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# SOCIO ECONOMIC FACTORS OF WOMEN ENTREPRENEURS OF MSMEs IN SPSR NELLORE DISTRICT

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### Abstract

Women Entrepreneurship is the engine of economic growth and development. Youth entrepreneurship has a greater potential to aid the achievement of Millennium Development Goal and aims at providing decent and productive work for youth. Provision of employment among the youth will save them from social exclusion. This study is specially aimed at identifying those factors influencing the development of entrepreneurship among the selected Women Entrepreneurs of Micro, Small and Medium Enterprises (MSME) in SPSR Nellore District. This study is sought to find out how to access the socio-economic factors that affect the development of Women entrepreneurship. In this paper an aggressive attempt has been made to analyze the socio-economic factors those influence the Women entrepreneurship development such as the Marital Status, social status of the entrepreneurs, age group of the entrepreneurs at the time of inception, their educational qualification, family, Occupation, Occupation of the family, , reasons for selecting the location and family background.

*Keywords:* Marital status, age group, Social Status, Educational levels, Occupation of the family members, future plans of the Motivational Factors of Women entrepreneur.

### INTRODUCTION

In India, the Micro, Small & Medium Enterprises development organisations, various State Small Industries Development Corporations, the Nationalised banks and even NGOs are conducting various programmes including Entrepreneurship Development Programmes (EDPs) to cater to the needs of potential women entrepreneurs, who may not have adequate educational background and skills. The Office of DC (MSME) has also opened a Women Cell to provide coordination and assistance to women entrepreneurs facing specific problems.

There are also several other schemes of the government at central and state level, which provide assistance for setting up training-cum-income generating activities for needy women to make them economically independent. Small Industries Development Bank of India (SIDBI) has also been implementing special schemes for women entrepreneurs.

In addition to the special schemes for women entrepreneurs, various government schemes for MSMEs also provide certain special incentives and concessions for women entrepreneurs. For instance, under Prime Minister's Rozgar Yojana (PMRY), preference is given to women beneficiaries. The government has also made several relaxations for women to facilitate the participation of women beneficiaries in this scheme. Similarly, under the MSE Cluster Development Programme by Ministry of MSME, the contribution from the Ministry of MSME varies between 30-80% of the total project in case of hard intervention, but in the case of clusters owned and managed by women entrepreneurs, contribution of the M/o MSME could be upto 90% of the project cost. Similarly, under the Credit Guarantee FUND Scheme for Micro and Small Enterprises, the guarantee cover is generally available upto 75% of the loans extended; however the extent of guarantee cover is 80% for MSEs operated and/ or owned by women.

Sharma K. L. (2018) in his book Entrepreneurial Performance in Role Perspective investigated the rising example of growth of entrepreneurs, their performance and problems. Against the foundation of government help with different structures, entrepreneurs and their problems call for sincere consideration, for the solid and supported financial growth of Indian society. The examination was directed to handle some hypothetical and methodological issues worried about the investigation of the entrepreneurial job of similarity and to toss light on some connected parts of entrepreneurial growth in the territory of Uttar Pradesh. The investigation exposed the absence of reaction of entrepreneurs to the offices made accessible by the government. One may get a kick out of the chance to investigate its reasons, which might be recognized as the insufficiency of entrepreneurs, the lacking terms and states of the offices, the ineffectualness of the foundations giving the offices, and the inefficiency of the personnel employed in that.

Prasanthi Goyal (2019) in her study the increasing presence of women as entrepreneurs has led to the change in the demographic characteristics of business and economic growth of the country. Women-owned businesses enterprises are playing a prominent role in society inspiring others and generating more employment opportunities in the country. There is need for sustainable growth of women entrepreneurs, to promote a balanced growth in the country, and Startup India is committed to strengthening the women entrepreneurship ecosystem, through policies and initiatives, and creation of enabling networks.

**Narendranath Singh (2020)** in his study World over 1/3<sup>rd</sup> of the entrepreneurial ventures are run by woman entrepreneurs. Due to economic progress, better access to education, urbanization, spread of liberal

and democratic culture and recognition by society, there has been a spurt in woman entrepreneurship in India. Special incentives and drives have been created in India to bolster the growth of women entrepreneurs. Schemes like Startup India and Standup also make special case to promote entrepreneurial drive among women. Gradually but steadily, world over, women entrepreneurs have emerged as successful entrepreneurs while earning many accolades for themselves.

