

AN EMPIRICAL STUDY ON FAMILY ASSISTANCE IN WOMEN ENTREPRENEURSHIP WITH RESPECT TO TAMIL NADU.

UMA BALAKUMARA, P. DEVANESANB

Abstract : The women entrepreneurs today have made big strides in their business ventures, compared to the women couple of decades back. Many of them have displayed the abilities by even having collaboration with multinationals. However successful these women have been in their careers, their dependencies, especially the micro and medium on their families for assistance in various business activities cannot be reduced or eliminated. This expectation often results in conflicts in the family and has a direct impact on the abilities of the women in running or diversifying their business. The assistance required in obtaining the finance, building the infrastructure, identifying the source of raw materials, marketing the finished goods are some the activities women find it difficult to execute without the male assistance. This study was conducted to find the degree of assistance provided by the family members to the women entrepreneurs both personally and professionally.

Key Words: Family assistance, Women Entrepreneurs, Micro enterprises.

Introduction: Women entrepreneurs are gradually getting recognized all over the world. The importance of the women entrepreneurs is gradually being felt and appreciated. The empowerment of women could be achieved through the instrument of entrepreneurship development. The role played by women in economic development cannot be ignored from the frame work of development. Over the past decade, the global economy has witnessed consistent growth in the number of women entrepreneurs, and estimates for future growth constitute to be strong (Allen et al., 2007; Baughn et al., 2006, cited in Prasad Kanti et al., 2011).

The ratio of the women who have turned entrepreneurs due to career and aspirations is far lesser than the women who have turned entrepreneurs due to economic compulsion. The need to generate extra income or the main income is the basic factor. Though the need to generate income is mandatory, the women when venture into business are required to make compromises that has a direct impact on their personal, professional and social life. Also one of the main concerns is the nature of business as it is directly concerned with the dependency of the male family members. Various other factors are the place of business, the commutation, family responsibilities to name a few. Insufficient exposure to the daily affairs, inadequate business strategies, male dominance and lesser confidence on the women makes it more rough sails. Another major disadvantage the women are subjected to is the venturing into the business successfully run by other women without actually assessing the ground realities of their success.

Business is always considered as an area that would befit only the male members of the society. This is also true to some extent considering their ability to market their products aggressively moving from place to place, ability to sustain the cut throat competition

and general knowledge about the products and competitors. Also the confidence level on the male run business is always much more with the customers than on the women entrepreneurs. The competency level of the male entrepreneurs is always higher than compared to the women entrepreneurs.

Based on some of the factors mentioned above, there is always a need for the women to rely on the male members or other members of their known family circle. This always adds strength in creating a good business network. The families have always set expectations as far as the nature of business is considered despite the women having aspirations or abilities in pursuing interest of their choice. This has made the women getting affected psychologically. Another major factor of concern for the women entrepreneurs is the lack of education that makes them low in confidence. Hence the women have to depend on the male members or the educated member of the family. This dependence starts right from deciding the type of business and until setting up the establishment and this may result in unsolicited decisions. The assistance from the male members of families varies from case to case. This is due to the occupational priorities of the family member. There are cases where the family members are willing to assist but unable to assist due to their occupation or other priorities. There are cases when the male egos of the members prevent them from assisting the women. This also results in a situation of unrest in the families. This inconsistency causes lot of ambiguities in the women in pursuing their business let alone diversification and in turn results in demotivating the aspiring women to venture into self business.

The need of the hour is to provide that kind of assistance that would make the Women more self-dependant and confident. This would in the due

course of time reduce the dependencies on the male member of the families.

Taking into account the various hardship faced by the women it is imperative that the women requires assistance from the family members, that would provide them a great source of comfort both personally and professionally. The support would definitely leverage do a great confidence in the women.

The purpose of this paper is to find out the degree of assistance provided by the family members to the women entrepreneurs in carrying out their business.

Objectives:

The main objective of this study is to find the assistance provided by the family members to the women entrepreneurs in Trichirappalli district of Tamil Nadu. The information provided gives the Government a better insight about the assistance required by the women in pursuing their entrepreneurial career.

The main objective of the study is

- (i) to study the educational, family background, type of family, religious, community of the women entrepreneurs;
- (ii) to study the nature of family support to the women entrepreneurs
- (iii) to find out the extent and nature of family support in operational, marketing, strategic planning & financial aspects and support in personal and professional aspects.

