



A STUDY ON MICRO ENTERPRISES IN THENI DISTRICT – WITH SPECIAL REFERENCE TO ENTREPRENEURSHIP DEVELOPMENT

Dr. S. BALAMURUGAN *

*Assistant Professor , PG and Research Department of Commerce, C.P.A College, Bodinayakanur **

Dr. K. VANITHEESWARI **

*Assistant Professor, PG and Research Department of Commerce, C.P.A College, Bodinayakanur ***

K. MATHAN KUMAR*

*Assistant Professor, PG and Research Department of Commerce, C.P.A College, Bodinayakanur ***

Abstract

This paper gives a brief analysis of the attitude of the respondents towards role of DIC in Entrepreneurship Development. Entrepreneurship means the function of seeking investment and production opportunity, organizing an enterprise to undertake a new production process, raising capitals, finding site, introducing a new technique, discovering new sources of raw materials and selecting top managers for day to day operations of the enterprise. The main objectives of the study is to analyse the attitude of the respondents towards role of DIC in Entrepreneurship Development. This study is an empirical research. Data were collected from 300 respondents and a sample size of 60 each from of all the five Taluks. The researcher used convenient sampling method to collect data from the sample respondents. First hand data were collected from the entrepreneurs of micro enterprises directly by the researcher himself with the help of an interview schedule. Secondary data are collected from journal, magazine, newspaper, and relevant books and web site. Percentage analysis and Chi-square test were used to analyse the data. The study in Theni district from December 2016 to April 2017. Finally conclusions were drawn and suggestions were offered.

Keywords: *Micro Enterprises, Entrepreneurship, Chi-Square*

INTRODUCTION

Entrepreneurism is the life blood of any economy. An entrepreneur is the one who takes initiative and establishes an economic activity or an enterprise. A number of social scientists have stated that entrepreneurship is the key variable which links the socio-cultural milieu with the rate of economic development. The word 'entrepreneur' appeared in the French Language long before the



emergence of the concept of the entrepreneurial function¹. In the 18th century the word was used to refer to economic activities. Arthur. H. Cole: defines entrepreneurship as the purposeful activity including an integrated sequence of decision of an individual or a group of associated individuals, undertaken to initiate, maintain or develop a profit-oriented business unit for production or distribution of economic goods and services. Arthur H. Cole maintained that the function of an entrepreneur include various aspects of managing an enterprise like outlining the objectives of the enterprise, securing adequate financial resources, requesting technological equipment, developing market for products, introducing new products and maintaining good relations with public authorities and society at large. Schumpeter viewed the entrepreneur as an innovator, whereas knight saw him as a risk and uncertainty bearer. Entrepreneurs are important agents in the process of economic development. In most industrialized nations, entrepreneurship has been a key to growth in productivity and per capital income².

WOMEN AND MICRO ENTERPRISES

In India, women constitute half of the human population and their equal participation in the sphere of economic activities on par with men which is necessary for the development of our nation. Women need to be viewed as productive members of the society, sharing equal authority and responsibility. The status of women is closely connected with the economic position which in turn depends their access to productive resources of the country and the opportunities for participation in economic activities.³ Employment of women is an index of their economic status in society which increased to 19.67 percent in 1981 and to 22.27 in 1991. The rise in work participation of rural females has been even steeper from 15.92 percent in 1971 to 26.79 percent in 1991. Women employment in the organized sector has revealed significant increase from 1.9 million in 1971 to 4.0 million in 1993 constituting 14.6 percent of the total employment of 27.18 millions. Development of micro enterprises can help create immediate employment opportunities, involving a number of

1. Padmaja Mishra "Women Entrepreneur: Are They Enterprising and Empowered and Enough", Research Studies, p. 142.
2. Arthur H. Cole, "Business Enterprises in its Social Setting, Harvard University Press, 1959, p. 44.
3. Rajajustus, E and Mahiba, M. (2000), "Participatory Micro Enterprise", **Kurushetra** 49(3),pp.19.