## **Objectives of the Study**

The following are the important objective of the study:

- > To assess the status and socio-economic conditions of women entrepreneurs in the SPSR Nellore
  - District

## Sampling

Primary data is collected from the selected Women Entrepreneurs in SPSR Nellore district, Andhra Pradesh. SPSR Nellore district is divided into three administrative revenue divisions, viz. Nellore, Gudur and Kavali. All the Women Entrepreneurs in the district from 2009-2010 to 2019-2020 are listed out. A sample of 400 (i.e., 4012 Women Entrepreneurs rounded figure) units equal to 10 per cent is drawn at random covering all categories of Women Entrepreneurs units belonging to different groups and different product lines. In selecting the sample enterprises, the researches is used "Stratified Random Sampling with proportional allocation".

Table 1 reveals division wise Women Entrepreneurs of MSME units in Nellore District. The total selected sample MSME units in Nellore district are 400. Out of 400, 200 units are in Nellore Division, 100 are in Gudur Division and Kavali. Out of the 200 Nellore Division 22 (11 percent) are each in agro based, textile based and forest based, 21 (10.50 percent) each in mineral based and paper and printings based units, 19 (9.50 percent) each in chemical based, building materials, 16 (8 percent) in engineering based, electronic based units are 12 (6 percent) and only 8 (4 percent) in miscellaneous units. Out of 100 units are in Gudur Division 14 (14 percent) are in agro based, 13 (13 percent) 12 each are mineral based and paper and printing based units, 8 each in chemical based and rubber based, 6 each in building and engineering based industries. Out of 100 Kavali Division 13 are in agro based, 12 each in textile and mineral based, 8 each are in chemical based and building materials units, 7 are in electronic based and engineering based units are only 3.

		2019-20			
S. No	Industrial Category	Nellore Division	Gudur Division	Kavali Division	Total
1.	Food and agro based	22 (11.00)	14 (14.00)	13 (13.00)	49 (12.25)
2.	Textile based	22 (11.00)	13 (13.00)	12 (12.00)	47 (11.75)
3.	Mineral based	21 (10.50)	12 (12.00)	12 (12.00)	45 (11.25)

 Table 1

 Industrial Category and Division - wise Women Entrepreneurs of MSMEs in SPSR Nellore District in 2010 20

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4.	Forest based	22	11	11	44
		(11.00)	(11.00)	(11.00)	(11.00)
5.	Paper and printing based	21	12	10	43
5.	raper and printing based	(10.50)	(12.00)	(10.00)	(10.75)
6	Chemical based	19	8	8	35
6.	Chemical based	(9.50)	(8.00)	(8.00)	(8.75)
7	Disstic and million based	18	8	8	34
7.	Plastic and rubber based	(9.00)	(8.00)	(8.00)	(8.50)
0	Decilding masterials have d	19	6	8	33
8.	Building materials based	(9.50)	(6.00)	(8.00)	(8.25)
0	En sincering based	16	6	7	29
9.	Engineering based	(8.00)	(6.00)	(7.00)	(7.25)
10	Electronic housed	12	7	8	26
10.	Electronic based	(6.00)	(7.00)	(8.00)	(6.50)
11	Missellencous units	8	3	3	15
11.	11. Miscellaneous units		(3.00)	(3.00)	(3.75)
	T-4-1 🤗 🧆	200	100	100	400
	Total	(100.00)	(100.00)	(100.00)	(100.00)

**Note:** Figures in parenthesis represent the percentages **Source:** Field Survey

Out of 400 selected Women Entrepreneurs of MSME units in Nellore district 49 912.25 percent) have food and agro, 47 (11.75 percent) have Textile based, 45 (11.25 percent) have mineral based, 44 (11 percent) have forest based, 43 (10.75 percent) have paper and printing based, 35 (8.75 percent) have chemical based, 34 (8.50 percent) have plastic and rubber based, 33 (8.25 percent) have building and material based, 29 (7.25 percent) have engineering based, 26 (6.50 percent) have electronic based and Miscellaneous units are only 15 (3.75 percent).

