data were analysed by using the path analysis (Appendix VII).

In order to analyse the inter-category seriousness of constraints of women entrepreneurs mean score was calculated (Appendix VIII).

The index for sub-system variables and entrepreneurial performance has been developed by the method used in their study by Trivedi (1963) and Singh (1992).

To develop entrepreneurial index, four performance factors were identified and entrepreneurial performance has been worked out by using the following equation :

ENTREPRENEURIAL PERFORMANCE = Return on investment + Sales to working capital + Net profit + Investment per worker.

RETURN ON INVESTMENT = Returns / Investment

SALES OF WORKING CAPITAL = Working capital / sales

NET PROFIT = All revenues – All costs

INVESTMENT PER WORKERS = Investment / Number of workers

To arrive at this index, data of five years were collected and the chain index formula was applied to compute percentage change of each component for all the five years.

$$\text{Percentage change} = \frac{\text{Current year figure} - \text{previous year figure}}{\text{Previous year figure}} \times 100$$

The average percentage change was obtained for each component by dividing the sum of percentage change for four years by four. The scores were given on the basis of the percentage change for each component which are as follows.

Percentage	Score Value
Below 10	1
10 - 20	2
20 - 30	3
30 - 40	4
40 - 50	5
50 - 60	6
60 - 70	7
70 - 80	8
80 - 90	9
90 - 100	10

Measurement of variables :

1. Self-sphere system variables

a. Age

Actual age of the respondents was recorded and mean age was computed.

b. Education

The score value of educational status of the women enterpreneurs was obtained as follows :

Educational Qualification	Score Value
Primary school	5
Middle school	8
Matriculation school	10
B.Sc / B.A	14
B.Ed	15
M.Sc / M.A	16
Ph.D	19
Certificate / Diploma	1 for each

c. Experience of the enterpreneurs

Actual years of experience had been recorded; a score of one was awarded for each year.

2. Socio-psycho sphere system

The scoring of socio-psycho sphere system variables were arrived as follows :

a. Job satisfaction

On the basis of aggregate scores, job satisfaction was categorized into four categories and scored as under :

Category	Score
Highly satisfied	4
Moderately satisfied	3
Slightly satisfied	2
Least satisfied	1

b. Intra familial decision-making

Intrafamilial decision-making pattern was operationalised according to the extent of involvement of women entrepreneurs in decision-making within the family. The scoring was done as under :

Category	Score
Never consulted	0
Rarely consulted	1
Always consulted	2
Joint-decision	3
Independent decision	4

c. Family type

Family type refers to the size of the family. Nuclear family is the basic grouping of the couple and their children while the joint family is the collection of more than one unit, based on the closed blood ties and

sharing of shelter and kitchen. Size of the family refers to the total number of members in the family. The scoring was done as under :

Category	Score
Nuclear family	1
Joint family	2

d. Family education

It refers to the aggregate years of formal education acquired by each family members, above 14 years divided by total number of family members above the age of 14 years. The scoring of this variable was done as follows :

Category	Score
Very low (below 5 years)	1
Low (5 – 8)	2
Medium (8 – 12)	3
High (12 – 14)	4
Very high (>14)	5

e. Entrepreneurial decision-making

Entrepreneurial decision-making was operationalized according to the extent of involvement of respondents in decision-making relating to their enterprise. Scoring was done as follows :

Category	Score
Never consulted	0
Rarely consulted	1
Always consulted	2
Joint-decision	3
Independent decision	4

f. Caste

Caste refers to a distinct hereditary order of society. The scores alloted to different caste groups are as follows :

Category	Score
Backward	1
Forward	2

g. Family occupation

It refers to the means of livelihood of the family.

Category	Score
Labour	1
Caste occupation	2
Self-occupation	3
Business	4
Farming	5
Service	6

h. Social participation

It refers to the degree to which the respondents were involved in formal organisation as member or office-bearer. In order to arrive at aggregate scores, the following categorization was done :

Category	Score
No participation	0
Low participation	1
Medium participation	2
High participation	3
Very high participation	4

3. Resource system variables

a. Financial assistance

It is conceptualized as the assistance in the form of money provided by any agency or institution. It was categorized and scored as follows :

Category (financial assistance)	Score
Never availed	0
Rarely availed	1
Frequently availed	2
Very frequently availed	3

b. Technical assistance

The guidance and advice provided by the agencies and institutions to the entrepreneur while initiating, implementing and running the enterprise have been considered as technical guidance.

Category (technical assistance)	Score
No guidance	0
General guidance	1
Sales guidance	2
Technical guidance	3
Managerial guidance	4

c. Machinery and equipment

This refers to the need and availability of machinery and equipment required for the present enterprise. Scoring was done as under :

Category (equipment)	Score
Not needed	0
Available at selected places	1
Easily available	2

d. Raw material

This is categorised with reference to the extent of availability of raw material needed by the individual entrepreneurs. It was scored as under :

Category (raw material)	Score
Not available in time	0
Available at a few places	1
Easily available	2

e. Marketing

This has reference to the extent of marketing facilities available to the entrepreneurs. The score was obtained as follows :

Category (facilities)	Score
Inadequate	1
Not fully adequate	2
Fully adequate	3

4. Support system variables

a. Institutional support

Any type of support by the agencies and institutions for any entrepreneurial activity is conceptualized as institutional support. Different categories and the allotted scores are as follows :

Category (Institutional support)	Score
No support	0
Inadequate support	1
Not fully adequate	2
Fully adequate	3

b. Entrepreneurial training

This means the institutional training availed by the entrepreneurs relating to any aspect of the enterprise.

Category (training)	Score
Not availed	0
Inadequately availed	1
Availed to some extent	2
Adequately availed	3

c. Man power support

This has reference to the number of employees working in the enterprise. Different categories and the scores are as follows :

Category (Employees)	Score
Low < 10 persons	1
Medium 11 – 25	2
High > 25	3

d. Profit reinvestment pattern

The pattern adopted for reinvestment for unit expansion, essential family requirements and luxury items was categorised as the profit re-investment pattern.

Category (Profit reinvestment)	Score
Not appropriate	8
Least appropriate	9
Appropriate to some extent	10
Appropriate	11
Most appropriate	12

Concepts used

Woman entrepreneur

The woman entrepreneur is a woman who organises, coordinates and manages an industrial undertaking of business / trade / service.

Self-Sphere System

It is composed of personal characteristics, qualities and capabilities of the women entrepreneurs.

Socio-Psycho Sphere System

It is conceptualised as a specific set of social conditions and particular psychological characteristics of the women entrepreneurs.

Resource System

Resource System is composed of all resources and facilities namely finance, raw material, machinery and equipment, technical guidance and marketing.

Support System

In the present study the extent of assistance or aid provided by the institutions and / or persons is conceptualised as Support System.

Institutional support

Institutional support is conceptualised as any kind of support or help provided by the agencies and institutions for any entrepreneurial activity.

Manpower support

The manpower support is the number of workers working in the enterprise owned by a woman entrepreneur.

Entrepreneurial performance

Entrepreneurial performance is a function of entrepreneurial ability to manage the investment, returns on investment, amount invested for a worker and amount of working capital to sales.

Entrepreneurial training

It is institutional training availed by the women entrepreneurs relating to any aspect of the enterprise.

Technical assistance

Technical assistance is the guidance and advice provided by the agencies and institutions to the women entrepreneurs while initiating, implementing and running the enterprise.

Intrafamilial decision-making

It refers to the extent of involvement of women entrepreneurs in decision-making within the family.

Profit reinvestment

The reinvestment of profit or unit expansion, essential family requirements and luxury items are termed profit reinvestment.

Marketing

It refers to the extent of sale facilities available to women entrepreneurs.

Technical education

Technical knowledge gained through formal education.

Training

Knowledge gained through formal training (EDP).

Results and Discussion

IV RESULTS AND DISCUSSION

The results of this study are discussed under the following headings :

A. Socio-economic profile of the women entrepreneurs

B. Levels of motivation of the respondents

C. Relationship between socio-economic factors and levels of motivation

D. Role of sub system variables on entrepreneurial performance, and

E. Constraints faced by the women entrepreneurs

A. Socio-economic profile of the women entrepreneurs

The socio-economic profile of the women entrepreneurs under study is given in Table V.

TABLE V.

SOCIO-ECONOMIC PROFILE OF THE WOMEN ENTREPRENEURS

S.No.	Factor	Category	Respondents	Percentage N = 150
1.	Age (in years)	21 – 30	26	17
		31 – 40	84	56
		41 and above	40	27
2.	Education	Higher Secondary	70	47
		College	52	35
		Technical	28	18
3.	Marital status	Married	117	78
		Unmarried	33	22
4.	Type of family	Joint family	98	65
		Nuclear family	52	35
5.	Annual family income (in Rs.)	Below 15,000	37	25
		15,001 – 30,000	94	63
		30,001 and above	19	12
6.	Caste	Backward	112	75
		Forward	38	25
7.	Family size	1 – 3	32	21
		4 – 6	76	51
		7 and above	42	28
8.	Habitat	Urban	86	57
		Semi-urban	42	28
		Rural	22	15
9.	Experience	With experience	38	25
		Without experience	112	75
10.	Training	Exposed to EDP training	87	58
		Not exposed to EDP training	63	42
11.	Employment status of the head of the family	Employed	62	41
		Unemployed	88	59

Out of the 150 women entrepreneurs 73 per cent were young, with 17 per cent in the below 30 years age group making it apparent that today many young women take to entrepreneurship. As Rani (1991) and Natarajan (1991) support, normally many women get settled in early life to spare time for economic pursuit of their own.

Regarding the educational status, 70 respondents (47 per cent) had education upto the higher secondary level; 52 respondents (35 per cent) had college education and the remaining 28 respondents (18 per cent) had technical qualification. The women entrepreneurs who had studied only upto higher secondary level, viewed that, instead of going in for higher studies, it was wise to take to entrepreneurship, since there was no guarantee for wage employment even after higher education. Rani (1991) confirmed this observation.

The fact that 78 per cent of the respondents were married, points out that the traditional values and the roles prescribed for a married woman are undergoing considerable changes, mainly for want of economic independence for women. More than 50 per cent of the respondents stated that their husbands had assured them of help directly or indirectly, in their pursuits. Studies by Ramamurthy et al (1990) also support this situation.

It is interesting to note that 65 per cent belonged to the joint family system, providing the added advantage to them for sharing family responsibilities such as cooking and child care by the other members in the household. Rani (1991) also confirmed that women entrepreneurs from joint families experienced less strain in home management when compared to those in the nuclear families.

Out of the 150 respondents, 63 per cent of the women entrepreneurs had a family income of Rs.15,001 – 30,000 per year and a very few (12 per cent) women entrepreneurs had their family income of Rs.30,001 and above.

Murthy (1987), Patel (1991), Singh (1992) and Sadangi and Singh (1993) support the view that entrepreneurship is above caste

considerations. This is confirmed in this study also where 75 per cent respondents belonged to the backward caste. Perhaps the backward caste women might have aimed the concessions given by the government for the reserved categories for initiating economic ventures.

Regarding the size of the family, 76 entrepreneurs (51 per cent) had a family size of four to six members and 42 entrepreneurs (28 per cent) had a family size of above five members. The remaining 32 entrepreneurs (21 per cent) had a family size of one to three members.