Research Inspiration

An International Multidisciplinary e-Journal

(Peer Reviewed, Open Access & Indexed)

www.researchinspiration.com

Email: researchinspiration.com@gmail.com, publish1257@gmail.com

Impact Factor : 4.012 (IIJIF)

ISSN: 2455-443X

Vol. 2, Issue-IV

Dec. 2017

e-ISJN: A4372-3069

women at low investment level. As per the Annual Survey of Industries (ASI), micro enterprises accounted for 23 percent of the total registered industrial units with the largest employment potential constituting 11 percent of the total industrial force. Recently, Self Help Groups have been introduced, in order to respond to the urgent credit needs of small amount, where banking sector does not come forward. A Self Help Group is a union of 15 to 20 women, who are able to save a fixed amount every month. These groups have to follow certain rules and regulations and can get a substantial amount of loan from the nearby commercial bank. SHG is a viable organized setup to disburse micro credit to the rural women for the purpose of making them enterprising women and encouraging them to enter into entrepreneurial activities.

STATEMENT OF THE PROBLEM

Micro enterprises forming part of 'Small and Medium Enterprises'(SMEs) play a vital role in the economy of a developing country by providing employment and income generation opportunities on a sustainable basis and contributing significantly to the national income. With the economic reforms sweeping many of the developing countries, the focus is on countries like India, China, South Korea, Philippines, Indonesia, Pakistan, Taiwan, Thailand and the like. In India large, medium and small enterprises have grown under conducive industrial policies, followed by the Central and State government. While a number of large scale enterprises are in the public sector, almost all the small scale ones are in the private sector. We have in between medium enterprises overlapping in both the sectors. An entrepreneur is a qualified person with some innovative idea. He/she has the will to implement his/her idea but lacks guidance and expertise. He/she may lack technical know-how, finance, marketing knowledge, guide lines, managerial techniques, and the like. In case of micro enterprises, the lack of awareness, exposure and opportunities are also added with the above problems. So, a micro level planning is very essential to improve the performance of micro-enterprises and the standard of living of the entrepreneurs. Therefore, there is a need for total change in the socio-economic, physical and psychological aspects of micro entrepreneurs. It is highly useful to the policy makers to frame a suitable policy to make the micro entrepreneurs perfect entrepreneurs. The micro entrepreneurs are not persons who have thorough knowledge about entrepreneurship. The entrepreneurship which is lacking among the entrepreneurs in micro enterprises is essentially a



function, creativity and behaviour productivity. It is a trait, like willingness to take risk, high economic and achievement motivation, self-confidence, problem-solving disposition, enterprises involvement, managerial abilities and the like. Due to lack of the above said traits, the micro enterprises cannot be used by any business factors but by the managerial factors. Due to this the drive to start any micro enterprise is also getting reduced among the rural poor. Hence, the present study intends to focus on the entrepreneurial traits with them in uplifting entrepreneurs and the various problems faced by the micro entrepreneurs, methods to rectify these problems in future and also pave way for others to start such types of enterprises.

OBJECTIVES OF THE STUDY

The main objective of study is to analyse the attitude of the respondents towards role of DIC in Entrepreneurship Development and to offer suggestions based on the finding of the study.

REVIEWS AND LITERATURE

According to William Diamond, "Entrepreneurship is equivalent to enterprise which involves the willingness to assume risks in undertaking an economic activity, particularly a new one. It may involve an innovation, it always involves risk taking, decision making, although neither risk nor decision making may be of great significance."⁴

Aravinda. C. H. and Renuka. S (2007) identified the important factors which motivated the women towards entrepreneurship so as to be interested in the particular area of enterprise and seek inspiration from other successful entrepreneurs. The facilitating factors that have an impact on maintaining the enterprises successfully were self-experience, interest, family's help and support. Women entrepreneurs, in general, face conflicts in their roles in work place and home. The main conflicts in work place pertain to inability to expand the enterprise by optimum utilization of available skills.⁵

4. Willam Diamond, "Development Banks", The Jhon Hopkins press, Baltimoce, 1957, p.5.

5. Aravinda. C. H. and Renuka. S, "Women Entrepreneurs: An Exploratory Study", Public Opinion, 47(5), February 2002, pp: 27-28.



