

The Thriving Women Entrepreneurs In Tamil Nadu: Motivational Factors

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INTRODUCTION

Entrepreneurs play a very important role in the socio-economic welfare of the country. They identify the needs of the business, purchase the other factors of production and coordinates with them for some productive purposes. They are the innovators, researchers and risk-takers of the company. Due to the mixed economy in India, both public and private entrepreneurship exists here. Large scale sectors are under the public entrepreneurship. The middle and small scale sectors are under the private entrepreneurship. In order to develop entrepreneurship in this sector, Government of India has stepped towards the Entrepreneurship Development Programmes.

An entrepreneur can be defined as one who initiates and establishes an economic activity or enterprise. Entrepreneurship thus refers to the general trend of setting up new enterprises in a society (Begum, 1993). The International Labor Organization (ILO, 1984, cited in Islam and Aktaruzzaman, 2001) defines an entrepreneur as a person with a set of characteristics that typically includes self-confidence, result-oriented, risk taking, leadership, originality and future-oriented. Khanka (2002) referred to women entrepreneurs as those who innovate, imitate or adopt a business activity. Given that entrepreneurship is the set of activities performed by an entrepreneur, it could be argued that being an entrepreneur precedes entrepreneurship. In any case, the entrepreneurial definitions described above highlight the aspects of risk-taking, innovating and resource organizing.

The aim of the present study is to test the status of Women Entrepreneurs in India with reference to selective cities. This study was carried out as the role of women entrepreneurs has gained significance in today's environment. The present study is based on the women entrepreneurs in and around Trichy and Thanjavur. Women, who succeed as entrepreneurs, are risk taking personalities. The women entrepreneurs have their own identity in the world of entrepreneurship. Most of them are capable of fully identifying themselves in their new economic role in society. The study has highlighted many factors that have motivated women entrepreneurs in starting an entrepreneurial career. Success has been seen mostly among the mid thirty and early forty age group. The government schemes, incentives and subsidies have stimulated and provided support measures to women entrepreneurs in and around the city.

The study suggests a new role for women in our economic development. It also provides great potential for accelerating entrepreneurship movement by developing women entrepreneurship. The development of women has become an important issue in the present day context. Analyses have so far considered anthropological, social and economic factors, which either inhibit or facilitate women development. A significant trend over recent years has been towards examining cultural and psychological dimensions of women's role.

This study also attempted to find the motivational factors that drove these women to become entrepreneurs. It revealed that women do not enter business or industry primarily out of economic factors, or in other words, to make money. The survey indicates that the first and foremost factor listed out by them was "to keep busy", followed by "wanting to fulfill one's ambition", and "pursue one's own interests".

The detailed aspects of these factors along with others will be discussed in the following.

OBJECTIVES OF THE STUDY

The broad objectives of the study were:

- ☛ To identify women, who make successful entrepreneurs, their motivational factors and their drive.
- ☛ To study the types of problems they encounter in order to reach the level of success.

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- ✿ To discover the operational problems they are presently facing.
- ✿ To make suitable suggestions for further improvement.

METHODOLOGY

In this research, a stratified sampling technique was used. A detailed questionnaire bringing out the various aspects of the study was first prepared and tested. In this research, 70 successful women entrepreneurs were interviewed. The sample was selected from two towns, Trichy and Thanjavur. The sample selection was as under: Trichy : 60% and Thanjavur : 40% . This break up was due to the fact that there was a greater concentration of available successful women entrepreneurs in Trichy, when compared to Thanjavur.

SCOPE AND LIMITATIONS OF THE STUDY

As a purposive sampling technique was applied, the results arrived at do not reflect the views of the total population of successful women entrepreneurs. However, the results are indicative of the general trend in the motivation, identity and problems faced by successful women entrepreneurs. It was planned to assess the financial performance of firms with the help of financial statements. But it was not readily available, as the respondents were reluctant about sharing the financial information. The study was carried out in between January, 2010 and April, 2010 and completed by May, 2010.

ANALYSIS AND INTERPRETATION

Research on entrepreneurship has evolved various characteristics that have identified entrepreneurs.