While 86 entrepreneurs (58 per cent) belonged to the urban area, 42 entrepreneurs (28 per cent) lived in semi-urban and only 22 entrepreneurs (14 per cent) were in rural areas. This situation might perhaps be due to the availability of raw materials, quick means of transport facilities and market facilities available in the urban and semi-urban areas.

Nafziger (1971) and Naik (1989) observe that though not a pre-requisite, experience plays a crucial role in the successful development of entrepreneurship. Only 25 per cent of the sample had more than five years of experience in the same field before starting the enterprise. Seventy five per cent had no prior experience.

Vinze (1987) and Singh (1992) suggest that the entrepreneurial qualities could be inculcated through proper training. Eighty seven entrepreneurs (58 per cent) had undergone the EDP training offered by the District Industries Centre.

It was a matter of surprise that the head of the families of 88 entrepreneurs (59 per cent) were unemployed. This situation might have

prompted the women to start their own enterprises to support their families.

B. Levels of motivation of the respondents

The women entrepreneurs under study could be categorised into three, according to the levels of motivation, as given in Table VI.

TABLE VI.

LEVELS OF MOTIVATION OF THE ENTREPRENEURS

S.No.	Level of motivation	Number of entrepreneurs	Percentage	Mean scores for motivation	S.D.
1.	High	48	32	118.32	6.58
2.	Medium	70	47	100.49	14.31
3.	Low	32	21	83.16	8.78

While 32 per cent came under the high level category, 47 per cent belonged to the medium level and the remaining 21 per cent were in the low level. An examination of the mean scores of the respondents at the different levels of motivation and the standard deviation points out, greater consistency among the women at the high level category.

C. Relationship between socio-economic factors and levels of motivation

1. Levels of motivation vs age

The relationship between the levels of motivation of the women entrepreneurs and their age is shown in Table VII.

TABLE VII.

LEVELS OF MOTIVATION VS AGE

S.No.	Age in years	Level of motivation High n : 48 No	%	Medium n : 70 No	%	Low n : 32 No	%	χ^2	χ^2 0.05
1.	21 – 30	16	33	5	7	5	16		
2.	31 – 40	20	42	48	69	16	50	16.9063*	9.488
3.	41 and above	12	25	17	24	11	34		

* Significant at 5 per cent level.

The inference drawn from Table VII is that there is an association between the level of motivation and age of the woman entrepreneur. The calculated value of chi-square was greater than the table value, at five per cent level of significance.

Among the three categories, more number of women who ventured into business were in the age group of 31 – 40 years. This age group may perhaps be more energetic, enthusiastic, progressive and innovative when compared to the other groups. There are supportive evidences in the studies by Ramamurthy et al (1990), Natarajan (1991), Singh (1992) and Sadangi and Singh (1993) that age influenced entrepreneurship, particularly among women.

2. Levels of motivation vs educational status

Table VIII gives the relationship between the level of motivation of the women entrepreneurs under study and their educational status.

Education is an important instrument for increasing and bettering the chances of women's employability and empowering women to think for themselves, to become confident and also to develop the capability of recognising more accurately the area of exploitation. The studies

carried out by Deivasenapathy (1986), Murthy (1987), Natarajan (1991), Singh (1992) and Ramamurthy et al (1991) also confirmed that education is a crucial and influencing factor motivating women to start the enterprises, since the educationally qualified entrepreneurs have greater access to technical resources, facilities, expertise, marketing support and investment, as compared to uneducated persons.

TABLE VIII.

LEVELS OF MOTIVATION VS EDUCATIONAL STATUS

S.No.	Educational status	Level of motivation High n : 48 No	%	Medium n : 70 No	%	Low n : 32 No	%	χ^2	χ^2 0.05
1.	Higher secondary	27	56	31	44	12	38		
2.	College	15	31	27	39	10	31	18.6274*	9.488
3.	Technical education	6	13	12	17	10	31		

* Significant at 5 per cent level.

It is clear from Table VIII that out of the 48 women entrepreneurs with high level motivation, 27 respondents (56 per cent), had studied upto higher secondary and 15 respondents (31 per cent) upto college and the remaining six (13 per cent) had technical education.

Out of the 70 women entrepreneurs with medium level motivation, 31 (44 per cent) had studied upto higher secondary level, 27 (39 per cent) had completed their college education and 12 (17 per cent) had technical education. Out of the 32 women entrepreneurs with low level motivation, 12 (38 per cent) had studied upto higher secondary level and 10 (31 per cent) had college education and the other 10 (31 per cent) had technical education.

Statistical analysis shows that there is a significant relationship between educational status of the women entrepreneurs and their levels of motivation.

3. Levels of motivation vs marital status :

Normally married women alone venture to start enterprises, owing to their settled life. However, 33 women entrepreneurs under study were unmarried. The relationship between the levels of motivation and marital status of women entrepreneurs is shown in Table IX.

TABLE IX.

LEVELS OF MOTIVATION VS MARITAL STATUS

S.No.	Marital status	Level of motivation High n : 48 No	%	Medium n : 70 No	%	Low n : 32 No	%	χ^2	χ^2 0.05
1.	Married	37	77	57	81	23	71		
2.	Unmarried	11	23	13	19	9	29	1.0708	5.991

Out of 48 women entrepreneurs with high level motivation, 37 (77 per cent) were married. Among the women entrepreneurs with medium level motivation 57 (81 per cent) were married and among the women entrepreneurs with low level motivation, 23 (71 per cent) were married. The chi-square value is less than the table value indicating that there is no significant relationship between the level of motivation and marital status.

4. Levels of motivation vs type of family :

The relationship between the levels of motivation and the type of family is illustrated in Table X.

TABLE X.

LEVELS OF MOTIVATION VS TYPE OF FAMILY

S.No.	Type of family	Level of motivation High n : 48 No	%	Medium n : 70 No	%	Low n : 32 No	%	γ^2	γ^2 0.05
1.	Joint	32	67	46	66	20	62		
2.	Nuclear	16	33	24	34	12	38	0.2296	5.991

More than 60 per cent of the women entrepreneurs under study were from joint families. Out of the 48 women entrepreneurs with high level motivation, 32 (67 per cent) belonged to joint families. Out of the 70 women entrepreneurs with medium level motivation, 48 (66 per cent) hailed from joint families. Among those with low level motivation, 20 (62 per cent) were from joint families. Being in the joint family where household chores are shared by others might have facilitated the women to seek self employment.

The calculated value reveals that there is no significant relationship between type of family and the level of motivation.

5. Levels of motivation vs family income :

The relationship between the levels of motivation of the women entrepreneurs and their family income is presented in Table XI.

TABLE XI.

LEVELS OF MOTIVATION VS FAMILY INCOME

S.No.	Family income per annum (Rs.)	Level of motivation High n : 48 No	%	Medium n : 70 No	%	Low n : 32 No	%	γ^2	γ^2 0.05
1.	Below 15,000	14	29	12	17	11	34		
2.	15,001 – 30,000	29	61	52	74	13	41	12.0334*	9.488
3.	30,001 and above	5	10	6	9	8	25		

* Significant at 5 per cent level.

The family income of a majority of the women entrepreneurs is between Rs.15,001 – 30,000 per annum. Only limited women entrepreneurs had family income of Rs.30,000 and above. The calculated chi-square value indicates that there is a significant relationship between the level of motivation of the women entrepreneurs and their family income.

6. Levels of motivation vs caste :

Table XII shows the relationship between the levels of motivation of women entrepreneurs and their castes.

TABLE XII.

LEVELS OF MOTIVATION VS CASTE

S.No.	Caste	Level of motivation High n : 48 No	%	Medium n : 70 No	%	Low n : 32 No	%	γ^2	γ^2 0.05
1.	Forward	10	20	20	28	8	25		
2.	Backward	38	80	50	72	24	75	0.7435	5.991

In all the three categories, a majority of over 70 per cent respondents belonged to the backward caste. The chi-square value was less than the table value indicating that there is no significant relationship between caste and the level of motivation.

In the past, caste system played an important role in entrepreneurship development (Nandy, 1973). Now there may be a change in this regard since entrepreneurship is open to all, irrespective of caste (Singh, 1992). Better facilities and incentives provided by the Government increasing unemployment and economic pressures draw youth from diverse social background thus establishing the fact that caste can no longer be a barrier to entrepreneurship development (Sadangi and Singh, 1993).

7. Levels of motivation vs family size :

The relationship between the levels of motivation and the size of the family is given in Table XIII.

TABLE XIII.

LEVELS OF MOTIVATION VS FAMILY SIZE

S.No.	Size of the family	Level of motivation High n : 48 No	%	Medium n : 70 No	%	Low n : 32 No	%	χ^2	χ^2 0.05
1.	1 – 3	5	10	14	20	13	41		
2.	4 – 6	26	54	40	71	10	31	21.8714*	9.488
3.	7 and above	17	36	6	9	9	28		

* Significant at 5 per cent level.

Out of 48 women entrepreneurs with high level motivation 26 (54 per cent) respondents had 4 – 6 members in their families and 17 (36 per cent) had 7 members and above. The entrepreneurs with medium level motivation 40 (71 per cent) had 4 – 6 members in the families and 14 (20 per cent) had 1 – 3 members in their families. Among the women entrepreneurs with low level motivation, 10 (31 per cent) had 4 – 6 members and 13 (41 per cent) had 1 – 3 members.

The chi-square value shows that there is a significant relationship between the level of motivation and family size. The size of the family motivates the women to start enterprises (Bhardwaj, 1982 and Takshak, 1990).

8. Levels of motivation vs habitat :

The relationship between the levels of motivation and the habitat of women entrepreneurs is shown in Table XIV.

TABLE XIV.

LEVELS OF MOTIVATION VS HABITAT

S.No.	Habitat	Level of motivation High n : 48 No	%	Medium n : 70 No	%	Low n : 32 No	%	χ^2	χ^2 0.05
1.	Urban	28	58	42	60	16	50		
2.	Semi-urban	15	31	17	24	10	31	2.0624	9.488
3.	Rural	5	11	11	16	6	19		

Table XIV shows that in all the three categories more number of women entrepreneurs belonged to the urban and semi-urban areas. Only limited number, that is, five respondents (11 per cent) from high, 11 (16 per cent) from medium and six (19 per cent) from low levels of motivation belonged to the rural areas.

The chi-square value shows that there is no significant relationship between habitat and the level of motivation.

9. Levels of motivation vs experience :

As is true of any developmental activity, an entrepreneur learns tricks of the trade and expertise over experience and becomes an expert (Jyotibha, 1990). The business experience accelerates the entrepreneurial spirit which in turn creates more involvement in business (Ramaswami, 1985 and Naik et al, 1990). Table XV depicts the relationship between experience and the levels of motivation.

TABLE XV.

LEVELS OF MOTIVATION VS EXPERIENCE

S.No.	Experience	Level of motivation High n : 48 No	%	Medium n : 70 No	%	Low n : 32 No	%	χ^2	χ^2 0.05
1.	With experience	18	38	10	14	10	31		
2.	Without experience	30	62	60	86	22	69	9.4531*	9.991

* Significant at 5 per cent level.

It is clear from Table XV that only a limited number of women entrepreneurs, 18 (38 per cent), 10 (14 per cent) and 10 (31 per cent) from high, medium and low levels of motivation respectively had experience in their particular fields of entrepreneurship. Thirty (62 per cent) women entrepreneurs from high level motivation, 60 (86 per cent) from medium level motivation and 22 (69 per cent) from low level motivation had started the enterprises afresh.

The chi-square value shows that there is a significant relationship between the level of motivation and experience.

