A Study on the Socio Economic Profile Performance of Micro Enterprises Runs by Women Self Help Groups in Madurai, Ramnad and Dindigul Districts of Tamil Nadu

Selvaraj N*

Saraswathi Narayanan College, Madurai, Tamilnadu, India

Abstract

Entrepreneurship promotion and development have been identified as one of the key components of the Nation's economic development strategies. The micro-enterprise sector plays a significant role in reducing poverty and promoting the creation of new jobs as well as higher levels of employment. A self-help group (SHG) is a voluntary association of people with common goal. The concept of 'Self Help Group' appears to be a good alternative strategy to involve people in the development process. In these circumstances it is felt important and necessary to study the socio economic changes effected and empowerment acquired by women. The present study is undertaken to analyse the entrepreneurship of women for Madurai, Ramnad and Dindigul districts of Tamil Nadu.

Keywords: Profile; Entrepreneurs; Micro-enterprise; Constraints; Economic and social

Introduction

Micro-enterprises play a substantial role in the economies, which are currently undergoing a transition from traditional subsistence to a modern industrial economy, such as in many Asian and African countries. The micro-enterprise sector plays a significant role in reducing poverty and promoting the creation of new jobs as well as higher levels of employment.

Survival and growth is a particular challenge for micro-enterprises, more so than for larger firms. Entrepreneurship plays a crucial role in the growth of any Society particularly in a fast developing country like India. The entrepreneur is an important agent in our Society who can be a catalyst of social and economic changes [1].

Entrepreneurship promotion and development have been identified as one of the key components of the Nation's economic development strategies. Entrepreneurial resource has been considered as a crucial input in the process of this economic development. Micro-entrepreneurial ventures are considered the most critical factor that would lay the foundation in an economically struggling third world developing country. These entrepreneurial ventures will help both the urban and rural population through creation of jobs, a rescue from unemployment and poverty and thereby make an impact upon developing skills, self-esteem and self-sufficiency.

The social factors related to the family and the communities have a bearing on entrepreneurship. The economic factors act as a base for financial support to develop the entrepreneurship. The psychological factors include the aspects of personality of an individual to develop the entrepreneurship. In the present study, the socio-economic profile of the selected women entrepreneurs such as age, education, caste, type of family, size of family, marital status, number of earning members, occupational background, personal income, family income and material possession have been discussed [2].

Statement of the problem

A self-help group (SHG) is a voluntary association of people with common goal. The concept of 'Self Help Group' appears to be a good alternative strategy to involve people in the development process. In these circumstances it is felt important and necessary to study the socio economic changes effected and empowerment acquired by women [1].

Hence, the present study is undertaken to analyse the entrepreneurship of women for Madurai, Ramnad and Dindigul districts of Tamil Nadu.

Period of study

The field survey was conducted from September 2014 to March 2015 for the collection of primary data. The reference period of the survey was 2014-2015.

Objectives of the Study

The basic objectives of the study are to learn about the micro enterprises and exhibit the socio-economic profile of the micro entrepreneurs (respondents).

Sampling design

For the purpose of primary data collection, three districts namely Madurai, Ramnad and Dindigul have been selected the main reason for selecting these districts is that the former are a developed district, the middle is backward one and the last is developing district. Keeping in view of the objectives of the study, the research has identified with the help of the concerned persons (officers & leaders of SHGs) women those who are engaged in running Micro enterprises for selecting the sample. Out of the total of 450 sample women Micro entrepreneurs each 150 from the districts were randomly selected from SHGs functioning under NGOs and Mahilar Thittam Schemes in each block of three districts by using proportionate sample method [3].

*Corresponding author: Selvaraj N, Assistant Professor of Commerce, Saraswathi Narayanan College, Madurai, Tamilnadu, India, Tel: 09843727975; E-mail: selvaraj_narayanan@yahoo.com

Tools for analysis

For analysis the data collected during the investigation the following statistical tools were used based on the nature of data and relevance of information required.

Percentage analysis

The conventional percentage analysis has been carried out to fulfill the objectives of the study.

T-test

In order to discuss the objective T-test has been used

Socio - Economic Profile

This paper discusses the socio-economic profile of the selected women entrepreneurs in Madurai, Ramnad and Dindigul Districts (Table 1).

The most important social profile among the respondents is age, since it determines the exposure, eagerness to learn, readiness to take risk and adjustability among the respondents. The elders have more experience than youngsters while the youngsters are ready to take more risk than the elders. Both these aspects of experience and risk orientation among the respondents are highly essential for the development of their entrepreneurial behavior. The age of the respondents in the present study is categorized as less than 25 years, 25 to 35 years, 36 to 45 years, 46 to 55 years and above 55 years. It is inferred that 42.67 per cent of the respondents are in the age group of 36 to 45 years followed by 23.33 per cent in the age group of 25 to 35 years [4]. The least number of respondents belonging to the age group of above 55 years constitutes 9.34 per cent of the total respondents. Among the respondents in three districts the dominant age group is 36 to 45 years which alone constitutes 37.33 per cent, 43.33 per cent and 41.33 per cent in Madurai, Ramnad and Dindigul respectively. It is followed by the age group 25-35 years which constitutes 23.33 per cent, 24 per cent and 22.67 per cent in Madurai, Ramnad and Dindigul respectively. The number of respondents belonging to the age group of less than 25, among the respondents obtained more in three districts are 12.67, 8.00 and 10.67 per cent to its respective total. The analysis infers that the age group among the respondents is 25 to 55 years.

