CHAPTER -2

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In recent times, as specially after Independence, a new class of women entrepreneurs has emerged. Until recently it was not considered appropriate for a woman, especially if she was married, to take up gainful employment. It was considered a husband's duty to look after the family. A woman was supposed to work only if the income of the breadwinner was not enough or if the family was extremely poor. Only then a woman was forced to work due to adverse circumstances. Hence women did not work because it reflected badly on the economic condition of the family. Even today, women still opt for household work after marriage, rather than pursue a career. It was not considered desirable for women to go out for work or earn an income. Elders of the family frowned on this.

With the advent of industrialisation and modernisation, traditional values are fast undergoing a change. Women are not acquiring higher education. Many have become doctors and engineers. Others have acquired professional degrees. With this background women have developed an innate ambition to achieve something in life. They do not want their education to be wasted. In this context Pramila Kapur observes: "A woman's role in the economic progress and development of the nation is equally important. This great and powerful women force is not to be ignored...." (1986 : 292)
In India, the traditional status of women was that of housewife or homemake. To-day however, the standard of living is rapidly increasing. An additional income of a working wife is sometimes essential. Husband's themselves or elders in the family do not mind if women go out to work. When the employment rate increase beyond imagination, it becomes difficult to accommodate women workers in a society which is fast becoming competitive. The only solution to this problem is wide scale self-employment.

It is a well known fact that many educated women hesitate to take up self employment and become entrepreneurs because of the unknown and unforeseen hazards that they have to face. This is not the case with a steady job. However, in a developing economy there are ample opportunities for entrepreneurship and self-employment.

Female entrepreneurship or income generating self-employment sometimes has to be understood in terms of male sanction and mediation, for work to be done by women. This has become the rule in all types of societies, except matriarchal societies, where women have relatively a better status. Women have to depend upon male members of the family for capital investment outside credit and for obtaining marketing facilities. Also sometimes women surrender their income to the male members.
Ambitious qualities and a certain amount of boldness are a prerequisite for women entrepreneurs. In this Bhattacharya (1986:88) says that the mother plays a very important role in the personality development of girl children and their qualities towards self achievements. A mother as an important role to play in the inculcation of ‘achievement motivation’ which is absolutely necessary for entrepreneurship. This is because, the personality development of a child begins at childhood when a child observes a mother at close quarters and notes the sphere of activities which a mother takes keen interest in. Therefore the training starts begins at a very young age when the mother promotes independent decision making and such other similar traits which encourage business acumen.

In a similar manner Margabandhu (1989 - 355) observes that childhood training is important in promotion of entrepreneurship. In this context she makes a significant remark that entrepreneurs are not born but they are made. This is because very often traditional upbringing comes in the way of women’s outlook on business activities. She says that social upbringing is such that women are taught since childhood that they ought to take more interest in household work, look after children and help in the kitchen, while boys are told to be more out – going and should take interest in sports. Hence women should take interest only in “female – oriented” work. She also says that our sylbii, even in women’s Polytechniques is of this type. It does not teach women to show any interest in achievement oriented work.
Gulab Singh Azad (1989:55) points out that with proper training and encouragement, the entrepreneurial qualities in a woman could be kindled. He observes: “the needs for providing proper environment for entrepreneurship is of vital importance in the case of women. Entrepreneurial qualities such as positive outlook, self dependence, problem solving and risk taking tendency, role clarity etc., can be developed in women by providing them with proper environment and training”.

Thus women can take up an entrepreneurship if the environment is conducive towards business activity. A woman should be given encouragement to achieve something. She should be encouraged to have a sense of motivation towards achieving a goal in life.

Though the concept of “Motivation” is often thought to be social psychological in nature, the concept amply helps us in understanding the reason why women go in for entrepreneurship. Sometimes sociological theories may not be enough to understand women’s role in being independent, economically and socially. Hence it would not be wrong to understand the achievement motive in the context of the present study.

Achievement and motivation therefore go hand-in-hand. It is a type of ambitious behaviour. Murray (1938:80-81) has defined the needs for achievement as a desire to “overcome obstacles, to exercise power, to strive to do something difficult as well and as quickly as possible”.
Many scholars observe that motivation is a personal trait that is, some may believe it while some may not. Hence, the term “lack of motivation” some times is used when a person does not work hard enough. But this is not entirely true. Motivation is the outcome of the interaction between the individual and the situation. Therefore some have a strong motivation drive while it may not be so intense or so easily visible in some others. Therefore it is only the intensity that differs. This intensity may be strengthened through encouragement, favourable evaluation, etc. Therefore motivation is the willingness to exert high levels of effort towards organizational goals, conditioned by the effort and ability to satisfy some individual need. The key elements are (a) effort (b) organizational goals (c) need.

Thus effort is to strive towards a desired goal. Upon it depends the performance of an individual. Channeling the effort in a proper manner is the organizational goal. Intensity also depends upon the need to achieve a particular goal.

