

WOMEN ENTREPRENEURS IN UNORGANISED SECTOR IN CHENNAI DISTRICT

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Abstract

The present study is aimed at unorganized women entrepreneurs in Chennai district, as they suffer with many problems in starting their business. The unorganized women entrepreneurs have no structural form and legal implication. This will have a greater influence on the women entrepreneurs in starting and continuing their business. Their problems are much than more women entrepreneur in organized sector. The social dimension like caste, community, religion, educational level, family support and family restriction have greater influence on the entrepreneurial effort among women in Chennai district. The social dimensions restrict the women in undertaking, starting various businesses in the district. These social problems have kept the potential women entrepreneurs within their house. The economic dimensions like poverty, income level and low savings have greater impact on the entrepreneurial activities of the women in the district. They suffer with many problems and limitation in starting and continuing their business.

Keywords: Women Entrepreneurs, Unorganized Sector and District Industries Centre.

1. Introduction

Women entrepreneurship has been recognized as an important source of economic growth. Women entrepreneurs create new jobs for themselves and others and also provide society with different solutions to management, organization and business problems. However, they still represent a minority of all entrepreneurs. Women entrepreneurs often face gender-based barriers to starting and growing their businesses, like discriminatory property, matrimonial and inheritance laws and/or cultural practices; lack of access to formal finance mechanisms; limited mobility and access to information and networks, etc. Women's entrepreneurship can make a particularly strong contribution to the economic well-being of the family and communities; poverty reduction and women's empowerment, thus contributing to the Millennium Development Goals (MDGs). Thus; governments across the world as well as various developmental organizations are actively undertaking promotion of women entrepreneurs through various schemes, incentives and promotional measures. The progress towards gender equality is slow and is partly due to the failure to attach money to policy commitments. In the words of former president APJ Abdul Kalam "empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation." The industrial performance of Asia-Pacific region propelled by foreign direct investment, technological innovations and manufactured exports has brought a wide range of economic and social opportunities to women entrepreneurs. In this dynamic world, women entrepreneurs are an important part of the global quest for sustained economic development and social progress.

2. Reviews of the Study

Lyn S. Amine and Karin M. Staub (2022) conducted a study on Women entrepreneurs in sub-Saharan Africa. This study found that Women Entrepreneurs in sub-Saharan Africa face a daunting array of challenges arising from the socio-cultural, economic, legal, political, and technological environments in which they live. Moreover, unfavorable conditions in local regulatory, normative, and cognitive systems place additional burdens on women who desire to become entrepreneurs or to expand an entrepreneurial business. Emmeline de Pillis and Thomas DeWitt (2020), while entrepreneurship is touted as an opportunity for women to exploit opportunities that are often not available in the traditional workplace, the rate of participation in entrepreneurship is lower for women than it is for men. What remains relatively unclear are the reasons that make this so. Sadrul Huda and Yunus Khan. M (2019) This study is compared women entrepreneurs between formal and informal sector. It is found that women in informal and formal sector start business for independence. In both sector the size of the business is small and operated from their own residence. With successful business performance most of the women in formal and informal sector want to extend the business. Cohoon, Wadhwa and Mitchell (2010) present a detailed exploration of men and women entrepreneur's motivations, background and experiences. The study is based on the data collected from successful women entrepreneurs. Out of them 59% had founded two or more companies. The study identifies top five financial & psychological factors motivating women to become entrepreneurs. Ayala., Miri and Dafna (2010), studied on the gender differences in entrepreneurship, in all 43 countries and found that the percent of women entrepreneurs is higher in countries where the general income per capita is small and where women have no other option for making a living. From the perspective of diversity, equality and inclusion, entrepreneurship can be viewed as a means for inclusion of women and other marginalized groups in countries, especially low-income countries, in which they suffer from lack of equal opportunities and social exclusion. Leyla Sarfaraz Nezameddin Faghih (2011) the purpose of this paper is to study women's entrepreneurship in Iran based on Global Entrepreneurship Monitor 2008 data. In this regard, the relative position of women entrepreneurs in Iran will be identified compared with those of their Iranian male counterparts as well as other GEM members. Then the main factors affecting women's entrepreneurship and the reasons behind the low rate of women entrepreneurial prevalence in Iran will be explained. In this part, the basic concept is to describe the gender gap in entrepreneurial activity in Iran rather than the Iranian women entrepreneurial gap with other countries. Babak Mahmood, and Iram Babak (2012). Economic disparity and unemployment are central issues to Pakistan in this decade. In the presence of other pivotal issues like war against terrorism, political instability and economic calamity, government is unable to pay attention to potential sources of economic activities in country. Policymakers, academics and researchers agree that entrepreneurship is a vital route to economic advancement for both developed and developing economies. This paper aims to investigate potential barriers specific to female entrepreneurs in Pakistan. The findings show that women entrepreneurs in Pakistan are embedded in the family and social relations to a greater extent than women entrepreneurship literature has recognized to date.

