



SOCIO ECONOMIC STATUS AND MOTIVATION TO WOMEN ENTREPRENEURS WITH SPECIAL REFERENCE TO PUDUKKOTTAI AND SIVAGANGAI DISTRICT, TAMIL NADU

A.Stalin* Dr. S. Adaikala Charles**

**Research Scholar, PG and Research Department of Commerce, Rajah Serfoji Govt. College (Autonomous), Thanjavur.*

***Asst. Professor, PG and Research Department of Commerce, Rajah Serfoji Govt. College (Autonomous), Thanjavur.*

Abstract

Women experience more difficulties than men in getting decent jobs as employees in most countries, especially in developing countries like India. This is due to discriminatory practices, especially in the private sector, and gender barriers embodied in social norms and existing labour market institutions. The present research is a survey on a limited scale. Pudukkottai and Sivagangai districts are the geographical area of the present research. 340 women (50% of the population) have been selected from the two districts as the samples. the paper concludes that the women entrepreneurs of Pudukkottai and Sivagangai districts have wider scope for development if the governmental agencies and banks provide support at maximum possible level; at the same time, it is essential that the women entrepreneurs should be active, alert and precautionary for their successes and survival.

Keywords: Socio-Economic, Motivation, Women, Entrepreneurs

1.1 Introduction

Rapid growth of women's self-employment and entrepreneurship corroborates that this is a significant avenue to improve women's employability. This avenue is widely recognized at the global level. Self-employment and entrepreneurship are increasingly important for women as a way to ensure income from work in the context of declining job security and flexibilization of work contracts across India. Many women are turning to self-employment and small businesses as a means of economic survival.

Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. Government of India has defined women entrepreneurs as an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women (Abdul Raheem and C. Prabu 2007). Like a male entrepreneurs a women entrepreneur has many functions. They should explore the prospects of starting new enterprise; undertake risks, introduction of new innovations, coordination, administration and control of business and providing effective leadership in all aspects of business. (Ray Sarbapriya & Aditya Ray Ishita, 2011)

1.2 Statement of the Problem

Women entrepreneurs play an important role in the development of the country. However, the entrepreneurs face difficulty in accessing adequate finance for their business. Currently, the Indian micro, small and medium entrepreneurs are facing challenges at every stage of their operation, whether it is buying of raw materials, manufacture of products, marketing of goods or raising of finance. These industries are, not in a position to secure the internal and external economies of scale. Even this situation is mentioned by the authors for all entrepreneurs in common these conditions completely applicable to the women entrepreneurs. Unlike men, women mobility in India is highly limited due to many reasons. They have limited access to get trained, learning new skills and acquiring knowledge. This also limits their ability to travel for the purpose of their business activities and to look for fresh opportunities. There is no concession to women with regard to their family responsibilities and obligations even though they may be actively engaged in the business activities. (Abdul Madhar M.) In the light of these aspects, it is clear that the every nook and corner of the business functions of the women enterprises has the problems. The Entrepreneurs functioning in Pudukkottai and Sivagangai districts are not exceptions to this. The entrepreneurs meet their problems in every functional area of business i.e., finance, production, marketing, labour and other related issues as well as with their gender problems. The present research considers all these as the research problems of the study.

1.3 Objectives of the Study

1. To study the socio economic background of the women entrepreneurs in the small scale sector in Pudukkottai and Sivagangai districts of Tamil Nadu
2. To analyze awareness of the women entrepreneurs towards their business
3. To give suitable suggestions for the development of women entrepreneurs

1.4 Research Methodology

This is a survey on a limited scale conducted in Pudukkottai and Sivagangai districts.



1.4.1 Data Used

The research takes both types of data i.e., primary data and secondary data. The secondary data are collected from various secondary sources such as books, magazines and records of the District Industries Centre (DIC) of the two districts. The primary data are collected from the selected women entrepreneurs. A well-defined questionnaire is constructed for collecting the primary data from the women entrepreneurs.

