RESULTS AND DISCUSSION

Chapter – IV

RESULTS AND DISCUSSIONS

The findings of the present study on "An Analysis on the performance of women entrepreneurs in Coimbatore district" are discussed in this chapter under the following heads.

4.1 Social, economic and demographic profile of the sample house holds.
4.2 Social, economic and demographic profile of the women entrepreneurs.
4.3 Profile of the enterprise.
4.4 Project formulation.
4.5 Motivators and motivational aspects of women entrepreneurs.
4.6 SWOT analysis.
4.7 Resource use.
4.8 Cost.
4.9 Sales.
4.10 Production Function.
4.11 Income Analysis.
4.12 Entrepreneurial economic success status and
4.13 Level of job satisfaction.

4.1 Social, economic and demographic profile of the sample households

The two major dimensions of entrepreneurship are the person (entrepreneur) and the society in which he or she operates (Rao et.al, 1989). The socio-economic origins of an entrepreneur are considered in small enterprises because the small enterprises typically employ fewer professional specialists, operate with less formality and reflect to a greater degree the personality and attitudes of the entrepreneurs (Justin, 1989).

The social and economic forces combine in various forms and the contents keep women in a particular style of life. The family background and the norms and values of the society substantially influence entrepreneurial development (Patel, 1984). In order to develop a proper perspective analysis, all major components of social and economic environment must be considered. The general notion of social environment is that it consists of community, religion, caste, age, family structure, size of the family and marital status.

The economic environment is a combination of factors such as education, occupation, income and expenditure, investment and net returns of the women

4.1.2. Community

Community is an important social factor that influences the participation of women in decision-making and also various developmental activities. A community is a localized group having traditional association with an occupation and a particular position in the local hierarchy of castes (Sreenivas, 1978). Caste not only determines social divisions of labour but also sexual division of labour by allocating certain tasks to be performed by women and certain other tasks by men (Neera desai and Krishnaraj, 1987). In spite of the awareness of the harmful consequences of caste system, it is deeply rooted in the minds of the people in India and it plays an important role in determining the food habits, occupation, marriage, and education etc. of the individuals (Uma Chakravarthi, 1985). The community wise distribution of the women entrepreneurs is given in the following table-10.

Table – 10
COMMUNITY WISE DISTRIBUTION OF SAMPLE HOUSEHOLDS

(Number stated)

Area	Rural				Urban				Grand Total
Sector / Comm-unity	Manufacturing	Trading	Service	Total	Manufacturing	Trading	Service	Total	
Forward Community	0 (0)	1 (2)	0 (0)	1 (0.5)	5 (8.77)	2 (4.55)	7 (7.07)	14 (7)	15 (3.75)
Backward Community	93 (76.23)	46 (92)	26 (92.86)	165 (82.5)	48 (84.21)	41 (93.18)	86 (86.87)	175 (87.5)	340 (85)
SC/ST[1]	29 (23.77)	3 (6)	2 (7.4)	34 (17)	4 (7.02)	1 (2.27)	6 (6.06)	11 (5.5)	45 (11.25)
Total	**122** **(100)**	**50** **(100)**	**28** **(100)**	**200** **(100)**	**57** **(100)**	**44** **(100)**	**99** **(100)**	**200** **(100)**	**400** **(100)**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

The community-wise analysis of the women entrepreneurs (table - 10) showed that both in rural and urban areas more than 80% belonged to backward community. Scheduled caste & scheduled tribe formed the next highest percentage in rural area with

[1] Scheduled Caste: Under the Indian Constitution scheduled caste means such caste which are declared by the President of India to be scheduled caste under article 341 (Census of India, 1991). (Art. 341: The President may with respect to any state or Union Territory and where it is a state, after consultation with the Governor thereof, by public notification, specify the caste, races or tribes or parts of or groups within caste, races or tribes which shall for the purposes of this constitution be deemed to be scheduled caste in relation to that State or Union Territory, as the case may be).

17%. In urban area the second highest percentage of 7 was seen for women in forward community.

Sector–wise analysis showed that the highest percentage of women entrepreneurs in manufacturing activities belonged to backward community in both rural (76.23%) and in urban (84.21%) areas. The same result prevailed among women belonging to trading and service activities.

4.1.3. Family structure

Family structure of women entrepreneurs was considered to be one of the useful information, influencing the life style of women entrepreneurs. Family is the environment which motivates or shapes the women entrepreneurs. In the families, the members share not only the blood relationship but also the responsibilities of nurturing the well being of each other. In India nuclear[2] and joint[3] families exist. Knowledge of this structure hence becomes important. The information gathered on this aspect is presented in table – 11.

Table – 11
DISTRIBUTION OF HOUSEHOLDS BASED ON TYPE OF FAMILY

(Number stated)

Area	Rural				Urban				Grand Total
Sector / Type of family	Manufacturing	Trading	Service	Total	Manufacturing	Trading	Service	Total	
Nuclear	103 (84.43)	44 (88.0)	21 (75.0)	168 (84.0)	32 (56.14)	30 (68.18)	68 (68.69)	130 (65.0)	298 (74.5)
Joint	19 (15.57)	6 (12.0)	7 (25.0)	32 (16.0)	25 (43.86)	14 (31.82)	31 (31.31)	70 (35.0)	102 (25.5)
Total	**122 (100)**	**50 (100)**	**28 (100)**	**200 (100)**	**57 (100)**	**44 (100)**	**99 (100)**	**200 (100)**	**400 (100)**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

Table–11 reveals that nearly 75% of the women entrepreneurs belonged to nuclear families and the remaining 25% were in joint families. As per the survey, in rural area, nuclear families were predominant, the percentage being 84. It was 65% in urban area.

[2] Nuclear family consists of married man, and a woman and their unmarried children.

[3] Joint family consists of man, his wife, his unmarried daughters and his sons and their wives and children. If the grandsons are married, then their wives and children are also a part of the joint family.

Sector wise analysis shows that in rural area 25% of the families in the service sector belonged to joint family system. This showed that in rural area the women in service sector could get assistance from their family members to some extent. In urban area 43.8% of the households in the manufacturing sector were in joint family.

4.1.4. Size of the family

The size of a family obviously determines the time which a woman needs to cater to the needs of the family in addition to the expenditure involved. As a woman's income is considered as supplementary only, the primary factor is the time required to spend for house hold work. As the number of family members has a direct bearing on the work involved and the time required, an assessment on the number of family members is considered necessary. The information gathered is presented in table – 12.

Table – 12
DISTRIBUTION OF HOUSEHOLDS BASED ON SIZE OF FAMILY

(Number stated)

Area	Rural				Urban				
Sector / Family Size	Manufacturing	Trading	Service	Total	Manufacturing	Trading	Service	Total	Grand Total
1 to 4	96 (78.69)	39 (78.0)	20 (71.43)	155 (77.5)	42 (73.68)	34 (77.27)	83 (83.84)	159 (79.5)	314 (78.5)
5 to 7	26 (21.31)	11 (22.0)	8 (28.57)	45 (22.5)	15 (26.32)	10 (22.73)	16 (16.16)	41 (20.5)	86 (21.5)
Total	**122 (100)**	**50 (100)**	**28 (100)**	**200 (100)**	**57 (100)**	**44 (100)**	**99 (100)**	**200 (100)**	**400 (100)**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

A preference was clearly indicated among enterprising women for smaller families. The table shows that more than 75% of the study group both in rural and in urban areas practiced small family norms, the size of the family being less than five.

4.1.5. Age and sex-wise distribution of the sample households

The family members of the respondents were categorized based on their age under three main divisions. Age group 0-14 years represents the young dependents and above 60 years represents the old dependents. It was the persons of 15-59 years of age who are considered as potential earning members of the family. Based on the number of persons

belonging to each group dependency ratio[4], young dependency ratio[5] and old dependency ratio's[6] were found out. The analysed data are presented in the following table –13.

Table-13 reveals that the percentage of both male and female population in the potential income earning category of 15-59 years of age was more or less equal. The percentage for male was 75.13 in rural and 69.76% in urban areas. In the case of female population the percentage was 71.18 in rural and 70.81% in urban areas. This indicates that both male and female in the earning age group were in equal proportion. For the members of 0 -14 years of age, for males it was 21.47% in rural and 22.81% in urban areas. For females it was 23.65% in rural and 18.53% in urban areas. Members of the age group of 60 and above 60 years were 4.57% in rural and 9.08% in urban areas.

An assessment of dependency ratio shows that it was 37% in rural and 42% in urban areas. Both in rural and urban areas dependency ratio was high in service sector the percentage being 52% in rural and 44% in urban areas. The young dependency ratio was 31% in rural and 29% in urban areas. The percentage of young dependency was high in service sector with 43% in rural and 34% in urban areas. In the case of old dependency ratio it was 6% in rural and 13% in urban areas.

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[4] Dependency ratio = Number of dependents/ Total Working population

[5] Young dependency ratio = Number of dependants in 0 -14 years of age/Total Working population

[6] Old dependency ratio = Number of dependants with 60 and above 60 years of age/ Total Working population

Table – 13
AGE AND SEX-WISE DISTRIBUTION OF THE SAMPLE HOUSEHOLDS

(Number stated)

Area	Rural				Urban				Grand Total
Sector / Sex/Age (yrs)	Manufacturing	Trading	Service	Total	Manufacturing	Trading	Service	Total	
Male									
0 – 14	38 (19.49)	20 (19.8)	24 (27.27)	82 (21.47)	21 (19.44)	21 (22.11)	44 (25.29)	86 (22.81)	168 (22.13)
15 – 59	151 (77.44)	77 (76.24)	59 (67.05)	287 (75.13)	77 (71.30)	67 (70.53)	119 (68.39)	263 (69.76)	550 (72.46)
Above 60	6 (3.08)	4 (3.96)	5 (5.68)	15 (3.93)	10 (9.26)	7 (7.37)	11 (6.32)	28 (7.43)	43 (5.67)
Total	**195 (100.0)**	**101 (100.0)**	**88 (100.0)**	**382 (100.0)**	**108 (100.0)**	**95 (100.0)**	**174 (100.0)**	**377 (100.0)**	**759 (100.0)**
Female									
0 – 14	43 (19.46)	32 (27.83)	21 (30.0)	96 (23.65)	15 (13.27)	15 (18.07)	43 (21.72)	73 (18.53)	169 (21.13)
15 – 59	166 (75.11)	78 (67.83)	45 (64.29)	289 (71.18)	82 (72.57)	58 (69.88)	139 (70.20)	279 (70.81)	568 (71.0)
Above 60	12 (5.43)	5 (4.35)	4 (5.71)	21 (5.17)	16 (14.16)	10 (12.05)	16 (8.08)	42 (10.66)	63 (7.88)
Total	**221 (100.0)**	**115 (100.0)**	**70 (100.0)**	**406 (100.0)**	**113 (100.0)**	**83 (100.0)**	**198 (100.0)**	**394 (100.0)**	**800 (100.0)**
Total									
0 - 14	81 (19.47)	52 (24.07)	45 (28.48)	178 (22.59)	36 (16.29)	36 (20.22)	87 (23.39)	159 (20.62)	337 (21.59)
15 – 59	317 (76.20)	155 (71.76)	104 (65.82)	574 (72.84)	159 (71.95)	125 (70.22)	258 (69.35)	542 (70.30)	1118 (71.62)
Above 60	18 (4.33)	9 (4.17)	9 (5.70)	36 (4.57)	26 (11.76)	17 (9.55)	27 (7.26)	70 (9.08)	106 (6.79)
Grand total	**416 (100.0)**	**216 (100.0)**	**158 (100.0)**	**788 (100.0)**	**221 (100.0)**	**178 (100.0)**	**372 (100.0)**	**771 (100.0)**	**1561 (100.0)**
Dependency Ratio	0.31	0.39	0.52	0.37	0.39	0.42	0.44	0.42	0.40
Young Dependency ratio	0.26	0.34	0.43	0.31	0.23	0.29	0.34	0.29	0.30
Old Dependency ratio	0.06	0.06	0.09	0.06	0.16	0.14	0.10	0.13	0.09

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

The above analysis clearly portrayed that dependency ratio was high among urban women compared to rural women. Sector wise analysis showed that among the three sectors dependence was high in the service sector. The study of Lalitha Rani (1996) revealed that, 'the number of children of women entrepreneurs tended to be smaller with

only 25% of them having more than two children and the average number of children of the women entrepreneurs worked out to 1.92.

4.1.6. Occupational status of the family members

The occupational background of an entrepreneur's family has a bearing on the promotion of entrepreneurs. In the present study, 75% of the women entrepreneurs belonged to nuclear families. The interview, further revealed that the family members of the women entrepreneurs were working in various occupations. As 25% of the respondents were in the joint family system, the occupational pattern of the in-laws is also considered for the analysis. The occupational level of the husbands, children and in-laws of the respondents are given in table – 14.

Table – 14

OCCUPATIONAL STATUS OF THE HOUSE HOLD MEMBERS – RURAL

(Number stated)

Sector	Occupation \ Person		Husband	Son	Daughter	In-laws	Total
Manufacturing	1.	Industrial Employee	47 (47.0)	42 (87.5)	5 (71.43)	4 (57.14)	98 (60.49)
	2.	Business	47 (47.0)	6 (12.5)	2 (28.57)	3 (42.86)	58 (35.8)
	3.	Government Employee	6 (6.0)	0 (0.0)	0 (0.0)	0 (0.0)	6 (3.7)
	4.	Professionals	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)
	Total (1 to 4)		**100 (61.35)**	**48 (92.31)**	**7 (63.64)**	**7 (87.5)**	**162 (69.23)**
Trading	5.	Industrial Employee	22 (53.6)	3 (100.0)	2 (100.0)	0 (0.0)	27 (58.7)
	6.	Business	17 (41.46)	0 (0.0)	0 (0.0)	0 (0.0)	17 (36.96)
	7.	Government Employee	2 (4.88)	0 (0.0)	0 (0.0)	0 (0.0)	2 (4.35)
	8.	Professionals	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)
	Total (5 to 8)		**41 (25.15)**	**3 (5.77)**	**2 (18.18)**	**0 (0.0)**	**46 (19.66)**
Services	9.	Industrial employee	12 (54.55)	1 (100.0)	2 (100.0)	1 (100.0)	16 (61.54)
	10.	Business	9 (40.91)	0 (0.0)	0 (0.0)	0 (0.0)	9 (34.62)
	11.	Government employee	1 (4.55)	0 (0.0)	0 (0.0)	0 (0.0)	1 (3.85)
	12.	Professionals	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)
	Total (9 to 12)		**22 (13.5)**	**1 (1.92)**	**2 (18.18)**	**1 (12.5)**	**26 (11.11)**
	Grand Total		**163**	**52**	**11**	**8**	**234**

Source: Field survey, 2005.

Figures in brackets indicate percentage to column total.

Out of the 354 married women (wide discussion in table - 22) in the present study, 97.18% of the women had their husbands working and earning, for 1.69% of the married women, their husbands could not undertake job due to sickness and old age and for the remaining 1.13% women entrepreneurs, their husbands could not get a job. The occupational status of the working husbands was only discussed.

Analyzing the occupational status of the husbands of women entrepreneurs in rural area it was found that out of the 171 married women, 95.32% had their husbands working and earning. Out of this, who were working in different occupations, 61.35% were in the manufacturing sector, 25.15% in trading and 13.5% of them were in the service sector. Employment of the husbands had an impact on wive's choosing similar category of occupation. The husbands of the women entrepreneurs of rural area were mostly engaged as industrial employees or as businessmen. Only 6% of the husbands of women in manufacturing sector were government employees and in trading and service sector the percentage of husbands engaged in government service were 4.88% and 4.55% respectively. In rural area, none of the family members of the woman entrepreneurs were professionals. Out of the 52 earning sons of the study group in rural area 92.3% of them were the sons of the women in manufacturing sector and the remaining 5.77% and 1.92% belonged to the women entrepreneurs in trading and service sectors respectively. None of the sons were either government employees or professionals. Out of the total, 11.54% were doing business and the remaining 88.46 were industrial employees. The total number of daughters, who belonged to earning category, was 11 and out of this 63.64% were the daughters of women in manufacturing sector and in trading and service sectors each had 18.18% respectively. The total number of earning in-laws was 8 and out of this 87.5% was the in-laws of women in manufacturing sector and the remaining 12.5% belonged to service sector.

The following table – 15 presents the occupational status of the family members of women entrepreneurs in urban area.

Table – 15
OCCUPATIONAL STATUS OF THE HOUSE HOLD MEMBERS - URBAN

(Number stated)

Sector	Occupation \ Person		Husband	Son	Daughter	In-laws	Total
Manufacturing	1.	Industrial Employee	22 (40.0)	3 (75.0)	1 (100.0)	0 (0.0)	26 (39.39)
	2.	Business	14 (25.45)	0 (0.0)	0 (0.0)	2 (33.33)	16 (24.24)
	3.	Government Employee	14 (25.45)	0 (0.0)	0 (0.0)	4 (66.67)	18 (27.27)
	4.	Professionals	5 (9.09)	1 (25.0)	0 (0.0)	0 (0.0)	100 (9.09)
	Total (1 to 4)		**55 (30.39)**	**04 (50.0)**	**1 (100.0)**	**6 (27.27)**	**66 (31.13)**
Trading	5.	Industrial Employee	18 (41.86)	1 (100.0)	0 (0.0)	0 (0.0)	19 (37.25)
	6.	Business	10 (23.26)	0 (0.0)	0 (0.0)	0 (0.0)	10 (19.61)
	7.	Government Employee	8 (18.60)	0 (0.0)	0 (0.0)	5 (71.43)	100 (25.49)
	8.	Professionals	7 (16.28)	0 (0.0)	0 (0.0)	2 (28.57)	9 (17.65)
	Total (5 to 8)		**43 (23.76)**	**1 (12.5)**	**0 (0.0)**	**7 (31.82)**	**51 (24.06)**
Services	9.	Industrial employee	24 (28.92)	2 (66.67)	0 (0.0)	2 (22.22)	28 (29.47)
	10.	Business	26 (31.33)	1 (33.33)	0 (0.0)	1 (11.11)	28 (29.47)
	11.	Government employee	19 (22.89)	0 (0.0)	0 (0.0)	6 (66.67)	25 (26.32)
	12.	Professionals	14 (16.87)	0 (0.0)	0 (0.0)	0 (0.0)	14 (14.74)
	Total (9 to 12)		**83 (45.86)**	**3 (37.5)**	**0 (0.0)**	**9 (40.91)**	**95 (44.81)**
	Grand Total		**181**	**8**	**1**	**22**	**212**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

Out of the 183 married women (wide discussion – Table-22), nearly 99% had their husbands working and earning. Out of the 181 husbands who were engaged in different occupations like government employees, industrial employees, business and professionals, 30.39% were the husbands of women in manufacturing sector, 23.76% belonged to trading sector and 45.86% to service sector. In urban area the percentage of husbands as professionals was 14.36%. This showed that level of higher education was higher in urban area when compared with rural area. The husbands of women entrepreneurs of urban area were highly engaged as industrial employees with 35.4%

followed by business activity with 27.62% and as government employees with 22.65%. The percentage of husbands engaged as industrial employees were higher for the women in trading sector with 41.86. The number of earning sons of the women entrepreneurs was 8 and that of daughter was one. Out of the total number of earning sons 50% of them belonged to the women of manufacturing sector, 12.5% to trading sector and the remaining 37.5% belonged to service sector. About 75% of the sons of urban women entrepreneurs were engaged as industrial employees. This shows the rapid growth of industries in urban area with increased employment opportunities. The individual daughter of the women in the manufacturing sector was an industrial employee. The number of in-laws of the women entrepreneurs who were in the earning class were 22 and out of them 27.27% of them belonged to the women entrepreneurs of manufacturing sector and the remaining 31.81% and 40.9% belonged to trading and service sectors respectively.

4.1.7. Monthly family income

The monthly income of the families of the women entrepreneurs was analysed to establish whether it had any parlance with the line of activity and the scale of operation opted for. The distribution is shown in table – 16.

Table – 16
DISTRIBUTION OF THE SAMPLE HOUSEHOLDS BASED ON THE MONTHLY FAMILY INCOME

(Number stated)

Area	Rural				Urban				
Sector / Income (Rs.)	Manufacturing	Trading	Service	Total	Sector / Income(Rs.)	Manufacturing	Trading	Service	Total
< 2000	9 (7.38)	4 (8.0)	2 (7.14)	15 (7.5)	5000 - 10000	8 (14.04)	4 (9.09)	20 (20.20)	32 (16.0)
2000 - 3000	35 (28.69)	15 (30.0)	7 (25.0)	57 (28.5)	10000 - 15000	26 (45.61)	15 (34.09)	47 (47.47)	88 (44.0)
3000 - 5000	51 (41.80)	17 (34.0)	10 (35.71)	78 (39.0)	15000 - 20000	10 (17.54)	17 (38.64)	23 (23.23)	50 (25.0)
5000 - 10000	23 (18.85)	12 (24.0)	8 (28.57)	43 (21.5)	20000 - 25000	7 (12.28)	5 (11.36)	3 (3.03)	15 (7.5)
> 10000	4 (3.28)	2 (4.0)	1 (3.57)	7 (3.5)	> 25000	6 (10.53)	3 (6.82)	6 (6.06)	15 (7.5)
Total	122 (100.0)	50 (100.0)	28 (100.0)	200 (100.0)	Total	57 (100.0)	44 (100.0)	99 (100.0)	200 (100.0)
Ave. (Rs.)	4467.21	4472.00	5189.29	4569.50	Ave. (Rs.)	16473.68	16415.91	14186.87	15329.00

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

The analysis showed that in rural area 36% of the entrepreneur's families had their monthly income less than Rs.3,000 and 39% had the monthly income ranging from Rs.3,000 to Rs.5,000, 21.5% had their monthly income in the range of Rs.5,000 to Rs.10,000 and 3.5% had their monthly income exceeding Rs.10,000. Sector-wise, it was seen that around 22% of them had their monthly family income exceeding Rs.5,000 in the manufacturing sector while it was 28% in the trading sector and 32.14% in the service sector.

In urban area, 44% of the entrepreneur's families had monthly income ranging from Rs.10,000 to Rs.15,000, 25% had monthly income between Rs.15,000 and Rs.20,000, 16% of them in the range Rs.5,000 to Rs.10,000 and 15% of them had their monthly income exceeding Rs.20,000. Sector-wise analysis showed that in the manufacturing sector 45.61% of the women had their family monthly income ranging from Rs.10,000 to Rs.15,000. In trading sector 38.64% of them had their family monthly income between Rs.15,000 to Rs.20,000 and in the service sector 47.47% of them had their family monthly income between Rs.10,000 to Rs.15,000.

In rural area the average family monthly income of the women entrepreneurs was Rs.4,569.50/- and in urban area it was Rs.15,329/-. The above analysis portrayed that in rural area the family monthly income was less when compared with the family income of the women in urban area.

To find out whether there was any significant difference in the family monthly income of the women entrepreneurs in rural and urban areas, student's 't' statistic was applied. The null hypotheses tested was

H_0 : There was no significant difference in the family monthly income of the women entrepreneurs in rural and urban areas.

H_a : There was significant difference.

The calculated 't' values are given in the following table -17.

Table – 17

TESTING FOR DIFFERENCES IN THE FAMILY INCOME – 't' TEST

Occupation (R vs U)	Calculated 't' value	d.f	Theoretical 't' value
Manufacturing	6.655*	56	1.96
Trading	5.728*	43	1.96
Service	4.978*	27	1.96
Total	**23.845***	**199**	**1.96**

Source: Estimates based on field survey, 2005.

* - Statistically significant at 5% level. R – rural, U – urban, d.f – degrees of freedom.

Since the calculated values of 't' were greater than the theoretical values of 't' (1.96), it was concluded that there was significant difference in the family income of the women entrepreneurs in different occupations in rural and urban areas. Rural – urban divide persists in the family income.

4.1.9 Family monthly expenditure

The important factor that leads women into self employment is to earn a livelihood. The major share of income earned through self-employment is spent on consumption expenditure which includes money spent on food, clothing, education, healthcare, festivals and function, taxes, rent, recreation etc. It was noted that more than 50% of the family income was spent on food items and the remaining was distributed on various other items. The data is presented in table – 18.

Table – 18

AVERAGE MONTHLY EXPENDITURE ON FOOD AND NON-FOOD ITEMS

(in Rs.)

Area		Rural				Urban			
Items \ Sector		Manufac turing	Trading	Service	Average	Manufac turing	Trading	Service	Average
1.	Food Items	1173.24 (39.66)	1474.0 (45.04)	1836.07 (47.60)	**1494.44 (44.44)**	4666.67 (46.23)	4693.18 (49.99)	4085.86 (49.88)	**4481.90 (48.59)**
2.	Non-Food Items	1785.25 (60.34)	1799.0 (54.96)	2021.43 (52.40)	**1868.56 (55.56)**	5428.07 (53.77)	4694.31 (50.01)	4105.56 (50.12)	**4742.65 (51.41)**
Average (Rs.)		**1479.25**	**1636.5**	**1928.75**	**1681.50**	**5047.37**	**4693.75**	**4095.71**	**4612.28**

Source: Field survey, 2005.

Figures in brackets denote percentage to column total.

The above table-18 indicates that on an average the families of rural women entrepreneurs spent around Rs.1,500/- on food items and nearly Rs.1,900/- on non-food items per month. The women of all the three sectors spent more on non-food items than

on food items. Among the three sectors, women belonging to service sector spent Rs.1,836.07/- and Rs.2,021.43/- on food and non-food items respectively. It was Rs.1,474/- for food items and Rs.1,799/- for non-food items in the case of trading sector and in manufacturing sector it was Rs.1,173.24/- for food items and Rs.1,785.25/- for non-food items.

In urban area, on an average the families spent about Rs.4,500/- on food items and about Rs.4,700/- on non-food items. There was not much difference on the amount spent on food and non-food items in trading and service sector. The analysis out lines that, family expenditure was high in urban area when compared to rural area.

To find out whether there is any significant difference in the monthly expenditure of the families of the women entrepreneurs in rural and urban areas, Students 't' statistic was applied. The null hypothesis tested was

H_0: Monthly expenditures were equal.

H_a: They differed.

Table – 19
TESTING FOR DIFFERENCES IN THE MONTHLY EXPENDITURE OF THE SAMPLE HOUSEHOLDS–'t' TEST

Occupation (R vs U)	Calculated 't' value	d.f	Theoretical 't' value
Manufacturing	8.305*	56	1.96
Trading	14.669*	43	1.96
Service	7.108*	27	1.96
Total	**18.363***	**199**	**1.96**

Source: Estimates based on field survey, 2005.

* - Statistically significant at 5% level. R – rural, U – urban, d.f – degrees of freedom.

The findings given in table-19 revealed that there was significant difference in the monthly expenditure in the families of the women entrepreneurs in both rural and urban areas, the calculated 't' values being higher than the theoretical 't' value. Rural-urban divide prevails in the monthly expenditure of the sample house holds.

4.2 Social, economic and demographic profile of the women entrepreneurs

The environment of the women entrepreneur at the time of entering into business is an important parameter to be ascertained to understand the relevance of the same to the starting of an enterprise. The urge to start a business not only depends on the spirit of an individual but also depends on other factors related closely to her. Some of the basic

criteria to be discussed are age, marital status, number of children below 5 years of age, literacy level, work experience and working hours. All the above stated criteria are discussed by collecting relevant information during the interview.

4.2.1 Age

The physical and mental capacities of people develop as they grow in years and after a certain age these qualities began to decline. It was considered desirable to have an insight into the age of the women entrepreneurs. The capabilities of a person in undertaking various jobs vary at different age levels as perceptions, physical endurance, confidence level and the time available due to other responsibilities vary with age.

4.2.1.1. Age-wise distribution of the women entrepreneurs

Thresia (2000) pointed out that women who work for economic need and whose incomes are essential for the sustenance of the family, remain active upto 55 years of age and even afterwards according to the economic need. The present section studies the distribution of the women entrepreneurs according to the age at the time of survey.

Table – 20
AGE-WISE DISTRIBUTION OF WOMEN ENTREPRENEURS

(Number stated)

Area	Rural				Urban				
Sector / Age (Years)	Manufac turing	Trading	Service	Total	Manufac Turing	Trading	Service	Total	Grand Total
21-25	3 (2.46)	4 (8.0)	5 (17.86)	12 (6.0)	0 (0)	1 (2.27)	9 (9.09)	10 (5.0)	22 (5.5)
26-30	12 (9.84)	3 (6.0)	6 (21.43)	21 (10.5)	1 (1.75)	1 (2.27)	10 (10.10)	12 (6.0)	33 (8.25)
31-35	26 (21.31)	11 (22.0)	9 (31.14)	46 (23.0)	13 (22.81)	15 (34.09)	28 (28.28)	56 (28.0)	102 (25.5)
36-40	29 (23.77)	16 (32.0)	5 (17.86)	50 (25.0)	18 (31.58)	13 (29.55)	34 (34.34)	65 (32.5)	115 (28.75)
41-45	19 (15.57)	7 (14.0)	3 (10.71)	29 (14.5)	15 (26.32)	8 (18.18)	11 (11.11)	34 (17.0)	63 (15.75)
46-50	21 (17.21)	6 (12.0)	0 (0.0)	27 (13.5)	6 (10.53)	3 (6.82)	3 (3.03)	12 (6.0)	39 (9.75)
51-55	10 (8.19)	3 (6.0)	0 (0.0)	13 (6.5)	2 (3.51)	2 (4.55)	3 (3.03)	7 (3.5)	20 (5.0)
56-60	2 (1.64)	0 (0.0)	0 (0.0)	2 (1.0)	0 (0.0)	1 (2.27)	1 (1.01)	2 (1.0)	4 (1.0)
60 +	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	2 (3.51)	0 (0.0)	0 (0.0)	2 (1.0)	2 (0.5)
Total	**122 (100)**	**50 (100)**	**28 (100)**	**200 (100)**	**57 (100)**	**44 (100)**	**99 (100)**	**200 (100)**	**400 (100)**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

Table – 20 shows that in rural area, all the women respondents were below 60 years of age and in urban area it was 99%. About 28.75 % of the respondents were in the age group of 36-40 years, followed by 25.5% in the age group of 31-35 years and 15.75% aged between 41-45 years. Only 9.75% of the respondents were under the category of 46-50 years. In rural area, 25% of the women entrepreneurs were in the age group of 36-40 years, followed by 23% in the age group of 31-35 years. In urban area, 32.5% of the women entrepreneurs were in the age group of 36-40 years, followed by 28% in the age group of 31-35 years. The findings showed that 48% of the women entrepreneurs in rural and 60.5% in urban areas were in the age group of 31-40 years.

These findings differ from the findings of Annia George (1995) where all the 800 women entrepreneurs considered for the analysis were in the age group of 30 -35 years.

4.2.1.2. Age of the women entrepreneurs at the time of starting the enterprise

Age at which business is started suggests the maturity and stability of the entrepreneurs. The Indian entrepreneurs are found with in the age group of 30 to 40 years (Uplankar, 1977). Distribution of the women entrepreneurs according to the age at the time of starting the occupation is given in table – 21. About 30% of the women entered when they were in the age group of 31-35 years followed by 24 percent in the age group of 26 to 30 years.

Table – 21
AGE WISE DISTRIBUTION OF THE RESPONDENTS AT THE TIME OF STARTING THE ENTERPRISE

(Number stated)

Area	Rural				Urban				
Sector / Age (Years)	Manufacturing	Trading	Service	Total	Manufacturing	Trading	Service	Total	Grand Total
21–25	4 (3.28)	5 (10.0)	5 (17.86)	14 (7.0)	4 (7.02)	2 (4.54)	18 (18.18)	24 (12.0)	38 (9.5)
26–30	13 (10.66)	7 (14.0)	8 (28.57)	28 (14.0)	16 (28.07)	16 (36.36)	36 (36.36)	68 (34.0)	96 (24.0)
31–35	31 (25.41)	9 (18.0)	10 (35.71)	50 (25.0)	20 (35.09)	18 (40.91)	31 (31.31)	69 (34.5)	119 (29.75)
36–40	28 (22.95)	14 (28.0)	2 (7.14)	44 (22.0)	12 (21.05)	4 (9.09)	11 (11.11)	27 (13.5)	71 (17.75)
41–45	18 (14.75)	8 (16.0)	3 (10.71)	29 (14.5)	1 (1.75)	2 (4.54)	1 (1.01)	4 (2.0)	33 (8.25)
46–50	21 (17.21)	5 (10.0)	0 (0.0)	26 (13.0)	2 (3.51)	1 (2.27)	1 (1.01)	4 (2.0)	30 (7.5)
51–55	5 (4.10)	2 (4.0)	0 (0.0)	7 (3.5)	2 (3.51)	1 (2.27)	1 (1.01)	4 (2.0)	11 (2.75)
56–60	2 (1.64)	0 (0.0)	0 (0.0)	2 (1.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	2 (0.5)
Total	**122 (100)**	**50 (100)**	**28 (100)**	**200 (100)**	**57 (100)**	**44 (100)**	**99 (100)**	**200 (100)**	**400 (100)**

Source: Field survey, 2005. Figures in brackets indicate percentage to column total.

Category wise analysis shows that the age at which the women enter into business differed between the sectors. In the manufacturing sector 25.41% of the respondents in rural area and 35.09% in urban area had entered the business when they were 31-35 years of age. In the trading sector, 28% of the respondents in rural area entered the business when they were in the age of 36–40 years of age. In urban area, 40.91% of the respondents took the business when they were in the age group of 31–35 years of age. In the service sector in rural area, around 28.57% of the women took up the business at the age group of 26–30 years of age and in urban area it was 36.36%. The overall percentage shows that 29.75% of women entrepreneurs took up the business during the age of 31–35 years of age. The analysis shows that more than 50% of the women entered the business when they were 26–35 year of age.

4.2.2. Martial status of women entrepreneurs

Marital status has a strong influence on the employment of women. The bondage between home and women is more intense than that between men and home and this relationship is fundamental to any analysis of women's role in the economic field. To run a home is a career in itself and if a woman chooses another career, she necessarily has to reconcile between the two roles. Her additional role of a worker is an added challenge along with her primary challenge of the house hold duties (Agarwal, 1984).

4.2.2.1. Marital status

It would be necessary to examine the marital status of women managing their enterprises. Factors like the family support they get, the time which they can spend on their work; role conflict and the like depend, to a large extent on the marital status of the women. Table – 22, presents the marital status of the women entrepreneurs.

Out of the 400 selected respondents in the study, 88.5% were married and had opted to work outside along with their family responsibilities. Among the married women 48.31% were in rural area and the remaining 51.69% were in urban area. The highest 61.99% of married women in rural area were in manufacturing sector. In urban area, 45.9% of the married women were in the service sector.

Table – 22

SAMPLE RESPONDENTS BASED ON MARITAL STATUS

(Number stated)

Area	Rural				Urban				Grand Total
Sector / Status	Manufacturing	Trading	Service	Total	Manufacturing	Trading	Service	Total	
Married	106 (86.89)	43 (86.0)	22 (78.57)	171 (85.5)	56 (98.25)	43 (97.73)	84 (84.85)	183 (91.5)	354 (88.5)
Unmarried	0 (0.0)	2 (4.0)	3 (10.71)	5 (2.5)	0 (0.0)	0 (0.0)	6 (6.06)	6 (3.0)	11 (2.75)
Widow	15 (12.3)	3 (6.0)	2 (7.14)	20 (10)	1 (1.75)	1 (2.27)	3 (3.03)	5 (2.5)	25 (6.25)
Divorcee	0 (0.0)	0 (0.0)	1 (3.57)	1 (0.5)	0 (0.0)	0 (0.0)	3 (3.03)	3 (1.5)	4 (1)
Separated	1 (0.8)	2 (4.0)	0 (0.0)	3 (1.5)	0 (0.0)	0 (0.0)	3 (3.03)	3 (1.5)	6 (1.5)
Total	**122 (100)**	**50 (100)**	**28 (100)**	**200 (100)**	**57 (100)**	**44 (100)**	**99 (100)**	**200 (100)**	**400 (100)**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

Only 2.75% of the respondents were unmarried. In this, 45.45% were in rural area and 54.55% belonged to urban area. The percentage of divorcees was one. About 1.5% of the respondents were separated. In the selected sample, 6.25% of the women were widows, with 80% in rural area and 20% in urban area. In rural area, 12.3% of widows were engaged in manufacturing activities and in urban area 3.03% were in the service sector.

In the study conducted by Annia George (1995), covering 800 women entrepreneurs, it was reported that all of them were married.

