

A Study on Motivation and problems of Micro Women Entrepreneurs in Western region of Tamil Nadu

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ABSTRACT

Women, being half the section of the society the growth of the society is based upon the upliftment of that section. A woman is not born to hide behind the kitchen but to achieve something. Any woman is a good manager of her house. It is only women who can be more loyal and more responsible in any type of enterprise. Today, the ratio of women entrepreneurs are increasing and to reach this, she had to cross many obstacles in her family as well as in the society. Education regarding self-employment should be given at an earlier stage which makes them financially independent. The government of India has been assigning increasing importance to the development of women entrepreneurs in the country in recent years. The statement of the problem is in spite of the outstanding performance, women entrepreneurs are not yet free from the problems while achieving their goals in the dynamic business environment. The basic problem of a women entrepreneur is that she is a women and she pertains to her responsibilities towards family, society and work. Therefore the average women hesitate to assume the role of entrepreneurs. The main objectives of the study is the various motivational factors which indulge them to motivational factors and problems of micro women entrepreneurs in western region of Tamil Nadu, Purposive Random Sampling technique is used to collect the data. The sample was taken from start the business and also to analyse the problems of women entrepreneurs in respect to socio-personal, marketing and finance. The research design was aimed at analyzing 120 respondents who are doing business in the western region of Tamil Nadu. The various statistical tools used for the study were Kendalls Coefficient of Concordance, ANOVA and t-Test. A suitable null hypothesis were framed and tested in the relevant places. It is concluded from the analysis that the micro women entrepreneurs are facing various problems via financial problems, socio personal problems and marketing problems. Women as a mother is always a role model for her child, when she starts utilizing the time in an effective manner that will pay a way for a women as an entrepreneur in a large scale.

Key words: ANOVA, Entrepreneur, t-Test

Introduction

“Women- A Powerful and Graceful Gender”

Women, being half the section of the society the growth of the society is based upon the upliftment of that section. A woman is not born to hide behind the kitchen but to achieve something. Any woman is a good manager of her house. It is only women who can be more loyal and more responsible in any type of enterprise. Today the ratio of women entrepreneurs are increasing and to reach this, she has to cross many obstacles in her family as well as in the society. Education regarding self employment should be given at an earlier stage which makes them financially independent. The government of India has been assigning increasing importance to the development of women entrepreneurs in the country in recent years.

Various national conferences of women entrepreneurs were undertaken which emphasizes the allotment of land, sheds, sanction of powers and licensing and women participation in industry. They suggest that women has to be treated as specific target groups, vocational training facility has to be provided to suit their varied needs and skills, an appropriate technological promotion should be provided to improve their efficiency and productivity, assistance for marketing the product has to be provided.

There are several institutional arrangements both at the centre and the state levels like nationalized banks, state financial corporations, state industrial corporations, district industry centers and voluntary agencies like FICCI's Ladies Organization (FLO), National Alliance of Young Entrepreneurs (NAYE) which have been engaged in the protecting and developing women entrepreneurs in the country. These are national and international women associations set up with a purpose to create a congenial environment for developing women entrepreneurship in rural and urban areas.

Statement of the Problem

In spite of the outstanding performance, women entrepreneurs are not yet free from the problems while achieving their goals in the dynamic business environment. The basic problem of a women entrepreneur is that she is a woman and she pertains to her responsibilities towards family, society and work. Therefore the average women hesitate to assume the role of entrepreneurs. The role conflicts of many women entrepreneurs prevent them from taking prompt decision in their business. Sometimes in a dominated society a woman hardly gets equal treatment and male ego puts barriers in their progress. Hence the study is attempted to know the motivational factors and problems of micro women entrepreneurs in the western region of Tamilnadu.

Objectives of the Study

1. To study the profile of micro women entrepreneurs in business.
2. To study the various motivational factors which indulge them to start the business.
3. To analyze the problems of women entrepreneurs in respect to socio-personal, marketing and finance.

Period of the Study

The survey to know the motivational factors and problems of Women entrepreneurs in the western region of TamilNadu lasted for a period of three months.

Research Methodology

I. Research design

The researcher aim at analyzing motivational factors and problems of micro women entrepreneurs in the western region of TamilNadu. Purposive Random Sampling technique is used to collect the data.

II. Area of the Study

The study is undertaken in the western region of Tamil Nadu.

III. Sample Size

The sample size for the study is 120 respondents, who are residing and doing business in the western region of TamilNadu.

