



A STUDY ON ATTITUDE TOWARDS FACTORS CONTRIBUTING FOR WOMEN ENTREPRENEURSHIP DEVELOPMENT IN INDIA

Mrs. T.Kumuthavalli

Assistant Professor, Dept. of Lifelong Learning (DLL), Bharathidasan University, Khajamalai Campus, Tiruchirappalli.

Introduction

Entrepreneurial field is most suited area to live without unemployment problem by the people and to sustain the socio – economic condition of the society by the government. Now a days the undertakings of the government are turning into private sector. The present study attempts to discover their characteristics, and future plans in association with entrepreneurship. The result of the present study shows the differences in attitude among the college students and teachers towards entrepreneurship. The Likert scale of measurement reveals their attitudes, their opinions and enthusiasm to start their business. The entrepreneurial characteristics and habitual behaviors were also connected with entrepreneurial quality. The respondents Opinion about obstacles and supportive requirements including the role of higher education authorities, ministries, education institutions, family support, friends and relatives were also analyzed. Most of the under graduate students were not interested to start their entrepreneurial efforts during their Under-Graduation (UG) stage, and the majority of the Post-Graduation (PG) students were shows interest in entrepreneurial efforts. Apart from Individual characteristic, some interested facts were also found from the independent variables. In this context, the present paper seeks to provide the clear understanding about the respondent's responses towards women entrepreneurship in India. Probably, this decade is meant for entrepreneurship. More number of government sectors is turning into private sectors, it seems entrepreneurs can complete even with government sectors. Indian minds are attracted by worldwide sectors at global level and they will be compensated by the employing institutions. Instead of this interchange they might invest their minds in their own ventures to get the whole benefit out of it and at the same they may also help their own nation for developing national income. In today's India there is much scope for entrepreneurship development especially in women entrepreneurship. Government is also taking serious interest in developing overall entrepreneurial development and women entrepreneurs in particular. The cost of living is also increasing day by day even for leading a normal life. So, everyone is fighting for earning more and more and more number of people are interested to invest their talents and creative ideas to earn more live comfortable life.

Attitude of the respondents

Past researches show that attitudes do have direct and indirect impact on the behaviour of the Individuals. There are number of models were used to assess the impact. The Ajzen's Theory of Planned Behaviour (TPB) is one such model which explains the attitudes are significantly correlated to behavioural intentions, which in turn are the major determinants of individual behaviour. The present study tried to reveal the attitude of the respondents towards women entrepreneurship and their intention to start new ventures on their own. Most of the respondent's responses show that they were not interested to take risk on their own. The education system and people in their education institutions were not so supportive for developing this attitude of starting their own enterprises and standing on their own.

Need for Women Entrepreneurship in India

Entrepreneurship is just like a risk with different securities and insecurities. As a woman, entrepreneurship is more suited to adjust their working time according to their needs. If the woman is having motherhood role, then this entrepreneurship is more suited to look after their children and for giving proper care to them when it requires and they can also meet their social needs on time. But the same woman works under somewhere or somebody, it requires permission from them to meet their needs. Sometime these disenchantments, may also leads to some personal, family, social related problems. Apart from these personal requirement women are more patient than men in general and this attitude is particularly helps to avoid the divergence in business environment and will also contribute for the progress of economic growth of the country through by running enterprises, giving employment to others and contributing for the development of nation. Currently the societal thinking is also changing towards women and thinks that women are equally capable of men to run a business. Being a child of women entrepreneur that the child can learn how to work individually and to be able to be independent and also they can develop interpersonal relationship skills without any fear. At present the government is also providing number of benefits through its entrepreneurship development programmes for the benefit of women. Studies reveal that already women proved that they are proficient in the fields of Information technology, management, personal and family care and health care sectors. The reasons such as lack of suitable and comfortable jobs for women, desire to support their family financially, desire for meeting challenges for self-fulfillment, self-confidence, developing awareness and creating new entrepreneurial generation, desire to have equal social status as like men compels women to enter into this amazing field.