10. Levels of motivation vs training :

Knowledge is one of the important components of human behaviour. It plays a major role in the covert and overt behaviour of human beings. Once knowledge is acquired, it produces changes in the thinking process of an individual. The relationship between levels of motivation and training is given in Table XVI.

TABLE XVI.

LEVELS OF MOTIVATION VS TRAINING

S.No.	Training	Level of motivation High n : 48		Medium n : 70		Low n : 32		χ^2	χ^2 0.05
		No	%	No	%	No	%		
1.	Exposed to EDP training	20	42	47	67	20	63		
2.	Not exposed to EDP training	28	58	23	33	12	37	7.7343*	5.991

* Significant at 5 per cent level.

Out of 48 women entrepreneurs with high level motivation 20 (42 per cent) had undergone EDP training and 28 (58 per cent) had not undergone EDP training. Among medium level of motivation 47 (67 per

cent) had exposed to EDP training and 23 (33 per cent) had not exposed to EDP training; so they had no previous knowledge about the enterprises. Since the calculated value of chi-square is greater than the table value, there exists a relationship between the levels of motivation and EDP training.

The findings of Singh (1988), Naik (1989) and Devadas and Sujit (1990) justify that the training is a pre-requisite of good business.

11. Levels of motivation vs employment status of head of the family :

Table XVII indicates the relationship between the levels of motivation and employment status of the head of the family.

TABLE XVII

LEVELS OF MOTIVATION VS EMPLOYMENT STATUS OF THE HEAD OF THE FAMILY

S.No.	Training	Level of motivation High n : 48		Medium n : 70		Low n : 32		γ^2	γ^2 0.05
		No	%	No	%	No	%		
1.	Employed	11	23	36	51	15	47		
2.	Unemployed	37	77	34	49	17	53	10.3459*	5.991

* Significant at 5 per cent level.

A majority of the head of the families in all the three categories (more than 50 per cent) were unemployed and only a very few (less than 50 per cent) were employed. The computed chi-square value shows that there is a significant relationship between the levels of motivation and the employment status of the head of the family.

12. Levels of motivation vs type of enterprise :

The relationship between levels of motivation and type of enterprise is presented in Table XVIII.

TABLE XVIII.

LEVELS OF MOTIVATION VS TYPE OF ENTERPRISE

S.No.	Training	Level of motivation High n : 48 No	%	Medium n : 70 No	%	Low n : 32 No	%	χ^2	χ^2 0.05
1.	Manufacturing	12	25	26	37	12	37		
2.	Trading	14	29	24	34	12	37		
3.	Servicing	22	46	20	29	8	26	5.326*	9.448

Out of the 48 women entrepreneurs with high level motivation, 22 (46 per cent) selected enterprises related to servicing, 14 (29 per cent) took trading and 12 (25 per cent) chose the manufacturing categories.

Among the medium level, 26 (37 per cent), 24 (34 per cent) and 20 (29 per cent) had selected manufacturing, trading and servicing respectively as their enterprises.

Out of the 32 women entrepreneurs with low level motivation, 12 (37 per cent) were manufacturers 12 (37 per cent) were traders and the remaining 8 (26 per cent) had selected servicing as their enterprise. The computed chi-square value shows that the level of motivation had in no way infleunced the type of enterprise pursued by the women entrepreneurs.

13. Selected variables vs levels of motivation :

Table XIX shows the estimated results of selected variables on the levels of motivation.

TABLE XIX.

ESTIMATED REGRESSION RESULTS OF LEVELS OF MOTIVATION

S.No.	Variables	Estimated value of parameters	't' value
	CONSTANT	2.9123	
1.	Education (x2)	0.2145*	3.0018
2.	Annual family income (x6)	0.1942*	2.9153
3.	Experience (X3)	0.1765*	3.6183
4.	Training (x7)	0.1472*	3.4210
5.	Employment status of the head of the family (x5)	0.1045*	2.7241
6.	Family size (x4)	0.0914*	2.0136
7.	Age (x1)	0.0742*	2.1172
	R^2 value	0.9903	
	F value	123.2134	
	No. of observations	150	

* Significant at 5 per cent level.

From Table XIX it can be seen that R^2 value indicates that all the explanatory variables account for 99 per cent variation on the levels of motivation of the women entrepreneurs. Only seven variables (factors) were statistically significant at five per cent level and they had positive relation on the levels of motivation. Out of seven variables, education had greater influence on motivation of entrepreneurs compared to other variables. It is followed by the variables – annual family income, experience, training, employment of the heads of the families, family size and age. The F value indicates that the estimated regression model is statistically significant at one per cent level.

From the above analysis, it could be understood that the women entrepreneurs with high level of motivation is consistent compared to other groups of women entrepreneurs with medium and low levels of motivation (Fig.1).

D. Role of subsystem variables on entrepreneurial performance

The influence of subsystem variables on the entrepreneurial performance is discussed under the following headings :

1. Self-Sphere System
2. Socio-Psycho Sphere System
3. Resource System and
4. Support System

1. Self-Sphere System

Under the self-sphere system, the variables included for the study were, age, literacy level and experience. The path analysis of self-sphere system explanatory variables with entrepreneurial performance index as a dependent variable, is presented in Table XX.

TABLE XX.

SELF-SPHERE SYSTEM AND ENTREPRENEURIAL PERFORMANCE

S.No.	Explanatory variables	Direct effect	Indirect effect	Substantial indirect effect channelled through other variables		Total effect (r)
1.	Age	0.1426	0.0786	0.2712 0.1896	Literacy Experience	0.2212
2.	Literacy level	0.3472	0.1472	0.1656 0.0062	Experience Age	0.4944*
3.	Experience	0.2615	0.2167	0.0104 0.1236	Age Literacy level	0.4782*

* Significant at 5 per cent level.

Literacy level and experience exert positive and significant influence on entrepreneurial performance. Direct and indirect effects of self-sphere system unfold the fact that only literacy level emerged as a dominant variable, exerting maximum direct effect as well as substantial indirect effect through experience and age. Education with experience could make the women perform their entrepreneurial function effectively.

This finding is in confirmity with those by Singh (1988), Gupta (1987), Sharadha (1989) and Gomage (1990) and Obliga (1990) which reveal that through the personality traits such as age, education and experience, an entrepreneur can utilise the available resources and perform the entrepreneurial activity effectively.

2. Socio-psycho sphere system

Socio-psycho sphere system consists of a specific set of social conditions and particular psychological characteristics of women entrepreneurs. Value of the society is an important factor among women entrepreneurs. The women entrepreneurs depend on the pattern of society in which they live. Based on the societal pattern, the psychology of the women is determined.

In the present study, eight different variables were considered under the socio-psycho sphere system. The path analysis of socio-psycho sphere system explanatory variables with entrepreneurial performance index as a dependent variable is given in Table XXI.

TABLE XXI.

SOCIO-PSYCHO SPHERE SYSTEM AND ENTREPRENEURIAL PERFORMANCE

S.No.	Explanatory variables	Direct effect	Indirect effect	Substantial indirect effect channelled through other variables		Total effect (r)
1.	Job satisfaction	0.0721	0.1041	0.0032	Family occupation	
				0.0076	Family education	0.1762
				0.0041	Social participation	
2.	Intra familial decision-making	0.1012	0.0743	0.0104	Entrepreneurial decision-making	
				0.1061	Family education	0.1755
				0.0006	Social participation	
3.	Entrepreneurial decision-making	0.1062	0.1031	0.0061	Intra familial decision-making	
				0.0091	Family education	0.2093*
				0.1004	Social participation	
4.	Family type	0.0701	0.1121	0.0106	Family occupation	
				0.0101	Family education	0.1822
				0.0015	Caste	
5.	Family occupation	0.0113	0.0814	0.0721	Intra familial decision-making	0.0927
				0.0063	Family education	
				0.0071	Caste	
6.	Family education	0.1421	0.0901	0.0163	Entrepreneurial decision-making	
				0.1013	Family occupation	0.2322*
				0.0004	Caste	
7.	Caste	0.0064	0.1042	0.0075	Family type	
				0.1032	Family occupation	0.1106
				0.1003	Family education	
8.	Social participation	0.0617	0.1103	0.0171	Intra familial decision-making	
				0.0043	Family type	0.1720
				0.0017	Family education	

* Significant at 5 per cent level.

It is clear from Table XXI that family education and entrepreneurial decision-making had positive and significant effect on the entrepreneurial performance. The path value of direct and indirect effects reveals the fact that family education was exerting substantial indirect effect through entrepreneurial decision-making, family occupation and caste. Entrepreneurial decision-making variable was exerting substantial indirect effects through intra familial decision-making, family education and social participation in the socio-psycho sphere system.

3. Resource system

The resource system includes five different variables, as given in Table XXII. The path analysis of resource system explanatory variables with entrepreneurial performance index as dependent variable is depicted below :

TABLE XXII.

RESOURCE SYSTEM AND ENTREPRENEURIAL PERFORMANCE

S.No.	Explanatory variables	Direct effect	Indirect effect	Substantial indirect effect channelled through other variables		Total effect (r)
1.	Financial assistance	0.3112	0.2734	0.0131	Technical guidance	0.5846*
				0.1103	Marketing	
				0.0072	Machinery and equipments	
2.	Technical guidance	0.0721	0.1041	0.0721	Marketing	
				0.0674	Financial assistance	0.1762
				0.0004	Raw material supply	
3.	Machinery and equipments	0.0937	0.0678	0.0068	Financial assistance	
				0.0013	Technical guidance	0.1615*
				0.0009	Marketing	

4.	Raw material supply	0.0438	0.1014	0.1710	Financial assistance	0.1452
				0.0941	Machinery and equipments	
				0.0061	Marketing	
5.	Marketing	0.1074	0.3124	0.0161	Financial assistance	
				0.0104	Technical guidance	0.4198*
				0.0671	Raw material supply	

* Significant at 5 per cent level

It is evident from Table XXII that the financial assistance and marketing facilities had significant and positive effect on entrepreneurial performance. It is clear from the path analysis, that the financial assistance and marketing exerted direct effect on each other and substantial indirect effect on technical guidance, machinery and equipment and raw material supply in the resource system.

The 'financial assistance' emerged as a dominating variable. It had maximum direct and substantial indirect effect on marketing and indicated the important role played by finance, which endorsed the research findings by Vitz (1987) and Sharma (1990). Anonymous (1990) and Varshneya (1991) found through their research that there is a relationship between marketing facilities and entrepreneurial performance.

4. Support system

The support system included the variables such as institutional support, entrepreneurial training, manpower support and profit re-investment pattern. The path analysis of support system explanatory variables with entrepreneurial performance index as dependent variables is shown in Table XXIII.

TABLE XXIII.

