

**A STUDY ON THE WOMEN ENTREPRENEURSHIP WITH
SPECIAL REFERENCE TO COCHIN CITY**

**Dissertation Submitted to
MAHATMA GANDHI UNIVERSITY, KOTTAYAM
In partial fulfillment of the requirement for the award of
DEGREE OF BACHELOR OF COMMERCE**

**Submitted by,
SHAHISTHA V S (REG NO: 190021049133)**

**Under the supervision of
Asst. Professor REGI GEORGE
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**BHARATA MATA COLLEGE, THRIKKAKARA
KOCHI – KERALA
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BHARATA MATA COLLEGE, THRIKKAKARA

(AFFILIATED TO MAHATMA GANDHI UNIVERSITY, KOTTAYAM)

THRIKKAKARA P.O KOCHI – 682021, KERALA



BONAFIDE CERTIFICATE

This is to certify that this dissertation entitled “**A STUDY ON THE WOMEN ENTREPRENEURSHIP WITH SPECIAL REFERENCE TO COCHIN CITY**” is a record of original work done by **SHAHISTHA V S** (REG NO: 190021049133) in partial fulfilment of the requirement for the Degree of Bachelor of Commerce under the guidance of **Asst. Professor REGI GEORGE**, Department of B.Com Finance and Taxation, the work has not been submitted for the award of any other degree or title of recognition earlier.

Asst. Prof. JULIE.P. J

Head of the Department

Asst. Prof. REGI GEORGE

Project Guide

DECLARATION

I, **SHAHISTHA V S** hereby declare that the project entitled “**A STUDY ON THE WOMEN ENTREPRENEURSHIP WITH SPECIAL REFERENCE TO COCHIN CITY**”, is a bonafide record of work done by me under the guidance and supervision of **Asst. Professor REGI GEORGE**, Department of Finance and Taxation, **BHARATA MATA COLLEGE, THRIKKAKARA**. I also declare that this report embodies the findings based on my study and observation and has not been submitted earlier for the award of any Degree or Diploma to any institute or university.

Place: **THRIKKAKARA**

SHAHISTHA V S

Date:

ACKNOWLEDGEMENT

This study has been made possible due to the cooperation, assistance and valuation of many to whom I would like to express my sincere gratitude and thanks.

First and foremost, I thank our **GOD ALMIGHTY**, who helped me to complete this project successfully.

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My sincere thank to all other faculty members of Department of Finance and Taxation, BHARATA MATA COLLEGE, THRIKKAKARA especially **Asst. Prof. JULIE. P.J**, Head of the department for her timely help and corporation I have received throughout my Academic career.

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I also thank all the respondents who spent their valuable time to answer the questionnaire and contribute to the success of my project.

Finally, I thank my friends and my dear parents for their help and cooperation for the completion of project.

Place: THRIKKAKARA

SHAHISTHA V S

Date:

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CHAPTER 1
INTRODUCTION

INTRODUCTION

Entrepreneurs play a central role in the economy because they are the prime movers the makers of firms. A consumer becomes an entrepreneur by deciding to establish a firm, so entrepreneurs are endogenous to the economy.

Women now are exploring new averages of economic participation. Among the reason for women to run organized enterprise are desire to do something positive. It is high time that countries should rise to the challenge and create more support system for encouraging more entrepreneurship among women. At the same time it is up to women to break away from stereotype their skill and knowledge, their talent abilities and creativity in business and a compelling mindsets.

In the dynamic world, women entrepreneurs are a significant part of global expedition for sustained economic development and social progress. Due to the growing industrialization, urbanisation, social legislation and along with the spread of higher education and awareness, the emergence of women owned business are highly increasing in all economies of almost all countries.

Today's women are taking more and more professional and technical degrees to cope with market need and flourishing as the singers, interior decorators, exporters, publishers, garment manufactures and skill exploring new avenues of economic participation.

Women entrepreneurs explore the prospects of starting a new enterprise, undertake risks, introduction of new innovations, coordinate administration and control of business and providing effective leadership in all aspects of business and have proved their footage in the male dominated business arena.

The emergence of women entrepreneur & their contribution to the national economy is quite visible in India. Women have become aware of their existence, their rights & their work situations. Women entrepreneurship is a process in which women initiate a business, gather all resources, undertake risks, face challenges, provides employment to others and manages the business independently.

Approximately 1/3rd of the entrepreneurs in the world are women entrepreneurs. Closer to home, Indian woman Entrepreneur, Kiran Muzumdar Shaw, Chairman and Managing Director of Biocon Limited, received various coveted corporate award and civilian awards like Padma Shri (1989) and Padma Bhushan (2005) for her remarkable contribution to health and medicine industry. Other famous Indian Women entrepreneurs include personalities like Vandana Luthra, Ekta Kapoor, Naina Lal Kidwai and so on.

STATEMENT OF THE PROBLEM

Women's occupy a critical place in the process of economic development of a country. However the entry of women into business is a recent phenomenon in Kerala. The study concentrate women's attitude towards entrepreneurship and the problems faced by them, their strength and weakness and also suggested ways to support women and suggesting ways to solve the problem faced by them.

SIGNIFICANCE

Women entrepreneur is a person who accept challenging role to meet her personal needs and become economically independent. The state of Kerala is the industrially developing area in which some of the entrepreneurs excel in small scale industry. As compared to men, women are less motivated to start business unit due to some unwanted fear and lack of motivation. This study is an attempt to going through the women entrepreneurship in Cochin City. This study have significance in the present scenario.

Many women came in the field of business to build their own space in the society. The industry has much to gain and literary nothing to loss with women in business. There are more opportunities can be created for women as entrepreneur and thereby they can provide more employment opportunities in the society.

So, this study concentrate on the strength and weakness of women entrepreneurs and the challenges facing in business and also the motives that influences them to start business. This study can serve as a systematic frame work for better understanding of women entrepreneurship in Cochin City.

OBJECTIVES

1. To know the major areas involved by women entrepreneurs in Cochin city.
2. To analyse the strength and weakness of women entrepreneurs.
3. To identify the motives behind the women entrepreneurs.
4. To analyse the financial stability of women entrepreneurs.

METHODOLOGY

Both primary data and secondary data were used for the study.

PRIMARY DATA: Primary data collected through well – structured questionnaire distributed to 50 women entrepreneurs.

AREA OF THE STUDY: This is a micro level study, the scope of study is confined to Cochin City.

SAMPLE DESIGN: A sample of 50 respondents was selected from various women entrepreneurship business.

SAMPLE SIZE: The sample size is limited 50 respondents.

TOOLS FOR ANALYSIS: The data collected through the questionnaire are classified and tabulated using percentages.

LIMITATIONS OF THE STUDY

1. The number of people surveyed is minimal.
2. The study used convenience method. So all the limitation of convenient sampling method apply to the study also.

CHAPTERAISATION OF THE STUDY

Chapter 1 – Introduction

The chapter includes introduction, significance of the study, statement of the problem, objectives of the study, research methodology, Limitation of the study.

Chapter 2 – Literature Review

This chapter includes literature review

Chapter 3 -Theoretical Frame Work

This chapter includes theoretical frame work.

Chapter 4 – Data Analysis and Intrepretation

This chapter includes data analysis, Gender of response, graphs.

Chapter 5 – Findings, Conclusion & Suggestions

This chapter includes findings of the study, conclusion, suggestions.

CHAPTER 2
LITERATURE REVIEW

LITERATURE REVIEW

1. Research on women entrepreneurs Challenges to (and from) the broader entrepreneurship Literature?

Jennifer E Jennings, Candida G. Brush *Academy Of Management Annals* 7(1), 663-715 2013.

This study based on three overarching objectives. The first is to document the development of the body of work known as women's entrepreneurship research. The second is to assess the contribution of this work, especially the broader entrepreneurship literature. The third is to discuss how this broader literature possess challenges (both difficulties as well as opportunities) for scholarship on female entrepreneurs. We approach these objectives from the standpoint of informed pluralism.

2. Women's business Ownership a review of academic, popular and internet literature with a UK policy focus.

Sara Carter, Susan Anderson, Eleanor Shaw

APRENT: Annual review of progress in entrepreneurship 1, 66, 2000.

Abstract this review is based on the academic research literature published to date. Supplemented by an overview of some recent popular literature and web based information sources for women entrepreneurs. Although a number of studies have been undertaken examining women owned business both in the UK and other developed economies.

3. Examining venture related myths concerning women entrepreneurs.

Tereza V Menzies, Monoca Diochon, Yoon Gasse

Journal of Developmental Entrepreneurship 9(2).

Abstract Despite the increasing number of women who are starting business, distinct hurdles exist for them. For instance, there is a lower occurrence of female as business owner and academic research on the topic of female entrepreneurs.

4. A Gender-Aware frame work for women's entrepreneurship

Candida G Brush Anne De Brum, Friedrike welter

International Journals of Gender and Entrepreneurship 1(7)8-24,2009

Purpose: The purpose of this papper is to offer new gender Aware frame work to provide a spring board for furthering a holistic understanding of woman's entreprenourship Design Methodology. Approach The paper builds on an exicisting frame work articulating "3MS" (Market Money Management) required for entreprenours to launchand grow venture.

5. Advancing a frame work for coherent research of women s entrepreneurship

Anne De Bruin, Candidle G Brush Freiderik Welter Entrepreneurship theory and practice 31(3),323-339,2007

Most would agreed that the dramatic growth and participation of women in entreprenourship and the expanding body research creates a need for both generic and specific theoretical perspectives and research approach to better understand this phenomenon . To address this need , we consider issues relevant to advancing a frame work for women's entrepreneurship research.

6. Extending women's entrepreneurship research in new directions

Karen D Hughes Jennifer E Jennings, CandidleBrush, Sara carter, Welter Entrepreneurship Theory and Practice 36(3)429-442,2012

Abstract the dramatic expansion of scholarly interest and activity in the field of women's Entrepreneurship with in recent years has done much to correct the historical intention paid to female entrepreneurs and their initiatives.

7. Zenith international journal of business economics & management research vol 2, Issue 5, may 2012, ISSN 2249 826. A study on women entrepreneurship develop in Kolhapur city.

