

# Personality Traits of Micro Enterprises Runs by Women Self Help Groups in Madurai, Ramnad and Dindigul Districts of Tamil Nadu - A Study

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## Abstract

Micro enterprises make an important contribution to economic output and employment in Micro enterprise faces many problems in raising finance, as the provider of finance may not find the return on investment interesting as compared to large enterprise, and also investor is more skeptical about repayment. Entrepreneurship gives women the chance to own property and help commodity production in the state, which in turn would help sustain the social sector. Unlike in a paid job scenario, women can have personal freedom and decision-making authority. This will help them get empowered and create a better image and place for women in the society, an attempt has been made in the personality traits of women entrepreneurs in order to identify whether they have the requisite personality dispositions to undertake activities which are independent and self-sustaining, there by contributing to entrepreneurship.

**Keywords:** Personality traits; Micro-enterprise; Constraints; Women Entrepreneurs.

## Introduction

Micro enterprises make an important contribution to economic output and employment in developing economies. While estimates vary greatly depending on definitions, recent work by the World Bank suggests that almost 30% of employment in low-income countries is generated by the informal economy, while an additional 18% is provided by (formal) small and medium enterprises [1]. Together these two groups contribute 63% of the GDP. Finance is the lifeblood of any enterprise irrespective of its size. Micro enterprise faces many problems in raising finance, as the provider of finance may not find the return on investment interesting as compared to large enterprise, and also investor is more skeptical about repayment.

In India, 41% of the rural population lives below poverty line [2]. Most of them are agricultural labourers who get employment during agricultural season; more than 80% of the women work in agriculture. Agriculture is not able to provide employment for all these people throughout the year. Women and children suffer from penury as men migrate from rural to urban areas in search of jobs.

In recent years, women have come to the forefront in different walks of life and are competing successfully with men despite social, psychological and economic barriers. This has been possible because of education, political awakening, legal safeguards, urbanization and social reforms. Today in India, some of the women have distinguished themselves in many unconventional fields. They are leading consultants, eminent scientists and mathematicians distinguished doctors, interior decorators, artists, educationists, managers, administrators and business entrepreneurs [3].

Entrepreneurship gives women the chance to own property and help commodity production in the state, which in turn would help sustain the social sector. Unlike in a paid job scenario, women can have personal freedom and decision-making authority. This will help them get empowered and create a better image and place for women in the society. The status of women can be improved in the form of higher savings, enhanced buying power capacity and increased social status by helping them to become economically independent.

## Personality traits

Some psychologists, such as Albert Ellis, suggest that it is important to understand the way of a person views or thinks about life. Others, like B.F. Skinner and William Glom, take the position that the most appropriate means of understanding a person is to observe that person's behaviour and actions. Rogan suggests the need to be aware of emotions or feeling of a person [4-6].

An attempt has been made in the this paper to assess the personality traits of women entrepreneurs in order to identify whether they have the requisite personality dispositions to undertake activities which are independent and self-sustaining, there by contributing to entrepreneurship. Even though the personality factors are too many, the present study is confined to only 14 personality factors, namely, information seeking, mass media exposure, social participation, cosmopolitanism, level of aspirations, attitude towards self-employment, scientific orientation, decision making ability, economic motivation, managerial ability, problem recognition, risk orientation, urban pull and extension contact.

## 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 personality traits of empowerment acquired by women [4].

Hence, the present study is undertaken to analyse the entrepreneurship

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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 personality traits of the micro entrepreneurs (Women).

### 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 [6,7]. Keeping in view of the objectives of the study, the research has identified with the help of the concerned persons (officers and 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.