Now in most of the homes except in few metropolitan and two tiers, three tier cities if the child at any age receives paper and milk pack both at a time to handover to the concern person in the family, automatically that the child hand over the milk



packet to his /her mother or female at home and the newspaper to his/her father or male at home. This seems to be happening everywhere. This trend should be changed and our new generation will don't keep any registrations in its mind. Whoever free and whoever that the child meets first the things must be handed over without any pre postulation. This is what the major social change that the women entrepreneurship must bring to this society.

Review of Literature

The Global Entrepreneurship Monitor (Sternberg and Luckgen, 2005) and the KfW Start-up Monitor 2005 (Hofmann et al.,2005)in Germany says as for as founding their own company is concerned that the fewer women are interested (only 29%)than men, although women represent half of the employed population. Such a developed country was also faced challenges in women entrepreneurship. According to Latifi the barriers to women's entrepreneurship are lack of self-confidence, modeling, skills, experience, and knowledge as well as having multiple rolesand different responsibilities along with the existing gap between graduating and business involvement. He believes that business means everything to men, while women are not having any duty. AzariNia in his article about women's entrepreneurship confirmed that women in North Africa and Middle East stumble upon with the problems such as financial, legal, social, and structural problems. The regions, financial, markets and lending systems are not appropriate for women. A Study made by Arasty has also discovered some substantial information regarding women entrepreneur in Iran. The results illustrates that the important problems were: presence of discrimination in the society, boring procedure for getting certificate, lack of suitable financial resources, and unexpected obstacles in the beginning of the new business establishment. As per Kantor (1999) argument women frequently experience more constrictions on their economic actions comparative to men. Mayoux (2001) also argues that there are certain factors which limit women entrepreneurs' ability to take the benefit in their environment and these factors were identified as the causes for their business failure (Kantor, 1999).Mayoux (2001) include these factors as poor financial Management, liquidity problems, management inexperience and incompetence, poor or nonexistent books and records, sales and marketing problems, staffing, difficulties with unions, the failure to seek expert advice, limited social and business networks, a low level of demand in the local economy, the value and system of tenure for housing, constraints in access to finance, lack of work experience and skill, and lack of role models etc., Kizilaslan (2007) while stressing challenges of women entrepreneurs he has coded that though there is an increase in business activities of the global economy, it is miserable to note that 88-93% of businesses owned by women are not exporting any goods or services because of the business challenges that they are facing.

Methodology used

The present study focuses on attitude towards factors contributing for the development of Women Entrepreneurship in India among the college students and teachers. The primary data was collected among 200 respondents of which 150 were college students from both under graduation and Post-graduation and 50 were college teachers from both engineering and arts and science colleges in and around Pudukkottai district. For about 5 colleges were selected for the study by applying simple random sampling technique with a questionnaire tool by using descriptive method. Five point likert scaling was used to measure the quantitative responses. Based on these, the responses were analyzed, interpreted and tabulated by using frequency distribution. Secondary data were also collected from the websites and Journals and reports.

Data Analysis, Results and Discussion

The present study concentrates four categories of attitude of the respondents towards contributing factors for women entrepreneurship in India. They are Women Entrepreneurship - Creating Attitude (WECA), Women Entrepreneurship-Personal Attitude (WEPA), and Women Entrepreneurship - Social, Education and Institutional Attitude (WESEIA) and Women Entrepreneurship- Challenges Facing Attitude (WECFA). These categories of attitude are really the deciding factors for women entrepreneurship. Almost all the attitudes were associated with starting of new ventures by women on their own.

Table -1 showing Socio-Economic Condition of the Respondents

S.No.	Item particulars	Frequency	Percentage	Result
1	Age			It is clear from the table that most of the respondents (92.5%) were in the age groups of upto 25 years and 26 to 40 years of age.
	Upto 25 years	135	67.5	
	26 to 40 years	50	25	
	41years and above	15	7.5	
2	Respondents Category			Most of the respondents were students (73.5) and the remaining 26.5 % were Teacher respondents in the present study
	Students	150	75	
	Teachers	50	25	