## Category-wise Marital status of entrepreneurs

Table 2 reveals that based on marital status women entrepreneurs of micro, small and medium enterprises in SPSR Nellore District can be divided into 11 categories viz., Agro based industries, Textile based industries, Mineral based industries, Forest based industries, Paper and printing based industries, Engineering based industries, Chemical based industries plastic and rubber based industries, building material based industries, Electronic based industries and others miscellaneous industries. It is observed from the table that out of 210 married women entrepreneurs sharing the industrial categories like Agro based industries are 24 (11.43 percent), Textile based industries 20 (9.52 percent), Mineral based industries are 23 (10.95 percent), Forest based industries are 26 (12.38 percent), Paper and printing based industries are 24 (11.43 percent), Engineering based industries are 16 (7.62 percent), Chemical based industries are 20 (9.52 percent), Based industries are 20 (9.52 percent), Lectronic based industries are 18 (8.57 percent), building material based industries are 019 (9.05 percent), Electronic based industries are 12 (5.71 percent) and others miscellaneous industries are only 8 (3.81 percent).

The unmarried women entrepreneurs sharing the industrial categories like Agro based industries are 15 (13.04 percent), Textile based industries 14 (12.14 percent), Mineral based industries and Paper and printing each are in 13 (11.30 percent), Forest based industries are 12 (10.43 percent), Engineering based

industries are 8 (6.96 percent), Chemical based industries are 10 (8.70 percent) plastic and rubber based industries are 11 (9.57 percent), building material and Electronic based industries each are in 7 (6.09 percent), and others miscellaneous industries are only 5 (4.35 percent) out of 115.

Out of 75 widow entrepreneurs highest portion textile based industries are 13 (17.33 percent), agro based industries are 10 (13.33 percent), mineral based industries are 9 (12 percent), Chemical based and Plastic and rubber based industries each are in 5 (6.67 percent), Electronic based and Building materials based industries are 7 (9.33 percent) and low portion Miscellaneous units 2.67 percent.

Tabla 2

Table 2 Category - wise Marital Status of Women Entrepreneurs of MSMEs in Nellore District									
S. No	Industrial Category	Married	Unmarried	Widow	Total				
1		24	15	10	49				
1.	Food and agro based	(11.43)	(13.04)	(13.33)	(12.25)				
ſ	Tautila hazad	20	14	13	47				
2.	Textile based	(9.52)	(12.17)	(17.33)	(11.75)				
3.	Minaral hagad	23	13	9	45				
J.	Mineral based	(10.95)	(11.30)	(12.00)	(11.25)				
4.	Forest based	26	12	6	44				
4.	Folest based	(12.38)	(10.43)	(8.00)	(11.00)				
5.	Depar and printing based	24	13	6	43				
5.	Paper and printing based	(11.43)	(11.30)	(8.00)	(10.75)				
6.	Chemical based	20	10	5	35				
0.	Chemical based	(9.52)	(8.70)	(6.67)	(8.75)				
7.	Plastic and rubber based	18	11	5	34				
7.	Tastic and fubber based	(8.57)	(9.57)	(6.67)	(8.50)				
8.	Building materials based	19	7	7	33				
0.	Building materials based	(9.05)	(6.09)	(9.33)	(8.25)				
9.	Engineering based	16	8	5	29				
9.	Engineering based	(7.62)	(6.96)	(6.67)	(7.25)				
10.	Electronic based	12	7	7	26				
10.	Licetonic based	(5.71)	(6.09)	(9.33)	(6.50)				
11.	Miscellaneous units	8	5	2	15				
11.		(3.81)	(4.35)	(2.67)	(3.75)				
	Total	210	115	75	400				
	10(a)	(100.00)	(100.00)	(100.00)	(100.00)				

**Note:** Figures in parenthesis represent the percentages **Source:** Field Survey

Table 3 reveals that based on age group micro, small and medium enterprises in SPSR Nellore division can be divided into 11 categories viz., Agro based industries, Textile based industries, Mineral based industries, Forest based industries, Paper and printing based industries, Engineering based industries, Chemical based industries plastic and rubber based industries, building material based industries, Electronic based industries and others miscellaneous industries.