### 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.

### The analytical framework

The fourteen personality factors mentioned above are assessed on a four – point scale, which are assigned 4, 3, 2 and 1 score according to the order of personality traits. The following formula is used to measure the personality index of women entrepreneurs.

$$PI = \frac{\sum_{i=1}^n P_{si}}{\sum_{i=1}^n M_{sPi}} \times 100 \quad (1)$$

Where,

P<sub>i</sub> = Personality index

P<sub>s</sub> = Personality factor score

M<sub>sP<sub>i</sub></sub> = Maximum score of the personality factor

i = 1 --- n = number of personality factors

**Average score of personality factors:** The average scores of the different personality factors calculated for the entrepreneurs in the study area are presented in Table 1.

From the Table 1 it has been observed that in the case of women entrepreneurs in Madurai, the entrepreneurs are very good in information seeking, decision making ability, social participation and managerial ability since the mean values of these personality factors

are as high at 4.42, 4.30, 4.02 and 3.94 respectively. In total, the average score of the personality traits among the women entrepreneurs in Madurai District is 3.46. Whereas, in the case of women entrepreneurs in Ramnad, the entrepreneurs are very good decision making ability, problem recognition and social participation since the mean values of these personality factors are as high at 4.21, 3.96, and 3.87 respectively [8]. In total, the average score of the personality traits among the women entrepreneurs in Ramnad is 3.30. In the case of Dindigul district, decision making ability (4.26) information seeking (4.40) managerial ability (3.91) and problem recognition (3.91) are good. In total, the average score is 3.39. Thus it may be inferred from the analysis that decision making ability was found high among women entrepreneurs in all three districts.

**Personality index:** The personality index of women entrepreneurs is calculated by the formula (1). The personality index in the present study is classified as less than 20, 20-40, 40-60, 60-80 and above. The distribution of entrepreneurs according to the personality index is presented in Table 2 and Figure 1.

It has been inferred from the Table 2 that in the case of Women entrepreneurs in Madurai district, maximum of 50 (33.33%) of the entrepreneurs have personality index of above 20-40 followed by 52 (34.67%) and 52 (35.33%) in Dindigul and Ramnad district. Whereas in the case of women entrepreneurs in Ramnad, maximum of 47 (31.33%) of them have personality index of 40 to 60 followed by 46 (30.67%) and 45 (30%) in Dindigul and Madurai district. The maximum of 53 (35.33%) have personality index of 20 to 40 in Ramnad. It is followed by Dindigul (34.67%) and Madurai (33.33%).

Personality Traits	Name of the District / Average score			Total
	Madurai	Ramnad	Dindigul	
Information seeking	4.42	3.81	4.40	4.21
Mass media exposure	3.65	3.16	3.63	3.48
Cosmopolitanism	3.28	3.16	3.16	3.20
Level of aspiration	2.70	2.63	2.68	2.67
Attitude to self-employment	2.38	2.27	2.39	2.35
Scientific orientation	3.81	3.78	3.71	3.77
Decision making ability	4.30	4.21	4.26	4.26
Economic motivation	2.86	2.27	2.73	2.62
Managerial ability	3.94	3.92	3.91	3.92
Problem recognition	3.72	3.96	3.91	3.92
Willingness to take risk	3.35	3.34	3.18	3.29
Urban pull	2.87	2.91	2.67	2.82
Social participation	4.02	3.87	3.91	3.93
Extension contact	3.18	2.92	3.12	3.07
Overall	3.46	3.30	3.39	3.38

**Table 1:** Personality traits of women entrepreneurs in Madurai, Ramnad and Dindigul districts.

Personality Traits Index	Number of Respondents / Name of the District			Total
	Madurai	Ramnad	Dindigul	
Less than 20	17 (11.33)	20 (13.33)	18 (12.00)	55 (12.22)
20 – 40	50 (33.33)	53 (35.33)	52 (34.67)	155 (34.44)
40 – 60	45 (30.00)	47 (31.33)	46 (30.67)	138 (30.67)
60 – 80	18 (12.00)	20 (13.33)	21 (14.00)	59 (13.11)
Above 80	20 (13.33)	10 (6.67)	13 (8.67)	43 (9.56)
Total	150 (100.00)	150 (100.00)	150 (100.00)	450 (100.00)

Source: Primary data.