1. A majority (52.2%) of the respondents were between the ages of 36-45 Years.
2. From the sample, it was inferred that 78.3% were married, 8.3% were divorced, 8.3% were widows and 5.0% were single.
3. 50.0 % of the respondents were graduates, followed by 25.0% who were undergraduates/diploma holders. 10% of them were postgraduates and 15% were professionally qualified.
4. Of the total sample, the majority (63.3%) belonged to nuclear families. When analyzed on the basis of number of children, the majority (84.2%) had upto 3 children.
5. The figures clearly indicates that despite the common belief that joint families would be more supportive to women who want to branch off on their own and enter business, the researchers found that it is the nuclear family which has produced more entrepreneurs. This may be due to the fact that in a nuclear setup, the woman has an equal say and is more open to new ideas; also, it is easier to convince only one person in the family.
6. 45.0% of the children of the respondents were in the age group of 11-20 years. As children at this stage do not need consistent attention, it is quite understandable that women would take to doing something worthwhile to keep themselves busy.
7. An analysis of the occupation backgrounds of the families-parents, in-laws and husbands' occupations were collected. It is interesting to note that while majority i.e. 44.6% of the respondents originally came from service background, 41.4 % were mostly married into business families and the husbands' occupation was also business for 43.5% of the respondents. Having lived in business environment after marriage, it seems that it is easier for these women to take to business rather than to any other vocation. This is despite the fact that majority of them belonged to the safer service environment before marriage.

MOTIVATIONAL FACTORS FOR WOMEN ENTREPRENEURS

The reasons for which women enter into business seem quite different from that of men to become entrepreneurs. In order to arrive at an objective assessment, the respondents ranked 15 possible motivating factors in the order of priority. The weighted scores were accordingly prioritized.

The first 3 ranks were taken for scoring purpose. The reason ranked first was given 3 points, the second received 2 points and the third received 1 point. It is evident from the study, that women entered into business "To keep busy" and this factor ranked 1st amongst the motivational factors followed by the desire "to fulfill ambition". "To pursue own interest" was ranked 3rd, followed by "By accident or circumstances beyond control". The above ranking indicates an interesting assemblage of reasons and factors that motivated the respondents.

The research on entrepreneurship has proved that “*the need to excel and achieve*” and “*the ability to take calculated risks*” are the prime factors that motivate people. However, this study indicates different things from the accepted pattern of thinking. “*Keeping busy*” has emerged as the dominant factor motivating women entrepreneurs. The data reveals that while 60.8% of the respondents have been taking help of their male counterparts in running their enterprises, 39.2% are operating entirely on their own. However, when asked whether they could successfully run their enterprises on their own, 75% said yes.

This is further supported by the fact that majority of respondents were not under economic stress at the time of entering business. “*To earn money*” had been cited as the fifth priority for entering into business. The fact that low priority had been given to “*giving good education to children*”, “*securing social prestige*”, “*making quick money*” etc., further substantiates that most of the respondents belonged to fairly well to do families. The second and third priorities had been identified as “*to fulfill ones' ambition*” and “*to pursue own interest*”, which indicates their sense of independence. However, the difference in score between these two factors and the first factor identified is rather significant. Some respondents on their own indicated “*facing challenges*” as a motivating factor, but the priority for this factor was ranked at the 6th position with a score of only 16.

The fourth priority was “*by accident or circumstances beyond control*”. This is because of the death of their fathers/husbands. As pointed out earlier, a larger percentage of women entrepreneurs were either married into business families, or had businessmen as husbands. This could be one of the reasons why, despite having educational qualifications, none of them thought of taking up a job. No priority has been allotted to the factor “*no educational qualification for job*”. 65.2% of women had approached banks for some kind of financial assistance; 24.1% had depended entirely upon their own capital. The facility taken from banks was basically for working capital limits.

SOURCES OF IDEA GENERATION

In continuation of the earlier analysis, the respondents found that majority of women (31.3%) entered into business due to their own initiative. Although the women had entered business primarily to keep busy, the idea was generated from their own desire (33.3%). Other factors like advice from family, business family background and availability of finance (26.7%) coupled with their own desire did contribute significantly towards this decision.

It is evident from data that majority of women (48.3%) had gone in for sole proprietorship concerns, followed by partnership concerns (36.7%) and private limited companies (15.03%).