It is observed from the table that out of 147 30-35 age group of women entrepreneurs agro based industries were 19 910.88 percent), Textile based industries, and Forest based industries each are in 19

(12.93 percent), Mineral based industries are in 18 (12.24 percent), Paper and printing based industries are in 17 (11.56 percent), Engineering based industries are in 9 (6.12 percent), Chemical based industries are 13 (8.84 percent), plastic and rubber based industries and building material based industries each are 11 (7.48 percent, Electronic based industries are 8 (5.44 percent) and others miscellaneous industries are, 6 (4.08 percent). Out of 116 36-40 age group of women entrepreneurs the utmost portion are in 13.79 percent of agro based units and least 2.59 percent other miscellaneous units. In the age group of 41-45 textile based units are 17.07 percent, mineral based, paper printing based, and chemical based units are each in 9.76 percent out of 82 women entrepreneurs. Out of 55, the age group of 46-50 women entrepreneurs gargantuan portion food and agro based industries are 16.36 percent and lower portion 5.45 percent.

	Category -wise age group of entrepreneurs of MSME in SPSR Nellore District									
S. No	Industrial Category	30-35	36-40	41-45	46-50	Total				
1	Easd and some based	16	16	8	9	49				
1	Food and agro based	(10.88)	(13.79)	(9.76)	(16.36)	(12.25)				
2	Textile based	19	10	14	4	47				
Z	Textile based	(12.93)	(8.62)	(17.07)	(7.27)	(11.75)				
3	Mineral based	18	15	9	3	45				
3	Willeral based	(12.24)	(12.93)	(10.98)	(5.45)	(11.25)				
4	Earast based	19	12	8	5	44				
4	Forest based	(12.93)	(10.34)	(9.76)	(9.09)	(11.00)				
5	Depen and printing based	17	11	9	6	43				
5	Paper and printing based	(11.56)	(9.48)	(10.98)	(10.91)	(10.75)				
6	Chemical based	13	7	9	6	35				
0	Chemical based	(8.84)	(6.03)	(10.98)	(10.91)	(8.75)				
7	Plastic and rubber based	11	12	7	4	34				
/	Flastic and Iubber based	(7.48)	(10.34)	(8.54)	(7.27)	(8.50)				
8	Building materials based	11	10	6	6	33				
0	Building materials based	(7.48)	(8.62)	(7.32)	(10.91)	(8.25)				
9	Engineering based	9	11	4	5	29				
)	Elignicering based	(6.12)	(9.48)	(4.88)	(9.09)	(7.25)				
10	Electronic based	8	9	5	4	26				
10	Electronic based	(5.44)	(7.76)	(6.10)	(7.27)	(6.50)				
11	Miscellaneous units	6	3	3	3	15				
11		(4.08)	(2.59)	(3.66)	(5.45)	(3.75)				
	Total	147	116	82	55	400				
	1 Utai	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)				

 Table 3

 Category -wise age group of entrepreneurs of MSME in SPSR Nellore District

**Note:** Figures in parenthesis represent the percentages **Source:** Field Survey

## **Category-wise Social Status of women entrepreneurs**

Table 4 reveals that the category-wise social group of women entrepreneurs of micro, small andmedium enterprises in SPSR Nellore district. In Nellore District, out of 76 Schedule Caste womenentrepreneurs to share the food and agro based units 15.79 percent, Textile based units are 13.16 percent,mineral based units are 11.84 percent, Forest based units are 9.21 percent, paper and printing based units are7.89 percent, chemical based units are 7.89 percent, plastic and rubber based units are 9.21 percent, buildingIJCRT2106012International Journal of Creative Research Thoughts (IJCRT) www.ijcrt.orga69

material based units are 7.89 percent and electronic based units are 6.58 percent. Out of 125 Other Caste women entrepreneurs to share the food and agro based units 8.80 percent,