Some of the earliest theories on motivation were formulated during the 1950s. Though the concept was developed much earlier and efforts were made to understand the idea better, it was only in the most fifty decades that motivation – achievement theories have received some amount of scientific perspective.
Abram Maslo’s Theory of Hierarchy of Needs (1950) is one of the earliest well-known theories. Maslow hypothesised that every human being has certain needs, but five needs are the most important, and one can perceive them in the form of a hierarchy. These are:

1. Physiological: This includes hunger, thirst, needs for shelter, sex and other gratificational needs.

2. Safety: This includes safety, protection, etc., from being bodily harmed or emotionally provoked.

3. Social: This need refers to affection, belongingness, acceptance, friendship, social interaction.

4. Esteem: Includes self-respect, autonomy, achievement, recognition, better status, attention.

5. Self-actualization: This is the drive for exploiting one’s potential, a sense of self-fulfillment.

Maslow observes that as one need becomes substantially satisfied, a person goes on to attempt to satisfy the next. Thus one moves up the steps of the needs based hierarchy. How quickly one moves to the next depends upon one’s motivation. At this stage Maslow separates the hierarchy into (a) low order, (b) high order:
The high order needs are satisfied internally while the low order needs are satisfied externally. The difference between the two orders is that higher-order needs are predominantly satisfied externally through achievement, ambition, quest for a high status, economic well-being etc. Though Maslow’s theory has come in for criticism as it is not based on actual facts, the theory is still popular and comes in handy for explaining achievement-oriented behaviour.

In a similar manner Mc Clelland’s Theory of Needs (1961) also attempts to explain how an individual tries to achieve some goal in life. This theory is based on the satisfaction of three important needs namely (i) achievement (ii) power (iii) affiliation.

i) The need for achievement is the drive to excel, to achieve something which is considered a standard in the society, to strive to be successful in a vocation and satisfy some ambition.

ii) The need for power is to make others behave in a way they would obey, the power to give instruction, to direct other to behave in a particular way. To strive to show one’s authority.

iii) The need for affiliation is the desire to be friendly and establish interpersonal relationship, to be sociable by nature.
When a person has the above needs, then he/she strives to achieve something. Such a person attempts to be successful and tries to be different from other. Such as person also attempts to be better or more efficient then ever before. This is totally known as “achievement orientation”.

On the basis of research Mc Clelland found that high achievers can be differentiated from other because they have a strong desire to do things better. They also seek situations where they can attain personal responsibility, find solution, try to overcome problem they face, try to access themselves critically to find out weather their performance is up to the mark and set for themselves moderately challenging goals. High achievers prepares the challenge of working at a problem and over come obstacles. They point out often that they success in life is due to their own action.

High achievers like to set goals that requires stretching themselves a little and thereby experience the feeling of accomplishment and satisfaction from their efforts. They also have the need for power, to control something, to direct others. They strive to influence others in order to gain effective performance.
Further such persons like to be recognised in society for what they are doing. They want to be accepted and admired by their fellow members in the group.

To test this theory, several experiments were conducted. It was found that there is a close relationship between achievement, need a job performance. The above theories are generally tested with the help of psychological tests such as Thematic Apperception Test, and other formulae. However in a sociological study such as this, motivation and achievement is attempted to be analysed through asking relevant questions included in the structured questionnaire. Sociological data is analysed how the women entrepreneurs are attempting to be high achievers and what is the quality which motivates them to be what they are.

In this contest G.D. Andrede says (1987) that in current sociological and anthropological literature there is no clear relation between culture and action and therefore scholars often dismiss it by saying: “people do what they do because their culture makes them do it”. Andrede says that in such a context it is motivation that connects this explanatory gap. That is, a person strives to achieve something and the resultant action is due to his motivation. Hence, motivation is necessary for the performance of cultural rules. Motivation is experienced as a desire or wish, followed by a feeling of satisfaction if the desires is fulfilled or a sense of frustration if it is not (Ibid : 22-24) thus essentially this form of action is known as social motivation.
Keeping the above theoretical perspective in mind, this research study has set out the following objectives.

**OBJECTIVES:**

1) To understand the motivational and encouraging factors behind women entrepreneurs for setting up the units in Hubli – Dharwad unit.

2) To develop an insight into the functioning of units run by women entrepreneurs.

3) To explore the extent of help received from family members, financial institution, government and other agencies.

4) To identified the women entrepreneurs class that took initiative to launch the units and trades its social, economic and geographical origins.

5) To evaluate the economic and managerial performance of women entrepreneurs and examine the nature and extent of problem faced by women entrepreneurs.

6) To suggest measures for the healthy growth of entrepreneurship being self – employed in the twin city of Hubli-Dharwad which is still considered as an Industrial backward region.
In order to analyze the data objectively and scientifically the following few hypothesis have been framed:

1) Women entrepreneurs are mainly, encouraged by the family members and financial assistance laid by government.

2) Most of the women, who seek entrepreneurship are well educated and they also come from educated family background.

3) Women entrepreneurs mainly depend upon sales man and local media for publicity and hence their products are better known locally.