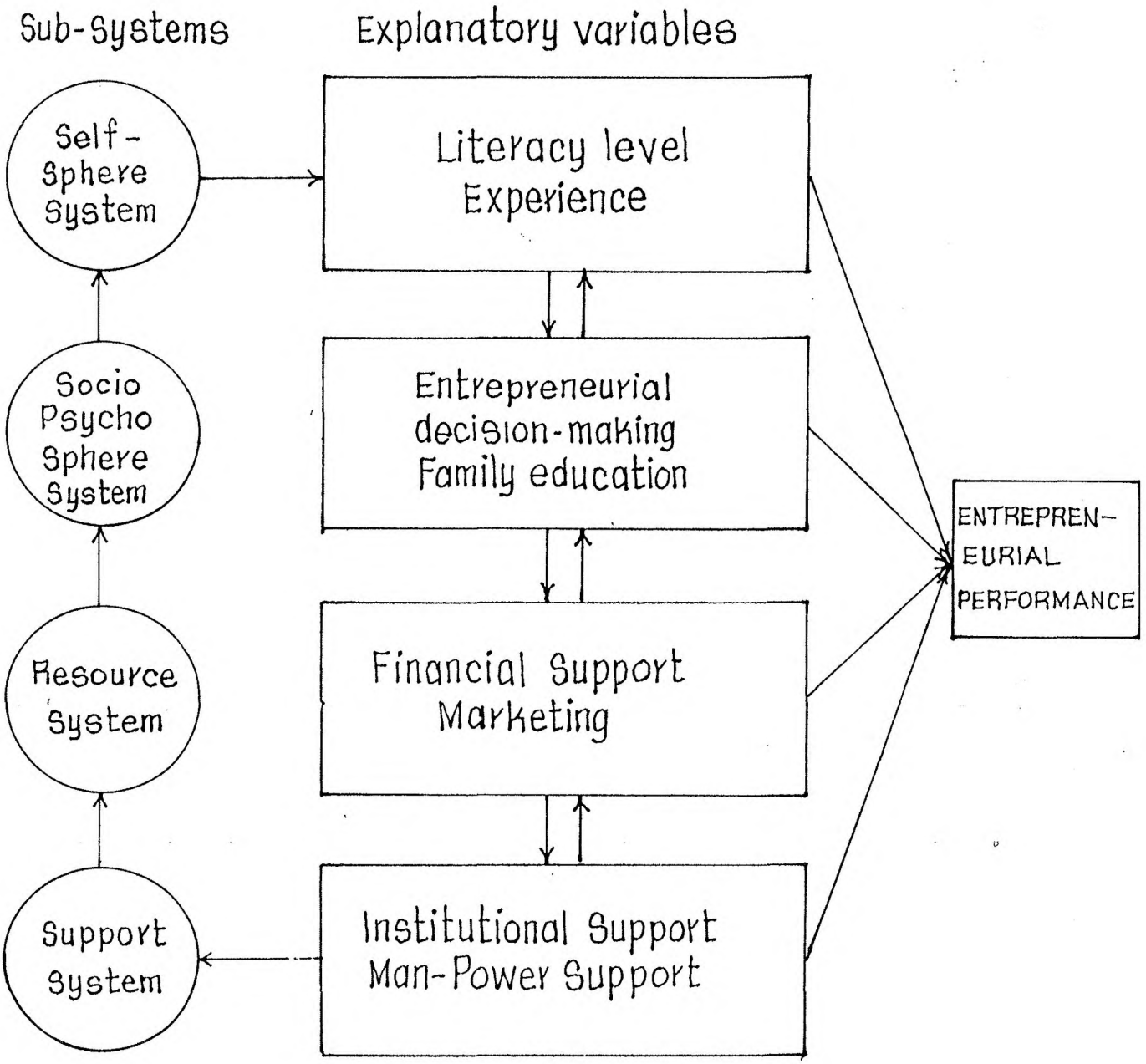
SUPPORT SYSTEM AND ENTREPRENEURIAL PERFORMANCE

S.No.	Explanatory variables	Direct effect	Indirect effect	Substantial indirect effect channelled through other variables		Total effect (r)
1.	Institutional support	0.0472	0.1721	0.1341	Entrepreneurial training	
				0.0067	Manpower support	0.2193*
				0.0042	Profit reinvestment pattern	
2.	Entrepreneurial training	0.0314	0.0148	0.0091	Institutional support	
				0.0108	Manpower support	0.0462
				0.0162	Profit reinvestment pattern	
3.	Man power support	0.0098	0.1047	0.1048	Institutional support	0.1145*
				0.0014	Entrepreneurial training	
				0.0143	Profit reinvestment pattern	
4.	Profit reinvestment pattern	0.0101	0.0726	0.0068	Institutional support	
				0.0147	Entrepreneurial training	0.0827*
				0.1041	Manpower support	

* Significant at 5 per cent level.

Table XXIII shows that institutional support and man-power support had positive significant association with entrepreneurial performance. Direct and indirect effects calculated through path analysis revealed that institutional support exerted maximum positive and direct effect followed by man power support. Institutional support and manpower support exerted substantial indirect effect through profit re-investment pattern and entrepreneurial training.

Sharadha (1989), Amte and Shukla (1990) and Rey (1990) also observed that the support system variables consisting of the assistance or aid given by the institutions and persons and man power support had positive association with entrepreneurial performance of women entrepreneurs (Fig.2).



SUB-SYSTEM VARIABLES AND ENTREPRENEURIAL PERFORMANCE

Figure. 2

E. Constraints faced by the women entrepreneurs

The problems encountered by the women entrepreneurs are discussed under the following heads :

1. Gender related constraints
2. Self-sphere system constraints
3. Socio-psycho sphere system constraints
4. Resource system constraints
5. Support system constraints and
6. Rank order of the various system constraints

1. Gender related constraints :

Table XXIV depicts the gender related constraints faced by women entrepreneurs.

TABLE XXIV.

GENDER RELATED CONSTRAINTS

S.No.	Constraints	Mean score	Rank
1.	Dual role and burden of responsibility at home and in the work place	0.60	I
2.	Male dominance	0.57	II
3.	Excessive challenges and tensions	0.52	III
4.	Health problems due to stress	0.34	IV
5.	Poor risk taking ability (as women)	0.18	V
	Overall mean score	0.44	

Among the gender related constraints faced by the women entrepreneurs, the dual role and responsibility at home and in the work place was the most important constraint, the mean score being 0.60 (60 per cent). Male dominance as the major problem encountered by 57 per

cent entrepreneurs which confirms the age old adage that proclaimed in principle, inequality reigns supreme in practice. Subamma (1985) and Singh (1992) also ascertain that it is high time that women resume their rightful places in the business world, shedding their inferiority complex. More than 50 per cent of the women entrepreneurs had encountered the problem of challenges and tensions due to over work in the unit. The dual role as entrepreneurs and housewives had adversely affected the health of 34 per cent women, which in turn marred their entrepreneurial functions. And poor risk taking ability as the problem encountered by 18 per cent of women entrepreneurs.

2. Self-sphere system constraints :

Table XXV presents the constraints faced by the women entrepreneurs under Self-sphere system.

TABLE XXV.

CONSTRAINTS FACED BY WOMEN ENTREPRENEURS UNDER SELF-SPHERE SYSTEM

S.No.	Constraints	Mean score	Rank
1.	Inadequate knowledge of infrastructure	0.68	I
2.	Unaware of the relative merits and demerits of different enterprises	0.61	II
3.	Lack of systematic planning and working	0.61	III
	Overall mean score	0.63	

A majority of 68 per cent of the entrepreneurs expressed inadequate knowledge on the infrastructural facilities offered by government in terms of sources of finance, procedure and information about getting licence, tax relief, raw materials, technical training and managerial skill and in terms of marketing. Inadequate knowledge about the relative merits and demerits of different enterprises as expressed by 61 per cent women

might have resulted in the wrong choice of the trade. Sixty one per cent of the entrepreneurs encountered a problem in the unit due to lack of systematic planning and working.

3. Socio-psycho sphere system constraints :

The constraints related to Socio-psycho sphere system faced by women entrepreneurs are presented in Table XXVI.

TABLE XXVI.

SOCIO-PSYCHO SPHERE SYSTEM CONSTRAINTS FACED BY WOMEN ENTREPRENEURS

S.No.	Constraints	Mean score	Rank
1.	Lack of recognition and appreciation in the family	0.48	I
2.	Lack of self-confidence	0.41	II
3.	Lack of emotional maturity	0.38	III
4.	Lack of self motivation	0.31	IV
	Overall mean score	0.41	

Studies by Sinha et al (1988) and Takshak (1990) reveal that the family serves as a training school and provides better access to the facilities for the entrepreneurship. However lack of recognition and appreciation in the family was the problem encountered by 48 per cent of the women entrepreneurs in this study, which confirmed the continuation of the traditional roles assigned to women in the Indian family scenario, that 41 per cent lacking self-confidence, 38 lacking emotional maturity and 31 per cent lacking self motivation might have been direct result of the absence of recognition and encouragement in the family.

4. Resource system constraints :

The resource system constraints are grouped under the following heads :

a. Marketing

b. Finance

c. Power supply

d. Raw material and

e. Technological and managerial constraints

Table XXVII gives the constraints related to marketing, finance, power supply, raw materials and technological and managerial constraints.

TABLE XXVII.

CONSTRAINTS FACED BY WOMEN ENTREPRENEURS UNDER RESOURCE SYSTEM

S.No.	Constraints	Mean score	Rank
a.	Marketing		
1.	Competition from established and larger units in the production line	0.80	I
2.	Transport bottle necks	0.62	II
3.	Inadequate communication facilities	0.58	III
4.	Delayed disposal of produce	0.45	IV
5.	Slackness in demand	0.45	V
	Overall mean score	0.57	
b.	Finance		
1.	Limited working capital	0.82	I
2.	Constant need for finance	0.40	II
3.	High rate of interest	0.38	III
4.	Delayed settlements in credit sales	0.24	IV
5.	Lack of collateral security	0.16	V
	Overall mean score	0.40	
c.	Power supply		
1.	Irregular and inadequate supply of power	0.86	I
2.	Difficulties in getting new transformer	0.24	II
3.	Installing generator	0.23	III
4.	High cost of electricity	0.19	IV
	Overall mean score	0.38	
d.	Raw material		
1.	Seasonal and price variations	0.54	I
2.	Shortage in the supply of raw material	0.49	II
3.	Poor quality of the material	0.25	III
	Overall mean score	0.42	
e.	Technological and managerial constraints		
1.	Inadequate and ineffective consultancy services	0.25	I
2.	Lack of technical know-how and modern technologies	0.20	II
	Overall mean score	0.22	

A majority of 80 per cent of the entrepreneurs faced the problem of competition from established and larger units in marketing their produce. Nearly 60 per cent of the women entrepreneurs encountered inadequate transport and communication bottlenecks with resultant delays in the disposal of products. These findings are in confirmity with those by Vidyulatha (1990), Takshak (1990), Naik et al (1990) and Singh (1992) which proved that inadequate marketing facility was the major and significant constraint faced by women entrepreneurs.

Eighty two per cent of the women entrepreneurs encountered the problem of limited working capital, the life blood of any enterprise. High rate of interest and delayed settlements in credit sales were faced by over 20 per cent respondents. Lack of collateral security although mentioned by only 16 per cent respondents reflects the inferior status of women, who often do not hold properties in their names.

Finance is the sine-qua-non for any enterprise. Mohammed and Alias (1990) exhort that the financial support is imperative for establishing and running any type of enterprise and problems in finance will definitely weaken the activities of the enterprise.

Power is inevitable and unavoidable for running any enterprise. Eighty six per cent of the women entrepreneurs revealed that inadequate and irregular supply of power was a hinderance to run their units effectively. Getting new transformers for additional power supply was a problem for 24 per cent of women entrepreneurs. Installing generators (23 per cent) and cost of electricity (19 per cent) were the other constraints.

Seasonal and locale variations in the price of raw materials were experienced by 54 per cent women entrepreneurs under study. Shortage

of raw material was the major problem for 49 per cent of the respondents. Research by Dogra (1988), Takshak (1990), Revathi (1994) and Jeyanthi (1995) also confirm that non-availability and irregular supply of raw materials were the major constraints, especially at the initial stages.