Since the level of education is one of the important factors that determine the level of understanding, tolerance, scientific orientation, risk orientation and innovativeness among the respondents, it is included in the present study. The level of education is grouped into less than secondary school level, higher secondary school level, under graduation, post-graduation and others which include diploma and polytechnic education. It is revealed that 62.66 per cent of the total respondents come under the higher secondary school category followed by 20.44 per cent with less than 10th standard. Only 8.00 per cent of the respondents come under the category of post-graduation, while the number of respondents with under graduation constitutes 8.90 per cent of the respondents. In all the three districts the first two levels of education are higher secondary level and less than 10th std. The numbers of respondents with post-graduation constitute 10.67 per cent, 5.33 per cent and 8.00 to the respective totals in Madurai, Ramnad and Dindigul respectively. The table reveals that important the level of education among the respondents is higher secondary [5].

The marital status of the respondents is another important factor which leads to necessity of rewards and recognition. It is included as one of the social variables in the present study. In general, the need and commitment of the married persons are greater than the unmarried. Similarly, the status like separated and widower/widow determine different requirements in life. In the present study, the marital status among the respondents are categorized as unmarried, married, separated, and widows. Out of the 450 respondents, 76.00 per cent of the respondents are in the status of married. The unmarried respondents constitute 12.22 per cent of the total. The two important marital status among the respondents are 'married and it is followed by unmarried. The number of respondents in separated and widow groups constitute 5.78 per cent and 6.00 per cent to the respective totals. The above table reveals the dominance of respondents who are married in all the three districts namely Madurai, Ramnad and Dindigul [4].

The nature of family is classified as nuclear and joint family systems. This factor has a great influence on the number of family members as well as their standard of living. It also shows the personality traits of the respondents belonging to the family system. It is evident that 64.89 per cent of the respondents belong to the nuclear family system. Among the respondents in three districts, the dominant family system is the nuclear family system, which constitutes by 72.67 per cent, 62.67 per cent and 59.33 per cent to its respective totals in Madurai, Ramnad and Dindigul respectively. The table infers that the joint family system among the respondents constitute only 27.33 per cent in Madurai, 37.33 per cent in Ramnad and 40.67 per cent in Dindigul [6].

The size of the family represents the number of family members living along with the respondents. Since the family size is an important demographic variable, it is included in the present study. The family size may influence the personality traits, sources of inspiration to start an enterprise and enterprise involvement among the respondents. The family size in the present study is confined to less than 3, 3 to 4, 5 to 6 and above 6 members. It is observed that 54.22 per cent of the total respondents have a family size of 3 to 4 members followed by 20.00 per cent having a family size of less than 3 members. The numbers of respondents having a family size of above 6 members constitute 8.89 per cent. Among the respondents in Madurai district, family size with 3 to 4 and 5 to 6 members account for 46.00 and 20.67 per cent of the respondents respectively. Among the female respondents in Ramnad, family size with 3 to 4 and less than 3 members constitute 59.33 and 18.67 per cent of the total 150 respondents. In the case of Dindigul, family size 3-4 constitutes 57.33 per cent followed by less than 3 (21.33 per cent) [7].

The earning members per family reveal the family income and the standard of living of the family members. It is included as an important variable since it may also influence the enterprise involvement among the respondents. The number of earning members in the present study is classified into one, two, three and more than three. It is seen that 62.22 per cent of the respondents have only one earning member in their family followed by 31.33 per cent with two earning members. The number of respondents who have three and more than three earning members per family constitute 5.11 per cent and 1.34 per cent respectively. Majority of the respondents in all the three districts have one earning member constituting 52.00 per cent, 68.00 per cent and 66.67 per cent of the total respectively [1].

The personal income of the respondents represents the income of the respondents earned from all possible sources within a period of one month during the study period. The factor of personal income has more influence on the standard of living, enterprise involvement and perception on the constraints in enterprising among the respondents. In the present study, the personal income among the respondents has been categorized into less than Rs.2000, Rs.2000 to 4000, Rs.4000

