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MOTIVATIONAL FACTORS OF WOMEN ENTREPRENEURSHIP: THE EVIDENCE OF SHGS FROM RURAL TAMIL NADU

Economics

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KEYWORDS:

Introduction

Women entrepreneurship has been recognised as an important source of economic growth. Gender equality is guaranteed under the constitution of India but even after the decades of independence women has been excluded from the mainstream of development; in some ways development processes have enhanced male domination over women. In addition to economic factors, the rigidity of socially ascribed gender roles and women's limited access to power and productive resources are considered as important factors that have led to insecurity of women. A number of Women Development programming has laid the foundation for the progress of women entrepreneurship in rural areas but still a large group of rural women has been excluded from the workforce of the country.

Scope of the Study

The study examines the factors motivates rural women to start microenterprises. The areas of concern, however, are the economic, socio-cultural and political factors which influence women entrepreneurship. The research also focuses on how far the SHG programme has helped the women to start micro enterprises in rural areas.

Objectives of the Study

The present study has been carried out with a primary objective of analyzing the factors motivating the SHG members to start micro enterprises.

1) To identify the factor motivates the SHG members to start microenterprise in Kanyakumari District.

Methodology

The study is descriptive in nature pursuing with an aim to analyse the motivational factors which influence women to start micro enterprise in Kanyakumari District. The analysis is based on primary data collected through semi-structured questionnaire consisting of a mix of factual and attitudinal questions. To analyse the collected data and thereby to draw inference factor analysis was used.

The Area of Study

Kanyakumari is situated in the southernmost part of the Indian peninsula surrounded by Kerala state in the west and north-west, Tirunelveli district in the north and east, Gulf of Mannar in the south-east, Indian Ocean in the south and Arabian Sea in the south-west. It is the smallest district in Tamil Nadu and has a total area of 1,684 sq km which is 1.295 percent of the total area of the state. Administrative set-up of the district includes two revenue divisions, four taluk and nine blocks. The District has four Municipalities, six Assembly Constituencies and One Parliamentary Constituency. There are 97 village panchayats and 56 town panchayats. Nagercoil is the headquarters of Kanyakumari District.

Sample Design

As the research focus on the microenterprises in rural areas the study excludes the microenterprises belong to town panchayats and municipalities. The list of microenterprises belong to village panchayat was collected from Mahalir Thittam office of Kanyakumari District.

Factors motivates SHG members to start Micro-enterprises

The opinion about the factors motivates SHG members to start micro-enterprises are discussed through factor analysis below. The influence of these factors on the women entrepreneurs is measured on the basis of a five-point scale.

Factor Analysis

In this study Factor Analysis is applied for identifying the factors motivates SHG members to start micro-enterprises and the results are given below. The technique of Factor Analysis is used to reduce the number of variables into smaller and manageable number by combining related ones into factors. 'Principal Component Analysis' method is used to extract factors in Eigen Value of one or more. In order to assign variables 'Rotated Factor Matrix' is used.

In order to find out the appropriateness of this analysis Kaiser Meyar Olkin (KMO) and Bartlett's Test of Sphericity are used and the results are shown in Table 5.61.

Table: 1 - KMO and Bartlett's Test

Description	Value
KMO Measures of sampling adequacy	.618
Bartlett's test of Sphericity	
App. Chi-square value	1747.182
df	171
Sig.	.000

The KMO value is very high (0.618). Similarly, the Bartlett's test rejects the null hypothesis i.e., the variables are not related as the approximate chi-square value is 1747.182 at 171 degrees of freedom which is significant at 1 per cent level of significance. Thus, factor analysis may be considered as an appropriate technique.

The results of Principal Component Analysis to extract the number of variables are given in Table 2.