Nanda (1999) conducted impact studies of 'Self Help' and found that the most outstanding impact of the linkage programme could be the socio-economic empowerment of the poor, more particularly the women.⁶

Puhazhenthithi and Satyasai (2000) found that the composite index of different socio-economic parameters rose from 40 to 65 between pre and post SHG situation.⁷

Tandon (1975) stated that the rate of entrepreneurial change was a function of human factor and one could bring about a change in the effectiveness of an enterprise by improving the human factor.⁸

In the study on business oriented and production oriented entrepreneurship Veen (1976) pointed out that the former were doing better than the latter in their venture. Import substitution strategy further favoured the factors accounting for their success.⁹

METHODOLOGY OF THE STUDY

This study is an empirical research. First hand data were collected from the entrepreneurs of micro enterprises directly by the researcher himself with the help of an interview schedule. Secondary data are collected from journal, magazine, newspaper, and relevant books and web site.

PERIOD OF STUDY

The researcher conducted a field study in Theni district from December 2016 to April 2017.

TOOLS OF ANALYSIS

Chi-square test was used to find out the relationship the level of attitude towards service rendered by DIC in development entrepreneurship.

6. .Nanda. Y. C., "Linking Banks and Self Help Groups in India and Non-Governmental Organisation: Lesson Learned and Future Prospects", National Bank News Review. 15(3), 1999. Pp. 1-9

7. Puhazhenthithi. V. and Satyasai. K.S.S., "Micro finance for Rural People", Department of Economic Analysis and Research, National Bank for Agriculture and Rural Development, Mumbai, 2000.

8. B. C. Tandon (1975), "Environment and Entrepreneur". Allahabad, Chugh Publication P. No. IX.

9. J.H. VeenVandeen, "Commercial Orientation of Industrial Entrepreneurs in India", In Economic and Political Weekly Vol. XI, No. 35th, August. 1976, PP.91-94



SAMPLING SIZE

Theni District consist of five taluks namely: Theni, Periyakulam, Andipatti, Bodinayakanur and Uthamapalayam. Data were collected from 300 respondents and a sample size of 60 each from of all the five taluks. The researcher used convenient sampling method to collect data from the sample respondents.

FACTOR INFLUENCING THE LEVEL OF ENTREPRENEURIAL TRAITS

The Chi-square test is used to analyse the age, sex, literacy, marital status, and nature of family, family size, earning members, income and nature of business. Chi-square test is a statistical tool used to test the distribution of observed data with assumed theoretical distributions. Therefore, it is a measure to study the divergence of actual and expected frequencies. Through this test, the researcher is able to find out the deviations between the observed values and the expected values. The test is done by comparing the computed value with the table value of χ^2 for the desired degree of freedom. When the researcher compares the compound value, the degree of freedom is evident. The χ^2 may be defined as:

Chi-square test (χ^2)

$$\sum = \frac{(O-E)^2}{E}$$

Where, O = Observed Frequency; E = Expected Frequency

Expected Frequency = (Row Total X Column Total) / Grand Total

Degree of freedom = (C - 1) (R - 1)

Where,

C = Column; R = Row

Steps:

- i. A hypothesis is established along with the significant level.
- ii. Compute deviation between observed value and expected value $(O-E)^2$
Square the deviations calculated $(O - E)^2$
- iii. Divide the $(O- E)^2$



- iv. Add all the values obtained in step iv
- v. Find the value of X^2 from X^2 table at certain level of signification usually at 5 per cent level. If the calculated value of X^2 is greater than the table value of X^2 at certain level of significance, the researcher rejects the hypothesis. If the calculated value of X^2 is lesser than the table value X^2 at certain level of significance, the researcher accepted the hypothesis.