Profile		Number of Respondents / Name of the District			Total
		Madurai	Ramnad	Dindigul	
Age	Less than 25	19 (12.67)	12 (8.00)	16 (10.67)	47 (10.44)
	25-35	35 (23.33)	36 (24.00)	34 (22.67)	105 (23.33)
	36-45	56 (37.33)	65 (43.33)	71 (41.33)	192 (42.67)
	46-55	25 (16.67)	21 (14.00)	18 (12.00)	64 (14.22)
	Above 55	15 (10.00)	16 (10.67)	11 (7.33)	42 (9.34)
	Total	150 (100.00)	150 (100.0)	150 (100.00)	450 (100.00)
Level of Education	Less than 10th standard	16 (10.67)	8 (5.33)	12 (8.00)	92 (20.44)
	Higher secondary school level	84 (56.00)	96 (64.00)	102 (68.00)	282 (62.66)
	Under graduation	36 (24.00)	34 (22.67)	22 (14.67)	40 (8.90)
	Post-graduation	14 (9.33)	12 (8.00)	14 (9.33)	36 (8.00)
	Total	150 (100.00)	150 (100.00)	150 (100.00)	450 (100.00)
Marital Status	Unmarried	21 (14.00)	18 (12.00)	16 (10.67)	55 (12.22)
	Married	109 (72.67)	112 (74.67)	121 (80.67)	342 (76.00)
	Separated	11 (7.33)	8 (5.33)	7 (4.66)	26 (5.78)
	Widow	9 (6.00)	12 (8.00)	6 (4.00)	27 (6.00)
	Total	150 (100.00)	150 (100.00)	150 (100.00)	450 (100.00)
Nature of Family	Nuclear Family	109 (72.67)	94 (62.67)	89 (59.33)	292 (64.89)
	Joint family	41 (27.33)	56 (37.33)	61 (40.67)	158 (35.11)
	Total	150 (100.00)	150 (100.00)	150 (100.00)	450 (100.00)
Family Size	Less than 3	30 (20.00)	28 (18.67)	32 (21.33)	90 (20.00)
	3 – 4	69 (46.00)	89 (59.33)	86 (57.33)	244 (54.22)
	5 – 6	31 (20.67)	21 (14.00)	24 (16.00)	76 (16.89)
	Above 6	20 (13.33)	12 (8.00)	8 (5.34)	40 (8.89)
	Total	150 (100.00)	150 (100.00)	150 (100.00)	450 (100.00)
Number of Earning Members per Family	One	78 (52.00)	102 (68.00)	100 (66.67)	280 (62.22)
	Two	60 (40.00)	38 (25.33)	43 (28.67)	141 (31.33)
	Three	9 (6.00)	8 (5.33)	6 (4.00)	23 (5.11)
	More than three	3 (2.00)	2 (1.34)	1 (0.67)	6 (1.34)
	Total	150 (100.00)	150 (100.00)	150 (100.00)	450 (100.00)
Level of Education	Less than Rs.2000	37 (24.67)	41 (27.33)	38 (25.33)	116 (25.78)
	2000 – 4000	62 (41.33)	66 (44.00)	68 (45.33)	196 (43.56)
	4000 – 6000	24 (16.00)	21 (14.00)	22 (14.67)	67 (14.89)
	6000 – 8000	18 (12.00)	16 (10.67)	15 (10.00)	49 (10.88)
	Rs.8000 and above	9 (6.00)	6 (4.00)	7 (4.67)	22 (4.89)
	Total	150 (100.00)	150 (100.0)	150 (100.00)	450 (100.00)

Family Income Per Month (in Rs.)	Less than Rs.5000	21 (14.00)	26 (17.33)	24 (16.00)	71 (15.78)
	Rs.5000 – 7000	30 (20.00)	28 (18.67)	30 (20.00)	88 (19.56)
	Rs.7000 – 9000	45 (30.00)	42 (28.00)	41 (27.33)	128 (28.44)
	Rs.9000 – 10000	46 (30.67)	48 (32.00)	50 (33.33)	144 (32.00)
	Rs.10000 and above	8 (5.33)	6 (4.00)	5 (3.34)	19 (4.22)
	Total	150 (100.00)	150 (100.0)	150 (100.00)	450 (100.00)
Material Possession (in Rs.)	Less than 1 lakh	29 (19.33)	24 (16.00)	21 (14.00)	74 (16.44)
	1 – 2 lakhs	26 (17.33)	21 (14.00)	18 (12.00)	65 (14.44)
	2 – 3 lakhs	22 (14.67)	34 (22.67)	37 (24.67)	93 (20.67)
	3 – 4 lakhs	36 (24.00)	28 (18.67)	29 (19.33)	93 (20.67)
	4 – 5 lakhs	25 (16.67)	33 (22.00)	37 (24.67)	95 (21.11)
	Above 5 lakhs	12 (8.00)	10 (6.66)	8 (5.33)	30 (6.67)
	Total	150 (100.00)	150 (100.0)	150 (100.00)	450 (100.00)
Occupational Background	Agricultural labourers	33 (22.00)	38 (25.33)	36 (24.00)	107 (23.78)
	Agriculturists	29 (19.33)	37 (24.67)	24 (16.00)	90 (20.00)
	Coolies	21 (14.00)	18 (12.00)	22 (14.67)	61 (13.56)
	Non –farm labourers	18 (12.00)	16 (10.67)	14 (9.33)	48 (10.67)
	Salaried persons	22 (14.67)	20 (13.33)	19 (12.67)	61 (13.56)
	Government employees	7 (4.67)	6 (4.00)	5 (3.33)	18 (4.00)
	Businessmen	20 (13.33)	15 (10.00)	30 (20.00)	65 (14.43)
	Total	150 (100.00)	150 (100.0)	150 (100.00)	450 (100.00)
Level of Initiativeness	Excellent	44 (29.33)	36 (24.00)	34 (22.67)	114 (25.33)
	Good	33 (22.00)	42 (28.00)	40 (26.67)	115 (25.56)
	Moderate	36 (24.00)	32 (21.33)	33 (22.00)	101 (22.44)
	Poor	18 (12.00)	16 (10.67)	17 (11.33)	51 (11.33)
	Very poor	19 (12.67)	24 (16.00)	26 (17.33)	69 (15.34)
	Total	150 (100.00)	150 (100.0)	150 (100.00)	450 (100.00)
Level of Sociality	Very good	68 (45.33)	52 (34.67)	49 (32.67)	169 (37.56)
	Good	32 (21.34)	48 (32.00)	44 (29.33)	124 (27.56)
	Moderate	20 (13.33)	31 (20.66)	33 (22.00)	84 (18.67)
	Poor	16 (10.67)	10 (6.67)	16 (10.67)	42 (9.33)
	Very poor	14 (9.33)	9 (6.00)	8 (5.33)	31 (6.88)
	Total	150 (100.00)	150 (100.0)	150 (100.00)	450 (100.00)