FACTORS RESPONSIBLE FOR CHOICE OF PRODUCT

Table 1 : Factors Responsible For Choice Of Product Line

Factors	% of total
1. High Demand	51.0
2. Possessing Skills	30.2
3. Ready market	30.1
4. Future Prospects	24.0
5. Requiring creativity	23.9
6. Typically 'feminine'	17.7
7. Socially accepted	17.6
8. Past experience in line	15.5
9. Family business	13.5
10. Less Mobility required	11.5
11. Lower Cost	9.3
12. Short Gestation period	5.2
13. High rate of return	5.2
14. Any other	---

Source : Primary Data

From a list of 13 possible factors, the respondents were asked to identify factors responsible for choice for their product line.

A glance at the first four factors (Table 1) indicates a clear professional attitude towards selection of the product line. This is reinforced by the fact that low priorities have been given to factors like short gestation, high rate of return, lower cost, less mobility required etc. At the same time, low priority has also been given to factors like “typically feminine” and “socially accepted” activities. From the sample, it is evident that past experience in the line had been given a low priority (15.5%).

PROJECT SELECTION

It is generally believed that whenever women venture into business, preference is given to non-technical or feminine activities involving skills that women generally possess. Along with this, the trend of thinking is that women prefer the safer trading and service industry. However, the Table 2 given below dispels these myths.

Table 2 : Type Of Products Taken By The Respondents

Type of products	% of total
1. Food Products	3.3
2. Chemical, Rubber & Plastics	8.3
3. Printing & Paper Products	6.7
4. Leather	3.3
5. Handloom & Garments	21.7
6. Textile	8.3
7. Beauty Clinics	8.3
8. Consultancy	5.0
9. Electronics & Electrical Equipment	13.3
10. Stainless Steel Utensils	3.3
11. Machinery	10.0
12. Other item (Photostat, Wooden toys)	8.3

Source : Primary Data

For example, 21.7% of respondents were involved in handloom and garment manufacturing, followed by electronics and electrical equipment (13.3%). This is followed by machinery (10.0%) chemicals, rubber and plastic, textiles and beauty clinic and other items falls in the next place (8.3% each).

Another interesting finding is that food products, Leathers and stainless steel utensils figured at 3.3 % each.

ACTIVITIES AND SOURCES OF HELP

The survey also proves beyond doubt that women do not stick to the safer trading and service industry. Majority of the sample (70.0%) went in for manufacturing, followed by service industry (16.7%) and trading (13.3%). A further analysis vis-à-vis their educational background reveals that majority of the women, who went in for manufacturing, were simple graduates (45.2%) followed by undergraduates (31.0%). Very few women (14.3%) had professional qualifications, and yet, went in for manufacturing. Graduates again had the lead in trading activities. From the sample, 100% of the women who were engaged in trading were graduates. Graduates again accounted for 40.0% of those women engaged in service industry like beauty clinics etc. As a matter of fact, a majority of the sample (51.7%) were graduates, followed by undergraduates (26.7%). Professionals only accounted for 13.3% of the total sample, whereas, only 8.3% of the women were post-graduates.

The fact that a majority of women are only graduates, and had mostly taken to manufacturing raises a serious doubt about their intentions. Does it mean that the business is only taken lightly, considering most women do not have financial problems? This, coupled with the finding, that majority entered into business just to keep busy strengthens this premise. This is further strengthened by the fact that 48.3% of the sample had gone in for training, whereas 51.7% were untrained. If their businesses are doing well despite a lack of expertise on their part, and an obvious dependency

upon others, could they not expect greater gains by professionalism? One sees a sense of complacency in this kind of an attitude.

Table 3 : Distribution Of Respondents According To Background

Training	% of total
Trained Women	48.3
Untrained Women	51.7
Help Taken	% of total
Women operating independently	36.7
Women taking male help	63.3

Source : Primary Data

From the above Table 3, it is clear that majority of women have to depend upon someone to help them in their day-to-day activities. On enquiring, it was found that 36.7% of the women have taken no help and are independently running their business, whereas, 63.3% of the women entrepreneurs do depend upon male help. A look at the Table 3 shows a direct correlation between training and dependency upon male help. While this does not mean that it is only trained women who are independent of male help, or vice versa, but clear trend emerges, which indicates that with a higher incidence of training, there could be a possibility of lower dependence on male help.