Only very limited entrepreneurs had problem in technological and managerial guidance. Ashok Kumar's (1991) attempts point out that proper technical guidance provided to the women entrepreneurs could help women to take better occupational decisions in future. Murthy's (1987) study reveals that the success of the enterprise is determined by a satisfactory managerial skill possessed by an entrepreneur. However 25 per cent of the respondents faced problems related to consultancy and 20 per cent experienced constraints related to technologies.

6. Support system :

Table XXVIII provides the constraints faced by women entrepreneurs under support system.

TABLE XXVIII.

CONSTRAINTS FACED BY WOMEN ENTREPRENEURS UNDER SUPPORT SYSTEM

S.No.	Constraints	Mean score	Rank
1.	Non-availability of skilled labour	0.32	I
2.	Inadequate and insufficient staff body	0.30	II
3.	Frequent absenteeism	0.28	III
4.	Sustainability of experienced workers	0.26	IV
5.	Unionisation among workers	0.14	V
	Overall mean score	0.26	

Only very limited entrepreneurs had constraints under support system. Manpower support is an essential feature in the life of

entrepreneurs. Amte and Shukla (1990) in their research study revealed that man power support was a crucial factor which affected the entrepreneurial performance. About 30 per cent of the women entrepreneurs revealed that non-availability of skilled labour was their problem. Lynch (1973) also confirms that the quality of the work force and skilled labour were the essential requirements for the proper establishment of any type of enterprise.

7. Rank order of various system constraints :

Table XXIX depicts the rank order of various system constraints.

TABLE XXIX.

OVERALL MEAN SCORE OF VARIOUS SYSTEM CONSTRAINTS

S.No.	Constraints	Mean score	Rank
1.	Self-sphere system constraints	0.63	I
2.	Gender related constraints	0.44	II
3.	Socio-psycho sphere system constraints	0.41	III
4.	Resource system constraints	0.39	IV
5.	Support system constraints	0.26	V

Among the system constraints, self-sphere system constraints occupied the first rank order. It is followed by the gender related constraints (44 per cent), socio-psycho sphere system constraints (41 per cent), resource system constraints (39 per cent) and support system constraints (26 per cent). The governmental and non-governmental agencies should have in mind the various constraints faced by the women entrepreneurs when they plan remedial measures.

Summary and Conclusion

V SUMMARY AND CONCLUSION

The emergence of women as entrepreneurs would promote growth in industrial development, bring out socio-economic reforms, ensure better family living conditions and ultimately increase the status of women in society. A study on 'Factors Associated with Entrepreneurial Development among Women in Tamil Nadu' was taken up with the following objectives as to :

1. trace the socio-economic background of women entrepreneurs.
2. develop indices to judge the level of motivation.
3. assess the levels of motivation of women entrepreneurs using the indices.
4. examine the relationship between socio-economic factors and the levels of motivation.
5. study the influence of sub-system variables on entrepreneurial performance and
6. explore the constraints encountered by women entrepreneurs.

In the present study, four taluks namely Madurai North, Madurai South, Thirumangalam and Periyakulam were selected as the study area where women entrepreneurs were considerably more in number. A sample of 150 women entrepreneurs, 50 from each of the major three categories of enterprises namely manufacturing, trading and servicing were randomly selected. The major source of data collection was through personal interview, using an interview schedule, specially constructed for the study. An attitude scale was adopted to find out the level of motivation of the entrepreneurs. A check list was used to find out the problems encountered by women entrepreneurs.

A. Socio-economic profile of women entrepreneurs

Out of the 150 women entrepreneurs 73 per cent were young, with 17 per cent in the 30 years age group making it apparent that today many young women take to entrepreneurship.

Regarding the educational status, 70 respondents (47 per cent) had education upto the higher secondary level; 52 respondents (35 per cent) had college education and the remaining 28 respondents (18 per cent) had technical qualification. The women entrepreneurs who had studied only upto higher secondary level, viewed that, instead of going in for higher studies, it was wise to take to entrepreneurship, since there was no guarantee for wage employment even after higher education.

The fact that 78 per cent of the respondents were married, points out that the traditional values and the roles prescribed for a married woman are undergoing considerable changes, mainly for want of economic independence for women. More than 50 per cent of the respondents stated that their husbands had assured them of help directly or indirectly, in their pursuit.

It is interesting to note that 65 per cent belonged to the joint family system; providing the added advantage to them for sharing family responsibilities such as cooking and child care by the other members in the household.

Out of the 150 respondents, 63 per cent of the women entrepreneurs had a family income of Rs.15,001 – 30,000 per year and a very few (12 per cent) women entrepreneurs had their family income of Rs.30,001 and above.

The entrepreneurship is above caste considerations. This is confirmed in this study also where 75 per cent respondents belonged to the backward caste. Perhaps the backward caste women might have availed the concessions given by the government for the reserved categories for initiating economic ventures.

Regarding the size of the family, 76 women entrepreneurs (51 per cent) had a family size of 4 - 6 members and 42 entrepreneurs (28 per cent) had a family size of 7 members and above. The remaining 32 entrepreneurs (21 per cent) had a family size of 1 - 3 members.

While 86 entrepreneurs (58 per cent) belonged to the urban area, 42 entrepreneurs (28 per cent) lived in semi urban areas and only 22 entrepreneurs (14 per cent) were in rural areas. This situation might perhaps be due to the availability of raw materials, quick means of transport facilities and market facilities available in the urban and semi-urban areas.

Only 25 per cent of the sample had more than five years of experience in the same field before starting the enterprise. Seventy five per cent had no prior experience. Eighty seven entrepreneurs (58 per cent) had undergone the EDP training offered by the District Industries Centre.

It was a matter of surprise that the heads of the families of 88 entrepreneurs (59 per cent) were unemployed. This situation might have promoted the women to start their own enterprises to support their families.

B. Levels of motivation of the respondents

While 32 per cent came under the high level category, 47 per cent belonged to the medium level and the remaining 21 per cent were in the low level. An examination of the mean scores of the respondents at the different levels of motivation and the standard deviation points out, greater consistency among the women at the high level category.

C. Relationship between socio-economic factors and levels of motivation

Out of 12 socio-economic factors (variables) seven variables had a significant and positive association with the level of motivation. There is an association between the level of motivation and the age of the women entrepreneurs. The calculated value, of chi-square was greater than the table value, at five per cent level of significance. Among the three categories, more number of women who ventured into business were in the age group of 31-40 years. This group may perhaps be more energetic, enthusiastic, progressive and innovative when compared to the other groups.

Education is an important instrument for increasing and bettering the chances of women's employability and empowering women to think for themselves, to become confident and also to develop the capability of recognising more accurately the area of exploitation. Out of 48 women entrepreneurs with high level motivation, 27 respondents (56 per cent) had studied upto higher secondary and 15 respondents (31 per cent) upto college and the remaining 6 (13 per cent) had technical education. Out of the 70 women entrepreneurs with medium level motivation, 31 (44 per cent) had studied upto higher secondary level 27 (39 per cent) had completed their college education and 12 (17 per cent) had technical

education. Out of the 32 women entrepreneurs with low level motivation, 12 (38 per cent) had studied upto higher secondary level and 10 (31 per cent) had college education and the other 10 (31 per cent) had technical education. Statistical analysis shows that there is a significant relationship between educational status of the women entrepreneurs and their levels of motivation.

The family income of a majority of the women entrepreneurs is between Rs.15,001 – 30,000 per annum. Only a limited women entrepreneurs had a family income of Rs.30,001 and above. The calculated chi-square value indicates that there is a significant relationship between the level of motivation of the women entrepreneurs and their family income.

In all the three categories, a majority of over 70 per cent respondents belonged to the backward caste. The chi-square value was less than the table value indicating that there is no significant relationship between caste and the level of motivation.

Out of 48 women entrepreneurs with high level motivation 26 (54 per cent) respondents had 4 - 6 members in their families and 17 (36 per cent) had seven members and above. The entrepreneurs with medium level motivation 40 (71 per cent) had 4 - 6 members in the families and 14 (20 per cent) had 1 - 3 members in their families. Among the women entrepreneurs with low level motivation 10 (31 per cent) had 4 - 6 members and 13 (41 per cent) had 1 - 3 members. The chi-square value shows that there is a significant relationship between the level of motivation and family size.

Only a limited number of women entrepreneurs, 18 (38 per cent), 10 (14 per cent) and 10 (31 per cent) from high, medium and low levels

of motivation respectively had experience in their particular fields of entrepreneurship. Thirty women entrepreneurs (62 per cent) from high level motivation, 60 (86 per cent) from medium level motivation and 22 (69 per cent) from low level motivation had started the enterprises afresh. The chi-square value shows that there is a significant relationship between level of motivation and experience.

Knowledge is one of the important components of human behaviour. It plays a major role in the covert and overt behaviour of human beings. Once knowledge is acquired, it produces changes in the thinking process of an individual. Out of 48 women entrepreneurs with high level motivation, 20 (42 per cent) had undergone EDP training and 28 (58 per cent) had not undergone EDP training. Among medium level motivation, 47 (67 per cent) had undergone EDP training and 23 (33 per cent) had not undergone training. Since the calculated value of chi-square is greater than the table value, there exists a relationship between the levels of motivation and EDP training.

A majority of the heads of the families in all the three categories, more than 50 per cent were unemployed and only a very few (less than 50 per cent) were employed. The computed chi-square value shows that there is a significant relationship between the level of motivation and the employment status of the heads of the families.

The estimated regression (R^2 value) results indicate that all the explanatory variables account for 99 per cent variation on the levels of motivation of the women entrepreneurs. Only seven variables (factors) were statistically significant at five per cent level and they had positive relation on the levels of motivation. Out of seven variables, education had greater influence on motivation of entrepreneurs compared to other

variable was exerting substantial indirect effects through intra familial decision-making, family education and social participation in the socio-psycho sphere system.

Under resource system, the financial assistance and marketing facilities had significant and positive effect on entrepreneurial performance. It is clear from the path analysis, that the financial assistance and marketing exerted direct effect on each other and substantial indirect effect on technical guidance, machinery and equipment and raw material supply in the resource system. The 'financial assistance' emerged as a dominating variable. It had a maximum direct and substantial effect on marketing and indicated the important role played by finance.

The support system included the variables such as institutional support, entrepreneurial training, man power support and profit re-investment pattern. The institutional support and man power support had positive significant association with entrepreneurial performance. Direct and indirect effects calculated through path analysis revealed that institutional support exerted maximum positive and direct effect followed by man-power support. Institutional support and man-power support exerted substantial indirect effect through profit re-investment pattern and entrepreneurial training (Fig.3).

A. Socio-economic profile of women entrepreneurs

Out of the 150 women entrepreneurs 73 per cent were young, with 17 per cent in the 30 years age group making it apparent that today many young women take to entrepreneurship.

Regarding the educational status, 70 respondents (47 per cent) had education upto the higher secondary level; 52 respondents (35 per cent) had college education and the remaining 28 respondents (18 per cent) had technical qualification. The women entrepreneurs who had studied only upto higher secondary level, viewed that, instead of going in for higher studies, it was wise to take to entrepreneurship, since there was no guarantee for wage employment even after higher education.

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It is interesting to note that 65 per cent belonged to the joint family system; providing the added advantage to them for sharing family responsibilities such as cooking and child care by the other members in the household.