Level of Cosmopoli-teness	Very high	12 (8.00)	10 (6.66)	8 (5.33)	30 (6.67)
	High	33 (22.00)	16 (10.67)	18 (12.00)	67 (14.88)
	Moderate	46 (30.67)	51 (34.00)	52 (34.67)	149 (33.11)
	Low	43 (28.67)	58 (38.67)	60 (40.00)	161 (35.78)
	Very low	16 (10.66)	15 (10.00)	12 (8.00)	43 (9.56)
	Total	150 (100.00)	150 (100.0)	150 (100.00)	450 (100.00)
Level of Risk Orientation	Very high	15 (10.00)	10 (6.67)	8 (5.33)	33 (7.33)
	High	32 (21.33)	31 (20.67)	27 (18.00)	90 (20.00)
	Moderate	47 (31.33)	48 (32.00)	58 (38.67)	153 (34.00)
	Low	46 (30.67)	52 (34.66)	45 (30.00)	143 (31.78)
	Very low	10 (6.67)	9 (6.00)	12 (8.00)	31 (6.89)
	Total	150 (100.00)	150 (100.0)	150 (100.00)	450 (100.00)
Level of Innovativeness	Very high	6 (4.00)	5 (3.33)	6 (4.00)	17 (3.78)
	High	8 (5.33)	7 (4.67)	8 (5.33)	23 (5.11)
	Moderate	10 (6.67)	12 (8.00)	14 (9.33)	36 (8.00)
	Low	44 (29.33)	38 (25.33)	36 (24.00)	118 (26.22)
	Very low	82 (54.67)	88 (58.67)	86 (57.34)	256 (56.89)
	Total	150 (100.00)	150 (100.0)	150 (100.00)	450 (100.00)
Level of Scientific Orientation	Very high	14 (9.33)	12 (8.00)	10 (6.67)	36 (8.00)
	High	26 (17.33)	22 (14.67)	21 (14.00)	69 (15.33)
	Moderate	40 (26.67)	48 (32.00)	46 (30.67)	134 (29.78)
	Low	54 (36.00)	57 (38.00)	61 (40.66)	172 (38.22)
	Very low	16 (10.67)	11 (7.33)	12 (8.00)	39 (8.67)
	Total	150 (100.00)	150 (100.0)	150 (100.00)	450 (100.00)

Table 1: Socio-economic profile.

to 6000, Rs.6000 to 8000 and Rs.8000 and above. Out of the total respondents, 43.56 per cent have a personal income of Rs.2000 to 4000 followed by 25.78 per cent with an income of less than Rs.2000 [8]. The least number of respondents who have a personal income of Rs.8000 above constitute 4.89 per cent. The important categories of personal income among the respondents in Madurai district are Rs.2000 to 4000 and less than Rs.2000 which constitute 41.33 and 24.67 per cent of the total 150 respondents. Among the respondents in Ramnad, these two income groups of Rs.2000 – 4000 and less than 2000 constituted 44.00 and 27.33 per cent of the total 150 respondents. In the case of Dindigul, it was 45.33 per cent and 25.33 per cent respectively for Rs.2000-4000 and less than Rs.2000. The analysis reveals that the important personal income group among the respondents is between Rs.2000 and 4000 per month.

The family income of a respondent represents the total income earned by all the family members living together. In the present study the family income per month is calculated. Since the family income is one of the important factors influencing the entrepreneurial behaviour among the respondents, it is included in the present study. The family income is grouped into less than Rs.5000, Rs.5000 to 7000, Rs.7000 to 9000, Rs.9000 to 10,000 and Rs.10,000 and above. A maximum of 32 per cent of the total respondents have a family income of Rs.9000 - 10000 followed by 28.44 per cent of respondents with a family income of Rs.7000 to 9000. The least number of respondents with a family income of Rs.10000 and above per month constitutes 4.22 per cent of the total respondents. Among the respondents in Madurai district the number of respondents having a family income of Rs.9000-10000 constitutes 30.67 per cent of the respective total whereas among the respondents in Ramnad and Dindigul, it constitutes 32.00 per cent and 33.33 per cent to its respective total. The Table 4 reveals that the family income among the respondents in Dindigul is generally greater than the income among the respondents in Madurai and Ramnad.