1.4.2 Population and Samples

There are 680 women entrepreneurs having small enterprises, registered during 2012-15 in Pudukkottai and Sivagangai districts. Out of these 640 women entrepreneurs, 340 women (50% of the population) have been selected from the two districts as the samples

Table - 1 ,Details of Population and Samples

District	No. of Women Entrepreneurs	Sample women Entrepreneurs (50%)
Pudukkottai	360	180
Sivagangai	320	160
Total	680	340

Source: Records of the DIC, Pudukkottai and Sivagangai.

1.5 Analysis of Data

The data have been analysed through SPSS (19.0) version. Primary data have been tabulated and interpreted with the help of tables. Descriptive statistics such as frequencies and percentages have been calculated for various variables used in this study. Statistical tools such as Chi square test, has been applied to draw inferences, by using SPSS 19.0.

1.6 Discussion

1.6 Socio economic background of the selected women entrepreneurs

Socio economic background is one of the important areas usually studied in the case of women entrepreneurship studies. This includes age, marital status, religion, status of community, educational status, generation and business experience.

Table No.2 Age of the Women Entrepreneurs

		District		Total	
		Pudukkottai	Sivagangai		
Age	Upto 30 years	No. of Women Entrepreneurs	50	75	125
		% within District	36.0%	37.3%	36.8%
	31-40 years	No. of Women Entrepreneurs	50	81	131
		% within District	36.0%	40.3%	38.5%
	41-50 years	No. of Women Entrepreneurs	35	39	74
		% within District	25.2%	19.4%	21.8%
	Above 50 years	No. of Women Entrepreneurs	4	6	10
		% within District	2.9%	3.0%	2.9%
Total		No. of Women Entrepreneurs	139	201	340
		% of Total	40.9%	59.1%	100.0%

Source: Primary data

In the case of age of women entrepreneurs of Pudukkottai district, 36.0 percent women entrepreneurs are of 'upto 30 years'; they are followed by 36.0 percent (31-40), 25.2 percent (41-50) and 2.9 percent (above 50). 37.3 percent women come under the category of 'upto 30 years' in Sivagangai district. 40.3 percent women (majority in the district) are of '31-40 years of age'. 19.4 percent women are of '41-50 years' and the minority group in this regards is of 'above 50 years' and they are of 3.0 percent. In the both districts, 31-40 is the age group that has the maximum number of women entrepreneurs.

Table – 3, Marital status of the Women Entrepreneurs

		District		Total	
		Pudukkottai	Sivagangai		
Marital Status	Married	No. of Women Entrepreneurs	104	143	247
		% within District	74.8%	71.1%	72.6%
	Unmarried	No. of Women Entrepreneurs	35	58	93
		% within District	25.2%	28.9%	27.4%
Total		No. of Women Entrepreneurs	139	201	340
		% within District	100.0%	100.0%	100.0%
		% of Total	40.9%	59.1%	100.0%

Source: Primary data



As far as the marital status is concerned with, the married women are of 74.8 percent and the 25.2 percent are unmarried women in Pudukkottai district. The married women are of majority (71.1 percent) and the unmarried are of 28.9 percent in Sivagangai district. In total, 40.9 percent women entrepreneurs come from Pudukkottai district and 59.1 percent come from Sivagangai district. So, it is clear that the married women are in large in number who have stepped in the lines of any business in the two districts. Their married status makes them as more maturity so that they are able to face the challenges in business.

Table – 4, Religion of the Women Entrepreneurs

			District		Total
			Pudukkottai	Sivagangai	
Religion	Hindu	No. of Women Entrepreneurs	75	111	186
		% within District	54.0%	55.2%	54.7%
	Muslim	No. of Women Entrepreneurs	20	30	50
		% within District	14.4%	14.9%	14.7%
	Christian	No. of Women Entrepreneurs	29	43	72
		% within District	20.9%	21.4%	21.2%
	Others	No. of Women Entrepreneurs	15	17	32
		% within District	10.8%	8.5%	9.4%
Total		No. of Women Entrepreneurs	139	201	340
		% within District	100.0%	100.0%	100.0%
		% of Total	40.9%	59.1%	100.0%

Source: Primary data

In Pudukkottai district, 54.0 percent women are of Hindus; they are followed by Muslims (14.4 percent), Christians (20.9 percent) and others (10.8 percent). In Sivagangai district, the Hindu women entrepreneurs are of majority (55.2 percent) and they are followed with Muslims (14.9 percent), Christians (21.4 percent) and others (8.5 percent). So, in the both districts, Hindu women entrepreneurs are of majority.