Classification of Respondents on the Basis of Level of Attitude

The sample respondents are divided into three categories based on their respective scores. The classification of respondents according to their Level of Attitude is presented in Table 1

Table 1: Level of Attitude of the Respondents

Sl.No	Category	No of Respondents	Percentage to Total
1	High level	84	28
2	Medium level	162	54
3	Low level	54	18
	Total	300	100

Source: Primary data

Table 1 shows that out 300 respondents, 54 per cent of them experienced medium level satisfaction. They are followed by 28 per cent and 18 per cent with high level and with low level satisfaction respectively.

Relationship between Age Group and Level of Attitude of Respondents

Age is identified as one of the variables that may have significant relationship with the level of opinion of the respondents. To become an owner of a micro enterprise one should have attained 18 years of age and continue to be a member till the age of 60 years. The attitude of members may depend on the micro enterprises. In order to study the relationship between age group and level of attitude, the respondents were classified according to their age and the results are presented in Table 2



Table 2: Age Group of the Respondents and their Level of Attitude

S. No	Age	Level of Attitude			Total	X ² Value	Table value at 5% significant
		High	Medium	Low			
1	Below 20 years	12 (26)	24 (52)	10 (22)	46	18.386	12.6
2	20-30 years	12 (17)	48 (70)	9 (13)	69		
3	30-40 years	42 (41)	42 (41)	18 (18)	102		
4	40-50 years	18 (22)	48 (58)	17 (20)	83		
	Total	84	162	54	300		

Source: Computed data

Table 2 shows that a majority of the respondents belonged 20-30 years age group. Among them, nearly 70 per cent have medium level satisfaction whereas 17, 13 per cent experienced high and low level satisfaction. Among them 58 per cent experienced medium and low level of satisfaction whereas 22 per cent experienced high level satisfaction followed by 20 per cent with low level satisfaction. Among the 40to50 years group, nearly 41 per cent have medium and high level satisfaction and 18 per cent belonging to 30-40 years have low level satisfaction. Since the calculated Value of X² (18.386) is greater than its corresponding table value (12.6), the null hypothesis is therefore rejected. It is concluded that age of the respondents has significant relationship with the level of attitude of the micro enterprises.

Relationship between Gender and Level of Attitude of Respondents

The gender of the respondent had been identified as one of the important factors that influence the level of attitude. The gender of an individual determines his/her attitude. The knowledge and insight gained by one gender may not be found in the other gender. Hence to study the relationship between gender and level of attitude, the respondents are classified according to their gender and the results are presented in Table 3

Table 3: Gender of the Respondents and their Level of Attitude

S. No	Sex	Level of attitude			Total	X ² Value	Table value at 5% significant
		High	Medium	Low			
1	Male	60 (27)	120 (54)	42 (19)	222	0.690	5.99
2	Female	24 (31)	42 (54)	12 (15)	78		
	Total	84	162	54	300		

Source: Computed data



From Table 3 it could be referred that 222 respondents are males. Among them 60 members have high level satisfaction, 120 members have medium level satisfaction and 42 members have low level satisfaction. With respect to female, 24 members have in high level satisfaction and 42 of them have in medium level satisfaction and 12 members are with low level of satisfaction. In order to find out the relationship between sex and level of attitude the null hypothesis the sex of the respondents does not have any significant relationship with the level of attitude of micro enterprises is framed. Since the calculated Value of X^2 (0.690) is lower than its corresponding table value (5.99), the null hypothesis is accepted. It is concluded that gender of the respondents has no significant relationship with the level of attitude of the micro enterprises.