4.2.2.2. Marital status at the time of entering into the business

The woman in Indian society was dependent, to a great extent, on her father before marriage and on her husband after marriage. Women were not allowed to move freely in the outside world before marriage in our society. Since the carrier of a woman is an additional responsibility to her married life, the role of a married working woman is determined by her husband and other family members. As a devoted wife she commits herself to the care of her husband, children and others in the family. Career and marriage are the two separate domains of life for a woman. They are not substituted. Though an unmarried girl is free from family responsibilities and is in a better position to begin a career, she has inhibitions related to her womanhood and social prestige, which restricts

her entry into the labour force (Thresia, 2000). The following table – 23 shows the marital status of the women when they entered in to business.

Table – 23
MARITAL STATUS AT THE TIME OF ENTERING INTO THE BUSINESS

(Number stated)

Area	Rural				Urban				Grand Total
Sector / Status	Manufac turing	Trading	Service	Total	Manufac turing	Trading	Service	Total	
Married	106 (86.89)	42 (84.0)	22 (78.57)	170 (85.0)	56 (98.25)	42 (95.45)	84 (84.85)	182 (91.0)	352 (88.00
Unmarried	16 (13.11)	8 (16.0)	6 (21.43)	30 (15.0)	1 (1.75)	2 (4.55)	15 (15.15)	18 (9.0)	48 (12.0)
Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**	**400 (100.0)**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

The table-23 reveals that in rural area, 85% of the women entered into business after marriage and only 15% of them were unmarried while starting the enterprise. The percentage of unmarried women while starting the business was 21.43 in the service sector, followed by 16 in trading sector and 13.11 in the manufacturing sector. The above position revealed that unmarried women were not ready to take risk by starting a heavy investment unit which is the requirement in manufacturing sector.

In urban area, 91% of the women were married while starting the enterprise and only 9% of them were unmarried. In urban area, the percentage of unmarried women was 15.15 in service sector and in trading and manufacturing sector the percentages were 4.55 and 1.75 respectively.

Out of the total respondents, 88% of them were married and 12% of them were unmarried.

4.2.3. Number of children below five years of age

Number of children below five years of age in a family directly increases the time and effort that a woman has to spend to cater to their needs. The number of infants would thus determine the time a women could spend on her outside work. Hence, the number of infants a women entrepreneur had, was considered to find out whether this had any impact on the women to start a business. The following table – 24 reveals the number of

women having one and two infants and the number of women who did not have any children below the age group of five years.

Table – 24
DISTRIBUTION OFWOMEN BASED ON NUMBER OF CHILDREN BELOW FIVE YEARS OF AGE

(Number stated)

Area	Rural				Urban				Grand Total
Sector / No. of Children	Manufacturing	Trading	Service	Total	Manufacturing	Trading	Service	Total	
Nil	112 (91.8)	42 (84.0)	22 (78.57)	176 (88.0)	33 (57.89)	30 (68.18)	58 (58.59)	121 (60.5)	297 (74.25)
One	8 (6.56)	8 (16.0)	2 (7.14)	18 (9.0)	22 (38.6)	13 (29.55)	37 (37.37)	72 (36.0)	90 (22.5)
Two	2 (1.64)	0 (0.0)	4 (14.29)	6 (3.0)	2 (3.51)	1 (2.27)	4 (4.04)	7 (3.5)	13 (3.25)
Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**	**400 (100.0)**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

The above table-24 reveals that in rural area, the percentage of women entrepreneurs not having children below five years of age was 88, the women having one child was 9% and having two children was 3%. Sector-wise analysis shows that the percentage of women having two children was 1.64 in manufacturing and 14.29% in service sector and none of them had two children below five years of age in trading sector. The percentage of women entrepreneurs not having children below five years of age was 91.8 in the manufacturing, 84% in the trading sector and 78.57% in the service sector.

In urban area, the percentage of women not having children below five years of age was 60.5, having one child was 36% and with two children was 3.5%. Sector-wise classification showed that the percentage of women not having children below five years of age was 57.89 in the manufacturing sector, 68.18% in the trading sector and 58.59% in the service sector.

The over-all findings showed that, out of the total respondents, 74.25% of the women did not have children below five years of age, 22.5% of them had one child and 3.25% of them had two children.

The above analysis showed that women enter into business in a big way if they were free from family ties. Out of the total respondents 74.25% of them entered into business when they do not have children below five years of age.

4.2.4. Literacy level of the women entrepreneurs

Literacy refers to the ability to both read and write any language with understanding. One who can merely read but cannot write is not considered literate. However, to qualify as literate, it is not necessary that a person should have received formal education (Census India, 2001).

It is to be noted that education, entrepreneurship and development are interrelated. Formal education is always considered important for a career. Formal education will benefit entrepreneurs by making available skills necessary for entrepreneurial endeavour. Hence, it was proposed in this study to ascertain the educational level of the women entrepreneurs. The educational background of the women entrepreneurs is presented in table – 25.

Table – 25
LITERACY LEVEL OF THE WOMEN ENTREPRENEURS

(Number stated)

Area	Rural				Urban				
Sector / Literacy Level	Manufacturing	Trading	Service	Total	Manufacturing	Trading	Service	Total	Grand Total
Illiterate	24 (19.67)	2 (4.0)	0 (0.0)	26 (13.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	26 (6.5)
Middle School	41 (33.61)	16 (32.0)	1 (3.57)	58 (29.0)	1 (1.75)	0 (0.0)	1 (1.01)	2 (1.0)	60 (15.0)
High School	51 (41.8)	26 (52.0)	23 (82.14)	100 (50.0)	27 (47.37)	15 (34.09)	19 (19.19)	61 (30.1)	161 (40.25)
Higher Secondary	5 (4.10)	5 (10.0)	3 (10.71)	13 (6.5)	14 (24.56)	15 (34.09)	22 (22.22)	51 (25.5)	64 (16.0)
Diploma	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	3 (5.26)	0 (0.0)	3 (3.03)	6 (3.0)	6 (1.5)
Graduate	1 (0.82)	1 (2.0)	1 (3.57)	3 (1.5)	10 (17.54)	14 (31.81)	48 (48.48)	72 (36.0)	75 (18.75)
Professional	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	2 (3.51)	0 (0.0)	6 (6.06)	8 (4.0)	8 (2.0)
Total	**122 (100)**	**50 (100)**	**28 (100)**	**200 (100)**	**57 (100)**	**44 (100)**	**99 (100)**	**200 (100)**	**400 (100)**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

The above table-25 reveals that in rural area, 13% of the respondents were illiterates and in urban area none was illiterate. In rural area, nearly 50% of the respondents had completed high school and in urban about 99% had completed high school. In rural area, only 1.5% were graduates and in urban area 36% were graduates. While none of the women entrepreneurs were professionals in rural area, 4% of them had completed professional course in urban area. In rural area, among the illiterates, the

percentage was high in manufacturing sector with 92.31% and the remaining 7.69% came under the trading sector. In the service sector, none of them were illiterate. In urban area, out of the total professionals, the highest percentage of professionals was in the service sector with 75 and the remaining 25% came under the manufacturing sector and in trading sector none of them were professionals. The findings revealed that the level of literacy was high in urban compared to rural area.

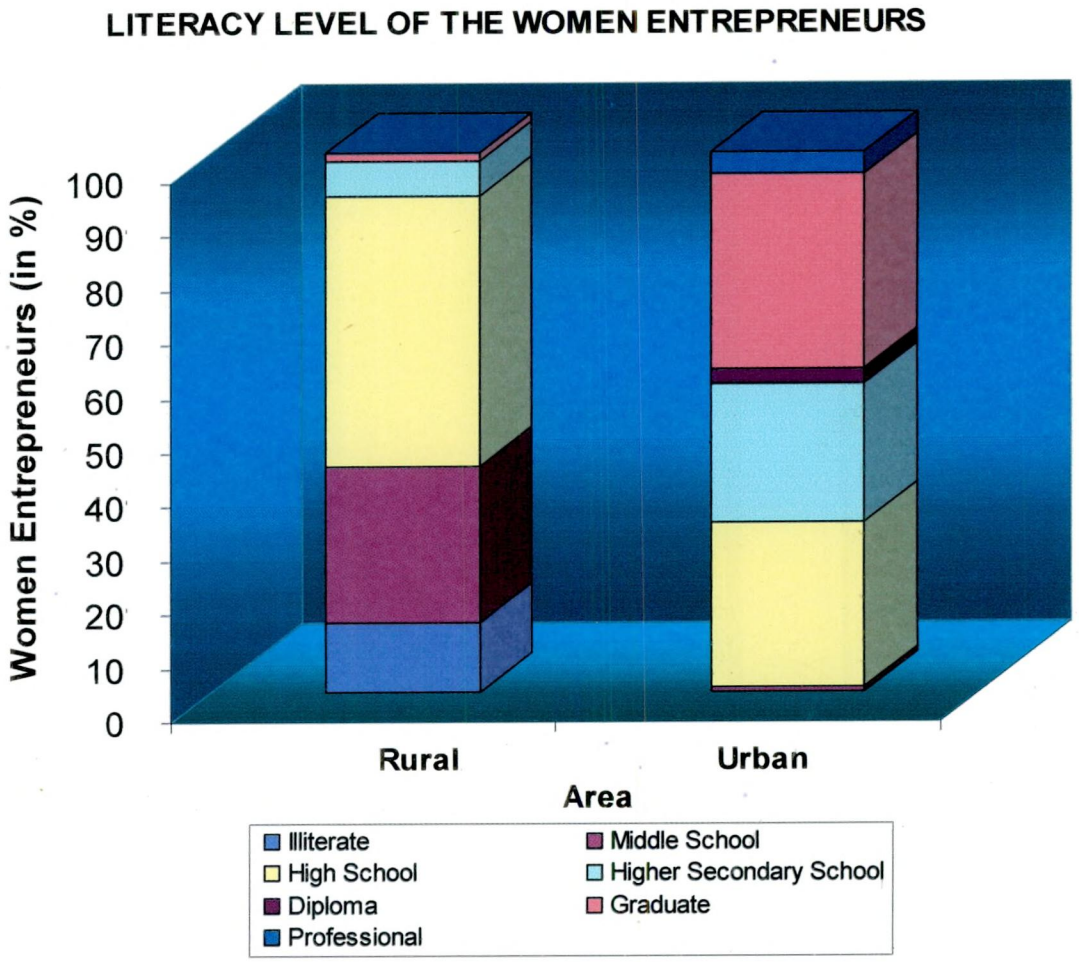

Fig. 5

Similar findings were reported in the study of Punitha (1999) where a comparison on the educational qualifications of the women entrepreneurs across rural and urban areas revealed that urban entrepreneurs were more qualified than rural entrepreneurs.

4.2.5. Nature of work

Nature of work of the women entrepreneurs was divided into three categories as regular, seasonal and casual. Regular entrepreneurs are those who follow a definite or constant pattern of work. Their work provides them regular income. Seasonal work

implies the work that varies with the seasons. At particular seasons the chances of gain is more and if the season changes the business will become dull. Hence, seasonal work is not a regular source of income. Casual entrepreneurship is the type of work, which occurs intermittently. The earnings from such work are irregular, uncertain and generally inadequate to provide sufficient income to the family.

The women entrepreneurs were categorised under these three heads and the information regarding this is presented in table – 26.

Table – 26
NATURE OF WORK

(Number stated)

Area	Rural				Urban				Grand Total
Sector / Nature	Manufacturing	Trading	Service	Total	Manufacturing	Trading	Service	Total	
Regular	114 (93.44)	46 (92.0)	23 (82.14)	183 (91.5)	53 (92.98)	42 (95.45)	91 (91.92)	186 (93.0)	369 (92.25)
Seasonal	2 (1.64)	4 (8.0)	1 (3.57)	7 (3.5)	3 (5.26)	2 (4.55)	5 (5.05)	10 (5.0)	17 (4.25)
Casual	6 (4.92)	0 (0.0)	4 (14.29)	10 (5.0)	1 (1.75)	0 (0.0)	3 (3.03)	4 (2.0)	14 (3.5)
Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**	**400 (100.0)**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

The above table explains the nature of work, the women entrepreneurs have undertaken. The over all picture shows that of the three types of work, the women entrepreneurs were dominant in doing regular works. In rural area the highest percentage of 91.5 were doing regular work, followed by 5 percent doing casual work and the remaining 3.5 percent of them were engaged in seasonal work. Sector-wise analysis shows that regular nature of work was in higher percentage in the manufacturing sector with 93.44%, followed by 92% in trading and 82.14% in the service sector.

In urban area, more than 90% of the women were doing regular work. The over all analysis portrays that maximum number of women entrepreneurs were engaged in regular nature of work, women engaged in seasonal and casual type of work were more or less in the same percentage with 4.25 and 3.5 respectively. Both rural and urban women of trading sector were not engaged in casual nature of work.

4.2.6 Work experience

Experience in work is measured in terms of the number of years the respondents had been engaged in doing the specified task. As a person continuously works in a given job for many years, the natural out come is specialisation in the given job. Occupations, which are skill–based, need experience for higher productivity and to improve the quality of the products, which in turn helps to increase the income of an individual.

Analysing the data in the interview schedule, it was noted that the years of service reported by the women entrepreneurs in their given occupations varied from 1 to 20 years. Considering the minimum and the maximum years of work experience, the respondents were categorised as given in the following table-27.

Table – 27
DISTRIBUTION OF THE WOMEN ENTREPRENEURS BASED ON WORK EXPERIENCE

(Number stated)

Area	Rural				Urban				Grand Total
Sector / Exp. (in years)	Manufac turing	Trading	Service	Total	Manufac turing	Trading	Service	Total	
< 3	37 (30.33)	16 (32.0)	5 (17.86)	58 (29.0)	3 (5.26)	3 (6.82)	14 (14.14)	20 (10.0)	78 (19.5)
3 – 6	51 (41.80)	22 (44.0)	11 (39.29)	84 (42.0)	20 (35.09)	21 (47.73)	51 (51.52)	92 (46.0)	176 (44.0)
6 – 9	18 (14.75)	8 (16.0)	7 (25.0)	33 (16.5)	17 (29.82)	14 (31.82)	23 (23.23)	100 (27.0)	87 (21.75)
9 –12	14 (11.48)	3 (6.0)	3 (10.71)	20 (10.0)	15 (26.32)	5 (11.36)	7 (7.07)	27 (13.5)	47 (11.75)
> 12	2 (1.64)	1 (2.0)	2 (7.14)	5 (2.5)	2 (3.51)	1 (2.27)	4 (4.04)	7 (3.5)	12 (3.0)
Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**	**400 (100.0)**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

The above table-27 reveals that out of the total respondents, 44% of the women entrepreneurs had 3 to 6 years of experience in their occupation. Those working for less than 3 years were 19.5% and 3% of the women entrepreneurs had reported to be working for more than 12 years.

Area-wise analysis showed that in rural area, 42% of the women had 3 to 6 years of experience and nearly one-third (29%) of them had less than 3 years of experience.

This revealed that women in rural area were recently coming out to take up entrepreneurship as their livelihood. Sector-wise analysis showed that in rural area, women in trading sector were having less experience in their field when compared with the women entrepreneurs of other sectors.

In urban area, 46% of the women entrepreneurs had 3 to 6 years of experience, 27% had 6 to 9 years of experience and 13.5 % possessed 9 to 12 years of experience which showed that women in urban area, were enlightened to take up entrepreneurship as their profession from the mid 90's. Sector-wise analysis revealed that women in service sector had less experience when compared with the women entrepreneurs of other sectors. Women with less than 3 years of experience were 14.14% in service sector. In manufacturing it was only 5.26% and in trading it was 6.82%. In the case of women having work experience of 9 to 12 years the percentage of women belonging to service sector was less with 7.07% and 26.32% in manufacturing and 11.36% in trading sectors.

The analysis revealed that women having nearly five years of experience was more in number which indicated that women are coming out in recent years to show their managerial capabilities.

4.2.7. Working hours of the women entrepreneurs

Women as economically productive participants in a nation's economy, enter into gainful employment both in the formal and informal sectors. The salaried women employed in the organized sector often enjoy the privileges of modern technologies and better amenities of life that lessen the burden of household work. But the women engaged in self-owned activities in the informal sector are vulnerable to long hours of work under poor working conditions. Their participation in the labour market is a survival strategy which they are forced to accept (Thresia, 2000).

Women entrepreneurs, after their long hours at business, have a feeling of guilt, and are self-critical about their laziness at home. Under the notion of a super woman, they tend to strain themselves at home, meeting the demands of husbands, children, in-laws and society as dictated by traditional role, which makes it difficult within the 'two roles' experienced by the woman. In this connection it becomes essential to analyse in detail the number of working hours that the women entrepreneurs are able to dedicate to their gainful activities and the factors that determine their working hours.

The amount of time that a women entrepreneur is able to spend in her unit in a day has been noted during the interview and the information was being tabulated and is presented in table – 28.

Table – 28
NUMBER OF HOURS SPENT ON THE WORK SPOT

(Number stated)

Area	Rural				Urban				Grand Total
Sector / Hrs. (per day)	Manufac turing	Trading	Service	Total	Manufac Turing	Trading	Service	Total	
3 – 6	36 (29.51)	12 (24.0)	9 (32.14)	57 (28.5)	16 (28.07)	2 (4.55)	13 (13.13)	31 (15.5)	88 (22.0)
6 – 9	55 (45.08)	12 (24.0)	11 (39.29)	78 (39.0)	21 (36.84)	23 (52.27)	61 (61.61)	105 (52.5)	183 (45.75)
9 – 12	28 (22.95)	21 (42.0)	8 (28.57)	57 (28.5)	17 (29.82)	18 (40.91)	25 (25.25)	60 (30.0)	117 (29.25)
>12	3 (2.46)	5 (10.0)	0 (0.0)	8 (4.0)	3 (5.26)	1 (2.27)	0 (0.0)	4 (2.0)	12 (3.0)
Total	**122 (100.0**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**	**400 (100.0)**
Average Hours	**7.96**	**9.18**	**7.71**	**8.23**	**8.26**	**9.20**	**8.22**	**8.75**	**8.49**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

In rural area, 39% of the women spent 6 to 9 hours in their work spot, another 28.5% each worked for 3 to 6 hours and 9 to 12 hours. Only 4% of the women worked for more than 12 hours. Sector-wise analysis showed that 45.08% of the women in manufacturing sector worked for 6 to 9 hours and in the service sector it was 39.39%. In the trading sector, 42% of the women worked for 9 to 12 hours.

In urban area, 52.5% of the women worked for 6 to 9 hours, 30% of them worked for 9 to 12 hours followed by 15.5% working for 3 to 6 hours and 2% working for more than 12 hours. In urban area, 36.84% of the women in manufacturing sector worked for 6 to 9 hours and in the trading sector it was 52.27% and in the service sector 61.61%.

The over-all analysis showed that 45.75% of the women worked for 6 to 9 hours, 29.25% of them worked for 9 to 12 hours, 22% of them worked for 3 to 6 hours and only 3% of them worked for more than 12 hours. The analysis revealed that none of the women in the service sector worked for more than 12 hours. The data revealed that women in trading sector worked for more hours when compared with the women in other sectors.

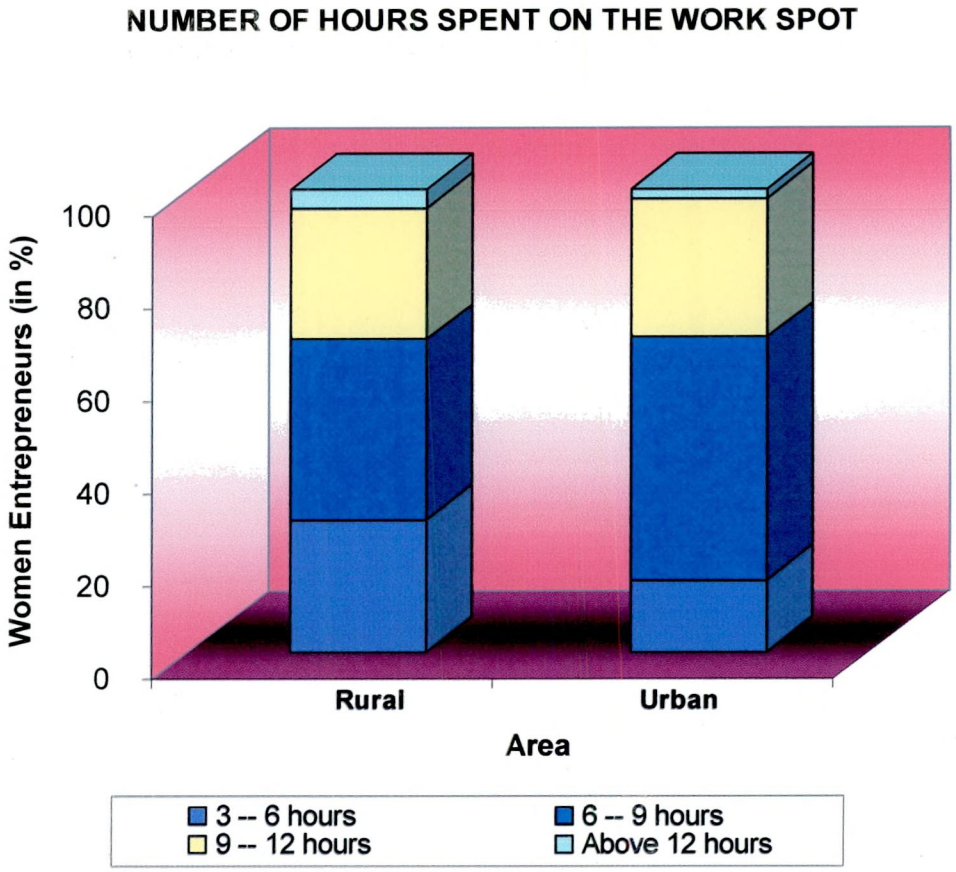

Fig. 6

4.3 Profile of the enterprise

To understand the profile of the enterprises, it is necessary to understand the size of the units that are being operated by the women entrepreneurs which can be assessed from the capital invested in the enterprise, the number of employees, the manner of production and sales turn over in the enterprise.

It is also essential to analyze the philosophy of women entrepreneurs which can be deducted from the line of activity being pursued by the women entrepreneurs, location of enterprise, form of organization, means of financial assistance whether borrowed from banks and financial institutions or raised from family members and ratio of female employees to total employees.

4.3.1. Period of establishment

Period of establishment of units is important especially in the case of women run units as it indicates the time and level of entrepreneurial activity among women. The year of starting the enterprises is given in table – 29.

Table – 29
PERIOD OF ESTABLISHMENT OF THE UNITS

(Number stated)

Area	Rural				Urban				
Sector / Period	Manufacturing	Trading	Service	Total	Manufacturing	Trading	Service	Total	Grand Total
1985–1995	12 (9.84)	2 (4.0)	4 (14.28)	18 (9.0)	9 (15.79)	1 (2.27)	5 (5.05)	15 (7.5)	33 (8.25)
1995–2000	22 (18.03)	10 (20.0)	8 (28.57)	40 (20.0)	33 (57.89)	27 (61.36)	43 (43.43)	103 (51.50)	143 (35.75)
2000–2005	78 (63.93)	33 (66.0)	14 (50.0)	125 (62.5)	13 (22.8)	14 (31.82)	40 (40.40)	67 (33.5)	192 (48.0)
2005–2006	10 (8.2)	5 (10.0)	2 (7.14)	17 (8.5)	2 (3.51)	2 (4.55)	11 (11.11)	15 (7.5)	32 (8.0)
Total	**122 (100)**	**50 (100)**	**28 (100)**	**200 (100)**	**57 (100)**	**44 (100)**	**99 (100)**	**200 (100)**	**400 (100)**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

The analysis shows that in rural area, 62.5% of the units were started during 2000 – 2005. About 8.5% of the units were started in the latest period of 2005 – 2006. The remaining 29% of the units were started during 1985 – 2000. During 2000 – 2005, the highest 63.93% of units in manufacturing, 66% and 50% in trading and service sectors respectively were started.

In urban area, 51.5% of the units were started during 1995 – 2000, followed by 33.5% of the units during 2000 – 2005 and 7.5% of the units were started during 2005 – 2006. Sector-wise analysis showed that, the period 1995 – 2000 had the highest percentage of units with 57.89% in manufacturing sector and in trading and service sectors the percentages were 61.36 and 43.43 respectively. The next period with the establishment of more number of units was 2000 – 2005 in which manufacturing, trading and service sector had 22.81%, 31.82% and 40.40% units being started respectively.

4.3.2. Form of organisation of the enterprises

Form of organization generally has a bearing on all aspects of an enterprise, as managing the enterprise ultimately depends on whether it is a sole proprietorship or partnership firm. In the case of sole proprietorship financial constraints and in the case of partnership firm co-ordination and expansion problems come in the way of efficient

managements of enterprise activity. The form of organisation was based on capital invested and scale of operation (Vasant Desai, 2004)

Table – 30
FORM OF ORGANISATION OF THE ENTERPRISES

(Number stated)

Area	Rural				Urban				
Sector / Type	Manufacturing	Trading	Service	Total	Manufacturing	Trading	Service	Total	Grand Total
Sole Proprietorship	116 (95.08)	47 (94.0)	27 (96.43)	190 (95.0)	53 (92.98)	38 (86.36)	92 (92.93)	198 (91.5)	373 (93.25)
Partnership	6 (4.92)	3 (6.0)	1 (3.57)	10 (5.0)	4 (7.02)	6 (13.64)	7 (7.07)	17 (8.5)	27 (6.75)
Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**	**400 (100.0)**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

The major division among the form of organisation of the enterprises that prevailed was sole proprietorship[7] and partnership[8]. The table reveals that out of the total respondents, sole proprietorship was the form of organisation for 93.25% of the enterprises and the remaining 6.75% was based on partnership form. Area-wise analysis reveals that 95% of the enterprises were sole proprietorship firm and the remaining 5% were partnership firm in rural area. Sector-wise analysis for rural area could not show much variations for both sole proprietorship and partnership concern.

In urban-area, 91.5% of the firms were based on sole proprietorship concern and the remaining 8.5% were partnership firms. Sector-wise analysis showed that 13.64% of partnership firm was high in the case of trading sector and it was 7% in both manufacturing and service sectors. The analysis showed that both in rural and urban areas, the percentage of sole proprietorship concern were high. This shows that women are ready to take up business ventures individually. The following cylindrical diagram gives the form of organization of the enterprise.

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[7] A partnership firm is a concern which has been started with the mutual consent of two or more people. Two or more people joined together to do a business is a partnership firm.

[8] Sole proprietorship firm is a concern which is solely owned by an individual person. The risk and benefit in running the business should be borne by himself.

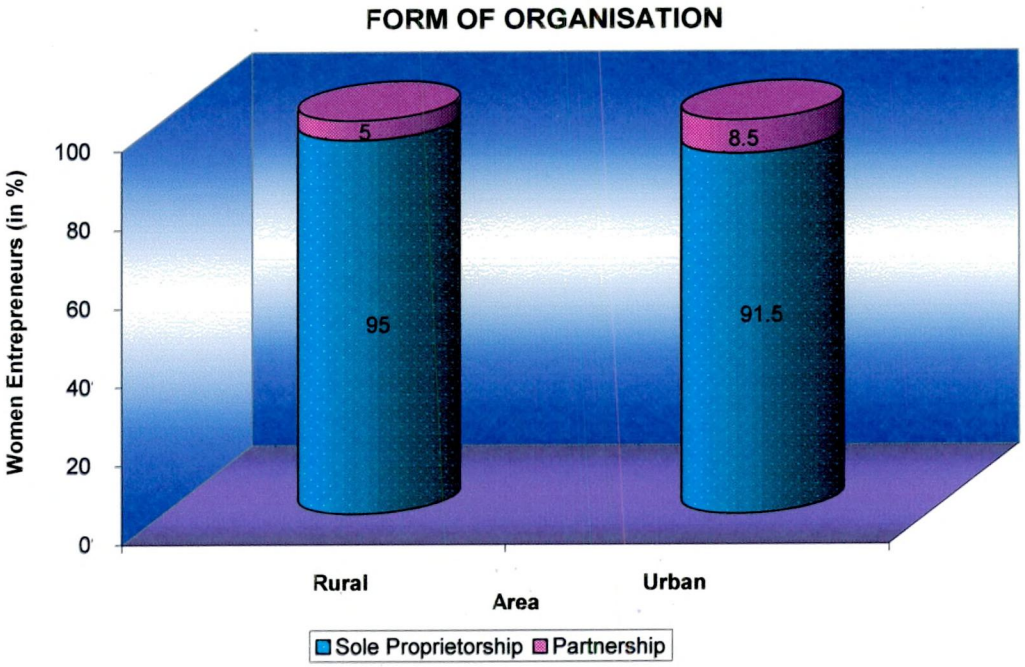


Fig. 7

4.3.3. Manner of production

The manner of production of the women-run enterprises was represented in table 31. Out of the 400 units included in the study, 179 manufacturing units were taken for the analysis, and the remaining 221 coming under trading and service units were excluded as they do not produce products of their own.

Table – 31
PATTERN OF PRODUCTION IN MANUFACTURING SECTOR

(Number stated)

Area / Method of Production	Rural	Urban	Total
(i) Mass production[9]	78 (63.93)	42 (73.68)	120 (67.04)
(ii) Job order[10]	34 (27.87)	14 (24.55)	48 (26.82)
(iii) Others	10 (8.2)	1 (1.75)	11 (6.14)
Total	**122** **(100.0)**	**57** **(100.0)**	**179** **(100.0)**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

[9] Mass production is the process of production carried out in bulk.
[10] Job order is the work carried out for specific orders acquired by the unit.

Out of the 179 units, 67.04% of the unit's production was based on mass production, followed by 26.82% based on job order method of production. The remaining 6.14% of the units followed other methods of production. The method of mass production was high in urban area with 73.68% and in the rural areas with 63.93%.

In rural area, the percentage of women producing goods based on mass production was 63.93 followed by job order with 27.87%. The remaining 7.38% of the women followed other methods of production. In urban area, 73.68% of the women followed mass production for producing the products and 24.55% by job order method. The remaining was very negligible. The analysis reveals that in both rural and urban areas, women entrepreneurs relied much on the method of mass production which was profitable for them.

4.3.4. Quality inspection of the products by the women entrepreneurs

Apart from marketing strategies another aspect which is important in the promotion of the product is quality control. The earlier studies revealed that the Japanese manufacturing units prospered mainly due to their total quality control concepts (Lalitha Rani, 1996). Quality control is the vital aspect for the long term survival of any enterprise in the present day competitive environment. As the concept of quality control is concerned only with manufacturing of the product, the women of manufacturing sector alone was considered for this analysis. They were asked to indicate whether they had quality control system and if so the degree of inspection. Out of the total 179 units, only 16 units, 12 in the rural area and 4 in the urban area indicated that there was no quality control. Entrepreneurs indicated the method of inspection undertaken by them and the result were tabulated in table–32.

Table-32 revealed the quality inspection of the products by the women of manufacturing sectors both in rural and urban areas. In rural area, 9.84% of the respondents were not following any quality control measures. 26.23% of the women indicated inspection of all items and 56.56% of them checked quality on sampling basis. The remaining 7.38% had gone for automatic quality control. In urban area, 7.02% did not follow quality control measures, of the remaining 29.82% indicated inspection of all items, 45.61% maintained quality on sampling basis and 17.54% followed automatic quality control measure.

Table – 32
QUALITY INSPECTION OF THE PRODUCTS BY THE RESPONDENTS OF MANUFACTURING SECTOR

(Number stated)

Area / Type of Quality Control	Rural	Urban	Total
No Quality Control	12 (9.84)	4 (7.02)	16 (8.94)
Each Item is Inspected	32 (26.23)	17 (29.82)	49 (27.37)
On Sampling Basis	69 (56.56)	26 (45.61)	95 (53.07)
Automatic Quality Control	9 (7.38)	10 (17.54)	19 (10.61)
Total	**122 (100.0)**	**57 (100.0)**	**179 (100.0)**

Source: Field survey, 2005. Figures in brackets indicate percentage to column total.

The overall analysis revealed that 53.07% of the women adopted sampling technique for quality control. This was also an accepted technique, provided the sampling used was in accordance with the statistical technique. The reason is mainly that the manufacturing units indulge in mass production and batch production systems. About 27.37% of them stated that they inspected each item separately, which showed the importance given by the women entrepreneurs for quality. Only 10.61% of them followed automatic quality control measures. On the whole 8.94% of them did not take any measure for checking the quality of the product.

4.4. Project formulation

4.4.1. Initial facilitating factors

Before taking up entrepreneurship women have made a study on three important factors which are important for starting a business. The three facilitating factors are: market feasibility, technical feasibility and financial feasibility. The study helped them to find out among the above mentioned three, which was more feasible for them, depending on their environment and availability. In the interview schedule, respondents indicated the factor which ever was more feasible for them. Table–33 indicates the facilitating factors for the implementation of the project.

Table – 33
INITIAL FACILITATING FACTORS

(Number stated)

Area	Rural				Urban				Grand Total
Sector / Factor	Manufacturing	Trading	Service	Total	Manufacturing	Trading	Service	Total	
Market Feasibility	88 (72.13)	31 (62.0)	17 (60.17)	136 (68.0)	27 (47.37)	20 (45.45)	17 (17.17)	64 (32.0)	200 (50.0)
Financial feasibility	27 (22.13)	17 (34.0)	5 (17.86)	49 (24.5)	24 (42.11)	22 (50.0)	66 (66.67)	112 (56.0)	161 (40.25)
Technical Feasibility	7 (5.74)	2 (4.0)	6 (21.43)	15 (7.5)	6 (10.53)	2 (4.55)	16 (16.16)	24 (12.0)	39 (9.75)
Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**	**400 (100.0)**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

The above table-33 reveals that, in rural area, 68% of the women had declared that it was the 'market feasibility' which acted as the facilitating factor to implement the project. 'Financial feasibility' was quoted by 24.5% of them and 7.5% of them had indicated 'technical feasibility'. Sector-wise analysis revealed that 72.13% of the women in manufacturing sector mainly indicated 'market feasibility', 21.43% of the women in the service sector indicated 'technical feasibility' and 34% of the women in trading sector 'financial feasibility' as the initial facilitating factors for them to start the business.

In urban area, 56% of the women pointed out that 'financial feasibility' was the major facilitating factor to implement the project. Sector-wise analysis revealed that in the manufacturing sector, 'market feasibility' was quoted by 47.37%. But 50% of the women in trading and 66.67% of them in the service sector had quoted 'financial feasibility'.

The overall analysis revealed that out of the total respondents, 50% of them quoted marketing to be more feasible, followed by 40.25% of them stating financial feasibility and the remaining 9.75% stating technical feasibility.

The above analysis revealed that rural women could easily market their products and urban women could easily avail finance.

4.4.2. Financial sources

The availability of finance might be the most important determinant in the establishment and growth of small manufacturing enterprises. Finance is the life-giving

element in the process of economic growth. Financial soundness of the entrepreneurs is expected to stimulate the growth of entrepreneurship as financial strength creates a sense of security against fear of failure. The sources of finance which stimulated women entrepreneurs in starting the enterprise is shown in table–34.

Table – 34
SOURCES OF FINANCE

(Number stated)

Area	Rural				Urban				Grand Total
Sector / Source	Manufacturing	Trading	Service	Total	Manufacturing	Trading	Service	Total	
Own fund	43 (35.25)	15 (30.0)	14 (50.0)	72 (36.0)	33 (57.89)	32 (50.0)	56 (56.57)	111 (55.5)	183 (45.75)
Banks	14 (11.48)	8 (16.0)	5 (17.86)	27 (13.5)	15 (26.32)	14 (31.82)	19 (19.19)	48 (24.0)	75 (18.75)
Relatives	16 (13.11)	8 (16.0)	3 (10.71)	27 (13.5)	3 (5.26)	5 (11.36)	8 (8.08)	100 (8.0)	43 (10.75)
Friends	4 (3.28)	6 (12.0)	2 (7.14)	12 (6.0)	2 (3.51)	0 (0.0)	1 (1.01)	3 (1.5)	15 (3.75)
Money lenders	10 (8.2)	5 (10.0)	2 (7.14)	17 (8.5)	1 (1.75)	0 (0.0)	1 (1.01)	2 (1.0)	19 (4.75)
Welfare schemes	35 (28.69)	8 (16.0)	2 (7.14)	45 (22.5)	3 (5.26)	3 (6.82)	14 (14.14)	20 (10.0)	65 (16.25)
Grand Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**	**400 (100.0)**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

The table-34 reveals that 45.75% of the women entrepreneurs had relied on their own funds. In urban area about 55% of the women invested their own funds and it was 36% in rural area. Banks as the sources of finance was 24% in urban and 13.5% in rural areas. Banks play a key role in promoting women entrepreneurship through various government programmes. The overall source of finance from relatives was 10.75% and friends 3.75%. The money lenders constituted 8.5% in rural area and 1% in urban area. Among the total respondents, 16.25% of them were benefitted through various welfare schemes of the government. Among the beneficiaries, this percentage was high in rural with 22.5% and 10% in urban area.