Note: Figures in brackets are percentage to total

**Table 2:** Personality traits index of women entrepreneurs in Madurai, Ramnad and Dindigul Districts.

### Organisation profile among the respondents

Organization represents the units run by the respondents in the present study. The profile of the organization may show its own impact on the performance of the organization. Even though, the profiles of the organization are too many, the present study confines these variables into nature of enterprises, years of experience, monthly turnover, monthly profit and number of employees engaged in work.

**Nature of business:** The women entrepreneurs may run the enterprises according to their capability relating to finance, management, marketing and risk taking ability. The nature of enterprise selected by them is influenced by the scope of business, profitability and other aspects. The nature of enterprise may be related to milch animals [9].

The details of activities undertaken by the selected women entrepreneurs are given in Table 3.

The Table 3 shows that manufacturing of food products accounts for Madurai and Dindigul district for 24.00% and 24.67% of the total respondents respectively. Among the respondents in Ramnad maximum of 22.67% and engaged in Mini dairy. Among the respondents in Madurai district, tailoring, mini dairy constitute

18.67% and 18.00% total. In Ramnad district, manufacturing of food products, vermi compost and seashell ornaments constitute 14.67%, 12% and 12%. Mini-dairy and tailoring constitute 21.33% and 17.33% respectively in Dindigul district.

**Years of experience:** Years of experience represents the number of years the respondents have gathered through enterprising. Since the experience of the respondents may have its impact on enterprising, it is included in the present study. The more experience a person has, the more will be his knowledge in his trade and he will manage the business well. Consequently, his performance in the respective business will be enriched. In the present study, the years of experience among the respondents are confined to 'upto 3 years', '4 to 6 years', '7 to 10 years', '11 to 14 years' and above 14 years. The distribution of respondents on the basis of their experience is presented below in Table 4.

It is inferred from the Table 4 that 26.44% of the respondents have 7 to 10 years of experience in their own business followed by 23.78% with an experience of 11 to 14 years. The number of respondents with an experience of less than 6 years constitutes 34.00% of the total. Among the respondents, 11 to 14 years and above 14 years rank first and second in Madurai and Dindigul districts, whereas among the respondents in Ramnad, 7 to 10 years and 4 to 6 years occupy the first two places. The analysis reveals that experience in business among the respondents in Madurai and Dindigul districts is less than that among the respondents in Ramnad (Figure 2).

**Monthly turnover:** 'Turnover' in the present study represents the sales turnover achieved by the respondents per month during the study period. The sales turnover is one of the important factors which determine the ability of the enterprise regarding its performance. It also shows the marketability of the unit. In the present study, the monthly turnover is classified into 'less than Rs.15,000', Rs.15001 to 30,000, Rs.30001 to 45,000, Rs.45001 to 60000, and above Rs.60000. The distribution of the respondents according to their monthly turnover achieved in their business is illustrated in Table 5.

The first two important ranges of monthly turnover among the respondents are Rs.15001 to Rs.30,000, Rs.30001 to 45000 which constitute 28.44 and 25.77% to the respective totals. The number of respondents whose turnover is above Rs.60000 constitutes 15.34% to the total whereas the respondents with a monthly turnover of less than Rs.15,000 constitute 13.33%. The most important monthly turnover category among the respondents in Madurai and Dindigul are Rs.30001 to 45000 and Rs.15001 to 30000 respectively whereas in Ramnad, it is Rs.15001 to 30000 and 30001 to 45000.