3. Statement of the Problem

The women community constitutes half of this population in the world. The women in India are confronting with many problems, though India has got its independence seven decades ago. The government of India has been taking various measures to lift darkness in huts of women. Earlier the woman was treated as a suppressed weaker and vulnerable section of the society. Due to improved literacy, social empowerment, economic independence, improved standard of living, increased representation in electorate bodies the participation of women has improved in all sectors of the industry, however entrepreneurial effort among women are short of what was expected. This is ultimately least to affect the overall economics of the nation. The government schemes on encouraging women participation in industrial growth have not yet reached the

business women. The Chennai district, the full literacy district in the state of Tamil Nadu is located in the southernmost part of India. The district is confluence with three seas Bay of Bengal, Indian Ocean and Arabian Sea. The entrepreneurial efforts among women have not reached the expectation in the fully literate district. The present study is aimed at unorganized women entrepreneurs in Chennai district, as they suffer with many problems in starting their business. The unorganized women entrepreneurs have no structural form and legal implication. This will have a greater influence on the women entrepreneurs in starting and continuing their business. Their problems are much than more women entrepreneur in organized sector. The social dimension like caste, community, religion, educational level, family support and family restriction have greater influence on the entrepreneurial effort among women in Chennai district. The social dimensions restrict the women in undertaking, starting various businesses in the district. These social problems have kept the potential women entrepreneurs within their house. The economic dimensions like poverty, income level and low savings have greater impact on the entrepreneurial activities of the women in the district. They suffer with many problems and limitation in starting and continuing their business. The economic assistant by the family and the government has not reached the bottom level of women entrepreneur. This study is further attempted to evaluate the business of unorganized women entrepreneur in the district, through various factors like buying, marketing and other financial factors. The growth of the business undertaken by women is not up to the expectation due to various business problems. This in turn lead to them to discontinue and are changing their business. The profitability of their business is not up to their efforts. Various marketing problems like delayed payment of debt, perishability of goods have much affected their business. The financial problems like initial heavy investment, poor working capital have also made them to confront with various difficulties. The present study makes an attempt to study the women entrepreneur in unorganized sector in Chennai district with various factors. The findings of the study will pave the way for the improvement of the women entrepreneurs in Chennai district in particular and the state of Tamil Nadu in general.

4. SIGNIFICANCE OF THE STUDY

The present study is, “A study on women entrepreneurs in unorganized sector in Chennai District”. The study area selection is made because the researcher is a native of this district and hence will not have problems in the data collection. The details of the sampling units are obtained from the District Industries Centre in the ten different taluks. The women participation in the business and service sectors are on the increasing trend due to the globalization process and this made the situation easier in data collection. The female participation in the development process through in formalization of work force especially in the rural area has increased in recent days. Promoting the entrepreneurial behavior among women is to channelize the women work force in a more profitable manner. This will help to promote the status of women through their earnings, awareness and improved skill which will enhance their economic situation and their economic development. In this regard, the present study will throw light on the problems of women entrepreneurs and provide suggestions to help in formulating plans and policies to strengthen the existing programmes in a more effective manner.

5. OBJECTIVES OF THE STUDY

1. To study the socio-economic conditions of women entrepreneurs in the unorganized sector in Chennai District.
2. To evaluate the business potential of women entrepreneurs in unorganized sector in Chennai District.