Sector–wise analysis showed that in rural area, source of finance from own funds was high in service sector, the percentage being 50. In manufacturing and trading sector the percentages were 35.25 and 30 respectively. In urban area, the sources of finance from bank was highest with 31.82% in the trading sector, followed by manufacturing sector with 26.32% and service sector with 19.19%. The analysis revealed that in both rural and urban areas, women next to their own funds relied more on banks as the source

of finance. This indicates the role of banks in economic development. The following bar diagram gives the sources of finance.

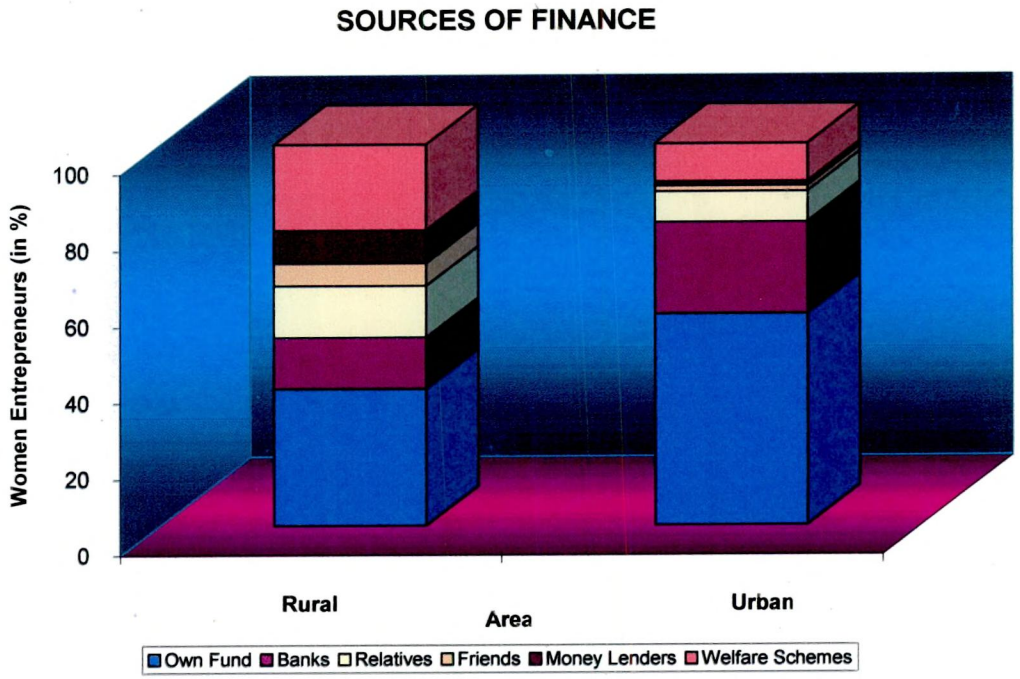


Fig. 8

4.4.3. Problems faced during project formulation period

In this section the problems faced by the respondents during project formulation was analysed. The important problems that were taken into consideration were selection of business, means of finance and technical know – how.

Table–35 reveals the problems faced by the women entrepreneurs during project formulation.

Table – 35
PROBLEMS FACED DURING PROJECT FORMULATION PERIOD

(Number stated)

Area	Rural				Urban				
Sector / Problems	Manufacturing	Trading	Service	Total	Manufacturing	Trading	Service	Total	Grand Total
Selection of business	54 (44.26)	28 (56.0)	18 (64.29)	100 (50.0)	28 (49.12)	17 (38.64)	35 (35.35)	80 (40.0)	180 (45.0)
Means of finance	58 (47.54)	20 (40.0)	5 (17.86)	83 (41.5)	16 (28.07)	17 (38.64)	36 (36.36)	69 (34.5)	152 (38.0)
Technical know-how	10 (8.20)	2 (4.0)	5 (17.86)	17 (8.5)	13 (22.81)	10 (22.73)	28 (28.28)	51 (25.5)	68 (17.0)
Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**	**400 (100.0)**

Source: Field survey, 2005. Figures in brackets indicate percentage to column total.

The above table-35 reveals that in rural area, 50% of the women faced the problem of 'selection of business', 41.5% of them had 'finance problem' and the remaining 8.5% faced the problem of 'technical know-how'. In the manufacturing sector, 47.54% of women faced the problem of getting finance. In the trading sector, 56% of the women and in the service sector 64.29% of them had the problem in 'selection of business'.

In urban area, 40% women faced the problem of 'selection of business', followed by 34.5% with 'means of finance' and the remaining 25.5% with the problem of 'technical know-how'. Sector-wise analysis showed that 49.12% women in the manufacturing sector had problem in 'selection of business' and with regard to 'means of finance' the percentage was 28.07. In the trading sector women had problems in the 'selection of business' and 'means of finance' more or less in the equal proportion, the percentage being 38.64 separately and in the service sector it was 35.35% and 36.36% respectively.

The overall analysis shows that out of the 400 respondents, 45% of them faced problem in the 'selection of business', 38% of them in finding 'means of finance' and the remaining 17% of them faced the problem of 'technical know-how'.

The above analysis revealed that nearly 50% of the respondents had problems in the 'selection of business' which implied that more orientation programmes have to be arranged to make the women aware of the various business opportunities which will work out profitable for them.

4.4.4. Problems faced during the implementation of the project

In business field, the entry of a woman is a relatively new phenomena. The enterprises set up by them are mostly in small scale sector. On their own part to perform well women have to overcome their own limitations. They must reach out for new plan, new responsibilities and new enterprises. This section discusses the problems faced during the time of implementation of the project. Based on the earlier studies (Dhameja, 2004) the problems before the women entrepreneurs were listed as arranging for finance, procuring raw materials, availing license, selecting the location, employing labourers, installation of machinery and finding job orders. The following table – 36 gives the

distribution of the women entrepreneurs based on the problems they faced in the implementation of the project.

Table – 36
PROBLEMS FACED DURING THE TIME OF IMPLEMENTATION OF THE PROJECT

(Number stated)

Area	Rural				Urban				
Sector / Problems	Manufacturing	Trading	Service	Total	Manufacturing	Trading	Service	Total	Grand Total
Arranging for finance	48 (39.34)	11 (22.0)	11 (39.29)	70 (35.0)	28 (49.12)	10 (22.73)	21 (21.21)	59 (29.5)	129 (32.25)
Procuring raw materials	8 (6.56)	0 (0.0)	2 (7.14)	10 (5.0)	11 (19.3)	0 (0.0)	9 (9.09)	20 (10.0)	30 (7.5)
Availing license	3 (2.46)	2 (4.0)	0 (0.0)	5 (2.5)	6 (10.53)	4 (9.09)	4 (4.04)	14 (7.0)	19 (4.75)
Selecting the location	10 (8.2)	12 (24.0)	6 (21.43)	28 (14.0)	1 (1.75)	6 (13.64)	18 (18.18)	25 (12.5)	53 (13.25)
Employing labourers	14 (11.48)	7 (14.0)	4 (14.29)	25 (12.5)	2 (3.51)	10 (22.73)	15 (15.15)	27 (13.5)	52 (13.0)
Installation of machinery	7 (5.74)	0 (0.0)	2 (7.14)	9 (4.5)	4 (7.02)	0 (0.0)	7 (7.07)	11 (5.5)	20 (5.0)
Finding job orders	32 (26.23)	18 (36.0)	3 (10.71)	53 (26.5)	5 (8.77)	14 (31.82)	25 (25.25)	44 (22.0)	97 (24.25)
Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**	**400 (100.0)**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

In rural area, 35% of the women faced problems in 'arranging for finance', followed by 26.5% of them in 'finding job orders'. The other problems did not had much impact. In the manufacturing sector for 39.34%, the major problem was 'arranging for finance'. In the trading sector women pointed out that 'finding job orders' was their problem, the percentage quoted being 36 and in the service sector 21.43% of the women had problem in 'selecting the location'.

In urban area, 29.5% of the women pointed out that 'arranging finance' was the major problem, followed by 'finding job orders' (22%), 'employing labourers' (13.5%) and 'selecting the location' (12.5%). The other problems had only less impact. In the manufacturing sector 49.12% of the women faced the problem of 'arranging finance'. In the trading sector for 31.82% the major problem was 'finding job orders', followed by the problems in 'arranging for finance' and 'employing labourers' with the percentages being 22.73 each. In the service sector, 'finding job orders' (25.25%) was the major problem followed by 'arranging for finance' (21.21%), 'selecting the location' (18.18%),

'employing labourers' (15.15%), 'procuring raw materials' (9.09%), 'installation of machinery' (7.07%) and 'availing license' (4.04%).

The overall analysis showed that 'arranging for finance' was the major problem faced by the women in both rural and urban areas. The next problem faced by them was 'finding job orders' (24.25%). 'Selecting the location' and 'employing labourers' were the problems moderately faced by the woman as the percentages were 13.25 and 13 respectively.

4.5. Motivators and motivational aspects of the women entrepreneurs

Women of different socio-economic and educational status opt for entrepreneurship for different reasons. Women from lower strata who are poor and less educated, opt for self-employment out of sheer economic necessity. Then comes the lower middle class women who take up entrepreneurship to earn more to catch up their status and standard of living. Then come the educated and qualified who have technical knowledge but not entrepreneurial knowledge and who opt for entrepreneurship training. Then there are middle class women who have free time but have no knowledge and skills yet want to achieve something in life and hence opt for entrepreneurship. Last are the high income groups who are well off and are least interested in entrepreneurship (Hina Shah, 1990).

For a person to become an entrepreneur there should be considerable motivation either from within himself or from others close to him. Without motivation one cannot achieve anything specially entrepreneurship, which is indulging in an unknown area, risking one's money and status, and needing a very strong motivation (Lalitha Rani, 1996).

Apart from having motivation, one needs to have opportunity to fulfill their ambition. Some people nurse an ambition and to fulfill the same plan and obtain the necessary skills and requisite facilities and achieve their ambition in a planned way. This may not be always possible since the total environment is not in one's control and especially for women whose environment revolves around their family (Narshimha Murthy, 1989).

In this section the motivation aspects such as motivators in starting the enterprise, reasons compelling the starting of the enterprise and factors influencing the idea of the enterprise were considered for detailed analysis.

4.5.1. Motivators

The responses elicited through the interview schedule supplemented by the information received through personal interviews have helped to identify the persons who were instrumental in motivating the women to select a business and to carry out the functioning of that business venture. These agents are parents, husbands, friends, relatives and government agencies. Women have also exhibited their courage and capacity by starting an occupation on their own.

The extent of influence that the above agents have exercised in initiating entrepreneurship among the respondents is presented in table–37.

Table – 37
MOTIVATORS IN STARTING THE ENTERPRISE

(Number stated)

Area	Rural				Urban				Grand Total
Sector / Motivators	Manufacturing	Trading	Service	Total	Manufacturing	Trading	Service	Total	
Self Motivation	18 (14.75)	3 (6.0)	9 (32.14)	30 (15.0)	21 (36.84)	12 (27.27)	26 (26.26)	59 (29.5)	89 (22.25)
Parents	30 (24.59)	6 (12.0)	7 (25.0)	43 (21.5)	4 (7.02)	5 (11.36)	27 (27.27)	36 (18.0)	79 (19.75)
Husbands	27 (22.13)	12 (24.0)	5 (17.85)	44 (22.0)	27 (47.37)	24 (54.54)	30 (30.03)	81 (40.5)	125 (31.25)
Relatives	16 (13.11)	12 (24.0)	5 (17.85)	33 (16.5)	0 (0.0)	2 (4.54)	6 (6.06)	8 (4.0)	41 (10.25)
Friends	23 (18.85)	13 (26.0)	1 (3.57)	37 (18.5)	5 (8.77)	1 (2.27)	10 (10.10)	16 (8.0)	53 (13.25)
Government	8 (6.56)	4 (8.0)	1 (3.57)	13 (6.5)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	13 (3.25)
Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**	**400 (100.0)**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

Once an entrepreneur has been convinced that she should take up some gainful activity she has to be motivated and nurtured by some well wisher. The determination and the conviction of the women to commit themselves in economic activities was revealed from 22.25% of the respondents who started their occupation due to their self motivation. Husbands were the most important supporting persons for 31.25% of the women entrepreneurs; parents were instrumental in the case of 19.75% of the respondents in undertaking their venture. Friends and relatives had influenced 13.25% and 10.25% respectively. Government assistance was reported to be the least motivating factor with only 3.25% of the women receiving assistance from the government.

The foregoing discussion made it clear that the support and help from the family members especially parents and husbands are crucial in directing the women towards entrepreneurship. The governmental assistance is not reaching the target groups and the women are not aware of the welfare schemes, which are actually meant for them.

The fact that a woman entrepreneur's motivator, to a large extent, was her family, portrays the importance of a family circle to a woman. As a woman never considered herself alone (physically, socially or economically) but as a part of the family, the family seems to reciprocate the same feeling (Gloria, 1991).

Area-wise analysis showed that in rural area, both parents and husbands had equally contributed in motivating the women entrepreneurs as the percentage was 21.5 and 22% respectively. Similarly there was not much difference with regard to friend and relatives as the percentage was 18.5 and 16.5 respectively. Out of the total respondents 15% of them had taken up entrepreneurship because of their self-motivation. The contribution of the government for women in rural area was 6.5%. In urban area, 29.5 women were self motivated. The influence of the husbands was higher as the percentage of motivation by husbands was 40.5. Parents had motivated 18% of the women entrepreneurs, while friends and relatives had motivated 8% and 4% respectively. The respondents in urban area had revealed that there is no motivation from the government in assisting them to take entrepreneurship.

Sector-wise analysis showed that in rural area, in the manufacturing sector the motivation of parents was the highest indicating 24.59%. In the trading sector the highest motivators were friends with 26% and the husbands and relatives had motivated equally with 24% each. In the service sector, self motivation played a crucial role which has motivated 32.14% and the parents and husbands had motivated 25% and 17.85% respectively.

In urban area, in the case of manufacturing sector highest percentage of women (47.37%) were motivated by their husbands. In trading and service sectors also the same situation prevailed with 54.54% and 30.03% respectively. Self-motivation was being higher in the case of women entrepreneurs of the manufacturing sector with 36.84%. The findings were in consonance with the findings of Kannan and Padrakali (2003) whish revealed that women entrepreneurs depend upon the family and support for involvement

in entrepreneurship. The following cylindrical diagram gives the motivators in starting the enterprise.

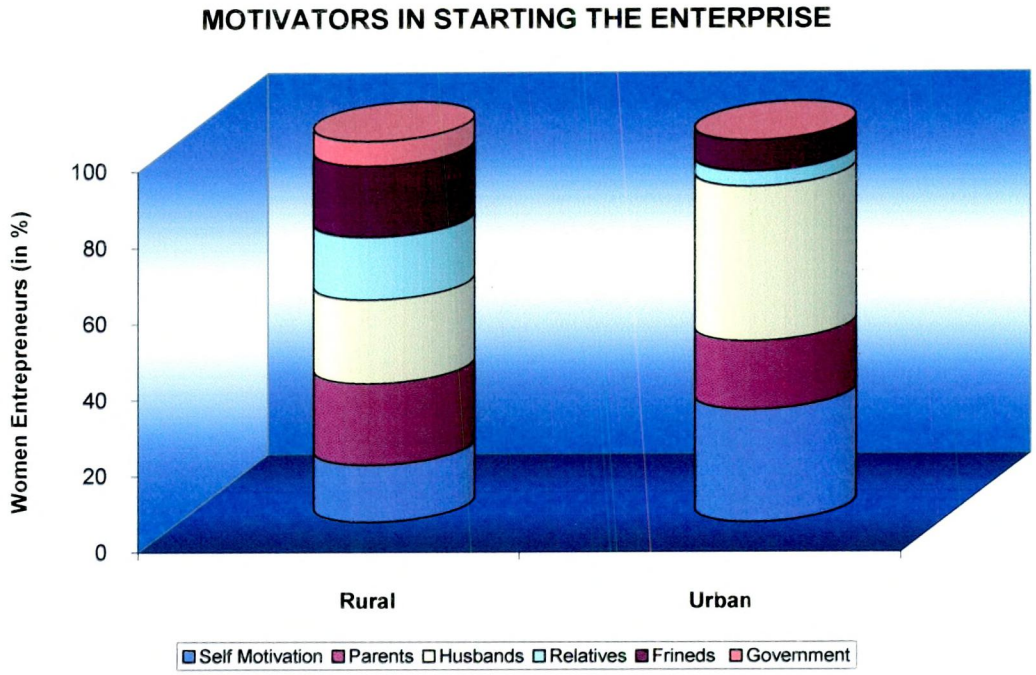


Fig. 9

4.5.2. Reasons for starting the enterprise

Apart from motivators there are both compelling and facilitating factors which make women to undertake entrepreneurship. This section analyses the reasons which had motivated the study group to become entrepreneurs. The factors considered for the analysis under compelling factors were, 'unemployment', 'dissatisfying job', 'financial constraints at home', 'desire to earn extra income', 'to support the family', 'sole earner' and 'unemployed husband'. The factors considered under facilitating factors were, 'use of idle funds', use of technical skills', leisure time on hand', 'to be economically independent' and 'family motivation'. The women entrepreneurs were asked to specify their responses on a five point rating scale – viz- 'strongly agree', 'agree', 'neutral', 'disagree' and 'strongly disagree'. Scores were assigned as follows

Strongly agree	= 2
Agree	= 1
Neutral	= 0
Disagree	= -1
Strongly disagree	= -2

The scores assigned for the factors are given in the following table – 38. The scores range between -2 and +2.

Table – 38
REASONS FOR STARTING THE ENTERPRISE – SCORES AND RANKS ASSIGNED

Motivation -al factors	Area	Rural								Urban							
	Sector / Reasons	Manufacturing		Trading		Service		Overall		Manufacturing		Trading		Service		Overall	
		Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank
Compelling factors	Unemployment	0.992	7	0.920	6	0.857	6	0.955	5	0.070	10	0.068	9	0.364	8	0.215	9
	Dissatisfying job	0.131	5	0.080	9	0.000	9	0.100	9	0.105	9	-0.136	10	0.141	9	0.070	10
	Financial constraints at home	1.393	3	1.400	3	1.250	4	1.375	3	0.333	7	0.432	7	0.455	7	0.415	7
	Desire to earn extra income	1.697	1	1.740	1	1.643	2	1.700	2	1.123	3	1.182	4	0.889	6	1.020	4
	To support the family	1.574	2	1.540	2	1.786	1	1.790	1	1.000	4	1.205	3	1.121	3	1.105	3
	Sole earner	-0.180	11	-0.320	11	-0.536	11	-0.265	11	-1.579	11	-1.636	12	-1.313	11	-1.700	11
	Unemployed husband	-0.651	12	-0.386	12	-1.160	12	-0.575	12	-1.625	12	-1.558	11	-1.700	12	-1.908	12
Facilitating factors	Use of idle funds	-0.090	10	-0.060	10	-0.143	10	-0.090	10	0.333	7	0.545	6	0.051	10	0.240	8
	Use of technical skills	0.205	9	0.220	8	0.821	7	0.295	8	0.719	6	0.295	8	0.909	5	0.710	5
	Leisure time on hand	1.295	4	1.200	4	1.321	3	1.275	4	1.526	1	1.591	1	1.657	1	1.605	1
	To be economically independent	0.631	8	0.720	7	0.821	7	0.680	6	1.465	2	1.500	2	1.354	2	1.145	2
	Family motivation	1.123	6	1.000	5	1.143	5	0.595	7	0.965	5	0.955	5	1.061	4	0.510	6

Source: Calculations based on filed survey, 2005.

In rural area, the women entrepreneurs in the manufacturing sector fully agreed that 'desire to earn extra income' was the most compelling factor for them to start the enterprise, giving the score of 1.697. It was followed by 'to support the family' with the score of 1.574. For the women in the trading sector also, the most compelling factor was 'the desire to earn extra income'. This was given a score of 1.74. The necessity 'to support the family' was the second most compelling factor, with the score of 1.54. For the women in service sector, the necessity 'to support family' was the first most compelling economic factor for the women to become entrepreneurs. This was followed by 'the desire to earn extra income' with the score of 1.643. All the women entrepreneurs in rural area disagreed that, it was to use idle money that they had become entrepreneurs. The score assigned for this was in negative. They reported that they were not the sole earners and that their husbands were not unemployed.

In urban area, the reasons which highly facilitated the women to become entrepreneurs were 'leisure time on hand' (score = 1.605), 'to be economically independent' (score = 1.415), followed by the compelling factor 'to support the family' (score = 1.105) and 'the desire to earn extra income' (score 1.020). Some of the moderately influencing factors were 'use of technical skills' (score = 0.710), 'family motivation' (score = 0.510) and 'financial constraints at home' (score = 0.415). Sector-wise analysis also revealed 'leisure time on hand' as the major facilitating factor, for the women in all the three sectors. Next to it, for the women in manufacturing sector, the most important facilitating factor for them to become an entrepreneur was 'the desire to be economically independent' (score = 1.465), followed by 'the desire to earn extra income' (score = 1.123) which is a compelling factor. Similarly for the women in trading and service sectors the second most important motivating factor was 'to be economically independent'. All the women respondents in urban area too have not entered the work force either because they were the sole earners or because their husbands were unemployed. The reasons which moderately compelled the women entrepreneurs were use of 'technical skills', 'desire to earn extra income', 'financial constraints at home', 'unemployment', and 'dissatisfying job', the scores lying between 0 and 1.

In the studies of Singh and Gupta (1984), Singh et.al (1985), Rani (1986), Annie George (1988), Sunanda Easwaran (1991) it was reported that the primary motive for women becoming entrepreneurs is the 'desire for keeping themselves busy'.

The analysis shows different results on the factors which had motivated the women in rural and urban areas for becoming entrepreneurs. For the women in rural area, it was the economic factor (to support the family) outweighing the non-economic factor (to use leisure time) which had motivated in a greater extend to become entrepreneurs. In urban area, it was the other way. Non-economic factor has outweighed the economic factor in influencing women to become entrepreneurs. Similar findings were reported in the studies of Singh and Gupta (1984), Rita Sood (1991) and Kannan and Padrakali (2003).

4.6. SWOT analysis

Development in any walk of life has always depended to some degree or other on individual qualities of entrepreneurship.

The searches for a set of qualities in the individual or in factors that contribute to entrepreneurship in general becomes the need of the hour. What other special factors that contribute to women entrepreneurship have to be identified. It is not that they have to be treated specially, but to understand them they have to be identified and classified differently. The success of an entrepreneur needs to be based on environmental opportunities and threats, and personal strengths and weaknesses of the entrepreneurs. SWOT (strength, weakness, opportunity and threat) analysis is undertaken to study the strengths, weaknesses, opportunities and threats of the women entrepreneurs.

All the strengths and weaknesses of an individual are difficult to assess but at least a few of them can be analyzed to find out which qualities determine entrepreneurship, and influence the profitability of an enterprise. One main draw back in any small scale industry is that an entrepreneur does not make a detailed analysis of the environmental factors influencing the profitability of his/her firm. The small entrepreneurs are not capable of analyzing the internal strengths and weaknesses and external opportunities and threats (Patnaik, 1990).

4.6.1. Strengths

From the earlier studies on women entrepreneurs, the strengths of the women entrepreneurs were listed. The listed factors which are deemed to be 'strengths' were 'contacts', 'commitment and dedication', 'family support', 'systematic planning', 'more

qualitative', 'easy loans', 'employee attitude', 'grace and charm', 'intuition' and 'thrifty'. The entrepreneurs were asked to rank these strength factors from 1 to 10, based on their priority in ascending order. The ranks were then converted in to scores using Garrett's ranking technique. For this, percent position was calculated using the formula,

$$\text{Percent position} = 100\ (R - 0.5) / N.$$

From the Garrett's ranking scale the equivalent scores for each percentage position was obtained. From this average scores were obtained. The overall average score for all sectors together was also calculated and presented along with sector-wise scores. Considering the average scores the ranks were assigned. The higher the average score the more was the strength. The average scores and the ranks assigned for the strength factors are given in table – 39.

In rural area, 'commitment and dedication' was ranked as the major strength required for the success of an enterprise with an overall average score of 65.66. It was to be noted that women considered 'commitment and dedication' as the major strength they possess which was also required. The women in urban area has recognized this strength as 2nd important one with an average score of 63.78 (2nd rank).

To cope with the duties of home and business, a woman should get support from her family. Not only women need support to start the venture but also sustained support was required through out the life of the enterprise. A small scale unit started by any member of the family tends to become a family unit, especially when it was a sole proprietary concern. Women entrepreneurs in rural area had recognized 'family support' as their 2nd important strength with an average score of 64.57. But the women in urban area have accorded 'support from their family' only in the 5th place with an average score of 60.31.

Table – 39
AVERAGE SCORES AND RANKS ASSIGNED FOR STRENGTH FACTORS

S. No.	Area / Sector / Items	Rural								Urban							
		Manufacturing		Trading		Service		Overall		Manufacturing		Trading		Service		Overall	
		Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank
1.	Commitment and dedication	63.53	2	69.24	1	68.57	1	65.66	1	63.35	2	61.91	2	64.85	1	63.78	2
2.	Family support	65.07	1	64.76	2	62.04	2	64.57	2	61.11	4	59.77	4	60.09	5	60.31	5
3.	Systematic planning	57.48	3	58.22	4	57.67	3	57.69	3	62.98	3	61.25	3	63.75	2	62.98	3
4.	Contacts	53.22	4	59.26	3	51.86	4	54.54	4	59.37	5	58.09	5	62.2	3	60.49	4
5.	More Qualitative	48.72	5	44.76	6	47.39	5	47.66	5	69.02	1	67.65	1	60.29	4	64.4	1
6.	Grace and Charm	48.05	6	49.56	5	42.61	9	47.55	6	34.04	10	42.39	7	42.24	6	39.94	7
7.	Intuition	47.13	7	42.86	7	44.5	7	45.7	7	36.39	7	36.55	8	37.69	8	37.07	8
8.	Thrifty	42.03	8	42.54	8	36.0	10	41.34	8	35.14	8	31.41	10	33.68	9	33.60	9
9.	Employee attitude	38.57	9	35.42	9	44.96	6	38.68	9	43.11	6	44.84	6	41.99	7	42.94	6
10.	Easy loans	35.44	10	32.5	10	43.39	8	35.82	10	34.51	9	35.36	9	31.89	10	33.41	10

Source: Calculations based on field survey, 2005.

Any woman, however rich or poor she might be, cannot escape at least some of her duties at home. Women entrepreneurs on returning home play the role of wife or mother, and cater to the needs of the others at home. Hence, when she had undertaken to play both these roles, she had to be much planned with her time and her life, as it was doubly important for the woman at her work. Recognizing these, women entrepreneurs both in rural and urban areas were proud of the 'systematic planned way' in which they undertook their enterprises by assigning 3rd rank to this. The average score assigned was 57.69 in rural area and 62.98 in urban area.

Women entrepreneurs felt that the contacts they had with their friends and their family members was very much helpful for the success of the business. They believed that by having contacts with different types of people, promotion of product becomes easier. Recognizing this in practice, the women entrepreneurs both in rural and urban areas had assigned 4th rank for 'contacts'. The average score was 54.54 in rural area and 60.49 in urban area.

Women entrepreneurs in rural area, believed that products produced by them were more qualitative and better which led to their success as they gave 5th rank for being 'more qualitative' with an average score of 47.66. But women in urban area had considered being 'more qualitative' as their major strength required for the success of an enterprise by ranking it in the 1st place with an overall average score of 64.4. This proves that in urban area products with good quality can easily compete in the market.

Women entrepreneurs did not consider their 'grace and charm' to be of significance and of strength to them. In rural area, women assigned 6th rank for this with an average score of 47.55 and in urban area women gave 7th rank with an average score of 39.94.

'Intuition' was given an average score of 45.7 with 7th rank in rural area and an average score of 37.07 and with 8th rank in urban area.

In spite of having money and being planned the women entrepreneurs were quite 'thrifty'. In rural area, the average score for this strength was 41.34 with 8th rank and in urban area the average score was 33.60 and it was ranked in the 9th position.

The women entrepreneurs did not know the right manner in which to deal with the employee as they felt their attitude may be taken advantage of. In rural area, the women entrepreneurs gave 9th rank with an average score of 38.68 for 'employee's attitude' and in urban area the women entrepreneurs gave 6th rank with an average score of 42.94 for the same. Women entrepreneurs in urban area, to some extent felt that being humane in their approach to their employees, they were able to patronize their support in the activities of the organization.

In spite of the governmental assistance, the women in both rural and urban areas did not consider 'easy loans' available to them as strength and gave it the lowest rank (10th rank). The average score was 35.82 in rural area and 33.41 in urban area.

Women, thus, did not take into account, many of the traits which generally were thought to be their strengths. They believed that commitment and dedication, quality, family support and systematic planning venture success in their business.

Sector-wise analysis also did not reveal much difference for most of the important strengths. In rural area, 'employee attitude' was found to be in the 9th rank for both manufacturing and trading sector while women in service sector gave this 6th rank. This was because the employees were in direct touch with the customers and the women entrepreneur's in the service sector should keep their employee in the right notion for the promotion of business. In urban area, being 'more qualitative' was considered as the major strength by women in manufacturing and trading sector assigning it with 1st rank but the women of service sector has assigned 4th rank for the same.

4.6.1.1. Percentage distribution of women entrepreneurs assigning first rank for the respective strength factors

If the entrepreneur has assigned 1st rank for an item it indicates that it is the most important strength for them. The following table–40 brings out the number of women assigning 1st rank to each item of strength.

Table – 40
NUMBER OF WOMEN ASSIGNING FIRST RANK FOR THE RESPECTIVE STRENGTH FACTORS

(Number stated)

S. No.	Area / Sector / Items	Rural				Urban				Grand Total
		Manufacturing	Trading	Service	Over all	Manufacturing	Trading	Service	Over all	
1.	Commit-ment and dedication	32 (26.23)	20 (40.0)	8 (28.57)	60 (30.0)	9 (15.79)	7 (15.91)	23 (23.23)	39 (19.5)	99 (24.75)
2.	Family support	42 (34.43)	14 (28.0)	7 (25.0)	63 (31.5)	7 (12.28)	3 (6.82)	8 (8.08)	18 (9.0)	81 (20.25)
3.	Systematic planning	13 (10.66)	2 (4.0)	3 (10.71)	18 (9.0)	5 (8.77)	4 (9.09)	19 (19.19)	28 (14.0)	46 (11.5)
4.	Contacts	5 (4.10)	4 (8.0)	1 (3.57)	10 (5.0)	6 (10.53)	4 (9.09)	13 (13.13)	23 (11.5)	33 (8.25)
5.	More qualitative	10 (8.20)	4 (8.0)	2 (7.14)	16 (8.0)	26 (45.61)	19 (43.18)	23 (23.23)	68 (34.0)	84 (21.0)
6.	Grace and charm	8 (6.56)	2 (4.0)	0 (0.0)	10 (5.0)	0 (0.0)	3 (6.82)	8 (8.08)	11 (5.5)	21 (5.25)
7.	Intuition	5 (4.10)	0 (0.0)	1 (3.57)	6 (3.0)	0 (0.0)	1 (2.27)	0 (0.0)	1 (0.5)	7 (1.75)
8.	Thrifty	3 (2.46)	2 (4.0)	0 (0.0)	5 (2.5)	1 (1.75)	0 (0.0)	2 (2.02)	3 (1.5)	8 (2.0)
9.	Employee attitude	3 (2.46)	1 (2.0)	2 (7.14)	6 (3.0)	2 (3.51)	3 (6.82)	2 (2.02)	7 (3.5)	13 (3.25)
10.	Easy loans	1 (0.82)	1 (2.0)	4 (14.29)	6 (3.0)	1 (1.75)	0 (0.0)	1 (1.01)	2 (1.0)	8 (2.0)
	Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**	**400 (100.0)**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

In rural area, the over all analysis shows that 31.5% of the women had assigned 1st rank for 'family support', followed by 'commitment and dedication' (30%), 'systematic planning' (9%), 'more qualitative' (8%), 'contacts' and 'grace & charm' by 5% each, 'easy loans', 'employee attitude' & 'intuition' by 3% each and 'thrifty' by 2.5%.

Sector-wise analysis showed that 34.43% of women in manufacturing sector had given 1st rank for 'family support', 40% of the women in trading sector and 28.57% in service sector had quoted 'commitment and dedication' as 1st option.

In urban area, 34% of them marked 1st rank for 'more qualitative', followed by 19.5% for 'commitment and dedication', 14% for 'systematic planning', 11.5% for 'contacts', 9% for 'family support' and the other strengths were quoted by less percentage

of women. Sector-wise analysis showed that 45.61% of women in manufacturing sector, 43.18% in trading sector and 23.23% in service sector had given 1st rank for 'more qualitative' and another 23.23% of women in service sector had quoted 'commitment and dedication'.

PERCENTAGE DISTRIBUTION OF WOMEN ENTREPRENEURS ASSIGNING FIRST RANK FOR THE RESPECTIVE STRENGTH FACTORS

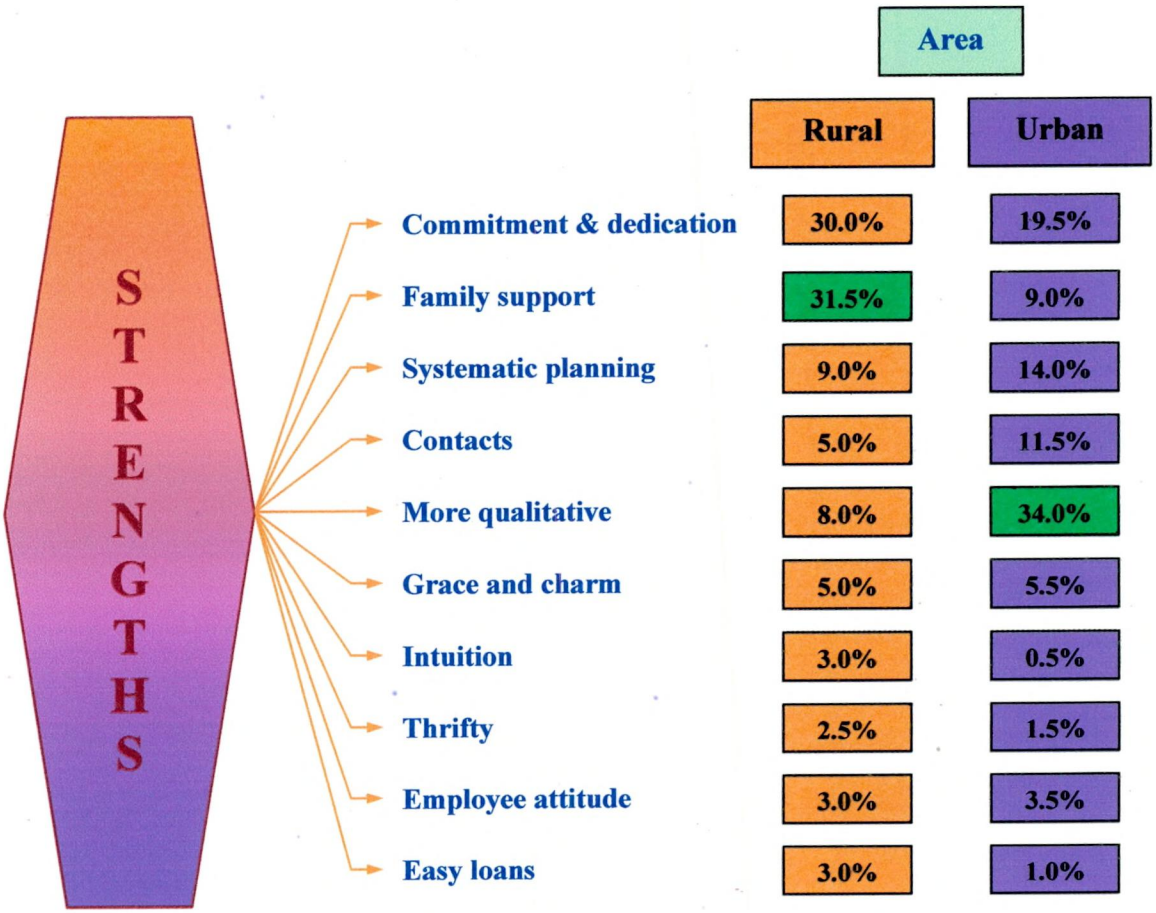


Fig. 10

The above analysis showed that more percentage of women in rural area had quoted 'family support' while majority of women in urban area had given 1st rank to 'commitment and dedication'. Nearly one-fourth of the women had given 1st rank for 'commitment and dedication', which showed that among the various strengths women entrepreneurs considered their 'commitment and dedication' towards work as their major strength.