Entrepreneurship is key element of growth and development prospects for all countries and it is most relevant to transition countries. Just a policy of wage employment will not solve the grave unemployment problem. A nation how so ever rich in material resources prosper if it resources are not put to productive use for this purpose, energetic entrepreneurs are need who can contribute effectively for national prosperity. The only solution is promotion and development entrepreneurship as entrepreneurship aims at making an individual a job provider and not a job

seeker Entrepreneurship has been a male dominated phenomenon from the very early age but time has changed the situation and brought women as today's most memorable and inspirational entrepreneurs the position and status of women in any society is an index of civilization and progress.

8. VK Krishna Moorthy and R. Balasubramani (April)

Identified the important women entrepreneurial motivation factors The study also concluded that ambition knowledge and still independence dimension of entrepreneurial success.

9. G Palaniappan CS Ramanigopal, A Mani (19 March 2012)

In their article analyzed that women have been successful in breaking their barriers within the limits of their homes by entering into varied kinds of professionals and services. Skill, knowledge and adaptability in business are the main reason for women to energy into business venture this study

has also been carried out to analyse the motivational factors and other factor that influence women to become entrepreneurs . The major strength and weakness of women entrepreneurs and the entrepreneurship and to offer suggestions to promote the women entrepreneurship of selected district in Tamilnadu. The study concluded that due to lack of training and education they are notable to survive in the market.

10. Hoon Wadhwa and Mitchell (2010)

He presented a detailed exploration of men & women entrepreneur's motivation, background and experience This study identified top 5 financial and physiological factors motivating women to become entrepreneurs. These are desire to build the wealth, the wish to capitalize own business ideas they had, the appeal of start up culture, a long standing desire to own their own company and working with someone else did not appeal them The study concluded that women are very much concerned about protecting intellectual capital than their counter part Monitoring is very important to women, which provide encouragement & Financial support of business partners, experience & well developed professional net work.

CHAPTER 3
THEORETICAL FRAMEWORK

MEANING

Women constitute around half of the total world population so also the condition of India. They are regarded as the better half of the society. In the traditional Indian society, a distinction was made between men's work and women's work, particularly that of the women who were saddled with family responsibility. It curtailed employment opportunity for women even in changing times and new societal ideologies. Women are now enjoying an equal status with men and are equally contributing towards the growth of economy.

Some facts about status of women in the area of entrepreneurship are as under, Women own one third of small business in USA and Canada. Women make 40 percentage of total work force in Asian countries.

In China, women outnumber men by at least times. When it comes to starting business there Women desire and aspire to enter and succeed in all fields at par with men.

WOMEN ENTREPRENURSHIP

Women constitute around half of the total world population India is not an exception. In traditional society women were confined to the four walls of the houses, performing household activities. In the modern societies women have been performing exceedingly well in different spheres of activities like education, politics administration, social work and so on Now they have started plunging in to industry and running their enterprises quite successfully.

Women entrepreneurs may be defined as women or group of women who initiate, organize and run a business concern. According to Schumpeter, women entrepreneurs are those women who innovate, initiate or adopt a business activity. The government of India has defined women entrepreneurs on the basis of their participation in the equity and employment of a business enterprise. Accordingly the enterprises of a women entrepreneurs is defined as "one owned and controlled by women having a minimum financial interest of 51 percentage of the capital and giving at least 51 percentage employment generated in the enterprise to women".

Women entrepreneurs are those women who think of a business enterprise, initiate it, organize and combine factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running off.

ROLE OF WOMEN ENTREPRENURSHIP

A women entrepreneurs performs different functions, some of them are:-

1. Generating new business ideas.
2. Exploring the prospects of starting new enterprise.
3. Undertaking risks and handling of economic uncertainties.
4. Employment generation.
5. Introducing new ideas innovations.
6. Support to family income.
7. Overall economic growth.
8. Balanced regional development.

OPPORTUNITY FOR WOMEN IN SEMI - URBAN AREAS

Considering the socio economic cultural and educational status and motivation semi urban women embark on projects with low investment, low technical know how and assured market, suggested for them as:-

1. Production of liquid soaps, powder, detergents etc.
2. Office stationary like cushion pads, ink pads etc.
3. Conveyance, readymade, instant food products including pickles, spices, pappads etc.
4. Community kitchen and communication services.
5. Different types of training and coaching classes.
6. Child care centers and culture centers for children
7. Nursery classes.
8. Manufacturing of leather goods, garments.

OPPERTUNITIES FOR WOMEN IN RURAL AREAS

In the recent industrial policy, the government has given tremendous importance for the agro based products and products Only one to two percent of the total production of fruit and vegetables is processed every year in India. This reveals a huge scope for the food, fruit and vegetables processing industry.

DEVELOPMENT OF WOMEN ENTREPRENEURSHIP

Under the seventh five- year plan, a special chapter covered integration of women in development In this regard, the plan is suggested:-

1. To meet women as specific in target groups in all development programs.
2. To properly diversify vocational technologies, equipment and practices for reducing the drudgery and increase the productivity of women to suit their varied needs and skills.
3. To provide marketing assistance at the state level.
4. To increase women participation in decision making. The new industrial policy of the government of India has stressed the need for conducting special entrepreneurship programs for women to start small scale industries. The policy further adds that the representation to women in the field of small industry development with a view to uplift their status in the economic and social fields.

Some of the labour laws with which an entrepreneur should be familiar are as under:-

1. Workmen compensation - 1923.
2. Trades Union Act - 1926.
3. Payment Of wages Act - 1936.
4. Industrial Disputes Act - 1947.
5. Minimum Wages Act - 1948.
6. Factories Act - 1948.
7. Employment Provident Fund And Family pension Fund Act - 1952.
8. Employees State Insurance Act - 1952.
9. Payment Of Bonus Act - 1965.
10. Payment of Gratuity Act - 1972.

FUNCTIONS OF WOMEN ENTREPRENEUR

As an entrepreneur A woman Entrepreneur has to perform all the function involved in Establishing an enterprise. These functions include idea generation and Screening Determination of objectives, Project preparation, project Analysis, Determination of forms of business organization, Completion of promotional formalities, raising funds procuring men. Machines and material and operations of business.

According to Fredrick Harbison like a male entrepreneur, A woman has 5 functions that is:-

1. Exploring the prospect of starting new enterprise.
2. Undertaking of risks and handling of economic uncertainties involved in the business.
3. Introduction of innovation or imitation of innovation.
4. Co-ordination administration and control.
5. Supervision and providing leadership in all business aspects.

Outstanding leadership qualities of women entrepreneurs

To be successful entrepreneur, the women entrepreneurs should possess the following leadership qualities:-

- a. Willingness to face challenges.
- b. Efforts to achieve the objectives.
- c. Aspiration to reach high levels.
- d. Intelligence.
- e. Patience.
- f. Optimism.
- g. Skill in learning new things.
- h. Desire to acquire new knowledge and apply of it.
- i. Mercy full approach.
- j. Power to understand uncertainty.
- k. Desire to guide and lead others.
- l. Power to resist criticism.

CHALLENGES FOR WOMEN ENTREPRENURS

Across the world, the main deterrent to women entrepreneurship is the lack of confidence and skill and difficulty in accessing entrepreneurial knowledge in women entrepreneurship they face a series of problems to a women entrepreneurship, they face a series of problems right from the beginning till the enterprise functions. Being a women itself poses various problems. This problem of Indian women pertain to her responsibility to a women entrepreneur towards family. Society and work, the tradition, customs, socio cultural values, ethics motherhood subordinates physically weak, feelings of insecurity are some peculiar problems that the Indian women are coming across while they jump into entrepreneurship:-

1. **Family ties:** Women in India are very emotionally attached to their family. They are supposed to attend to all the domestic work, to look after the children and other members of the family. They are over burden with family responsibilities which take away a lot of their time and energy and hence it becomes difficult for the women to devote more time to the business.

2. **Male dominated society**: Even though our constitution speaks of equality between sexes, male chauvinisms still the order for the day. Women are not treated equal to men. All the factors put a break in the growth of women entrepreneurs.
3. **Lack of education**: Women in India are lagging for behind in the field of education, most of women are illiterate Due to lake of proper education women entrepreneurs remains in the dark about the development in the new technology, new methods of production. marketing and other governmental support which will encourage them to flourish.
4. **Social barriers**: The traditions and customs prevailing in Indian societies towards women in sometimes stand as an obstacle for them to grow and prosper.
5. **Problem of finance**: Women entrepreneurs suffer a lot raising and meeting the financial needs of the business. Financial institutes don't came forward to provide financial assistance to women borrowers on the ground of their less credit worthiness and more chance of business failure.
6. **Low risk bearing capacity**: Women in India are by nature weak, shy and mild. They cannot bear the amount of risk which is essential for running an enterprise.
7. **Limited mobility**: Women mobility in India is highly limited and has become a problem due to traditional values and inability to drive vehicles.
8. **Exploitation by middle men**: Since women cannot run around for marketing Distribution and money collection, they have to depend on middle men for the above activities Middle men tend to exploit them in the guise of helping. They add their own profit margin which results in less sales and lesser profit.
9. **Lack of self-confidence**: Women entrepreneurs because of their inherent nature, lack of self-confidence which is essentially a motivating factor in running an enterprise successfully.

There has been tremendous change in the women entrepreneurs in the last five decades, the women entrepreneurs of the fifties where compulsive factors led to the creation of women entrepreneurs Women entrepreneurs of the sixties were where women began to aspire but also accepted the social cultural traditions. In the seventies, the women opened up new frontier as they had not aspirations but ambition. In eighties women were educated in highly sophisticated technological and professional education and they become equally contributing partners. In the nineties the concept of women there was talked about for the very first time and women entrepreneurs of the 21 century are considered to “Jill of all trades”.

MOTIVATIONAL FACTORS

In recent years there has been a lot of debate about the development of entrepreneurship among women. Due to the various cultural and social reasons, women in different parts of India have different motives, aspirations, social status, need and urges for starting a business. Varied motivation, needs and urges and interest force women entrepreneurship for establishing an enterprise. The main motives are fulfillment of ambition and pursuits of own interest which is evident in almost all women entrepreneurs. Factors that are normally makes women to be entrepreneurs include:-

1. To earn money.
2. Power and self-achievement.
3. Family occupation. [second generation entrepreneurs]
4. Social status
5. Did not want to work for others.
5. Want to take independent decision.

It is essential for every women entrepreneurs to assess the business management skill before she start her business as it provides the knowledge of one's strength and weakness. Management skill required for women entrepreneurs are she need to know how to deal with people, manage day to day operations, Organizing and planning business strategy, be good at idea generation and product innovation. The other things which are required are securing the capital required for the business, product promotional strategies with proper market research and management development and training.