Category-wise social status of Women entrepreneurs of MSME in SPSR Nellore District										
Industrial Category	SC	ST	BC	Muslim	OC	Total				
Food and agro based	12	8	12	6	11	49				
	(15.79)	(14.29)	(13.48)	(11.11)	(8.80)	(12.25)				
Textile based	10	7	10	7	13	47				
	(13.16)	(12.50)	(11.24)	(12.96)	(10.40)	(11.75)				
Mineral based	9	7	12	4	13	45				
	(11.84)	(12.50)	(13.48)	(7.41)	(10.40)	(11.25)				
Forest based	7	6	9	4	18	44				
	(9.21)	(10.71)	(10.11)	(7.41)	(14.40)	(11.00)				
Paper and printing based	6	4	8	6	19	43				
	(7.89)	(7.14)	(8.99)	(11.11)	(15.20)	(10.75)				
Chemical based	6	3	7	5	14	35				
	(7.89)	(5.36)	(7.87)	(9.26)	(11.20)	(8.75)				
Plastic and rubber based	7	5	6	5	11	34				
	(9.21)	(8.93)	(6.74)	(9.26)	(8.80)	(8.50)				
Building materials based	6	6	8	6	7	33				
	(7.89)	(10.71)	(8.99)	(11.11)	(5.60)	(8.25)				
Engineering based	6	5	6	5	7	29				
	(7.89)	(8.93)	(6.74)	(9.26)	(5.60)	(7.25)				
Electronic based	5 (6.58)	4 (7.14)	8 (8.99)	4 (7.41)	5 (4.00)	26 (6.50)				
Miscellaneous units	2	1	3	2	7	15				
	(2.63)	(1.79)	(3.37)	(3.70)	(5.60)	(3.75)				
Total	76	56	89	54	125	400				
	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)				

 Table 4

 Category-wise social status of Women entrepreneurs of MSME in SPSR Nellore District

**Note:** 1. Figures in parenthesis represent the percentages **Source:** Field Survey

Textile based and mineral based units each are in 10.40 percent, Forest based units are 14.40 percent, paper and printing based units are 15.20 percent, chemical based units are 11.20 percent, plastic and rubber based units are 8.80 percent, building material based units are 5.60 percent and electronic based units are 4 percent.

The social group of women entrepreneurs out of 89 Backward Caste to share the Agro based industries, Textile based industries, Mineral based industries, Forest based industries, Paper and printing based industries, Engineering based industries, Chemical based industries plastic and rubber based industries, building material based industries, Electronic based industries and others miscellaneous industries. 13.48 percent, 11.24 percent, 13.48 percent, 10.11 percent, 8.99 percent, 7.87 percent, 8.99 percent, 6.74 percent and 3.37 percent respectively recorded.

## **Category-wise Educational back ground of women Entrepreneurs**

Table 5 shows the category-wise educational levels of women entrepreneurs of micro, small and medium enterprises in SPSR Nellore District. It could be observed from the table out of 91, 10<sup>th</sup> class qualified women entrepreneurs in their respective industrial units like the food and agro based units 8.89 percent, Textile based units are 13.19 percent, mineral based units are 12.09 percent, Forest based units are 9.89 percent, paper and printing based units are 13.19 percent, chemical based units are 9.89 percent, plastic and rubber based units are 6.59 percent, building material based units are 8.79 percent and engineering based units are 7.69 percent. Intermediate qualified women entrepreneurs the food and agro based units 13.33 percent, Textile based units are 10.67 percent, mineral based units are 9.33 percent, plastic and rubber based units are 12 percent, building material based units are 9.33 percent, plastic and rubber based units are 12 percent, building material based units are 9.33 percent, plastic and rubber based units are 12 percent, building material based units are 9.33 percent, plastic and rubber based units are 12 percent, building material based units are 9.33 percent, plastic and rubber based units are 12 percent, building material based units are 9.33 percent, plastic and rubber based units are 12 percent, building material based units are 9.33 percent and electronic based units are 5.33 percent. Technically qualified women entrepreneurs a gargantuan portion food and agro based units are 15 percent and lower portion 7.50 percent. Diploma educational qualified women entrepreneurs which their respective manner gigantic portion is 16.39 percent and tiny portion is 3.28 percent. Graduation and post graduation qualified women entrepreneurs are high in textile based units are 14.04 percent and 19.44 percent respectively.

