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SOCIO – ECONOMIC CONDITION OF WOMEN ENTREPRENEURS THROUGH SHGs IN KANCEPURAM DISTRICT OF TAMIL NADU

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ABSTRACT

Women in India constitute about 50 per cent of the total population and comprise one third of the labour force. It is, therefore, important that when considering the economic development of this segment of the population, due attention is given to their socio-economic empowerment. Women still have to struggle with their traditional role in order to balance career and household responsibilities. They have to endure negative social value and cultural bias that lead to unfair perceptions about their ability to operate a business and legal constraints also limit the pursuit of economic independence by women. Among the different districts in Tamil Nadu, the Kancepuram district has been purposively selected for the present study. Among different geographical locations in the district, Tambaram, Chengalpattu, and Sriperumpudur has been again purposively selected based on the concentration of number of Self Help Groups (SHGs) and members. Multi-stage random sampling technique has been adopted for data collection. The data and information have been collected from the sample size of 100 through structured interview method. The primary data collected from respondents pertains to the year 2014-2015. In order to analyze the socio-demographic features, the descriptive statistics has been carried out. Besides, in order to analyze the differences among the socio-economic features, the Chi-Square test is employed.

KEYWORDS

women entrepreneur, SHG, socio economic condition.

INTRODUCTION

In almost all the societies, women have less power than men, have less control over resources and receive lesser wages for their work. They remain as an 'invisible' work force. Inevitably, all these affect women's capacity to open up, grow, develop, exceed and excel. It is unfortunate that because of centuries of inertia, ignorance and conservatism, the actual and potential role of women in the society has been ignored, preventing them from making their rightful contribution to social progress.

Women in India constitute about 50 per cent of the total population and comprise one third of the labour force. It is, therefore, important that when considering the economic development of this segment of the population, due attention is given to their socio-economic empowerment. India envisions a future in which Indian women are independent and self-reliant (Agarwal, 2001).

Women must be empowered by enhancing their awareness, knowledge; skills and technology use efficiency, thereby, facilitating overall development of the society. In various national policies and developmental programmes, emphasis has been given on organizing women in Self Help Groups and thus, marks the beginning of a major process of empowering women (Ashford, 1995).

Micro finance and SHG intervention have brought tremendous change in the life of women at the grass root. Unlike the other kind of micro finance, self help group have savings as a base which created a binding on the part of the women and also the financial partners, say banks, to extend credit to the hitherto unreached poor, women. It has succeeded in bringing several women to compulsory savings and through some committed women in the group and NGOs support they have been able to avail micro credit in the form of revolving credit and economic assistance.

Entrepreneurship development and income generating activities are a feasible solution for empowering women. It generates income and also provides flexible working hours according to the needs of home makers. Economic independence is the need of the hour. Participation in income generating activities helps in the overall empowerment of women. Empowering women through education, ideas, consciousness, mobilization and participatory approach can enable them to take their own decisions, make them self-reliant and self-confident.

The emergence of women entrepreneurship in the past two decades and especially in the second half of the 1990's is not a coincidence. First of all, the entire business environment has changed. Women are being encouraged to participate in various business activities – a process that was unimaginable decades ago. Next, the rapid development of computers and information technology makes starting and operating a business easier, with less capital and a lower minimum efficient level of production. Third, the rapid expansion and specialization of the service sector have provided women with new opportunities to pursue their own business careers. Finally, new business tools, like the internet and e-commerce make flexible working hours possible and help balance women's responsibilities in workplace and the family.

Although women are taking on important positions in the business sector, they continue to face barriers to their entrepreneurial activities, compared to their male counterparts. Some barriers are general to women and men, such as administrative barriers, including the regulations of business establishments. However, others are gender-specific and have severe implications for women entrepreneurs, especially those in SMEs and micro businesses. Women still have to struggle with their traditional role in order to balance career and household responsibilities. They have to endure negative social value and cultural bias that lead to unfair perceptions about their ability to operate a business and legal constraints also limit the pursuit of economic independence by women. With this background, the present study was attempted to study the influence of growth determinants on business income of women entrepreneurs through SHGs in Kancepuram district of Tamil Nadu.

METHODOLOGY

Among the different districts in Tamil Nadu, the Kancepuram district has been purposively selected for the present study. Among different geographical locations in the district, Tambaram, Chengalpattu, and Sriperumpudur has been again purposively selected based on the concentration of number of Self Help Groups (SHGs) and members. The data and information have been collected from the respondents by adopting random sampling technique. The district has been selected purposively followed by geographical location and the sample respondents have been selected randomly thus, multi-stage random sampling technique has been adopted for data collection. The data and information have been collected from the sample size of 100 through structured interview method. The primary data collected from respondents pertains to the year 2014-2015.