4) A majority women entrepreneurs initially face stiff resistance and difficulties from competitors and others.

This a research study on women entrepreneurs conducted is the twin others of Hubli and Dharwad. On order to collect basic data for analyses, the following techniques of data collection were utilised.

**Tools of data collection:**

The data collected for this research study may be generally classified as :-

1. Primary data collection.

2. Secondary data collection.
1) Primary data collection:

In the present study, the primary data was collected which the help of structured, closed ended Questionnaire Schedule which was administered to selected respondents, to elicit information keeping in mind the focus of the study. A structural questionnaire was drawn to facilitate data collection from the women entrepreneurs. Who have set up manufacturing and service units in Hubli-Dharwad.

Questionnaire:

The Questionnaire was specially framed for collecting the primary sources, keeping the objectives, hypothesis and theoretical framework in mind. The data pertaining to entrepreneurs socio-economic background, general information about the unit, their performance in various areas were directly collected from women entrepreneurs.

The Questionnaire Schedule is established in to four parts mainly:

Section A : Socio – Economic Background.

Section B : Establishment of the Unit.

Section C : Financial Management.

Section D : Marketing Management.
Interview Schedule:

Interview Scheduled was not framed in a structural form, but interview were conducted at the residences of the respondents selected in the sample, as well as on the premises of the units. Often more then one or two visits were made to the respondents to collect all the information. This casual discussion type of interview method was not structured. The data thus collected was used as supplementary data to cross check the data collected through the questionnaire method. Further the researcher had to turn to participant observation method. This approach seemed to be most useful, for examining the internal environment viz., work ethics, morale, discipline, initiative and the human relations. This methods, in reality was actually very useful for studying the leadership qualities, styles and personality traits of the women entrepreneurs the owners, managers. Finally, group discussion methods for a which was used to gather clear perceptions regarding the problems of the units and labourers. Here in, the term group denotes, the workers, consultants and other staff workers.

Sampling Procedure :-

Hubli- Dharwad is a twin city. It was a very convenient place to conduct the field work, on account of proximity to the work and place of research. A list of women entrepreneurs were collected from various institutions like DIC, KSFC, NKSI, CEDOK.
In the recent years the rapid growth of women entrepreneurs can be viewed. Hence, it was felt that the necessary sample required for the purpose would be available easily. On a careful examination, units of varied nature were found. The list of women entrepreneurs in the private sector was collected from the KSFIC which consisted of 180 self-employed entrepreneurs was collected from DIC, and the North Karnataka. Further the small Industries also provided a list of 300 self employed women and the CEDOCK, and entrepreneurial development bureau launched in Belur Industrial Estate gave a list of 98 women entrepreneurs.

From the list of women entrepreneurs whose names were requested with the above stated financial institutions which have various schemes to help them, thus researcher first made a careful study to see and satisfy as to how many units were to be found only in name as they were declared as sick units on way run by male members. The names of women entrepreneurs were first eliminated from the list. From among the names of women entrepreneurs whose units were functioning this researcher selected a sample of 325 women as respondents. Their number was arrived at through the simple random sampling techniques. However 20 respondent’s names were later eliminated as they did not co-operate or were not willing to provide required data for study due to personal reasons. Hence, thus study was finally conducted on 305 women entrepreneurs.
Statistical Analyses:

To analyze the data and obtain objective and in-depth analysis, this research work may depend on bi-variant cross tabulation of data. Such of these variable which were deemed to afford a relative insight were correlated. This helped the research to gain proper understanding of the topic under study.

Further the data has been analysed through accepted norms of pictorial representation such as pie charts, diagrams etc., This method easily summarises the statistical data.

2) Secondary Data Collection:

The secondary data for the present study was collected from census reports, economic surveys, sources of statistical data from officials documents, Bank bulletins, reports and certain periodicals such as SEDME, economic times, books etc., In addition to all these published sources, the researcher visited District Industries Centre, Development Corporation, North Karnataka Small Industries Association, CEDOK, Mahila Mandal, RUDSET to refer and collect some unpublished up-to-date information.
PILOT STUDY:

A pilot study was conducted on 25 women entrepreneurs to last Questionnaire. A group of women entrepreneurs from 5 different categories were selected. These entrepreneurs were running their manufacturing units and few others were involved in the service units. The researcher analysed how to establish rapport with respondents. Further, pilot study helped to assess the relevance of the questions. Some questions had to be eliminated as they were not suitable, while some other questions had to be modified. Also few new questions were added on the basis of this experience. However, women entrepreneurs selected for the pilot study were not included in the sample, for collecting data for the study.

LIMITATION:

The research study is subjected to some limitations, as revealed in the field work. The researcher found that sometimes a lack of reliable and accurate data on their income, yearly turnover of the unit, income tax assesses etc. The researcher could not collect accurate responses by the respondents as to what amount of money was paid to the government as income tax, but cross checking ensured data. Hence the researcher has not analysed this aspect too analytically in this study. However, the researcher has made sincere attempts to overcome these limitations by cross checking the represented data from other available sources.