Out of the 150 respondents, 63 per cent of the women entrepreneurs had a family income of Rs.15,001 – 30,000 per year and a very few (12 per cent) women entrepreneurs had their family income of Rs.30,001 and above.

The entrepreneurship is above caste considerations. This is confirmed in this study also where 75 per cent respondents belonged to the backward caste. Perhaps the backward caste women might have availed the concessions given by the government for the reserved categories for initiating economic ventures.

Regarding the size of the family, 76 women entrepreneurs (51 per cent) had a family size of 4 - 6 members and 42 entrepreneurs (28 per cent) had a family size of 7 members and above. The remaining 32 entrepreneurs (21 per cent) had a family size of 1 - 3 members.

While 86 entrepreneurs (58 per cent) belonged to the urban area, 42 entrepreneurs (28 per cent) lived in semi urban areas and only 22 entrepreneurs (14 per cent) were in rural areas. This situation might perhaps be due to the availability of raw materials, quick means of transport facilities and market facilities available in the urban and semi-urban areas.

Only 25 per cent of the sample had more than five years of experience in the same field before starting the enterprise. Seventy five per cent had no prior experience. Eighty seven entrepreneurs (58 per cent) had undergone the EDP training offered by the District Industries Centre.

It was a matter of surprise that the heads of the families of 88 entrepreneurs (59 per cent) were unemployed. This situation might have promoted the women to start their own enterprises to support their families.

B. Levels of motivation of the respondents

While 32 per cent came under the high level category, 47 per cent belonged to the medium level and the remaining 21 per cent were in the low level. An examination of the mean scores of the respondents at the different levels of motivation and the standard deviation points out, greater consistency among the women at the high level category.

C. Relationship between socio-economic factors and levels of motivation

Out of 12 socio-economic factors (variables) seven variables had a significant and positive association with the level of motivation. There is an association between the level of motivation and the age of the women entrepreneurs. The calculated value, of chi-square was greater than the table value, at five per cent level of significance. Among the three categories, more number of women who ventured into business were in the age group of 31-40 years. This group may perhaps be more energetic, enthusiastic, progressive and innovative when compared to the other groups.

Education is an important instrument for increasing and bettering the chances of women's employability and empowering women to think for themselves, to become confident and also to develop the capability of recognising more accurately the area of exploitation. Out of 48 women entrepreneurs with high level motivation, 27 respondents (56 per cent) had studied upto higher secondary and 15 respondents (31 per cent) upto college and the remaining 6 (13 per cent) had technical education. Out of the 70 women entrepreneurs with medium level motivation, 31 (44 per cent) had studied upto higher secondary level 27 (39 per cent) had completed their college education and 12 (17 per cent) had technical

education. Out of the 32 women entrepreneurs with low level motivation, 12 (38 per cent) had studied upto higher secondary level and 10 (31 per cent) had college education and the other 10 (31 per cent) had technical education. Statistical analysis shows that there is a significant relationship between educational status of the women entrepreneurs and their levels of motivation.

The family income of a majority of the women entrepreneurs is between Rs.15,001 – 30,000 per annum. Only a limited women entrepreneurs had a family income of Rs.30,001 and above. The calculated chi-square value indicates that there is a significant relationship between the level of motivation of the women entrepreneurs and their family income.

In all the three categories, a majority of over 70 per cent respondents belonged to the backward caste. The chi-square value was less than the table value indicating that there is no significant relationship between caste and the level of motivation.

Out of 48 women entrepreneurs with high level motivation 26 (54 per cent) respondents had 4 - 6 members in their families and 17 (36 per cent) had seven members and above. The entrepreneurs with medium level motivation 40 (71 per cent) had 4 - 6 members in the families and 14 (20 per cent) had 1 - 3 members in their families. Among the women entrepreneurs with low level motivation 10 (31 per cent) had 4 - 6 members and 13 (41 per cent) had 1 - 3 members. The chi-square value shows that there is a significant relationship between the level of motivation and family size.

Only a limited number of women entrepreneurs, 18 (38 per cent), 10 (14 per cent) and 10 (31 per cent) from high, medium and low levels

of motivation respectively had experience in their particular fields of entrepreneurship. Thirty women entrepreneurs (62 per cent) from high level motivation, 60 (86 per cent) from medium level motivation and 22 (69 per cent) from low level motivation had started the enterprises afresh. The chi-square value shows that there is a significant relationship between level of motivation and experience.

Knowledge is one of the important components of human behaviour. It plays a major role in the covert and overt behaviour of human beings. Once knowledge is acquired, it produces changes in the thinking process of an individual. Out of 48 women entrepreneurs with high level motivation, 20 (42 per cent) had undergone EDP training and 28 (58 per cent) had not undergone EDP training. Among medium level motivation, 47 (67 per cent) had undergone EDP training and 23 (33 per cent) had not undergone training. Since the calculated value of chi-square is greater than the table value, there exists a relationship between the levels of motivation and EDP training.

A majority of the heads of the families in all the three categories, more than 50 per cent were unemployed and only a very few (less than 50 per cent) were employed. The computed chi-square value shows that there is a significant relationship between the level of motivation and the employment status of the heads of the families.

The estimated regression (R^2 value) results indicate that all the explanatory variables account for 99 per cent variation on the levels of motivation of the women entrepreneurs. Only seven variables (factors) were statistically significant at five per cent level and they had positive relation on the levels of motivation. Out of seven variables, education had greater influence on motivation of entrepreneurs compared to other

variables. It is followed by annual family income, experience, training, employment status of the heads of the families, family size and age. The F value indicates that the estimated regression model is statistically significant at one per cent level. From the above analysis, it could be understood that the motivation among women entrepreneurs with high level motivation is consistent compared to other groups of women entrepreneurs with medium and low levels of motivation.

D. Role of subsystem variables on entrepreneurial performance

Under the self-sphere system, the variables included for the study were age, literacy level and experience. Literacy level and experience exert positive and significant influence on entrepreneurial performance. Direct and indirect effects of self-sphere system unfold the fact that only literacy level emerged as a dominant variable, exerting maximum direct effect as well as substantial indirect effect through experience and age. Education with experience could make the women perform their entrepreneurial function effectively.

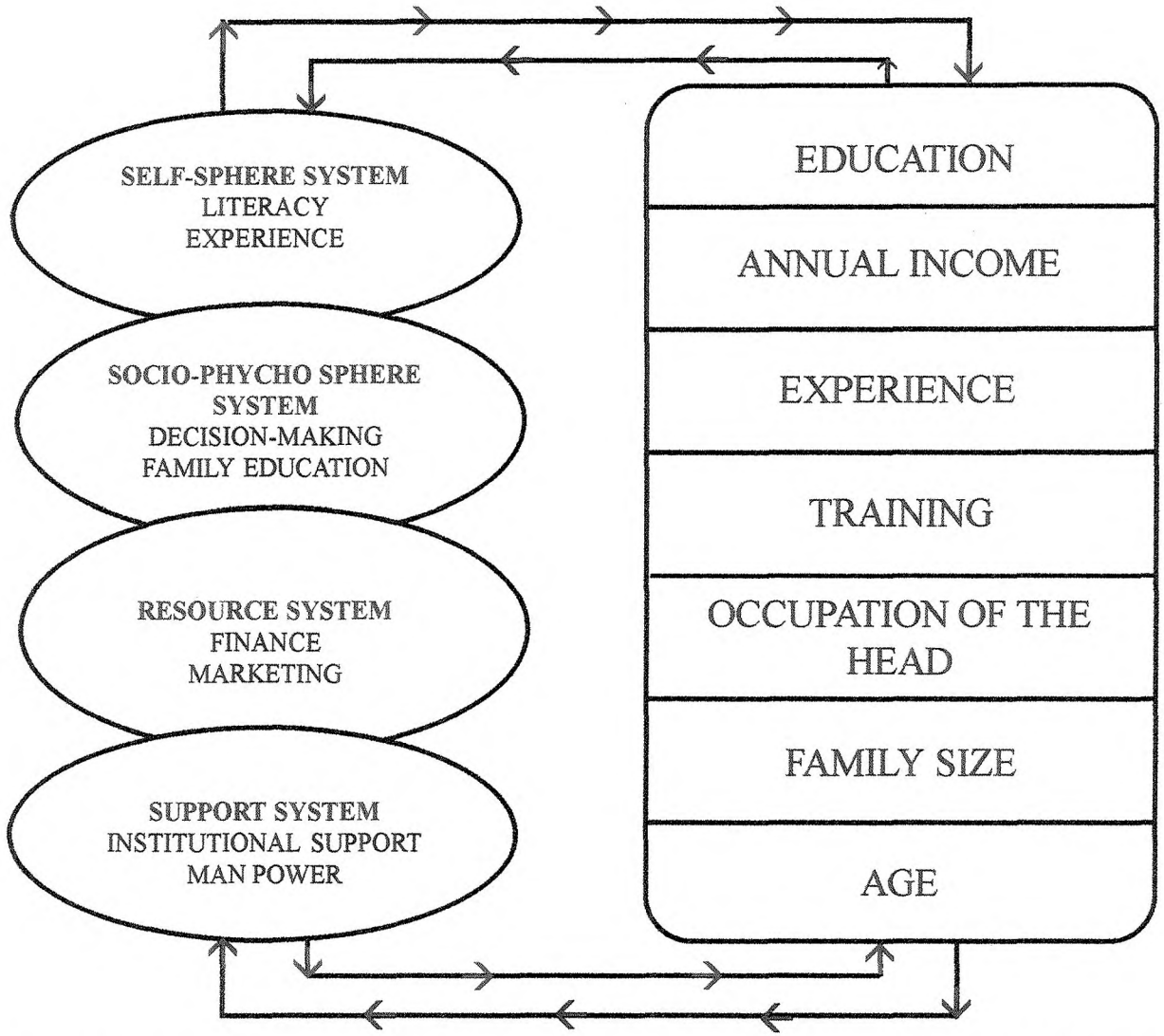
Socio-psycho sphere system consists of a specific set of social conditions and particular psychological characteristics of women entrepreneurs. Value of the society is an important factor among women entrepreneurs. The women entrepreneurs depend on the pattern of society in which they live. Based on the societal pattern, the psychology of the women is determined.

Family education and entrepreneurial decision-making had positive and significant effect on the entrepreneurial performance. The path value of direct and indirect effects reveals the fact that family education was exerting substantial indirect effect through entrepreneurial decision-making, family occupation and caste. Entrepreneurial decision-making

variable was exerting substantial indirect effects through intra familial decision-making, family education and social participation in the socio-psycho sphere system.

Under resource system, the financial assistance and marketing facilities had significant and positive effect on entrepreneurial performance. It is clear from the path analysis, that the financial assistance and marketing exerted direct effect on each other and substantial indirect effect on technical guidance, machinery and equipment and raw material supply in the resource system. The 'financial assistance' emerged as a dominating variable. It had a maximum direct and substantial effect on marketing and indicated the important role played by finance.

The support system included the variables such as institutional support, entrepreneurial training, man power support and profit re-investment pattern. The institutional support and man power support had positive significant association with entrepreneurial performance. Direct and indirect effects calculated through path analysis revealed that institutional support exerted maximum positive and direct effect followed by man-power support. Institutional support and man-power support exerted substantial indirect effect through profit re-investment pattern and entrepreneurial training (Fig.3).