3	College Category		Majority of the respondents (71%) were from Arts and science college students and the remaining 29% were Engineering college students.
	Arts and Science College	142 71	
	Engineering College	58 29	
4	Sectors		42.5% of the respondents were associated with government colleges and 57.5% were associated with private colleges
	Government College	85 42.5	
	Private College	115 57.5	
5	Education Qualifications		As for as education is concerned 40% were UG qualified and 37.5% were PG Qualified and 22.5% were M.Phil. and Ph.D. qualified.
	UG	80 40	
	PG	75 37.5	
	M.Phil. and Ph.D	45 22.5	
6	Sex		While respondents sex is concerned 55% were male and 47% were female
	Male	110 55	
	Female	90 45	
7	Marital Status		Married respondents consists of 22.5%, unmarried were 72.5 % and widow and divorced were 5%.
	Married	45 22.5	
	Unmarried	145 72.5	
	Widow	6 3	
	Divorced	4 2	
8	Family Income		27.5% of the respondents income is below Rs. 15,000/-, 47.5% respondents income is between 15,001 and Rs. 35,000/- and only about 25% of the respondents are under Rs. 35,001 and above income group.
	Below Rs.15,000/-	55 27.5	
	Rs.15,001 to Rs.35,000/-	95 47.5	
	Rs.35,001/- and above	50 25	
9	Family Type		Majority of the respondents (72.5%) are living in nuclear family system and the remaining 27.5% are in Joint family system.
	Joint family	55 27.5	
	Nuclear family	145 72.5	
10	Ownership of House		Most of the respondents (66.5%) are residing in own house and the remaining 33.5% are residing in their rented houses.
	Own	133 66.5	
	Rented	67 33.5	
11	Housing Type		Most of the respondents (67.5%) housing type is concrete, (19.5%) are living in tiles house, and the remaining 13% are living in thatched and sheets houses.
	Thatched	12 6	
	Sheet	14 7	
	Tiles	39 19.5	
	Concrete	135 67.5	

Source: Primary data collected by the researcher

Table – 2 showing Women Entrepreneurship -Creating Attitude (WECA) among the respondents

Sl.N o.	Women Entrepreneurship Creating Attitude (WECA)Items	Result
1	I do not know how to access business information (WECA1)	71 % of the respondents response was strongly agree and agree, 24 % are neutral and only 6% were responded disagree and strongly disagree.
2	I don't want to start my own business (WECA2)	65% were strongly agreed and agreed and 35% of the respondents were strongly disagreed and dis-agree categories.
3	I don't have any business idea (WECA3)	Most of the respondents (74%) were do not having any business idea and the remaining 26% were having some ideas about business.
4	I lack the skills required to run a business (WECA4)	Almost 70% of the respondents strongly agree and agree category and only 30 were having an attitude that they have skills required to run a business.
5	The education field that I am studying is not suitable to start a business (WECA5)	68% of the responses show that their studies are not suited to start a business and 8 % of them were could not relate their studies with



		entrepreneurship and only 24% of them understand that their studies are suitable to start their business.
6	There is too much of formalities (WECA6)	The frequency result shows that 54% of the respondents were accepted about WECA6 and the remaining were not accepted WECA6
7	I do not have the communication skill, business skills and competencies to run a business (WECA7)	60% of the people accepted WECA7 and 10% were neutral and the remaining 30% were not accepted WECA7.
8	Women lack of proper knowledge about availability of raw materials (WECA8)	It was found that, 48% were accepted WECA 8 and 8% were neutral and the remaining 44% were not accepted WECA 8.
9	Women have low-level negotiation and bargaining skills (WECA9)	49% of the respondents accepted WECA 9 and 9% were neutral and the remaining 42% were not accepted WECA 9.
10	Women have Low-level risk taking attitude (WECA10)	45% of the responses show they were accepted WECA10 and 12% were neutral and the remaining 43% were not accepted WECA10.
11	Women in general not have much financial independence (WECA 11)	33% of the respondents accepted WECA 11 and 10 were neutral in their response and remaining 57 were not accepted WECA 11.
12	Women even with high qualifications are also dependent in finance and decision making(WECA 12)	Only 58% were accepted about WECA 12, 30% were not accepted with WECA 12. It shows women are financially Independent and making independent decisions.
13	Finding and keeping qualified employees are very difficult to run enterprise(WECA 13)	Only 43% of the responses show that they were accepted WECA13 and the remaining 57% were not accepted WECA13.
14	Learning about business markets is difficult(WECA 14)	Only 48% were agreed and strongly agreed WECA14 and the remaining 52% were not accepted WECA14.
15	Entrepreneurship does not have the same status or respect as others careers (WECA 15)	40% were agreed and strongly agreed WECA 15 and the remaining 60% were disagreed and strongly disagreed with WECA15.
16	Indian women give more emphasis to family (WECA 16)	Most of the respondents (70%) agreed and strongly agreed WECA16 and 5% were in neutral the remaining 25% were disagreed with WECA 16