6. SCOPE OF THE STUDY

The present study is focused only on unorganized sector women entrepreneurs in Chennai District. The data were collected from the sample comprising of various trades belonging to tiny

and home based economic activities. The women participation in the business and service sector is increasing due to the globalization process that made the situation quite easier. The female participation in the development process through informalisation of work force especially in the rural areas has increased in recent days. In order to have women work force in a more profitable manner in promoting the entrepreneurial behavior among women, this will help in promoting the status of women through their earnings, awareness and improved skill which will enhance their economic situation and their economic development. The primary data was collected from the unorganized sector women entrepreneurs by using a pre-tested interview schedule. The value of study is not limited to academic purpose alone. It provides the ways and means to the administrative bodies involved, to frame the programs and policies for unorganized sector women entrepreneurs. It provides the future researchers to identify the prominent area for their research. The present study will enlighten the problems of women entrepreneurs and provide suggestions to help and formulate plans and policies based on the current scenario and target groups to strengthen the existing programmes in a more effective manner.

7. HYPOTHESES OF THE STUDY

1. There is no relationship between socio-economic factors and factors influencing women entrepreneurs.
2. There is no relationship between experience and level of women entrepreneurship.
3. There is a relationship between motivational factors and entrepreneurial success.

8. PERIOD OF THE STUDY

The period of study is from January 2023 to March 2023. The field investigation and data collection for this present study were carried out from January 2023 to March 2023.

9. RESEARCH METHODOLOGY

The present study is descriptive and analytical in nature. Descriptive is a type of research where the researcher tries to narrate the actual characteristics of particular phenomena with regard to present context or condition. In this way the present research describes the actual status and problems of unorganized sector women entrepreneurs in the study area. Both primary and secondary data were used to analyze the problems, motivational factors and suggestions provided by them. Hypotheses were framed and used to understand the successive motivational factors of the unorganized sector women entrepreneurs.

10. SAMPLE SELECTION AND SAMPLE SIZE

A stratified random sample of women entrepreneurs was chosen from the ‘universe’. The ‘universe’ consisted of all the women owned Industrial units registered with the DIC, in Chennai district as on 30.04.2023. The units in the ‘universe’ were divided into ten Taluks. 80 per cent sample was sought to be covered through the personal interview method in the study area. A sample of 410 women entrepreneurs was decided upon, from 513 functioning women owned industrial units registered with the DIC in Chennai District. For administrative convenience, Chennai District is officially classified into ten taluks. To have a better geographical coverage, the samples were selected proportionately from these four strata. The coverage of the sample classified according to different taluks is presented in the table.

Table - 1
Taluk-wise coverage of the sampled entrepreneurs

Sl. No	Name of the Block	Number of units	
		Universe	Sample
1	Chennai North	168	120
2	Chennai Central	188	152

3	Chennai South	157	138
	Total	513	410

Source: District Industries Centre and Chennai

11. RESEARCH GAP

The earlier studies and articles on women entrepreneurs have much constructed on the organized women entrepreneur and their behaviour. They have also focused on DIC and its motivational factors, various technical, marketing and financial assistant to the organized women entrepreneurs. The earlier studies have been undertaken in industrially backward district and in partial illiterate district in Tamil Nadu and other post of India.

12. TOOLS FOR DATA COLLECTION

The general type of data gathering instrument used in survey research is called “Interview schedule”, through which respondents respond to statements given in the Questionnaire that should be presented with a small random sample and then only to be taken to the survey. The entire data was collected directly by the investigator.

13. DATA COLLECTION

The data is mainly based on primary and secondary data. The primary data were collected from the sample respondents in the study area. The secondary data were collected from District Industries Centre, Chennai, and Statistical Investigation office, Chennai, Journals, Books, Reports and Web-sites.

14. FRAME WORK ANALYSIS

Mathematical and Statistical techniques used: Simple Arithmetic Mean (A.M) Standard Deviations (S.D) Simple Correlation (r) Regression Analysis Path Analysis Fuzzy Analysis AND Chi-Square Analysis

15. LIMITATIONS OF THE STUDY

As this present study is focused only to unorganized sector women entrepreneurs, the application of findings are very much limited to unorganized sector women entrepreneurial activities of Chennai district and the results can be generalized for the whole population of women entrepreneurs in unorganized sector. During the course of conducting interview to collect the data, the researcher faced a lot of difficulties in the field. Though, the respondents were ready to provide all the necessary data required for the study, the respondents with their males were scared to answer some of the questions related to family and personal issues. The researcher met the respondents in their market place in order to observe the marketing problems and available facilities in the market. The respondents had constraints in explaining the problems they faced in their market.