Table – 5, Community of the Women Entrepreneurs

			District		Total	
			Pudukkottai	Sivagangai		
Community	Forward	No. of Women Entrepreneurs	29	44	73	
		% within District	20.9%	21.9%	21.5%	
	Backward	No. of Women Entrepreneurs	31	47	78	
		% within District	22.3%	23.4%	22.9%	
	Most Backward	No. of Women Entrepreneurs	35	60	95	
		% within District	25.2%	29.9%	27.9%	
	Scheduled Caste	No. of Women Entrepreneurs	29	33	62	
		% within District	20.9%	16.4%	18.2%	
	Scheduled Tribe	No. of Women Entrepreneurs	15	17	32	
		% within District	10.8%	8.5%	9.4%	
	Total		No. of Women Entrepreneurs	139	201	340
			% within District	100.0%	100.0%	100.0%
		% of Total	40.9%	59.1%	100.0%	

Source: Primary data

In respect of the community of the women entrepreneurs of Pudukkottai district, the Most Backward class women entrepreneurs form the majority (25.2 percent) and others follow them i.e, Backward community (22.3 percent), Forward community (20.9 percent), scheduled caste (20.9 percent) and Scheduled Tribe (10.8 percent – minority). In Sivagangai district, majority women entrepreneurs (29.9 percent) belong to most backward class. Backward community (23.4 percent), Forward community (21.9 percent), scheduled caste (16.4 percent) and Scheduled Tribe (8.5 percent – minority) are



following them. So, in the both districts, more number of women entrepreneurs has come up from the most backwards community.

Table – 6, Education of the Women Entrepreneurs

			District		Total
			Pudukkottai	Sivagangai	
Education	Illiterate	No. of Women Entrepreneurs	12	15	27
		% within District	8.6%	7.5%	7.9%
	School	No. of Women Entrepreneurs	32	43	75
		% within District	23.0%	21.4%	22.1%
	College	No. of Women Entrepreneurs	62	97	159
		% within District	44.6%	48.3%	46.8%
	Technical	No. of Women Entrepreneurs	33	46	79
		% within District	23.7%	22.9%	23.2%
Total		No. of Women Entrepreneurs	139	201	340
		% within District	100.0%	100.0%	100.0%
		% of Total	40.9%	59.1%	100.0%

Source: Primary data

In the case of education, majority women entrepreneurs (44.6 percent) of Pudukkottai district have completed their collegiate education and they are followed by school education (23.0 percent), technical education (23.7 percent). 8.6 percent women entrepreneurs of the district are of illiterate. The majority women entrepreneurs (48.3 percent) have completed their collegiate education in Sivagangai district and they are followed by school education (21.4 percent), technical education (22.9 percent). 7.5 percent women entrepreneurs of the district are of illiterate. From the analysis, it is clear that the women entrepreneurs from the both districts are of the same characteristics. Even the illiterate women entrepreneurs are of minority in number in both the districts, they have entered into entrepreneurial filed with courage.

Table – 7, First-generation Women Entrepreneurs

			District		Total
			Pudukkottai	Sivagangai	
First Generation	Yes	No. of Women Entrepreneurs	104	157	261
		% within District	74.8%	78.1%	76.8%
	No	No. of Women Entrepreneurs	35	44	79
		% within District	25.2%	21.9%	23.2%
Total		No. of Women Entrepreneurs	139	201	340
		% within District	100.0%	100.0%	100.0%
		% of Total	40.9%	59.1%	100.0%

Source: Primary data

In Pudukkottai district, 74.8 percent women entrepreneurs are of the first generation the rest of the women are not. In Sivagangai district, most of the women entrepreneurs (78.1 percent) are the first generation entrepreneurs. Rest of the entrepreneurs (21.9 percent) is the second or third generation entrepreneurs. So, in the both districts, the first generation women entrepreneurs are of majority in number. They are really new to their line of business but they are learning the business slowly. The other women entrepreneurs come from business family so that they continue their business.