STATISTICAL TECHNIQUES**DESCRIPTIVE STATISTICS AND CHI-SQUARE TEST**

In order to analyze the socio-demographic features, the descriptive statistics has been carried out. Besides, in order to analyze the differences among the socio-economic features, the Chi-Square test is employed and the formula is:

$$\chi^2 = \sum \left(\frac{(O-E)^2}{E} \right)$$

Where

O = Observed Frequency in each category

E = Expected Frequency in the corresponding category

df is the "degree of freedom" (r-1)(c-1)

RESULTS AND DISCUSSION**SOCIO-DEMOGRAPHICS**

The socio-demographic features of women entrepreneurs were analyzed and the results are hereunder discussed. The age distributions of women entrepreneurs were analyzed and the results are presented in Table 1. From the table, the majority of women entrepreneurs (52 per cent) belonged to the age group of 30-45 years followed by less than 30 years (41 per cent). Only 7 per cent of women were in the age group of 45 and above 45 years. The chi square value was 0.01 and it was statically significant at five per cent level of significance indicating that there was a significant difference between age of the women entrepreneurs.

TABLE 1: FREQUENCY DISTRIBUTION OF AGE OF WOMEN ENTREPRENEURS

Age	Frequency	Per cent	Chi Square Value	Sig
< 30 Years	41	41	0.010	0.00
30-45 Years	52	52		
45 and Above	7	7		
Total	100.00	100.00		

Source: Primary & Computed Data

The educational qualifications of the women entrepreneurs are presented in Table 2. The results indicated that about half of the entrepreneurs (50 per cent) have school education followed by under graduation (42 per cent). The post graduation and professionals accounted about only 2 per cent while illiterates were only 6 per cent. The chi square value was 0.05 and it was statically significant at five per cent level of significance indicating that there was a significant difference between educational qualifications of the women entrepreneurs.

TABLE 2: FREQUENCY DISTRIBUTION OF QUALIFICATION

Educational Qualification	Frequency	Per cent	Chi Square Value	Sig
School Education	50	50	0.050	0.00
Under Graduation	42	42		
Post Graduation	2	2		
Illiterates	6	6		
Total	100.00	100.00		

Source: Primary & Computed Data

The source of income from business for women entrepreneurs are presented in Table 3. The results showed that about 48 per cent of women entrepreneurs earned income in the range of Rs. 50000-1 lakh from their business followed by less than Rs. 50000(33 per cent). About 18 per cent of entrepreneurs earned the income in the range of Rs.1 lakh-150000 and only 1 per cent earned their income in the range of above 2.5 lakh. The chi square value was 0.02 and it was statically significant at five per cent level of significance indicating that there was a significant difference between business income for the women entrepreneurs.

TABLE 3: FREQUENCY DISTRIBUTION OF BUSINESS INCOME

Business Income(Rs)	Frequency	Per cent	Chi Square Value	Sig
< 50000	33	33	0.02	0.01
50000-1 Lakh	48	48		
1Lakh- 150000	18	18		
150000-2.5 Lakh	1	1		
> 2.5 Lakh	0	0		
Total	100.00	100.00		

Source: Primary & Computed Data

The distribution of sector wise business activity is presented in Table 4. It is clear that about 48 per cent of women entrepreneurs were involving in marketing followed by supplier (23 per cent). About 16 per cent of the women carried manufacturing activities while, only 13 per cent was involving in service sector activities. The chi square value was 0.01 and it was statically significant at five per cent level of significance indicating that there was a significant difference between sector of business activity of the women entrepreneurs.

TABLE 4: FREQUENCY DISTRIBUTION OF SECTOR OF BUSINESS ACTIVITY

Sector	Frequency	Per cent	Chi Square Value	Sig
Manufacturing	16	16	0.01	0.00
Marketing	48	48		
Supplier	23	23		
Service	13	13		
Total	100.00	100.00		

Source: Primary & Computed Data

The enterprise base of the women entrepreneurs is presented in Table 5. From the table, it is apparent that the enterprise base for majority of the entrepreneurs (60 per cent) was semi-urban followed by urban (37 per cent). Only 3 per cent of them, used metropolitan area as their enterprise base. The chi square value was 0.02 and it was statically significant at five per cent level of significance indicating that there was a significant difference between enterprise base of the women entrepreneurs.

TABLE 5: FREQUENCY DISTRIBUTION OF ENTERPRISE BASE

Sector	Frequency	Per cent	Chi Square Value	Sig
Semi Urban	60	60	0.02	0.01
Urban	37	37		
Metropolitan	3	3		
Total	100.00	100.00		

Source: Primary & Computed Data

CONCLUSION

The forgoing analysis indicted that the socio-demographic features of the women entrepreneurs are significantly different in various aspects. About 52 per cent of women entrepreneurs belong to the age group of 30-45 years followed by less than 30 years. It was evident that about 62 per cent of women in the business income group of Rs. less than 50000, 55 per cent in the income group of Rs.50000-1 lakh and 73 per cent in the income group of Rs. 1 lakh-15000 have invested less than Rs.25 lakhs. About 48 per cent of women entrepreneurs were involving in marketing followed by supplier (23 per cent). About 16 per cent of the women carried manufacturing activities while, only 12 per cent was involving in service sector activities

My past experience strengthens and develops network, Correct business location contributed to my success, I take measures to protect the environment as I grow, As I gain more experience I commit less mistakes and Orientation and training assisted me to run my business are positively influencing the business income of the women entrepreneurs.

Entrepreneurial development should not be left to chance, as is the practice now. The training programmes should include identification and selection of potential entrepreneurs, and their motivation into entrepreneurial career through provision training and other inputs necessary to set up entrepreneurial units.

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