A women with challenging attitude and firm determination will certainly manage her enterprise successfully. Women are dreamers and confident of their abilities to deal with problems and they believe that hard work is a sure ingredient to success in entrepreneurial ventures. Successful women entrepreneurs have high need for achievement, they are risk takers and have high personnel efficiency. Women are indicative and independent with commitment of conviction.

1. A women entrepreneur should herself set up an example by being successful and should act as a role model. Since children have a tendency to emulate their parents the resultant effect would be automatic.
2. Establishment of proper training institutes for enhancing their level of work knowledge, skill, risk bearing abilities, enhancing their capabilities.
3. Finance is sine-qua-non for any enterprise. The banking system is not sufficiently responsive to social banking needs and not been able to deal with barriers that hinder women from using or gaining access to credit. Adequate arrangement must be made for the supply of credit facility to concession rate for the women entrepreneurs in view of their growing needs.

4. Creating provisions of micro credit system and enterprise credit system to the women.
5. Entrepreneurs at local level.
6. A women entrepreneurs guidance cell should be set up to handle the various problems of Women entrepreneurs all over the state.
7. Positive attitudinal change in the society recognizing the role of women as entrepreneurs may lead to the development of appropriate environment in which women will be able to exploit their entrepreneurial talents.
8. Offering seed capital, up-liftmen schemes, women entrepreneurs fond etc. to encourage them economically.
9. To extend confessional rates facilities and schemes for women entrepreneurs to prosper in the field of enterprise.

Comparison between male and female entrepreneurs

Character	Male	Female
Motivation	Achievements thrives to make things happen, personal independence, self- image as it relate to status through their role in the corporation is un-important.	Achievement accomplishment of goal, independence to do its alone.
Departure point	Dissatisfaction with present job side line in college or lay off opportunity for acquisition.	Job frustration Change in personal circumstances.
Source of fund	Personal assets and saving bank financing, investors.	Personal assets and savings personal loans.
Support groups	Friends, professional, acquaintances, business as societies spouse.	Close friends, Spouse, Family, Women professional groups, Trade associations.
Type of business	Manufacturing or construction.	Service related educational services public relations.

CHAPTER 4
DATA ANALYSIS AND INTERPRETATION

ANALYSIS & INTERPRETATION

This study is conducted on the topic "women entrepreneurship with special reference to Cochin City". For this purpose primary data is mainly used. We used questionnaire method for the collection of data. We selected 50 respondents from the population. Objective of the study includes.

- To know the major areas involved in women entrepreneurship.
- To analysis the strength & weakness of women entrepreneurs.
- To identify the motives behind the women entrepreneurship.
- To analyse the financial stability of women entrepreneurs.

The data collected from personal interview were analyzed with help of simple Statistical tools of analysis like percentage. The analysis part is demonstrated using tables, Charts and Diagram.

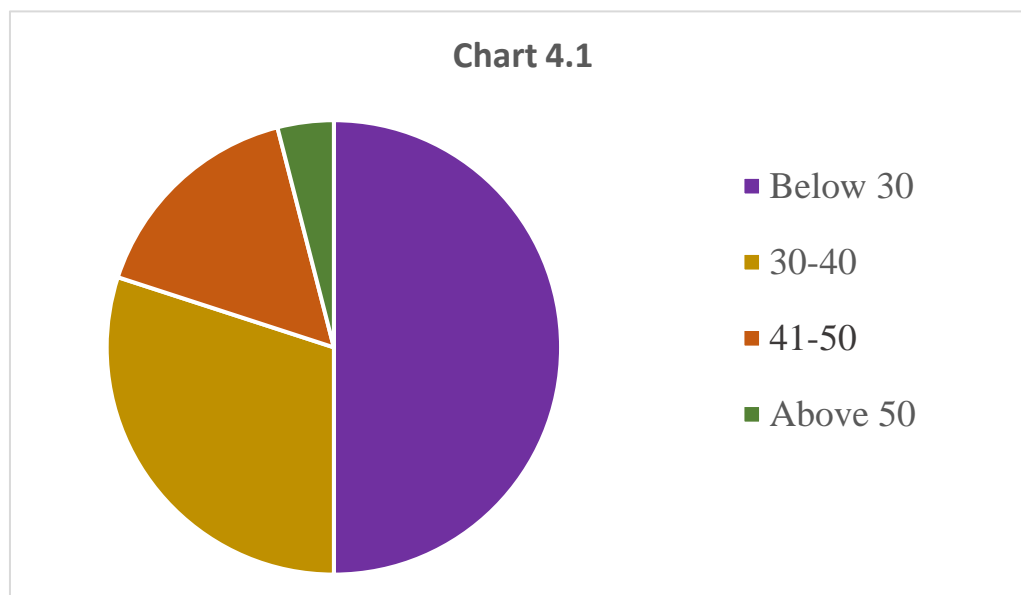
DATA ANALYSIS AND INTERPRETATION

AGE OF RESPONDENTS

Table 4.1

Age	NO: of respondents	Percentage
Below 30	25	50%
30-40	15	30%
41-50	8	16%
Above 50	2	4%
TOTAL	50	100%

Chart 4.1



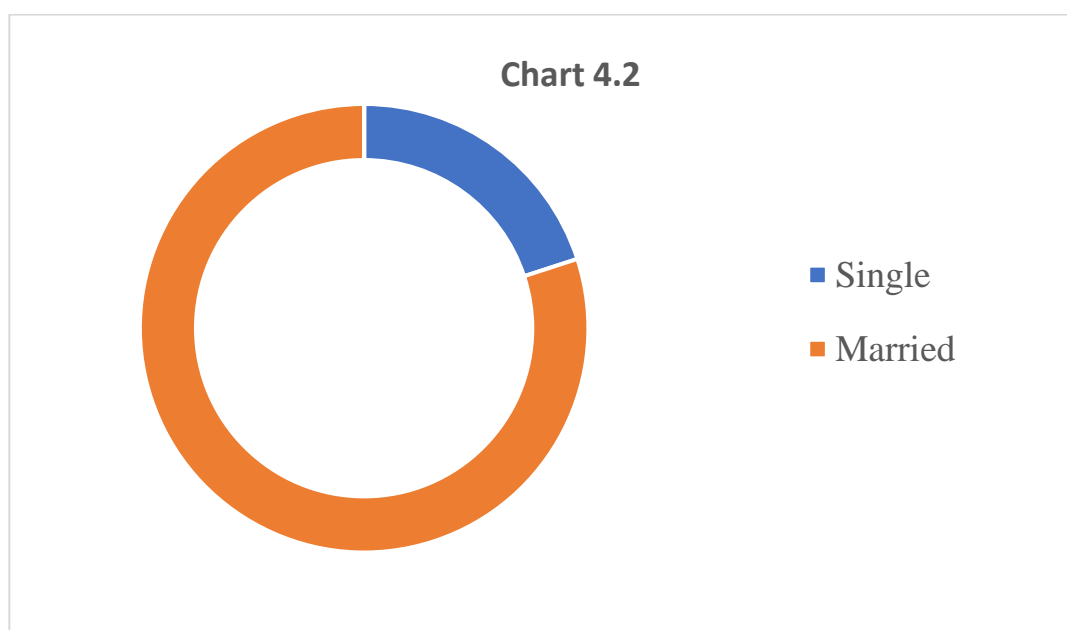
INTERPRETATION

The table shows that an age specification of respondents. Most of the respondents are fall between range of below 30, representing 50% of the total respondents, 30-40 age representing 30%, 41-50 representing 16% and above 50 representing only 4%.

MARITAL STATUS AT THE COMMENCEMENT OF THE ENTERPRISE

Table 4.2

Marital status at the commencement of business	No. of respondents	Percentage
Single	10	20%
Married	40	80%
Total	50	100%



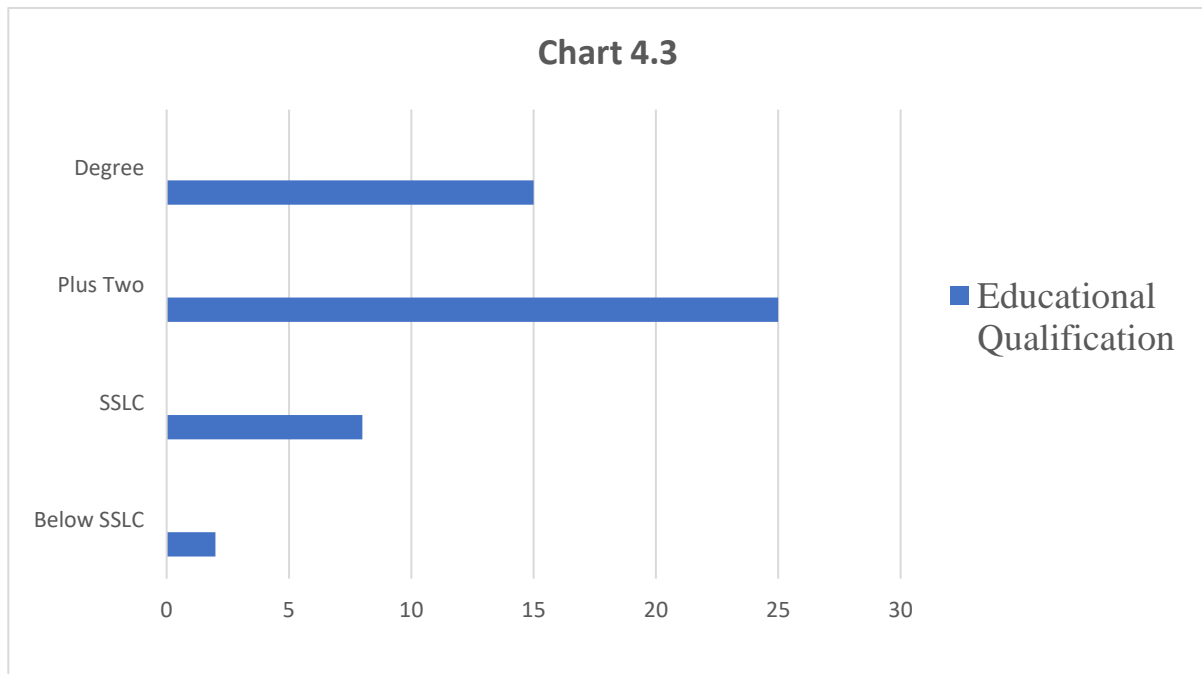
INTERPRETATION

Survey shows that majority women [80%] are started their business after they get married. Only 20% women started business before their marriage.