4.6.2. Weaknesses

Women who have broken new ground and ventured into entrepreneurship, instead of being admired for their courage are many a time sniggered at. They face lots of criticisms from different sections of the society, home, neighbourhood and the competitors. All these tend to stricture their attitudes, their behaviour and their work, and they become the weaknesses of the women. To what extent these women have been able to get out of their confined space determines the proximity of success. Overcoming the weaknesses determines the success.

Some perceived weaknesses of women are 'lack of indepth knowledge', 'no idea of business', 'lending names', 'lack of mobility', 'second place to home', 'conscious of societies attitude', 'no calculated risks', 'idea generation is less due to lack of interaction', 'considerate and not firm' and 'cannot handle crisis well' which plague the society. The women were asked to rank the extent of applicability in their case from 1 to 10 based on their priority in the ascending order. The same procedure was followed as it was indicated under strengths. The higher the average score the more were the weaknesses. The scores assigned for weaknesses are presented in the following table–41.

Women were confined to their homes from centuries and their presence outside the home is still regarded with spectism. They had no public place where they could meet some other like-minded people. Hence, idea generation for women was less due to lack of interaction. In rural area, women entrepreneurs recognized 'less idea generation due to lack of interaction' as their major weakness (1st rank, overall average score 59.57) and the women in urban area did not consider this as their main weakness as they assigned 5th rank for this with an average score of 52.52.

Table – 41
AVERAGE SCORES AND RANKS ASSIGNED FOR WEAKNESS FACTORS

S. No.	Area / Sector / Items	Rural								Urban							
		Manufacturing		Trading		Service		Overall		Manufacturing		Trading		Service		Overall	
		Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank
1.	Idea generation is less due to lack of interaction	58.06	1	61.44	2	62.79	1	59.57	1	50.16	5	53.00	5	53.66	4	52.52	5
2.	Considerate and not firm	57.16	3	61.84	1	61.36	2	58.92	2	63.86	1	65.00	1	62.96	2	63.67	1
3.	No calculated risks	57.71	2	57.06	3	55.18	3	57.19	3	62.32	3	61.27	3	65.27	1	63.55	2
4.	Second place to home	54.83	4	53.08	5	53.0	5	54.14	4	48.79	6	52.21	6	49.61	6	49.95	6
5.	Cannot handle crisis well	49.5	7	54.44	4	53.75	4	51.33	5	52.98	4	53.37	4	52.22	5	54.22	4
6.	Conscious of societies attitude	52.38	5	45.96	7	48.68	6	50.26	6	63.16	2	62.57	2	59.43	3	61.19	3
7.	Lack of mobility	51.76	6	46.30	6	48.18	7	49.89	7	43.84	7	39.57	7	39.59	8	40.80	7
8.	Lending names	41.67	8	45.12	8	42.14	8	42.60	8	41.97	8	37.32	9	39.75	7	39.85	8
9.	No idea of business	39.01	9	40.78	9	39.5	9	39.52	9	37.95	9	38.79	8	39.46	9	38.88	9
10.	Lack of in-depth knowledge	36.97	10	32.98	10	34.43	10	35.62	10	34.59	10	35.84	10	33.77	10	34.46	10

Source: Calculations based on Field survey, 2005.

Women by nature were over the centuries considered to be patient and considerate. As women were considerate and sympathetic they were not firm in handling their employees. But this may differ from person to person and not likely to be a group or sex phenomenon. Women in rural area had assigned 2nd rank with an overall average score of 58.92 and women in urban area felt this to be their major weakness by placing it in the 1st rank with an overall average score of 63.67.

Women as caretakers of the family had a great concern for the future, and wanted to ensure a safe future for themselves and their children. Women entrepreneurs expressed that their concern for future did not allow them to take many risks and they had to be sure before taking any decision. Hence, women in rural area consider the weakness of 'no calculated risks' to be in the 3rd place with an overall average score of 57.19. In the urban area 2nd rank was assigned by the women entrepreneurs with an overall average score of 63.55.

Women usually have great concern for their home, and the enterprise mostly took a second place. Hence women are not able to involve themselves fully in their business activities. Women in rural area consider this weakness and gave 4th rank with an over all average score of 54.14 and in urban area this weakness was recognized in the 6th place with an overall average score of 49.95.

Women, in spite of their lack of experience felt that they could not handle crisis management situations and take fast decisions along with systematic organizers. This might be due to lack of technical education in their field. In rural area it stands at 5th rank with an overall average score of 51.33 and 4th rank in urban area with an overall average score of 54.22.

Women are over conscious about society's attitude towards them as society expected them to behave in a certain fashion. If women are more conscious regarding their society, definitely women have to loose a number of their business chances. But women did not feel this as a great weakness as women in rural area assigned 6th rank with an overall average score of 50.26. But women in urban area were more sensitive to this weakness as they had given 3rd rank for this with an over all average score of 61.19.

Mobility is very important when running an enterprise, as contacts with either the suppliers or customers is essential. Women who are not used to regular movement might

find it a hindrance and hence would not be able to handle the total business. But women both in rural and urban areas did not recognize this as a great hindrance as they had assigned 7th rank for lack of mobility. Overall average score was 49.89 in rural and 40.80 in urban areas.

Although only enterprises in which women were definitely participating in the day-to-day running of the business were considered, they were still asked to react on 'whether they were only lending their names as front persons for their spouses organizations'. This weakness got the 8th rank both in rural and urban areas. Overall average score was 42.60 in rural area and 39.85 in urban area.

Women both in rural and urban areas did not believe that they had no idea of business by ranking it at 9th position. Overall average score was 39.52 in rural and 38.88 in urban areas.

The women did not accept 'lack of indepth knowledge' as a weakness by positioning it at the 9th rank. Women agreed that they did not have indepth knowledge of their area. This weakness got the last rank or was considered as not a weakness. The rank for this, assigned by women both in rural and urban areas was 10. Over all average score in rural area was 35.62 and in urban area 34.46.

An analysis on the basis of sectors also revealed more or less the same ranking. There was significant variation in the case of 'cannot handle crisis well' by the women entrepreneurs of rural area. The assigned rank showed that women in manufacturing sector were experts in handling crisis management when compared with the women of trading and service sector. In urban area, there was no significant variation in the ranks assigned on weakness factors.

4.6.2.1. Percentage distribution of women entrepreneurs assigning first rank for the respective weakness factors

Among the various weaknesses, the items of weaknesses which had got more impact among the women, being marked first rank are discussed. The following table gives the number of women entrepreneurs who had assigned 1st rank to each item of weakness.

Table – 42
NUMBER OF WOMEN ASSIGNING FIRST RANK FOR THE RESPECTIVE WEAKNESS FACTORS

(Number stated)

S. No.	Area / Sector / Items	Rural				Urban				Grand Total
		Manufacturing	Trading	Service	Overall	Manufacturing	Trading	Service	Overall	
1.	Idea generation is less	18 (14.75)	8 (16.0)	7 (25.0)	33 (16.5)	3 (5.26)	5 (11.36)	13 (13.13)	21 (10.5)	54 (13.5)
2.	Considerate and not firm	27 (22.13)	13 (26.0)	5 (17.86)	45 (22.5)	15 (26.32)	9 (20.45)	20 (20.20)	44 (22.0)	89 (22.25)
3.	No calculated risks	19 (15.57)	8 (16.0)	5 (17.86)	32 (16.0)	11 (19.3)	9 (20.45)	31 (31.31)	51 (25.5)	83 (20.75)
4.	Second place to home	17 (13.93)	8 (16.0)	5 (17.86)	30 (15.0)	4 (7.02)	7 (15.91)	7 (7.07)	18 (9.0)	48 (12.0)
5.	Cannot handle crisis well	2 (1.6)	0 (0.0)	4 (14.29)	6 (3.0)	1 (1.75)	1 (2.27)	2 (2.02)	4 (2.0)	10 (2.5)
6.	Conscious of societies attitude	13 (10.62)	7 (14.0)	1 (3.57)	21 (10.5)	23 (40.35)	12 (27.27)	20 (20.20)	55 (27.5)	76 (19.0)
7.	Lack of mobility	20 (16.39)	2 (4.0)	1 (3.57)	23 (11.5)	0 (0.0)	0 (0.0)	1 (1.01)	1 (0.5)	24 (6.0)
8.	Lending names	1 (0.82)	1 (2.0)	1 (3.57)	3 (1.5)	0 (0.0)	0 (0.0)	1 (1.01)	1 (0.5)	4 (1.0)
9.	No idea of business	0 (0.0)	1 (2.0)	0 (0.0)	1 (0.5)	0 (0.0)	1 (2.27)	3 (3.03)	4 (2.0)	5 (1.25)
10.	Lack of in depth knowledge	5 (4.10)	2 (4.0)	0 (0.0)	7 (3.5)	0 (0.0)	0 (0.0)	1 (1.01)	1 (0.5)	8 (2.0)
	Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**	**400 (100.0)**

Source: Calculations based on Field survey, 2005.
Figures in brackets indicate percentage to column total.

The overall picture showed that 22.25% of the women had marked that their major weakness was 'being considerate and not firm'. In rural area 22.5% of the women quoted that being 'considerate and not firm' as their major weakness, followed by 16.5% quoting 'idea generation was less due to lack of interaction', 16% for 'no calculated risks', 15% for 'second place to home' and the other weaknesses were quoted by less percentage of women. Sector-wise analysis showed that 22.13% of women in manufacturing and 26% in trading sector had marked their major weakness being 'considerate and not firm'. But women in the service sector marked that being 'considerate and nor firm', 'no calculated risks' and 'second place to home' as their major weaknesses.

In urban area, among the total respondents 27.5% had quoted 'conscious of societies attitude' to be their major weakness followed by 25.5% assigning 1st rank for 'no calculated risks', 22% for 'considerate and not firm', 10.5% for 'idea generation is less due to lack of interaction', 9% for 'second place to home' and the other weaknesses being quoted by very less percentage of women. Sector-wise analysis revealed that 40.35% of women in manufacturing sector and 27.27% of the women in trading sector marked 'conscious of societies attitude' to be their major weakness. About 31.31% of the women in trading sector marked 'no calculated risks' as their major weaknesses.

PERCENTAGE DISTRIBUTION OF WOMEN ENTREPRENEURS ASSIGNING FIRST RANK FOR THE RESPECTIVE WEAKNESS FACTORS

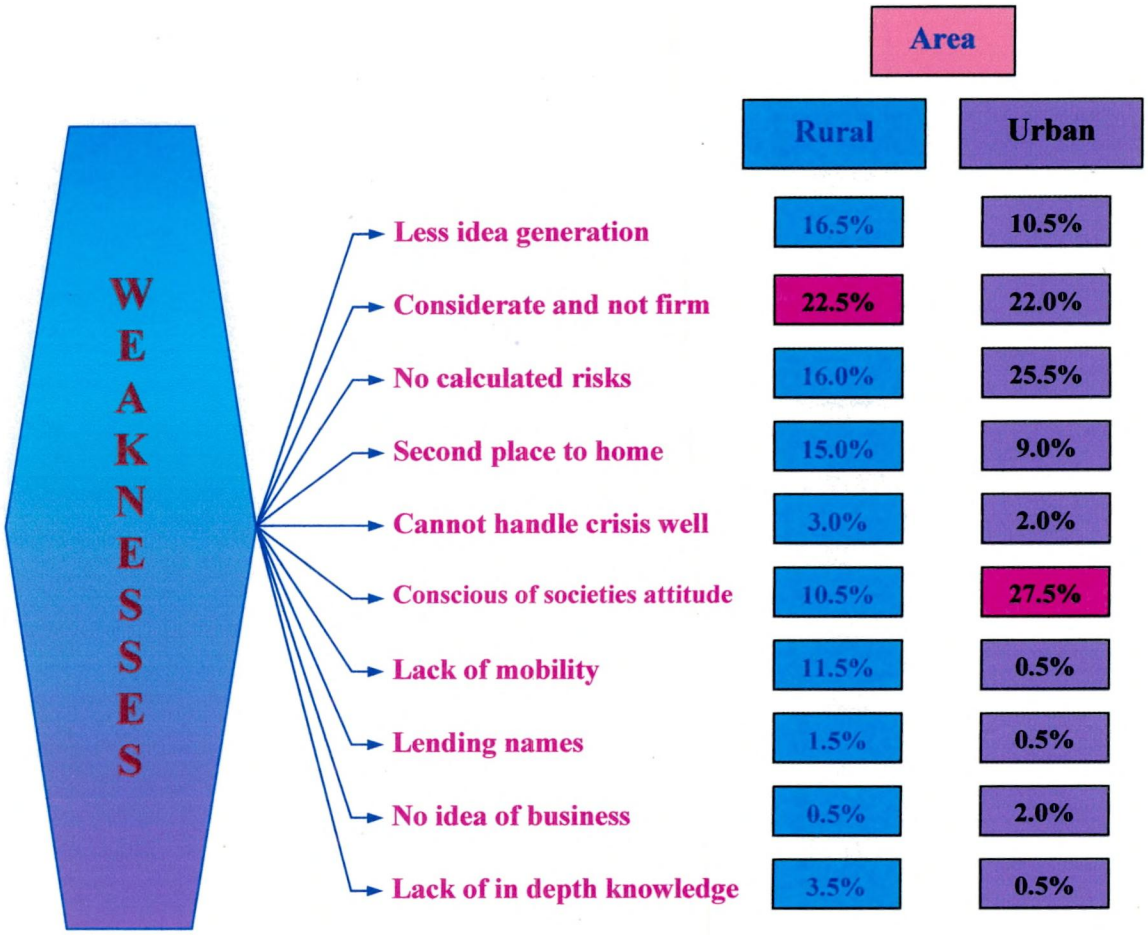


Fig. 11

The above analysis revealed that the impact of weaknesses widely varied among the women of rural and urban areas.

4.6.3. Opportunities

Women are entering into entrepreneurship in a big way in developed countries. The opportunities of women entrepreneurs are connected with their birth, family, up bringing, society as difference exists between men and women in the roles that they have allotted to play. The various opportunities that were available to women were listed as, 'urban area', 'liberal views', good education', 'well to do family', 'conducive atmosphere', 'interaction with other entrepreneurs', 'entrepreneurial development agencies', 'assured captive market', 'skill in potential field' and 'help of family members'. Women entrepreneurs were asked to rank the importance of the opportunity to their entrepreneurial career by assigning the rank from 1 to 10 for the listed 10 items. The same procedure indicated under strengths was followed. The score of each opportunity for all the entrepreneurs of a sector divided by the number of entrepreneurs in each sector gave the average score per entrepreneur. The higher the average score the greater the opportunity was for the entrepreneur in her activity. The average score of all sectors along with overall average score and the assigned ranks were presented in table–43.

Women both in rural and urban areas perceived 'skill in potential field' as their major opportunity as both of them gave it 1st rank, the overall average score being 61.49 in rural area and 69.78 in urban area.

'Conducive atmosphere' was ranked high in rural area with an over all average score of 58.16 and 2nd rank but in urban area it was assigned 6th rank with an over all average score of 47.53.

'Assured captive market' became an important opportunity as women entrepreneurs of both rural and urban areas placed it at the 3rd rank. The proceedings and the future of the entrepreneurial activities mainly depend on the assured captive market for their products. The overall average scores were 57.76 in rural and 60.72 in urban areas.

Table – 43
AVERAGE SCORES AND RANKS ASSIGNED FOR OPPORTUNITY FACTORS

S. No.	Area / Sector / Items	Rural								Urban							
		Manufacturing		Trading		Service		Overall		Manufacturing		Trading		Service		Overall	
		Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank
1.	Skill in potential field	60.33	1	63.72	1	62.57	1	61.49	1	68.79	1	69.00	1	70.69	1	69.78	1
2.	Conducive atmosphere	58.82	2	59.04	3	53.71	6	58.16	2	46.04	6	47.75	6	48.29	6	47.53	6
3.	Assured captive market	57.5	3	58.92	4	56.79	5	57.76	3	61.25	4	62.52	4	59.61	3	60.72	3
4.	Entrepreneurial development agencies	56.19	5	59.82	2	60.14	2	57.66	4	41.05	7	39.43	8	36.20	10	38.29	8
5.	Interaction with other entrepreneurs	57.01	4	58.86	5	58.14	4	57.63	5	39.44	8	39.57	7	37.46	8	38.52	7
6.	Help of family members	53.89	6	56.90	6	58.82	3	55.33	6	63.46	2	64.16	3	59.69	2	61.75	2
7.	Liberal views	43.84	7	39.7	7	44.25	7	42.86	7	47.74	5	68.32	2	50.19	5	49.08	5
8.	Good education	42.49	8	34.32	9	40.28	8	40.14	8	31.47	10	31.50	10	41.57	7	36.48	10
9.	Well to do family	39.03	9	36.98	8	34.71	9	37.91	9	38.02	9	37.57	9	36.72	9	37.28	9
10.	Urban area	28.37	10	29.22	10	30.32	10	28.86	10	61.47	3	59.68	5	59.13	4	59.92	4

Source: Calculations based on field survey, 2005.

'Entrepreneurial development agencies' played a great part in the development of business for women in rural area as they had given 4th rank for this with an overall average score of 57.66. This shows that in rural area, the government and private agencies play a significant role in entrepreneurial development. In urban area, this opportunity had acquired 8th rank with an over all average score of 38.29 which showed that entrepreneurial development agencies was an opportunity available only to a few.

'Inspiration' drawn from interaction with other entrepreneurs was an opportunity which motivated them further to develop the business in various spheres. This opportunity stood at 5th rank with an over all average score of 57.63 in rural area and in urban area 7th rank was assigned with an overall average score of 38.52.

In rural area, being part of a house hold with liberal views on women and active help and participation of family members in the enterprise were also considered as important opportunities by ranking it at the 6th position and assigning an overall average score of 55.33.As a contradictory to this, the women of urban areas realized that the help of family members acted as a guiding force for achieving success in the business by putting it at 2nd rank with an overall average score of 61.75.

'Liberal views' on women were not considered as a supporting opportunity by the women of rural area by putting it at 7th rank, with an overall average score of 42.86. But the women of urban area considered it at the half way by ranking it at the 5th position with an over all average score of 49.08.

Women did not perceive education as their major opportunity as they felt that if they had better education they would have been placed in a white collar job and the urge for them to start the enterprise would not have raised. Women of rural area assigned 8th rank with an overall average score of 40.14 and the women of urban area placed it at the 10th rank with an overall average score of 36.48.

'Well to do family' was not considered as an opportunity by women in both rural and urban areas as they assigned it 9th rank, with an overall average score of 37.91 and 37.28 respectively.

It is quite natural that women of rural area considered 'urban area' as last opportunity (10th rank, average score 28.86), as the facilities and benefits of urban area

was not at all borne by them. In urban area, women assigned 4th rank for this opportunity as they enjoyed all the facilities that were provided to them for being in the urban area and the overall average score was 59.92.

Sector-wise analysis showed that women entrepreneurs of all the sectors both in rural and urban areas assigned 1st rank for 'skill in potential field'. In rural area, 'conducive atmosphere' was recognized by the women in manufacturing sector at 2nd place and the women of trading and service assigned 2nd rank for 'entrepreneurial development agencies'. In urban area the women of trading sector was of the view that 'liberal views' on women was a major opportunity for them to bring up the business by assigning 2nd rank for it but the women of manufacturing and service sector has assigned 2nd rank for 'help of family members'.

4.6.3.1. Percentage distribution of women entrepreneurs assigning first rank for the respective opportunity factors

An entrepreneur displays insight in sensing the opportunities in the environment and effectively mobilizing the resources to avail the opportunities. Among the ten opportunities put before the entrepreneurs the present analysis portrays the percentage of women giving first rank to the various items of opportunities. The following table–44 gives the relevant data.

Table– 44
NUMBER OF WOMEN ASSIGNING FIRST RANK FOR THE RESPECTIVE OPPORTUNITY FACTORS

(Number stated)

S. No.	Area / Sector / Items	Rural				Urban				Grand Total
		Manufacturing	Trading	Service	Overall	Manufacturing	Trading	Service	Over all	
1.	Skill in potential field	24 (19.67)	15 (30.0)	12 (42.86)	51 (25.5)	21 (36.84)	16 (36.36)	47 (47.47)	84 (42.0)	135 (33.75)
2.	Conducive atmosphere	30 (24.59)	16 (32.0)	4 (14.29)	50 (25.0)	5 (8.77)	4 (9.09)	9 (9.09)	18 (9.0)	68 (17.0)
3.	Assured captive market	22 (18.03)	4 (8.0)	2 (7.14)	28 (14.0)	11 (19.30)	11 (25.0)	16 (16.16)	38 (19.0)	66 (16.5)
4.	Entrepreneurial development agencies	13 (10.6)	4 (8.0)	4 (14.29)	21 (10.5)	1 (1.75)	1 (2.27)	1 (1.01)	3 (1.5)	24 (6.0)
5.	Interaction with other entrepreneurs	11 (9.02)	4 (8.0)	4 (14.29)	19 (9.5)	1 (1.75)	1 (2.27)	0 (0.0)	2 (1.0)	21 (5.25)
6.	Help of family members	12 (9.84)	7 (14.0)	2 (7.14)	21 (10.5)	5 (8.77)	5 (11.36)	5 (5.05)	15 (7.5)	36 (9.0)
7.	Liberal views	4 (3.28)	0 (0.0)	0 (0.0)	4 (2.0)	1 (1.75)	1 (2.27)	0 (0.0)	2 (1.0)	6 (1.5)
8.	Good education	2 (1.64)	0 (0.0)	0 (0.0)	2 (1.0)	0 (0.0)	0 (0.0)	7 (7.07)	7 (3.5)	9 (2.25)
9.	Well to do family	4 (3.28)	0 (0.0)	0 (0.0)	4 (2.0)	0 (0.0)	0 (0.0)	1 (1.01)	1 (0.5)	5 (1.25)
10.	Urban area	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	12 (21.05)	5 (11.36)	13 (13.13)	30 (15.0)	30 (7.5)
	Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**	**400 (100.0)**

Source: Calculations based on field survey, 2005.
Figures in brackets indicate percentage to column total.

The over all picture showed that, out of the total 400 respondents, 33.75% of women quoted 'skill in potential field' as their major opportunity.

In rural area, 25.5% of women marked 'skill in potential field' as their major opportunity, followed by 25% for 'conducive atmosphere', 14% for 'assured captive market', 'entrepreneurial development agencies' and 'help of family members' being quoted by 10.55% each. About 9.5% of them had assigned 1st rank for 'interaction with other entrepreneurs' and the other items were marked by very less percentage of women. Being the entrepreneurs of rural area the opportunity of urban area was not quoted by any one as their major opportunity. Sector-wise analysis revealed that 24.59% of the women in manufacturing sector and 32% of the women in service sector gave 1st rank for 'conducive atmosphere'. And 42.86% of the women in service sector quoted 'skill in potential field' to be their major opportunity.

In urban area, 42% of the women marked 'skill in potential field' as their major opportunity followed by 19% for 'assured captive market', 15% for being in 'urban areas', 9% for 'conducive atmosphere', 7.5% for 'help of family members' and the remaining items being marked by very less percentage of the women. Sector-wise analysis showed that 36.84% of the women in manufacturing sector, 36.36% of the women in trading sector and 47.47% of them in service sector gave 1st rank for 'skill in potential field'. This implied that regardless of sectors, all the women entrepreneurs of urban area felt that the major opportunity for them was 'skill in potential field'.

PERCENTAGE DISTRIBUTION OF WOMEN ENTREPRENEURS ASSIGNING FIRST RANK FOR THE RESPECTIVE OPPORTUNITY FACTORS

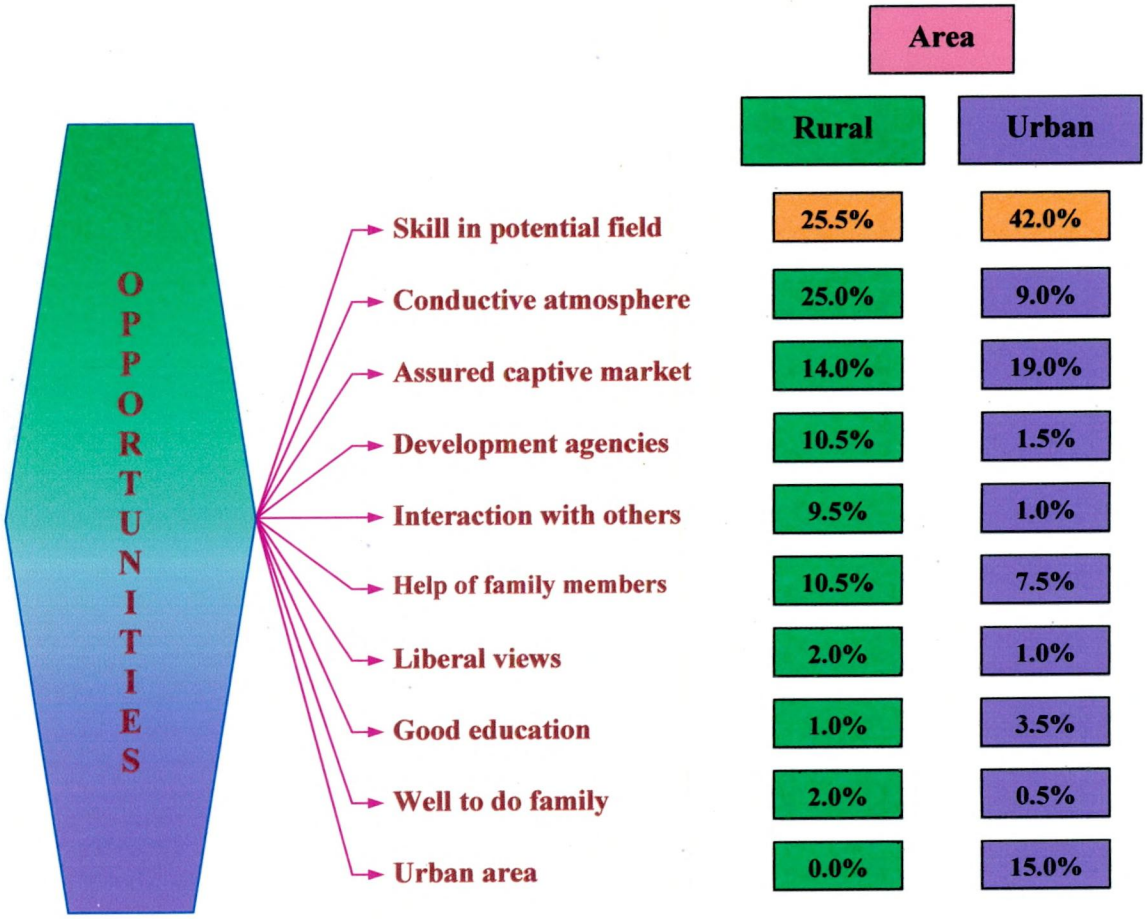


Fig. 12

The above analysis brought out that for the women of rural area 'skill in potential field' and 'conducive atmosphere' were their major opportunities and for the women of urban areas 'skill in potential field' was the major opportunity. This implied that the women of rural and urban areas relied more on their personal skill.

4.6.4. Threats

Life is not a bed of roses for an entrepreneur, as there are a plethora of problems day in and day out in the enterprise. Women, every where, face all the difficulties which men face, whether it is a natural or man-made calamity. What are these threats and how are they likely to affect women entrepreneurship, becomes an important question for all researchers and promoters of women entrepreneurship.

The threats that were normally associated with women entrepreneurs were listed out as 'shifting the place', 'giving up due to family obligation', 'non-acceptance of managerial abilities', 'government non-acceptance', 'shortage of capital', 'community non-acceptance of women', 'obsolescence of product technology', 'big units competition', 'less demand due to small unit competition' and 'lack of zeal and enthusiasm'. The women entrepreneurs were asked to rank them according to the nature that threaten them by assigning the rank from 1 to 10 for the listed 10 items. The same procedure indicated under strengths was followed. The score of each threat for all the entrepreneurs of a sector divided by the number of entrepreneurs in each sector gave the average score per entrepreneur per sector for both rural and urban areas. The higher the average score, the impact of that threat was more for the entrepreneur in her activity. The average score of all sectors for threat along with the overall average score and the assigned ranks were presented in table–45.

Competition from bigger industrial units was a threat generally faced by all entrepreneurs, and it became the major threat for the survival of an enterprise. Women entrepreneurs of both rural and urban areas quoted their major threat as 'competition from big units' by ranking it 1, with an overall average scores of 60.18 and 70.58 respectively.

'Shortage of own capital' to invest as required by the enterprise was recognized by the women of rural area as the second threat with 2^{nd} rank and the overall average score was 58.33. But this threat had acquired 6^{th} rank in the case of urban women with an overall average score of 50.49.

'Obsolescence of product technology' was also an important threat to any business. The women of rural area had given it 3^{rd} rank with an overall average score of 56.96 and among women in urban it got the 5^{th} rank with an overall average score of 53.12.

Table – 45
AVERAGE SCORES AND RANKS ASSIGNED FOR THREAT FACTORS

S. No.	Area / Sector / Items	Rural								Urban							
		Manufacturing		Trading		Service		Overall		Manufacturing		Trading		Service		Overall	
		Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank
1.	Big units' competition	59.14	2	65.74	1	54.75	4	60.18	1	74.18	1	74.81	1	66.62	1	70.58	1
2.	Shortage of capital	60.25	1	54.98	4	55.93	2	58.33	2	51.04	6	47.27	6	51.61	6	50.49	6
3.	Obsolescence of product technology	57.34	3	56.86	2	55.46	3	56.96	3	52.46	5	53.21	5	53.45	4	53.12	5
4.	Small units' competition	55.63	4	56.98	3	60.14	1	56.60	4	55.63	2	57.59	2	54.16	2	55.34	2
5.	Lack of zeal and enthusiasm	47.38	5	50.58	5	53.54	5	49.04	5	47.07	7	44.68	7	49.10	7	47.55	7
6.	Community non-acceptance of women	46.57	7	45.06	6	50.04	6	46.68	6	53.07	4	55.29	3	52.95	5	53.50	4
7.	Government non-acceptance	47.03	6	44.08	7	43.32	8	45.77	7	40.28	9	37.00	9	39.26	9	39.06	9
8.	Non-acceptance of managerial abilities	44.74	8	43.98	8	43.57	7	44.39	8	41.86	8	40.50	8	44.69	8	42.97	8
9.	Giving up due to family obligation	43.71	9	42.58	9	43.29	9	43.37	9	54.54	3	53.75	4	53.96	3	54.08	3
10.	Shifting the place	36.81	10	38.64	10	38.18	10	37.46	10	29.54	10	34.89	10	34.07	10	32.96	10

Source: Calculations based on field survey, 2005.

Women entrepreneurs' major threat, like those of any small enterprise, was competition. It was less demand due to mushrooming of similar units because of which competition becomes heavier in the market. In rural area women had recognized it by providing 4th rank with an over all average score of 56.6 and in urban area it acquired 2nd rank with an overall average score of 55.34. This naturally proved that competition was tougher in urban area when compared to rural area.

Many women were found to take up a project, start them and discontinue, making an enterprise sick. This could be due to many reasons which might be unavoidable or avoidable. Women in urban area said that their 'zeal and enthusiasm' in the enterprise (7th rank with an over all average score of 47.55) was sustained generally as their job was creative and they needed creative outlet. Difference was observed among the women of rural area where this threat was enhanced as it tended to become routine, after starting off (5th rank, over all average score 49.04).

Women in rural area gave 6th rank (over all average score 46.68) for non-acceptance of women entrepreneurs by different groups in the community which goes to show that they were being accepted at least to some extent as their momentum was gaining new ground. But in urban area this acquired 4th rank with an over all average score of 53.5.

'Non-acceptance of women entrepreneurs' by government and the employees gained 7th rank (over all average score, 45.77) and 8th rank (over all average score 44.39) for women in the rural area and for the women of urban area it was placed at 9th rank (over all average score is 39.06) and 8th rank (over all average score is 42.97) respectively.

Necessity of giving up the enterprise due to family obligations or requirements and necessity of shifting from the place of establishment on account of spouse's career advancement were low threats. In rural area, women gave 9th rank (over all average score was 43.37) and 10th rank (over all average score was 29.54) respectively. For the difficulty of shifting the place the women of urban area had given 10th rank, (over all average score was 32.96) which was similar to that of the women of rural area. For the threat of 'giving up due to family obligation' the women of urban area reacted in contrast

to that of the women of rural area. In urban area it stood at 3rd rank with an overall average score of 54.08. This reflected over expectation of the men of urban area.

Sector-wise analysis in rural area, observed that big units' competition was high in the manufacturing sector (2nd rank) and trading sector (1st rank) but it was not similarly felt by service sector (4th rank). In urban area, the sector-wise analysis showed that for the listed 10 threats, the women of all the three sectors had more or less ranked similarly.

4.6.4.1. Percentage distribution of women entrepreneurs assigning first rank for respective threat factors

For a woman entrepreneur the problems and threats are doubled because they need special consideration and assistance as they have to face some attitudinal problems, and shoulder responsibility of home and children. The percentage of women ranking first for each threat was analysed. The following table–46 gives the relevant data. The overall picture shows that competition from big unit is the major threat for the women entrepreneurs.

Table – 46
NUMBER OF WOMEN ASSIGNING FIRST RANK FOR THE RESPECTIVE THREAT FACTORS

(Number stated)

S. No.	Area / Sector / Items	Rural				Urban				Grand Total
		Manufacturing	Trading	Service	Overall	Manufacturing	Trading	Service	Overall	
1.	Big units competition	28 (22.95)	18 (36.0)	4 (14.29)	50 (25.0)	39 (68.22)	30 (68.18)	42 (42.42)	111 (55.5)	161 (40.25)
2.	Shortage of capital	42 (34.43)	12 (24.0)	5 (17.86)	59 (29.5)	5 (8.77)	1 (2.27)	11 (11.11)	17 (8.5)	76 (19.0)
3.	Obsolescence of product technology	14 (11.48)	9 (18.0)	4 (14.29)	27 (13.5)	3 (5.26)	2 (4.55)	9 (9.09)	14 (7.0)	41 (10.25)
4.	Small units competition	6 (4.92)	1 (2.0)	4 (14.29)	11 (5.5)	0 (0.0)	3 (6.82)	8 (8.08)	11 (5.5)	22 (5.5)
5.	Lack of zeal & enthusiasm	2 (1.64)	1 (2.0)	3 (10.71)	6 (3.0)	1 (1.75)	1 (1.27)	5 (5.05)	7 (3.5)	13 (3.25)
6.	Community non-acceptance of women	13 (10.66)	4 (8.0)	6 (21.43)	23 (11.5)	4 (7.02)	5 (11.36)	10 (10.10)	19 (9.5)	42 (10.5)
7.	Government non-acceptance	11 (9.02)	2 (4.0)	0 (0.0)	13 (6.5)	0 (0.0)	0 (0.0)	1 (1.01)	1 (0.5)	14 (3.5)
8.	Non-acceptance of managerial abilities	1 (0.82)	1 (2.0)	1 (3.57)	3 (1.5)	0 (0.0)	0 (0.0)	1 (1.01)	1 (0.5)	4 (1.0)
9.	Giving up due to family obligation	2 (1.64)	0 (0.0)	1 (3.57)	3 (1.5)	5 (8.77)	2 (4.55)	11 (11.11)	18 (9.0)	21 (5.25)
10.	Shifting the place	3 (2.46)	2 (4.0)	0 (0.0)	5 (2.5)	0 (0.0)	0 (0.0)	1 (1.01)	1 (0.5)	6 (1.5)
	Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**	**400 (100.0)**

Source: Field survey, 2005. Figures in brackets indicate percentage to column total.

In rural area, 29.5% of the women reported that their major threat was 'shortage of capital', followed by 25% for 'big units' competition', 13.5% for 'obsolescence of product technology', 11.5% for 'community's non-acceptance of women' and the other items of threat were quoted by less than 10% of the women. From sector-wise analysis, it was seen that major threat for the women in manufacturing sector was "shortage of capital', and in the trading sector 36% quoted 'big units' competition' as their major threat and in service sector 21.43% of the women marked 'community non-acceptance of women' as their major threat.