Material possession indicates the total volume of movable and immovable properties possessed by the respondents. Since the material possession acts as a financial and moral cushion for the entrepreneurs, it is included in the present study. The material possession among the respondents is observed only at the time of interview. It is classified into less than Rupees One Lakh, 1 to 2 lakhs, Rs.2 – 3 lakhs, Rs.3 – 4 lakhs, Rs.4 – 5 lakhs and Rs.5 lakhs and above. A maximum of 21.11 percent of the respondents have a material possession worth Rs.4 to 5 lakhs followed by 20.67 per cent with the marital possession of Rs.2 to 4 lakhs. The number of respondents having a material possession of less than Rs. One lakh constitutes 16.44 per cent to the total whereas 6.67 per cent of the respondents have a material possession of Rs.5 lakhs and above. The leading categories of material possession among the respondents in all three districts are Rs.3 to 4 lakhs and Rs.4 to 5 lakhs. The number of respondents having material possession of Rs.5 lakh and above among the respondents in Madurai, Ramnad and Dindigul constitute 8.00 per cent, 6.66 per cent and 5.33 per cent to their respective totals. It reveals that the material possession among the respondent's households in Dindigul district is greater than Madurai and Ramnad districts [3].

The occupational background represents the occupation of the parents/ husband/ anybody else on whom the respondents was dependent once. The occupational background of the respondents provides the financial/moral support to the entrepreneurs with micro enterprising activities. The occupational background is confined to agricultural labourers, agriculturists, coolies, non-farm labourers, salaried persons, government employees and business men. The important categories of occupational background of the male respondents are agricultural labourers and agriculturists which constitute 22.00 and 19.33 per cent of the total 150 respondents in Madurai district. Among the respondents in Ramnad district, these two categories constitute 25.33 and 24.67 per cent of the total 150 respondents. In the case of Dindigul, it was 24 per cent and 16 per cent respectively. The number of respondents belonging to the category of businessmen constitutes 13.33 and 10.00 per cent to their respective totals of Madurai and Ramnad and Dindigul districts [9].

The personality of the respondents is one of the important factors which determine their inspiration, involvement and performance in enterprising. The personality factor consists of so many psychological aspects which cannot be measured directly. Hence, in the present study, it is measured through some particular variables namely initiativeness, sociability, cosmopoliteness, risk orientation, innovativeness, and scientific orientation. The initiativeness among the respondents indicates their interest to start, manage and perform in their field. It is observed by some relevant statements which are rated by the respondents at five point scale. The summative scores from the respondents is taken as the level of initiativeness among them. The level of initiativeness are categorized as excellent, good, moderate, poor and very poor. The maximum of 25.56 per cent of the respondents are good in this aspect followed by 25.33 per cent belonging to excellent and 22.44 per cent belonging to moderate category. Only 11.35 per cent of the respondents are poor in their initiativeness. Among the respondents, in Madurai district the first two levels of initiativeness are 'excellent' and 'moderate' whereas among the respondents in Ramnad and Dindigul these two aspects come under the levels 'Good' and 'Excellent'. The 'poor' initiativeness among the respondent is identified among 12.00 per cent of the respondents in Madurai, 10.67 per cent of Ramnad and 11.33 per cent of Dindigul. The analysis indicates that the level of initiativeness among the respondents in Madurai is better than that in Ramnad and Dindigul [4].

Sociality represents the level of participation of the respondents in the society. It includes their participation in social organization, business organization and community organization. Since sociality determines the level of exposure and involvement in enterprising, it is included as one of the personality variables. The level of sociality is measured with the help of relevant statements which indicate the sociality among the respondents. The level of sociality is categorized as very good, good, moderate, poor and very poor. The number of respondents who are moderate and poor in their sociality, constitutes 18.67 per cent and 9.33 per cent respectively. The first two levels of sociality among the respondents in Madurai district are 'very good' and 'good' constituting 45.33 and 21.34 per cent respectively. These two levels among the respondents in Ramnad are 'very good' and 'good' which constitute 34.67 per cent and 32.00 per cent respectively. Regarding the level of sociality, in Dindigul, 'very good' and 'good' constitute 32.67 per cent and 29.33 per cent respectively.

The cosmopoliteness refers to the level of interaction of the respondents with other people in the society. In the present study the level of cosmopoliteness is measured with the help of some statements related to cosmopoliteness. These statements are measured at five point scale. The summation of the scores obtained by respondents from the statement is taken as the level of cosmopoliteness. The level of cosmopoliteness in the present study is classified into very high, high, moderate, low and very low. Regarding the level of cosmopoliteness, 35.78 per cent of the respondents are 'low' and 33.11 per cent come under the category 'moderate'. The respondents who are 'high' in this aspect constitute 14.88 per cent of the total. Among the respondents in Madurai district, cosmopolitans are 'moderate' and 'low' which constitute 30.67 per cent and 28.67 per cent respectively. Among the respondents, in Ramnad district, 'low' and moderate categories constitute 38.67 per cent and 34 per cent respectively. Whereas in the case of Dindigul, these categories constitutes 40.00 per cent and 34.67 per cent. Thus the analysis reveals that the levels of cosmopoliteness among the respondents are not appreciable in all the three districts [10].