ANALYSIS OF EDUCATIONAL QUALIFICATION

Table 4.3

Educational Qualification	No. of respondents	Percentage
Below SSLC	2	4%
SSLC	8	16%
Plus Two	25	50%
Degree	15	30%
Total	50	100%



INTERPRETATION

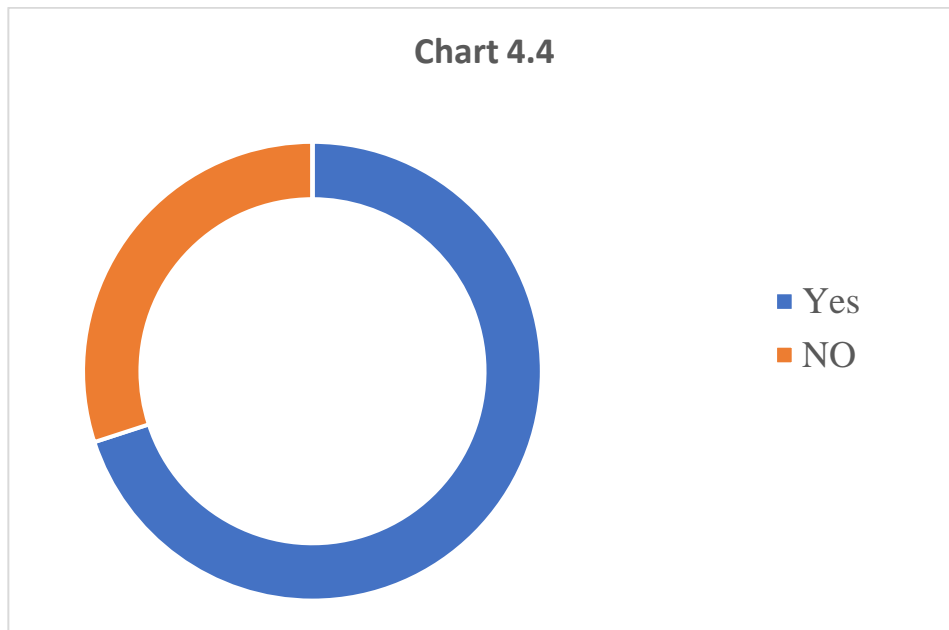
From the survey it is found that 50% of the respondent belongs to PLUS TWO category where 30% of respondent have degree qualification 16% respondent are of SSLC qualified and only 4% are below SSLC. So most of the entrepreneurs started their business after their plus two.

ANALYSIS OF BUSINESS WITH A PERMENENT JOB

Table 4.4

Do you think that it is better than a permanent job?	No. of respondents	Percentage
Yes	35	70%
NO	15	30%
Total	50	100%

Chart 4.4



INTREPRETATION

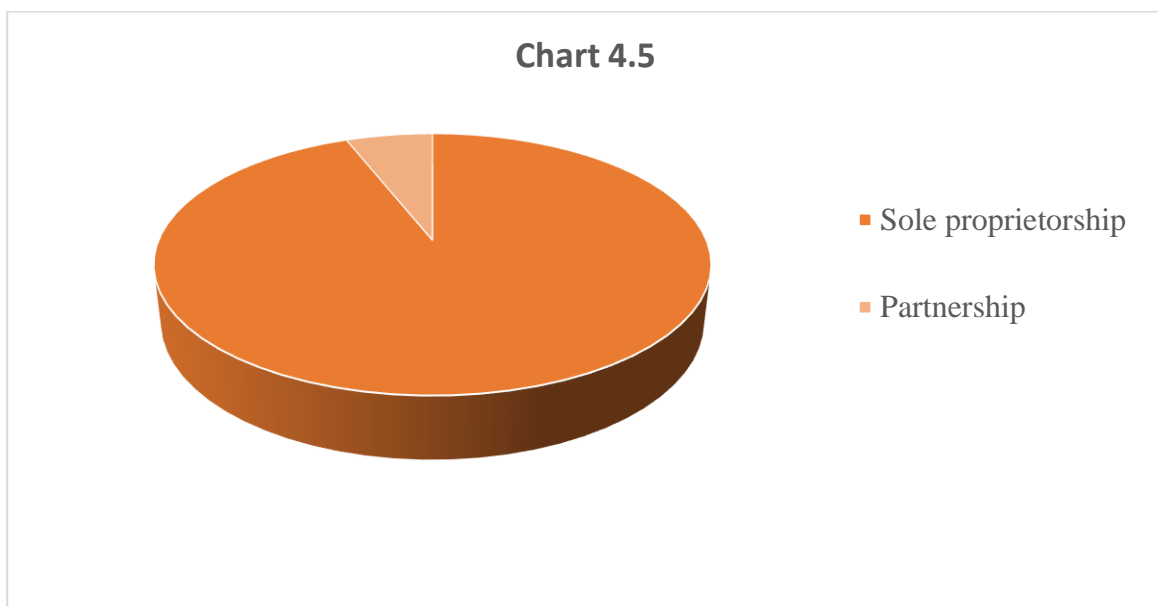
The survey concludes that 70% of the respondents says yes to the question that do you think is better than a permanent job and the rest 30% respondents disagree with this question.

1. TO KNOW THE MAJOR AREAS INVOLVED BY WOMEN ENTREPRENEURS IN COCHIN CITY

(a) ANALYSIS OF FORM OF ORGANISATION

TABLE 4.5

Form of organization	NO: of respondents	Percentage
Sole proprietorship	47	94%
Joint stock company	-	-
Partnership	3	6%
Charitable institution	-	-
Others	-	-
TOTAL	50	100%



INTREPRETATION

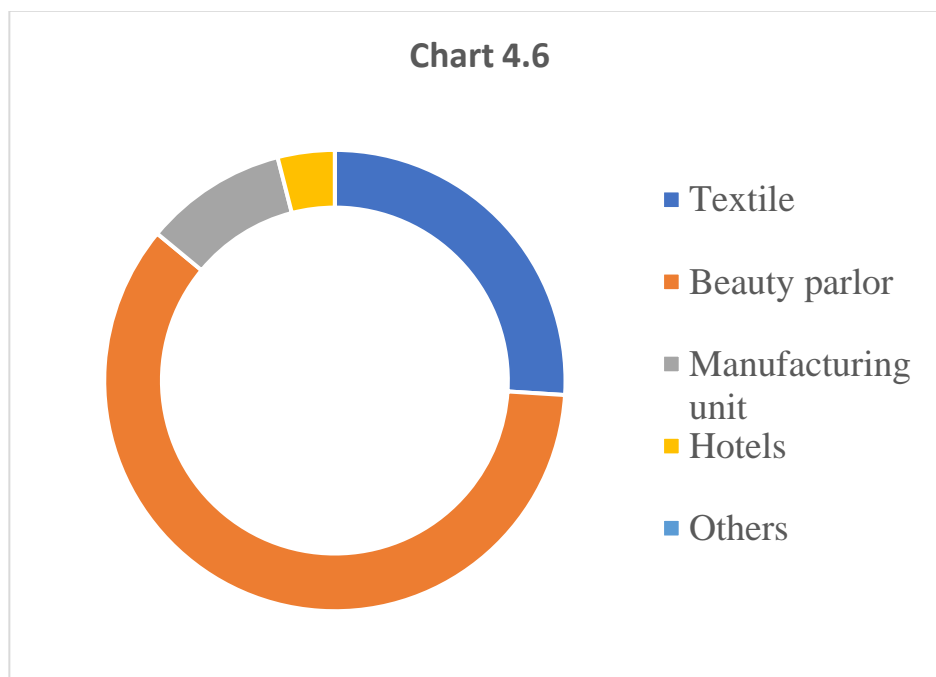
From the survey it is found that 94% of the respondents are commenced their business as sole proprietorship. Only 6% respondents are commenced as partnership.

(b) ANALYSIS OF INDUSTRY SPECIALISATION

Table 4.6

In which industry you are specified	No. of respondents	Percentage
Textile	13	26%
Beauty parlor	30	60%
Manufacturing unit	5	10%
Hotels	2	4%
Others	-	-
Total	50	100%

Chart 4.6



INTREPRETATION

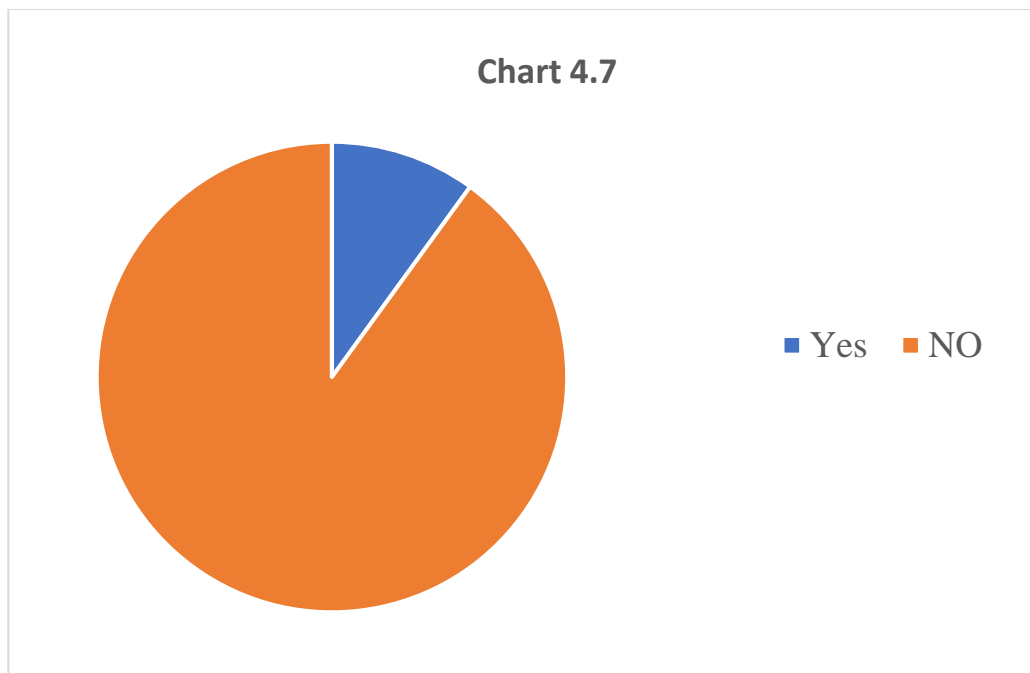
From the above survey it is evident that 60% of the respondents specialized in beauty parlor where as 26% of the respondents are specialized in textile industry. Among 10% started their business as manufacturing unit rest 4% respondents are started hotels.