Review of Literature: According to Nirmala Karuna D'Cruz in her study on constraints on women entrepreneurship development in Kerala : An analysis of familial, social, and psychological dimensions (2003) stated that family support of the right type, particularly at the stage of launching the business was a factor, which most entrepreneurs needed.

Nelson (1989) has shown that while family advice concerning business related functions may under some conditions be useful for female entrepreneurs, the fundamental moral and social support provided serves as the greatest offering from one's family. Social support from family members represents a particularly important "coping resource" which may enhance a woman entrepreneur psychological well being (Parasuraman et al., 1996 cited in Kanti Prasad et al., 2011).

Chowdhury Abdullah Al-Hossienie in his study on Socio -Economic Impact of Women Entrepreneurship in Sylhet City, Bangladesh found that 61.3% of the respondents said that their male counterpart help in their activities. It is clear that men are also coming forward to help female counterpart which is commendable especially in the perspective of Bangladesh.

Areas of Investigation: The study was conducted in the following areas:

- (i) Profile of women entrepreneurs
- (ii) Profile of business enterprise
- (iii) Family profile of women entrepreneurs
- (iv) Assistance by family members with respect to operational, marketing, financial, strategic planning, personal and professional aspects.

Limitations: The focus of studies is majorly on the women entrepreneurs and their related activities. The study does not focus on the comparison with men entrepreneurs. The study is limited to the women entrepreneurs in Trichirappalli district of Tamil Nadu and focuses only on the micro enterprises. Also the study does not compare with the Small or Medium enterprises.

Structure of the report: The report has five sections. The first section is methodology, second section briefs about the data collection, third section is devoted to analysis and the fourth section talks about findings and discussion. The fifth section sums up the findings and highlights the implications of the findings for State level and local level policies and EDP programmes.

Methodology: The study was conducted among the women enterprises in the Trichirappalli district of Tamil Nadu. The enterprises included women from both urban and rural areas. 200 Women entrepreneurs were selected from the micro enterprises registration list of DIC, Trichirappalli District of Tamil Nadu. The basic source of information was gathered at WEAT, an NGO which is authorised by District Industries Centre (DIC) through personal visits. Information was gathered from 200 women entrepreneurs out of the 352 women entrepreneurs provided in 2011. A pre-coded questionnaire designed to probe into the profile and the assistance provided by the family for the women entrepreneurs.

Analysis of plan: The family assistance were analysed based on the operational, marketing, strategic Planning & financial aspects and support in professional and personal aspects with the independent variables of age, educational qualification and community. A one-way ANOVA was conducted to compare the 'age groups' with respect to 'marketing aspects' and 't' test was conducted on the business background, family monthly income and the nature of business of the women entrepreneurs.

In depth Interviews: In -depth interview was conducted to ask more open ended and unstructured questions to the women entrepreneurs based on the specific situation and allowed them to express their viewpoints. The interviews were conducted in an informal atmosphere by way of casual talk and many a time in the business premises. The questions were asked in such a way that the women could respond with discretion. The in depth interviews were conducted primarily with a view to identify the extent

of assistance on operational, financial, marketing, professional and personal aspects by the family members to the women entrepreneurs in running the business enterprise. They also have to adhere to the traditional roles expectations of society and giving importance to the gender construction; the women also expressed that they were under psychological pressure after starting the business.

Data Collection: The data's were collected through personal visits to the home and enterprises of the selected women entrepreneurs to get acquainted with the environment. The structured questionnaire was prepared in a manner that questions were asked to incorporate the views and opinions of families to the extent possible. These interviews were used to understand the type of support provided by the family to these women entrepreneurs.

Enterprises and Entrepreneurs

Profile of Entrepreneurs	Particulars	No. of respondents	Percentage
Age	Less than 35 years	62	31%
	35-44 years	100	50%
	45 and above years	38	19%
	Total	200	100%
Educational Qualifications	SSLC	26	13%
	HSC	47	24%
	Degree	71	36%
	Diploma	39	20%
	Post Degree	17	9%
	Total	200	100%
Business Background	Business background	44	22%
	Non business background	156	78%
	Total	200	100%
Marital Status	Single	7	4%
	Married	191	96%
	Widow	2	1%
	Total	200	100%
Type of Family	Nuclear	134	67%
	Joint	66	33%
	Total	200	100%
Type of Religion	Hindu	162	81%
	All Other Religion	38	19%
	Total	200	100%
Type of Community	BC	109	55%
	MBC	41	21%
	SC	35	18%
	FC/Others	15	8%
	Total	200	100%