Risk orientation indicates the level of interest to take up the risks in life among the respondents. The level of risk orientation is measured with the help of some statements related to the risks involved in life and summated. The levels of risk orientation in the present study are confined to very high, high, moderate, low and very low. 34.00 per cent of the respondents belong to the 'moderate' category in their level of risk orientation followed by 31.78 per cent who are 'low'. Only 7.33 per cent of the respondents are very high in this aspect whereas 6.89 per cent are very low in this aspect. The first two levels of risk orientation among the respondents in Madurai district are 'moderate' and 'low' which constitute 31.33 and 30.67 percent respectively. Among the respondents in Ramnad, the above two aspects are 'low' and 'moderate' which constitute 34.66 and 32.00 per cent to its respective total. Among the respondents in Dindigul district, the first two levels are 'moderate' and 'low' which constitute 38.67 per cent and 30.00 per cent to its respective total. The analysis reveals that the level of risk orientation among the respondents in Madurai district is better than that among the respondents in Ramnad and Dindigul districts.

Innovation is highly essential in every field of life. Business is not an exception even though it may be micro in character. The innovativeness among the entrepreneurs is an essential quality for their performance in business. Hence it is included as one of the variable in measuring the personality traits of the respondents. The level of innovativeness is measured with the help of some statements related to the acceptance

and involvement of the respondents in the case innovation. The level of innovativeness is classified as 'very high', 'high', 'moderate', 'low', and 'very low'. The distributions of respondents are on the basis of their level of innovativeness. 56.89 per cent of the respondents are very low in their level of innovativeness followed by 26.22 per cent who are in the 'low' category. Only 5.11 per cent and 3.78 per cent of the total respondents are 'high' and 'very high' in this aspect. Regarding the level of innovativeness, the first two levels among the respondents in Madurai district are 'very low' and 'low' constituting 54.67 and 29.33 per cent to the respective total whereas among the respondents in Ramnad district, these two categories constitute 58.67 and 25.33 per cent of its respective the total. The analysis indicates that the level of innovativeness among the respondents in Dindigul district are 'very low' and 'low' which constitutes 57.34 per cent and 24 per cent respectively [5].

The scientific orientation represents the interest of the respondents to apply their scientific knowledge in their business. The application of scientific approach in the management of business is essential to reduce the cost of production and increase the performance of business. The scientific orientation among the respondents is measured with the help of some statements related to scientific orientation. The levels of scientific orientation among the respondents are categorized into very high, high, moderate, low and very low. It is found that 38.22 per cent of the respondents are low in their scientific orientation followed by 29.78 per cent who are moderate in this aspect. Around 15.33 per cent and 8 per cent of the respondents show 'high' and 'very high' levels respectively. Among the respondents in Madurai district, the first two levels of scientific orientation are 'low' and 'moderate' whereas among the respondents in Ramnad district, these two levels are 'low' and 'moderate'. The number of respondents in Dindigul district who show 'low' and 'moderate' levels in this aspect constitute 40.66 and 30.67 per cent [10].

Social constraints among the respondents

Social constraints are the problems faced by the respondents caused by various social elements since they are managing the micro enterprise. The social constraints may differ among good and poor performer's respondents because of the social set up in India. The social constraints faced by the micro entrepreneurs and women entrepreneurs were listed by Biswas [10], Hashemi [11] and Selvam [12]. The social constraints faced by the respondents in the present study are drawn from the above said reviews. These are confined to family problems, multi-responsibilities, lack of family support, lack of social recognition, lack of social contacts, wants of appreciation of independent decision, non-cooperation of others and high credit seeking behavior among the customers. The respondents are asked to rate the above said eight social constraints at five points scale namely highly important, important, moderate, not important and not at all important. The marks assigned on these scales are 5, 4, 3, 2, and 1 respectively. In order to exhibit the importance of these social constraints, the mean score of each social constraint is calculated. To reveal the significant difference among good and poor performer's respondents regarding their perception on social constraints, the 'T' test has been administered. The results for Madurai district are presented in Table 2 [11].

The important social constraints perceived by the good performers are high credit seeking behaviour of the consumers and lack of appreciation of independent decision since the respective mean scores are 3.1121 and 2.9671. Among the poor performers, these two social constraints are lack of family support and non-co-operation of others since the mean scores are 3.8121 and 3.6996 respectively. Regarding the perception on social constraints, the significant differences among the good and poor performers are identified in perception on family problems, multi-responsibility, lack of family support, lack of social constraints and non-cooperation of others since the respective 'T' statistics are significant at 5 per cent level. The analysis reveals that the poor respondents face more social constraints than the good respondents [6]. The results are presented in Table 3 for Ramnad district.

It is inferred from Table 3 that the important social constraints perceived by the good performers are non co-operation of others and lack of family support since the respective mean scores are 3.1672 and 3.0672. the import social constraints perceived by the poor performers are family problems and non-co-operation of others since the mean scores are 3.6921 and 3.6896 respectively. Regarding the perception on social constraints, the significant differences among the good and poor performers are identified in perception on family problems, multi-responsibility and lack of social constants since the respective 'T' statistics are significant at 5 per cent level. The results for Dindigul district are presented in Table 4 [12].

The Important social constraints perceived by the good performers are lack of social contacts and lack of family support since the respective mean scores are 3.6711 and 3.5121. As perceived by performers, non-co-operation of others and family problems are the main constraints service since the mean scores are 3.7161 and 3.7021 respectively. Regarding the perception on social constraints, the significant differences among the good and poor performers are identified in perception on family problems, multi-responsibility and non-cooperation of others since the respective 'T' statistics are significant at 5 per cent level [2,4,6].