Table – 8, Experience of the Women Entrepreneurs

			District		Total
			Pudukkottai	Sivagangai	
Experience	Upto 5 years	No. of Women Entrepreneurs	37	48	85
		% within District	26.6%	23.9%	25.0%
	5 to 10 years	No. of Women Entrepreneurs	69	99	168
		% within District	49.6%	49.3%	49.4%
	Above 10 years	No. of Women Entrepreneurs	33	54	87
		% within District	23.7%	26.8%	25.6%
Total		No. of Women Entrepreneurs	139	201	340
		% within District	100.0%	100.0%	100.0%
		% of Total	40.9%	59.1%	100.0%

Source: Primary data



As far as the experience is concerned with, in Pudukkottai district, the majority women (49.6 percent) have the experience of 5 to 10 years. 26.6 percent women have upto 5 years as the business experience. Above 10 years is the length of experience of 23.7 percent women. The majority women entrepreneurs (49.3 percent) in Sivagangai district have the experience of 5-10 years. 26.8 percent women come next (Above 10 years) . 23.9 percent women have the experience upto 5 years. So, the analysis reveals that the period of 5-10 years is the experience of majority women entrepreneurs in both the districts.

Insurance

Insurance is the precautionary measure to face known risks arising in the business in future. All types of insurance policies are applicable to protect business from the risks except the life insurance policy. It is a common practice to insure business against the perils such as fire accident, theft, loss of profit etc. The table 3.8 depicts the insurance taken and not taken by the sample women entrepreneurs of the tow districts.

Table – 9, Insurance

			District		Total
			Pudukkottai	Sivagangai	
Insurance	Yes	No. of Women Entrepreneurs	35	55	90
		% within District	25.2%	27.4%	26.5%
	No	No. of Women Entrepreneurs	104	146	250
		% within District	74.8%	72.6%	73.5%
Total		No. of Women Entrepreneurs	139	201	340
		% within District	100.0%	100.0%	100.0%
		% of Total	40.9%	59.1%	100.0%

Source: Primary data

It is known from the above table that, majority women entrepreneurs (74.8 percent) do not have the insurance coverage in Pudukkottai district. 72.6 percent women entrepreneurs (Sivagangai district) do not have any insurance for their business. So, the analysis shows that the women entrepreneurs of the two districts do not have insurance coverage. It shows that either they do not have faith on the insurance coverage or they do not have adequate awareness on it.

Types of Ownership

Generally, the business units of the women entrepreneurs are in relatively small or medium sized in terms of capital, turnover, quantum of fixed assets, no. of employees etc, so that they take sole proprietorship of partnership firms. The surveyed women entrepreneurs of the tow districts own any one of three types of ownership forms as the table 3.10 exhibits.

Table - 10, Ownership Pattern of the Firms

			District		Total
			Pudukkottai	Sivagangai	
Ownership	Sole Proprietor	No. of Women Entrepreneurs	75	109	184
		% within District	54.0%	54.2%	54.1%
	Partnership	No. of Women Entrepreneurs	38	65	103
		% within District	27.3%	32.3%	30.3%
	Limited Company	No. of Women Entrepreneurs	26	27	53
		% within District	18.7%	13.4%	15.6%
Total		No. of Women Entrepreneurs	139	201	340
		% within District	100.0%	100.0%	100.0%
		% of Total	40.9%	59.1%	100.0%

Source: Primary data

In Pudukkottai district, 54 percent women have owned sole proprietorship firms. 27.3 percent women own partnership firms. 18.7 percent women have limited companies. Majority women entrepreneurs (54.2 percent) own sole proprietorship concerns in Sivagangai district. 32.3 percent women have partnership firms. Only a small number of women (13.4 percent) have the limited company. So, it is clear that the majority number of women entrepreneurs in both the districts own the sole proprietorship firms and is assumed that the management of the business is easy to them.

Analysis of awareness factors

Awareness of the women entrepreneurs is split into ten factors such as Incentives/subsidies, Role of DIC/ other institutions, Governmental policy, Insurance of business, Changes in your business, Competitors' movement, Legal formalities involved in the business, Stress arising from business, Latest technology involved in business and Risk involved in the business. It is



studied with the demographic variables by using the chi square test among the women entrepreneurs of the two districts in the following section.