Source: Primary data collected by the researcher

Discussion on- WECA

As for as WECA was concerned most of the respondents were having the following adverse attitudes that they were not knowing how to access business information (71%), not interested to start their own business(65%), not having any business ideas(74%), personally felt that they lack the skills required to run a business(70%), also having an attitude of education field that they are studying is not suitable to start business(68%), felt that there is too much of formalities for starting entrepreneurship(54%), having an attitude of that they are not having communication skill, business skills and competencies to run a business(60%), and saying that women in general lacks proper knowledge about availability of raw materials for self-employment programme, also accepted(58%) women even with high qualifications were also dependent in finance and decision making felt that women have low-level negotiation, bargaining skills, and risk taking attitude and Indian women give more emphasis to family. While positive attitude is concerned most of them feel finding and keeping qualified employees are not very difficult to run enterprise, not having difficulty in Learning about business markets, also strongly felt entrepreneurship gives the same status or respect as others careers gives and some of them think that it gives more respect than other careers. So there is a need to change the adverse attitude of the people towards women in entrepreneurship for future entrepreneurial development. These adverse attitudes will be changed through continuous efforts for sharpening the saw of the people through physical, mental, emotional and spiritual renewals and also through developing proper general knowledge and communication skills.

Table – 3 showing Women Entrepreneurship –Personal Attitude (WEPA) among the respondents

Women Entrepreneurship Personal Attitude	Respondents responses									
	SA	%	A	%	N	%	DA	%	SDA	%
Starting my own business sounds attractive to me	65	32.5	35	17.5	10	5	34	17	56	28
I have a clear idea of what I will do for my career life	72	36	23	11.5	5	2.5	40	20	60	30
I can spot a good opportunity long before others can	55	27.5	15	7.5	5	2.5	55	27.5	70	35
I excel at identifying opportunities	59	29.5	12	6	9	4.5	49	24.5	71	35.5
I am confident that I would succeed if I started my own business	75	37.5	25	12.5	10	5	49	24.5	41	20.5
It would be easy for me to start my own business	55	27.5	20	10	10	5	35	17.5	80	40
I have the skills and capabilities required to succeed as an entrepreneur	41	20.5	23	11.5	20	10	49	24.5	67	33.5
I am under my family control	90	45	15	7.5	25	12.5	28	14	42	21



I have a commitment to earn more for my family	95	47.5	20	10	30	15	24	12	31	15.5
I do things that people consider risky	101	50.5	25	12.5	10	5	25	12.5	39	19.5

Source: Primary data collected by the researcher

Discussion on WEPA

All the personal attitudes are helping for creating attitude. But the respondent in the present study lacks some personal attitude which in turn reduces their creating attitude. Some of these attitudes are, personally they have an attitude of starting own business is attractive, have clear idea of what they will do for their career life. Some attitudes are adversely correlated with creating attitude such as they could not spotting the opportunities before others can, and they were not excel in identifying the opportunities in general. Most of them felt that, they were confident in success if they started own business, nearly about 45% of the respondents said that they were under their family control and they could not take any decision right now. 50.5% personally they do risky things, 47.5% of them having commitment to earn more for my family. This shows that most of them want to earn more for their family but not having an attitude of starting self-employment ventures on their own. It means their past and present situations and experiences are not encouraging youngsters to start their ventures.