Category	-wise Educ	ation levels of v	women Entrep	r <mark>eneur</mark> s of M	ISME <mark>in SPS</mark> F	<mark>R Nel</mark> lore Dis	trict
Industrial Cat <mark>egory</mark>	10th Class	Intermediat e	Technical	Diploma	Graduate	Post- Graduate	Total
Food and agro	9	10	12	7	6	5	49
based	(9.89)	(13.33)	(15.00)	(11.48)	(10.53)	(13.89)	(12.25)
Textile based	12	8	9	6	8	4	47
Textile based	(13.19)	(10.67)	(11.25)	(9.84)	(14.04)	(11.11)	(11.75)
Mineral based	11	7	8	10	6	3	45
winner ar based	(12.09)	(9.33)	(10.00)	(16.39)	(10.53)	(8.33)	(11.25)
Forest based	9	9	9	6	4	7	44
Polest based	(9.89)	(12.00)	(11.25)	(9.84)	(7.02)	(19.44)	(11.00)
Paper and	12	8	9	6	6	2	43
printing based	(13.19)	(10.67)	(11.25)	(9.84)	(10.53)	(5.56)	(10.75)
Chemical based	9	7	6	6	4	3	35
Chemical Dased	(9.89)	(9.33)	(7.50)	(9.84)	(7.02)	(8.33)	(8.75)
Plastic and	6	9	7	5	5	2	34
rubber based	(6.59)	(12.00)	(8.75)	(8.20)	(8.77)	(5.56)	(8.50)
Building	8	7	6	5	4	3	33
materials based	(8.79)	(9.33)	(7.50)	(8.20)	(7.02)	(8.33)	(8.25)
Engineering	7	3	6	5	6	2	29
based	(7.69)	(4.00)	(7.50)	(8.20)	(10.53)	(5.56)	(7.25)
Electronic	6	4	4	3	5	4	26
based	(6.59)	(5.33)	(7.50)	(4.92)	(8.77)	(11.11)	(6.50)
Miscellaneous	2	3	4	2	3	1	15
units	(2.20)	(4.00)	(7.50)	(3.28)	(5.26)	(2.78)	(3.75)
Total	91	75	80	61	57	36	400
	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)

 Table 5

Note: Figures in parenthesis represent the percentages

## Source: Field Survey

## Category-wise Occupation of the family members women entrepreneurs of MSME

Table 6 presents the category-wise occupation of the family of women entrepreneurs in SPSR Nellore District. The number of professionals from agro based industries is 14 (11.48 per cent), 12 (12.37 per cent) from business, 8 (10 percent) from servicing, 11 (17.19 percent) from farming, 4 (10.81 percent) from other occupations in total of 49 women entrepreneurs, textile based industries 12 from professional and business, 11 from servicing, 6 from farming and other occupations, mineral based industries are 12 professional entrepreneurs, 13 from business, 10 from service, 12 from farming and 4 from other occupations out of 45, forest based industries has 10 from professional and service entrepreneurs 9 from business entrepreneur, 12 from farming and only 3 from other occupations, engineering based industries professionals were 8 and business were 9 entrepreneurs, chemical based units 11 from professionals, 7 from business, 9 from service, 3 from farming and 5 from other occupations, building material units 11 from professionals and low portion 3 from other occupations, building material units 11 from professionals, 9 from business, 6 from service, 4 from farming and only 3 from other occupations.

	Category-wise Occupa	tion of the fam	ily of entrep	reneurs of M	ISME in SP	SR Nellore	<b>)</b>
S. No	Industrial Category	Professional	Business	Service	Farming	Others	Total
1	Food and agro based	14	12	8	11	4	49
1	roou allu agio baseu	(11.48)	(12.37)	(10.00)	(17.19)	(10.81)	(12.25)
2	Textile based	12	12	11	6	6	47
2	Textile based	(9.84)	(12.37)	(13.75)	(9.38)	(16.22)	(11.75)
3	Mineral based	12	13	8	8	4	45
5	Willeral Dased	(9.84)	(13.40)	(10.00)	(12.50)	(10.81)	(11.25)
4	Forest based	10	9	10	12	3	44
-	T OTEST Dased	(8.20)	(9.28)	(12.50)	(18.75)	(8.11)	(11.00)
5	Paper and printing	12	10	9	9	3	43
5	based	(9.84)	(10.31)	(11.25)	(14.06)	(8.11)	(10.75)
6	Chemical based	11	7	9	3	5	35
0	Chemical based	(9.02)	(7.22)	(11.25)	(4.69)	(13.51)	(8.75)
7	Plastic and rubber	16	6	5	4	3	34
1	based	(13.11)	(6.19)	(6.25)	(6.25)	(8.11)	(8.50)
8	Building materials	11	9	6	4	3	33
0	based	(9.02)	(9.28)	(7.50)	(6.25)	(8.11)	(8.25)
9	Engineering based	8	9	8	3	1	29
)	Engineering based	(6.56)	(9.28)	(10.00)	(.69)	(2.70)	(7.25)
10	Electronic based	9	7	4	3	3	26
10		(7.38)	(7.22)	(5.00)	(.69)	(8.11)	(6.50)
11	Miscellaneous units	7	3	2	1	2	15
11		(5.74)	(3.09)	(2.50)	(1.56)	(5.41)	(3.75)
	Total	122	97	80	64	37	400
		(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)