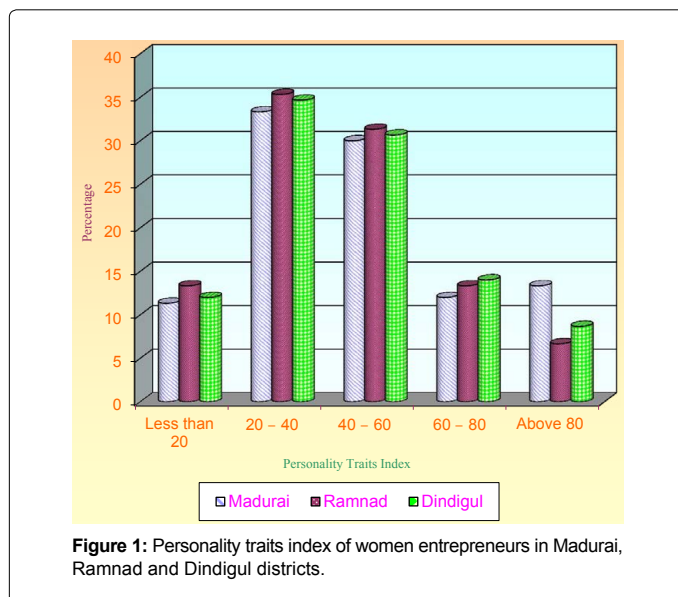


Figure 1: Personality traits index of women entrepreneurs in Madurai, Ramnad and Dindigul districts.

Sl. No.	Nature of Enterprise	Madurai		Ramnad		Dindigul	
		No. of Respondents	%	No. of Respondents	%	No. of Respondents	%
1.	Readymade Garments	12	8.00	3	2.00	8	5.33
2.	Mini dairy	27	18.00	34	22.67	32	21.33
3.	Tailoring	28	18.67	12	8.00	26	17.33
4.	Manufacturing of food products	36	24.00	22	14.67	37	24.67
5.	Pickles making	14	9.33	11	7.33	12	8.0
6.	Vermi compost	15	10.0	18	12.0	10	6.67
7.	Bamboo baskets	2	1.33	12	8.00	18	12.0
8.	Candle and Sampirani manufacturing	16	10.67	4	2.67	7	4.67
9.	Dry Fish	--	--	16	10.67	--	--
10.	Seashell ornaments	--	--	18	12.00	--	--
	Total	150	100.00	150	100.00	150	100.00

Source: Primary data.

Table 3: Nature of business among the respondents.

Years of Experience	Number of Respondents /Name of the District			Total
	Madurai	Ramnad	Dindigul	
Upto 3 years	18 (22.00)	28 (18.67)	21 (14.00)	67 (14.89)
4 – 6	21 (14.00)	39 (26.00)	26 (17.33)	86 (19.11)
7 – 10	31 (20.67)	61 (34.00)	37 (24.67)	119 (26.44)
11 – 14	45 (40.00)	23 (15.33)	39 (26.00)	107 (23.78)
14 and above	35 (23.33)	9 (6.00)	27 (18.00)	71 (15.78)
Total	150 (100.00)	150 (100.00)	150 (100.00)	450 (100.00)

Table 4: Years of experience in business.