2. TO ANALYSE THE STRENGTH AND WEAKNESS OF WOMEN ENTREPRENEURS

(a) ANALYSIS OF PRESENCE OF MIDDLEMEN

Table 4.7

Involvement of middlemen	No of respondents	Percentage
Yes	5	10%
NO	45	90%
Total	50	100%



INTREPRETATION

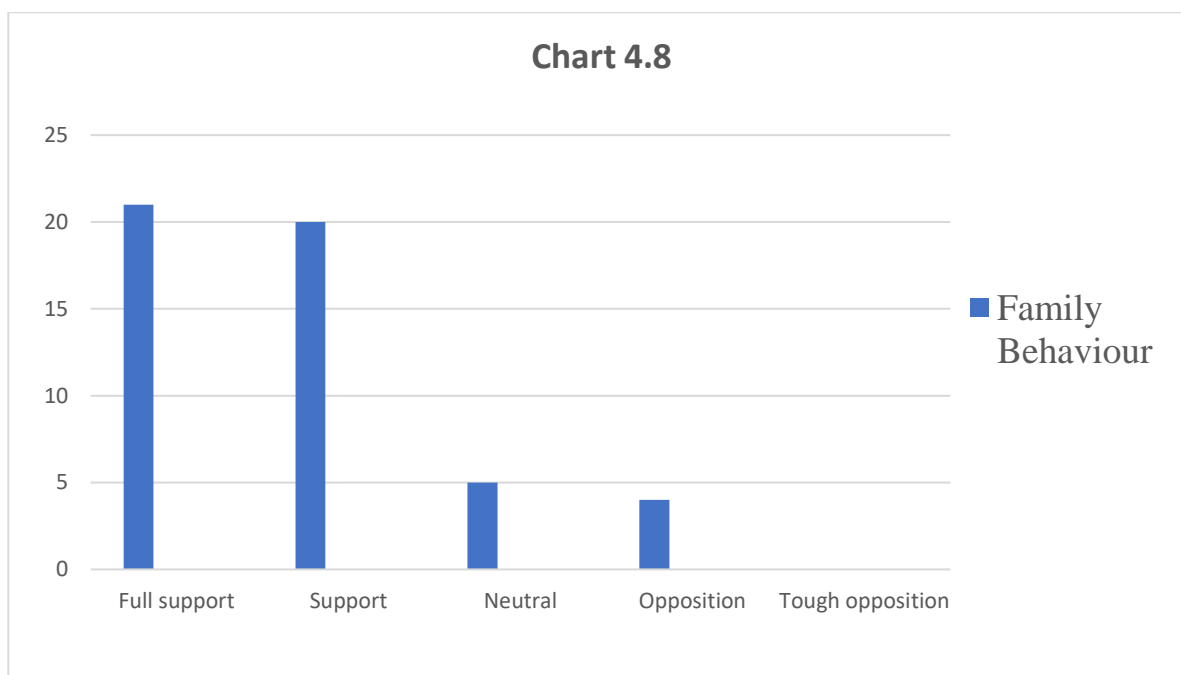
The survey shows that, there is only 10% involvement of middlemen in women entrepreneurship. 90% of respondents doesn't having middlemen in their business.

(b) ANALYSIS OF FAMILY SUPPORT

Table 4.8

Did you face any resistance from family members	No. of respondents	Percentage
Full support	21	42%
Support	20	40%
Neutral	5	10%
Opposition	4	8%
Tough opposition	-	-
Total	50	100%

Chart 4.8



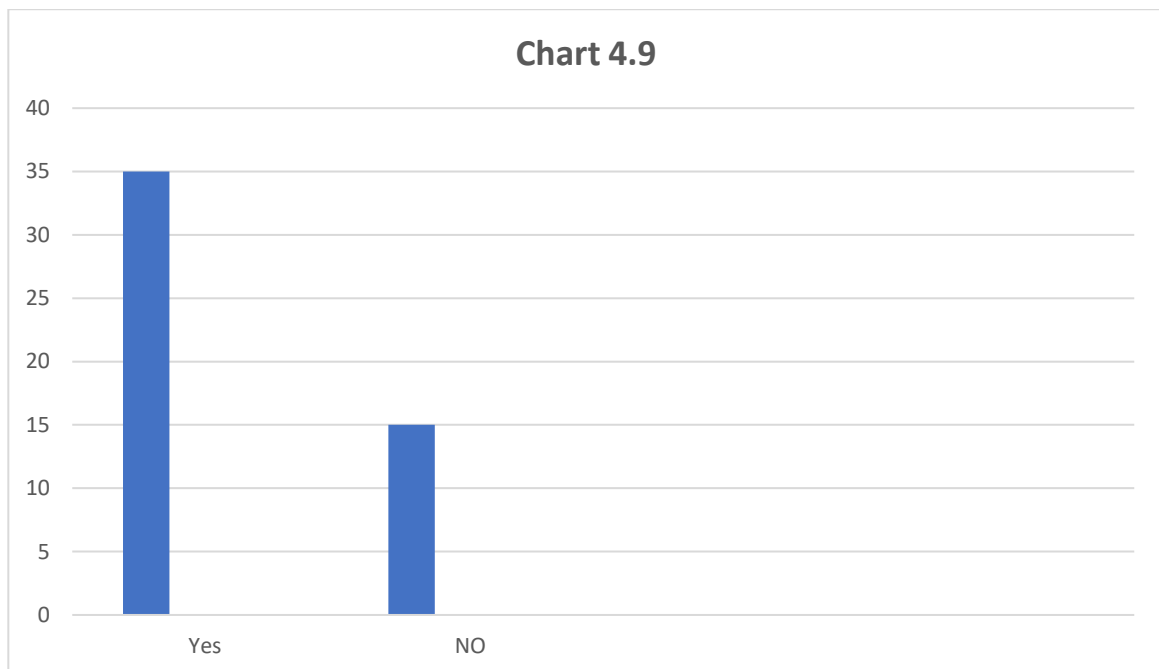
INTERPRETATION

According to the survey only 42% women get full support from their family 40% of the respondents get support, where 10% get neutral support. Only 8% women faced opposition from their family and there is no tough opposition from the family.

(c) ANALYSIS OF PROBLEM SOLVING SKILL

Table 4.9

Are you empowered and encouraged to solve problems on your own	No of respondents	Percentage
Yes	35	70%
No	15	30%
Total	50	100%



INTERPRETATION

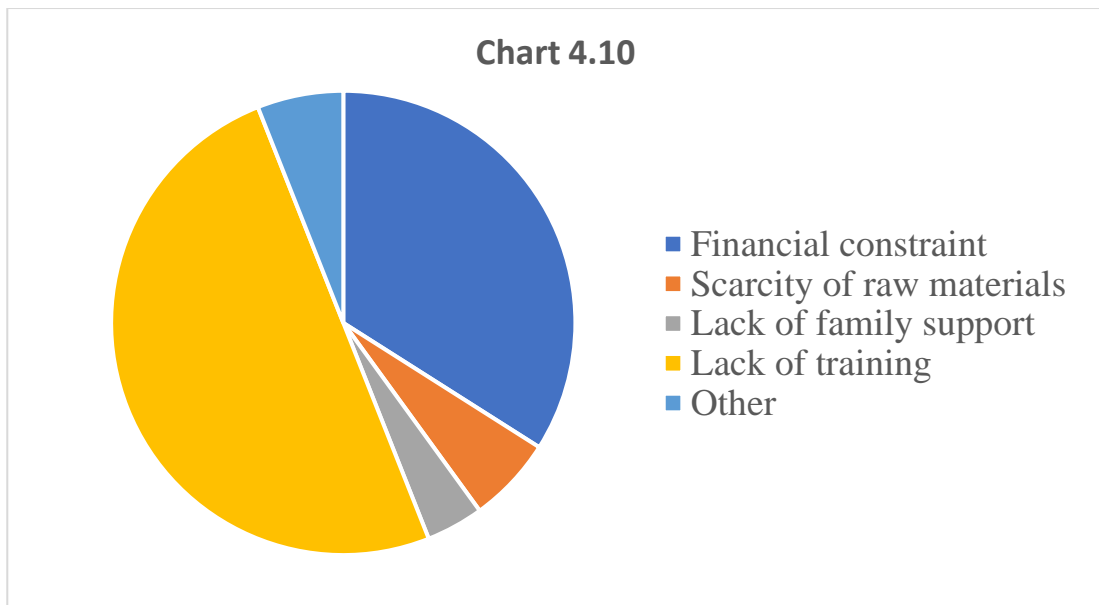
From the survey 70% of the respondents answered yes and rest 30% of he respondents answered no, It is clear that most of the women are empowered and encouraged to solve their own problems.