IV. Data source

The primary data is collected using descriptive structured questionnaire.

V. Statistical Tools Used For the Study

The following statistical tools have been used to analyze the primary data. Simple Percentage Analysis, Kendall's Coefficient Of Concordance, ANOVA

VI. Hypothesis

A suitable null hypothesis were framed and tested in the relevant places.

Limitation of the Study

The researcher has selected only 120 samples. Such small quantity of the respondents cannot represent the characteristics of women entrepreneurs as a whole.

Profile of the Study Entrepreneur

The word 'Entrepreneur' derives from the French word "**Entreprendre**" (to undertake) .In the early 16th Century it was applied to persons engaged in military expeditions, and extend to cover construction and civil engineering activities in the 17th century, but during the 18th century, the word 'entrepreneur' was used to refer to economic activities. Many authors have

defined 'entrepreneur' differently. Generally, an entrepreneur is a person who combines capital and labor for production. According to **Cantillion** "Entrepreneur is the agent who buys means of production at certain prices, in order to sell at prices that are certain at the moment at which he commits himself to his cost". According to **P.F Drucker** "he is one who always (1) searches for change (2) responds to it (3) exploits it as an opportunity".

Entrepreneurship

According to Schumpeter, "Entrepreneurship is based on purposeful and systematic innovation. It includes not only the independent businessman but also company directors and managers who actually carry out innovative functions"

Factors that motivate people to become Entrepreneurs

According to **P.N. Sharma** the motivating factors to become an entrepreneur are as follows:

1. External Factors

The external factors include:

1. Assistance from Government / Financial Institutions.
2. Availability of technology / raw materials.

2. Internal Factors

1. The internal factors includes:
2. Educational background.
3. Occupational experience.
4. Desire to work independently in manufacturing line.
5. Family background

Women as Entrepreneurs in India

Women owned businesses are highly increasing in the economies of almost all countries. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. 'Women Entrepreneur' is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and socio life. With the advent of media, women are aware of their own traits, rights and also the work situations. The glass ceilings are shattered and women are found indulged in every line of business from pappad to power cables. The challenges and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job creators.

They are flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation. In India, although women constitute the majority of the total population, the entrepreneurial world is still a male dominated one. Women in advanced nations are recognized and are more prominent in the business world.

Problems of Women Entrepreneurs

The problems of women entrepreneurs are as follows

1. Lack of confidence

In general, women lack confidence in their strength and competence. The family members and the society are reluctant to stand beside their entrepreneurial growth. To a certain extent, this situation is changing among Indian women and yet to face a tremendous change to increase the rate of growth in entrepreneurship.

2. Socio-cultural barriers

Women's family and personal obligations are sometimes a great barrier for succeeding in business career. Only few women are able to manage both home and business efficiently, devoting enough time to perform all their responsibilities in priority.

3. Market-oriented risks

Stiff competition in the market and lack of mobility of women make the dependence of women entrepreneurs on middleman indispensable. Many business women find it difficult to capture the market and make their products popular. They are not fully aware of the changing market conditions and hence can effectively utilize the services of media and internet.

4. Motivational factors:

Self-motivation can be realized through a mind set for a successful business, attitude to take up risk and behavior towards the business society by shouldering the socio responsibilities. Other factors are family support, Government policies, financial assistance from public and private institutions and also the environment suitable for women to establish business units.

5. Knowledge in Business Administration:

Women must be educated and trained constantly to acquire the skills and knowledge in all the functional areas of business management. This can facilitate women to excel in decision making process and develop a good business network.

6. Awareness about the financial assistance

Various institutions in the financial sector extend their maximum support in the form of incentives, loans, schemes etc. Even then every woman entrepreneur may not be aware of all

the assistance provided by the institutions. So the sincere efforts taken towards women entrepreneurs may not reach the entrepreneurs in rural and backward areas.

