



## INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS AND MANAGEMENT

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- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

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**DETERMINANTS OF INCOME GENERATION OF WOMEN ENTREPRENEURS THROUGH SHGS****REVATHI PANDIAN****ASST. PROFESSOR****DEPARTMENT OF MANAGEMENT SCIENCES****VELAMMAL ENGINEERING COLLEGE****CHENNAI - 600 066****ABSTRACT**

*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 socio-demographic features of the women entrepreneurs are significantly different in various aspects. About 52.80 per cent of women entrepreneurs belong to the age group of 30-45 years followed by less than 30 years. About 48 per cent of women entrepreneurs were involving in marketing followed by supplier (23.40 per cent). About 16.60 per cent of the women carried manufacturing activities while, only 12.00 per cent was involving in service sector activities Past experience and network, correct business location, environment protection, less mistakes and orientation and training 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. Lack of coordination among the institutions in providing power, water, communication and finance seriously hinder the growth of women entrepreneurship. To improve this situation, the proper coordination mechanism and monitoring system should be formulated and implemented.*

**KEYWORDS**

Income, Entrepreneur, SHG, Women empowerment.

**INTRODUCTION**

In almost all the societies, women have less power than men, have less control over resources and receive lesser wages for their work. 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 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).

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.

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. 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 determinants of income generation of women entrepreneurs through SHGs in Tiruvallur district of Tamil Nadu.

**METHODOLOGY**

Among the different districts in Tamil Nadu, the Tiruvallur district has been purposively selected for the present study. Among different geographical locations in the district, Madavaram, Manali, Redhills and Tiruvallur have 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 500 through pre-tested, structured interview schedule through direct interview method. The primary data collected from respondents pertains to the year 2008-2009.

**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

**DETERMINANTS OF INCOME GENERATION**

In order to assess the determinants on income generation of women entrepreneurs, the multiple linear regression analysis by Ordinary Least Square (OLS) estimation has been applied for identified variables. The functional form of multiple liner regression model are given below:

$$Y = \alpha + \beta_1 X_1 + e_1$$

Where

Y = Dependent Variable (Business Income)

X<sub>1</sub> = Independent Variable (Growth Determinants)

$i = 1$  to 15

$\alpha$  = Intercept

$\beta_i$  = Partial Regression Coefficients

$e_i$  = Random Error or Stochastic Disturbance Term

The  $\alpha$  and  $\beta_i$  are the coefficients which are to be calculated through Ordinary Least Square (OLS) estimation.

**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 (52.80 per cent) belonged to the age group of 30-45 years followed by less than 30 years (41.80 per cent). Only 5.40 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	209	41.80	0.010	0.00
30-45 Years	264	52.80		
45 and Above	27	5.40		
<b>Total</b>	<b>500</b>	<b>100.00</b>		

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 (50.40 per cent) have school education followed by under graduation (42.80 per cent). The post graduation and professionals accounted about only 2.60 per cent while illiterates were only 4.20 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	252	50.40	0.050	0.00
Under Graduation	214	42.80		
Post Graduation and Professionals	13	2.60		
Illiterates	21	4.20		
<b>Total</b>	<b>500</b>	<b>100.00</b>		

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(33.00 per cent). About 18 per cent of entrepreneurs earned the income in the range of Rs.1 lakh-150000 and only 0.4 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	165	33.00	0.02	0.01
50000-1 Lakh	240	48.00		
1Lakh- 150000	90	18.00		
150000-2.5 Lakh	3	0.60		
> 2.5 Lakh	2	0.40		
<b>Total</b>	<b>500</b>	<b>100.00</b>		

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 (23.40 per cent). About 16.60 per cent of the women carried manufacturing activities while, only 12.00 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	83	16.60	0.01	0.00
Marketing	240	48.00		
Supplier	117	23.40		
Service	60	12.00		
<b>Total</b>	<b>500</b>	<b>100.00</b>		

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 (60.40 per cent) was semi-urban followed by urban (37.60 per cent). Only two 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	302	60.40	0.02	0.01
Urban	188	37.60		
Metropolitan	10	2.00		
<b>Total</b>	<b>500</b>	<b>100.00</b>		

Source: Primary & Computed Data

**DETERMINATES OF INCOME GENERATION**

In order to assess the determinants on income generation of women entrepreneurs, the multiple linear regression analysis by Ordinary Least Square (OLS) estimation has been applied and the results are presented in Table-6. The results of multiple linear regression analysis through OLS estimation is presented in Table 4.8. The results show that the coefficient of multiple determination ( $R^2$ ) is 0.46 indicating the regression model is moderately fit.

The independent variables of My past experience strengthens and develops network( $X_4$ ), Correct business location contributed to my success ( $X_6$ ), I take measures to protect the environment as I grow ( $X_8$ ), As I gain more experience I commit less mistakes ( $X_9$ ) and Orientation and training assisted me to run my business ( $X_{12}$ ) are statistically significant at one per cent level of significance and these variables are positively influencing the business income of the women entrepreneurs.

The factors Capital planning at each stage helped me to develop ( $X_5$ ) and Infrastructure facilities provided by the Government has led to development of the business ( $X_{13}$ ) are also statistically significant at one per cent level of significance but, these factors are negatively influencing the business income of women entrepreneurs through self-help groups.

**TABLE-6: REGRESSION ESTIMATES OF THE VARIABLE DETERMINING THE INCOME GENERATION OF WOMEN ENTREPRENEURS**

Growth Determinants	Regression Coefficients	t-value	Significance
Intercept	2.030**	11.468	.000
My status improved when I achieved better results	-.008	-.247	.805
My advisers help me in smooth conduct of business	-.008	-.251	.802
My past experience strengthens and develops network	-.021	-.720	.472
Capital planning at each stage helped me to develop	.041**	2.224	.021
Correct business location contributed to my success	-.075**	-2.508	.012
Incentives, subsidies and concessions provided by Central/State Government are great assistance to me	.072**	2.376	.018
I take measures to protect the environment as I grow	-.035	-1.038	.300
As I gain more experience I commit less mistakes	.037**	2.145	.023
Legal status of the organization led to my growth	.038**	2.227	.020
Proper pricing strategy enhanced my growth	-.014	-1.058	.291
Orientation and training assisted me to run my business	-.045	-1.417	.157
Infrastructure facilities provided by the Government has led to development of the business	.029**	2.842	.010
Liberalization, Privatization and Globalization policy of the Government led to my present growth	-.095**	-2.623	.009
Quick and prompt decision making helped me to grow	.038	1.105	.270
My friendly attitude towards labour led me to my success	-.017	-.572	.568
R <sup>2</sup>	0.46		
Adjusted R <sup>2</sup>	0.28		
F	2.304		0.004
N	500		

Source: Computed Data

Note: \*\* Significance at one per cent level

## CONCLUSION

The forgoing analysis indicated that the socio-demographic features of the women entrepreneurs are significantly different in various aspects. About 52.80 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 62.42 per cent of women in the business income group of Rs. less than 50000, 55.42 per cent in the income group of Rs.50000-1 lakh and 73.00 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 (23.40 per cent). About 16.60 per cent of the women carried manufacturing activities while, only 12.00 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.

The growth of women entrepreneurs should be encouraged by providing special incentives, tax concessions, reduced rate of interest, transport and fuel subsidies. For creating a healthy entrepreneurial environment, they should also be given orientation about the various tools and techniques of accounting and finance.

Lack of coordination among the institutions in providing power, water, communication and finance seriously hinder the growth of women entrepreneurship. To improve this situation, the proper coordination mechanism and monitoring system should be formulated and implemented.

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