Test for association between various factors of awareness and demographic variables

The association between the level of awareness and factors of awareness among the women entrepreneurs is analysed in the following way.

Level of Awareness vs. Awareness Factors

The level of awareness of the women entrepreneurs is studied with the ten awareness factors with the help of chi square test is analysed in the following way.

Null hypothesis

H_0 : There is no association between level of awareness on different factors and district of the women entrepreneurs.

Table – 11, Chi square test for association of level of awareness and women entrepreneurs of the two districts

Factor	Level of awareness	District			Chi-square	Sig.
		Pudukkottai Count	Sivagangai Count	Total Count		
Incentives/ subsidies	Not Aware	29	39	68	1.844	0.605
	Partly Aware	32	36	68		
	Sufficiently Aware	53	83	136		
	Fully Aware	25	43	68		
	Total	139	201	340		
Role of DIC/ other institutions	Not Aware	29	37	66	1.129	0.770
	Partly Aware	59	79	138		
	Sufficiently Aware	26	42	68		
	Fully Aware	25	43	68		
	Total	139	201	340		
Governmental policy	Not Aware	85	119	204	0.677	0.878
	Partly Aware	29	39	68		
	Sufficiently Aware	13	21	34		
	Fully Aware	12	22	34		
	Total	139	201	340		
Insurance of business	Not Aware	26	42	68	0.373	0.946
	Partly Aware	43	59	102		
	Sufficiently Aware	43	59	102		
	Fully Aware	27	41	68		
	Total	139	201	340		
Changes in business	Not Aware	26	42	68	0.870	0.833
	Partly Aware	55	81	136		
	Sufficiently Aware	31	37	68		
	Fully Aware	27	41	68		
	Total	139	201	340		
Competitors' movement	Not Aware	41	59	100	0.856	0.836
	Partly Aware	59	77	136		
	Sufficiently Aware	26	44	70		
	Fully Aware	13	21	34		
	Total	139	201	340		
Legal formalities involved in the business	Not Aware	41	59	100	0.192	0.979
	Partly Aware	56	82	138		
	Sufficiently Aware	29	39	68		
	Fully Aware	13	21	34		
	Total	139	201	340		
Stress arising from business	Not Aware	14	18	32	1.235	0.745
	Partly Aware	31	37	68		



Factor	Level of awareness	District			Chi-square	Sig.
		Pudukkottai	Sivagangai	Total		
		Count	Count	Count		
	Sufficiently Aware	55	81	136		
	Fully Aware	39	65	104		
	Total	139	201	340		
Latest technology involved in business	Not Aware	41	59	100	0.517	0.945
	Partly Aware	58	80	138		
	Sufficiently Aware	28	40	68		
	Fully Aware	12	22	34		
	Total	139	201	340		
Risk involved in the business	Not Aware	16	18	34	2.469	0.481
	Partly Aware	45	55	100		
	Sufficiently Aware	41	61	102		
	Fully Aware	37	67	104		
	Total	139	201	340		

* Figures in column for each district on each factor represent percentages.

It is evident from the above table that the null hypotheses cannot be statistically rejected, as the chi-square values are small and p-values are >0.05 for all the factors. Hence it may be concluded that the level of awareness has no association with district of the women entrepreneurs. The level of awareness on various factors is same among women entrepreneurs in Pudukkottai and Sivagangai districts.