Problems faced by Micro Women Entrepreneurs

Life for Woman Entrepreneur having a micro industry is not a bed of roses. The individual woman entrepreneur single-handedly faces a plethora of seemingly endless problems. Some of the common problems faced by women entrepreneurs are:

1. Bank and other Financial Institutions do not consider Middle Class Women Entrepreneurs as “Serious” applicants for setting up their projects and they are hesitant to provide financial assistance to unmarried women or girls taking into consideration that who will return the loan either parents or in-laws. This humiliates unmarried women and they generally leave the idea to set up their ventures.
2. Attitude of Officers of Support System is not motivating and encouraging as they have the belief that setting up of business/ industry is not the Women’s cup of tea.
3. Financial Support System suffers from adhocism/ unpredictable delays.
4. Moving in and around the Market is again a tough job for Middle Class Women Entrepreneurs in India Socio system.
5. Women cannot get Sales Tax number (Registered) without a male partner. This again humiliates prospective Women Entrepreneurs. This is male chauvinism at its worst and that too at the eve of the 21st Century.
6. The Security/ Surety and collateral requirements of Banks and Financial Institutions specially frustrate unmarried women / girls. It is extremely difficult for girls and sometime other women also particularly those, coming from a lower Socio-Economic level to set up a modest sized unit as their own financial and other resources are barely inadequate to meet the promoter’s contribution.
7. Man in the role of Father/ Brother/ Husband in general are not ready to accept Entrepreneurship as career option for women in their homes, as it is unorganized and is full time activity.
8. Personal (family) reasons like: Women’s more inclination towards family activity for married middle class women in India: “Family is the priority”. For unmarried women: “Marriage is the priority because of Indian socio system”.

But despite these numerous barriers and tangible obstacles women are today, entering the field of business in increasing numbers.

Analysis and Interpretation

This chapter deals with the analysis and interpretation of the study on the topic, “A Study on the Motivation and Problems of Micro Women Entrepreneurs in Western region of TamilNadu”, is presented based on a sample of 120 respondents. The collected data are classified and tabulated. The data are analyzed using the following statistical tools:

1. Simple Percentage Analysis
2. Kendall's Coefficient Of Concordance
3. ANOVA

Simple Percentage Analysis

Simple percentage analysis is carried out for all the questions given in the questionnaire. This analysis describes the classification of the respondents falling under each category. The percentage analysis is used mainly for standardization and comparison. Diagrams and charts depicted are in support of the analysis.

Table-1: Personal Details

AGE	Age	No Of Respondents	Percent
	18-25 yrs	22	18.3
	26-35 yrs	51	42.5
	36yrs & Above	47	39.2
	Total	120	100.0
EDUCATIONAL QUALIFICATION	Educational Qualification	No. of. Respondents	Per cent
	Up to Middle level	17	14.2
	Higher secondary	29	24.2
	Diploma	20	16.7
	Under graduates	54	45.0
	Total	120	100.0
MONTHLY INCOME	Monthly Income	No .of. Respondents	Per cent
	<=Rs.10000	6	5.0
	Rs.10001 to Rs.20000	63	52.5
	Rs.20001 to Rs.30000	36	30.0
	Rs.30001 & Above	15	12.5
	Total	120	100.0
NATURE OF FAMILY	Type of Family	No. of. Respondents	Per cent
	Nuclear	91	75.8
	Joint	29	24.2
	Total	120	100.0
MARITAL STATUS	Marital Status	No. of. Respondents	Per cent
	Unmarried	21	17.5
	Married	90	75.0
	Widow	9	7.5
	Total	120	100.0
OCCUPATION OF FAMILY/HUSBAND	Occupation	No. of. Respondents	Per cent
	Employed	40	33.3
	Business	61	50.8
	Agriculture	19	15.8
	Total	120	100.0

Source: Primary data

The above table's show that 42.5 per cent of the respondents belong to the age group of 26-35 years and among the respondents 45 per cent are under graduates and 52.5 per cent of the respondents are earning a monthly income of Rs.10001-20000. It is very clear that 75.8 per cent of the respondents belong to the nuclear family and 75 per cent are married among whom 50.8 per cent of the respondent's family/husband occupation is business

Table-2: Business Details

NO. OF. YEARS IN PRESENT BUSINESS	No. of. Years in Present Business	No.of.Respondents	Per cent
	<3 yrs	39	32.5
	4 to 6 yrs	51	42.5
	7 to 9 yrs	18	15.0
	> 9 yrs	12	10.0
	Total	120	100.0
NATURE OF INDUSTRY	Nature of Industry	No. of Respondents	Per cent
	Manufacturing	30	25.0
	Services	53	44.2
	Trading	37	30.8
	Total	120	100.0
TYPE OF BUSINESS VENTURE	Type of Business Venture	No. of Respondents	Per cent
	Sole proprietorship	92	76.7
	Partnership	28	23.3
	Total	120	100.0
INITIAL INVESTMENT	Initial Investment	No. of Respondents	Per cent
	Up to Rs.1,50,000	36	30.0
	Rs.1,50,001 to Rs.3,00,000	37	30.8
	>Rs.3,00,000	47	39.2
	Total	120	100.0
MAIN SOURCE OF FINANCE FOR BUSINESS	Source for Finance	No. of Respondents	Per cent
	Own fund	55	45.8
	Loans	22	18.3
	Both	43	35.8
	Total	120	100.0