Table-4 showing the Women Entrepreneurship- Social, Education and Institutional Attitude(WESEIA)

Sl.No.	Women Entrepreneurship- Social, Education and Institutional Attitude (WESEIA) Items	Result
1	My education is supportive for me to start my future (WESEIA1)	It is clear from the evidential result 49% were accepted WESEIA1 and 14% were neutral and 37% were strongly disagreed and agreed with WESEIA1.
2	Societal views are not encouraging the women to enter into ED field (WESEIA2)	62% were agreed WESEIA2 and the remaining 38% were disagreed WESEIA2 due to various reasons.
3	Male domination reduces the participation of women in entrepreneurship area (WESEIA3)	WESEIA3 was strongly agreed and agreed by 54% of the respondents, 12 were neutral in their response and the remaining 34% were disagreed and strongly disagreed.
4	In my education institution, people are actively encouraging me to start Enterprises(WESEIA4)	38% were in agreed category and 10% were in neutral and the remaining 52% were in disagreed category WESEIA4.
5	In my Institution, we meet lots of people with good ideas for a new business(WESEIA5)	WESEIA5 was agreed by 23%, 10% were neutral in their answer and 67% were not accepted WESEIA5. Thus, this proves that 67% were not meeting peoples with good ideas for a new business.
6	My environment including family, friends, Institutions are supportive for ED(WESEIA6)	WESEIA6 was accepted by 46% and the remaining 54% were not accepted and neutral about WESEIA6
7	Social and cultural traits are major obstacles for Women entrepreneurship (WESEIA7)	WESEIA7 was accepted by 42% and only 1% were neutral and the remaining 57% were not accepted WESEIA7.
8	It is more beneficial to the society to have large number of enterprises (WESEIA8)	WESEIA8 was accepted by 79% of the respondents, and 21% were not accepted WESEIA8.
9	Educational Institutions are not encouraging entrepreneurship (WESEIA9)	WESEIA9 was accepted by 75% of the respondents and the remaining 25% of the respondents not accepted WESEIA9.
10	I have participated in some form of entrepreneurship education in my life (WESEIA10)	WESEIA10 was accepted by 30% of the respondents, 9% were neutral and 61% were not accepted WESEIA10 in the study area.
11	In general Women allow men to take most important decision (WESEIA11)	54% were accepted WESEIA11, 14% were neutral and 32% were not accepted WESEIA11.
12	I deal with problems as they arise, rather than wasting time to anticipate them to solve (WESEIA12)	WESEIA12 was accepted by 41% of the respondents and 11% were neutral and the remaining 48% were not accepted WESEIA12.

Source: Primary data collected by the researcher

Discussion on WESEIA

Nearly half of the respondent's attitude is their education is supportive for their future, this means they strongly believe that their education would provide good future for them, majority of the respondents thought that society is not encouraging women to enter into Entrepreneurship Field and also believed that male domination reduces the participation of women in entrepreneurship area. Majority of them said that, people at their education institutions were actively encouraging to start Enterprises, their environment including family, friends, Institutions are not supportive for Entrepreneurship Development.



Nearly about 42% their attitude is social and cultural traits are major obstacles for Women entrepreneurship, most of them (79%) large number enterprises are more beneficial to the society. 75% of them accepted that Educational Institutions are not encouraging entrepreneurship, most of them (61%) not even attended any single programme on entrepreneurship. 54% accepted that women allow men to take most important decision. Only 41% accepted to deal with problems rather than wasting time to anticipate solving. The above findings requires that the educational institutions must take this role of encouraging youngsters on entrepreneurship field and the structure of the education curriculum must also be restructured to include the content on providing awareness on Entrepreneurship.

Table – 4 Frequency table viewing the Women Entrepreneurship -Challenges Facing Attitude (WECFA) among the respondents