In urban area, 55.5% of them quoted that 'big units' competition' was their major threat and all the other items of threat were marked by less than 10% of the women. Sector-wise analysis also showed the same result, with 68.22%of women in manufacturing, 68.18% of women in trading and 42.42% of women in service sector quoting 'big units' competition' as their major threat.

PERCENTAGE DISTRIBUTION OF WOMEN ENTREPRENEURS ASSIGNING FIRST RANK FOR THE RESPECTIVE THREAT FACTORS

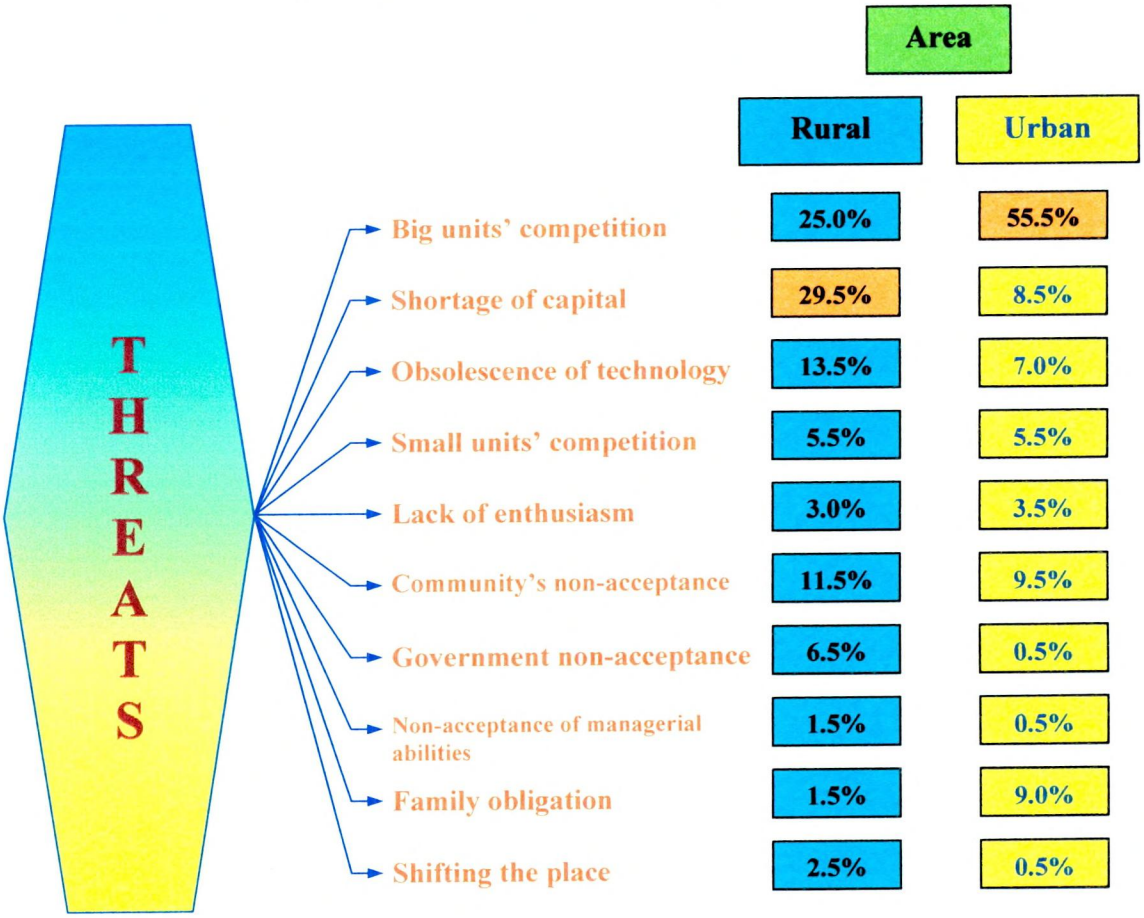


Fig. 13

The above analysis showed that the impact of threat differs among the sectors in rural area while in urban area the major threat for the women of different sectors was the competition faced from big units. These findings differed from the findings of N.P.Singh et.al (1986), Kohli Chandra (1987), Kamla Singh (1992) and Shah (1998) where women entrepreneurs did not face financial problem. But the findings of this study is in conformity with the studies of Ramamoorthy and Ramesh Kumar (2002) where the main constraint faced by the women entrepreneurs was basically related to finance.

4.6.5. Concordance co-efficient in SWOT Analysis

The concordance co-efficient was found out from the ranks given by the entrepreneurs on their strengths, weaknesses, opportunities and threats and was calculated using the formula

$$W=\frac{\sum_{i=1}^{10}(X_i-\bar{X})^2}{m^2(n^3-n)}$$

where $\bar{X}=\frac{m(n+1)}{2}$

X_i = sum of ranks allotted to the i^{th} item by the women entrepreneurs
m = number of respondents
n = total number of items.

The value of concordance co-efficient measures the degree of agreement between the entrepreneurs. A complete randomness in ranking leads to w = 0, on the one hand, and perfect agreement among them results in w = 1, on the other.

The co-efficient of concordance was calculated for the total sample study and for the entrepreneurs in rural and urban areas. Sector-wise analysis was also separately made. The following tables - 47, 48, 49 and 50 bring out the concordance co-efficient for each items of strength, weakness, opportunity and threat.

Table –47
VALUES OF CONCORDANCE CO-EFFICIENT FOR EACH ITEM OF STRENGTH FACTORS

S. No.	Area / Sector / Items	Rural				Urban				Grand Total
		Manufacturing	Trading	Service	Total	Manufacturing	Trading	Service	Total	
1.	Commitment and dedication	0.0047	0.0089	0.0091	0.0062	0.0052	0.0040	0.0060	0.0053	0.0057
2.	Family support	0.0054	0.0055	0.0035	0.0051	0.0037	0.0030	0.0034	0.0034	0.0042
3.	Systematic and planning	0.0016	0.0023	0.0017	0.0018	0.0053	0.0039	0.0052	0.0049	0.0031
4.	Contacts	0.0004	0.0028	0.0002	0.0008	0.0026	0.0020	0.0044	0.0033	0.0018
5.	More qualitative	0.0000	0.0010	0.0003	0.0002	0.0085	0.0073	0.0027	0.0050	0.0008
6.	Grace and charm	0.0001	0.0000	0.0012	0.0001	0.0066	0.0018	0.0018	0.0029	0.0022
7.	Intuition	0.0002	0.0014	0.0010	0.0005	0.0053	0.0053	0.0044	0.0049	0.0021
8.	Thrifty	0.0019	0.0018	0.0054	0.0022	0.0064	0.0091	0.0074	0.0075	0.0045
9.	Employee attitude	0.0035	0.0050	0.0007	0.0033	0.0014	0.0010	0.0019	0.0015	0.0023
10.	Easy Loans	0.0047	0.0076	0.0007	0.0045	0.0054	0.0048	0.0074	0.0062	0.0054

Source: Calculations based on field survey, 2005.

Table – 48
VALUES OF CONCORDANCE CO-EFFICIENT FOR EACH ITEM OF WEAKNESS FACTORS

S. No.	Area / Sector / Items	Rural				Urban				Grand Total
		Manufacturing	Trading	Service	Total	Manufacturing	Trading	Service	Total	
1.	Idea generation is less due to lack of interaction	0.0019	0.0037	0.0042	0.0001	0.0000	0.0002	0.0004	0.0002	0.0010
2.	Considerate and not firm	0.0011	0.0034	0.0034	0.0005	0.0049	0.0063	0.0045	0.0050	0.0032
3.	No calculated risks	0.0015	0.0015	0.0005	0.0013	0.0041	0.0036	0.0058	0.0047	0.0028
4.	Second place to home	0.0006	0.0002	0.0002	0.0005	0.0000	0.0001	0.0001	0.0000	0.0001
5.	Cannot handle crisis well	0.0000	0.0008	0.0004	0.0022	0.0004	0.0005	0.0010	0.0007	0.0003
6.	Conscious of societies attitude	0.0001	0.0005	0.0000	0.0000	0.0038	0.0040	0.0024	0.0031	0.0008
7.	Lack of mobility	0.0000	0.0004	0.0000	0.0000	0.0011	0.0029	0.0030	0.0024	0.0006
8.	Lending names	0.0020	0.0007	0.0017	0.0016	0.0019	0.0043	0.0030	0.0029	0.0022
9.	No idea of business	0.0034	0.0026	0.0034	0.0032	0.0038	0.0033	0.0031	0.0033	0.0033
10.	Lack of in-depth knowledge	0.0036	0.0065	0.0058	0.0045	0.0053	0.0045	0.0061	0.0055	0.0050

Source: Calculations based on field survey, 2005.

Table – 49
VALUES OF CONCORDANCE CO-EFFICIENT FOR EACH ITEM OF OPPORTUNITY FACTORS

S. No.	Area / Sector / Items	Rural				Urban				Grand Total
		Manufacturing	Trading	Service	Total	Manufacturing	Trading	Service	Total	
1.	Skill in potential field	0.0027	0.0046	0.0040	0.0034	0.0088	0.0090	0.0099	0.0093	0.0060
2.	Conducive atmosphere	0.0017	0.0018	0.0003	0.0015	0.0004	0.0002	0.0002	0.0002	0.0001
3.	Assured captive market	0.0019	0.0023	0.0019	0.0019	0.0037	0.0042	0.0024	0.0031	0.0025
4.	Entrepreneurial development agencies	0.0012	0.0029	0.0029	0.0017	0.0021	0.0027	0.0048	0.0035	0.0001
5.	Interaction with other entrepreneurs	0.0001	0.0024	0.0018	0.0017	0.0032	0.0031	0.0043	0.0037	0.0001
6.	Help of family members	0.0007	0.0018	0.0024	0.0012	0.0059	0.0061	0.0031	0.0044	0.0059
7.	Liberal views	0.0011	0.0032	0.0011	0.0015	0.0001	0.0001	0.0001	0.0000	0.0004
8.	Good education	0.0017	0.0063	0.0026	0.0029	0.0081	0.0084	0.0019	0.0045	0.0035
9.	Well to do family	0.0036	0.0051	0.0065	0.0043	0.0039	0.0046	0.0048	0.0044	0.0044
10.	Urban area	0.0103	0.0098	0.0089	0.0099	0.0035	0.0029	0.0026	0.0029	0.0005

Source: Calculations based on field survey, 2005.

Table – 50
VALUES OF CONCORDANCE CO-EFFICIENT FOR EACH ITEM OF THREAT FACTORS

S. No.	Area / Sector / Items	Rural				Urban				Grand Total
		Manufacturing	Trading	Service	Total	Manufacturing	Trading	Service	Total	
1.	Big units' competition	0.0020	0.0062	0.0006	0.0026	0.0126	0.0132	0.0064	0.0096	0.0054
2.	Shortage of capital	0.0023	0.0006	0.0007	0.0015	0.0001	0.0002	0.0001	0.0000	0.0004
3.	Obsolescence of product technology	0.0017	0.0013	0.0008	0.0014	0.0002	0.0003	0.0004	0.0003	0.0008
4.	Small units' competition	0.0010	0.0016	0.0029	0.0014	0.0010	0.0017	0.0005	0.0009	0.0011
5.	Lack of zeal and enthusiasm	0.0002	0.0000	0.0004	0.0000	0.0002	0.0006	0.0000	0.0001	0.0001
6.	Community non-acceptance of women	0.0000	0.0004	0.0000	0.0002	0.0003	0.0008	0.0003	0.0004	0.0000
7.	Government non-acceptance	0.0003	0.0011	0.0010	0.0005	0.0026	0.0045	0.0029	0.0031	0.0015
8.	Non-acceptance of managerial abilities	0.0006	0.0010	0.0008	0.0007	0.0020	0.0025	0.0010	0.0015	0.0011
9.	Giving up due to family obligation	0.0012	0.0017	0.0012	0.0013	0.0005	0.0005	0.0004	0.0004	0.0000
10.	Shifting the place	0.0041	0.0034	0.0035	0.0038	0.0084	0.0048	0.0054	0.0061	0.0049

Source: Calculations based on field survey, 2005.

The above tables reveal the values of concordance co-efficient for different items of SWOT. Almost all the values are closer to zero, which indicate that there is no concordance among the women entrepreneurs in ranking the various items of SWOT. Both in rural and urban areas the ideas of the individual women entrepreneurs differed.

4.6.6. Rank correlation coefficient on SWOT analysis

An attempt was made to find out whether there is any correlation on the ranks assigned by the rural and urban women entrepreneurs of different sectors on each items of strength, weakness, opportunities and threats. The Spearmen's rank correlation ρ was calculated using the formula

$$\rho = 1 - \frac{6\sum d^2}{n(n^2-1)}$$

d = difference on the ranks assigned.
n = number of items.

The calculated rank correlation coefficients are given in the following table-51.

Table - 51
RANK CORRELATION ON SWOT

Sector / Item	Manufacturing R v U	Trading R v U	Service R v U	Overall R v U
Strength	0.68*	0.67*	0.83*	0.77*
Weakness	0.73*	0.77*	0.84*	0.81*
Opportunity	0.33	0.33	0.24	0.42
Threat	0.44	0.66*	0.58*	0.56*

Source: Calculations based on field survey, 2005.
* - Statistically significant at 5% level, R – Rural, U – Urban.

From the estimated correlation coefficients it can be inferred that for the items stated under strength and weaknesses high correlation exists on the ranks assigned by the rural and urban women entrepreneurs in all the 3 sectors. But for the items on opportunities, the correlation between the ranks assigned by the rural and urban entrepreneurs was not significant. For the ranks assigned for the items on threat excepting the women entrepreneurs in the manufacturing sector, the women entrepreneurs of rural and urban areas in the trading and service sectors had assigned ranks which are closely correlated.

4.7. Resource use

Resource utilization is a parameter that can indicate the healthiness of an enterprise. It gives an important indication on the performance of the unit. The higher the

resource utilization, the better is the performance. However, capacity utilization depends on the nature the enterprise. For any enterprise one can reasonably assume that capacity utilization should improve from what it was at the initial stages. If there is no improvement one can deduce that the enterprise is stagnant. This section analyses the capital and labour inputs used by the entrepreneur.

4.7.1. Analysis on capital invested

The extent of capital invested depends naturally on the nature of units. It has been a general feeling that the quantum of fixed and working capital depend on the nature of the industry. The various aspects of investment are discussed below.

4.7.1.1. Initial investment

An analysis on the own investment made by the entrepreneurs and borrowed amount is an indication of the capacity of the entrepreneurs to start their enterprises and the extent of their dependence on borrowings. This section analyses the amount of own investment made by the study group. The following table–52 indicates the amount of investment made by the women entrepreneurs.

Table – 52

DISTRIBUTION OF WOMEN ENTREPRENEURS BASED ON OWN CAPITAL

(Number stated)

Area	Rural				Area	Urban			
Sector / Amt. (Rs.)	Manufacturing	Trading	Service	Total	Sector / Amt. (Rs.)	Manufacturing	Trading	Service	Total
Nil	47 (38.52)	17 (34.0)	10 (35.71)	74 (37.0)	Nil	12 (21.05)	8 (18.18)	21 (21.21)	41 (20.5)
2000 - 5000	44 (36.07)	19 (38.0)	6 (21.43)	69 (34.5)	5000 - 25000	17 (29.82)	7 (15.91)	28 (28.28)	52 (26.0)
5000 - 10000	12 (9.84)	4 (8.0)	3 (10.71)	19 (9.5)	25000 - 50000	12 (21.05)	9 (20.45)	31 (31.31)	52 (26.0)
10000- 25000	10 (8.2)	6 (12.0)	6 (21.43)	22 (11.0)	50000 - 1 lakh	8 (14.04)	12 (27.27)	12 (12.12)	32 (16.0)
25000- 50000	7 (5.74)	3 (6.0)	3 (10.71)	13 (6.5)	1 lakh - 2 lakh	4 (7.02)	8 (18.18)	5 (5.05)	17 (8.5)
50000- 2 lakhs	2 (1.64)	1 (2.0)	0 (0.0)	3 (1.5)	Above 2 lakhs	4 (7.02)	0 (0.0)	2 (2.02)	6 (3.0)
Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**Total**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**

Source: Field survey, 2005.

Figures in brackets indicate percentage to column total.

In rural area, the amount of own capital invested by the women entrepreneurs ranged from Rs.2,000/- to Rs.2 lakhs. Out of the total respondents, 37% of them did not invest their own capital. About 34.5% of the women entrepreneurs had their own capital invested ranging from Rs.2,000/- to Rs.5,000/-. For 9.5% of the women the range was from Rs.5,000/- to Rs.10,000/-, for 11% the range was Rs.10,000/- to Rs.25,000/- and 6.5% of the women had own capital investment ranging fromRs.25,000/- to Rs.50,000/-. Only 1.5% of the women entrepreneurs had their own capital investment ranging from Rs.50,000/- to Rs.2 lakhs.

Higher percentage of the women in manufacturing and trading sector had their own capital ranging from Rs.2,000 to Rs.5,000, the percentage being 36.07 and 38.0 respectively. In the service sector 21.43% of women had their own capital investment as Rs.2,000/- to Rs.5,000/- and another 21.43% had Rs.10,000/- to Rs.25,000/-.

In urban area, about 20.5% of the women do not have their own capital invested. The range of own capital made by urban women was much greater when compared with rural women. About 26% of the women had their own capital ranging form Rs.25,000/- to Rs.50,000/- and 16% of the women had their own capital ranging from Rs.50,000/- to Rs. 1 lakh, 8.5% of them had it in the range of Rs.1 lakh to Rs. 2 lakhs and the remaining 3% of them had their own capital exceeding Rs.2 lakhs. About 29.82% of the women in manufacturing sector had their own capital ranging from Rs.5,000/- to Rs.25,000/-. In the trading sector 27.27% of women had their own capital in the range of Rs.50,000/- to Rs. 1 lakh. In the service sector 31.31% of the women had their own capital ranging from Rs.25,000/- to Rs.50,000/.

4.7.1.2. Amount borrowed for starting the enterprise

The analysis on the amount borrowed for investment revealed that out of the total respondents 36% of the women in rural and 55% of the women in urban area had no borrowings. The following table–53 represents the amount borrowed by the respondents in both rural and urban areas.

Table – 53
DISTRIBUTION OF WOMEN ENTREPRENERUS BASED ON BORROWED CAPITAL

(Number stated)

Area	Rural				Area	Urban			
Sector / Amt. (Rs.)	Manufacturing	Trading	Service	Total	Sector / Amt. (Rs.)	Manufacturing	Trading	Service	Total
Nil	43 (35.25)	15 (30.0)	14 (50.0)	72 (36.0)	Nil	33 (57.89)	22 (50.0)	55 (55.56)	110 (55.0)
1000 - 5000	42 (34.43)	16 (32.0)	5 (17.86)	63 (31.5)	10000 - 25000	6 (10.53)	2 (4.55)	10 (10.10)	18 (9.0)
5000 - 10000	9 (7.38)	8 (16.0)	1 (3.57)	18 (9.0)	25000 - 50000	9 (15.79)	11 (25.0)	13 (13.13)	33 (16.5)
10000 - 25000	20 (16.39)	6 (12.0)	3 (10.71)	29 (14.5)	50000 - 1 lakh	5 (8.77)	6 (13.64)	19 (19.19)	30 (15.0)
25000 - 50000	7 (5.74)	4 (8.0)	4 (14.29)	15 (7.5)	Above 1 lakhs	4 (7.02)	3 (6.82)	2 (2.02)	9 (4.5)
Above 50000	1 (0.82)	1 (2.0)	1 (3.57)	3 (1.5)	----	----	----	----	----
Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**Total**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

In rural area, the percentage of women who opted for borrowing was 64. The percentage of women who borrowed in the range of Rs.1,000/- to Rs.5,000/- was 31.5 followed by 14.5% borrowing in the range of Rs.10,000/- to Rs.25,000/- and 9% of them had borrowed Rs.5,000/- to Rs.10,000/-. About 7.5% had borrowed Rs.25,000/- to Rs.50,000/- and 1.5% had borrowed more than Rs.50,000/-. Sector–wise analysis showed that 34.43% of the women in the manufacturing sector, 32% in the trading sector and 17.86% in the service sector had borrowed Rs.1,000/- to Rs.5,000/-. About Rs.25,000/- to Rs.50,000/-, was borrowed by 5.74% of women in the manufacturing sector and by 8% in the trading sector and by 14.29% in the service sector.

In urban area, the percentage of women who borrowed for the purpose of initial investment was 45%. This showed that more than 50% of the women had mobilized own funds for starting the enterprise. In urban area the percentage of women who had borrowed in the range of Rs.25,000/- to Rs.50,000/- was 16.5 followed by 15% borrowing between Rs.50000/- to Rs. 1 lakh, 9% ranging from Rs.10,000/- to Rs.25,000/- and 4.5% more than Rs. 1 lakh. Sector-wise analysis showed that the percentage of women who borrowed more than Rs. 1 lakh was 7.02 in the manufacturing sector, 6.82% in the trading

sector and 2.02% in the service sector. The above analysis revealed that the percentage of borrowers was more in rural area but the amount borrowed was high in urban area.

4.7.1.3. Total capital investment made by the women entrepreneurs

The analysis on the total amount of capital invested by the women entrepreneurs is presented in the following table–54.

Table – 54
DISTRIBUTION OF WOMEN ENTREPRENEURS BASED ON TOTAL CAPITAL INVESTED

(Number stated)

Area	Rural				Area	Urban			
Sector / Amt. (Rs.)	Manufacturing	Trading	Service	Total	Sector / Amt. (Rs.)	Manufacturing	Trading	Service	Total
Below 5000	34 (27.87)	6 (12.0)	1 (3.57)	41 (20.5)	Below 25000	3 (5.26)	0 (0.0)	5 (5.05)	8 (4.0)
5000 - 10000	31 (25.41)	14 (28.0)	10 (35.71)	55 (27.5)	25000 - 50000	5 (8.77)	2 (4.55)	19 (19.19)	26 (13.0)
10000 - 25000	32 (26.23)	14 (28.0)	3 (10.71)	49 (24.5)	50000 - 1 lakh	14 (24.56)	2 (4.55)	30 (30.30)	46 (23.0)
25000 - 50000	14 (11.48)	7 (14.0)	5 (17.86)	26 (13.0)	1 lakh - 2 lakhs	19 (33.33)	25 (56.82)	31 (31.31)	75 (37.50)
50000 – 1 lakh	7 (5.74)	8 (16.0)	9 (32.14)	24 (12.0)	2 lakhs - 5 lakhs	11 (19.30)	14 (31.82)	13 (13.13)	38 (19.00)
1 lakh – 4 lakhs	3 (2.46)	1 (2.0)	0 (0.0)	4 (2.0)	Above 5 lakhs	5 (8.77)	1 (2.27)	1 (1.01)	7 (3.50)
Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**Total**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

The above table-54 revealed that nearly 50% of the women entrepreneurs in rural area had their total capital being less than Rs.10,000/- and it was Rs.10,000/- to Rs.25,000/- for 24.5% of the women. Only 13% of them had their total capital investment ranging from Rs.25,000/- to Rs.50,000/- and the remaining 14% had more than Rs.50,000/- but up to Rs.4 lakhs.

Sector-wise distribution showed that women having total capital investment ranging from Rs.50,000/- to Rs. 1 lakh was 5.74% in the manufacturing, 16% in the trading and 32.14% in the service sector.

In urban area, 37.5% of the women had own capital ranging from Rs.1 lakh to Rs.2 lakhs, 40% of them had total capital being less than Rs.1 lakh and 22.5% of them

had total capital exceeding Rs.2 lakhs. Sector-wise analysis showed that in all the three sectors majority of them had own capital ranging from Rs.1 lakh to Rs.2 lakhs, the percentage being 33.33 in the manufacturing sector, 56.82% in the trading sector and 31.13% in the service sector. The percentage of women having total captial exceeding Rs.5 lakhs was 8.77 in manufacturing, 2.27 in trading and 1.01 in service sector.

To find out whether there was any significant difference in the total investment of the women entrepreneurs in rural and urban areas, students 't' statistic was applied.

The null hypothesis tested was

H_0: There was no significant difference in the total investment of the women entrepreneurs in different occupations.

H_a: There was significant difference.

The calculated 't' values are given in the following table–55.

Table – 55
TESTING FOR DIFFERENCES IN THE TOTAL CAPITAL INVESTMENT OF THE WOMEN IN RURAL AND URBAN AREAS –'t' TEST

Occupation (R vs U)	Calculated 't' value	d.f	Theoretical 't' value
Manufacturing	2.701*	56	1.96
Trading	10.103*	43	1.96
Service	4.542*	27	1.96
Total	**5.211***	**199**	**1.96**

Source: Estimates based on field survey, 2005.
* - Statistically significant at 5% level. R – rural, U – urban, d.f – degrees of freedom.

The findings of the table reveal that there is significant difference in the total investment of the women entrepreneurs in both rural and urban areas, the calculated 't' values being higher than the theoretical 't' values of 1.96. An overall analysis also showed that the total investment of the rural women was significantly different from that of the urban women.

4.7.1.4. Increase in capital

An analysis was made to find out the extent of improvement made by the women in their business venture. The following table–56 indicates the level of increase in capital.

Table – 56
AMOUNT OF INCREASE IN CAPITAL

(Number stated)

Area	Rural				Area	Urban			
Sector / Amt. (Rs.)	Manufacturing	Trading	Service	Total	Sector / Amt. (Rs.)	Manufacturing	Trading	Service	Total
Nil	11 (9.02)	2 (4.0)	2 (7.14)	15 (7.5)	Nil	3 (5.26)	4 (9.09)	14 (14.14)	21 (10.5)
1000 – 5000	72 (59.02)	29 (58.0)	14 (50.0)	115 (57.5)	5000 – 25000	10 (17.54)	3 (6.82)	29 (29.29)	42 (21.0)
5000 – 10000	22 (18.03)	9 (18.0)	4 (14.29)	35 (17.50)	25000 – 50000	9 (15.79)	9 (20.45)	24 (24.24)	42 (21.0)
10000 – 25000	14 (11.48)	5 (10.0)	5 (17.86)	24 (12.0)	50000 – 1 lakh	18 (31.58)	14 (31.82)	21 (21.21)	53 (26.5)
25000 – 50000	1 (0.82)	4 (8.0)	2 (7.14)	7 (3.5)	1 lakh – 3 lakhs	10 (17.54)	13 (29.55)	9 (9.09)	32 (16.0)
> 50000	2 (1.64)	1 (2.0)	1 (3.57)	4 (2.0)	> 3 lakhs	7 (12.28)	1 (2.27)	2 (2.02)	10 (5.0)
Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**Total**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

The above table-56 reveals that in rural area, 57.5% of the women had made an increase in their capital up to Rs.1,000 to Rs.5,000, 17.5% of them had made an increase ranging from Rs.5,000 to Rs.10,000 and the remaining 17.5% of them had made an increase exceeding Rs.10,000. About 7.5% of the women had not made any improvement in their capital. Sector-wise analysis also shows the same findings. An increase in capital exceeding Rs.10,000 was made by 13.94% of the women in manufacturing sector, 20% of the women in trading sector and 28.57% of the women in the service sector. This implies that the capacity to improve the business was high among the women in the service sector.

In urban area, 26.5% of the women had made an increase in their capital ranging from Rs.50,000 to Rs.1 lakh, followed by 21% making an increase of Rs.5,000 to Rs.25,000 and another 21% making an increase of Rs.25,000 to Rs.50,000. About 16% of them had made an increase of Rs.1 lakh to Rs.3 lakhs and 5% of them exceeding Rs.3 lakhs. Out of the total respondents 10.5% of them had not made any increase in their capital. Sector-wise analysis showed that with regard to an increase of Rs.50,000 to Rs. 1 lakh, the percentage of women in each sector were 31.5 in manufacturing, 31.82% in trading and 21.21% in service sectors. In the case of increase in amount exceeding Rs.3 lakhs the percentages of women were 12.28 in manufacturing, 2.27% in trading and

2.02% in service sector. The above analysis showed that in urban area it was the women in manufacturing sector, who had made a greater increase in capital in their business.

The overall analysis brings out that in rural area, only 7.5% of women and 10.5% of women in urban area had not made any development in their business, the remaining had made an increase in their capital.

To find out whether there was any significant difference in the increase in the capital made by the women entrepreneurs in rural and urban areas, Students 't' statistic was applied. The null hypothesis tested was

H_0: There was no significant difference in the increase in the capital of the women entrepreneurs in rural and urban areas.

H_a: There was significant difference.

The calculated 't' values are given in the following table-57.

Table -57
TESTING FOR DIFFERENCES IN THE INCREASE IN THE INVESTMENT – 't' TEST

Occupation (R vs U)	Calculated 't' value	d.f	Theoretical 't' value
Manufacturing	2.361*	56	1.96
Trading	7.199*	43	1.96
Service	2.457*	27	1.96
Total	**3.739***	**199**	**1.96**

Source: Estimates based on field survey, 2005.
* - Statistically significant at 5% level. R – rural, U – urban d.f – degrees of freedom.

Since the calculated values of 't' were greater than the theoretical values of 't' (1.96), it was concluded that there was significant difference in the increase in capital of the women entrepreneurs in rural and urban areas.

4.7.2. Total workers employed

The number of employees engaged in an enterprise is another indication of the size of organization and the level of entrepreneurial and managerial qualities required to organize and to operate the enterprise. In the present study, women entrepreneurs who have employed at least one person were considered for analysis. Out of the total respondents, 67.75% of the women entrepreneurs had not engaged any male workers. The following table–58 indicates the number of male and female workers employed by the women entrepreneurs in both rural and urban areas.

Table – 58
DISTRIBUTION OF WOMEN ENTREPRENEURS BASED ON WORKERS EMPLOYED

Area / Sector No.	Rural								Urban								Grand Total	
	Manufacturing		Trading		Service		Total		Manufacturing		Trading		Service		Total			
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	97 (79.51)	0 (0.0)	44 (88.0)	0 (0.0)	27 (96.43)	0 (0.0)	168 (84.0)	0 (0.0)	16 (28.07)	0 (0.0)	19 (43.18)	0 (0.0)	68 (68.69)	0 (0.0)	103 (51.50)	0 (0.0)	271 (67.75)	0 (0.0)
1	21 (17.21)	65 (53.28)	6 (12.0)	40 (80.0)	1 (3.57)	18 (64.29)	28 (14.0)	123 (61.5)	15 (26.32)	19 (33.33)	15 (34.09)	20 (45.45)	26 (26.26)	42 (42.42)	56 (28.0)	81 (40.50)	84 (21.0)	204 (51.0)
2 – 3	2 (1.64)	48 (39.34)	0 (0.0)	8 (16.0)	0 (0.0)	9 (32.14)	2 (1.0)	65 (32.5)	15 (26.32)	33 (57.89)	8 (18.18)	24 (54.55)	4 (4.04)	51 (51.52)	27 (13.5)	108 (54.0)	29 (7.25)	173 (43.25)
4 – 5	2 (1.64)	6 (4.92)	0 (0.0)	2 (4.0)	0 (0.0)	1 (3.57)	2 (1.0)	9 (4.5)	5 (8.77)	4 (7.02)	2 (4.55)	0 (0.0)	0 (0.0)	3 (3.03)	7 (3.5)	7 (3.5)	9 (2.25)	16 (4.0)
6 – 7	0 (0.0)	3 (2.46)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	3 (1.5)	6 (10.53)	1 (1.75)	0 (0.0)	0 (0.0)	1 (1.01)	3 (3.03)	7 (7.5)	4 (2.0)	7 (1.75)	7 (1.75)
Total	**122 (100)**	**122 (100)**	**50 (100)**	**50 (100)**	**28 (100)**	**28 (100)**	**200 (100)**	**200 (100)**	**57 (100)**	**57 (100)**	**44 (100)**	**44 (100)**	**99 (100)**	**99 (100)**	**200 (100)**	**200 (100)**	**400 (100)**	**400 (100)**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

In rural area, 61.5% of the women had employed one female worker, 32.5% of them had 2 to 3 female workers, and the remaining 6% had more than 3 female workers. About 84% of the women entrepreneurs had not employed any male worker and 14% of them had one male worker in their units and 2% of them had more than one male worker. Sector wise analysis showed that female labour participation was high in manufacturing sector since enterprises having 2 to 3 workers were high in manufacturing sector, the percentage being 39.34%, followed by service sector with 32.14% and trading sector with 16%.

In urban area, the enterprises with one female worker was 40.5% and it was 54% in enterprises having 2 to 3 female workers, enterprises having 4 to 5 female workers were 3.5% and 2% in the case of 6 to 7 female workers. The enterprises without male workers was 51.5% followed by 28% with one male worker, 13.5% with 2 to 3 male worker and the remaining 11% had more than 3 male workers. Sector – wise analysis showed that enterprises with four and more than four female workers were 8.77% in manufacturing, none in trading and 6.06% in the service sector.

It is evident that there exists a preference for female employees in the women run enterprises.

4.8. Cost

The concept of cost forms an integral and important form of economic analysis. In ordinary language, the term cost of production means expenses incurred in the production of a commodity. This refers to the total amount of money spent on the production of a commodity.

4.8.1. Raw material cost

An analysis on the amount spent by the women entrepreneurs for raw materials is an indication of the production capacity of the entrepreneurs and this amount reflects the scale of operation of the unit. As the manufacturing sector alone indulges in production operation this analysis is suitable only for manufacturing sector. The following table–59 brings out the amount spent by the women entrepreneurs both in rural and urban areas for the purchase of raw materials.

Table – 59

DISTRIBUTION OF WOMEN ENTREPRENEURS IN MANUFACTURING SECTOR BASED ON THE AMOUNT SPENT FOR RAW MATERIALS

Rural		Urban	
Amount (in Rs.)	**Number Stated**	**Amount (in Rs.)**	**Number Stated**
500 – 1000	54 (44.26)	**2000 – 3000**	8 (14.04)
1000 – 2000	36 (29.51)	**3000 – 5000**	16 (28.07)
2000 – 5000	21 (17.21)	**5000 – 10000**	21 (36.84)
5000 – 15000	11 (9.02)	**10000 – 20000**	12 (21.05)
Total	**122 (100.0)**	**Total**	**57 (100.0)**
Average (Rs.)	**1998.77**	**Average (Rs.)**	**7231.58**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

In rural area, 44.26% of the women in manufacturing sector purchased raw materials for Rs.500 to Rs.1,000 per month followed by 29.51% purchasing for Rs.1,000 to Rs.2,000, 17.21% for Rs.2,000 to Rs.5,000 and the remaining 9.02% for Rs.5,000 to Rs.15,000.

In urban area, 36.84% of the women purchased raw materials for Rs.5,000 to Rs.10,000 per month, followed by 28.07% for Rs.3,000 to Rs.5,000, 21.05% for Rs.10,000 to Rs.20,000 and 14.04% for Rs.2,000 to Rs.3,000.

The distribution of women entrepreneurs based on the amount spent by them for the purchase of raw materials revealed that the scale of operation differed between rural and urban women and the average amount spent by urban women for raw materials was Rs.7,231.58/- when compared to rural women with Rs.1,998.77/-.

4.8.2. Labour Cost

An analysis on the wages paid by the women entrepreneurs to their labourers reveals the capacity utilization of man power by the women entrepreneurs and the extent of employment generated by them. This also reveals the capacity of the women for hiring labourers. The following table-60 brings out the amount of wages paid by the women entrepreneurs in rural and urban areas to their workers.

Table – 60
DISTRIBUTION OF WOMEN ENTREPRENERUS BASED ON THE AMOUNT SPENT FOR LABOURERS

(Number stated)

Area	Rural				Area	Urban			
Sector / Amt. (in Rs.)	Manufacturing	Trading	Service	Total	Sector / Amt. (in Rs.)	Manufacturing	Trading	Service	Total
750 - 1500	38 (31.15)	21 (42.0)	12 (42.86)	71 (35.5)	1000 – 2000	3 (5.26)	4 (9.09)	19 (19.19)	26 (13.0)
1500 – 2500	57 (46.72)	19 (38.0)	13 (46.43)	89 (44.5)	2000 – 3000	13 (22.81)	9 (20.45)	28 (28.28)	50 (25.0)
2500 – 3500	20 (16.39)	8 (16.0)	2 (7.14)	30 (15.0)	3000 – 5000	25 (43.86)	26 (59.09)	47 (47.47)	98 (49.0)
3500 – 5000	3 (2.46)	2 (4.0)	0 (0.0)	5 (2.5)	5000 – 10000	9 (15.79)	5 (11.36)	4 (4.04)	18 (9.0)
Above 5000	4 (3.28)	0 (0.0)	1 (3.57)	5 (2.5)	Above 10000	7 (12.28)	0 (0.0)	1 (1.01)	8 (4.0)
Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**Total**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**
Average (Rs.)	**1775.82**	**1710.00**	**1641.07**	**1740.5**	**Average (Rs.)**	**5368.42**	**3693.18**	**3068.18**	**3861.25**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

In rural area, 44.5% of the respondents paid wages in the range of Rs.1,500 to Rs.2,500 per month followed by 35.5% of them paying Rs.750 to Rs.1,500 and the remaining 20% were paying more than Rs.2,500. Sector-wise analysis also reveals the same finding. About 46.72% in manufacturing sector, 38% in trading sector and 46.43% in service sector paying Rs. 1,500 to Rs.2,500 as wages.

