



Socio-Economic Conditions of Women Micro Entrepreneurs - A Case Study of SPSR Nellore District

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KEYWORDS

"Women is the companion of man gifted with equal mental capacities. She has the right to participate in minute details of activities of man and has the same right to freedom and liberty" these are the words written by Mahatma Gandhi in his Journal 'Young India'

Women entrepreneurship is a recent phenomenon in India. This came into prominence in late 1970's. Women entrepreneurship has been recognized as an important source of economic growth. Women entrepreneurs create new jobs for themselves and others and also provide society with different solutions to management, organization and business problems. Women entrepreneurship is the process where women take lead and organize a business or industry and provide employment opportunities to others.

Women industries mainly fall into informal sector where less than 10 persons with or without power and less than 20 persons without power are engaged. Though traditional women concentrated much on traditional activities, due to the increase in women literacy, favorable government policies towards development of women entrepreneurship women have changed their attitudes and diverted towards non-traditional activities too. The government and non-government organizations are giving more prominence to promote self employment among women and build women entrepreneurship.

In India, gender discrimination is high and more visible when compared with western countries. Owing to various socio, economic and cultural reasons women are prohibited to enter into the entrepreneurial world. In the present modern world, women entrepreneurs are recognized as powerful instruments for the economic development of any nation as well as the catalyst in bringing out the changes in the society.

In all the Policy Resolutions from 1948 to 1991, recognition was given to the micro and small enterprises, termed as an effective tool to expand employment opportunities, help ensure equitable distribution of the national income and facilitate effective mobilization of private sector resources of capital and skills. The Micro, Small and Medium Enterprises Development Organization [earlier known as Small Industries Development Organization (SIDO)] was set up in 1954 as an apex body for sustained and organized growth of micro, small and medium enterprises. The Micro, Small and Medium Enterprises Development (MSMED) Act was notified in 2006 to address policy issues affecting MSMEs as well as the coverage and investment ceiling of the sector. MSMED act defined investment limit Rs.25 lakh for manufacturing, Rs.10 lakh for service organizations of Micro enterprises.¹

Studies by N.P Singh [1986] on Delhi Women Entrepreneurs, Kohli Kamala Singh³ (1992) of Haryana Women Entrepreneurs, Shah⁴ (1995), Chandra⁵ (1997) on beneficiaries of National Al-

liance of Young Entrepreneurs in Delhi, and other studies in different parts of India reveal certain diverse characteristics of women entrepreneurs. It is found that the women entrepreneurs are both from business and non-business background, who engage in both traditional and modern entrepreneurial activities. Unlike the general belief that women entrepreneurs choose only feminine nature of products, these studies have found that the women entrepreneurs are found in manufacturing and service industries of both feminine and non-feminine nature of products. Women entrepreneurs did not face any financial problems. They were found with and without formal training. There is absolutely no conflict with enterprise and family. Women are much concerned with expansion, diversification and modernization.

Indira, K⁶ (1990) found that women entrepreneurs are supported by their family members. All of them still hold traditional values regarding the role of males and females in the family.

Maria⁷ (1987) revealed that women first need economic independence and then only subsequently think of emancipation. The women from Bhongir have shown that their struggle for better economic conditions is linked inseparable to their human dignity and self-respect.

In the Indian context and the context of other developing countries, however, a new concept emerged regarding entrepreneur, i.e., a person who undertakes, organizes, owns and runs an enterprise is an entrepreneur. It was evolved in the National Delhi Seminar in the year 1975 (J.S. Varshneya 1991)⁸. So a woman entrepreneur could be defined as an adult woman who undertakes to organize, own and run an enterprise. The same definition is applicable in this study also. In the modern world, women can venture into any area of business and industrial activities. However, this depends on their interest and their educational background, family, social status, income level, technical knowledge, entrepreneurial background and so on.

Design of the study

The study is primarily descriptive in nature, the research instrument for data collection is interview schedule and by distributing questionnaire to sample respondents. The interview schedule was standardized after field testing on a limited number of sample respondents. The schedule aimed at seeking the following information Profile of women entrepreneur- migrated details, marital details, age, educational qualification, monthly income, size of family, religious details.