(d) ANALYSIS OF MAJOR PROBLEMS

Table 4.10

Major problems in business	No of respondents	Percentage
Financial constraint	17	34%
Scarcity of raw materials	3	6%
Lack of family support	2	4%
Lack of training	25	50%
Other	3	6%
Total	50	100%

Chart 4.10



INTERPRETATION

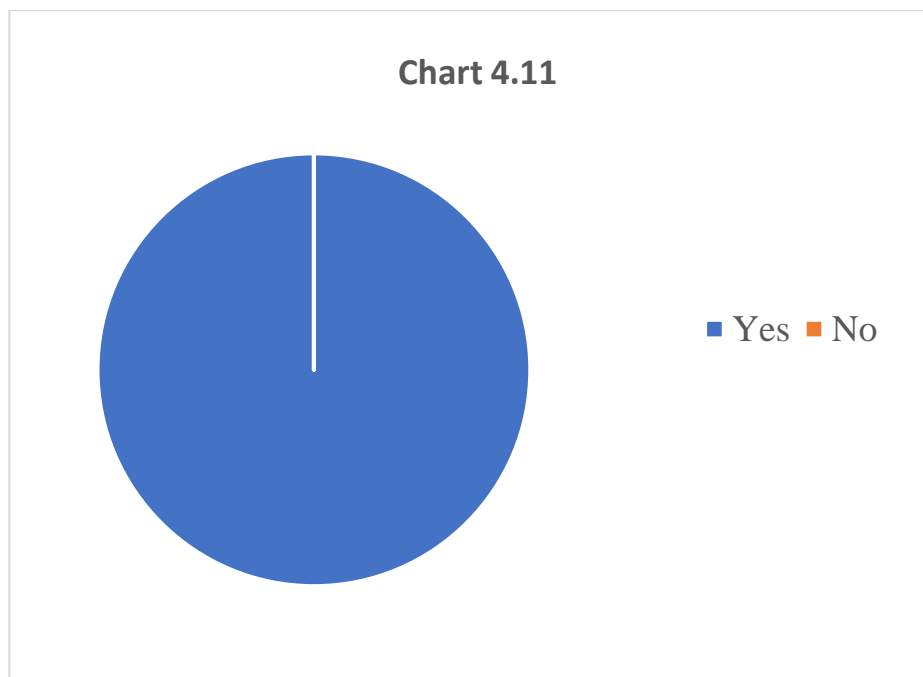
The survey conclude that 50% of women face the problem of lack of training and 34% face the problem of finance. 6% respondents face the problem of scarcity of raw material and other problems. Only 4% facing the problem of lack of family support. So the major constraint in the women entrepreneurship are the lack of training and financial constraints.

3. TO IDENTIFY THE MOTIVES BEHIND THE WOMEN ENTREPRENEUR

(a) ANALYSIS OF SECURED BY BECOMING AN ENTREPRENEUR

Table 4.11

Are you secured by becoming an entrepreneur	No. of respondents	Percentage
Yes	50	100%
NO	-	-
Total	50	100%



INTERPRETATION

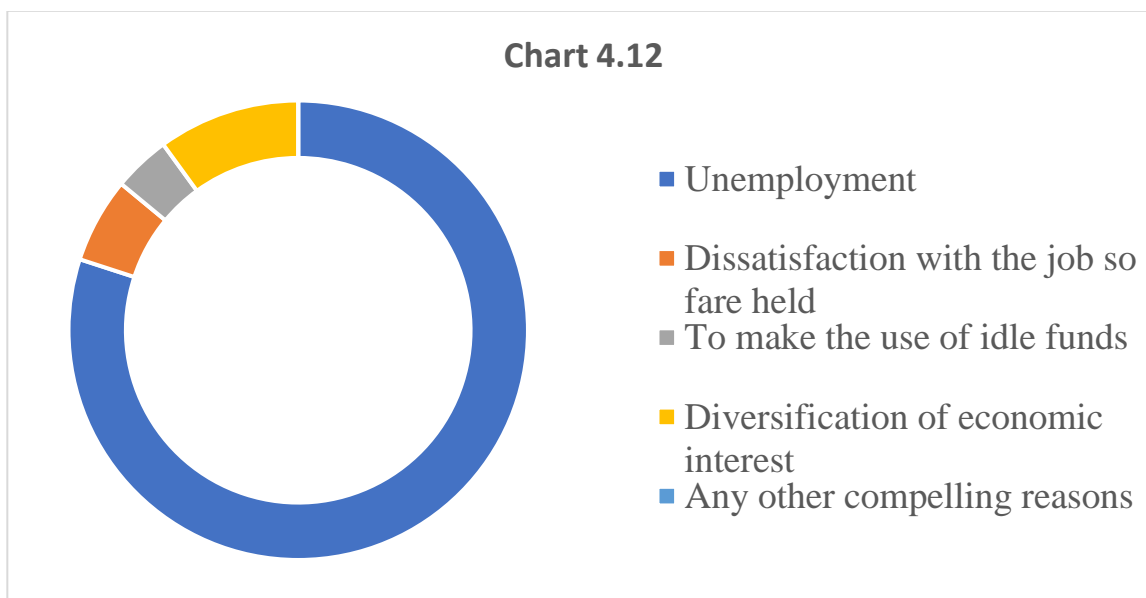
From the survey it is clear that all respondents are secured by becoming an entrepreneur.

(b) ANALYSIS OF COMPELLING REASONS OF INFLUENCE

Table 4.12

Which of the following compelling reasons influenced you in conceiving the idea	No of respondents	Percentage
Unemployment	40	80%
Dissatisfaction with the job so fare held	3	6%
To make the use of idle funds	2	4%
Diversification of economic interest	5	10%
Any other compelling reasons	-	-
Total	50	100%

Chart 4.12



INTERPRETATION

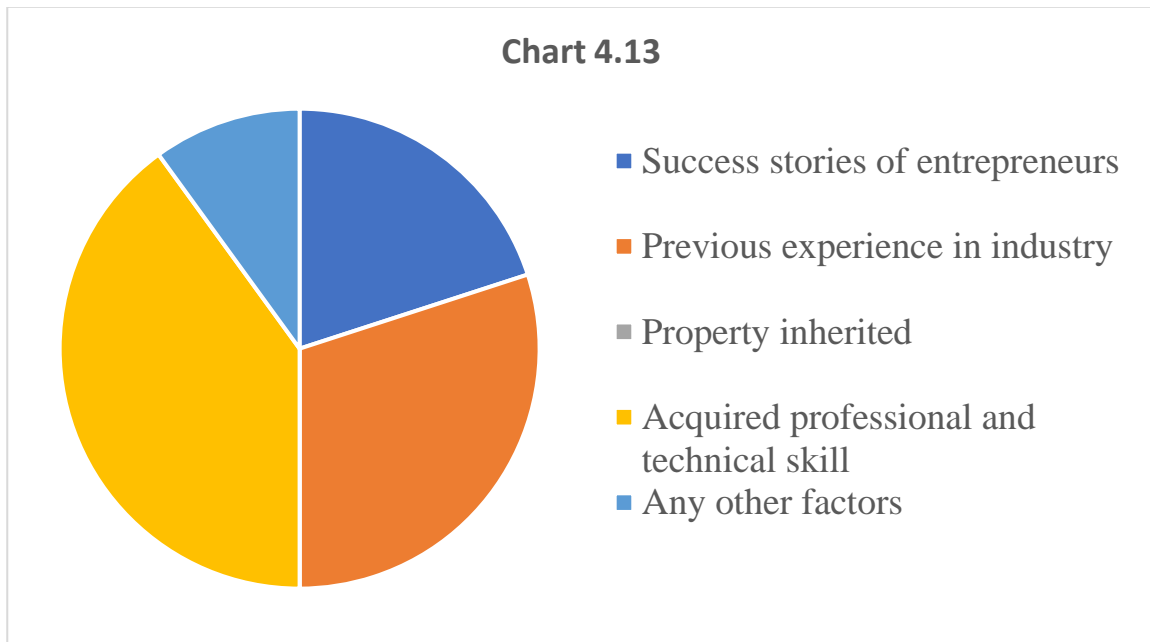
According to the survey it is clear that 80%o of the women started their unit due to unemployment. 10% of the women started their business to diversified their economic interest. 6% respondents started their business due to dissatisfaction with the previous job they held where as 4% respondents started their unit to make use of their idle funds.

(c) ANALYSIS OF MOTIVATION FACTORS

Table 4.13

Motivational factors	No. of respondents	Percentage
Success stories of entrepreneurs	10	20%
Previous experience in industry	15	30%
Property inherited	-	-
Acquired professional and technical skill	20	40%
Any other factors	5	10%
Total	50	100%

Chart 4.13



INTERPRETATION

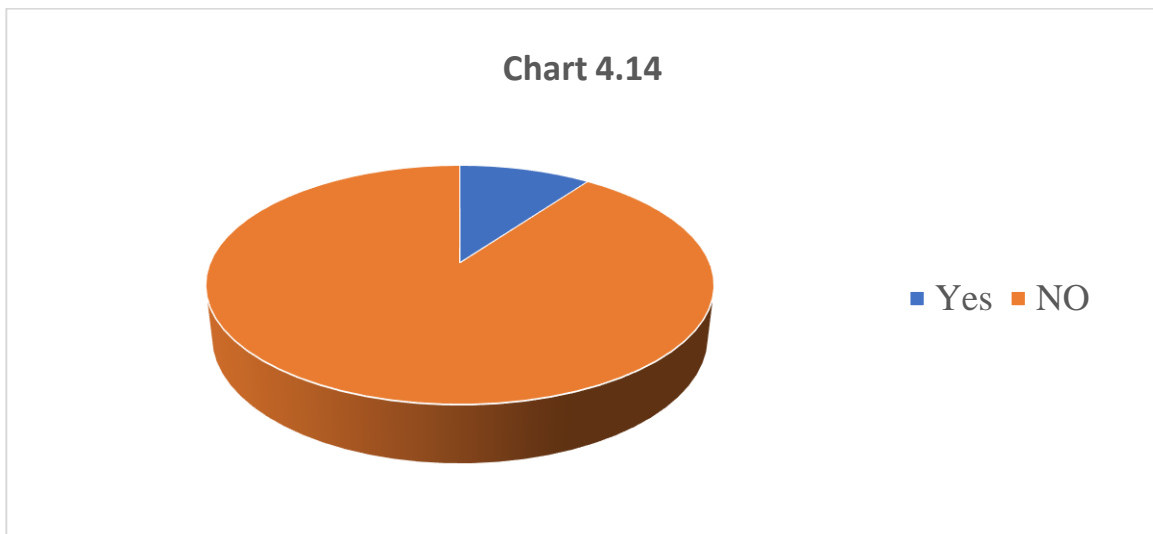
The survey concludes that 40% of the respondents are motivated by acquired professional and technical skill where as 30% respondents are by previous experience in the industry, 20% respondents are motivated by the stories of entrepreneurs and only 10% respondents motivated by other factor.