In urban area, 49% of the women paid Rs.3,000 to Rs.5,000, followed by 25% paying Rs.2,000 to Rs.3,000, 13% paying Rs.1,000 to Rs.2,000 and the remaining 13% of them paying more than Rs.5,000. Sector-wise analysis revealed that women paying more than Rs.5,000 were 28.07% in manufacturing sector, 11.36% in trading sector and 5.05% in the service sector. The average wages paid by the women entrepreneurs in urban area was high compared to the rural area.

4.8.3. Maintenance cost

In the daily routine of the business the owner of an enterprise has to incur maintenance cost. Some of the maintenance costs met by them are payment of electricity bill, water charges, paying the servant for maintaining, white washing the building, etc.

The following table–61 brings out the amount spent by the women entrepreneurs as maintenance cost both in rural and urban areas.

Table – 61
DISTRIBUTION OF WOMEN ENTREPRENERUS BASED ON THE AMOUNT SPENT FOR MAINTENANCE

(Number stated)

Area	Rural				Area	Urban			
Sector / Amt. (Rs.)	Manufacturing	Trading	Service	Total	Sector / Amt. (Rs.)	Manufacturing	Trading	Service	Total
< 150	16 (13.11)	10 (20.0)	6 (21.43)	32 (16.0)	< 250	0 (0.0)	4 (9.09)	21 (21.21)	25 (12.5)
150 – 250	33 (27.05)	13 (26.0)	7 (25.0)	53 (26.5)	250 – 500	18 (31.58)	20 (45.45)	43 (43.43)	81 (40.5)
250 – 500	52 (42.62)	18 (36.0)	12 (42.86)	82 (41.0)	500 – 1000	21 (36.84)	15 (34.09)	28 (28.28)	64 (32.0)
500 – 750	17 (13.93)	9 (18.0)	2 (7.14)	28 (14.0)	1000 – 2000	11 (19.3)	5 (11.36)	6 (6.06)	22 (11.0)
750 - 1000	4 (3.28)	0 (0.0)	1 (3.57)	5 (2.5)	Above 2000	7 (12.28)	0 (0.0)	1 (1.01)	8 (4.0)
Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**Total**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**
Average	**284.43**	**252.00**	**239.28**	**270.00**	**Average**	**1261.40**	**728.41**	**651.52**	**842.25**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

In rural area, 41% of the women spent Rs.250 to Rs.500 per month towards maintenance, followed by 26.5% of them spending Rs.150 to Rs.250, 16% of them spending less than Rs.150 and 16.5% spending more than Rs.500. Sector wise analysis also showed the same results.

In urban area, 40.5% of the women spent Rs.250 to Rs.500, 32% spent Rs.500 to Rs.1,000, 15% more than Rs.1,000 and the remaining 12.5% spent less than Rs.250. Sector-wise analysis showed that 36.84%of the women in manufacturing sector spent Rs.500 to Rs.1,000, in the case of trading and service sectors 45.45% and 43.43% of them spent Rs.250 to Rs.500 for maintenance per month. The women entrepreneurs in urban area had to incur higher maintenance cost compared with that of the women entrepreneurs in rural area.

4.8.4. Rent

If a woman entrepreneur does not acquire an own building she has to hire a building for proceeding with the business activities. In the present study 75% of the women entrepreneurs had their own place for the business and 25% of them spent for

paying rent. The following table-62 presents the amount spent by the entrepreneurs in both rural and urban areas towards rent.

Table – 62
DISTRIBUTION OF WOMEN ENTREPRENERUS BASED ON THE AMOUNT SPENT ON RENT

(Number stated)

Area	Rural				Area	Urban			
Sector / Amt. (Rs.)	Manufacturing	Trading	Service	Total	Sector / Amt. (Rs.)	Manufacturing	Trading	Service	Total
NIL	114 (93.44)	42 (84.0)	24 (85.71)	180 (90.0)	NIL	39 (68.42)	24 (54.55)	57 (57.58)	120 (60.0)
500 – 1000	1 (0.82)	2 (4.0)	0 (0.0)	3 (1.5)	1000 – 2000	3 (5.26)	4 (9.09)	16 (16.16)	23 (11.5)
1000 – 1500	2 (1.64)	4 (8.0)	3 (10.71)	7 (3.5)	2000 – 3000	5 (8.77)	9 (20.45)	19 (19.19)	32 (16.0)
1500 – 2000	5 (4.10)	2 (4.0)	1 (3.57)	10 (5.0)	3000 – 4000	10 (17.54)	7 (15.91)	7 (7.07)	25 (12.5)
Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**Total**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**
Average (Rs.)	**81.96**	**204.00**	**267.86**	**138.50**	**Average (Rs.)**	**807.02**	**1079.55**	**813.13**	**870.00**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

In rural area, 90% of the women acquired their own place for carrying out their business activities and the remaining 10% of them were in rented buildings. Among them 5% of the women paid Rs.1,500 to Rs.2,000 as rent per month, followed by 3.5% paying Rs.1,000 to Rs.1,500 and 1.5% paying Rs.500 to Rs.1,000. In the sector-wise analysis 93.44% of women in manufacturing sector, 84% of them in trading and 85.71% in service sector did not incur any expense as rent. About 4% of the women in manufacturing sector paid Rs.1,500 to Rs.2,000 as monthly rent but in the case of trading and service sectors, 8% and 10.71% respectively spent Rs.1,000 to Rs.1,500 towards rent.

In urban area, 60% of the women had their own building for their business activity. The remaining 40% of them had to pay rent and among them 16% of them paid Rs.2,000 to Rs.3,000 as rent, 12.5% of them paid Rs.3,000 to Rs.4,000 and the remaining 11.5% of them paid Rs.1,000 to Rs.2,000 as rent. Sector-wise analysis revealed that among the women paying rent, 17.54% paid Rs.3,000 to Rs.4,000 in manufacturing sector, 20.45% in trading sector paid Rs.2,000 to Rs.3,000 as rent and in service sector 19.19% paid Rs.2,000 to Rs.3,000 as rent. The women entrepreneurs in urban area had to incur higher rent.

4.8.5. Transportation cost

Transportation is also one of the important expenses that a person running a business has to incur. This cost will be incurred mostly by the entrepreneurs running a manufacturing unit followed by trading. If all the necessities are available, in and around the business area then that unit may not incur transportation cost. The following table–63 presents the amount incurred by the women entrepreneurs towards transportation cost.

Table – 63
DISTRIBUTION OF WOMEN ENTREPRENERUS BASED ON TRANSPORTATION COST

(Number Stated)

Area	Rural				Area	Urban			
Sector / Amt. (in Rs.)	Manufacturing	Trading	Service	Total	Sector / Amt. (in Rs.)	Manufacturing	Trading	Service	Total
NIL	23 (18.85)	11 (22.0)	22 (78.57)	56 (28.0)	NIL	3 (5.26)	3 (6.82)	58 (58.59)	64 (32.0)
100 – 250	26 (21.31)	10 (20.0)	1 (3.57)	37 (18.5)	250 – 500	1 (1.75)	2 (4.55)	7 (7.07)	10 (5.0)
250 – 500	52 (42.62)	16 (32.0)	3 (10.71)	71 (35.5)	500 – 1000	16 (28.07)	12 (27.27)	19 (19.19)	47 (23.5)
500 – 1000	18 (14.75)	10 (20.0)	1 (3.57)	29 (14.5)	1000 – 2000	30 (52.63)	26 (59.09)	15 (15.15)	71 (35.5)
Above 1000	3 (2.46)	3 (6.0)	1 (3.57)	7 (3.5)	Above 2000	7 (12.28)	1 (2.27)	0 (0.0)	8 (4.0)
Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**Total**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**
Average (Rs.)	**272.95**	**298.00**	**83.93**	**252.75**	**Average (Rs.)**	**1267.54**	**982.95**	**319.19**	**735.50**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

In rural area, out of the total respondents 28% of them did not incur any transport cost. Out of the remaining 72% of the women 35.5% spent Rs.250 to Rs.500, 18.5% of them Rs.100 to Rs.250 and the remaining 18% of them spent more than Rs.500. Sector-wise analysis revealed that 78.57% of the women in service sector 22% in trading and 18.85% of the women in manufacturing sector did not incur any transport cost. 42.6 2% of the women in manufacturing sector, 32% in trading and 10.71% in service sector spent Rs.250 to 500 as transport cost.

In urban area, 32% of them did not spend towards transport. Of the remaining 35.5% of them spent Rs.1,000 to Rs.2,000, followed by 28.5% spending less than Rs.1,000 and 4% spending more than Rs.2,000. Sector-wise analysis showed that 58.59% of the women in service sector did not incur any transport cost. Only 6.82% of the

women in trading and 5.26% of women in manufacturing came under this category. About 52.63% of the women in manufacturing sector and 59.09% in trading sector spent Rs.1,000 to Rs.2,000 for transport while 19.19% of the women in service sector spent Rs.500 to Rs.1,000. Cost incurred towards transport was less among the entrepreneurs in rural areas. This is because they have local markets for their products. They obtain the inputs from their own places.

4.8.6. Marketing cost

Marketing cost is the amount spent by the women entrepreneurs to promote sales. Marketing is an important aspect to be tackled by women entrepreneurs to achieve success in their enterprise. The total cost also included the amount spent by the entrepreneurs for marketing their products. The following table–64 presents the amount spent by the women entrepreneurs both in rural and urban areas for marketing their products.

Table – 64
DISTRIBUTION OF WOMEN ENTREPRENERUS BASED ON THE AMOUNT SPENT FOR MARKETING

(Number Stated)

Area	Rural				Area	Urban			
Sector / Amt. (Rs.)	Manufacturing	Trading	Service	Total	Sector / Amt. (Rs.)	Manufacturing	Trading	Service	Total
NIL	120 (98.36)	49 (98.0)	27 (96.43)	196 (98.0)	NIL	24 (42.11)	19 (43.18)	77 (77.78)	120 (60.0)
< 200	1 (0.82)	0 (0.0)	0 (0.0)	1 (0.5)	< 500	5 (8.77)	9 (20.45)	6 (6.06)	20 (10.0)
200 - 250	0 (0.0)	1 (2.0)	1 (3.57)	2 (1.0)	500 – 1000	21 (36.84)	14 (31.82)	13 (13.13)	48 (24.0)
250 - 300	1 (0.82)	0 (0.0)	0 (0.0)	1 (0.5)	1000 – 2000	7 (12.28)	2 (4.55)	3 (3.03)	12 (6.0)
Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**Total**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**
Average (Rs.)	**4.09**	**5.00**	**8.93**	**5.00**	**Average (Rs.)**	**365.79**	**255.68**	**111.11**	**215.50**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

Table-64 revealed that 98% of the women entrepreneurs in rural area did not incur marketing cost. On an average the remaining 2% spent Rs.200 to Rs.300 for marketing.

In urban area, out of the total respondents 60% of them had no marketing cost. Out of the remaining 40%, 10% of them spent less than Rs.500, 24% spent Rs.500 to

Rs.1,000 and 6% of them Rs.1,000 to Rs.2,000. Sector-wise analysis showed that around 40% of the women each in manufacturing and trading sector did not spend for marketing and around 80% of women in service sector did not incur marketing cost. Among those who incurred marketing cost, 36.84% of the women in manufacturing, 31.82% in trading and 13.13% in service sector spent Rs.500 to Rs.1,000. Marketing cost was also high for the women entrepreneurs in urban area.

4.8.7. Total production cost

An analysis on total production cost incurred by the women entrepreneurs holds good only for the women entrepreneurs in manufacturing sector as they are only indulged in the production of products by their own.

The following table–65 brings out the amount of total production cost incurred by the entrepreneurs in manufacturing sector both in rural and urban areas.

Table – 65
DISTRIBUTION OF WOMEN ENTREPRENERUS BASED ON PRODUCTION COST

Rural		Urban	
Amount (Rs.)	**Number stated**	**Amount (Rs.)**	**Number stated**
1500 – 2500	32 (26.23)	**6000 – 10000**	21 (36.84)
2500 – 5000	57 (46.72)	**10000 – 20000**	21 (36.84)
5000 – 7500	20 (16.39)	**20000 – 30000**	7 (12.28)
7500 – 10000	10 (8.20)	**30000 – 50000**	6 (10.53)
10000 – 20000	3 (2.46)	**50000 – 80000**	2 (3.51)
Total	**122 (100.0)**	**Total**	**57 (100.0)**
Average (Rs.)	**3936.48**	**Average (Rs.)**	**20438.60**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

The above table-65 showed that in rural area, 46.72% of the women entrepreneurs incurred Rs.2,500 to Rs.5,000, followed by 26.23% incurring Rs.1,500 to Rs.2,500, 16.39% of them Rs.5,000 to Rs.7,500, 8.2% incurred Rs.7,500 to Rs.10,000 and 2.46% incurred Rs.10,000 to Rs.20,000 as production cost.

In urban area, 36.84% of the women entrepreneurs incurred Rs.6,000 to Rs.10,000 per month as production cost, the same percentage of them incurred Rs.10,000 to

Rs.20,000 and the remaining 26.32% of them incurred more than Rs.20,000 as production cost.

The above findings depicted that the scale of production and the cost of production was quite high in urban area when compared with rural area and it was very much evident from the average values, as the average values incurred by the women entrepreneurs on production cost was Rs.3,936.48 in rural and Rs.20,438.60 in urban areas.

4.8.8. Total cost

In the process of business, women entrepreneurs may incur costs such as raw materials, labour, transport, maintenance, rent, marketing etc. Total cost is nothing but the summation of these costs incurred by them. The following table–66 brings out the total cost incurred by the women entrepreneurs in rural and urban areas in a month.

Table – 66
DISTRIBUTION OF WOMEN ENTREPRENERUS BASED ON TOTAL COST

(Number stated)

Area	Rural				Area	Urban			
Sector / Amt. (Rs.)	Manufacturing	Trading	Service	Total	Sector / Amt. (Rs.)	Manufacturing	Trading	Service	Total
1000 – 2000	18 (14.75)	25 (50.0)	9 (67.86)	62 (31.0)	2000 – 5000	1 (1.75)	12 (27.27)	61 (61.62)	74 (37.0)
2000 – 3000	39 (31.97)	10 (20.0)	5 (17.86)	54 (27.0)	5000 – 10000	19 (33.33)	26 (59.09)	34 (34.34)	79 (39.5)
3000 – 5000	36 (29.51)	8 (16.0)	3 (10.71)	47 (23.5)	10000 – 20000	8 (31.58)	6 (13.64)	2 (2.02)	26 (13.0)
5000 – 10000	25 (20.49)	5 (10.0)	0 (0.0)	30 (15.0)	20000 – 30000	10 (17.54)	0 (0.0)	1 (1.01)	11 (5.5)
Above 10000	4 (3.28)	2 (4.0)	1 (3.57)	7 (3.5)	Above 30000	9 (15.79)	0 (0.0)	1 (1.01)	10 (5.0)
Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**Total**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**
Average (Rs.)	**4168.03**	**3079.00**	**2241.07**	**3626.00**	**Average (Rs.)**	**18863.17**	**6898.86**	**5720.71**	**9725.50**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

The above table-66 revealed that in rural area, 31% of the women incurred a total cost of Rs.1,000 to Rs.2,000 per month, followed by 27% incurring Rs.2,000 to Rs.3,000, 23.5% incurring Rs.3,000 to Rs.5,000 and the remaining 18.5% of them more than Rs.5,000 as total cost. Sector-wise analysis showed that 31.97% of the women in

manufacturing sector incurred Rs.2,000 to Rs.3,000 followed by 29.5% spending Rs.3,000 to Rs.5,000 and 20.49% Rs.5,000 to Rs.10,000. About 50% of the women in trading and 67.86% in service sector incurred Rs.1,000 to Rs.2,000 as total cost.

In urban area, 39.5% of them incurred Rs.5,000 to Rs.10,000, followed by 37% of them incurring Rs.2,000 to Rs.5,000 and the remaining 23.5% of the women incurring more than Rs.10,000 per month as total cost. Sector-wise analysis revealed that 33.33% of women in manufacturing sector and 59.09% in trading sector incurred Rs.5,000 to Rs.10,000. About 61.62% of women in service sector incurred Rs.2,000 to Rs.5,000 as total cost.

The above analysis clearly pointed out that women in manufacturing sector followed by women in trading sector incurred more amount of total cost and the total cost incurred by women in service sector is very less. The average values were Rs.4,168.03 in rural and Rs.18,863.17 in urban area for manufacturing sector followed by Rs.3,079.0 in rural and Rs.6,898.86 in urban area for trading sector and it was Rs.2,241.07 in rural and Rs.5,720.71 in urban area for service sector.

4.8.9. Average cost

The averages of various costs incurred by the women entrepreneurs give an over all picture about the expenses met in process of production. The following table-67 brings out the monthly average cost of various expenses incurred by the women entrepreneurs in rural and urban areas.

Table-67
AVERAGE COST (Rs.)

Area	Rural				Urban			
Sector / Average cost	Manufacturing	Trading	Service	Total	Manufacturing	Trading	Service	Total
Raw material	1998.77	--	--	1998.77	7231.58	--	--	7231.58
Labour	1775.82	1710.00	1641.07	1740.50	5368.42	3693.18	3068.18	3861.25
Maintenance	284.43	252.00	239.28	270.00	1261.40	728.40	651.50	824.25
Rent	81.96	204.00	267.86	138.50	807.02	1079.55	813.13	870.00
Transport	272.95	298.00	83.93	252.75	1267.54	982.95	319.19	735.50
Marketing	4.09	5.00	8.93	5.00	365.79	255.68	111.11	215.50
Production Cost	3936.48	--	--	3936.48	20438.60	--	--	20438.60

Source: Calculations based on field survey, 2005.

In general both in rural and urban areas, manufacturing sector incurred the raw material and production costs as they are directly involved in the production of their products. In both rural and urban areas the average cost incurred as labour and maintenance were high in the manufacturing sector. The transportation cost was high in the trading sector in rural area (Rs.298) and in urban area it was high in the manufacturing sector (Rs.1,267.54). Marketing cost was negligible in rural area and it ranges from Rs.100 to Rs.400 in urban area. The following cylindrical diagram gives the average cost incurred on various inputs by the women entrepreneurs.

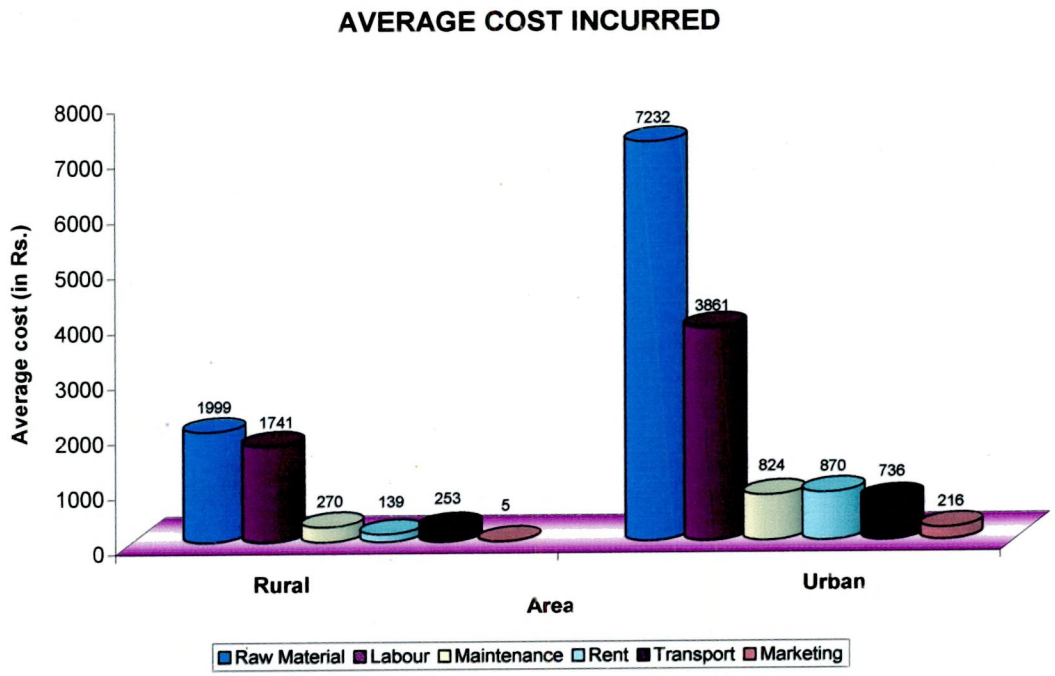


Fig. 14

To find out whether there was any significant difference in the average cost incurred by the women entrepreneurs of rural and urban areas, students 't' statistic was applied. The null hypothesis tested was

H_0: There was no significant difference in the average cost incurred by the women entrepreneurs of rural and urban areas.

H_a: There was significant difference.

The calculated 't' values are given in the following table-68.

Table-68

TESTING FOR DIFFERNCES IN THE AVERAGE COST – 't' TEST

Occupation (R vs U)	Calculated 't' value	d.f	Theoretical 't' value
Manufacturing	-2.330*	7	1.96
Trading	-2.443*	5	1.96
Service	-2.005*	5	1.96
Total	-2.037*	7	1.96

Source: Estimates based on field survey, 2005.
* - Statistically significant at 5% level.
R – rural, U – urban , d.f – degrees of freedom.

Since the calculated values of 't' were greater than the theoretical values of 't' (1.96), it was concluded that there was significant difference in the average costs incurred by the women entrepreneurs in rural and urban areas.

4.8.10. Cost function

Cost function in its general form can be expressed as follows:

$C = f(Q)$

where C – total cost.

Q – total output.

To study the functional form of the above equation, in economic literature there are three different formulations that could be visualized. They are :

Linear cost function : $C = \alpha + \beta_1 Q + \mu$ ---------- (1)

Quadratic cost function : $C = \alpha + \beta_1 Q + \beta_2 Q^2 + \mu$ ---------- (2)

Cubic cost function : $C = \alpha + \beta_1 Q + \beta_2 Q^2 + \beta_3 Q^3 + \mu$ ---------- (3)

By recourse to calculus and algebra, it can be proved that a linear total cost function would result into a constant marginal cost and monotonically falling average cost, a quadratic function to an U shaped average cost curve and a falling marginal cost curve. Thus, if one were to test the hypothesis of U shaped average cost and marginal cost curves, a cubic total cost function which incorporates both quadratic and linear forms is resorted to. When $\beta_3 = 0$ and $\beta_2 = \beta_3 = 0$ respectively then linear relationship gets established. The cubic form of the total cost function emerges to be the most ideal form, since it will captive the empirical validity of the underlying neo-classical theory of cost functions.

The estimated regression parameters of the above three models are expected to satisfy the following theoretical specifications. The regression estimates of β_1, in model 1, 2 and 3 associated with the variable viz. the value of output produced is expected to assume a positive sign, since, additional output is possible only with an additional expenditure incurred in the total cost of production assuming there are no un-utilised capacities.

The sign and value magnitudes of the parameters β_1 and β_2 have important theoretical implications in economic analysis. A quadratic curve either falls in the beginning and then tends to raise indicating a minimum value of costs of production or it tends to raise first and fall consequently showing a maximum value of the cost of production at specific values of output. If the coefficient of Q^2 is positive that of Q is negative, the curve will fall in the initial stages and raise after defining a maximum point due to the positive influence of the coefficient associated with Q^2. Alternatively if the coefficient of Q^2 is negative and Q is positive then the curve will raise in the initial stages and after defining a maximum will tend to fall. The coefficient of the squared output viz. Q^2 being negative will tend to push downwards the curve. The actual turning point of the cost curve can be mathematically derived to be the point at which the slope of the cost curve is equal to $-\beta_1/2\ \beta_2$. Hence, to satisfy this theoretical property we predict that if β_2 is negative, $\beta_1$must be positive and vice-versa. Thus, the coefficients of Q and Q^2 in a quadratic function should assume different sign properties to lend meaningful economic implications.

Both in rural and urban areas, among the three sectors, only the women of manufacturing sector are directly engaged in the production of products. They alone were considered for the present analysis. The estimated cost functions for the 122 women entrepreneurs in the manufacturing sector of the rural area and 57 of them in the urban area are given in the following table -69.

Table -69

ESTIMATED COST FUNCTIONS IN MANUFACTURING SECTOR

Area	Equation number	Constant intercept	Parameter Estimate of			R^2	F*	N
			Q	Q^2	Q^3			
Rural	1.	-0.919* (-19.052)	0.961* (123.346)	---	---	0.992*	15214.302*	122
	2.	-1.185* (-14.257)	1.035* (49.854)	-0.00334 (-0.082)	---	0.993*	8477.845*	122
	3.	-0.955* (-5.599)	0.937* (13.979)	-0.007556 (-1.058)	0.000297 (1.536)	0.993*	5717.304*	122
Urban	4.	-0.429* (-3.174)	0.935* (174.814)	---	---	0.998*	30560.056*	57
	5.	-0.479* (-2.069)	0.940* (51.972)	-0.000068 (-0.270)	---	0.998*	15022.469*	57
	6.	-1.236* (-3.200)	1.042* (22.750)	-0.00334* (-2.407)	0.00002784* (2.395)	0.998*	10894.939*	57

Source : Estimates based on field survey, 2005.
Dependent variable – cost of production (Rs. in thousands),
Q – total production (Rs. in thousands),
* – statistically significant at 5% level, Values in brackets represent 't' values.

The estimated cost functions for both rural and urban areas imply that the cost is initially raising reaches its maximum and then declines (co-efficient of the parameter estimate of Q is positive and Q^2 is negative). From the linear cost functions (equations 1 & 4), it can be seen that the marginal cost in rural area was 0.961 and in the urban area it was 0.935. From the estimated quadratic cost functions (Equations 2 & 5), it was derived that the optimum cost was obtained in rural area when production was Rs.154.94/- and in urban area it was Rs.6932.15/-.

4.9. Sales

4.9.1. Analysis on total monthly sales

The monthly sales turnover of a business unit is an indicator of the buoyancy with which the unit works. This section explains the value of total sales made by the women entrepreneurs. Table–70 gives the data on sales made by the respondents of both rural and urban areas.

Table – 70
DISTRIBUTION OF WOMEN ENTREPRENERUS BASED ON TOTAL SALES

(Number stated)

Area	Rural				Area	Urban			
Sector / Sales	Manufacturing	Trading	Service	Total	Sector / Sales	Manufacturing	Trading	Service	Total
2500 – 5000	58 (47.54)	21 (42.0)	23 (82.14)	102 (61.0)	5000 – 10000	3 (5.26)	3 (6.82)	50 (50.51)	56 (28.0)
5000 – 7500	34 (27.87)	8 (16.0)	2 (7.14)	44 (22.0)	10000 – 15000	12 (21.05)	21 (47.73)	35 (35.35)	68 (34.0)
7500 – 10000	17 (13.93)	10 (20.0)	2 (7.14)	29 (14.5)	15000 – 20000	12 (21.05)	7 (15.91)	5 (5.05)	24 (12.0)
10000 – 15000	9 (7.38)	7 (14.0)	0 (0.0)	16 (18.0)	20000 – 30000	13 (22.81)	10 (22.73)	7 (7.07)	30 (15.0)
15000 – 20000	1 (0.82)	4 (8.0)	0 (0.0)	5 (2.5)	30000 – 50000	12 (21.05)	3 (6.82)	1 (1.01)	16 (8.0)
20000 – 50000	3 (2.46)	0 (0.0)	1 (3.57)	4 (2.0)	50000 – 100000	5 (8.77)	0 (0.0)	1 (1.01)	6 (3.0)
Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**Total**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**
Average (Rs.)	**6714.75**	**7972.00**	**4803.57**	**6761.50**	**Average (Rs.)**	**25517.54**	**16113.64**	**11292.94**	**16407.50**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

In rural area, the monthly sales made by 61% of the women entrepreneurs was Rs.2,500 to Rs.5,000, followed by 22% for Rs.5,000 to Rs.7,500, 18% for Rs.10,000 to Rs.15,000, 14.5% for Rs.7,500 to Rs.10,000 and 4.5% above Rs.15,000. Sector analysis showed that about 10% of the women entrepreneurs in manufacturing sector, 22% of them in trading sector and 3.57% of the women in service sector were able to make sales exceeding Rs.10,000. About 82.14% of women in service sector was doing sales in the range of Rs.2,500 to Rs.5,000.

In urban area, 34% of the women were making sales for Rs.10,000 to Rs.15,000, followed by 28% for Rs.5,000 to Rs.10,000 and the remaining 38% were able to make sales exceeding Rs.15,000. Sector-wise analysis showed that 22.81% of women in manufacturing sector were able to do sales for Rs.20,000 to Rs.30,000, in trading sector 47.73% were able to do sales for Rs.10,000 to Rs.15,000 and in the case of service sector 50.51% were making sales for Rs.5,000 to Rs.10,000.

The average sales was Rs.6,761.5 in rural and Rs.16,407.50 in urban areas.

To find out whether there was any significant difference in the sales made by the women entrepreneurs in rural and urban areas, students 't' statistic was applied. The null hypothesis tested was.

H_0: There was no significant difference in the total sales of the women entrepreneurs in rural and urban areas.

H_a: There was significant difference.

The calculated 't' value are given in the following table-71.

Table-71
TESTING FOR DIFFERENCES IN THE TOTAL SALES - 't' TEST

Occupation (R vs U)	Calculated 't' value	d.f	Theoretical 't' value
Manufacturing	-6.645*	56	1.96
Trading	-5.083*	43	1.96
Service	-4.177*	27	1.96
Total	-9.592*	199	1.96

Source: Estimates based on field survey, 2005.
* - Statistically significant at 5% level. R – rural, U – urban, d.f – degrees of freedom.

Since the calculated values of 't' were greater than the theoretical values of 't' (1.96), it was concluded that there was significant difference in the total sales made by the women entrepreneurs in rural and urban areas.

4.9.2. Model estimation on sales

An attempt has been made in this section to find out the impact of capital and labour on sales made by the women entrepreneurs in rural and urban areas. Multiple regression equations were fitted using the ordinary least squares method. The SPSS 11 package was used in the estimation procedure. The estimated sales functions are given in the following table-72.

Table –72
ESTIMATED SALES FUNCTIONS

Area	Equation number	Sector	Constant intercept	Capital invested	No. of labourers	R^2	$\bar{R}^2$	F*	N
Rural	7.	Manufacturing	5070.426 (6.757)	0.03665 (1.907)	521.495 (1.608)	0.095	0.080	6.236*	122
	8.	Trading	7215.323 (5.479)	0.09165* (2.684)	-624.977 (-0.838)	0.135	0.098	3.665*	50
	9.	Service	-1716.231 (-1.327)	0.07056* (2.796)	3368.36* (4.989)	0.544*	0.507*	14.911*	28
	10.	Total	5193.469 (9.092)	0.04590* (3.053)	430.305 (1.626)	0.088	0.078	9.466*	200
Urban	11.	Manufacturing	11149.126 (5.344)	-0.000825 (-0.007)	3028.37* (5.946)	0.645*	0.632*	49.082*	57
	12.	Trading	7909.443 (3.161)	0.05578* (3.395)	890.784 (0.903)	0.318	0.284	9.5468*	44
	13.	Service	993.054 (0.888)	0.02349* (2.364)	3748.22* (9.272)	0.569*	0.560*	63.352*	99
	14.	Total	5683.963 (6.529)	0.01064 (1.314)	3213.97* (12.195)	0.610*	0.606*	154.23*	200

Source : Estimates based on field survey, 2005.
* – statistically significant at 5% level. Values in brackets represent 't' values.

From the table-72 it can be inferred that in rural area only in the service sector both the chosen explanatory variables (equation 9) significantly determine the sales made by the entrepreneurs. For a unit increase in the number of labourers, sales in the service sector could increase by Rs.3,368.36. These two variables could explain about 54% of the variations on the sales made in the service sector. In the trading sector, capital invested alone had a positive and significant impact on sales.

In urban area too in the service sector capital invested and the number of labourers significantly influence sales. For every unit increase in the number of labourers in service sector sales could increase by Rs.3,748.22. These two variables could explain about 57% of the variations in sales (equations 13). In the manufacturing sector labour could exert a positive and significant impact on sales. This was not the case in service sector.

4.9.3. Sales related problems

The problems faced by the women entrepreneurs were discussed in SWOT analysis under weaknesses and threats (Tables 41 & 45). This section analyses the problems that the women entrepreneurs face in selling their products. Before setting up an enterprise itself market is to be identified. Selling a product is based on environment outside the enterprise on which the entrepreneur has very little control. Some of the basic problems faced by the women are finding orders, reaching market place, fluctuating price,

seasonal variation, problems from rivals and tough competition. The respondents were asked to mark the most disturbing problems to them. The collected data were tabulated and presented in table–73.

Table – 73
CLASSIFICATION OF WOMEN ENTREPENEURS BASED ON SALES RELATED PROBLEMS

(Number stated)

Area	Rural				Urban				
Sector / Problems	Manufacturing	Trading	Service	Total	Manufacturing	Trading	Service	Total	Grand Total
Finding orders	34 (27.87)	18 (36.0)	9 (32.14)	61 (30.5)	22 (38.6)	9 (20.45)	42 (42.42)	73 (36.5)	134 (33.5)
Reaching market place	16 (13.11)	1 (2.0)	3 (10.71)	20 (10.0)	7 (12.28)	0 (0.0)	0 (0.0)	7 (3.5)	27 (6.75)
Fluctuating price	12 (9.84)	4 (8.0)	0 (0.0)	16 (8.0)	4 (7.02)	10 (22.73)	2 (2.02)	16 (8.0)	32 (8.0)
Seasonal variations	8 (6.56)	4 (8.0)	5 (17.86)	17 (8.5)	5 (8.77)	2 (4.55)	2 (4.5)	9 (4.5)	26 (6.5)
Problems from rivals	21 (17.21)	8 (16.0)	4 (14.29)	33 (16.5)	11 (19.3)	7 (15.91)	23 (23.23)	41 (20.5)	74 (18.5)
Tough competition	31 (25.41)	15 (30.0)	7 (25.0)	53 (26.5)	8 (14.04)	16 (36.36)	30 (30.30)	54 (27.0)	107 (26.75)
Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**	**400 (100.0)**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

Area-wise analysis shows that in rural area, the basic marketing related problem faced by the women in marketing was 'finding orders' (30.5%), followed by 'tough competition' (26.5%) and 'problems from rivals' (16.5%). The other problems did not have much impact. Sector-wise analysis also showed the same findings. The problems faced by the women in manufacturing sector were 'finding orders' (27.87%), 'tough competition' (25.41%), 'problems from rivals' (17.21%), 'reaching market place' (13.11%), 'fluctuating price' (9.84%) and 'seasonal variations' (6.56%). For the women in trading sector also the major problem was 'finding orders' (36%), followed by 'tough competition' (30%). In service sector the major problem faced by the women was 'finding orders' (32.14%) and 'tough competition' (25%).

In urban area, also the same position retains. The major problem was 'finding orders' (36.5%), followed by 'tough competition' (27%) and 'problems from rivals' (20.5%). In manufacturing sector 12.28% of the women faced the problem of 'reaching market place'. In trading and service sectors none of the women had this problem. The major problems for women in manufacturing and service sectors were 'finding orders',

the percentage being 38.6% and 42.42% respectively. In the trading sector it was 'tough competition' (36.36%) for the women.

The overall analysis showed that 'finding orders' (33.5%), 'tough competition' (26.75%) and 'problems from rivals' (18.5%) were predominant among the respondents and the other problems 'fluctuating price', 'reaching market place' and 'seasonal variation' had only minimum impact.

The above analysis showed that in the sphere of marketing, the challenging problem for the women was 'finding orders' followed by 'tough competition'. The findings of George and Thomas (1998), Alberto (2001) revealed competitions from rivals as the major problem that the women entrepreneurs face in the business venture.