Sl.No.	Women Entrepreneurship -Challenges Facing Attitude (WECFA)	Result
1	The responsibility of running a business is too difficult (WECFA1)	WECFA1 was accepted by 73% of the respondents, 9% were neutral and the remaining 18% were not accepted WECFA1.
2	It would be too difficult to obtain the finance (WECFA2)	WECFA2 was accepted by 78% of the respondents, 7% were neutral, 15% were not accepted WECFA2.
3	I afraid of running into debt (WECFA3)	WECFA3 was accepted by 65% of the respondents, 7% were neutral and the remaining 28% were not accepted.
4	I would be afraid that my business ideas would fail (WECFA4)	WECFA4 was accepted by 54% of the respondents, 17% were neutral and the remaining 33% were not accepted. It show that more than half of the respondents were afraid of their business ideas would fail.
5	I would be afraid of the lack of a secure income (WECFA5)	WECFA5 was accepted by 47% of the respondents, 15% were neutral and the remaining 38% were not accepted WECFA5
6	Financial institutions are doubtful about abilities of women entrepreneurs(WECFA6)	WECFA6 was accepted by 55% of the respondents, 10% were neutral and the remaining 35% were not accepted WECFA6.
7	Women entrepreneurs are suffering from inadequate financial resources (WECFA7)	WECFA7 was accepted by only 42% of the respondents, 11% were neutral and the remaining 37% were not accepted. Thus it proves that majority of the respondents were agreed that accepted that Women entrepreneurs are suffering from inadequate financial resources.
8	Women entrepreneurs are compulsorily meet other business owners for having good share of ideas and experiences(WECFA8)	WECFA8 was accepted by 55% of the respondents, only 7% were neutral and the remaining 37% were not accepted WECFA8.
9	Attending business meetings or conferences with other business owners are challenging role for women Entrepreneurs (WECFA9)	WECFA9 was accepted by 60% of the respondents, only 14 were neutral and the remaining 26% were not accepted WECFA9.
10	I like challenges and new opportunities(WECFA10)	50% of the respondents like to face challenges and new opportunities, only 16% were neutral and the remaining 34% were not interested to face challenges and new opportunities.
11	Communication with other language other than mother tongue is challenging for Women Entrepreneurs (WECFA11)	WECFA11 was accepted by 61% of the respondents, only 14% were neutral and the remaining 25% were not accepted WECFA11.

Source: Primary data collected by the researcher

Discussion on WECFA

Majority of the respondents lacks the challenge facing attitude. 73% accepted the responsibility of running a business is too difficult; obtaining finance is too difficult (78%), running business into debt(65%), afraid that business ideas would fail (54%) ,afraid of the lack of a secure income (47%), Financial institutions are doubtful about the abilities of women entrepreneurs (55%), Women entrepreneurs are suffering from inadequate financial resources (42%), 55% accepted that the women must meet other business owners for having good share of ideas and experiences. It shows that they are not having faith on women leadership. 60% of the respondents felt that attending business meetings or conferences with other business owners are challenging role for women Entrepreneurs, 50% of them likes challenges and new opportunities and 61% of them accepted that communication with other language other than mother tongue is challenging for women Entrepreneurs. The



solution to these adverse attitudes is to develop the personal challenge facing attitude among the young generation of course future milliners.

Limitations of the Study

Attitude is nothing but the expression of favour and disfavours about place, things or objects, person and event. According to the famous psychologist Gordon Allport attitude is the most distinctive and indispensable concept in modern societal psychology and it can be formed from the individuals past and present experiences. So the situations are the deciding factors for the individual respondents in the present study. So, result derived from this present study may not be applicable for other respondents group and the respondents living in different situations.

Conclusion

Attitude is everything, attitude decides everything, and behavior is the outcome of attitude. Our situations and living environments, our interactions are deciding our behaviour which is base for all other developments in human beings. Enriching, shaping, molding attitude towards positive development in our life is not solely will done by Individuals alone. Thus, we need our societies support to develop strong positive attitude. This will gives positive energy to the people for further move. Therefore, for the development women entrepreneurship the must be quality is the positive attitude among the members of the society. All on a sudden we could not develop this positive attitude in people. From childhood at every stage one can get the encouragements to start their own ventures. For which one must believe that they are capable and they can do anything well.

References

Journals and Reports

1. Baporikar, N. (2007) *Entrepreneurship Development & Project Management*, Himalaya Publication House.
2. Book Review: *The Nature of Entrepreneurship: Entrepreneurs and Entrepreneurial Activities*, *Journal of Women's Entrepreneurship and Education*, 2012, issue 3-4, pages 137-140.
3. F. Niazkar and N. Arab-Moghaddam, *Study of Barriers to Women's Entrepreneurship Development among Iranian Women (Case Entrepreneur Women)* *World Academy of Science, Engineering and Technology, International Journal of Social, Behavioral, Educational, Economic, Business and Industrial Engineering* Vol:5, No:12, 2011.
4. P. Golrad, "Attributes, motives and goals to encourage women to start attitude business," *Quarterly Journal of Business*, No. 44, pp. 267-295, 2007.

Websites

1. <http://econpapers.repec.org/>.
2. www.economist.com.
3. www.eshteghal.ir.
4. www.koneshgaran.org.