FACTORS ASSOCIATED WITH ENTREPRENEURIAL DEVELOPMENT AMONG WOMEN

FIGURE 3

E. Constraints faced by the women entrepreneurs

The problems encountered by the women entrepreneurs are discussed in the following paragraphs :

Gender related constraints

Among the gender related constraints faced by the women entrepreneurs, the dual role and responsibility at home and in the work place was the most important constraint, the mean score being 0.60 (60 per cent). Male dominance was the major problem encountered by 57 per cent entrepreneurs which confirms the age old adage that proclaimed in principle, inequality reigns supreme in practice. More than 50 per cent of the women entrepreneurs had encountered the problem of challenges and tensions due to over work in their units. The dual role as entrepreneurs and housewives had adversely affected the health of the 34 per cent women, which in turn marred their entrepreneurial functions. And poor risk taking ability is the problem encountered by 18 per cent of women entrepreneurs.

Self-sphere system constraints

A majority of 68 per cent of the entrepreneurs expressed inadequate knowledge on the infrastructural facilities offered by government in terms of sources of finance, procedure and information about getting licence tax relief, raw materials, technical training and managerial skill and in terms of marketing. Inadequate knowledge about the relative merits and demerits of different enterprises as expressed by 61 per cent women might have resulted in the wrong choice of the trade. Sixty one per cent of the entrepreneurs encountered a problem in their units due to lack of systematic planning and working.

Socio-psycho sphere system constraints

The family serves as a training school and provides better access to the facilities for the entrepreneurship. However lack of recognition and appreciation in the family was the problem encountered by 48 per cent of the women entrepreneurs in this study, which confirmed the continuation of the traditional roles assigned to women in the Indian family scenario, that 41 per cent lacked self-confidence, 38 lacked emotional maturity and 31 lacked self-motivation might have been the direct result of the absence of recognition and encouragement in the family.

Resource system constraints

The resource system constraints are related to a) marketing, b) finance c) power supply d) raw material and e) technological and managerial constraints. They are discussed in the paragraphs given below :

A majority, 80 per cent of the entrepreneurs, faced the problem of competition from established and larger units in marketing their produce. Nearly 60 per cent of the women entrepreneurs encountered inadequate transport and communication bottlenecks with resultant delays in the disposal of products.

Eighty two per cent of the women entrepreneurs encountered the problem of limited working capital, the life blood of any enterprise. High rate of interest and delayed settlements in credit sales were faced by over 20 per cent respondents. Lack of collateral security although mentioned by only 16 per cent respondents reflects the inferior status of women, who often do not hold properties in their names.

Finance is the sine-qua-non for any enterprise. The financial support is imperative for establishing and running any type of enterprise and problems in finance will definitely weaken the activities of the enterprise.

Power is inevitable and unavoidable for running any enterprise. Eighty six per cent of the women entrepreneurs revealed that inadequate and irregular supply of power was a hinderance to run their units effectively. Getting new transformers for additional power supply was a problem for 24 per cent of women entrepreneurs. Installing generators (23 per cent) and cost of electricity (19 per cent) were the other constraints.

Seasonal and locale variations in the price of raw materials were experienced by 54 per cent women entrepreneurs under study. Shortage of raw material was the major problem for 49 per cent respondents.

Only very limited entrepreneurs had problem in technological and managerial guidance. Twenty five per cent of the respondents faced problems related to consultancy and 20 per cent experienced constraints to technologies.

Support system constraints

Only very limited entrepreneurs had constraints under support system. Manpower support is an essential feature in the life of entrepreneurs. About 30 per cent of the women entrepreneurs revealed that non-availability of skilled labour was their problem.

Rank order of various system constraints

Among the system constraints self-sphere system constraints occupied the first rank order. It is followed by the gender related constraints (44 per cent), socio-psycho sphere system constraints

(41 per cent), resource system constraints (39 per cent) and support system constraints (26 per cent). The governmental and non-governmental agencies should have in mind the various constraints faced by the women entrepreneurs when they plan remedial measures.

Suggestions and Recommendations

The following suggestions and recommendations may be considered by the government for improving the lot of women entrepreneurs :

1. Reorientation of the educational system for women with due emphasis on career guidance and entrepreneurial awareness from the school stage itself.
2. Special concessions for women entrepreneurs for setting up industrial units.
3. Provision of composite loans, meeting the fixed working capital requirements.
4. The waiving of collateral security.
5. Publicising various incentive schemes meant for women entrepreneurs.
6. Simplifying and streamlining the procedures for availing of special schemes for women entrepreneurs.
7. Preference in purchasing products manufactured by women for government departments and agencies.
8. A network of marketing outlets to help women entrepreneurs.

Agencies / Institutions may consider the following suggestions for better entrepreneurial activity :

1. Support in the form of infrastructure development specially in underdeveloped area is of paramount importance and agencies and institutions entrusted with the responsibility of industrial development may be encouraged to concentrate on infrastructural development.
2. Easy access to modern machines and training in the area of economically viable projects should be made available, in order to promote entrepreneurship among women.
3. Training women both in formal and informal sectors is essential. The training in the specific areas like decision-making, communication skills, management and so on should be made open to every entrepreneur, without much economic liabilities.
4. The re-investment of profits shapes the future of an enterprise. Hence women entrepreneurs should be made to get acquainted with most of the successful ways for harvesting good profits and reinvest them.

Woman entrepreneurship in India still has a long way to go. As women form a considerable segment of the Indian population, their energies can be better employed and utilised in the interest of the nation's economy. More women should be encouraged to take up entrepreneurship, through special concessions and financial support. A proper psychological climate should be created for women to enter the business world in a large measure. This could be done by widening their awareness and providing the necessary encouragement. It is high time that women's energies are tapped and used for the economic advancement of the nation as a whole.

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Appendices

APPENDIX I

AVINASHILINGAM INSTITUTE FOR HOME SCIENCE AND HIGHER EDUCATION FOR WOMEN, Coimbatore – 641 043

AN INTERVIEW SCHEDULE TO ELICIT INFORMATION FROM WOMEN ENTREPRENEURS

I. Socio-economic background of the women entrepreneurs

1. Religion : Hindu ☐ Christian ☐ Muslim ☐ Others ☐
2. Community : FC ☐ BC ☐ SC / ST ☐
3. Caste :
4. Age in years : 20–24 ☐ 25–35 ☐ 36–45 ☐ 56–65 ☐
5. Education

Primary	Secondary	Higher Secondary	Degree UG	Degree PG	Profes-sional	Certificate Diploma

6. Training : Duration =
7. Marital status : Unmarried – ☐
   Married – Divorced ☐
   Separated ☐
   Widowed ☐
8. If married, age at the time of marriage :
9. Type of family : Joint ☐
   Nuclear ☐
   Extended Nuclear ☐
10. Were you employed earlier ? : Yes / No
11. If yes, monthly income from the earlier employment : Rs.
12. Monthly income from the present trade : Rs.

II. Family background of women entrepreneurs

S No	Relationship	Age	Sex		Primary		Higher		UG		PG		Prof		Tech		Occupation		Income per month
			M	F	S#	SU##	S	SU	S	SU	S	SU	S	SU	S	SU	S	SU	

* Studying

** Studied upto

2. Monthly income from other sources :

a)	Rent	:	Rs.
b)	Interest from investment	:	Rs.
c)	Land	:	Rs.
d)	Dividends from shares	:	Rs.
e)	Any other	:	Rs.
	Total		

3. Residence : Own ☐ Rented ☐ Lease ☐

4. Type of house : Thatched ☐ Tiled ☐ Terraced ☐

III. Details of the Trade

1. Name of the trade :
2. Venue : Near home ☐ Far away ☐ Any other ☐
3. Year of starting :
4. Details of ownership :
5. In whose name the trade was registered :
6. Details of trade was registered : Amount in Rs. :
   Rate of interest :

a)	Own capital	:
b)	Borrowed capital	:
c)	Loan from Bank (Specify)	:
	Private financing agency	:
	Finance from Govt. agency	:

IV. Management of the Trade

1. How do you make decisions on the following ?

	Self	Husband if married	With family members	With fellow workers of entrepreneurs
a)	Financial requirement			
b)	Selection of workers			
c)	Purchase of machinery			
d)	Wage of the workers			
e)	Purchase of raw material			
f)	Fixing the price of the products			
g)	Marketing			
h)	Ensuring quality control			
i)	Advertisement for products			

V. Details of the employees

1.

	Male Per / Temp	Female Per / Temp	Total
a) Number of employees			
b) Managerial			
c) Technical			
d) Menial (attenders)			

2. How do you select the employees?

   Which of the following do you take into account most, rank these :

   i) Educational and technical qualification

   ii) Personality

   iii) Job requirement

iv) Performance at the time of selection

v) Based on recommendation

vi) Personal consideration

vii) Relatives

3. What kind of incentives do you give your employees ?

i) Increment

ii) Medical allowance

iii) House rent allowance

iv) Provision of uniform

v) Washing allowance

vi) Loans

vii) Festival advance

viii) Leave travel concession

ix) Bonus

x) Career advancement (technical training)

xi) Share in the profit

4. What aspect come under your supervision ?

	Done by self	With family members	With paid supervisors
a)	Punctuality of the workers		
b)	Efficiency of workers		
c)	Regularity of workers		
d)	Raw materials procurement		
e)	Quality of the products		
f)	Transportation of finished goods		
g)	Financial management		
h)	Packing		
i)	Marketing		
j)	Advertisement		
k)	Production turnover		

VI. Profit utilisation

1. Is your trade profitable? Yes ☐ No ☐

   If yes, what is the average amount of annual profit ? :

2. Have you purchased any property out of the profit from trade ?

   a) Immovable *Value in Rs.*

   Land

   House

   Building

   Any other

   b) Movable

   Jewels Gold Silver value in Rs.

   Furniture

   Machinery

   Shares

   Household equipment

   Live-stock

   Vehicle (specify)

   Others

3. How do you use the profit ?

   a) Expanding the trade

   b) Expenses on getting social status

   c) Welfare of family

   d) Savings

   e) Higher education for children

   f) Personal consumption

VII. Household management

1. Which of your domestic responsibilities are affected by this trade ?

S.No.	Aspects	Adjustment		
		Fully	To some extent	Not at all
1)	Cooking food			
2)	Maintenance of food			
3)	Money management			
4)	Care of members			
5)	Upbringing of children			
6)	Education of children			
7)	Participating in social activities			
8)	Celebrating family functions			
9)	Personal skill development			
10)	Recreation			
11)	Care of personal health			
12)	Care of visitors (Hospitality)			
13)	Others, specify			

2. What adjustment do you have to make on the homefront ?
   a) Employing paid helpers
   b) Using family members
   c) Using work simplification techniques
   d) Using labour saving devices
   e) Using readymade food items

3. How much do you contribute to your household (per month) ?

   Amount in Rs.

4. Is it difficult to maintain accounts ? Yes ☐ No ☐

5. Who is responsible for handling money in your family ? Specify

   Self ☐ Husband ☐ Grownup children ☐ Others ☐

6. Give your expenditure pattern. Amount in Rs. :

   a) Food
   b) Clothing
   c) Shelter
   d) Household maintenance
   e) Health
   f) Education
   g) Transport
   h) Recreation
   i) Saving
   j) Miscellaneous

7. Do you save money ? Yes ☐ No ☐

   If yes, for what purpose ?

   a) Education of the children
   b) Marriage of the children
   c) Building / buying house
   d) Buying comfortable items (Luxury)
   e) For old age security
   f) Any other specify :

8. Does your entrepreneurship affect your health? Yes ☐ No ☐

   If yes,

   a) Head ache
   b) Body pain
   c) Exhausted
   d) Boredom
   e) Frustration
   f) Others (specify)

APPENDIX II

ATTITUDE SCALE

What motivates you to enter into the entrepreneurial field ?