Table 2. Continued			
SOURCE OF OWN FUNDS	Source of own fund	No. of Respondents	Per cent
	Personal savings/Family support	92	93.9
	Retained earnings	4	4.1
	Venture capitalists	2	2.0
	Total	98	100.0
SOURCES OF LOANS FOR THE BUSINESS	Source of Loan	No. of Respondents	Per cent
	Banks	46	70.8
	Financial institutions	15	23.1
	Government	4	6.2
	Total	65	100.0
PROFITABILITY IN PER CENT	Profit	No. of Respondents	Per cent
	<75per cent	54	45.0
	75-100per cent	45	37.5
	>100per cent	21	17.5
	Total	120	100.0
NO. OF EMPLOYEES	No. of Employees	No. of Respondents	Per cent
	Up to 2 Members	53	44.2
	3 to 5 Members	50	41.7
	>5 Members	17	14.2
	Total	120	100.0

Source: Primary data

It is clear from the above table that 42.5 per cent of the respondents are in the present business for about 4 to 6 years, 44.2 per cent of the respondents nature of industry is service, 76.7 per cent of the respondents business venture is sole proprietorship, 39.2 per cent of the respondents initial investment is above Rs.3,00,000, 45.8 per cent of the respondents main source of finance for the business is own fund, 93.9 per cent of the respondents main source of own fund for the business is personal savings /family support, 70.8 per cent of the respondents main source of loan for the business is through banks and 45 per cent of the respondents business profit in percentage is below 75 per cent.

Kendall's Coefficient of Concordance

Kendall's coefficient of concordance (W) is used to find the extent of similarity among the respondents in assigning the ranks to the given items .W ranges between 0 and 1, higher the value of W, more the similarity among the respondents in assigning the ranks.

Table-3: Strength of Their Business Enterprise

Strength of their business	Mean Rank
Strong teamwork	2.25
Value added service	2.61
Customer loyalty	2.04
Financial soundness	3.10

Source: Computed

Kendall's W	.129
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It is inferred from the above table that most of the respondents have given top priority for customer loyalty (2.04 per cent)

Table-4: Strategies Adopted To Promote Their Business

Strategies adopted	Mean Rank
Adding new product and services	2.83
Expanding operations	2.84
Selling to new markets	3.09
Increase in production capacity	3.46
Promotional activity	4.27
Effective utilization of human resources	4.52

Source: Computed

Kendall's W	.153
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It is inferred from the above table that most of the respondents have given top priority for adding new product and services (2.83 per cent).

Table-5: Goal and Vision of Their Business Enterprise

Goal and vision	Mean Rank
Serving society	2.75
To become great	2.13
Fulfilling potential ambition	2.58
To earn profit	2.54

Source: Computed

Kendall's W	.042
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It is inferred from the above table that most of the respondents have given top priority for to become great (2.13per cent).

ANOVA

ANOVA technique is used when multiple sample cases are involved. ANOVA is to test for difference among the means of populations by examining the amount of variation within each of these samples, relative to the amount of variation between the samples

Table-6: Educational Qualification vs. Motivational Factors

		MOTIVATIONAL FACTORS SCORE		
		Mean	S.D	No.
Educational Qualification	Up to Middle level	26.94	2.61	17
	Higher secondary	28.21	2.37	29
	Diploma	28.15	3.63	20
	UG & Above	27.83	5.38	54
TOTAL		27.85	4.17	120

Source: Computed

It is evident from the above table that the highest mean value of 28.21 has been found for the higher secondary group, which denotes that they motivated highly than compared to the other educational group.

Ho: There is no significant difference among the educational qualification of the respondents and their motivational level.

Table-7: ANOVA for Motivational Factors Score and Educational Qualification

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	19.550	3	6.517	.369	NS
Within Groups	2047.750	116	17.653		
Total	2067.300	119			

Source: Computed

The ANOVA result shows that the calculated F ratio is 0.369 which is less than the table value 2.683. So it is evident that there is no significant difference among the educational qualification of the respondents and their motivational factors. Hence, the hypothesis is accepted.