 Table 6

 Category-wise Occupation of the family of entrepreneurs of MSME in SPSR Nellore

**Note:** Figures in parenthesis represent the percentages **Source:** Field Survey

### Category-wise future plans of the women entrepreneurs of MSME

Table 7 incorporates main future plans for the development of sample enterprises in SPSR Nellore division. It is observed that in the agro based industries 16 (14.29 per cent) have market expansion, 14 (11.02 per cent) have plans for product diversification, 8 (10.13 per cent) have plans for modernization of technology and the reaming 11 (13.41 per cent) have plans for starting new business as their primary future plans. In the forest based industries 16 (12.60 per cent) have product diversification, each 10 (12.66 per cent) from market expansion, modern technology, in the textile based industries 14 (12.50 per cent) plan for market expansion, 18 (14.17 percent) plan for product diversification and 9 (11.39 percent) plan for modernization of technology.

			District	-		
S. No	Industrial Category	Market Expansion	Product diversification	Modernization of technology	Starting new business	Total
1	Food and agro	16	14	8	11	49
1	based	(14.29)	(11.02)	(10.13)	(13.41)	(12.25)
2	Textile based	14	18	9	6	47
Z	Textile based	(12.50)	(14.17)	(11.39)	(7.32)	(11.75)
3	Mineral based	15	14	8	8	45
5	Willeral Dased	(13.39)	(11.02)	(10.13)	(9.76)	(11.25)
4	Forest based	10	16	10	8	44
4	Polest based	(8.93)	(12.60)	(12.66)	(9.76)	(11.00)
5	Paper and	9	12	11	11	43
5	printing based	(8.04)	(9.45)	(13.92)	(13.41)	(10.75)
6	Chemical based	11	12	6	6	35
0	Chemical based	(9.82)	(9.45)	(7.59)	(7.32)	(8.75)
7	Plastic and	8	6	8	12	34
/	rubber based	(7.14)	(4.72)	(10.13)	(14.63)	(8.50)
8	Building	11	15	5	2	33
0	materials based	(9.82)	(11.81)	(6.33)	(2.44)	(8.25)
9	Engineering	8	9	8	4	29
)	based	(7.14)	(7.09)	(10.13)	(4.88)	(7.25)
10	Electronic based	3	8	4	11	26
10		(2.68)	(6.30)	(5.06)	(13.41)	(6.50)
11	Miscellaneous	7	3	2	3	15
11	units	(6.25)	(2.36)	(2.53)	(3.66)	(3.75)
	Total	112	127	79	82	400
	i otal	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)

 Table 7

 Category-wise future plans for the development women entrepreneurs of MSME in SPSR Nellore

 District

**Note:** Figures in parenthesis represent the percentages **Source:** Field Survey

In the mineral based industries, 15 (13.39 per cent) are for market expansion, 14 (11.02 per cent) for product diversification, 8 (10.13 per cent) for modernization of technology. In the engineering based industries 9 plan for product diversification, 8 for market expansion and modern technology 4 plan for starting new business paper and printing based units 9 from plan for market expansion, 12 from plan for

product diversification, 11 each from plan for modernization of technology and start new business. Chemical based industries have 11 from market expansion and 12 from plan for product diversification, 6 each from plan for modernization of technology and starting new business.

## **Motivational Factors for Women Enterprising**

The motivating factors which encouraged the entrepreneurs to set up the micro, small and medium enterprises are important and knowledge of these factors are very essential to understand the factors which have a bearing on the development of the micro, small and medium Industrial enterprises. Table 8 presents the factors which have motivated the entrepreneurs in setting up the enterprises.