The table shows that majority of the respondents ie 100 of them belonged to the age group between 35-44 years. 127 of them posse's degree, post graduation and diploma. 156 of them are from non business background, 191 of them are married, 134 are from nuclear family, 162 of them are belongs to Hindu religion, 109 of them belongs to backward community and 35 of them are belongs to scheduled caste. From the analysis it is found that the majority of women are middle aged and married with reasonably good educational background. The women belonging to mixed family background, i.e. both business and non-business family backgrounds. Most of them are from nuclear family and Hindu religion. It is found that the

ratio of the women entrepreneurs belonging to backward community are more compared to the scheduled caste.

26 women are into food products, 31 are into engineering industries, 25 of them are into stalls, 20 of them into garments manufacturing, 17 women are running beauty parlours, 15 are into tailoring, 11 are producing sanitary napkins, 7 are making Areca nut plates, 7 are making kundan jewellery, 6 are into herbal products, 6 are making jute bags, 6 are into recycling of baniyan waste, 5 are into making handicrafts, 4 are running cab driving, 3 are into making leather gloves, 3 are into rendering computer allied services, 2 women are into extracting fiber from

the banana stem, 2 women are making paper cup and making paper bag, gem cutting, catering and rendering business process outsourcing services by individual women entrepreneurs respectively.

It is evident from the table that women have ventured into the business that has been considered traditionally as male oriented and dominated as it requires core physical activities, for example

Enterprise Profile

Nature of enterprises	No. of respondents	Percentage
Food Products	26	13%
Engineering Industries	31	16%
Areca Nut Plates	7	4%
Paper Cup	2	1%
Paper Bag	1	1%
Herbal Products	6	3%
Jute bag	6	3%
Sanitary Napkin	11	6%
Baniyan waste	6	3%
Kundan Jewelry	7	4%
Computer and Allied Service	3	2%
Tailoring	15	8%
Beauty Parlor	17	9%
Garments Manufacturing	20	10%
Leather Gloves	3	2%
Cab Driving	4	2%
Stall Members (Sales)	25	13%
Gem Cutting	1	1%
Catering	1	1%
BPO	1	1%
Banana Fiber	2	1%
Handicraft	5	3%
Total	200	100%

Family support and Enterprise Performance:

Family support	N	Highest Mean	Std. Deviation
Helping in taking care of the children and family issues	200	4.42	0.58
Assistance in problem solving	200	3.68	0.77
Assisting in the financial management	200	3.41	0.96
For the promotional and marketing aspects	200	3.22	1.07
Assistance in providing ideas to expand the business	200	3.05	1.04
Helping in decision making in business related issues	200	2.69	1.00
Helpful in resolving unforeseen issues	200	2.56	0.94
Assistance in providing the latest trade based information's	200	2.52	0.92
Physical assistance in setting up of the unit	200	2.45	0.93
Assisting in providing strategic planning	200	2.45	0.85
Meeting the liaison work	200	2.30	0.80
Assistance in taking care of the office related work	200	2.22	0.69
Helping in running the day to day business	200	2.09	0.51

Whatever might be the role or success of the women outside the home, the women's place in a home can never be substituted particularly with the children. They always form the source of happiness, mental strength to the entire family. However due to the time factors and other constraints the women are not able to devote the time to their children that puts the children in a situation of deprive. The research shows that the highest mean value was helping in taking care of the children and family issues (4.42) and this is compensated to a great extent by the husband who has given the children their time, which provides the women a good amount of peace of mind and that in turn dedicate more time to their business.

The women were specific to the problems they encountered and the reasons are varied. The men have provided the assistance in problem solving (mean 3.68) particularly in situations that would require male interference. For example travelling to different places to identify the right source of raw materials or meeting the suppliers or accompanying the women in travel. Financial management is one of the most important factors in running a business. Even though many of the women are educated it is found that they lack in the prerequisite knowledge to maintain the accounts in the right way. The women are found to get assistance from the male members that actually stand third in the highest mean value (3.41). The promotional and marketing the products is a major factor that has a direct implication on the business. This factor might be difficult for the women as it involves in lot of travelling, identify and meet the right clients. The assistance provided by the male member's stands with a mean of 3.22. The assistance provided by the men in expanding the business stands at a mean of 3.05. The expansion factor is directly proportional to the success. Men would voluntarily provide the ideas to expand the business even though the women show less desire in expansion. Though the men are willing to assist the women, they might not be effective in providing the right directions. One of the reasons might be lack of knowledge in the trade, other occupational constraints and to some extent the male ego. Hence the mean stand at a lesser value at 2.69. One of the major challenges in the business world is the ability to foresee the challenge. This is a factor that women lack owing to the general business knowledge and who in turn seek the assistance of the husbands or the male members if the family. The women have expressed that they do not find much help in this regard. The mean value of 2.56 proves the above. There is not much differences in the mean value (2.52, 2.45, 2.45) respectively in the case of providing the latest trade based information's, physical assistance in setting up of the unit and assisting in providing strategic planning it's owing to of lack of knowledge and insights among the family members into the business related aspects to give trade based information or giving ideas in strategic planning. The man value 2.30, 2.22 and 2.09 shows that the male members are not able provide the required assistance due to their commitments.