Table - 2
Demographic factor of the respondents

Regional	Hindu	184	45
	Muslim	70	17
	Christian	156	38
	Total	410	100
Community	Hindu	184	45
	SC/ST	70	17
	MBC	64	16
	BC	192	47
	OC	84	20
	Total	410	100

Educational	Below-X	56	14
	XII	80	19
	Degree	210	51
	P.G	64	16
	Total	410	100
Marital Status	Unmarried	46	11
	Married	304	74
	Widow\Divorced	48	12
	Separated	12	3
	Total	410	100
Type of the Family	Nuclear	286	70
	Joint	124	30
	Total	410	100

Source: Primary Data

The details presented in the table 2 shows that 45 per cent of the respondents are Hindus, 38 per cent of the respondents are Christians and the remaining 17 per cent of the respondents are Muslims. That is Hindus form the majority in the selected respondents. The reason is that India is mostly inhabited by Hindus. Table 2 shows that, the majority or 47 per cent belong to the backward class, followed by other caste (20 per cent), SC/ST (17 per cent) and MBC (16 per cent). This shows the interest of the different segments to do an entrepreneurial activity as well as their dominant their participation in the society. It is inferred from table 2 that 14 per cent of the respondents have studied up to the primary level, 19 per cent up to higher secondary level, 51 per cent are graduates and 16 per cent are post graduates. The results show that the majority of 67 per cent are graduates and above. This might be due to the 100 per cent literacy level in the study area. This might be the main reason for their good empowerment. It is revealed from the table 2, 74 per cent of the respondents are married and living with their husbands, 12 per cent are married (widow or divorced) and living with other family members, 3 per cent are married and separated from the husband and 11 per cent are not married. Thus majority (74 per cent) are married and living with husbands. On the whole the result shows that family commitment is one of the crucial factors that influence the entrepreneurial activities.

Table - 3
Annual Income of the sampled respondents

SL. No	Level of income for family(in Rs)	No. of. Respondents	Percentage
1	Below-50000	32	8.0
2	50000-75000	22	5.4
3	75000-100000	56	13.5
4	100000-125000	72	17.3
5	125000-150000	100	24.4
6	150000-175000	80	19.5
7	175000-200000	24	5.9
8	200000-225000	18	4.4
9	Above-225000	6	1.6
	Total	410	100

Source: Primary Data

The results presented in the table 3 show that 24.4 per cent of the respondents belong to the income group between Rs.1,25,000 and Rs.1,50,000, 19.5 per cent comes under Rs.1,50,000 and Rs.1,75,000, 17.3 per cent comes under the category of Rs.1,00,000 and Rs.1,25,000, 13.5 per cent in

the group Rs.75,000 to Rs.1,00,000, 8 per cent in the group below Rs.50,000, 5.9 per cent between Rs.1,75,000 to Rs.2,20,000, 5.4 per cent in the group of Rs.50,000 to Rs.75,000, 4.4 per cent in the group of Rs.2,00,000 to Rs.2,25,000 and the remaining 1.6 per cent above Rs.2,25,000. The results of the table show that the majority (74.7 per cent) of the women entrepreneurs’ family income lies between Rs.75,000 to Rs.1,75,000. This shows that the majority of the women entrepreneurs belong to the middle income group.

Table - 4
Annul Expenditure pattern of the sampled respondents

Sl. No	Expenditure level	No. of Respondents	Percentage
1	Lessthan-25000	48	11.8
2	25000-50000	66	16.3
3	50000-750000	90	21.9
4	750000-100000	100	24.3
5	100000-125000	44	10.3
6	125000-150000	24	5.9
7	150000-175000	20	4.9
8	175000-200000	12	2.9
9	Greater than-225000	6	1.5
	Total	410	100