Relationship between Level of Education and level of Attitude

Literacy is considered as an important factor influencing the attitude of the human being. Hence, the study was made here to assess the relationship between literacy level of the respondents and their level of attitude and the same is presented in Table 4

Table 4: Education of the Respondents and Level of Attitude

S. No	Level of Education	Level of Attitude			Total	X ² Value	Table value at 5% significant
		High	Medium	Low			
1	Up to 8 th std	18 (22)	54 (65)	11 (13)	83	13.091	12.6
2	Up to 10 th std	30 (38)	30 (38)	19 (24)	79		
3	Up to 12 th std	12 (24)	30 (57)	10 (19)	52		
4	Degree	24 (28)	48 (56)	14 (16)	86		
	Total	84	162	54	300		

Source: Computed data

The Table 4 helps us understand that among the respondents, having degree qualification, a majority of them (56 per cent) have medium level satisfaction, followed by around 28 per cent with high level satisfaction and 16 per cent with low level satisfaction. Among the respondents belonging to above 8thstd qualification more than 65 per cent have medium level satisfaction followed by 22 per cent with high level satisfaction and 13 per cent with low level satisfaction. Among the respondents having 10th std qualification more than 38 per cent have medium and high level satisfaction followed by 24 per cent with low level satisfaction. Among the respondents having 12thstd qualification, 57 per cent of them have medium level satisfaction and 24 per cent have high level satisfaction and 19 per



cent have low level satisfaction. In order to find out the relationship between level of education and level of attitude the null hypothesis the sex of the respondents does not have any significant relationship with the level of attitude of micro enterprises is framed. Since the calculated Value of X^2 (13.091) is greater than its corresponding table value (12.6), the null hypothesis is rejected. It is concluded that level of education of the respondents has significant relationship with the level of attitude of the micro enterprises.

Relationship between Marital Status and level of Attitude of Respondents

The marital status of the respondents is also an important variable that is likely to influence the opinion level of the respondents towards the services rendered by the micro enterprise. In order to study the relationship between marital status and level of attitude, the respondents were classified according to their marital status and the results are presented in Table 5

Table 5: Marital Status and their level of Attitude of Respondents

S. No	Marital status	Level of Attitude			Total	X^2 Value	Table value at 5% significant
		High	Medium	Low			
1	Married	74 (28)	144 (55)	44 (17)	262	2.070	5.99
2	Un married	10 (26)	18 (48)	10 (26)	38		
	Total	84	162	54	300		

Source: Computed data

Table 5 shows that a majority of the respondents were married. Among them, nearly 55 per cent have medium level satisfaction whereas 28 per cent have high level followed by 17 per cent with low level satisfaction. A similar trend is seen in case of unmarried respondents. Among them, 48 per cent respondents have medium level satisfaction whereas 26 per cent have high and low level satisfaction. In order to find out the relationship between level of education and level of attitude, the null hypothesis the sex of the respondents does not have any significant relationship with the level of attitude of micro enterprises is framed. Since the calculated Value of X^2 (2.070) is lower than its corresponding table value (5.99), the null hypothesis is accepted. It is concluded that level of education of the respondents has no significant relationship with the level of attitude of the micro enterprises.

Relationship between Nature of Family and Level of Attitude of Respondents



Nature of family is considered as an important factor influencing the attitude of a human being. Hence, the study was made here to assess the relationship between nature of family of the respondents and their level of attitude. In order to study the relationship between nature of family and level of attitude, the respondents are classified according to their nature of family and the results are presented in Table 6

TABLE 6: Nature of Family and their level of Attitude of Respondents

S. No	Nature of family	Level of Attitude			Total	X ² Value	Table value at 5% significant
		High	Medium	Low			
1	Nuclear Type	72 (29)	144 (57)	36 (14)	252	15.136	5.99
2	Joint Type	12 (25)	18 (37)	18 (37)	48		
	Total	84	162	54	300		

Source: Computed data

Table 6 shows that a majority of the respondents belonged to nuclear family. Among them, nearly 57 per cent have medium level satisfaction whereas 29 per cent have high level followed by 14 per cent with low level satisfaction. A similar trend is seen in case of joint family respondents. Among them, 37.5 per cent have high and low level satisfaction whereas 25 per cent have high level satisfaction. In order to find out the relationship between nature of family and level of attitude the null hypothesis the nature of family of the respondents does not have any significant relationship with the level of attitude of micro enterprises is framed. Since the calculated value of X² (15.136) is greater than its corresponding table value (5.99) the null hypothesis is rejected. It is concluded that level of education of the respondents has significant relationship with the level of attitude of the micro enterprises.