(d) ANALYSIS OF TRAINING PROGRAMME

Table 4.14

Do you attend any EDP	No of respondents	Percentage
Yes	5	10%
NO	45	90%
Total	50	100%

Chart 4.14



INTERPRETATION

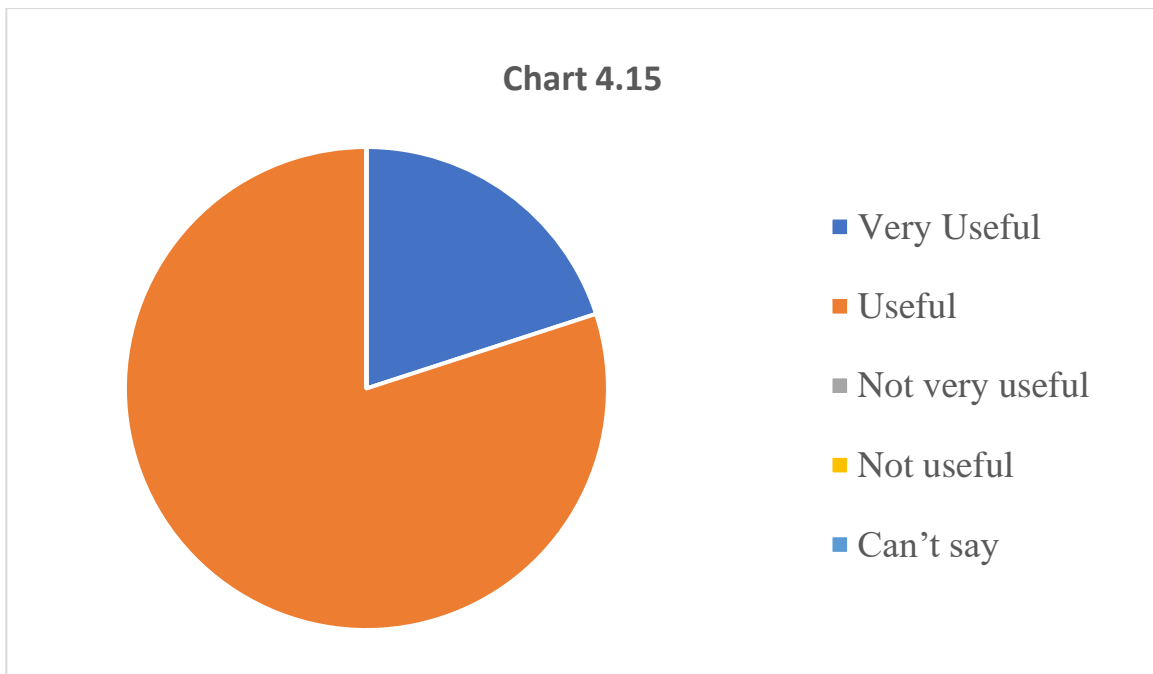
The survey shows that 90% of the respondents are not attend any EDP where as 10% respondents attend such training programs.

(e) ANALYSIS OF USEFULNESS OF EDP

Table 4.15

Usefulness of EDP	No of respondents	Percentage
Very Useful	1	20%
Useful	4	80%
Not very useful	-	-
Not useful	-	-
Can't say	-	-
Total	5	100%

Chart 4.15



INTERPRETATION

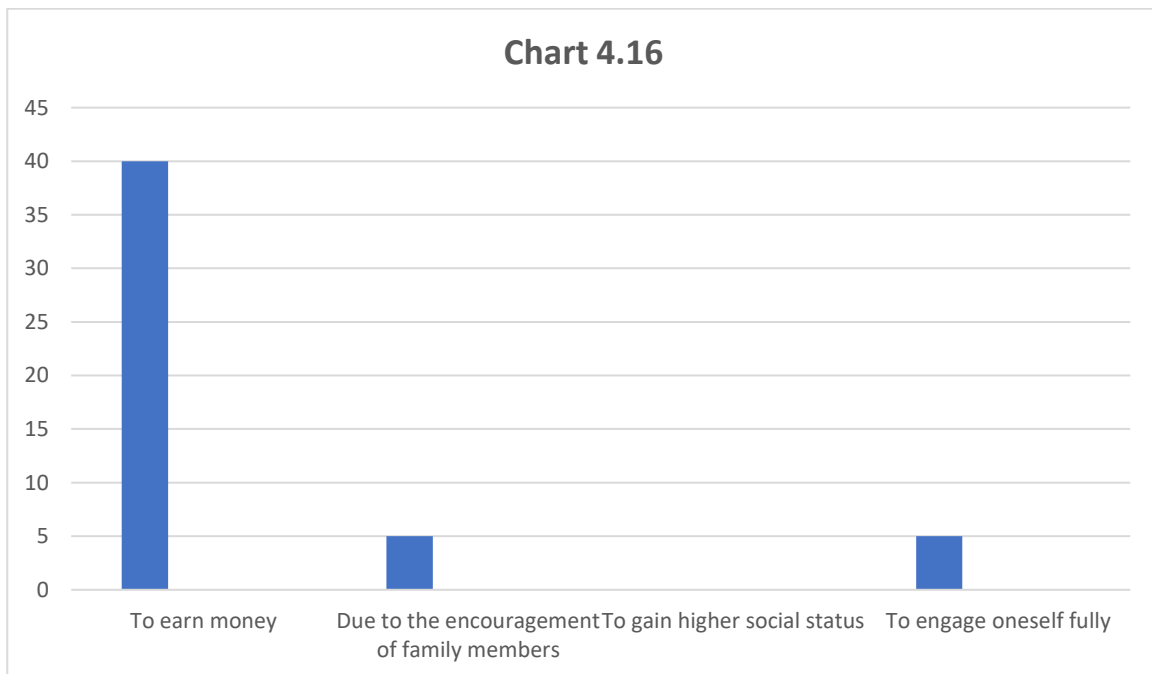
From the survey we concludes that the EDP are beneficial for the entrepreneur. EDP are very useful for 20% of respondents. 80% of respondents are answered as useful to the question.

(f) ANALYSIS OF PURPOSE OF STARTING BUSINESS

Table 4.16

Purpose of starting business	No of respondents	Percentage
To earn money	40	80%
Due to the encouragement of family members	5	10%
To gain higher social status	-	-
To engage oneself fully	5	10%
Total	50	100%

Chart 4.16



INTREPRETATION

From the survey it shows that 80% of respondents start their business to earn money where as rest of the respondents started their business due to family support and engage oneself fully. Both having 10% of respondents.

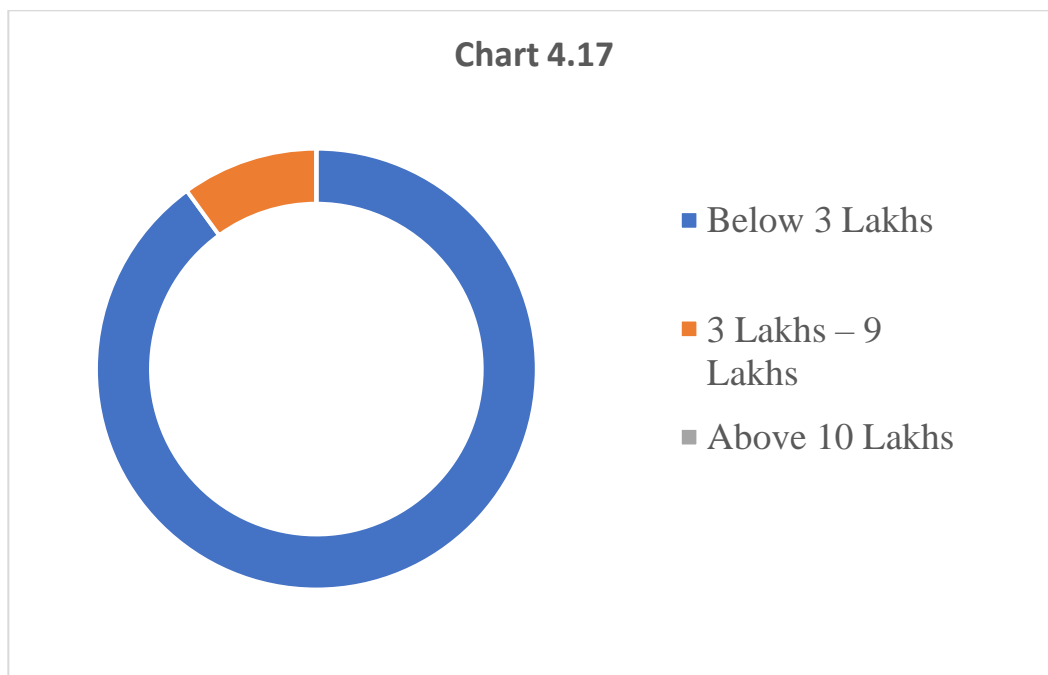
4. TO ANALYSE THE FINANCIAL STABILITY OF WOMEN ENTREPRENEURS

(a) ANALYSIS OF ANNUAL TURNOVER

Table 4.17

Annual turn over	No. of respondents	Percentage
Below 3 Lakhs	45	90%
3 Lakhs – 9 Lakhs	5	10%
Above 10 Lakhs	-	-
Total	50	100%

Chart 4.17



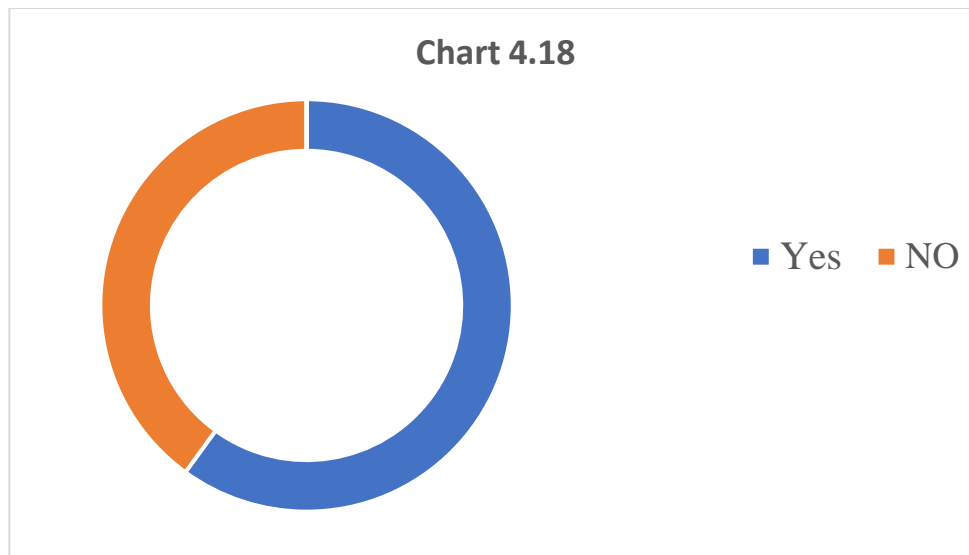
INTREPRETATION

From the survey 90% of the respondents have the turnover of below 3 lakh and 10% . respondents have turn over between the range of 3-9 lakhs.