The following are some of the statements which may have contributed to your feeling of motivation to enter into the entrepreneurial field. Please place a tick showing the extent to which each statement contributes to your motivation in the boxes given below :

SA – Strongly agree A – Agree NO – No opinion
D – Disagree SD – Strongly disagree

S.No.	Statement	SA	A	NO	D	SD
1.	The existence of traditional / hereditory atmosphere induces one to start the enterprise	☐	☐	☐	☐	☐
2.	More scope for using technical knowledge	☐	☐	☐	☐	☐
3.	Family background makes one to take up entrepreneurial activity	☐	☐	☐	☐	☐
4.	Acquiring social status and prestige not possible through mere employment	☐	☐	☐	☐	☐
5.	Starting the enterprise is to earn money for oneself	☐	☐	☐	☐	☐
6.	Interested in grooming children as entrepreneurs of the future	☐	☐	☐	☐	☐
7.	Self-interest motivates one to achieve something new	☐	☐	☐	☐	☐
8.	Ambition to provide employment opportunities	☐	☐	☐	☐	☐
9.	Starting the enterprise grows out of a failure in getting employment	☐	☐	☐	☐	☐
10.	The desire to establish the enterprise as a successful achievement	☐	☐	☐	☐	☐

11.	The choice of the enterprise is an outcome of an interest in self-employment	☐	☐	☐	☐	☐
12.	The enterprise is a need for using acquired organisational skills	☐	☐	☐	☐	☐
13.	Aim of earning income through the enterprise is to gain economic independence	☐	☐	☐	☐	☐
14.	The existence of idle funds prepares one to start a unit	☐	☐	☐	☐	☐
15.	More dependants in the family lead towards the starting of the enterprise	☐	☐	☐	☐	☐
16.	Availability of financial assistance serves as a spark for starting the enterprise	☐	☐	☐	☐	☐
17.	Existence of suitable climatic conditions inspire one to enter the field	☐	☐	☐	☐	☐
18.	Ready market for the product encourages one to start the unit	☐	☐	☐	☐	☐
19.	Entrepreneurial experience prepares the way to enter the field	☐	☐	☐	☐	☐
20.	Keen interest in situations involving moderate risk / urge to achieve	☐	☐	☐	☐	☐
21.	Encouragement from friends and family members motivates one to start the enterprise	☐	☐	☐	☐	☐
22.	Cheap Institutional credit facility encourages one to start the business	☐	☐	☐	☐	☐
23.	The Government incentives and subsidies help one to enter the field	☐	☐	☐	☐	☐
24.	Desire of the husband / parents is satisfied by starting the unit	☐	☐	☐	☐	☐
25.	The availability of raw material prepares one to enter the field	☐	☐	☐	☐	☐

APPENDIX III

CHECK LIST

CONSTRAINTS OF WOMEN ENTREPRENEURS

Gender related constraints		**Yes**	**No**
1.	Dual role and burden of responsibility at home and in the work place	☐	☐
2.	Male dominance	☐	☐
3.	Excessive challenges and tensions	☐	☐
4.	Health problems due to stress	☐	☐
5.	Poor risk taking ability (as women)	☐	☐
Self-Sphere System Constraints			
6.	Inadequate knowledge of infrastructure	☐	☐
7.	Unaware of the relative merits and demerits of different enterprises	☐	☐
8.	Lack of systematic planning and working	☐	☐
9.	Lack of recognition and appreciation in the family	☐	☐
10.	Lack of self confidence	☐	☐
11.	Lack of emotional maturity	☐	☐
12.	Lack of motivation	☐	☐
Resource System Constraints			
Marketing			
13.	Completion from established and larger units in the production line	☐	☐
14.	Transport bottlenecks	☐	☐
15.	Adequate communication facilities	☐	☐
16.	Delayed disposal of produce	☐	☐
17.	Slackness in demand	☐	☐

Finance

18.	Limited working capital	☐	☐
19.	Constant need for finance	☐	☐
20.	High rate of interest	☐	☐
21.	Delayed settlements in credit sales	☐	☐
22.	Lack of collateral security	☐	☐

Power supply

23.	Irregular and inadequate supply of power	☐	☐
24.	Difficulties in getting new transformer	☐	☐
25.	Installing generator	☐	☐
26.	High cost of electricity	☐	☐

Raw material

27.	Seasonal and price variation	☐	☐
28.	Shortage in the supply of raw materials	☐	☐
29.	Poor quality of the material	☐	☐
30.	Inadequate and ineffective consultancy services	☐	☐
31.	Lack of technical know-how and modern technologies	☐	☐

Support system

32.	Non availability of skilled labour	☐	☐
33.	Inadequate and insufficient staff body	☐	☐
34.	Frequent absenteeism	☐	☐
35.	Sustainability of experienced workers	☐	☐
36.	Unionisation among workers	☐	☐

APPENDIX IV

THE ANALYTICAL FRAME WORK

The motivation score of each selected sample has been calculated with the help of selected 25 statements. Likert-type scaling technique has been adopted for giving five point scale for each statement. Thus the total motivation score of a respondent is obtained by summing up the scores of all the selected statements. The level of motivation has been classified as high, medium and low level for analytical purpose. The score value which are greater than or equal to Mean ($\bar{X}$) plus standard deviation (S.D.) of the score value denotes high level motivation, the score values which are less than or equal to mean ($\bar{X}$) minus standard deviation (S.D.) considers low level motivation and the score values between Mean ($\bar{X}$) plus standard deviation (S.D.) and Mean ($\bar{X}$) minus standard deviation (S.D.) refers medium level motivation. The mean ($\bar{X}$) and the standard deviation (S.D.) are calculated from the score values of 150 women entrepreneurs, the calculated values of $\bar{X}$ and S.D. are 102.5 and 19.5 respectively. The number of entrepreneurs who fall in each category namely high, medium and low are given below :

($\bar{X}$ + S.D.) = (102.5 + 19.5) = 122 and above – high level of motivation

a) The number of entrepreneurs fall under high level of motivation = 48

($\bar{X}$ – S.D.) = (102.5 – 19.5) = 83 and below – low level

b) The number of entrepreneurs come under low level = 32

Between ($\bar{X}$ + S.D.) = ($\bar{X}$ – S.D.) = 122 and 83 – medium level

c) The number of entrepreneurs come under medium level = 70

APPENDIX V

CHI-SQUARE TEST

Chi-square test, a widely used method of comparing experimentally obtained data with those expected theoretically, was used to examine the relationship between the level of motivation and certain socio-economic factors concerned with the women entrepreneurs. The calculation was done using the following formula :

$$y^2 = \frac{(O-E)2}{E} \text{ with } (r-1)\ (C-1) \text{ degrees of freedom}$$

where O – observed frequency
E – expected frequency
r – number of rows
C – number of columns

A null hypothesis was formulated to test the relationship between the socio-economic factors and the level of motivation. The calculated value of chi-square was compared with the table value of chi-square for a given degree of freedom at five per cent level of significance. If at the stated level, the calculated value (C.V.) of chi-square is greater than the table value (T.V.), as formulated, null hypothesis is rejected. The calculated value (C.V) of chi-square is less than that the table value (TV), a formulated null hypothesis is accepted.

APPENDIX VI

MULTILINEAR REGRESSION MODEL

In order to identify the factors which influence the level of motivation, the following form of multi-linear regression model was used.

$$y = B_0 + B_{1\times1} + B_{2\times2} + B_{3\times3} + B_{4\times4} + B_{5\times5} + B_{6\times6} + B_{7\times7} + U$$

Symbol	Variable	Score value
X^1	**Age in years**	
	21 – 30	3 points
	31 – 40	2 points
	41 and above	1 point
X^2	**Education**	
	Technical education	3 points
	College level	2 points
	Higher secondary level	1 point
X^3	**Experience**	
	With experience	2 points
	Without experience	1 point
X^4	**Size of the family**	
	1 – 3	3 points
	3 – 5	2 points
	5 and above	1 point
X^5	**Employment of the head of the family**	
	Employed	2 points
	Unemployed	1 point

X^6	**Annual family income**	
	Below 15,000	3 points
	15001 – 30,000	2 points
	30001 and aboye	1 point
X^7	**Training**	
	Exposed to training	2 points
	Unexposed to training	1 point
U	**Disturbance term**	

B_0, B_1 , . . . B_6 are the parameters to be estimated.

The above regression model was estimated by the method of least square.

APPENDIX VII

PATH ANALYSIS

To study the relationship between sub-system independent variables as mentioned in Table III and the dependent variable that is, entrepreneurial performance index of the individual woman entrepreneur, the data were subjected to correlation and path analysis.

Consider Y as a dependent variable which is the effect of various casual factors $X_1, X_2, \ldots X_n$ etc. and a,b,c are the path co-efficients due to respective variables. Now consider the correlation between X and Y which is

$$r x \times y = \sigma x_1 / \sigma y + r x_1 x_2 + \sigma x_2 / \sigma y + r x_1 x_3 \; \sigma x_3 / \sigma y$$

but $\sigma x_1 / \sigma y = P_{yx1} = a$ (the path co-efficient of x_1 to y)

$\sigma x_2 / \sigma y = P_{yx2} = b$ (the path co-efficient of x_2 to y)

$\sigma x_3 / \sigma y = P_{yx3} = c$ (the path co-efficient of x_3 to y)

Thus $r_{x1y} = a + r_{x1x2} b + r_{x1x3} C$

Considering only the first three factors that x_1, x_2 and x_3, the simultaneous equations given can be presented in matrix notation.

$$\begin{bmatrix} r_{x1y} \\ r_{x2y} \\ r_{x3y} \end{bmatrix} \quad \begin{bmatrix} 1 & r_{x1x2} & r_{x1x3} \\ r_{x2x1} & 1 & r_{x2x3} \\ r_{x3x1} & r_{x3x2} & 1 \end{bmatrix} \quad \begin{bmatrix} a \\ b \\ c \end{bmatrix}$$

A B C

$$A = BC$$

$$C = B^{-1} A$$

where B^{-1} is inverse of A

APPENDIX VIII

MEAN SCORE

In order to examine the problems encountered by the women entrepreneurs, the constraints were classified under four categories namely, Self-sphere system, Socio-psycho sphere system, Resource system and Support system constraints. The Self-sphere system constraints were further categorized as personal and general constraints. The Resource system constraints were classified as marketing, finance, power, raw material and technological and managerial constraints, Institutional and manpower constraints were part of the Support system constraints faced by women entrepreneurs.

A list of all possible constraints related to entrepreneurs, particularly women entrepreneurs, under various sub-systems, was prepared and they were asked to respond 'yes' or 'no' for each statement. The weighted scores of one and zero were assigned for the positive and negative responses respectively. The sum of total scores for each statement was calculated and mean score was found as follows :

$$\text{Mean score for each constraint} = \frac{\text{Total scores}}{\text{No. of entrepreneurs}}$$

Thus the overall mean scores was calculated for each category of the problem in order to analyse inter-category seriousness of constraints of women entrepreneurs. In order to obtain the percentage of the entrepreneurs endorsed in each constraint, mean score was multiplied by 100.