From the below table, it can be observed from the study out of 49 enterprises agro based industries to the earning a maximum profit of 12.05 per cent, textile based industry 14.46 per cent, forest based industries of 12.05 percent, mineral based industries of 13.25 percent, engineering based industry 2.41 per cent. chemical based industries of 10.84 percent, and other industries are earning profit of 2.41 percent. Regarding self-employment it is highest in forest based industries of 7.32 per cent, followed by, mineral based industries 9.76 per cent, agro based industries of 12.20 per cent, engineering based industry of 4.88 per cent and other industries are earning profit of 4.88 percent. Fulfilling ambitions of family is one of the motivations of the respondents. About 12.82 percent have adopted forest based industry, 15.87 per cent of agro based industries of 63 have gained social status. Success stories of entrepreneurs have motivated micro, small and medium enterprises. About 17.50 per cent textile based industry were motivated by success stories and the other industries by success stories of 12.70 per cent. Knowledge about an industry in advance is pre-requisite to establish. The motivation of previous knowledge is observed highest at 19.44 per cent in mineral based industries, followed by engineering based industry 5.56 per cent, chemical based industry 6.35 per cent and agro based industries, 12.70 per cent.

Financial institutes too encourage the entrepreneurs to establish enterprises. About 14.29 per cent entrepreneurs in agro based industry and 5.71 per cent in engineering based industry were motivated mostly by financial institutions. Others 12.70 per cent of the motivational factors include no opportunity for employment, availability of financial credit, incentives for government agencies and heavy demand of the product.

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S. No	Industrial Category	To Earn Profit	Self- employ ment	To fill my family ambition	To gain social status	Success stories of entrepren eurs	Previous knowledge of the industry	DIC and Financial institutio ns	Others	Total
1	Food and agro based	10 (12.05)	5 (12.20)	4 (10.26)	10 (15.87)	5 (12.50)	2 (5.56)	5 (14.29)	8 (12.70)	49 (12.25)
2	Textile based	12 (14.46)	5 (12.20)	3 (7.69)	9 (14.29)	3 (7.50)	2 (5.56)	5 (14.29)	8 (12.70)	47 (11.75)

 Table 8

 Motivational Factors for enterprising of Sample MSME in SPSR Nellore District

3	Mineral based	11 (13.25)	4 (9.76)	2 (5.13)	6 (9.52)	7 (17.50)	7 (19.44)	3 (8.57)	5 (7.94)	45 (11.25)
4	Forest based	10 (12.05)	3 (7.32)	5 (12.82)	8 (12.70)	3 (7.50)	6 (16.67)	3 (8.57)	6 (9.52)	44 (11.00)
5	Paper and printing based	8 (9.64)	5 (12.20)	5 (12.82)	7 (11.11)	5 (12.50)	5 (13.89)	3 (8.57)	5 (7.94)	43 (10.75)
6	Chemical based	9 (10.84)	6 (14.63)	4 (10.26)	4 (6.35)	3 (7.50)	3 (8.33)	2 (5.71)	4 (6.35)	35 (8.75)
7	Plastic and rubber based	8 (9.64)	2 (4.88)	6 (15.38)	5 (7.94)	2 (5.00)	2 (5.56)	3 (8.57)	6 (9.52)	34 (8.50)
8	Building materials based	7 (8.43)	4 (9.76)	2 (5.13)	4 (6.35)	4 (10.00)	2 (5.56)	4 (11.43)	6 (9.52)	33 (8.25)
9	Engineering based	2 (2.41)	2 (4.88)	4 (10.26)	7 (11.11)	4 (10.00)	3 (8.33)	2 (5.71)	5 (7.94)	29 (7.25)
10	Electronic based	4 (4.82)	3 (7.32)	3 (7.69)	1 (1.59)	3 (7.50)	2 (5.56)	3 (8.57)	7 (11.11)	26 (6.50)
11	Miscellaneous units	2 (2.41)	2 (4.88)	1 (2.56)	2 (3.17)	1 (2.50)	2 (5.56)	2 (5.71)	3 (4.76)	15 (3.75)
Total		83 (100.00)	41 (100.00)	39 (100.00)	63 (100.00)	40 (100.00)	36 (100.00)	35 (100.00)	63 (100.00)	400 (100.00)

**Note:** 1. Figures in parenthesis represent the percentages **Source:** Field Survey.

## Conclusion

I conclude that the 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, organisation 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.

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