Economic constraints among the respondents

The economic constraints indicate the problems encountered by the respondents related to finance in enterprising. In developing countries like India, the most important problem is economic problem. It represents the mobilization and utilization of capital in business. The economic constraints among the micro entrepreneurs are listed with the help of reviews. These are confined to lack of investment,

S.No.	Social Constraints	Good Performers	Poor Performers	T-statistics
1.	Family problems	2.0716	3.7048	4.0712*
2.	Multi-responsibility	2.2516	3.4742	3.8716*
3.	Lack of family support	2.7011	3.8121	3.8141*
4.	Lack of social recognition	2.6011	2.7761	0.4018
5.	Lack of social contacts	2.4018	3.4708	3.5972
6.	Lack of appreciation of independent decision	2.9671	3.3127	-0.3879
7.	Non-cooperation of others	2.0482	3.6996	3.8172*
8.	Higher credit – seeking behavior of the consumers	3.1121	2.8118	0.6418

*Significant at 5 per cent level.

Table 2: Social constraints among the respondents in madurai district.

S.No.	Social Constraints	Good Performers	Poor Performers	T-statistics
1.	Family problems	2.0678	3.6921	4.0711*
2.	Multi-responsibility	2.2409	3.4117	3.1178*
3.	Lack of family support	3.0672	3.0617	0.8721
4.	Lack of social recognition	2.5903	2.7768	0.4021
5.	Lack of social contacts	2.4131	3.3516	3.7014*
6.	Lack of appreciation of independent decision	2.9682	3.0012	-0.3972
7.	Non-cooperation of others	3.1672	3.6896	-0.1721
8.	Higher credit – seeking behavior of the consumers	3.0471	2.8107	0.7842

*Significant at 5 per cent level.

Table 3: Social constraints among the respondents in Ramnad district.

S.No.	Social Constraints	Good Performers	Poor Performers	T-statistics
1.	Family problems	2.0711	3.7021	3.7969*
2.	Multi-responsibility	2.2317	3.4111	3.7604*
3.	Lack of family support	3.5121	3.6171	-1.7121
4.	Lack of social recognition	2.4911	2.6712	-0.4012
5.	Lack of social contacts	3.6711	3.5126	1.7014
6.	Lack of appreciation of independent decision	2.9562	3.0112	-0.3890
7.	Non-cooperation of others	2.0472	3.7161	4.7241*
8.	Higher credit – seeking behavior of the consumers	3.0411	2.7081	0.6671

*Significant at 5 per cent level.

Table 4: Social constraints among the respondents in Dindigul district.

S.No.	Economic Constraints	Good Performers	Poor Performers	T-statistics
1.	Lack of investment	3.7101	2.6012	2.8941*
2.	High interest rate	2.7631	2.6069	0.4211
3.	Lack of idea on cost benefit analysis	2.4112	2.5216	-0.1482
4.	Lack of working capital	3.3421	3.0946	0.5472
5.	Lack of credit facilities	2.8904	3.2364	-0.7142
6.	Constant need of finance	3.9212	3.5069	0.8214

*Significant at 5 per cent level.

Table 5: Economic constraints among the respondents in Madurai district.

S.No.	Economic Constraints	Good Performers	Poor Performers	T-statistics
1.	Lack of investment	3.3421	2.5016	3.7411*
2.	High interest rate	2.9142	2.6721	0.4072
3.	Lack of idea on cost benefit analysis	2.4511	2.4211	-0.1411
4.	Lack of working capital	3.2114	3.7214	0.5491
5.	Lack of credit facilities	3.9421	3.8412	-0.8182
6.	Constant need of finance	3.4712	3.3931	0.9041

*Significant at 5 per cent level.

Table 6: Economic constraints among the respondents in Ramnad district.

high interest rate, lack of idea on cost benefit analysis, lack of working capital, lack of credit facilities and constant need of finance. The respondents are asked to rate the said six constraints at five point scale namely highly important, important, moderate, not important, and not at all important. The scores assigned on these ratings are 5, 4, 3, 2 and 1 respectively. The mean score on each economic constraint among the male and female respondents has been computed separately to analyze the importance of each economic constraint. The 'T' test has been administered to find out the significant difference among good and poor performer respondents regarding their perception of economic constraints. The results are presented in Table 5 [1,7].

Table 5 reveals that the important economic constraints among the good performer are constant need of finance and lack of investment since the mean scores are 3.9212 and 3.7101 respectively. Among the poor performers these two are constant need of finance and lack

of credit facilities since the respective mean scores are 3.5069 and 3.2364. The least perceived economic constraint among good and poor performers is lack of idea on cost benefit analysis. The significant difference between good and poor performers is identified only in the perception on lack of investment, since the respective 'T' statistics is significant at five per cent level.