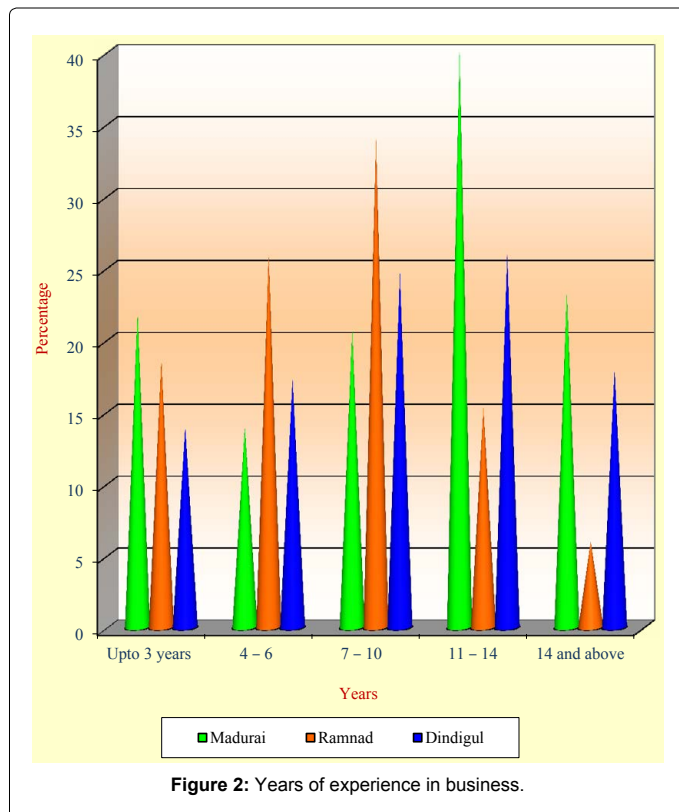


Figure 2: Years of experience in business.

Monthly Turnover (in Rs.)	Number of Respondents / Name of the District			Total
	Madurai	Ramnad	Dindigul	
Less than 15000	18 (12.00)	20 (13.33)	22 (14.67)	60 (13.33)
15001- 30000	33 (22.00)	56 (37.33)	39 (26.00)	128 (28.44)
30001- 45000	36 (24.00)	46 (30.67)	34 (22.66)	116 (25.77)
45001 – 60000	31 (20.67)	18 (12.00)	28 (18.67)	77 (17.11)
Above 60000	32 (21.33)	10 (6.67)	27 (18.00)	69 (15.34)
Total	150 (100.00)	150 (100.00)	150 (100.00)	450 (100.00)

Table 5: Monthly turnover among the respondents.

**Monthly Profit:** ‘Profit’ is the difference between the total revenue realized in business and the expenses incurred in business [10]. All entrepreneurs aim at maximum profit. They want to increase their profit consistently. Since profit is one of the important measuring yards of the performance of the unit, it is included in the present study. The monthly profits are classified into ‘less than Rs.1000’, ‘Rs.1000 to 2000’, ‘Rs.2001 to 3000’, ‘Rs.3001 to 4000’ and ‘above Rs.4000’ (Table 6).

Table 6 exhibits the distribution of respondents according to the profit achieved by them in business. A maximum of 30.89% of the respondents have earned a profit Rs.2001 to 3000 followed by 28.00% showing the profit performance of Rs.3001 to 4000. The numbers of

respondents who earn a monthly profit of above Rs.4000 per month constitute 16.44%. The important profit range among the respondents is Rs.2001 – 3000 in all the three districts (Figure 3).

**Extent of employment provided:** The purpose of entrepreneurship is to promote self-employment and to create employment opportunities. Even in the case of micro enterprises, employment opportunities are visible. In order to analyze this aspect, the number of employees engaged in business units have been taken into account and classified into nil, one, two, three and above three. The ‘nil’ category represents self-employment in the business (Table 7 and Figure 4).

Table 7 explains the number of employment opportunities provided by the respondents through their business units. 27.11% of the respondents are self-employed. It is followed by 26.44% of the respondents providing employment for one person. The number of respondents engaging more than three employees in their business units constitutes 11.34% to the total. Majority of the respondents are