4.10. Production function

4.10.1. Cobb-Douglas production function

Production is the conversion of raw materials into finished products. The main objective of entrepreneurship is to achieve maximum production in the best manner at the lowest cost. This can be ensured only through proper planning of production and control. In this section out of the total 400 respondents, only the women entrepreneurs of manufacturing sector, who were directly engaged in the production of goods were considered. The numbers of respondents were 122 in rural area and 57 in urban area.

To find out the contribution of selected factors- viz- capital and labour to production, Cobb Douglas Production function was fitted. The estimated Cobb-Douglas production function was

$$Q = b_0 C^{b1} W^{b2} e^{u}$$

Where Q = total production (in Rs.)

C = capital (in Rs.)

W = labour

U = error term

b's are the elasticities of production with respect to the specified variables. The production function was estimated using the SPSS package. The estimated equations for both rural and urban areas are given in the following table-74.

Table -74
ESTIMATES OF COBB-DOUGLAS PRODUCTION FUNCTION (MANUFACTURING SECTOR)

Equation	Area	Parameter Estimate of			R^2	$\bar{R}^2$	F*	N
		Constant Intercept	Labour	Capital				
15	Rural	3.566 (144.405)	0.162* (2.231)	0.147* (4.579)	0.149*	0.106	20.966*	122
16	Urban	3.897 (86.683)	0.577* (8.102)	0.421* (6.481)	0.544*	0.507	65.641*	57

Source : Calculations based on field survey, 2005.
Dependent variable – monthly production in log values
* - statistically significant at 5% level
Figures in brackets denote 't' values.

From the estimated results given in the above table-74, it can be inferred that capital invested and workers were important factors of production. When capital and labourers were in logarithmic form, these two variables could explain about 54% of the variations in production in urban area (equation 16) and 15% (equation 15) in rural area. The elasticity of production with respect to labour was 0.16 in rural and 0.577 in urban area. The elasticity of production with respect to capital was 0.15 in rural and 0.42 in urban area. The units run by women entrepreneurs in rural area depicted diminishing returns to scale ($\hat{b}_1 + \hat{b}_2 = 0.309$) and that of the units run by women entrepreneurs in urban area depicted constant returns to scale ($\hat{b}_1 + \hat{b}_2 = 0.998$). In both rural and urban areas, production was inelastic to both labour and capital.

4.11. Income analysis

The net profit is the remaining income after meeting all the expenses in the business activity; it is the returns for the person for carrying out the business. The amount of net profit earned is the income for the women entrepreneurs.

4.11.1. Monthly income of the women entrepreneurs

The monthly income of the women entrepreneurs was considered for the analysis because during the interview they were able to report their monthly income. The monthly income is the amount earned by them after deducting all the expenses met during the process of production. Hence the monthly income can be considered as the net profit

earned per month. The following table-75 gives the amount of net profit earned by the women entrepreneurs in rural and urban areas.

Table – 75
DISTRIBUTION OF WOMEN ENTREPRENEURUS BASED ON MONTHLY INCOME

(Number stated)

Area	Rural				Area	Urban			
Sector / Amt. (Rs.)	Manufacturing	Trading	Service	Total	Sector / Amt. (Rs.)	Manufacturing	Trading	Service	Total
1000 – 2000	69 (56.56)	26 (52.0)	11 (39.29)	106 (53.0)	3000 – 4000	11 (19.30)	3 (6.82)	25 (25.25)	39 (19.5)
2000 – 3000	34 (27.87)	14 (28.0)	9 (32.14)	57 (28.5)	4000 – 5000	11 (19.30)	7 (15.91)	25 (25.25)	43 (21.5)
3000 – 5000	15 (12.30)	6 (12.0)	6 (21.43)	27 (13.5)	5000 – 10000	28 (49.12)	32 (72.73)	43 (43.43)	103 (51.5)
Above 5000	4 (3.28)	4 (8.0)	2 (7.14)	10 (5.0)	Above 10000	7 (12.28)	2 (4.55)	6 (6.06)	15 (7.5)
Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**Total**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**
Average (Rs.)	**1876.64**	**2284.06**	**2364.29**	**2046.75**	**Average (Rs.)**	**5894.74**	**5681.81**	**5358.58**	**5582.50**

Source: Field survey, 2005. Figures in brackets indicate percentage to column total.

In rural area, 53% of the women earned an income of Rs.1,000 to Rs.2,000, followed by 28.5% earning Rs.2,000 to Rs.3,000 and the remaining 18.5% of them earned more than Rs.3,000. Sector-wise analysis revealed that 56.56% of women in manufacturing sector, 52% in trading sector and 39.29% in service sector were able to make a net profit of Rs.1,000 to Rs.2,000. Women earning a net profit of more than Rs.3,000 were 15.58% in manufacturing, 20% in trading and 28.57% in service sector.

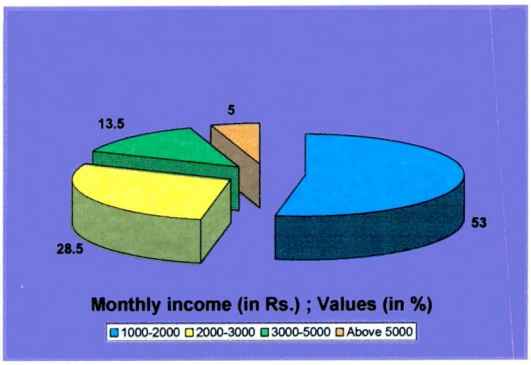
In urban area, 51.5% of the women were able to earn Rs.5,000 to Rs.10,000, followed by 41% earning between Rs.3,000 to Rs.5,000 and 7.5% of them earning more than Rs..10,000. Sector-wise analysis showed that 12.28% of the women in manufacturing sector, 4.55% of them in trading and 6.06% of the women in service sector were able to earn income exceeding Rs.10,000.

The above analysis showed that women in urban area were able to earn more income compared with women in rural area, the average monthly income being Rs.2,046.75 in rural and Rs.5,582.50 in urban areas. From sector-wise analysis, it is

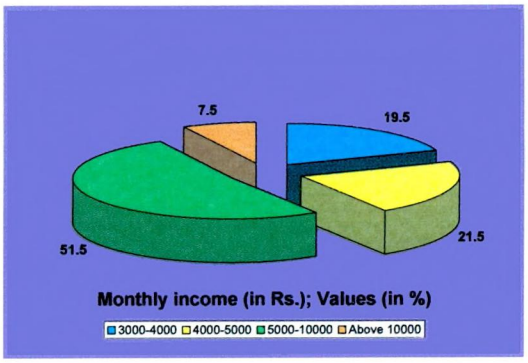
evident that in rural area, women in service-sector were able to earn more profit with an average net profit of Rs.2,364.29 and in urban area, women in manufacturing sector were able to earn more profit with an average net profit of Rs.5,894.74.

The following pie diagrams give the distribution of women entrepreneurs based on their monthly income.

PERCENTAGE DISTRIBUTION OF WOMEN ENTREPRENEURS BASED ON MONTHLY INCOME



Rural



Urban

Fig. 15

The analysis showed that there was much difference on the monthly income earned by the women entrepreneurs of rural and urban areas.

To find out whether there is any significant difference in the monthly income of the women entrepreneurs in rural and urban areas, students 't' statistic was applied.

The null hypothesis tested was

H_0 : Monthly incomes were equal.

H_a : They differed.

The calculated t values are given in the following table–76.

Table – 76

TESTING FOR DIFFERENCES IN THE MONTHLY INCOME OF THE WOMEN IN RURAL AND URBAN AREAS –'t' TEST

Occupation (R vs U)	Calculated 't' value	d.f	Theoretical 't' value
Manufacturing	6.748*	56	1.96
Trading	15.389*	43	1.96
Service	8.010*	27	1.96
Total	17.89*	199	1.96

Source: Estimates based on field survey, 2005.

* - Statistically significant at 5% level. R – rural, U – urban, d.f – degrees of freedom.

Since the calculated values of 't' were greater than the theoretical values of 't' (1.96), it was concluded that there was significant difference in the monthly incomes of the rural and urban women entrepreneurs in different occupations in rural and urban areas. Rural-urban divide persists in the monthly income of the women entrepreneurs in different occupations.

4.11.2 Determinants of income (Multiple regression models)

To find out the extent of influence of selected social and economic factors on the monthly income earned by the women entrepreneurs, multiple regression analysis was used. From the results gathered through previous literatures it was found out that sales turnover and investment had direct relationship with the income of the respondents. If there is an increase in either of these two, the income of the women entrepreneurs increases. It is obvious that if the number of dependents is more the responsibility of the woman is higher, urging her to earn more income. Total years of work experience and working hours improve the expertise of the entrepreneurs to earn more income. Several empirical studies have established that married women are supported by their husbands in their business proceedings, which automatically help them to earn more amount of income. Swarajya Lakshmi (2000) and Lalitha Rani (1996) reported that the earning capacity of the married women are more when compared to unmarried women because of the assistance provided by their husbands. Considering all these for the present analysis the chosen explanatory variables were (i) sales turn over (in Rs.), (ii) investment (in Rs.), (iii) number of dependents (iv) total years of work experience, (v) working hours, (vi) marital status and (vii) occupation.

The marital status and the occupation of the women entrepreneurs were measured using dummy values.

For the empirical work, step-wise regression analysis was applied. By applying the ordinary least squares method, the co-efficients were estimated and the estimated regression models are given in the following tables -77, 78 & 79.

Table - 77
DETERMINATS OF INCOME – STEPWISE MULTIPLE REGRESSION (RURAL)

Sector	Equation No.	Parameter Estimate of							R^2	$\overline{R}^2$	F	N
		Constant Intercept	Sales turnover	Investment	No. of dependents	Years of experience	Marital Status	Working hours				
Manufacturing	17.	1271.325* (11.670)	0.0587* (6.839)	--	--	--	--	--	0.280*	0.274*	46.767*	122
	18.	1214.131* (11.686)	0.0446* (6.099)	0.00959* (3.942)	--	--	--	--	0.364*	0.353*	15.542*	122
	19.	863.422* (5.831)	0.0504* (6.382)	0.005198 (4.447)	215.739* (3.213)	--	--	--	0.415*	0.400*	10.322*	122
	20.	689.323* (4.055)	0.0418* (6.386)	0.00150* (4.215)	211.312* (3.185)	42.705* (2.008)	--	--	0.434*	0.415*	4.030*	122
Trading	21.	811.618* (4.033)	0.165* (7.733)	--	--	--	--	--	0.555*	0.545*	59.807*	50
	22.	516.299* (2.393)	0.152* (7.416)	--	--	87.091* (2.801)	--	--	0.618*	0.602*	7.846*	50
	23.	754.496* (3.168)	0.160* (7.926)	--	--	87.098* (2.898)	-228.538* (-2.072)	--	0.651*	0.628*	4.293*	50
	24.	245.569 (0.733)	0.159* (8.188)	--	--	78.4848 (2.678)	–261.772* (-2.431)	64.871* (2.087)	0.682*	0.654*	4.354*	50
Service	25.	151.614 (0.861)	0.449* (15.364)	--	--	--	--	--	0.901*	0.897*	236.042*	28
	26.	-470.728 (-1.570)	0.438* (16.116)	--	--	--	--	87.861* (2.462)	0.920*	0.914*	6.060*	28

Source : Estimates based on field survey. Values in brackets represent 't' values.
* - statistically significant at 5% level.

In rural area, in manufacturing sector, sales turnover, investment, number of dependents and years of experience had positive impacts on the monthly income of the women entrepreneurs. For every 100 rupees increase in sales turn over there was an increase in income by Rs.5. Capital also showed a significant impact on income. The number of dependents had a good impact on the income earned by them. The findings revealed that higher the number of dependants, the women entrepreneurs thrive to earn more. The experience possessed by the women entrepreneurs, on their own field also had a significant impact on the income earned by them. For those women in trading activities, for every 100 rupees increase in sales turnover there was an increase in income by Rs.150. Years of experience of the women entrepreneurs and working hours showed positive impact on their income. It was the marital status which showed a negative impact over their income. For the women in service sector, sales turnover and working hours had positive impact on their income. For every 100 rupees increase in sales turn over there was an increase in income by Rs. 4.50. If the women work for one more hour, their income could increase by Rs.87.86 in the service sector and Rs.64.87 in the trading sector (equations 24 & 26). The coefficient of determination R^2 was high in equation 26, where working hours and sales turnover could explain about 92% of the variations in the monthly income of the women entrepreneurs in the service sector.

The following table -77 gives the determinants of income of the women entrepreneurs in urban area.

Table - 78
DETERMINANTS OF INCOME – MULTIPLE REGRESSION ANALYSIS (URBAN)

Sector	Equ. No.	Parameter Estimate of				R^2	$\bar{R}^2$	F	N
		Constant Intercept	Sales turnover	No. of labourers	Capital				
Manufac-turing	27.	1863.722* (5.117)	0.154* (13.213)	--	--	0.760*	0.756*	174.586*	57
	28.	1551.439* (4.608)	0.194* (13.083)	-302.580* (-3.799)	--	0.811*	0.804*	14.429*	57
Trading	29.	3745.758* (9.920)	--	--	-0.0058* (-5.783)	0.4438*	0.430*	33.438*	44
	30.	3143.876* (7.653)	0.0069* (2.801)	--	0.00898* (3.804)	0.533*	0.510*	7.845*	44
Service	31.	3235.068* (15.919)	0.1478 (10.537)	--	--	0.534*	0.529*	111.028*	99
	32.	2840.331* (15.835)	0.109* (8.378)	--	0.00276* (6.629)	0.673*	0.673*	43.947*	99

Source : Estimates based on field survey (2005).
Values in brackets represent 't' values. *- statistically significant at 5% level.

In urban area, for the women entrepreneurs, sales turnover, number of labourers and investment had positive impact on income. For the women in manufacturing sector, for every Rs.100 increase in sales turnover, income increases by Rs.1.50. The findings also show that if the number of labourers is increased, it leads to a decline in the income of the respondents. For women in trading sector, sales turn over and capital had lesser impact on income. In service sector for every Rs.100 increase in sales turnover income, increased by Rs.1.50. The two explanatory variables sales turnover and capital together could explain about 67% of the variations in the monthly income of the women entrepreneurs in the service sector.

The following table-79 gives the estimated income equations when all the sectors were pooled both in rural and urban areas.

Table - 79
DETERMINATS OF INCOME – MULTIPLE REGRESSION ANALYSIS (OVERALL)

Area	Equation No.	Parameter Estimate of							R^2	$\bar{R}^2$	F	N
		Constant Intercept	Sales turnover	Years of experience	Investment	Occupation	No. of dependents	Number of labourers				
Rural	33.	1142.093* (10.902)	0.124* (10.150)	-	-	-	-	-	0342*	0.339*	103.032*	200
	34.	797.683* (6.017)	0.121* (10.191)	76.806* (4.010)	-	-	-	-	0.392*	0.386*	16.079*	200
	35.	759.893* (5.868)	0.110* (9.290)	70.042* (3.736)	0.00617* (3.455)	-	-	-	0.427*	0.418*	11.939*	200
	36.	434.522* (2.500)	0.114* (9.668)	62.677* (3.364)	0.00204* (3.240)	228.531* (2.751)	-	-	0.448*	0.437*	7.569*	200
	37.	240.962 (1.255)	0.111* (9.557)	64.223* (3.481)	0.00571* (3.487)	196.174* (2.351)	142.129* (2.267)	-	0.462*	0.449*	5.141*	200
Urban	38.	3155.018* (19.542)	0.132* (17.41)	-	-	-	-	-	0.605*	0.603*	303.095*	200
	39.	1668.346* (4.454)	0.147* (18.251)	-	-	558.205* (4.357)	-	-	0.640*	0.603*	303.095*	200
	40.	1606.668* (4.377)	0.170* (15.929)	-	-	521.071* (4.138)	-	-206.579* (-3.123)	0.657*	0.651*	9.756*	200
	41.	1897.731* (5.173)	0.156* (14.194)	-	0.000172* (3.470)	444.529* (3.571)	-	-301.420* (-4.311)	0.677*	0.670*	12.043*	200

Source : Estimates based on field survey. Values in brackets represent 't' values.
* - statistically significant at 5% level.

Combining all the sectors in rural area, sales turnover, years of experience investment, number of dependants, number of labourers and type of occupation had positive impact on income. For every Rs.100 increase in sales turnover the income of the respondents increased by Re.1. If the year of experience increased by one year the monthly income increased in the range of Rs.60 to Rs.75 (equations 34 to 37).

For the women entrepreneurs in urban area, sales turnover, investment and the nature of occupation had positive impact on income. There was negative relationship between number of labourers and income. Sales turnover, capital, occupation and number of labourers together could explain about 68% of the variations in the monthly income of the women entrepreneurs (equation 41).

4.11.3. Share in family income

A close observation of the monthly earnings of the women entrepreneurs in relation to the total family income reveals that contribution is unavoidable to meet the family needs. It is not that all women give their full earnings to their families. Various studies revealed different results on the same. The extent of money contributed by the women entrepreneurs to their families will be a positive step in recognizing their role in sharing the financial burden of their families. Theresia's (2000) study showed that women in service sector contributed more to their family income. The study carried out by Arunkumar (2002) reported that 70% of the women contributed on an average 50% or less per month and 16.8% contributed more than 90% to the family income. The findings of the CSO Report (2006) revealed that more than 50% of the women in both rural and urban areas contributed atleast 40% of their earnings to their families. Less than 25% of the women in rural areas and 17.2% of the women in urban areas contributed less than 30% of their income to their families. The following table-80 gives the percentage share of the women entrepreneurs to their family income.

Table – 80
DISTRIBUTION OF WOMEN ENTREPRENEURS BASED ON THEIR SHARE TO FAMILY INCOME

Area	Rural				Urban				Grand Total
Sector / Share (%)	Manufacturing	Trading	Service	Total	Manufacturing	Trading	Service	Total	
00-10	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)
11-20	10 (8.2)	1 (2.0)	0 (0.0)	11 (5.0)	6 (10.53)	3 (6.82)	2 (2.02)	11 (5.5)	22 (5.5)
21-30	13 (10.66)	7 (14.0)	4 (14.29)	24 (12.0)	13 (22.81)	8 (18.18)	40 (40.40)	61 (30.5)	85 (21.25)
31-40	30 (24.59)	8 (16.0)	11 (39.29)	49 (24.5)	22 (38.60)	19 (43.18)	36 (36.36)	77 (38.5)	126 (31.5)
41-50	37 (30.33)	14 (28.0)	5 (17.86)	56 (28.0)	10 (17.54)	8 (18.18)	13 (13.13)	31 (15.5)	87 (21.75)
51-60	17 (13.93)	6 (12.0)	5 (17.86)	28 (14.0)	3 (5.26)	3 (6.82)	1 (1.01)	7 (3.5)	35 (8.75)
61-70	6 (4.92)	3 (6.0)	1 (3.57)	10 (5.0)	1 (1.75)	2 (4.55)	0 (0.0)	3 (1.5)	13 (3.25)
71-80	1 (0.82)	5 (10.0)	0 (0.0)	6 (3.0)	0 (0.0)	0 (0.0)	1 (1.01)	1 (0.5)	7 (1.75)
81-90	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)
91-100	8 (6.56)	6 (12.0)	2 (7.14)	16 (8.0)	2 (3.51)	1 (2.27)	6 (6.06)	9 (4.5)	25 (6.25)
Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**	**400 (100.0)**

Source: Estimates based on field survey, 2005.
Figures in brackets indicate percentage to column total.

The above table-80 reveals that 58% of the women in rural area and 25.5% of the women in urban area contributed at least 40% of their earnings to their families. In rural area, 17% of women and 36% of women in urban area contributed less than 30% of their income to their families. Sector-wise analysis showed that in rural area around 26% of women in manufacturing, 40% in trading and 28% in service sector contributed more than 50% of their income. In urban area, only 10.32% of the women in manufacturing sector, 14% in trading and 8% in service sector contributed more than 50% of their income to their families. About 8% of the women in urban area and 4.5% of women in rural area contributed more than 90% of their income. The following bar diagram gives the distribution of women entrepreneurs based on their share to family income.

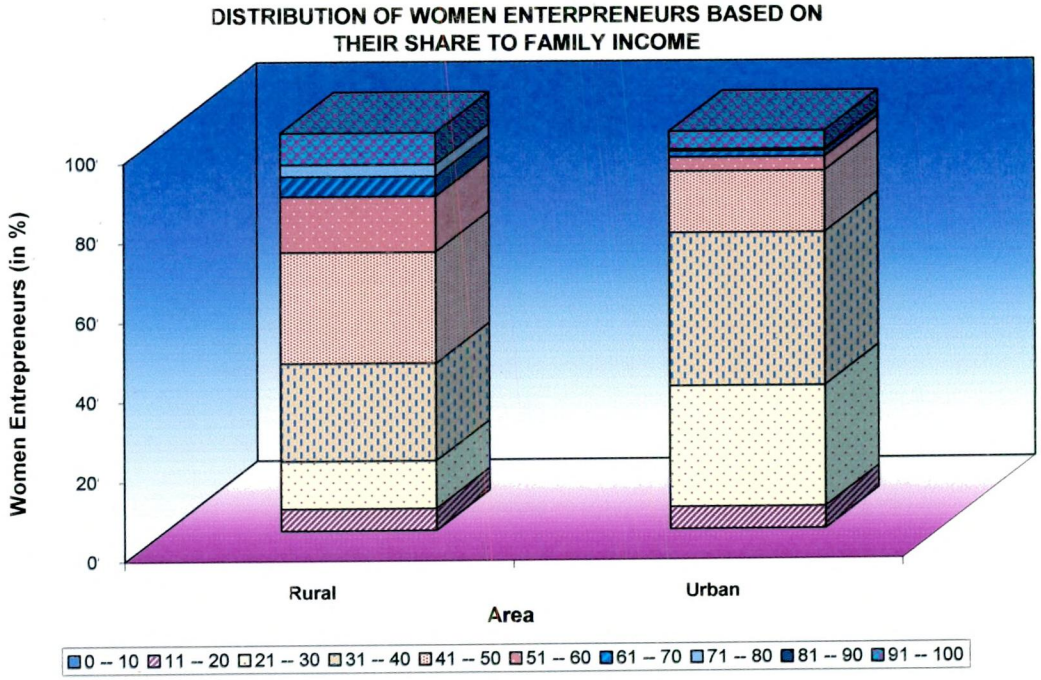


Fig. 16

4.12. Entrepreneurial Economic Success Status (EESS)

Economic success index aims to assess the performance of an entrepreneur in running the business units. Various criteria [Akhouri (1979), Lalitha Rani (1996)] were developed to measure the success status of an entrepreneur. The following criteria adopted by Lalitha Rani (1996) were considered in the current study to assess the economic success level of the entrepreneurs.

Table-81
CRITERIA TO ASSESS THE ECONOMIC SUCCESS LEVEL OF THE ENTREPRENEURS

Success Status / Criteria	Very successful	Successful	Unsuccessful
Based on borrowed capital in relation to own capital	Can borrow or raise 8 times more than his/her own capital.	Can borrow or raise capital at least equal to his/her own capital.	Can borrow or raise capital less than his/her own capital.
Based on profit in relation to investment	Can make a net profit (after tax and interest deduction) of 20% of total investment.	Can make a net profit (after tax and interest deduction) of 10% of total investment.	Can make a net profit (after tax and interest deduction) of less than 10% of total investment.

Source: Lalitha Rani (1996).

Applying these two criteria, the economic success status of the entrepreneurs was measured and is discussed.

4.12.1. Success status of women entrepreneurs based on the ratio of borrowed to own capital

The following table-82 presents the EESS based on the ratio of borrowed capital to own capital.

Table – 82
DISTRIBUTION OF WOMEN ENTREPRENERUS BASED ON EESS (BORROWED/OWN CAPITAL)

(Number stated)

Area	Rural				Urban				Grand Total
Sector / Success status	Manufacturing	Trading	Service	Total	Manufacturing	Trading	Service	Total	
Unsuccessful	38 (31.15)	14 (28.0)	7 (25.0)	59 (29.5)	25 (43.86)	20 (45.45)	35 (35.35)	80 (40.0)	139 (34.75)
Successful	22 (18.03)	14 (28.0)	11 (39.29)	47 (23.5)	9 (15.79)	8 (18.18)	20 (20.20)	37 (18.5)	84 (21.0)
Very successful	62 (50.82)	22 (44.0)	10 (35.71)	94 (47.0)	23 (40.35)	16 (36.36)	44 (44.44)	83 (41.5)	177 (44.25)
Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**	**400 (100.0)**

Source: Calculations based on field survey, 2005.
Figures in brackets indicate percentage to column total.

The over-all analysis shows that out of the 400 units 44.25% of the units were 'very successful', 21% were 'successful' and the remaining 34.75% were 'unsuccessful' units.

In rural area, 47% of the units were 'very successful', 23.5% 'successful' and 29.5% were 'unsuccessful'. Further, the analysis shows that 50.8% of manufacturing units, 44%, of trading and 35.71% of service sector units were 'very successful'. 31.15% of manufacturing units, 28% of trading and 25% of service units were 'unsuccessful'.

In urban area, 41.5% of the units were 'very successful', 18.5% were 'successful' units and 40% were 'unsuccessful' units. Sector-wise analysis shows that greater percentage of manufacturing units (43.86%) and trading units (45.45%) were 'unsuccessful'. In the case of service sector greater percentage of 44.44 were very 'successful'.

The above analysis brings out that when compared with urban women, women in rural area were able to run the units successfully, based on the ratio of borrowed capital in relation to own capital.

4.12.2. Success status of women entrepreneurs based on the ratio of net profit to total investment

This analysis brings out the capacity of the units to make profit considering the amount of total investment it had. The following table-83 presents the EESS based on the ratio of net profit to total investment.

Table – 83
DISTRIBUTION OF WOMEN ENTREPRENERUS BASED ON EESS (NET PROFIT/TOTAL INVESTMENT)

(Number stated)

Area	Rural				Urban				Grand Total
Sector / Success status	Manufacturing	Trading	Service	Total	Manufacturing	Trading	Service	Total	
Unsuccessful	49 (40.16)	26 (52.0)	19 (67.86)	94 (47.0)	9 (15.79)	11 (25.0)	41 (41.41)	61 (30.5)	155 (38.75)
Successful	50 (40.98)	19 (38.0)	4 (14.29)	73 (36.5)	18 (31.58)	14 (31.82)	28 (28.28)	60 (30.0)	133 (33.25)
Very successful	23 (18.85)	5 (10.0)	5 (17.86)	33 (16.5)	30 (52.63)	19 (43.18)	30 (30.30)	79 (39.5)	112 (28.0)
Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**	**400 (100.0)**

Source: Calculations based on field survey, 2005.
Figures in brackets indicate percentage to column total.

The above table-83 reveals that on the whole 38.75% of the units were 'unsuccessful', 33.25% of the units 'successful' and the remaining 28% of the units were 'very successful'.

Area wise analysis shows that in rural area, 47% of the units were 'unsuccessful', 36.5% were 'successful' and 16.5% were 'very successful'. Sector-wise analysis shows that in the manufacturing sector 40.98% of the units were 'successful' and 40.16% were 'unsuccessful'. In the trading sector 52% were 'unsuccessful' and 38% were 'successful'. In the service sector 67.86% of the units were 'unsuccessful', 17.86% were 'very successful' and 14.29% were 'successful'.

In urban area, 39.5% of the units were 'very successful', 30% were 'successful' and the remaining 30.5% of the units were 'unsuccessful' units. Sector-wise analysis shows that in manufacturing sector 52.63% of the units and 43.18% of the units in the trading sector were 'very successful'. But in service sector 41.41% were 'unsuccessful'. This shows that in urban area manufacturing sector units were able to run their units 'very successfully' compared with other two sectors. The following conical diagram gives the success status of the women entrepreneurs.

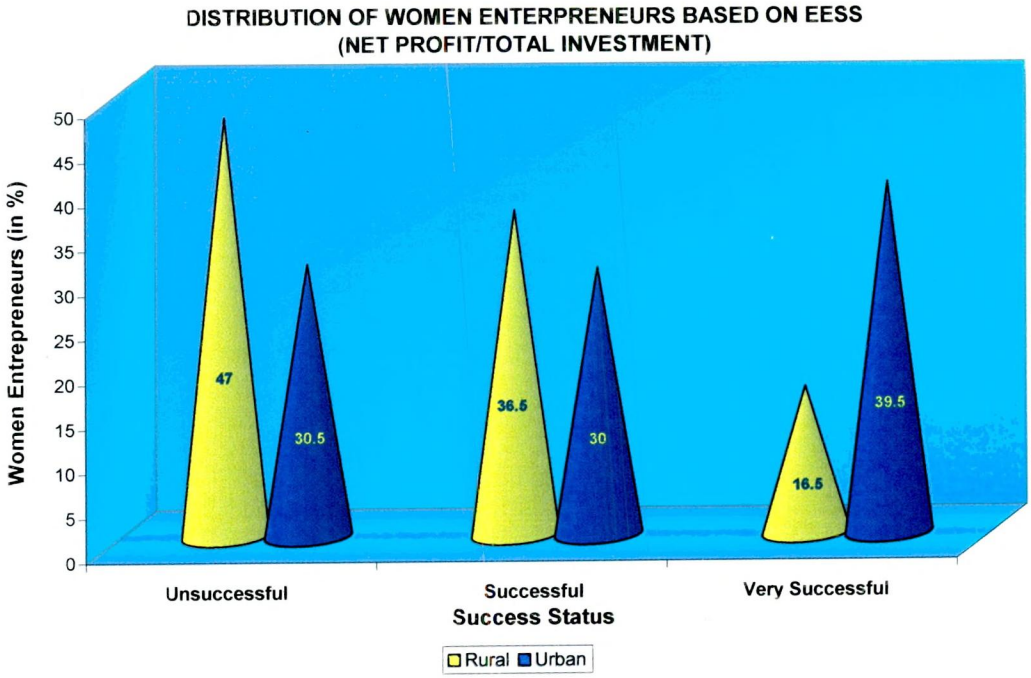


Fig. 17

4.12.3. Entrepreneur economic success status based on social and economic variables

Structural conditions make development possible, while cultural factors determine whether the possibility becomes an actuality (Lipset, 2000). An appropriate socio-cultural and economic environment is a pre-requisite for economic growth.

This section analyses whether the success status of the women entrepreneurs was dependent on social, economic and demographic factors. The following variables were considered for carrying out the analysis. The chosen variables were caste, marital status, type of family, age of the respondents, literacy level, capital invested and work experience. In this section the success status of the women entrepreneurs was assessed based on the ratio of net profit to total investment.

4.12.3.1 Success status and caste

Among the social institutions that are held responsible for India's backwardness, the caste system is considered as the most prominent one. All other social factors that inhibited development are only off shoots of or closely related to the caste system (Mukherjee et.al., 1999).

For instance, it has been observed that the tradition bound Indian society offered little freedom of choice of profession to its population. It is the caste that determines the

occupation for its members, especially in the tradition bound families (Weber, 1958, Tripathi, 1992). The following table-84 gives the classification of the respondents based on their success status and caste.

Table -84
CLASSIFICATION OF THE RESPONDENTS BASED ON SUCCESS STATUS AND CASTE

Area			Rural			Urban			Total		
Caste \ Success status			VS	S	US	VS	S	US	VS	S	US
Manufacturing	Forward Community	N	0	0	0	3	1	1	3	1	1
		R	(0.0)	(0.0)	(0.0)	(60.0)	(20.0)	(20.0)	(60.0)	(20.0)	(20.0)
	Backward Community	N	17	38	38	24	16	8	41	54	46
		R	(18.28)	(40.86)	(40.86)	(50.00)	(33.33)	(16.67)	(29.08)	(38.30)	(32.62)
	SC/ST	N	6	12	11	3	1	0	9	13	11
		R	(20.69)	(41.38)	(37.93)	(75.0)	(25.0)	(0.0)	(27.27)	(39.39)	(33.33)
Trading	Forward Community	N	0	0	1	1	1	0	1	1	1
		R	(0.0)	(0.0)	(100.0)	(50.0)	(50.0)	(0.0)	(33.33)	(33.33)	(33.34)
	Backward Community	N	5	17	24	18	12	11	23	29	35
		R	(10.87)	(36.96)	(52.17)	(43.90)	(29.27)	(26.83)	(26.44)	(33.33)	(40.23)
	SC/ST	N	0	2	1	0	1	0	0	3	1
		R	(0.0)	(66.67)	(33.33)	(0.0)	(100.0)	(0.0)	(0.0)	(75.0)	(25.0)
Service	Forward Community	N	0	0	0	3	2	2	3	2	2
		R	(0.0)	(0.0)	(0.0)	(42.86)	(28.57)	(28.57)	(42.86)	(28.57)	(28.57)
	Backward Community	N	5	3	18	27	24	35	32	27	53
		R	(19.23)	(11.54)	(69.23)	(31.40)	(27.91)	(40.69)	(28.57)	(24.11)	(47.32)
	SC/ST	N	0	1	1	0	2	4	0	3	5
		R	(0.0)	(50.0)	(50.0)	(0.0)	(33.33)	(66.67)	(0.0)	(37.5)	(62.5)
Overall	Forward Community	N	0	0	1	7	4	3	7	4	4
		R	(0.0)	(0.0)	(100.0)	(50.0)	(28.57)	(21.43)	(46.67)	(26.67)	(26.66)
	Backward Community	N	27	58	80	69	52	54	96	110	134
		R	(16.36)	(35.15)	(48.49)	(39.43)	(29.71)	(30.86)	(28.24)	(32.35)	(39.41)
	SC/ST	N	6	15	13	3	4	4	9	19	17
		R	(17.65)	(44.12)	(38.23)	(27.27)	(36.36)	(36.37)	(20.00)	(42.22)	(37.78)

Source: Calculations based on field survey, 2005.
VS – very successful, S – successful, US – unsuccessful
N – number stated, R – row percentage.

Area-wise analysis shows that in rural area, only one respondent belonged to forward caste. In the manufacturing sector, among the women entrepreneurs in the backward caste 40.86% of them were 'successful', another 40.86% were 'unsuccessful' and only 18.25% were 'very successful'. About 41.38% of scheduled castes/ scheduled tribes were 'successful'. In the trading sector 52.17% of backward caste women were 'unsuccessful' and only 10.89% were 'very successful'. About 66.67% of scheduled

castes/scheduled tribes were 'successful'. In the service sector 69.23% of the women in the backward caste were 'unsuccessful' and 19.23% were 'very successful'.

In urban area, in manufacturing sector 60% of the women in forward caste, 50% of the women in backward caste and 75% of them in scheduled caste/scheduled tribe were 'very successful'. In trading sector majority of the women belonged to backward caste, in which 43.9% were 'very successful'. In service sector, among forward caste 42.86% of the women were 'very successful' and it was 31.40% among the backward caste. None of the scheduled caste/schedule tribe women fell under 'very unsuccessful' category.

4.12.3.2. Success status and marital status

Mallika Das (1999) pointed out that higher number of married women were able to be 'very successful' due to the fact that they got assurance from their husbands that they would help directly or indirectly in running the unit. The findings of Thresia (2000) revealed that unmarried women in the business sector were successful in running their business than the married women. The classification of the women entrepreneurs based on marital status and success status is given in table -85.

In rural area, in manufacturing sector, among the married women 40.6% of them were 'successful' and another 40.6% of them were 'unsuccessful'. The remaining 18.9% of them were 'very successful'. In the trading sector 66.67% of the widows were 'unsuccessful' and 33.33% were 'very successful'. In the service sector among all the divisions the percentage of 'unsuccessful' women were 68.18% for married, 66.67% for unmarried, 50% for widow and 100% for divorcee. About 33.33% of unmarried women were 'very successful'.