Source: Primary Data

The details in the table 4 presented reveals that the 24.3 per cent of the respondents spent between Rs.75,000 and Rs.1,00,000, 21.9 per cent spent between Rs.50,000 and Rs.75,000, 16.3 per cent spent between Rs.25,000 and Rs.50,000, for 11.8 per cent the expenditure is less than-25,000, for 10.3 per cent the expenditure is between Rs.1,00,000 and Rs.1,25,000, for 5.9 per cent it is between Rs.1,25,000 and Rs.1,50,000, for 4.9 per cent it is between Rs.1,50,000 and Rs.1,75,000, for 2.9 per cent it is between Rs.1,75,000 and the remaining 1.5 per cent the expenditure is the highest that is more than Rs.2,00,000. On the hole the result presented in table 4 above shows that the majority (84.7 per cent) of the women entrepreneur spent up to Rs.1,25,000 for their family expenditure. The remaining entrepreneur spent more than Rs.25,000 for their family expenditure. This high expenditure is due to the fact that in this district people are prepared to spend any amount of money for the higher education of their children. This shows the high count of higher education in this study area. The low rate of expenditure compared to the income groups shows the saving habit of the women entrepreneur in this group.

Table - 5
Savings pattern of the sampled respondents

Sl. No	Sources	Number	Percentage
1	SHG’s	342	85.3
2	PAC’s	304	9.6
3	Post offices	218	54.7
4	Commercial banks	90	22.0
5	Private chit funds	246	61.0
6	Others	298	74.9

Source: Primary data

Note: a few have invested with more than one source. So the total cannot be counted

Here the type of savings is divided into six categories viz. self-help groups, primary agricultural societies, post offices, commercial banks, private chit funds and all other sources of savings are categorized in to other categories. Table 5 reveals that 85.3 per cent of the respondents save the money in the self-help groups, more than one third (61 per cent) are savings in private chit

funds, more than half (54.7 per cent) are saving their money in post offices, 22 per cent in commercial banks, 9.6 per cent in primary agriculture co-operative societies and 74.9 per cent of them in other kinds of saving sources. The result shows that all the respondents are having the habit of saving.

Table - 6
Results of the Regression Analysis

Sl.No	Name of the variable	Regression co-efficient	Estimated b value	Standard error	't' Value	Level of significance
1	Intercept	b ₀	73.2	-	-	-
2	Education(x ₁)	b ₁	0.413	0.182	2.269	**
3	Family size(x ₂)	b ₂	0.116	0.059	1.966	*
4	Asset value (x ₃)	b ₃	0.231	0.098	2.342	*
5	Age(x ₄)	b ₄	0.127	0.115	1.102	NS
6	Secondary occupation(x ₅)	b ₅	0.227	0.070	3.226	**
7	Family support(x ₆)	b ₆	0.189	0.095	1.991	*
8	Training undergone(x ₇)	b ₇	0.151	0.075	2.002	*
9	Experience(x ₈)	b ₈	0.146	0.063	2.314	*
10	Investment level(x ₉)	b ₉	0.144	0.088	1.628	NS

Source: Computed from Primary Data

The result presented above shows that R²=0.783, which is significant at one per cent level of probability. This indicates that in the regression equation, the included set of independent variables can explain 78.3 per cent of the variations in the dependent variable profit. The regression co-efficient for the variable education is positive and equal to 0.413 and is significant at per cent level of probability. This indicates that a unit increase in the level of education Ceteris Paribus would result an increase of 0.413 units in the profit. Similarly, the regression co-efficient for the variable secondary occupation is 0.227 and is significant at one percent level of probability. This implies that a unit increase in the secondary occupation (i.e. having one more allied business) Ceteris Paribus would result in an increase of 0.227 units in the profit.

The regression co-efficient for the variable Age and investment level are not significant. This implies that the increase in age and investment levels have nothing to do with the profit of the entrepreneurs. Again the regression co-coefficients for the variables family size, Asset value, family support, Training undergone and experience are all positive and significant at five per cent level of probability. This indicates that a unit increase in family size Ceteris Paribus would result in an increase of 0.116 units in the total profit. Similarly, a unit increase in the asset value Ceteris Paribus would result in an increase of 0.231 units in the total profit. In a similar way and increase in the family support Ceteris Paribus would help in increasing the total profit of the entrepreneur. Similarly additional trainings will also help in the increase of the total profit and higher expenditure also brings higher profit. Thus education and secondary occupations are the most important factors in the profit making of the entrepreneurs in the study area.