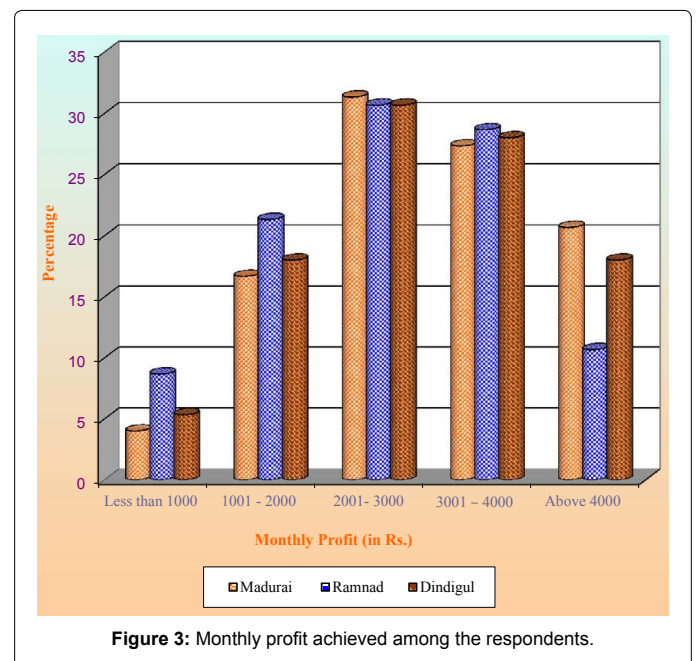


Figure 3: Monthly profit achieved among the respondents.

Monthly Profit (in Rs.)	Number of Respondents / Name of the District			Total
	Madurai	Ramnad	Dindigul	
Less than 1000	6 (4.00)	13 (8.67)	8 (5.33)	27 (6.00)
1001 - 2000	25 (16.67)	32 (21.33)	27 (18.00)	84 (18.67)
2001- 3000	47 (31.33)	46 (30.67)	46 (30.67)	139 (30.89)
3001 – 4000	41 (27.33)	43 (28.66)	42 (28.00)	126 (28.00)
Above 4000	31 (20.67)	16 (10.67)	27 (18.00)	74 (16.44)
Total	150 (100.00)	150 (100.00)	150 (100.00)	450 (100.00)

Table 6: Monthly profit achieved among the respondents.

Number of Employees	Number of Respondents /Name of the District			Total
	Madurai	Ramnad	Dindigul	
Nil	35 (23.33)	48 (32.00)	39 (26.00)	122 (27.11)
One	41 (27.33)	38 (25.33)	40 (26.67)	119 (26.44)
Two	24 (16.00)	29 (19.33)	25 (16.67)	78 (17.33)
Three	28 (18.67)	24 (16.00)	28 (18.66)	80 (17.78)
Above Three	22 (14.67)	11 (7.34)	18 (12.00)	51 (11.34)
Total	150 (100.00)	150 (100.00)	150 (100.00)	450 (100.00)

Table 7: Number of employees engaged in business.

self-employed in their enterprises at Ramnad. Other two districts namely Madurai and Dindigul provide employment to one person. Relatively, the rate of employment provided by the respondents in Madurai district is higher than the employment provided by the respondents in Ramnad and Dindigul.

### Source of inspiration to start enterprise

Competitiveness always brings the best out of people. The incidence of increasing competition in the present global scenario has forced many people to find out ways and means to innovate. The

entrepreneurship is generally understood as a pursuit of opportunity without limiting oneself to the accepted existing norms and confines to an organization. The sources of inspiration to start the enterprise were developed by Gasse and Robinson [5]. Based on the reviews, eighteen variables are created with respect to sources of inspiration. The respondents were asked to rate all these 18 variables at five points 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.

Table 7 exhibits the mean score of all eighteen sources of inspiration to start the enterprises. The important sources of inspiration among the respondents in Madurai district are self-employment, leading an independent life and financial crisis and their respective mean scores are 3.9491, 3.8511 and 3.7432. Among the respondents in Ramnad, the important sources of inspiration are family upliftment, family problem and supporting the spouse and the respective mean scores are 3.7211 and 3.3841. The sources of inspiration which have the highest score among the respondents in Dindigul, family upliftment and financial crisis. Thus the analysis reveals that the family upliftment and financial crisis are the prime factors to induce the respondents to start the enterprise in all the three districts. In order to analyze the important source of inspiration to start enterprise, the mean score on each variable is measured (Table 8).