Table: 2 - Principal Components Analysis

Components	Extraction Sums of Squared Loading			Rotated Sums of Squared Loading		
	Total	Percentage of Variable	Cumulative Percentage	Total	Percentage of Variable	Cumulative Percentage
1	5.587	23.509	23.509	4.981	20.958	20.958
2	3.649	15.355	38.864	2.809	11.822	32.780
3	2.837	11.937	50.801	3.219	13.545	46.325
4	1.965	8.269	59.070	2.806	11.806	58.131
5	1.779	7.486	66.556	2.002	8.425	66.556

From Table 2 shown, it is clear that five factors can be extracted together which account for 66.56 per cent of the total 19 variables. Hence 19 variables are summated to five factors by losing nearly 74 per cent of data.

Table 3 presents the Rotated Component Matrix table by using

Varimax Method which is used to assign factors which have higher loadings.

Table: 3 - Factor Analysis - Factors motivates SHG members To start Micro-enterprises

Factors	Component				
	Job Attraction	Social Empowerment	Self Confidence	Family Help	Own Initiative
Self-Motivation	.793	-.145	-.109	.288	.038
Success Stories of other Women Entrepreneurs	.778	-.044	-.162	-.110	-.239
Previous Experience in the same line	.708	-.402	-.019	-.032	-.185
Financially Sounded Area	.673	.053	-.102	.105	.031
Assistance offered by Govt. Agencies / NGOs	.649	.146	-.237	-.311	-.327
To Utilize the Financial Assistance Offered	.617	.135	.191	.036	.270
To canalize surplus Financial Resources	.021	.819	.003	.269	.102
Utilize idle time Purposely	-.066	.660	.053	-.074	-.005
To earn more money for a Comfortable Living	.353	.620	.105	-.240	-.150
Response to Favorable Business Opportunities	-.185	.561	.193	.541	.296
Dissatisfied with the Previous Job	.250	.550	-.365	.131	-.166
To make use of the Acquired Skills	-.140	.151	.862	.059	-.127
Confidence gained from Higher Educational Qualifications	-.021	-.240	.821	-.172	.037
As an Alternative to her Unemployed Situation	.098	.092	.537	-.095	.149
Encouragement of Friends and Relatives	-.642	-.095	.080	.675	-.079
Support of Husband	.051	-.198	.072	.607	-.260
To support her Family	-.042	.046	-.157	.523	.024
To derive Satisfaction from one's own Initiative and Prove one's worth	.055	-.211	.122	.511	.017
To be her Own Master	.016	-.044	.057	-.098	.914

Table 3 clearly shows that in the first column the variables namely, "Self-Motivation', 'Success Stories of other Women Entrepreneurs', 'Previous Experience in the same line', 'Financially Sounded Area', 'Assistance offered by Govt. Agencies / NGOs', and 'To Utilize the Financial Assistance Offered', 'have higher loadings of 0.793, 0.778, 0.708, 0.673, 0.649 and 0.617 respectively and it can be suggested that factor one is the combination of these six factors and have the variance of 20.958 per cent and it can be named as 'Job Attraction'.

From the second column it can be seen that the variables of 'To canalize surplus Financial Resources', 'Utilize idle time Purposely', 'To earn more money for a Comfortable Living', 'Response to Favorable Business Opportunities', 'Dissatisfied with the Previous Job' and To make use of the Acquired Skills have higher loadings with a variance of 11.822 and it can be combined and called as 'Social Empowerment'.

The third column shows that the factors 'To make use of the Acquired Skills ' 0.862, 'Confidence gained from Higher Educational Qualifications' 0.821, and 'As an Alternative to her Unemployed Situation' 0.537 have high loadings and are summated and named as 'Self Confidence'.

The fourth factor namely 'Encouragement of Friends and Relatives', 'Support of Husband' 'To support her Family' and 'To derive Satisfaction from one's own Initiative and Prove one's worth' are combined together to be called as 'Family Help'.

In the last column only one variable i.e. 'To be her Own Master' which have loading (8.425%) are included and named as 'Own Initiative'.

Conclusion

The study concludes by reducing the 19 factors into five variables and given different names by using factor analysis. Thus 'Job Attraction', 'social Empowerment', 'Self Confidence', 'Family Help' and 'Own Initiative' have been identified as the factors motivates SHG members to start micro-enterprises in Kanyakumari district. Hence job attraction is the factor which initiates the process of microenterprises in the study area.

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