The regression analysis gives the cause and effect relation (i.e direct effects). In real life some variables may act through another for promoting the dependent variable. For example in the present study education via experience may bring better effects on profit. Similarly family support with more investment will help in the increase in the profit. The answer to these is given in Path analysis. Here we get the direct and indirect effects of all single and paired variables. The method is as follows:

Table - 7
Results of the path analysis

Sl. No	Name of the variable	Direct Path	Substantial Indirect path		
			I	II	III

1	Education –X ₁	0.310	0.115 (X ₈)	0.098 (X ₉)	0.081(X ₃)
2	Family size- X ₂	0.102	0.008 (X ₅)	0.002 (X ₆)	0.001 (X ₄)
3	Asset value- X ₃	0.082	0.026 (X ₁)	0.014 (X ₈)	0.004 (X ₂)
4	Age- X ₄	0.002	0.084 (X ₁)	0.018 (X ₇)	0.009 (X ₆)
5	Secondary occupation- X ₅	0.279	0.104 (X ₂)	0.045 (X ₆)	0.011 (X ₇)
6	Family support- X ₆	0.273	0.110 (X ₉)	0.081 (X ₇)	0.023 (X ₈)
7	Training undergone- X ₇	0.226	0.122 (X ₁)	0.088 (X ₈)	0.046 (X ₉)
8	Experience in the field- X ₈	0.201	0.216 (X ₉)	0.101 (X ₁)	0.028 (X ₃)
9	Investment level- X ₉	0.201	0.203 (X ₇)	0.110 (X ₆)	0.046 (X ₅)

Source: Computed Primary Data

The above analysis able to suggest education, experience in the field, Investment level, family support and Training undergone as the crucial variables which help in the promoting of the business for the entrepreneurs. Now the researcher has to suggest the promotion of these variables, for there is fix priorities of these five most favorable variables. For this purpose the researcher has met 26 experts who are involved in the promotion of women entrepreneurship in the field. They were asked to give their priorities on pair wise comparison as discussed in the methodology using the Fuzzy AHP the pair wise comparison values were expressed in the triangular Fuzzy numbers of the form(l, m, u). The results got from the 26 experts were aggregated by using the formula

$$l_{ij} = \left(\prod_{k=1}^{26} l_{ijk} \right)^{1/26}, m_{ij} = \left(\prod_{k=1}^{26} m_{ijk} \right)^{1/26}, u_{ij} = \left(\prod_{k=1}^{26} u_{ijk} \right)^{1/26}$$

Where (l_{ijk}, m_{ijk},u_{ijk}) is the fuzzy evaluation of sample members k (k= 1,2,3, ..26)

In our sample,(on our data) use get the following aggregated fuzzy pair wise comparisons(l_{ijk}, m_{ijk},u_{ijk}):

Table - 8
Pair wise comparison matrix of all evaluations (C.R.≤ 0.1 and n=26)

Variable	TU	EX	ED	FS	IL
Training Undergone (TU)	1,1,1)	(0.38,0.58, 1.19)	(0.32,0.45, 0.77)	(1.07,1.71, 2.79)	(0.62,0.88, 1.32)
Experience in the Field (EX)	0.84,1.74, 2.64)	(1,1,1)	(0.44,0.74, 1.27)	(1.72,2.35, 3.35)	(0.86,1.32, 2.00)
Education (ED)	1.31,2.22, 3.10)	(0.80,1.36, 2.27)	(1,1,1)	(1.89,2.83, 3.770)	(1.20,1.80, 2.64)
Family Support(FS)	0.36,0.58, 0.93)	(0.30,0.43, 0.58)	(0.26,0.35, 0.53)	(1,1,1)	(0.42,0.55, 0.82)
Investment Level (IL)	0.76,1.41, 2.62)	(0.50,0.76, 1.17)	(0.38,0.56, 0.83)	(1.22,1.80, 2.41)	(1,1,1)

Source: Computed Primary Data

Now out of the pair wise comparison matrix in Table.8 use now estimate the weightings based on the estimated s_i values as discussed in the methodology

$$S_i = \frac{\sum_{j=1}^m M_{gi}^j}{\sum_{j=1}^m M_{gi}^j + \sum_{j=1}^m M_{gj}^i} \quad \sum_{i=1}^n \frac{\sum_{j=1}^m M_{gi}^j}{\sum_{j=1}^m M_{gi}^j + \sum_{j=1}^m M_{gj}^i} = \sum_{j=1}^m \frac{M_{gi}^j}{M_{gi}^j + M_{gj}^i}$$

and then the priority weights

The computed s_i 's are

$$S_{TU}=(0.80, 0.16, 0.34), S_{EX}=(0.12,0.25, 0.49)$$

$S_{ED}=(0.15, 0.32, 0.62)$, $S_{FS}=(0.06, 0.10, 0.19)$
 $S_{IL}=(0.09, 0.18, 0.34)$,

Using these values.