### Psychological constraints

Psychological constraints indicate lack of faith and confidence among the respondents. These types of constraints are purely personal and also psychological. A strong mind is highly needed for the entrepreneurs to face the risk and uncertainty involved in business. It is also required for the purpose of the innovativeness and scientific orientation among the respondents. In the present study, the psychological constraints among the respondents are confined to lack of resource sharing ability, lack of communication skills, lack of networks, fear about future, lack of self-motivation, unbelievable attitude towards others and lack of faith on personal skills. The respondents are asked to rate the above said seven constraints at five point scale namely agree, moderately agree, not agree and not at all agree. The assigned marks are 5, 4, 3, 2 and 1 respectively. In order to exhibit the importance of social constraints among the respondents, the mean score on the psychological constraints has been computed. The 'T' test has been administered to find out the significant difference among good and poor performers respondents regarding the perception on these psychological constraints. The resultant mean scores of the psychological constraints and for Madurai district the respective 't' statistics are shown in Table 8.

Table 8 shows that the highly perceived psychological constraints among the good performers are lack of communication skills and lack of faith on personal skills since the respective mean scores are 3.0366 and 2.9691. Among the poor performers, the high scoring two constraints are lack of resource sharing ability and lack of communication skills since the respective mean scores are 3.9201 and 3.8267. The significant difference among good and poor performers regarding the perception on psychological constraints are found in lack of resource sharing ability, lack of communications skills, fear on future, lack of self-motivation and lack of faith on personal skills since the respective 'T' statistics are significant at five percent level.

The mean scores of the psychological constraints and the respective 't' statistics for Ramnad district are shown in Table 9.

The highly perceived psychological constraints among the good performers are lack of self-motivation and lack of faith on personal

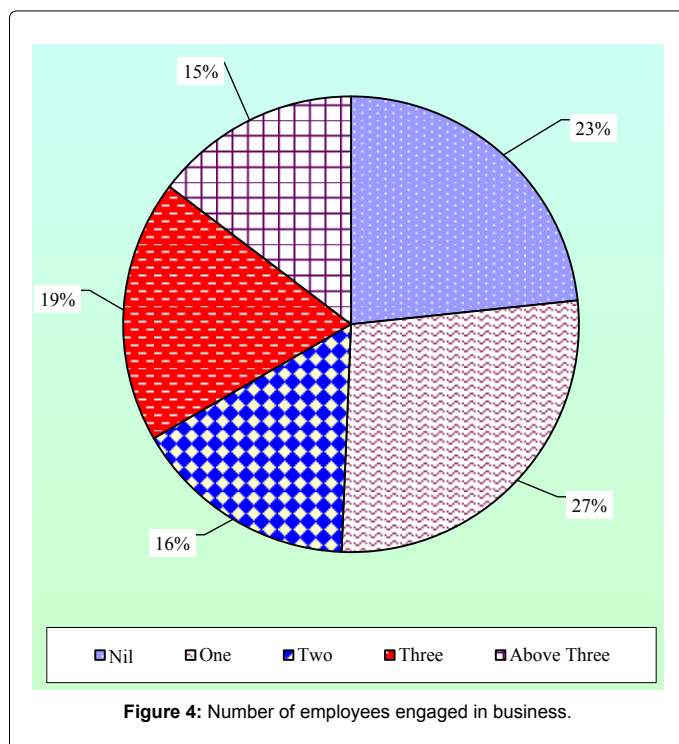


Figure 4: Number of employees engaged in business.

S. No	Psychological Constraints	Good Performers	Poor Performers	T-statistics
1.	Lack of resource sharing ability	2.6017	3.9201	-3.0742*
2.	Lack of communication skills	3.0366	3.8267	-2.6471*
3.	Lack of net works	2.5171	2.8711	-0.7141
4.	Fear on future	2.4034	3.5411	-3.0471*
5.	Lack of self motivation	2.5712	3.6121	-2.7948*
6.	Unbelievable attitude towards others	2.8342	2.6712	0.7121
7.	Lack of faith on personal skills	2.9691	2.0121	3.1471*

\*Significant at 5% level.

Table 8: Psychological constraints among the respondents in Madurai district.