Table –85
CLASSIFICATION OF THE RESPONDENTS BASED ON SUCCESS STATUS AND MARITAL STATUS

Area			Rural			Urban			Total		
Marital status \ Success status			VS	S	US	VS	S	US	VS	S	US
Manufacturing	Married	N	20	43	43	29	18	9	49	61	52
		R	(18.9)	(40.6)	(40.6)	(51.8)	(32.14)	(16.1)	(30.25)	(37.7)	(32.1)
	Unmarried	N	0	0	0	0	0	0	0	0	0
		R	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
	Widow	N	3	6	6	1	0	0	4	6	6
		R	(20.0)	(40.0)	(40.0)	(100.0)	(0.0)	(0.0)	(25.0)	(37.5)	(37.5)
	Divorcee	N	0	0	0	0	0	0	0	0	0
		R	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
	Separated	N	0	1	0	0	0	0	0	1	0
		R	(0.00	(100.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(100.0)	(0.0)
Trading	Married	N	4	19	20	19	13	11	23	32	31
		R	(9.3)	(44.2)	(46.5)	(44.2)	(30.23	(25.6)	(26.7)	(37.2)	(36.1)
	Unmarried	N	0	0	2	0	0	0	0	0	2
		R	(0.0)	(0.0)	(100.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(100.0)
	Widow	N	1	0	2	0	1	0	1	1	2
		R	(33.33)	(0.0)	(66.67	(0.0)	(100.0)	(0.0)	(25.0)	(25.0)	(50.0)
	Divorcee	N	0	0	0	0	0	0	0	0	0
		R	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
	Separated	N	0	0	2	0	0	0	0	0	2
		R	(0.0)	(0.0)	(100.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(100.0)
Service	Married	N	4	3	15	22	25	37	26	28	52
		R	(18.18)	(13.64)	(68.18)	(26.19)	(29.76)	(44.05)	(24.52)	(26.42)	(49.1)
	Unmarried	N	1	0	2	5	0	1	6	0	3
		R	(33.33)	(0.0)	(66.67)	(83.33)	(0.0)	(16.67)	(66.67)	(0.0)	(33.33)
	Widow	N	0	1	1	1	0	2	1	1	3
		R	(0.0)	(50.0)	(50.0)	(33.33)	(0.0)	(66.67)	(20.0)	(20.0)	(60.0)
	Divorcee	N	0	0	1	0	3	0	0	3	1
		R	(0.0)	(0.0)	(1000.0)	(0.0)	(100.0)	(0.0)	(0.0)	(75.0)	(25.0)
	Separated	N	0	0	0	2	0	1	2	0	1
		R	(0.0)	(0.0)	(0.0)	(66.67)	(0.0)	(33.33)	(66.67)	(0.0)	(33.33)
Overall	Married	N	28	65	78	70	56	57	98	121	135
		R	(16.37)	(38.01)	(45.61)	(38.25)	(30.6)	(31.15)	(27.68)	(34.18)	(38.13)
	Unmarried	N	1	0	4	5	0	1	6	0	5
		R	(20.0)	(0.0)	(80.0)	(83.33)	(0.0)	(16.67)	(54.54)	(0.0)	(45.45)
	Widow	N	4	7	9	2	1	2	6	8	11
		R	(20.0)	(35.0)	(45.0)	(40.0)	(20.0)	(40.0)	(24.0)	(32.0)	(44.0)
	Divorcee	N	0	0	1	0	3	0	0	3	1
		R	(0.0)	(0.0)	(100.0)	(0.0)	(100.0)	(0.0)	(0.0)	(100.0)	(25.0)
	Separated	N	0	1	2	2	0	1	2	1	3
		R	(0.00)	(33.33)	(66.67)	(66.67)	(0.00)	(33.33)	(33.33)	(16.67)	(50.00)

Source: Calculations based on field survey, 2005.
VS – very successful, S – successful, US – unsuccessful
N – number stated, R – row percentage.

In the manufacturing sector in urban area 51.8% of the married women were 'very successful' and only 16.1% of them were 'unsuccessful'. In the trading sector 44.2% of the married women were 'very successful', followed by 30.23% of 'successful' and 25.6% of 'unsuccessful' women entrepreneurs. But the situation was entirely different in

the service sector. About 44.05% of the married women were 'unsuccessful' and 83.33% of the unmarried women were 'very successful'. This proves that family responsibility acts as a hurdle in the case of women engaged in service sector.

4.12.3.3. Success status and type of family

Milton Singer (1972) reported that the joint family organisation plays a positive role in promoting industrial entrepreneurship. He suggested that joint family units provide financial, physical and social security to make entrepreneurial activity a success.

Thresia (2000) puts forth that women from nuclear families were very successful than women from joint families. The classification of type of family and success are shown in table -86.

Table -86
CLASSIFICATION OF THE RESPONDENTS BASED ON SUCCESS STATUS AND TYPE OF FAMILY

Area			Rural			Urban			Total		
Type of family \ Success status			VS	S	US	VS	S	US	VS	S	US
Manufac-turing	Nuclear	N	19	44	40	16	11	5	35	55	45
		R	(18.4)	(42.7)	(38.8)	(50.0)	(34.37)	(15.63)	(25.93)	(40.7)	(33.33)
	Joint	N	4	6	9	14	7	4	18	13	13
		R	(21.1)	(31.6)	(47.4)	(56.0)	(28.0)	(16.0)	(40.9)	(29.6)	(29.6)
Trading	Nuclear	N	4	17	23	12	11	7	16	28	30
		R	(9.09)	(38.6)	(52.3)	(40.0)	(36.67)	(23.33)	(21.6)	(37.8)	(40.5)
	Joint	N	1	2	3	7	3	4	8	5	7
		R	(16.67)	(33.33)	(50.0)	(50.0)	(21.43)	(28.57)	(40.0)	(25.0)	(35.0)
Service	Nuclear	N	4	2	15	17	23	28	21	25	43
		R	(19.04)	(9.5)	(71.43)	(25.0)	(33.8)	(41.18)	(23.6)	(28.1)	(48.3)
	Joint	N	1	2	4	13	5	13	14	7	17
		R	(14.29)	(28.57)	(57.14)	(41.94)	(16.13)	(41.94)	(36.8)	(18.4)	(44.7)
Overall	Nuclear	N	27	63	78	45	45	40	72	108	118
		R	(16.07)	(37.5)	(46.42)	(34.62)	(34.62)	(30.77)	(24.16)	(36.24)	(39.6)
	Joint	N	6	10	16	34	15	21	40	25	37
		R	(18.75)	(31.25)	(32.00)	(48.60)	(21.43)	(30.00)	(39.20)	(24.50)	(36.27)

Source: Calculations based on field survey, 2005.
VS – very successful, S – successful, US – unsuccessful
N – number stated, R – row percentage.

Area-wise analysis shows that in rural area, in the manufacturing sector 42.7% of the women in nuclear family were 'successful' and in joint family it was 31.6%. In the trading sector, around 50% of the women each in nuclear and joint family were 'unsuccessful'. Only 9.09% of women in nuclear family and 16.67% of women in joint family were 'very successful'. In the service sector 71.43% of women in nuclear family

and 57.14% of them in joint family were 'unsuccessful'. Only 19.04% of the women in nuclear family and 16.29% in joint family were 'very successful'.

For the women of urban area, in manufacturing sector, 50% in nuclear and 56% of joint family were 'very successful'. In trading sector, 40% of women in nuclear family and 50% of women in joint family system were 'very successful'. In the service sector 25% of women were 'very successful' and 41.94% of women in joint family were 'very successful'.

The overall findings show that in rural area, only 16.07% of women in nuclear family were 'very successful', and also it was just 18.75% of the women in joint family. In urban area, equal percentage of 34.63 of women was 'very successful' and 'successful' and 48.6% of women in joint family were 'very successful'.

4.12.3.4. Success status and age

Women in higher age group are more successful than those in younger age group (Subbi Reddy and Shoba Reddy, 1992). This was supported by Thresia (2000) who pointed out that, women in the age group of 30-45 years are economically active. According to Rani (1994) age was not a significant factor in deciding the success of women entrepreneurs. The following table-87 gives the association between success level and age of the women entrepreneurs.

In rural area, 22.5% of the women in manufacturing sector in the age group of 25 to 35 years were 'very successful' and 45% were 'unsuccessful'. About 47.9% in the age group of 35 to 45 years were 'successful' and 50% with above 45 years of age were 'unsuccessful'. In the trading sector 83.3% of them in the 25 to 35 years of age were 'unsuccessful' and none were 'very successful', 52.2% of women in 35-45 years of age and 44.4% of women above 45 years were 'successful'. In the service sector none of the women come under the category of above 45 years of age. Only 10% of the women who were 25-35 years of age and 37.5% of women in 35-45 years of age were 'very successful'.

Table -87

CLASSIFICATION OF THE RESPONDENTS BASED ON SUCCESS STATUS AND AGE

Area			Rural			Urban			Total		
Age(years) \ Success status			VS	S	US	VS	S	US	VS	S	US
Manufacturing	25 – 35	N	9	13	18	10	2	2	19	15	20
		R	(22.5)	(32.5)	(45.0)	(71.4)	(14.3)	(14.3)	(35.2)	(27.8)	(37.0)
	35 – 45	N	11	23	14	14	13	6	25	36	20
		R	(22.9)	(47.9)	(29.2)	(42.42)	(39.39)	(18.18)	(30.9)	(44.4)	(24.7)
	Above – 45	N	3	14	17	6	3	1	9	17	18
		R	(8.8)	(41.2)	(50.0)	(60.0)	(30.0)	(10.0)	(20.5)	(38.6)	(40.9)
Trading	25 – 35	N	0	3	15	8	2	7	8	5	22
		R	(0.0)	(16.67)	(83.3)	(47.1)	(11.8)	(41.2)	(28.9)	(14.3)	(62.9)
	35 – 45	N	2	12	9	8	10	3	10	22	12
		R	(8.7)	(52.2)	(39.1)	(38.1)	(47.6)	(14.3)	(22.7)	(50.0)	(27.3)
	Above – 45	N	3	4	2	3	2	1	6	6	3
		R	(33.33)	(44.44)	(22.22)	(50.0)	(33.33)	(16.7)	(40.0)	(40.0)	(20.0)
Service	25 – 35	N	2	4	14	20	11	16	22	15	30
		R	(10.0)	(20.0)	(70.0)	(42.6)	(23.4)	(34.0)	(32.8)	(22.4)	(44.8)
	35 – 45	N	3	0	5	10	13	22	13	13	27
		R	(37.5)	(0.0)	(62.5)	(22.2)	(28.9)	(48.9)	(24.5)	(24.5)	(50.9)
	Above – 45	N	0	0	0	0	4	3	0	4	3
		R	(0.0)	(0.0)	(0.0)	(0.0)	(57.1)	(42.9)	(0.0)	(57.1)	(42.9)
Overall	25 – 35	N	11	20	47	38	15	25	49	35	72
		R	(14.1)	(25.6)	(60.3)	(48.7)	(19.2)	(32.1)	(31.41)	(22.44)	(46.15)
	35 – 45	N	14	35	28	32	36	31	48	61	59
		R	(18.2)	(45.5)	(36.3)	(32.3)	(36.4)	(31.3)	(28.57)	(36.31)	(35.12)
	Above – 45	N	6	18	19	9	9	5	15	27	24
		R	(14.0)	(41.9)	(44.1)	(39.1)	(39.1)	(21.7)	(22.73)	(40.91)	(36.36)

Source: Calculations based on field survey, 2005.
VS – very successful, S – successful, US – unsuccessful, N – number stated, R – row percentage.

In urban area, in the manufacturing sector 71.4% of the women in the age group of 25-35 years, 42.42% in the age group of 35-45 years and 60% in the age group of above 45 were 'very successful'. In the trading sector, the percentages of 'very successful' entrepreneurs were 47.1, 38.1 and 50 in the age groups of 25-35 years, 35-45 years and above 45 years respectively. In the service sector, these percentages were 42.6, 22.2 and 0.0 respectively in the age groups of 25-35, 35-45 and above 45 years.

The overall analysis show that in rural area about 40% in the age group 25-35 years were either 'successful' or 'very successful'. This percentage in urban area for the age group of 25-35 years was 68.

4.12.3.5. Success status and literacy level

Hisrich and Peters (1998) observed that formal education is not necessary for starting a new business, but it provides a good back ground particularly when it is related with the field of the venture. The study of Mukherjee et.al.(1999), showed success has a significant relationship with educational level of the respondents. Respondents with higher levels of education have been found to be more successful than those with lower levels of education. The classification of the women entrepreneurs based on their education and success level is given in the following table-88.

Area wise analysis shows that in rural area 13% of the women were illiterates. In the manufacturing sector 50% of the illiterates were 'successful', 20.65% of women with middle/high school education were 'very successful'. In trading sector 50% of the women with middle/high school education and 60% of the women with higher secondary/diploma education were 'unsuccessful'. In the service sector 20.8% of the women with middle/high school educational qualification were 'very successful' and 66.67% of them were 'un successful'.

In urban area, in the manufacturing sector, 71.43% of women with middle/high school education were 'very successful', 47.1% of women with higher secondary/diploma qualification were 'successful' and 41.67% of women who were graduates/professionals were 'unsuccessful'. In trading sector women with higher educational qualification were 'very successful'. 53.33% of the women with middle/high school qualification were 'successful', 40% of the women with higher secondary/diploma qualification and 64.29% of the women with college/professional qualification were 'very successful'. In the service sector the percentage of women with middle/high school and higher secondary/diploma qualification were more or less equally distributed among the three level of success status. Only 29.6% of the women with college/professional qualification were 'very successful'.

Table -88
CLASSIFICATION OF THE RESPONDENTS BASED ON SUCCESS STATUS AND LITERACY LEVEL

Area			Rural			Urban			Total		
Success status / Literacy level			VS	S	US	VS	S	US	VS	S	US
Manufacturing	Illiterate	N	3	13	9	0	0	0	3	12	9
		R	(12.5)	(50.0)	(37.5)	(0.0)	(0.0)	(0.0)	(12.5)	(50.0)	(37.5)
	Middle/high school	N	19	35	38	20	7	1	39	42	39
		R	(20.65)	(38.04)	(41.3)	(71.43)	(25.0)	(3.57)	(32.5)	(35.0)	(32.5)
	Higher secondary/ diploma	N	1	2	2	6	8	3	7	10	5
		R	(20.0)	(40.0)	(40.0)	(35.29)	(47.06)	(17.64)	(31.8)	(45.45)	(22.73)
	Graduate/ professional	N	0	1	0	4	3	5	4	4	5
		R	(0.0)	(100.0)	(0.0)	(33.33)	(25.0)	(41.67)	(30.77)	(30.77)	(38.46)
Trading	Illiterate	N	0	1	1	0	0	0	0	1	1
		R	(0.0)	(50.0)	(50.0)	(0.0)	(0.0)	(0.0)	(0.0)	(50.0)	(50.0)
	Middle/high school	N	5	16	21	4	8	3	9	24	24
		R	(11.9)	(38.1)	(50.0)	(26.67)	(53.33)	(20.0)	(15.79)	(42.1)	(42.1)
	Higher secondary/ diploma	N	0	2	3	6	4	5	6	6	8
		R	(0.0)	(40.0)	(60.0)	(40.0)	(26.67)	(33.33)	(30.0)	(30.0)	(40.0)
	Graduate/ professional	N	0	0	1	9	2	3	9	2	4
		R	(0.0)	(0.0)	(100.0)	(64.29)	(14.29)	(21.43)	(60.0)	(13.33)	(26.67)
Service	Illiterate	N	0	0	0	0	0	0	0	0	0
		R	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
	Middle/high school	N	5	3	16	6	7	7	11	10	23
		R	(20.8)	(12.5)	(66.67)	(30.0)	(35.0)	(35.0)	(25.0)	(22.73)	(52.3)
	Higher secondary/ diploma	N	0	1	2	80	8	9	8	9	11
		R	(0.0)	(33.33)	(66.67)	(32.0)	(32.0)	(36.0)	(28.6)	(32.1)	(39.3)
	Graduate/ professional	N	0	0	1	16	13	25	16	13	26
		R	(0.0)	(0.0)	(100.0)	(29.6)	(24.1)	(46.3)	(57.14)	(23.6)	(47.27)
Overall	Illiterate	N	3	13	10	0	0	0	3	13	10
		R	(11.5)	(50.0)	(38.5)	(0.0)	(0.0)	(0.0)	(11.54)	(50.0)	(38.46)
	Middle/high school	N	29	54	75	30	22	11	59	76	86
		R	(18.35)	(34.2)	(47.46)	(47.61)	(34.9)	(17.5)	(26.7)	(34.4)	(38.9)
	Higher decondary/ Diploma	N	1	5	7	20	20	17	21	25	24
		R	(7.69)	(38.46)	(53.85)	(35.1)	(35.1)	(29.8)	(30.0)	(35.7)	(34.3)
	Graduate/ professional	N	0	1	2	29	18	33	29	19	35
		R	(0.0)	(33.33)	(66.67)	(36.25)	(22.5)	(41.25)	(34.9)	(22.9)	(42.2)

Source: Calculations based on field survey, 2005.
VS – very successful, S – successful, US – unsuccessful
N – number stated, R – row percentage.

Overall findings showed that in rural area 50% of illiterates were 'successful' where as 47.46% of women with middle/high school education, 53.85% of women with higher secondary/diploma qualification and 66.67% of women with college/professional qualification were 'unsuccessful'. In urban area, 47.61% of middle/high school qualified were 'very successful', 35.1% of higher secondary/diploma holders were 'very successful' and 'successful' and 41.25% of women with college/professional qualification were 'unsuccessful'.

4.12.3.6. Success level and capital

Capital plays an important role in deciding the success level of the women entrepreneurs. Subbi Reddy (1992) proved that level of success is associated with the size of total investment. The following table-89 gives the classification of women entrepreneurs based on success status and capital invested.

In rural area, in the manufacturing sector, 55.6% of women who had invested Rs.1,000 to Rs.5,000 were 'very successful', 72.2% of women with Rs.5,000 to Rs.10,000 investment were 'successful', 74.5% of women with Rs.10,000 to Rs.50,000 and the women with Rs.50,000 to Rs. 1 lakh investment were 'unsuccessful'. In the trading sector also the same findings emerged. About 66.7% of women with Rs.1,000 to Rs.5,000 investment were 'very successful', 85.7% of women with Rs.5,000 to Rs.10,000 investment were 'successful', 71.4% of women with Rs.10,000 to Rs.50,000 investment and all women with Rs.50,000 to Rs.1lakh investment were 'unsuccessful'. In the service sector 87.5% of women with Rs.10,000 to Rs.50,000 investment and 100% of women with Rs.50,000 to Rs.1 lakh investment were 'unsuccessful'. The only women who had investment less than Rs.5,000 was 'very successful'.

Table -89
CLASSIFICATION OF THE RESPONDENTS BASED ON SUCCESS STATUS AND CAPITAL INVESTED

Area			Rural					Urban		
Investment (Rs.) \ Success status			VS	S	US	Investment (Rs.) \ Success status		VS	S	US
Manufacturing	1000 – 5000	N	15	12	0	< 25000	N	3	0	0
		R	(55.6)	(44.4)	(0.0)		R	(100.0)	(0.0)	(0.0)
	5000 – 10000	N	8	26	2	25000 –1 lakh	N	19	0	0
		R	(22.2)	(72.2)	(5.6)		R	(100.0)	(0.0)	(0.0)
	10000 – 50000	N	0	12	35	1 lakh – 3 lakhs	N	8	15	1
		R	(0.0)	(25.5)	(74.5)		R	(33.3)	(62.5)	(4.17)
	50000 – 1 lakh	N	0	0	12	> 3 lakhs	N	0	3	8
		R	(0.0)	(0.0)	(100.0)		R	(0.0)	(27.3)	(72.7)
Trading	1000 – 5000	N	4	2	0	< 25000	N	0	0	0
		R	(66.7)	(33.3)	(0.0)		R	(0.0)	(0.0)	(0.0)
	5000 – 10000	N	0	12	2	25000 – 1 lakh	N	4	0	0
		R	(0.0)	(85.7)	(14.3)		R	(100.0)	(0.0)	(0.0)
	10000 – 50000	N	1	5	15	1 lakh –3 lakhs	N	15	11	9
		R	(4.8)	(23.8)	(71.4)		R	(42.9)	(31.4)	(25.7)
	50000 –1 lakh	N	0	0	9	> 3 lakhs	N	0	3	2
		R	(0.0)	(0.0)	(100.0)		R	(0.0)	(60.0)	(40.0)
Service	1000 – 5000	N	1	0	0	< 25000	N	2	0	0
		R	(100.0)	(0.0)	(0.0)		R	(100.0)	(0.0)	(0.0)
	5000 – 10000	N	4	3	3	25000 –1 lakh	N	27	19	6
		R	(40.0)	(30.0)	(30.0)		R	(51.9)	(36.5)	(11.5)
	10000 – 50000	N	0	1	7	1 lakh –3 lakhs	N	1	9	24
		R	(0.0)	(12.5)	(87.5)		R	(2.9)	(26.5)	(70.6)
	50000 –1 lakh	N	0	0	9	> 3 lakhs	N	0	0	11
		R	(0.0)	(0.0)	(100.0)		R	(0.0)	(0.0)	(100.0)
Over all	1000 – 5000	N	20	14	0	< 25000	N	5	0	0
		R	(58.8)	(41.2)	(0.0)		R	(100.0)	(0.0)	(0.0)
	5000 – 10000	N	12	41	7	25000 –1 lakh	N	50	19	6
		R	(20.0)	(68.3)	(11.7)		R	(66.7)	(25.3)	(8.0)
	10000 – 50000	N	1	18	57	1 lakh – 3 lakhs	N	24	35	34
		R	(1.3)	(23.7)	(75.0)		R	(25.8)	(37.6)	(36.6)
	50000 – 1 lakh	N	0	0	30	> 3 lakhs	N	0	6	21
		R	(0.0)	(0.0)	(100.0)		R	(0.0)	(22.2)	(77.8)

Source: Calculations based on field survey, 2005.
VS – very successful, S – successful, US – unsuccessful
N – number stated, R – row percentage.

In urban area, in the manufacturing sector all the women who had invested less than Rs.25,000 and Rs.25,000 to Rs.1 lakh were 'very successful'. About 70% of the women with more than Rs.3 lakhs investment were 'unsuccessful'. In trading sector all the women with Rs.25,000 to Rs.1 lakh investment and 42.9% of the women with Rs.1 lakh to Rs.3 lakhs investment were 'very successful'. In the service sector 70.6% of the women with Rs.1 lakh to Rs.3 lakhs investment and all the women with more than Rs.3 lakhs investment were 'unsuccessful'. All the women who had invested less than Rs.25,000 were 'very successful'.

The overall findings showed that both in rural and urban areas, entrepreneurs with less investment were 'very successful' when compared with entrepreneurs having higher investments.

4.12.3.7. Success level and work experience

Studies by Thresia (2000) and Ambiga Devi and Geetha (2006) reported that experience had a positive impact on the success of women run units. Subbi Reddy (1992) reported that there is no association between the respondents' previous experience and success level. The following table-90 gives the classification of the women entrepreneurs based on success level and work experience.

In rural area, in the manufacturing sector 40% of the women with 5 to 10 years of work experience were 'successful' and 80% of the women with more than 10 years of experience were 'successful'. In trading sector 50% of the women with less than 5 years of experience and about 40% of women with 5 to 10 years of experience were either 'very successful' or 'successful'. In service sector 72.72% of women with less than 5 years of experience, 57.14% of the women with 5 to 10 years of experience and all the women with more than 10 years of experience were 'unsuccessful'.

In urban area, in manufacturing sector 50% of them with less than 5 years of experience and 56.1% of them with 5 to 10 years of experience were 'very successful'. In the trading sector 66.7% of the women with more than 10 years of experience were 'successful'. In service activities, 34.8% of the women with less than 5 years of experience, 27.1% of the women with 5 to 10 years of experience and 20% of the women with more than 10 years of experience were 'very successful'.

Table -90
CLASSIFICATION OF THE RESPONDENTS BASED ON SUCCESS STATUS AND WORK EXPERIENCE

Area			Rural			Urban			Total		
Work experience \ Success status			VS	S	US	VS	S	US	VS	S	US
Manufacturing	< 5 years	N	17	30	30	6	5	1	23	35	31
		R	(22.1)	(38.9)	(38.9)	(50.0)	(41.7)	(8.3)	(25.8)	(39.3)	(34.8)
	5 – 10 years	N	6	16	18	23	11	7	29	27	25
		R	(15.0)	(40.0)	(45.0)	(56.1)	(26.8)	(17.1)	(35.8)	(33.3)	(30.9)
	> 10 years	N	0	4	1	1	2	1	0	6	2
		R	(0.0)	(80.0)	(20.0)	(25.0)	(50.0)	(25.0)	(0.0)	(75.0)	(25.0)
Trading	< 5 years	N	2	13	15	6	3	4	8	16	19
		R	(6.7)	(43.3)	(50.0)	(46.2)	(23.01	(30.8)	(18.6)	(37.2)	(44.2)
	5 – 10 years	N	2	5	11	13	9	6	15	14	17
		R	(11.11)	(27.8)	(61.1)	(48.1)	(33.3)	(22.2)	(32.6)	(30.4)	(36.9)
	> 10 years	N	1	1	0	0	2	1	1	3	1
		R	(50.0)	(50.0)	(0.0)	(0.0)	(66.7)	(33.3)	(20.0)	(60.0)	(20.0)
Service	< 5 years	N	2	1	8	16	13	17	18	14	25
		R	(18.18)	(9.1)	(72.72)	(34.8)	(28.3)	(36.9)	(31.6)	(24.6)	(43.8)
	5 – 10 years	N	3	3	8	13	14	21	16	17	29
		R	(21.4)	(21.4)	(57.14)	(27.1)	(29.2)	(43.8)	(25.8)	(27.4)	(46.8)
	> 10 years	N	0	0	3	1	1	3	1	1	6
		R	(0.0)	(0.0)	(100.0)	(20.0)	(20.0)	(60.0)	(12.5)	(12.5)	(75.0)
Overall	< 5 years	N	21	44	53	28	21	22	49	65	75
		R	(17.8)	(37.3)	(44.9)	(39.4)	(29.6)	(31.0)	(25.9)	(34.4)	(39.71)
	5 – 10 years	N	11	24	37	49	34	34	60	58	71
		R	(15.3)	(33.3)	(51.4)	(41.8)	(29.1)	(29.1)	(31.7)	(30.1)	(37.6)
	> 10 years	N	1	5	4	2	5	5	2	10	9
		R	(10.0)	(50.0)	(40.0)	(16.2)	(41.7)	(41.7)	(9.5)	(47.6)	(42.9)

Source: Calculations based on field survey, 2005.
VS – very successful, S – successful, US – unsuccessful
N – number stated, R – row percentage.

The overall findings show that only 10% of the women in rural area and 16.2% of the women in the urban area with more than 10 years of experience were 'very successful'.

4.12.3.8. Chi-square test

To find out the association between the success status of women entrepreneurs and the social, economic and demographic factors such as caste, marital status, type of family, age of the respondent, literacy level, investment, work experience and occupation of the women, chi-square test was applied.

The null hypothesis tested was

H_0 : Success status is independent of caste / marital status / type of family/age / literacy level / capital invested / work experience and occupation of the women entrepreneurs.

H_a : Success level depends on the chosen variables.

The following table-91 provides the calculated χ^2 values.

Table -91
ASSOCIATION OF SUCCESS STATUS WITH SELECTED VARIABLES – χ^2 VALUES

Area	Rural				Urban				Overall
Sector / Variables	Manufacturing	Trading	Service	Total	Manufacturing	Trading	Service	Total	
Caste	11.525*	77.560*	20.571*	363.92*	66.421*	70.955*	127.70*	264.13*	775.98*
Marital status	159.85*	99.280*	43.143*	541.90*	53.070*	40.091*	260.55*	639.20*	1176.43*
Type of family	57.836*	28.880*	7.000	92.480*	0.860	5.818	13.828	18.000	96.04*
Age (years)	84.328*	25.440	7.429	155.95*	20.579	18.045	71.192*	158.40*	294.60*
Literacy level	78.164*	46.200*	49.143*	148.30*	52.368*	0.045	94.636*	155.45*	300.32*
Investment (Rs.)	52.426*	12.320	5.000	108.06*	15.667	28.727	67.636*	254.92*	373.80*
Work experience	94.721*	46.360*	13.643	277.45*	21.421*	16.500	73.152*	112.13*	432.75*

Source: Calculations based on field survey, 2005.

*- Statistically significant at 5% level.

The table-91 shows that the calculated χ^2 values between caste and success status were greater than the theoretical χ^2 values in all the three sectors in both rural and urban areas. Hence the null hypothesis of independency was rejected. Success level was thus dependent on caste.

Marital status was also found to have impact on the success level. The calculated χ^2 values between marital status and success level have exceeded that of the theoretical value in all the three sectors in both rural and urban areas.

There were mixed results when finding out the relationship between type of family and success level. In rural area, in manufacturing and trading sectors the success level was dependent on type of family and independent in the service sector. The result was just opposite in urban area. In manufacturing and trading sectors in urban area success level was independent of type of family and dependent in service sector.

Age of the women entrepreneurs had impact on the success status in the manufacturing sector in rural area and in the service sector of urban area.

In rural area in all the three sectors success level was closely associated with literacy level. In urban area excepting for trading sector, in manufacturing and service sector success level was dependent on the literacy level.

Manufacturing sector in rural area showed that success status of the entrepreneur was dependent on capital invested. This was not the case in trading and service sector. In urban area the service sector shows that success status was related with capital invested.

In rural area excepting for the women entrepreneurs in service sector the work experience was found to have a greater impact on the success status of the women in manufacturing and trading sectors. In urban area there was reverse in this result. Only for the women entrepreneurs in the service sector success status was related with work experience.

Combining all the three sectors in both rural and urban areas and combining the rural and urban areas it was found out that the success status of the entrepreneurs was dependent on all the selected factors. Socio-economic factors have their impact on the success status of the women entrepreneurs irrespective of whether they are in rural or urban areas.

4.13. Level of job satisfaction

Satisfaction relates to the feeling of contentment that an individual experiences with the fulfillment of one's wants or aspirations. In employment such contentment is derived from achieving the desired goal of fulfilling the financial, social or personal needs. Job satisfaction is an attitude which results from balancing and summation of many specific likes and dislikes experienced in connection with the job. According to Srivastava (1983) job satisfaction has many inter related factors like working conditions, job security, job structure, compensation and supervision etc. It is also a function of an individual's level of aspiration.

The main factors that contribute towards achieving job satisfactions are training, work, earnings, educational qualification, appreciation and recognition for their work both in work place and at home. The main factors that determine the level of satisfaction

will depend on the amount of income they earn in order to reduce the financial constraints. Satisfaction in job is a socio-economic motive and women do undertake jobs with this motive. This view has been amply supported in the works of Rathore (1991), Prasad et.al (1994) & Speitzer (1995).

4.13.1. Level of satisfaction

The respondents were asked to state their opinions based on the level of satisfaction they receive in their work, with regard to their earnings, education and appreciation for their work. The direct judgment method was used. For rating the responses given by the study group, the limited response category sub case was applied on a five point scale with the designated attribute such as 'fully satisfied', 'partly satisfied', 'neutral', 'partly dissatisfied' and 'fully dissatisfied'. Specified numerical weights were assigned to each attribute as +2, +1, 0, -1, and 2 respectively. The calculated scores of each criteria sector-wise and area-wise are given in the following table – 92.

Table – 92
AVERAGE SCORES ASSIGNED ON JOB SATISFACTION

Area	Rural				Urban			
Sector / Criteria	Manufacturing	Trading	Service	Total	Manufacturing	Trading	Service	Total
Satisfaction in training	1.55	1.6	1.62	1.63	1.50	0.0	1.56	1.56
Satisfaction in job	1.71	1.66	1.64	1.69	1.59	1.43	1.75	1.64
Satisfaction in earnings	1.37	1.42	1.32	1.38	0.98	0.59	0.69	0.79
Educational qualifications	–0.93	– 0.64	– 0.11	– 0.09	– 0.37	– 0.43	0.0	– 0.20
Work appreciated in own field	1.52	1.52	1.64	1.54	1.70	1.57	1.84	1.75
Work appreciated at home	1.43	1.38	1.50	1.43	1.49	1.39	1.38	1.42

Source: Calculations based on field survey, 2005.

In rural area, the women entrepreneurs were fully satisfied with their job as well as on the training they had, the scores assigned being 1.69 and 1.63 respectively. They were also very much satisfied with the appreciation they received at the work place (score = 1.54) and at home (score = 1.43). Sector-wise analysis also revealed the same findings. Most of the women during the interview schedule said that if they had better education, they could have been placed in a better white collared job. The women in the three sectors were satisfied with their earnings.

In urban area, it was the appreciation of work at their own field (score = 1.75) and job satisfaction (score = 1.64) were the criteria which gave more satisfaction to the women. Satisfaction in training and appreciation of work at home were the criteria on which the women entrepreneurs were again satisfied the scores assigned being 1.64 and 1.42 respectively. For the level of satisfaction with respect to earnings the urban women were not very much satisfied (score = 0.79). As in the case of rural area, the women of urban area also showed their dissatisfaction on their educational qualifications. The score for educational qualification indicated that the women were dissatisfied. The women in trading sector had no training.

Among the various criteria in the above analysis, only a limited number of women had undergone training in their related fields. In rural area, only 25.41% of women in manufacturing sector had undergone training and it was 10.0% in the trading sector and 92.86% in service sector. Similarly, in urban area only 14.04% of the women in manufacturing sector had undergone training, and none of the women in the trading sector had training and 80.81% had training in service sector. The above percentages in the three sectors indicated that the women in service sector had training when compared with the women of other sectors, both in rural and urban areas.

The above analysis clearly indicated that women from rural and urban areas were fully satisfied in their jobs but were partly dissatisfied on the educational qualifications they acquired.

4.13.2. Opinion based on opportunities

The respondents of the study were asked during their interview, whether they would be able to produce better results, if better opportunities were made available to them. For this, any women if optimistic will definitely say that she will produce better results if better opportunities are provided to her. Some of the opportunities like 'credit availability', 'marketing of the products', 'government assistance', 'facility to earn more' and 'bulk orders' were placed before them and the women entrepreneurs were asked to mark one among these opportunities or by marking 'none', which indicate that they are not in the position or not interested to use any of the opportunities. The following table–93 indicates the responses of the women entrepreneurs regarding this issue in both rural and urban areas.

Table – 93
OPINION ON BETTER RESULTS WITH OPPORTUNITIES

(Number stated)

Area / Opinion	Rural				Urban				Total
	Manufacturing	Trading	Service	Total	Manufacturing	Trading	Service	Total	
Credit availability	19 (15.57)	11 (22.0)	4 (14.29)	34 (17.0)	11 (19.30)	18 (40.91)	31 (31.31)	60 (30.0)	94 (23.5)
Marketing of the products	12 (9.84)	8 (6.0)	2 (7.14)	22 (11.0)	6 (10.53)	4 (9.09)	8 (8.08)	18 (9.0)	40 (10.0)
Government assistance	27 (22.13)	14 (28.0)	9 (32.14)	50 (25.0)	19 (33.33)	13 (29.55)	28 (28.28)	60 (30.3)	110 (27.5)
Facility to earn more	21 (17.21)	12 (24.0)	11 (39.29)	44 (22.0)	12 (21.05)	6 (13.64)	21 (21.21)	39 (19.5)	83 (20.75)
Bulk orders	30 (24.59)	3 (6.0)	1 (3.57)	34 (17.0)	7 (12.28)	3 (6.82)	10 (10.10)	20 (10.0)	54 (13.5)
None	13 (10.66)	2 (4.0)	1 (3.57)	16 (8.0)	2 (3.51)	0 (0.0)	1 (1.01)	3 (1.5)	19 (4.75)
Total	**122 (100.0)**	**50 (100.0)**	**28 (100.0)**	**200 (100.0)**	**57 (100.0)**	**44 (100.0)**	**99 (100.0)**	**200 (100.0)**	**400 (100.0)**

Source: Field survey, 2005.
Figures in brackets indicate percentage to column total.

From the above table-93, it is clear that more than 90% of the women in both rural and urban areas and in the various sectors like manufacturing, trading and services opined that they would produce better results if better opportunities were provided to them. The over all picture showed that 27.5% of the women marked 'government assistance' as the required opportunity. In rural area, 25% of the women marked 'government assistance'. Out of the total respondents 8% stated that 'they do not need any opportunity to proceed further'. Sector-wise analysis showed that women in manufacturing sector (24.59%) gave more importance for 'bulk orders', in trading sector 28% of them marked 'government assistance' and in service sector 32.29% of them marked 'facility to earn more' as their required opportunity.

In urban area, 30% stated that with 'credit availability' they could produce better results. Similarly another 30% needed 'government assistance' for better results. Sector-wise analysis showed that 33.33% of the women in manufacturing sector opted for 'government assistance', in trading 'credit availability' with 40.91%of the women and in service sector 31.31% of the women stated the same opportunity to produce better results.

The above analysis clearly implied that the requirement for rural women entrepreneurs was 'government assistance' and in urban area it was 'credit availability' and 'government assistance'.