According to Table 6 the important economic constraints among the good performers are lack of credit facilities and constant need of finance since the mean scores are 3.9421 and 3.4712 respectively. Among the poor performers these two are lack of credit facilities and lack of working capital since the respective mean scores are 3.8412 and 3.7214. The least perceived economic constraint among good and poor performers is lack of idea on cost benefit analysis. The significant difference between good and poor performers is identified only in the

S.No.	Economic Constraints	Good Performers	Poor Performers	T-statistics
1.	Lack of investment	3.7028	2.5121	3.7142*
2.	High interest rate	2.8614	2.6272	0.4011
3.	Lack of idea on cost benefit analysis	2.4212	2.5372	-0.1402
4.	Lack of working capital	3.3321	3.0927	0.5464
5.	Lack of credit facilities	2.9141	3.2264	-0.7263
6.	Constant need of finance	3.9121	3.5017	0.8771

*Significant at 5 per cent level.

Table 7: Economic constraints among the Respondents in dindigul district.

perception on lack of investment, since the respective 'T' statistics is significant at five per cent level.

It is inferred from Table 7 that the important economic constraints among the good performers are constant need of finance and lack of investment since the mean scores are 3.9121 and 3.7028 respectively. Among the poor performers these two are constant need of finance and lack of credit facilities since the respective mean scores are 3.5017 and 3.2264. The least perceived economic constraint among good and poor performers is lack of idea on cost benefit analysis. The significant difference between good and poor performers is found in the perception on lack of investment, since the respective 'T' statistics is significant at five per cent level.

Summary of Findings

This study has attempted to socio economic profile performance of micro enterprises runs by women self help groups in madurai, ramnad and dindigul. In Madurai district, the important entrepreneurial constraints among the goods performers are lack of inner drive and self-confidence whereas among the poor performers, these constraints are lack of risk orientation and lack of sociability. The significant differences among good and poor performers in the perception of entrepreneurial constraints are identified in the perception of lack of risk orientation, lack of work responsibility, lack of sociability and lack of inner drive.

In Ramnad district, a highly perceived constraint was lack of knowledge on programmes among good performer whereas in the case of Dindigul district, lack of confidence was selected as the most important constraint. Among the poor performers, lack of self-confidence and lack of risk orientation are perceived as the important constraints in Ramnad and Dindigul district respectively.

The important general constraints perceived by the good performer are lack of emotional stability in Madurai and Ramnad districts, lack of credit orientation in Dindigul district. Among the poor performers, these constraints are lack of poor forecasting efforts in Madurai district, the poorly excess of work and burden in Ramnad and poor forecasting in Dindigul district. Regarding the perception on the general constraints among the good and poor performer, the significant differences are identified in the aspects of lack of leisure time, excessive work and burden and lack of emotional stability in all the three districts.

Among the good performer, the important knowledge constraints are lack of idea on diversification in Madurai district, lack of exposure in Ramnad and lack of idea on innovation in Dindigul district whereas among the poor performers, the important constraint is lack of idea on diversification in all the three districts. Regarding the perception on the knowledge constraints, the significant difference among good and poor performers is identified in all the three district in the perception on lack of idea on diversification and lack of exposure.

The important economic constraint among the good performers are constant need of finance, lack of credit facilities and for Madurai, Ramnad and Dindigul districts respectively whereas among the poor performers, constant need of finance, lack of credit facilities and constant need of finance are identified. Significant differences among good and poor performances are identified in the perception on lack of investment in all the three districts.

Regarding the perception on the social constraints, the important constraints perceived by the good performers is higher credit seeking behaviour among the consumers in Madurai district, non-co-operation of others in Ramnad and lack of social contacts in Dindigul district whereas among the poor performers, this is lack of family support in Madurai district, family problem in Ramnad and non-co-operation of others in Dindigul district. Regarding the perception on social constraints, the significant difference between good and poor performers in all three districts is family problems and multi-responsibility.

References

1. Alves JLS, Medeiros DDD (2015) Eco-efficiency in micro-enterprises and small firms: A case study in the automotive services sector. Journal of Cleaner Production 108: 595-602.

2. Wu F, Guan Z, Whitaker V (2015) Optimizing yield distribution under biological and economic constraints: Florida strawberries as a model for perishable commodities. Agricultural Systems 141: 113-120.

3. Müller MA, Angeli D, Allgöwer F (2014) Transient average constraints in economic model predictive control. Automatica 50: 2943-2950.

4. Gedik S, Miman M, Kesici MS (2015) Characteristics and Attitudes of Entrepreneurs Towards Entrepreneurship. Procedia - Social and Behavioral Sciences 195: 1087-1096.

5. Pruthi S (2014) Social ties and venture creation by returnee entrepreneurs. International Business Review 23: 1139-1152.

6. Empower rural women to start their own businesses. Milaap.

7. Mohanty SR, Das B, Moahanty T (2013) Empowerment of Women in Rural Odisha through Microenterprises. IOSR Journal of Humanities and Social Science (IOSR-JHSS) 12: 01-08.

8. Wube MC (2010) Factors affecting the performance of women entrepreneurs in micro and small enterprises.

9. Female Entrepreneurship: Program Guidelines and Case Studies.

10. Biswas TK (1999) Measuring Women's Empowerment: Some Methodological Issues. Asia –Pacific Journal of Rural Development 9: 63-71.

11. Hashemi SM, Schuler SR, Riley AP (1997) Rural Credit Programs and Women's Empowerment in Bangladesh. World Development 24: 635-653.

12. Selvam M (1990) Expanding Entrepreneurial base. Laghu Udyog Samachar 15: 29-30.