Relationship between Family Size and Level of Attitude of the Respondents

Size of family is an independent variable that is likely to influence the opinion level of the respondents and level of attitude. In order to study the relationship between family size and level of attitude, the respondents are classified according to their family size and the results are presented in Table 7



Table 7: Family Size and their level of attitude of the Respondents

S. No	Family Size	Level of Attitude			Total	X ² Value	Table value at 5% significant
		High	Medium	Low			
1	2	18 (49)	10 (27)	9 (24)	37	32.644	12.6
2	3	10 (16)	42 (66)	12 (18)	64		
3	4	46 (31)	86 (58)	15 (11)	147		
4	5	10 (19)	24 (46)	18 (35)	52		
	Total	84	162	54	300		

Source: Computed data

From Table 7, it is evident that a majority of the respondents have 4 members in their family. Among them, nearly 58 per cent experienced medium level satisfaction whereas 31 per cent experienced high level satisfaction and 11 per cent experienced low level satisfaction. Among the respondents with 3 members in their family size 66 per cent experienced medium level satisfaction, 18 per cent experienced low level satisfaction and 16 per cent experienced high level satisfaction. Among the respondents with 5 members in their family, 46 per cent experienced medium level, 35 per cent experienced low level satisfaction and 19 per cent experienced high level satisfaction. Among respondents with 2 members in their family 49 per cent experienced high level satisfaction, 27 per cent experienced medium level satisfaction and 24 per cent experienced low level satisfaction. In order to find out the relationship between family size and level of attitude, the null hypothesis the family size of the respondents does not have any significant relationship with the level of attitude of micro enterprises is framed. Since the calculated Value of X² (32.644) is greater than its corresponding table value (12.6) the null hypothesis is rejected. It is concluded that level of education of the respondents has significant relationship with the level of attitude of the micro enterprises.

Relationship between Number of Earning Member and Level of Attitude of the Respondents

The member of earning members per family represent the family members who are earning by their own efforts, irrespective of their sources of earning. The earning members per family reveal the family income and the standard of living of the family members. It is included as an important variable since it may also influence the enterprise involvement among the respondents. The number of earning members per family among the respondents is illustrated in the table. Number of earning



member is as one of the variables that may have significant relationship with level of opinion of the respondents and the same is presented in table 8

Table 8: Number of Earning Members and Level of Attitude of the Respondents

S. No	Number of Earning Members	Level of Attitude			Total	X ² Value	Table value at 5% significant
		High	Medium	Low			
1	One	20 (18)	66 (59)	25 (23)	111	16.791	12.6
2	Two	36 (41)	42 (47)	10 (12)	88		
3	Three	10 (21)	30 (61)	9 (18)	49		
4	Four	18 (35)	24 (46)	10 (19)	52		
	Total	84	162	54	300		

Source: Computed data

The Table 8 shows that majority of the respondents have one number of earning members in their family. Among the 59 per cent experienced medium level of satisfaction whereas 23 per cent experienced low level satisfaction and 18 per cent experienced high level satisfaction. Among the respondents with 2 earning members in their family, 47 per cent experienced medium level satisfaction whereas 41 per cent experienced high level satisfaction and 12 per cent experienced low level satisfaction. Among the respondents with four earning members in their family, 46 per cent experienced medium level satisfaction whereas 35 per cent experienced high level satisfaction and 19 per cent experienced low level satisfaction. Among the respondents with three earning members in their family, 61 per cent experienced medium level satisfaction whereas 21 per cent experienced high level and 18 per cent experienced low level satisfaction. In order to find out the relationship between number of earning members and their level of attitude, the null hypothesis the earning members of the respondents does not have any significant relationship with the level of attitude of micro enterprises. Since the calculated Value of X² (16.791) is greater than its corresponding table value (12.6) the null hypothesis is rejected. It is concluded that level of education of the respondents has significant relationship with the level of attitude of the micro enterprises.