S. No	Psychological Constraints	Good Performers	Poor Performers	T-statistics
1.	Lack of resource sharing ability	2.5178	2.4711	0.1472
2.	Lack of communication skills	2.6711	3.8471	2.7241*
3.	Lack of net works	2.4678	2.7421	-0.8421
4.	Fear on future	2.3041	2.4712	-0.7412
5.	Lack of self motivation	3.6121	3.7069	-1.0127
6.	Unbelievable attitude towards others	2.8134	2.4371	0.5871
7.	Lack of faith on personal skills	3.0412	2.0714	3.1741*

\*Significant at 5% level.

Table 9: Psychological constraints among the respondents in Ramnad district.

S. No	Psychological Constraints	Good Performers	Poor Performers	T-statistics
1.	Lack of resource sharing ability	2.5272	3.7678	3.7814*
2.	Lack of communication skills	3.0471	3.6927	-2.7211*
3.	Lack of net works	2.4121	2.5611	0.6911
4.	Fear on future	2.2216	2.2618	0.6972
5.	Lack of self motivation	3.8147	3.7421	0.7841
6.	Unbelievable attitude towards others	3.6712	2.3742	3.7214*
7.	Lack of faith on personal skills	2.7611	2.6811	0.7818

\*Significant at 5% level.

**Table 10:** Psychological constraints among the respondents in Dindigul district.

skills since the respective mean scores are 3.0266 and 3.0472. Among the poor performers, the high scoring two constraints are lack of communication skills and lack of self-motivation since the respective mean scores are 3.8471 and 3.7069. The significant difference among good and poor performers regarding the perception on psychological constraints are found in lack of communications skills, and lack of faith on personal skills since the respective 'T' statistics are significant at five percent level.

The mean scores of the psychological constraints for Dindigul district and the respective 't' statistics are shown in Table 10.

Table 10 reveals that the highly perceived psychological constraints among the good performers are lack of self-motivation and unbelievable attitude towards others since the respective mean scores are 3.8147 and 3.6712. Among the poor performers, the high scoring two constraints are lack of resource sharing ability and lack of communication skills since the respective mean scores are 3.7678 and 3.6927. The significant difference among good and poor performers regarding the perception on psychological constraints are found in lack of resource sharing ability, lack of communications skills and unbelievable attitude towards others since the respective 'T' statistics are significant at five percent level.

## Summary of Findings

The present research was carried out with objectives of studying the personality traits among women members to start enterprises as good and poor performers encountered by women and offering suggestions for promoting women entrepreneurship.

The important sources of inspiration to start the enterprises among the male respondents are self-employment, leading an independent self-employment, leading an independent life and financial crisis whereas among the female respondents, these are family upliftment, family problem and supporting the spouse. The significant differences among the male and female respondents are identified regarding the perception on the sources of inspiration namely unemployment, financial crisis, previous experience, self-help groups, family problem and social recognition.

The sources of inspiration to start an enterprise are categorized into three factors namely personal, family and environmental factors.

The most important factor of inspiration is the personal factor which consists of seven sources of inspiration. It is followed by the family factor which consists of six sources and the environment factor which consists of five sources of inspiration.

The important psychological constraints among the good performers are lack of communication skills, lack of self-motivation for Madurai, Ramnad and Dindigul districts. There is lack of resource sharing ability in Madurai district, lack of communication skills in Ramnad and lack of resource sharing ability in Dindigul district. Regarding the perception on psychological constraints, the significant difference among the good and poor performers is noticed in the perception on lack of resource sharing ability and lack of communication skills.

## Suggestions

As observation from the analysis majority of the women entrepreneurs did not like to move out from their native places and wished to develop themselves within the areas of their business location. It is suggested that in Madurai, Ramnad and Dindigul districts women should be motivated to be ready to include themselves in the self-help groups' federations and willing to step on to virgin territories for reaping the benefits of rewarding business opportunities. This could be achieved only by enlightening them on business avenues. The seminars, audio-visual aids, tours, booklets, etc., could help in this respect.

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