The business category like areca nut, sanitary napkin, handicrafts, jute products, herbal products the women entrepreneurs are not able to travel to a long distance to procure the good quality of raw materials and it's due to family restrictions and daily commitments they are forced to procure it from the local suppliers because of which either they have to pay more or have compromise on the quality of raw materials. One of the women entrepreneurs expressed the following during the interview as: *"My husband is continuously encouraging me to venture into this business. He used to help me in marketing of the products/ meeting the government department and taking care of our children. If not for my husband's support I am not able to imagine how our children would be taken care".*

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Operational Aspects	Between Groups	.105	2	.052	.201	.818
	Within Groups	51.428	197	.261		
	Total	51.533	199			
Marketing Aspects	Between Groups	3.505	2	1.752	3.455	.034
	Within Groups	99.930	197	.507		
	Total	103.435	199			

Strategic Planning & Financial Aspects	Between Groups	.197	2	.098	.192	.825
	Within Groups	100.692	197	.511		
	Total	100.889	199			
Support in Professional & Personal Aspects	Between Groups	.825	2	.412	1.814	.166
	Within Groups	44.770	197	.227		
	Total	45.595	199			
		N	Mean	Std. Deviation	ANOVA Value	F-
Marketing Aspects	Less than 35 years	62	2.5726	.72906	F(2,197) = 3.455, p = 0.034 (p<0.05)	
	35-44 years	100	2.7775	.72465		
	45 and above	38	2.9474	.64765		
	Total	200	2.7463	.72095		

A one-way ANOVA was conducted to compare the 'age groups' with respect to 'marketing aspects'. There was no significant difference in age categories with respect to marketing aspects at $p>0.05$ level [$F(2,197) = .201, p = 0.818$].

Ho: There is no significant difference in age categories with respect to marketing aspects.

Ha: There is a significant difference in age categories with respect to marketing aspects.

A one-way between subjects ANOVA was conducted to compare the 'age groups' with respect to assistance in 'Marketing aspects'. There is a significant difference in age categories with respect to marketing aspects at $p<0.05$ level [$F(2,197) = 3455, p = 0.034$]. Post hoc comparisons using the Tukey HSD test indicated that the mean score for the above 45 years ($M = 2.94, SD = 0.64$) was significantly different than the less than 35 years ($M = 2.57, SD = 0.72$). However, the 35-44 years category not having any difference compare with other two groups.

The results show that there is a significant difference in age categories with respect to marketing aspects. The differences are between women entrepreneurs of less than 35 years of age and above 45 years. The highest mean value for the women entrepreneurs

above 45 years ($M = 2.94, SD = 0.64$) shows that they are getting more assistance from the family members when compared to the women entrepreneurs of less than 35 years of age. One of the major factors is the age. The women after 45 are finding it difficult in mobility in terms of visiting the suppliers, clients, banks etc. Also the home responsibility grows up in taking care of the grown up children. And hence they tend to get more assistance from the family members. However the women in the age group of 35 do not get much assistance as that is the age they usually start the business and will not be involved in many activities. Also their children might not be of age to provide the assistance. This could be due to the age factor, the women entrepreneurs must be finding it difficult to go out and market their products; equal responsibilities in looking after the children and family so the family was providing assistance for them to market the products. But the family assistance for women entrepreneurs less than 35 years of age is little less it's because of the age factor, confidence level, children's age which make them to concentrate on the marketing aspects of the business. So they do not get adequate family assistance in marketing of the products.