Relationship between Income per Month and Level of Attitude of the Respondents

The personal income of the respondents is the income of the respondents earned from all possible sources within a period of one month during the study period. The personal income has more influence on the standard of living, enterprise involvement and perception on the constraints



experienced among the respondents. In the present study, the personal income among the respondents has been categorized in to up to-Rs10,000, Rs. 20,000-Rs.30,000, Rs. 30,000-Rs 40,000, Rs. 40,000-Rs 50,000, above-Rs. 50,000. The distribution of the respondents according to their personal income is illustrated in Table 9

Table 9: Income per Month and their Level of Attitude of the Respondents

S. No	Income per month	Level of Attitude			Total	X ² Value	Table value at 5% significant
		High	Medium	Low			
1	Up to 10,000	36 (32)	60 (54)	16 (14)	112	13.628	12.6
2	20,000-30,000	12 (17)	48 (69)	10 (14)	70		
3	30,000-40,000	10 (31)	12 (37)	10 (31)	32		
4	Above 40,000	26 (30)	42 (49)	18 (21)	86		
	Total	84	162	54	300		

Source: Computed data

It is evident from Table 9 that a majority of the respondents have earning up to 10000. Among them 54 per cent experienced medium level satisfaction whereas 32 per cent experienced high level satisfaction and 16 per cent experienced low level satisfaction. Among respondents are belonging above 40,000, more than 49 per cent experienced medium level satisfaction whereas 30 per cent experienced high level satisfaction and 21 per cent experienced low level satisfaction. Among respondents belonging Rs 10,000-20,000 category, more than 69 per cent experienced medium level satisfaction whereas 17 per cent experienced high level satisfaction and 14 per cent experienced low level satisfaction. Among respondent belonging Rs. 30,000-40,000 category more than 37.5 per cent experienced medium level of satisfaction whereas 31.25 per cent experienced both high and low level satisfactions. In order to find out the relationship between income per month and level of attitude the null hypothesis the income per month of the respondents does not have any significant relationship with the level of attitude of micro enterprises is farmed. Since the calculated Value of X² (13.628) is greater than its corresponding table value (12.6), the null hypothesis is rejected. It is concluded that level of education of the respondents has significant relationship with the level of attitude of the micro enterprises.



Relationship between Nature of Business and Level of Attitude of Respondents

Nature of business is considered as an important factor influencing the attitude. The relationship between nature of business of the respondents and their level of attitude is presented in Table 10

Table 10: Nature of Business and Level of Attitude of Respondents

S.No	Nature of Business	Level of Attitude			Total	X ² Value	Table value at 5% significant
		High	Medium	Low			
1	Manufacturing	24 (46)	18 (35)	10 (19)	52	12.354	9.49
2	Trading	18 (27)	36 (55)	12 (18)	66		
3	Servicing	42 (23)	108 (59)	32 (18)	182		
	Total	84	162	54	300		

Source: Computed data

The Table 10 helps us understand that among the respondents from servicing category a majority of them (59 per cent) experienced medium level satisfaction whereas 23 per cent experienced high level satisfaction and 18 per cent experienced low level satisfaction. Among the respondents from trading category, a majority of them (55 per cent) experienced medium level satisfaction whereas 27 per cent experienced high level satisfaction and 18 per cent experienced low level satisfaction. Among the respondents from manufacturing category, a majority of them (46 per cent) experienced high level satisfaction whereas 35 per cent experienced medium level satisfaction and 19 per cent experienced low level satisfaction. In order to find out the relationship between income per month and level of attitude the null hypothesis the income per month of the respondents does not have any significant relationship with the level of attitude of micro enterprises. Since the calculated Value of X² (12.354) is greater than its corresponding table value (9.49) the null hypothesis is rejected. It is concluded that nature of business of the respondents has significant relationship with the level of attitude of the micro enterprises.