$V(S_{TU} > S_{EX})=0.72$, $V(S_{TU} > S_{ED})= 0.55$, $V(S_{TU} > S_{FS})=1.00$, $V(S_{TU} > S_{IL})=0.92$
 $V(S_{EX} > S_{TU})=1.00$, $V(S_{EX} > S_{ED})=0.83$, $V(S_{EX} > S_{FS})=1.00$, $V(S_{EX} > S_{IL})=1.00$
 $V(S_{ED} > S_{TU})=1.00$, $V(S_{ED} > S_{EX})=1.00$, $V(S_{ED} > S_{FS})=1.00$, $V(S_{ED} > S_{IL})=1.00$
 $V(S_{FS} > S_{TU})=0.64$, $V(S_{FS} > S_{EX})=0.32$, $V(S_{FS} > S_{ED})=0.14$, $V(S_{FS} > S_{IL})=0.54$
 $V(S_{IL} > S_{TU})=1.00$, $V(S_{IL} > S_{EX})=0.77$, $V(S_{IL} > S_{ED})=0.58$, $V(S_{IL} > S_{FS})=1.00$

Now the weight W is approximated by maximizing and normalizing V. We get $W=(0.18, 0.27, 0.32, 0.05, 0.19)T$.

Now the aggregated evaluation criteria is

Table - 9
Aggregated Evaluation Criteria

Variable	S_i	W	Rank
Training Undergone(TU)	(0.08, 0.16, 0.34)	0.16	4
Experience in the Field (EX)	(0.12, 0.25,0.49)	0.27	2
Education(ED)	(0.15,0.32,0.62)	0.31	1
Family Support(FS)	(0.06,0.10,0.19)	0.10	5
Investment Level (IL)	(0.09,0.18,0.34)	0.18	3

Source: Computed from Primary Data

Thus the study reveals that education is the most important factor for the success of the women entrepreneurs, probably it gives them a status and courage in meeting the situations. Second is the experience in the field, probably this would have helped them from coming out of risks, third is the investment level, fourth is the training undergone and last is the family support. Thus education and the experience in the field are the primary factors got out of all the assessments through different methods.

Table - 10
Association between Socio-Economic Factors and Family Support

Sl.No.	Pair	Degrees of freedom	Chi-Square	Level of Significance
1	Family Support x Age	10	2.7	5% *
2	Family Support x Religion	14	2.6	N.S
3	Family Support x Community	16	2.5	N.S
4	Family Support x Marital Status	9	2.8	N.S
5	Family Support x Educational Level	11	3.5	5% *
6	Family Support x Size.of .Family	14	3.1	5% *
7	Family Support x Type of House	11	3.4	5% *
8	Family Support x Land Holdings	11	4.1	1% **
9	Family Support x Income and Savings	11	3.2	2% **

Table - 11
Association between Socio-Economic Factors and Training Undergone

Sl.No	Pair	Degrees of freedom	Chi-Square	Level of Significance
1	Training Undergone x Age	10	2.5	5% *
2	Training Undergone x Religion	14	1.61	N.S
3	Training Undergone x Community	16	1.68	N.S

4	Training Undergone x Marital Status	11	1.70	N.S
5	Training Undergone x Educational Level	11	1.1	1% **
6	Training Undergone x Size.of .Family	14	2.25	5% *
7	Training Undergone x Type of House	13	2.52	5% *
8	Training Undergone x Land Holdings	13	2.65	1% **
9	Training Undergone x Income and Savings	11	2.72	1% **