(b) ANALYSIS OF FINANCIAL ASSISTANCE

Table 4.18

Do you get any financial assistance from the bank or any other financial institution	No of respondents	Percentage
Yes	30	60%
NO	20	40%
Total	50	100%



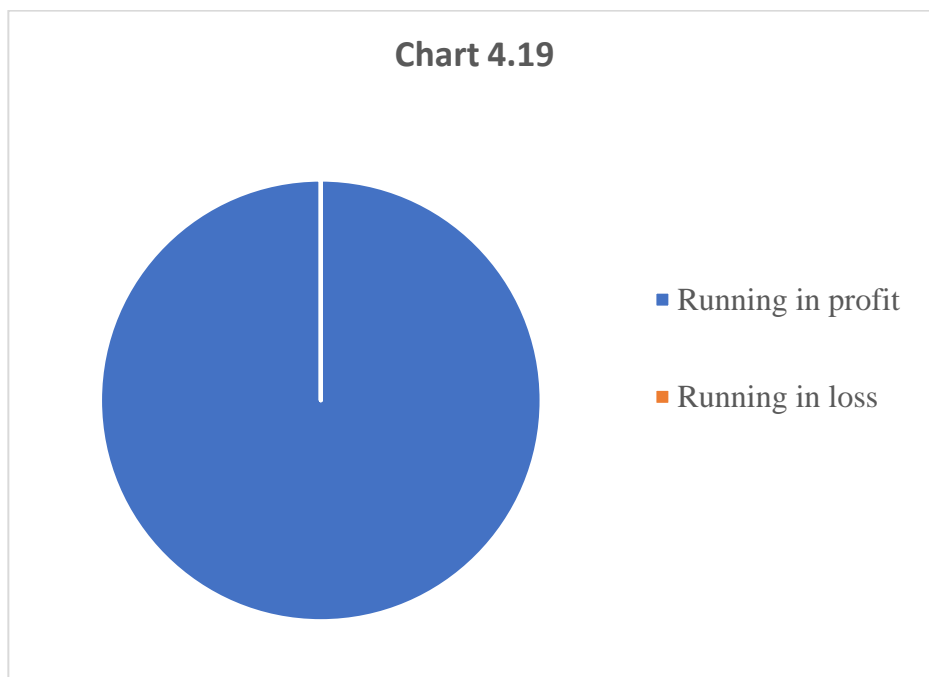
INTERPRETATION

The survey shows that the response to the question [22] on the questionnaire distributed. The question was 'Do you get any financial assistance from bank or any other financial institution?' 60% respondents answered yes to the question and rest 40% respondents does not get any financial assistance.

(c) ANALYSIS OF CURRENT FINANCIAL POSITION

Table 4.19

Current financial position	No. of respondents	Percentage
Running in profit	50	100%
Running in loss	-	-
Total	50	100%



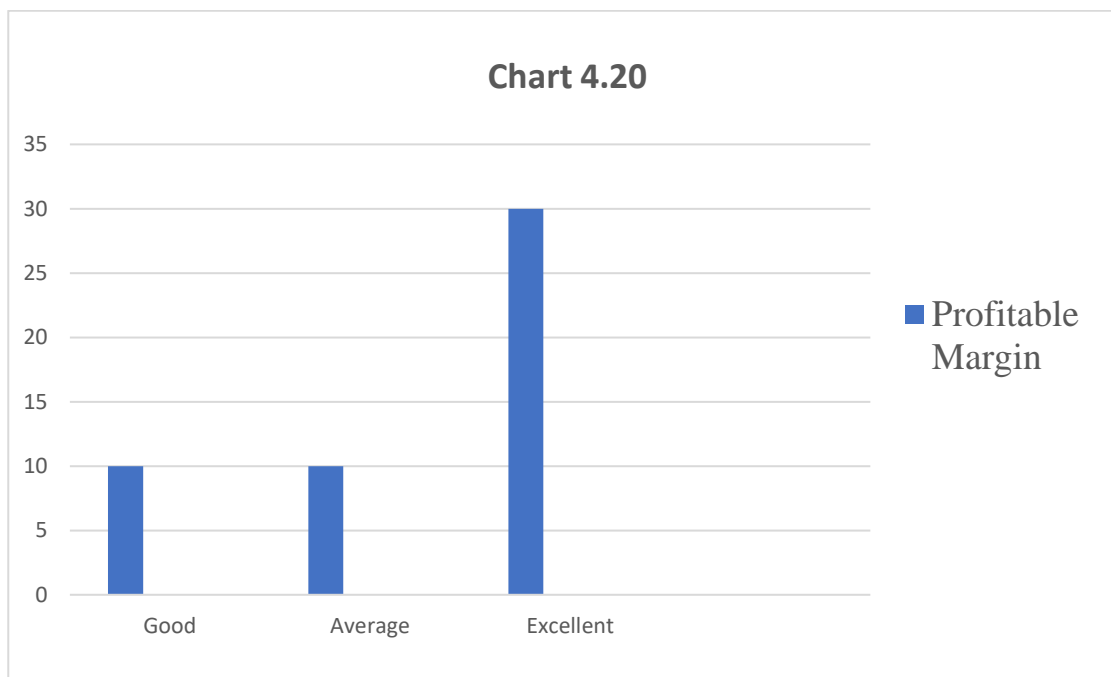
INTREPRETATION

The survey shows that the responses to question [23] on the questionnaire distributed. The question was what is your current financial position, all the respondents answered that they are running in profit. NO one operating their business at loss.

(d) ANALYSIS OF PROFITABLE MARGIN

Table 4.20

Profitable margin	No. of respondents	Percentage
Good	10	20%
Average	10	20%
Excellent	30	60%
Total	50	100%



INTREPRETATION

From the survey it is evident that 60% of the respondents have excellent profit margin and 20% RESPONDENTS have good profit margin and rest 20% have average profit margin.

CHAPTER 5
FINDINGS, SUGGESTIONS AND CONCLUSION

FINDINGS

1. Most of the women started their business at the age of below 30.
2. The main influencing factor to start the business is the acquired professional skill and experience.
3. Majority of the entrepreneurs commenced their as sole proprietorship.
4. All the business of the entrepreneur running in profit.
5. Most of entrepreneurs specialized in beauty parlor industry.
6. All entrepreneurs are satisfied and secured with their business.
7. The presence of middlemen in women entrepreneurship is minimal.
8. Major purpose of commencing the business is to earn money.
9. Lack of training and financial problems are the major problems of women entrepreneurship.
10. Unemployment is the most compelling reason to start business.

SUGGESTIONS

Based on the study on women entrepreneurship in COCHIN we have the following suggestions:-

- a) The financial institutions should take steps to facilitate easy availability of credit to encourage the women entrepreneurs
- b) The government should also think over to solve the problems faced by women entrepreneurs.
- c) To provide adequate training programme to improve their business

CONCLUSION

Entrepreneurship is the process in which women initiate a business, gather all resources, undertake risks, face challenges, provide employment to others and manages the business independently. Approximately 1/3 of the entrepreneurs in the world are women entrepreneurship. Several national and international organizations and agencies have appreciated the need for and importance of developing women entrepreneurs in recent years .The finding of this research shows that all the women are successful in their business .It clearly indicate that they have the ability to do such business. The financial problems and lack of training are the major problems faced by the women entrepreneurs. Government can rectify these problems by providing adequate training and financial assistance. To contribute to economic development, women must engage themselves in economic or gainful activities as distinct from household or non-market activities.

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3. Entrepreneurship, test and cases- P. Nurganareddy.
4. Entrepreneurship development and project management.

ANNEXURE

QUESTIONNAIRE

Please supply following details of you and thank you for spending your valuable time on this.

1. Name of entrepreneur :

2. Name and address of the unit :

3. Year of commencement of enterprise :

4. Age at the date of commencement.
 - Below 30.
 - 30 - 40.
 - 41 - 50.
 - Above 50.

5. Marital status at the commencement of the enterprise.
 - Single.
 - Married.

6. Educational qualification of the entrepreneur.
 - Below SSLC.
 - SSLC.
 - Degree.

7. Do you think it is better than permanent job?
 - Yes.
 - No.

8. Form of organization
 - Joint stock company.
 - Sole proprietorship.
 - Charitable institution.
 - Partnership Others

9. In which industry you are specialized?

- Textile.
- Beauty parlor.
- Manufacturing unit.
- Hotels.
- Others.

10. Do you have middle men in your business?

- Yes.
- No.

11. State your opinion about the support from your family members while establishing the unit.

- Full support.
- Support.
- Neutral.
- Opposition.
- Tough opposition.

12. Are you empowered and encouraged to solve problems on your own.

- Yes.
- No.

13. What is your major problem that you face in your business?

- Scarcity of raw materials.
- Financial constraints.
- Lack of training.
- Lack of family support.
- Others.

14. Are you empowered and encouraged to solve problems on your own.

- Yes.
- No.

15. Do you think that you are secured by becoming an entrepreneur ?

- Yes.
- No.

16. Which of the following compelling reasons influenced you in conceiving the idea?

- Unemployment.
- Dissatisfaction with the job so far held.
- To make use of idle funds.
- Diversification of economical interest.
- Any of the compelling reason.

17. What are the motivational factors lead you to the idea of starting the unit?

- Success stories of entrepreneur.
- Previous experience in the industry.
- Property inherited.
- Acquired professional & technical skill.
- Any other factors.

18. Did you attend any EDP program?

- Yes.
- No.

19. If you have attended, do you think that they are useful to your enterprise in any way?

- Very useful.
- Not very useful.
- Useful.
- Can't say.

20. Which of the following ambitions influenced you in conceiving the idea to start the industrial unit ?

- To engage on self fully.
- To gain higher social.
- To earn money.
- Due to encouragement of family members.

21. What is your annual turnover from your unit?

- Below 3 lakhs.
- 3-9 lakhs.
- Above 10 lakhs.

22. Do you get any financial assistance from bank or any other financial institution.

- Yes.
- No.

23. What is your current financial position?

- Running in profit.
- Running in loss.

24. If profitable, specify the margin.

- Good.
- Average.
- Excellent.