SUGGESTIONS

1. The Government and Universities may introduce entrepreneurship as a subject the curriculum itself.
2. The Colleges and Universities may take necessary steps to conduct EDP at regular intervals.



Research Inspiration

An International Multidisciplinary e-Journal
(Peer Reviewed, Open Access & Indexed)

www.researchinspiration.com

Email: researchinspiration.com@gmail.com, publish1257@gmail.com

Impact Factor : 4.012 (IIJIF)

ISSN: 2455-443X

Vol. 2, Issue-IV
Dec. 2017

e-ISJN: A4372-3069

3. The College and Universities may take necessary steps to other training to students to know about the entrepreneurial activities.
4. The institutions may take necessary steps to conduct seminars and conferences for the students with existing successful entrepreneurs.
5. Skill Development programmes may be organized to provide training to micro entrepreneur by government institutions and NGO's.
6. Management development programmes may be conducted to impart, state of the art learning in the emerging management techniques so as to help the micro entrepreneurs in developing their trait.
7. A separate cell should be formed in DIC exclusively to cater to the needs of micro enterprises.
8. Initiative should be taken by DIC so that it commands more respect. The objective of training is to provide more number of budding entrepreneurs.
9. Exclusive marketing programmes may be formulated by DIC in order to help the micro enterprises market their produces easily and profitably.
10. Skill development training may be provided periodically to the micro entrepreneurs so as to update their knowledge in their respective fields.
11. Institutions may arrange industrial visits.

CONCLUSION

The role of micro enterprises in solving unemployment problem in India is commendable. It is for this reason the government is extending its helping hand in the development of these micro enterprises. In this competitive world, these enterprises should ensure their continuous existence. In this regard, micro enterprises doing similar businesses should form clusters at the district level so that these units may take unified and concerted efforts in marketing of their products. The government should recognise these clusters which will give micro enterprises good leverage in availing bank loans. These measures in the long run may give competitive edge in facing competitions from bigger units.



Research Inspiration

An International Multidisciplinary e-Journal
(Peer Reviewed, Open Access & Indexed)

www.researchinspiration.com

Email: researchinspiration.com@gmail.com, publish1257@gmail.com

Impact Factor : 4.012 (IIJIF)

ISSN: 2455-443X

Vol. 2, Issue-IV
Dec. 2017

e-ISJN: A4372-3069

Reference:

1. Padmaja Mishra “Women Entrepreneur: Are They Enterprising and Empowered and Enough”, Research Studies, p. 142.
2. Arthur H. Cole, “Business Enterprises in its Social Setting, Harvard University Press, 1959, p. 44.
3. Suhir Sharma, Balary Sing and Sandeep Singhal, “Entrepreneurship Development”, Wisdom publication, Delhi, 2005. P.1.
4. Kalbash, C. **Women and Development**, Discovery Publishing House, New Delhi, 1991, pp.1-3.
5. Country Report-(1995). **Fourth World Conference On Women**, Beijing, 1995, Government of India, Development of Women and Child Development; Ministry of Human Resource Development, pp.230-231.
6. Rajasustus, E and Mahiba, M. (2000), “Participatory Micro Enterprise”. **Kvrushetra**, 49(3),pp.19-22.
7. Thangamani, K. and Umapriya (2001), “Impact of Micro Enterprises Undertaken by Women Beneficiaries of Loan Fund Scheme of Avinashilingam Trust”. **Journal of Extension Education**, pp.81-84
8. John Kao and Harard Stevenson (deds)., Entrepreneurship- What It Is and how to Teach It, Harvard Business School, 1984, p.7.
9. B. Higgins. “The Economic Development”, p.219.
10. Js, rd, Y. Mc Crony; Small Industry is a North Indian Town-Case studies in Latent Industrial Potential, Ministry of Commerce and Industry, Govt. of India, New Delhi, 1956.
11. B. C. Tandon, Environment and Entrepreneur; Chigh Publication, Alahabad 1975, pp: 47-53
12. MC. Clelland, The Achieving Society, The free press, New York, 1961.