Source: Computed Data

Table - 12
Association between Socio-Economic Factors and Decision Making

Sl.No.	Pair	Degrees of freedom	Chi-Square	Level of Significance
1	Decision Making x Age	10	2.8	5% *
2	Decision Making x Religion	14	0.6	N.S
3	Decision Making x Community	16	0.9	N.S
4	Decision Making x Marital Status	9	1.1	N.S
5	Decision Making x Educational Level	11	3.12	1% **
6	Decision Making x Size. Of .Family	14	3.10	1% **
7	Decision Making x Type of House	11	2.22	5% *
8	Decision Making x Land Holdings	11	3.12	1% **
9	Decision Making x Income and Savings	11	3.23	1% **

Source: Computed Data

16. Summary

In Chennai district, entrepreneurship among women is of recent origin. Women entrepreneurship plays a vital role in the growth and success of a business unit in Chennai district. The level of success, the unit, depends upon entrepreneurial qualities. Socio- economic background is an important factor that influences the women to start their business. Money is not the sole objective among the women entrepreneurs to enter into the business. Certain important factors such as age, education, occupation and income of the family, will always have a greater influence on the decisions of individuals relating to their activities.

17. Suggestions

To resolve the above problems faced by the women entrepreneurs the following suggestions are recommended.

Unmarried Women Entrepreneurs

In the study, very low levels of unmarried women are involved in the entrepreneurial activity. So, the parents of unmarried potential women entrepreneurs should be encouraged in spending money on setting up business rather than giving preference to their marriage.

Social Barriers

Castes dominate with one another and hinder women entrepreneurs too. In rural areas, they face more social barriers. In Chennai district the number of women entrepreneurs from scheduled caste and most backward communities is low; awareness is to be created in those women, by providing special attention. Special Policies have to be formulated by the government for the scheduled and most backward categories to take active participation in entrepreneurship.

Gender based discrimination

The majority of the women entrepreneurs face the gender based discrimination problem during their entrepreneurial efforts. Even though our constitution speaks of equality between sexes, male chauvinism is still the order of the day. Women are not treated equal to men. Their

entry in to business requires the approval of the head of the family. Entrepreneurship has traditionally been seen as a male preserve. All these put a break in the growth of women entrepreneurs. So, the government should take steps to abolish the sexual discrimination and to help further improvement of the business of the women entrepreneurs.

Family Support

Family becomes a back-bone for the welfare of the women entrepreneurs. In the study, the family support of the women entrepreneurs is in low level. In this situation, the women entrepreneur's face a number of problems such as, personal problem, financial problem, marketing problem etc. So, the support of the members of the family is very essential as far as the economic activities are concerned. In Chennai district women are the managers for the family, hence their involvement in the business activity is very important. The study further suggests that the family members of women entrepreneurs should also actively participate and extend all possible support in the matter of managing units set up by woman entrepreneurs.

Low Level of Education

Educational constraints are quite prevalent among the women entrepreneurs. Lack of knowledge about financial, technical and managerial aspects of business, mainly lack of information about various Government Schemes and institutions supporting entrepreneurial activity, availability of raw material, marketing, law and legal procedure pertaining to business, loan schemes and procedure of availing loan, which again generates obstacles in their advancement. In this situation government and other educational institutions have provision for better educational facilities to be provided for women starting from school and further for higher education and also several vocational studies.

Entrepreneurial Training Undergone

Most of the women entrepreneurs are of the opinion that because of lack of entrepreneurial training programme, they are not able to survive in the market. Hence, the government should conduct frequent training programmes with regard to new production techniques, sales techniques, etc; .This training should be made compulsory for women entrepreneurs.

18. Conclusion

This research has given a clear picture about, "A Study on Women Entrepreneurs in Unorganized Sector in Chennai District". Nowadays women entrepreneurs are the important sector providing vast employment opportunity to rural and urban areas in Chennai district. The sector mainly suffers from financial shortage. So the government must take necessary measures to improve the financial position of women entrepreneurs. The major problem of the women entrepreneurs in Chennai district are in lack of education, lack of family support, lack of seed capital, financial problems and marketing problems. So the Government and SHGs/ NGOs should take necessary steps to rectify the above problems and if so, the women entrepreneurs will have a very bright future in this district. The research concludes that, the women entrepreneurs are our assets. Let us do all our best so that they develop their women entrepreneur, who have proper education, training and contribute their might for their personal development and for the progress of the taluk, district, state and nation.

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