Sample Design

The SPSR Nellore District comprises three regions namely Nellore, Kavali, Gudur. The researcher selected Nellore Municipal Corporation area for the present study. Primarily due to consid-

eration of proximity and familiarity owing to time constraints, the researcher has selected four places of Nellore region i.e. Kakupalli, Buja Buja Nellore, Nawabpet, Pottepalem for the study. There are 2461 women micro enterprises in Nellore, Kavalu, Guduru regions. The researcher has taken 10 per cent of women micro entrepreneurs among 2461 by using stratified random sample with proportional allocation method. Thus, the study area covers 246 sample respondents.

The Main Objective of this study

To investigate the socio-economic background of women entrepreneurs in the study area.

SOCIO-ECONOMIC CONDITIONS OF THE SAMPLE RESPONDENTS

A total number of 246 sample respondents are sampled for evaluation. It is necessary to get an impression about their socio-economic conditions so as to examine the factors that led to the success of micro-enterprises. The socio-economic profile of the sample respondents, in respect of their religion, age, education, marital status, type of family, income were assimilated. Religion wise distribution of sample respondents is presented in table - 1.

1. Religion Wise Distribution

Table 1
Religion wise Distribution of Sample Respondents

S. No	Religion	No. of Sample Respondents	Percentage to Total
1	Hindu	159	64.6
2	Muslim	46	18.7
3	Christian	41	16.7
	Total	246	100

Source: Primary Data

It is evident from the above table-1 that out of 246 sample respondents 159 (64.6 percent) sample respondents belong to Hindu religion, 46 (18.70 per cent) sample respondents belong to Muslim religion, and 41 (16.7 percent) sample respondents belong to Christian religion.

2. Age Wise Distribution:

Age is an important factor to make any programme a success. Here also the age factor plays an important role in participating in income-generating activities. Age wise distribution of sample respondents is presented in table 2.

Table 2
Age-Wise Distribution of the Sample Respondents

S.No	Age group	No. of Sample Respondents	Percentage to Total
1	Below-25	22	8.9
2	26-40	158	64.3
3	40-above	66	26.8
	Total	246	100.00

Source: Field Survey

It is evident from the above table that out of 246 sample respondents, majority 158(64.3 per cent) respondents are found in the age group of 26-40 years, 66 (26.8 per cent) respondents are above 40 years of age, 22(8.9 per cent) sample respondents are below-25 age limit.

3. Migration status

Table-3 represents number of migrated sample respondents from other places to their present place. Impact of place plays an important role to establish a business. People who migrated may not dare to start business because of lack of knowledge about the area of their place.

Table 3
Number of sample respondents Migrated

S.no	Details	No. of sample respondents	Percentage to Total
1	Migrated	42	17
2	Residents	204	83
	Total	246	100.00

Source: Field Survey

The above table reveals that out of 246 sample respondents, majority 204 (83 per cent) sample respondents are residents of sample area, 42(17 per cent) sample respondents are migrated from different places.

4. Marital Status

Role of spouse or husband in development and commitment of business is a highly influencing factor. Marital status of the sample respondents is presented in the table 4.

Table 4
Marital Status of the Sample Respondents

S.no	Marital Status	No. of Sample Respondents	Percentage to Total
1	Married	203	82.5
2	Un-Married	9	3.7
3	Widow	34	13.8
	Total	246	100.00

Source : Field Survey

It is clear from the above Table that out of 246 sample respondents, most of 203(82.5) sample respondents, who involved in income-generating activity(micro-enterprises)are married, 34 (13.8) widow sample respondents are actively involved in micro-enterprises to lead independent life and 9 (3.7) sample respondents are unmarried.

5. Educational Background

The knowledge of women about the environment and commitment depends upon their educational level. The sample respondents according to their educational level are presented in the Table-5.