Independent Samples Test

	Levene's Test for Equality of Variances		t-test for Equality of Means		
	F	Sig.	T	df	Sig. (2-tailed)

						tailed)
Operational Aspects	Equal variances assumed	48.770	.000	2.809	198	.005
	Equal variances not assumed			4.610	188.129	.000
Marketing Aspects	Equal variances assumed	23.013	.000	4.893	198	.000
	Equal variances not assumed			6.610	158.235	.000
Strategic Planning & Financial Aspects	Equal variances assumed	4.249	.041	3.827	198	.000
	Equal variances not assumed			4.087	91.590	.000
Support in Professional & Personal Aspects	Equal variances assumed	.005	.943	4.184	198	.000
	Equal variances not assumed			4.219	82.602	.000

Ho: There is no significant difference between manufacturing and service industries in getting assistance in operational aspects.

Ha: There is a significant difference between manufacturing and service industries in getting assistance in operational aspects.

An independent-samples t-test was conducted to compare the 'assistance in operational aspects'

between manufacturing and service industries. There is a significant difference in the scores for manufacturing ($M=2.25$, $SD=0.56$) and services ($M=2.07$, $SD=0.13$) industries; $t(188.12) = 4.610$, $p=0.000 (<0.05)$. This result shows that women from manufacturing getting assistance from family members on the operations aspects compare with Service industry.

		N	Mean	Std. Deviation	t-test Results
Operational Aspects	Manufacturing	151	2.2583	.56982	$t(188.12) = 4.610$, $p=0.000 (<0.05)$
	Service	49	2.0272	.13328	
	Total	200			

Manufacturing industries involved in procurement of raw materials, interaction with the suppliers, Government departments, networking with various organisations requires the women entrepreneurs to be more active in their field. In order to comply with these requirement women entrepreneurs alone cannot carry out these functions so they also take the assistance family members is more in the case of manufacturing then in the service industries.

Conclusions: Most of the women entrepreneurs ventured into the business majorly to improve their family financial status and to fulfil their career aspirations of few. Venturing into business and being successful at it requires a great amount of mental strength, competency and risk taking ability. However there is an additional responsibility when it comes to running a business for the women entrepreneurs comparing the male members is the family. It is a vice versa situation i.e. the women depends on the family for various assistance in business and the family dependence on the women is known universally. Any business to be run successfully requires a person to be multifaceted, multi skilled and dynamic personality. Unfortunately owing to various reasons these factors are not often found in the women entrepreneurs as a result the dependence on the male members are always high.

The research and the results that have been listed in the paper shows the type of family support the women are receiving right from the launch, taking care of children and family issues, assisting in financial management and problem solving. The assistance provided by the family members in taking care of the family and business has proved to be one of the factors for women to be successful in the business arena.

Summary of main findings: The results show that there is a significant difference in age categories especially with respect to marketing aspects. The women between above 45 years are getting more assistance than the women less than 35 years. Women from manufacturing get more assistance from family members on the operations aspects than compared in service industry. Also, male member in the family are not able to assist in trade related information's, strategic planning, meeting the liaison work.

Implications for Government Policies and local bodies: The State Government and the District Industries as well as the NGO (WEAT) can organise various training programmes i.e. Entrepreneurship Development Programme to enhance the women in decision making skills, helping them to solve any kind of unforeseen events, and upgrade them in trade

related information's. Specialized training can be given to enhance their marketing skills, strategic planning, and to meet the liaison work.

Acknowledgement

Note: First and foremost we are indebted to the women who participated in our study. We are grateful for the assistance provided by the Women Entrepreneurs Association of Tamil Nadu, India.

Reference:

1. Al-Hossienie, Chowdhury Abdullah., (2011).Socio -Economic Impact of Women Entrepreneurship in Sylhet City, Bangladesh, Bangladesh Development, Research Center, Working Paper Series (BDRWPS),Page 1-25.
2. Prasad,V.Kanti et al.,(2011).Exploring Entrepreneurial Fulfilment for Women In India: An Empirical Study, Journal of Enterprising Culture, Vol.19, No.3 (September 2011)287-314, Page.287 -309.
3. Karuna D'Cruz, Nirmala.,(2003). Constraints on Women Entrepreneurship Development in Kerala: An analysis of familial, social, and psychological dimensions. Kerala Research Programme on Local Level Development, Centre for Development Studies, Discussion Paper No.53, Page. 3- 40.

Am.S. Ramaiah Institute Of Management, Bangalore, India. Umab@Msrim.Org
*b*Don Bosco College, Tuticorin, India. perrydnesan@hotmail.com