Table 4 : Distribution Of Respondents On The Basis Of Help Received (%)

Kind of Help	Manufacturing	Trading	Service	Total
Sales & Marketing	66.6	33.4	---	17.7
Liaison and Field Work	83.3	16.7	---	17.7
Accounts	80.0	20.0	---	14.7
Moral & General	66.6	---	33.4	8.8
Administration	71.4	7.17	21.4	41.1
Total	73.5	14.7	11.8	100.0

Source : Primary Data

Regarding the kind of help that the sample has taken, it can be inferred from Table 4 that majority (41.1%) pertained to moral and general administration help, provided mostly by husbands. Women tend to depend upon male help for sales and marketing (17.7%), liaison and field-work (17.7%), technical (14.7%) and accounts (8.8%).

AWARENESS OF INCENTIVES

Training makes entrepreneurs more aware of their environment, and of the facilities and incentives offered by the Government, to give encouragement to women entrepreneurs. This evident from the Table 5 given below:

Table 5 : Respondents' Awareness Regarding Incentives

Training	Awareness of Special Incentives			Total
	Aware	Partially Aware	Not Aware	
Trained	27.6	24.1	48.3	48.3
Untrained	19.4	6.5	74.2	51.7
Total	23.3	15.0	61.7	100.0

Source : Primary Data

Of the trained entrepreneurs, 51.7% were either aware or partially aware of the special incentives for women entrepreneurs; whereas, 74.2% - an overwhelming majority of untrained women entrepreneurs, were not at all aware of the incentives meant for them. But it is surprising to note that very few had availed special incentives. After discussion with the respondents, the general feeling was that those incentives only existed in paper and that the formalities for availing them were too many and complicated. On probing deeper, some respondents admitted that

they had no time to find out about these schemes. Others who were better read, and had subscribed to various journals pertaining to industry finance, management, etc. claimed that no mention of these special incentives appeared anywhere in them. They generally felt that not enough publicity was being given to such incentives to attract women entrepreneurs.

OPERATIONAL PROBLEMS

The approach of an entrepreneur, who starts a new enterprise, would be varied, depending on the social and cultural settings. The personality, qualities, the values that sets the goal towards the success, would vary. Every entrepreneur faces some problem in running business, and women in this study are no exception. In the sample, almost 15.7% of the women said that they did not have any problems. One of the respondents said during an interview, *"I don't see problems as problems"*. This is quite encouraging and proves that they have accepted problems as a part of the business.

The majority of the women (84.3%) indicated problems of varied nature. Some of the respondents said that problems arise when dealing with workers. It seems semi-educated or uneducated class of workers cannot visualize a *"female boss"* in their field of work. The other factors, which have been indicated by the respondents, were marketing, recovery of payments from customers and mobility. The above three factors are related to outside or field jobs, which women generally find cumbersome. The problems towards mobility could be multifarious; it could be because of transport, time, distance or other priorities, or even social factors such as insecurity in traveling alone or during late hours, which generally hamper women. Interestingly, *"honesty"* had been indicated as one of the problems. *"If you are honest, you just cannot do business"*, one of the respondents revealed during interview. This is the way in which most of us do business in India today.

OPERATIONAL PROBLEMS ATTRIBUTED TO BEING A WOMAN

In the survey, an attempt has been made to find out from the respondents, the problems which they faced while running their business, which are specific to their gender. Out of the total sample, 48% did not feel that they faced any problems by virtue of being a woman. This indicates a good turning point, in the sense that women are developing confidence to undertake any work, thereby, shedding inhibitions. This would encourage many future women entrepreneurs to plunge into business. About 8% of the women felt that they faced less problems due to their gender. *"In many place of work, work got done faster because I am a woman"*, an entrepreneur quoted. It was quite heartening to find the majority (56%) of the women were aware of their competence.