Table 5
Educational Background of the Sample Respondents

S.no	Educational level	No. of Sample Respondents	Percentage to total
1	Illiterate	31	12.6
2	1-5 standard	60	24.4
3	6-12 Standard	122	49.6
4	Diploma	14	5.7
5	Graduate	19	7.7
	Total	246	100.00

Source: Field Survey

The above survey reveals that out of 246 sample respondents, 122 (49.6percent) of sample respondents have studied 6th-12th standard, 60(24.4percent) of sample respondents have studied 1-5th standard, 31(12.6percent) sample respondents are illiterates, 19 (7.7percent) sample respondents have graduation and 14(5.7percent)sample respondents have completed their diploma course.

6. Type of Family

Ability for freedom of action and ability to have vision for future may be realized through nuclear family by the respondents. The principle of autonomy and self reliance was applied in one's life to take decisions in the family. Nuclear family refers to the respondents who live along with their own children. Joint family refers to the respondents who reside along

with their parents and grandparents. Type of family of the sample respondents is presented in table 6.

Table 6
Type of Family of the Sample Respondents

S.no	Type of Family	No.of Sample Respondents	Percentage to Total
1	Nuclear	186	75.6
2	Joint	60	24.4
	Total	246	100.00

Source: Field Survey

The data reveals from the above table that out of 246 respondents 186(75.6 percent) of sample respondents are in nuclear family, because in the globalized era people are very much inclined to live in nuclear families rather than joint families. The joint family concept has been disappearing slowly or losing its importance, hence joint family constitutes 60(24.4percent) of the sample respondents.

7. Income Details:

Income is one of the most visible indicators i.e economic well being of a family which determines economic betterment for the women. The monthly income of the sample respondents is presented in the table-7

Table 7
Monthly Income of the Sample Respondents

S.No	Monthly Income	No. of Sample respondents	Percentage to Total
1	Upto 2500	49	19.9
2	2501-3000	58	23.6
3	3001-3500	82	33.3
4	3500 above	57	23.2
	Total	246	100.00

Source: Field Survey

A glance at the above table reveals the income position of the 246 sample respondents. It is clear that 82(33.3percent) sample respondents are in the income level of Rs3001-Rs.3500, 58(23.6percent)of sample respondents are laid in Rs2501-Rs3000 income level, 57(23.2percent) sample respondents are noticed that their income level is above Rs.3500 and 49(19.9percent) sample respondents are in income level of up to Rs.2500.

8. No of dependents:

Need of raising income for family depends highly on number of dependents in a family. Now a days cost of living is increasing day-by-day. So to sustain and maintain social status, it is necessary for women to give helping hand to their spouse. Even though nuclear families are gaining importance, to give good standard of education, to get best medical treatment for their children and family, women are stepping forward to earn some income by becoming entrepreneur. The number of dependents of the sample respondents is shown in table 8.

Table 8
Number of dependents of the Sample Respondents

S.no	Type of dependants	No. of Sample respondents	percentage to Total
1	Children	159	64.7
2	Parents	13	5.3
3	In-laws	10	4.0
4	Children & Parents	15	6.1
5	Children & in-laws	23	9.3
6	None	26	10.6
	Total	246	100.00

Source field survey

It is observed from the above table 8 that out of 246 sample respondents, majority of 159(64.7percent) sample respondents have responsibility of their children, 26 (10.6percent) of sample respondents don't have dependents, where as 23(9.3percent) sample respondents have children and in-laws as a dependents, 15(6.1percent) sample respondents are taking care of their children and parents, 13(5.3percent) of sample respondents have responsibility of their parents, 10(4.0percent) of sample respondents are taking their in-laws responsibility.

Conclusion:

From the tables shown above one can conclude that majority of sample respondents are from Hindu religion and it is appreciable that Muslim religious women are in second in majority even though they have been restricted as per religion circumstances. 64.3 percent of sample respondents are in 26-40 age group. From this, we can understand middle aged women that who got married are becoming entrepreneurs. 83percent of sample respondents are residents, non-residents may not interested in establishing enterprises.49.6 percent respondents are studied 6th-12th standards, 24.4 percent of respondents are educated up to 5th standard. Majority of respondents are preferred small families with responsibility towards their children. Income levels are very low. Because of this reason women are stepping into income generating activities. Government should initiate women to become entrepreneur by providing financial assistance, entrepreneur training programmes, and educating them through proper channel.

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