1.7 Findings of the Study

- In the both districts, 31-40 is the age group that has the maximum number of women entrepreneurs.
- The married women are of majority (71.1 percent) and the unmarried are of 28.9 percent in Sivagangai district. In total, 40.9 percent women entrepreneurs come from Pudukkottai district and 59.1 percent come from Sivagangai district.
- In Pudukkottai district. 54.0 percent women are of Hindus; they are followed by Muslims (14.4 percent), Christians (20.9 percent) and others (10.8 percent). In Sivagangai district, the Hindu women entrepreneurs are of majority (55.2 percent) and they are followed with Muslims (14.9 percent), Christians (21.4 percent) and others (8.5 percent). So, in the both districts, Hindu women entrepreneurs are of majority.
- In respect of the community of the women entrepreneurs of Pudukkottai district, the Most Backward class women entrepreneurs form the majority (25.2 percent) and others follow them i.e, Backward community (22.3 percent), Forward community (20.9 percent), scheduled caste (20.9 percent) and Scheduled Tribe (10.8 percent – minority).
- In Sivagangai district, majority women entrepreneurs (29.9 percent) belong to most backward class. Backward community (23.4 percent), Forward community (21.9 percent), scheduled caste (16.4 percent) and Scheduled Tribe (8.5 percent – minority) are following them. So, in the both districts, more number of women entrepreneurs has come up from the most backwards community.
- In the case of education, majority women entrepreneurs (44.6 percent) of Pudukkottai district have completed their collegiate education and they are followed by school education (23.0 percent), technical education (23.7 percent). 8.6 percent women entrepreneurs of the district are of illiterate. The majority women entrepreneurs (48.3 percent) have completed their collegiate education in Sivagangai district and they are followed by school education (21.4 percent), technical education (22.9 percent). 7.5 percent women entrepreneurs of the district are of illiterate. From the analysis, it is clear that the women entrepreneurs from the both districts are of the same characteristics. Even the illiterate women entrepreneurs are of minority in number in both the districts, they have entered into entrepreneurial field with courage.
- In Pudukkottai district, 74.8 percent women entrepreneurs are of the first generation the rest of the women are not. In Sivagangai district, most of the women entrepreneurs (78.1 percent) are the first generation entrepreneurs. Rest of the entrepreneurs (21.9 percent) is the second or third generation entrepreneurs. So, in the both districts, the first generation women entrepreneurs are of majority in number. They are really new to their line of business but they are



learning the business slowly. The other women entrepreneurs come from business family so that they continue their business.

- The majority women entrepreneurs (74.8 percent) do not have the insurance coverage in Pudukkottai district. 72.6 percent women entrepreneurs (Sivagangai district) do not have any insurance for their business. So, the analysis shows that the women entrepreneurs of the two districts do not have insurance coverage. It shows that either they do not have faith on the insurance coverage or they do not have adequate awareness on it.
- In Pudukkottai district, 54 percent women have owned sole proprietorship firms. 27.3 percent women own partnership firms. 18.7 percent women have limited companies. Majority women entrepreneurs (54.2 percent) own sole proprietorship concerns in Sivagangai district. 32.3 percent women have partnership firms. Only a small number of women (13.4 percent) have the limited company. So, it is clear that the majority number of women entrepreneurs in both the districts own the sole proprietorship firms and is assumed that the management of the business is easy to them.
- The null hypotheses cannot be statistically rejected, as the chi-square values are small and p-values are >0.05 for all the factors. Hence it may be concluded that the level of awareness has no association with district of the women entrepreneurs. The level of awareness on various factors is same among women entrepreneurs in Pudukkottai and Sivagangai districts.

1.8 Conclusion

The present research has identified the perception of the women entrepreneurs towards the management of their business in Pudukkottai and Sivagangai districts, Tamil Nadu. It has found out that the women suffer from every step and they have to struggle for their survival and success. So, the paper concludes that the women entrepreneurs of Pudukkottai and Sivagangai districts have wider scope for development if the governmental agencies and banks provide support at maximum possible level; at the same time, it is essential that the women entrepreneurs should be active, alert and precautionary for their successes and survival.

References

1. Ray Sarbapriya & Aditya Ray Ishita, Some aspects of women entrepreneurship in India, Asian Journal of Management Research, Volume 2 Issue 1, 2011, pp.1-16.
2. Abdul Madhar M., 'Minority Entrepreneurship in Chennai with Special Reference to Small and Medium Scale Muslim Entrepreneurs', 2003, Madras University.
3. Abdul Raheem and C. Prabu 2007, 'Women Entrepreneurs: Problems and Prospects', edited by V.S.Ganesamurthy in "India: Economic Empowerment of Women.

Web Sites

4. www.pudukkottaidistrict.com
5. www.sivagangaidistrict.gov.in
6. www.womenentreprneurs.com