The remaining 52% of the women felt that woman have to fight harder in the entrepreneurial world. *"Business world is cruel and women do not fit in here"*; an exporter quoted. Mostly, all of them felt that the general competence of women was still suspected. As such, they were vulnerable and often exploited. The other kinds of problems were very common as *"not being able to work in night shifts, less mobility, less output due to role conflict, etc."*

WOMEN WITH NO PROBLEMS

This particular category of women in the sample constitutes a good amount of the total sample. These women were able to understand and work effectively and possessed a sense of self-worth and confidence and could see a situation more positively. It was found that the problems diminished with the passage of time and growing maturity.

It can be seen that all the respondents in the age group of 55 years and above visualized no problems. It was also found that there is a direct correlation between higher age and the ability to overcome problems. An elderly woman is more mature, and thus is less vulnerable. She often projects a *"mother figure"* among the workers, and therefore, is more easily acceptable as their leader.

WOMEN ENTREPRENEURS AND ROLE OF STRESS

Every one is subjected to stress because of influence of both organizational and personal situations. Women are subject to a greater stress as the demands of home and career at times causes conflict. As women, they have to strive hard to fulfill their multiple roles. At the same time, they have to project a different image as chief executives of their business. It was found that majority of the respondents (65%) did not suffer from any role conflict. Almost all those

who suffered from conflict had children aged between 10 years and 15 years and felt that they were neglecting their children. They felt that they were not able to fulfill their role as a mother.

Everyone copes with conflicts by using some defense or the other. The respondents adopted various strategies in resolving their conflicts. Women mostly resolved their conflicts by working on their priorities (40.0%), the priorities can range from children, husband, home or factory. Most women started work early and finished their work in time, coinciding with the return of their children from school, etc.

21.7% of the respondents beat stress by "*Accepting the situation*", which is in fact is a positive mechanism. 20.0% of the respondents coped with the stress by "*working harder*", which does not indicate a very healthy mechanism to cope with stress. People have generally practiced it and they felt trapped in the activities, which they felt they just had to fulfill. The last 18.3% of the respondents meditated and indulged in religious activities to beat stress.

SUMMARY OF FINDINGS

1. Women entrepreneurs enter business predominantly to keep busy. Although their initial motivation was low, they tend to become high achievers once they get really involved.
2. It was found that while a majority of women came from a family business as a core background, they were mostly married to business families. The business environment seems to have prepared them mentally, thereby facilitating their entry into business. Help and guidance was also available within the family in case of any business problems.
3. Regarding seeking male help, while initially it was taken, a majority of the respondents felt that they could manage entirely on their own.
4. Contrary to general belief, the choice of business fields by women had not been necessarily "*feminine*". At the same time, a majority had entered into complicated and difficult field of manufacturing and related businesses. Thus, women are not security oriented - they were ready to take on challenging tasks.
5. The operational problems faced by the women were in the areas of dealing directly with workers and laborers; and also pertained to difficulties in carrying out field work.
6. The popular belief is that women entrepreneurs suffer from role conflict and this exerts a lot of mental tension on them. The survey clearly indicates that this is not true. 65% of the women reported to face no conflict. Whatever conflict ever rose was resolved positively by working on priorities and accepting the situation.
7. It was disconcerting to note that despite special incentives available to women entrepreneurs, not even one respondent had availed of it. It was found that some women spent from their own sources without taking any financial help from Government agencies.
8. Majority of the women entered into business without any relevant training. The survey indicates a direct correlation of knowledge about special schemes, etc. with training.
9. It is heartening to note that women do not face problems by virtue of being a woman. Some of them felt that it is advantageous for them.
10. It is been proved, beyond doubt, that women entrepreneurs enjoy respect in the society.

SUGGESTIONS

Based on the findings, along with comments received from the respondents, the following suggestions can be made.

- ✿ The need for professionalism in women cannot be over stressed. Professionalism would help entrepreneurs to extract the maximum from the business, and help to reduce grey areas.
- ✿ There is need for training the already existing women entrepreneurs, in the various aspects of management. The Government must make greater efforts to publicize the various schemes announced from time to time to attract women entrepreneurs.
- ✿ The procedures for availing of special schemes for women entrepreneurs should be streamlined, so as to avoid unnecessary delay and thereby, dispelling the feeling that these schemes only exist on paper.

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