Table-8: Nature of Industry and Marketing Challenges

		MARKETING CHALLENGES SCORE		
		Mean	S.D	No.
Nature of Industry	Manufacturing	15.30	1.60	30
	Services	14.79	2.29	53
	Trading	13.97	1.86	37
TOTAL		14.67	2.06	120

Source: Computed

It is evident from the above table that the highest mean value of 15.30 has been found for the manufacturing industry, which denotes that they are having higher marketing challenges than compared to the other industries.

Ho: There is no significant difference among the nature of industry of the respondents and their marketing challenges.

Table-9: ANOVA for Marketing Challenges Score and Nature of Industry

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	30.677	2	15.338	3.802	*
Within Groups	471.990	117	4.034		
Total	502.667	119			

Source: Computed

Significant at 5 per cent

The ANOVA result shows that the calculated F ratio is 3.802 which is higher than the table value 3.074. So it is evident that there is 5 per cent significant difference among the nature of industry of the respondents and their marketing challenges. Hence, the hypothesis is rejected.

Table-10: Nature of Family and Socio Personal Problems

		SOCIO-PERSONAL PROBLEMS SCORE		
		Mean	S.D	No.
Nature of family	Nuclear	11.55	2.25	91
	Joint	11.17	2.02	29
TOTAL		11.46	2.20	120

Source: Computed

The mean value ranges between 11.55 and 11.17. The highest mean value of 11.55 has been found for the nuclear family, which implies that the socio-personal problem is high in nuclear family when compared to joint family.

Ho: There is no significant relationship between nature of family and socio-personal problem of their business.

Findings

The following are the important findings of the study,

1. Majority of the respondents are in the age group of 26-35 years and 45 per cent are under graduates.
2. Majority of the respondents are married and belong to the nuclear family 52.5 per cent of the respondents monthly income ranges from Rs.10001-20000.
3. Majority of the respondent's family/husband occupation is business and they are running the present business for about 4 to 6 years.
4. Majority of the respondent's business venture is sole proprietorship and their nature of industry is service whose initial investment is more than Rs.3, 00,000.
5. Majority of the respondents main source of finance for the business is own fund, it is through their personal savings and family support and banks is the main source for loan.
6. Majority of the respondent's business profit in percentage is below 75 per cent and they have more than 5 employees in their business.

Kendall's Coefficient of Concordance

Kendall's coefficient of concordance shows that there is less similarity among the respondents in assigning the rank for strength of their business, strategies adopted to promote and goal/vision of their business.

ANOVA

1. The ANOVA results shows that there is no significance difference among the respondents motivational factors and socio-personal when compared with their demographic factors such as educational qualification, , nature of industry ,main source of finance, profitability and no. of. Employee in the business.
2. In marketing challenges is no significance difference among the respondents initial investment, profitability of the business.
3. The result shows that there is a significance difference among the respondents nature of industry and marketing challenges.
4. Initial investment, marital status and motivational factors have shown a significance difference and there is a significance difference in number of employees and marketing challenges.

Suggestions

1. The banks and other financial institutions should provide loan to the women who are willing to do business without lengthy procedure.
2. The indifferent attitude of the society about the women as entrepreneurs should be changed.
3. A workshop or EDP should be given to the students in their graduation level, which will motivate them to be an entrepreneur and lead their life as successful women.
4. The need and importance of being engaged in work should be insisted to the girls in their middle age so that there will be increasing number of women participation in business, near future.
5. The advertisement should be made effective for the products whose entry is more than 10 years because of their rivals.
6. Government should incentives for the export goods of micro business.
7. The District Industrial Center has to provide free marketing of goods manufactured by micro business entrepreneurs.

Conclusion

It has been found from the analysis the micro women entrepreneurs are facing various problems viz financial problems, socio personal problems and marketing problems. The women in Indian scenario always face dual responsibility in family as well as in business. In spite of all this, responsibilities and problems the women entrepreneurs are tackle their business problems in a successful manner. With the support of financial institutions and government authorities the women entrepreneurs can give laurels to the society and a nation as a whole. Financial liberty and use of their individual skills in an effective manner is considered to be very important. Women should not restrict themselves with the household works they should use their potential in an effective manner which later helps their family financially strong and becomes as a family business. “Women as a mother is always a role model for her child, when she starts utilizing the time in an effective manner that will pay a way for a women as an entrepreneur in a large scale”.

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