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(Affiliated to Mahatma Gandhi University, Kottayam)

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CERTIFICATE

This is to certify that this project titled “A STUDY ABOUT E-LOYALTY AMONG PEOPLE IN ERNAKULAM DISTRICT” is a bonafide record of work done by RIJNOLD N SHAJU, RONY POULOSE, RIYA P TOMY in partial fulfilment of the requirements for the award of degree of Bachelor of Commerce in Mahatma Gandhi University, Kottayam, under the supervision of Asst. Prof. ARYA T S. It is further certified that this project work is not any part thereof has not been submitted elsewhere for any other degree.

Signature of HOD

Asst. Prof. JULIE P.J

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Place: Thrikkakara

Date:

DECLARATION

We hereby declare that this project entitled **“STUDY OF WOMEN ENTREPRENEURS with special reference to Ernakulam district”** is our original work and has not been submitted earlier to MG University or to any other universities. We have undertaken this project work in partial fulfilment of the requirements of B.COM 2020-2023 in Bharata Mata College, Thrikkakara, Ernakulam affiliated to MG University, Kottayam.

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CHAPTER 1 INTRODUCTION

1.1INTRODUCTION

An entrepreneur is a person who organises and operates a business concern. Entrepreneur is one of the most important factors in the economy. Through this innovation and job opportunity are created which helps in the development of private sector and increase economic growth .

A woman entrepreneur are those who initiate , organise , operate and undertake risk and uncertainty in the business . A woman entrepreneur is demarcated as an enterprise owned and controlled by a woman having a least financial interest of 51 percent of the capital and giving at least 51 percent of the employment engendered in the enterprise to women

Almost half of the world's population are women. There is no exception for India. Women were restricted to the four walls of the home in traditional societies, where they took care of the household chores. Women participate in a wide range of activities in contemporary societies. Women have excelled in a variety of fields, including politics, administration, space exploration, social work, and education. They have now begun entering the industry and operating their businesses pretty successfully.

Woman entrepreneurship are largely into small enterprises ,almost major part of women owned business are into micro enterprises . Through empowerment of woman entrepreneurship there has been a positive relationship between increased economic activity and social outcome .

However, there are still gender gaps in the entrepreneurial system. According to Global Gender Gap report India is placed at 143 out of 146 countries in terms of economic participation and opportunity category . Women entrepreneurs in India are undercapitalized and are focused on small and low growth ventures . They can't access formal finance due to lack of collateral and low level of control over the resources. They seem to be less educated and lower work experience as compared to men and has a limited access towards technology, market and networks . India lacks to address these challenges. In recent years there has been an effort to improve the situation of woman entrepreneurs. The Government has been promoting development on woman entrepreneurship under the umbrella of MSME development.

Still the state of woman entrepreneurship in India remains largely low invested and low investigated area. What motivated them, how they emerge and how they succeeded. ignorance of this demography is a serious blind spot In any effort to increase their participation in the economy.

1.2 STATEMENT OF THE PROBLEM

Entrepreneurship is one of the most important factor in the economic development of the nation. In a developing country entrepreneur who are competent and perceive new opportunities and willing to take risk are needed. Empowerment of woman has become an important aspect in the recent times .Woman are the pillars of the nation and they have become an integral part in the development of the nation . Thus the empowerment of woman has become important to political thinkers , social scientist and reformers and government . The goal of the study is to learn about women entrepreneurship in Kerala ,an enquiry into the nature and working of woman entrepreneurs, analyse the factors influenced woman entrepreneurs , problems faced by them , relationship between socio economic background , their entrepreneurial traits in Kochi .

1.3 IMPORTANCE OF THE STUDY

An entrepreneur is an important aspect in the development of a nation . Woman entrepreneurs are playing a very important role in business, industry, trade .Their entry to business sector is recent and woman has already shown their role in the areas such as political, medical, engineering , educational and social services . Equal participation from woman is must for the economic growth of the country . The basic need for conducting this study is to analyse the various factors that influenced the woman entrepreneur and the problems faced by them .The study provides some suggestions on improving their performance .

1.4 OBJECTIVES

- To analyse the impact on woman entrepreneurs —
- To identify the factors influencing woman entrepreneurs
- To identify the problems faced by the woman entrepreneurs
- To give suggestion regarding improvement of performance

1.5 RESEARCH METHODOLOGY

Based on the objectives formulated the following methodology is adopted to conduct the study

Nature of the study : Descriptive and analytical study research is conducted to achieve the above objectives and it is only done for academic purposes .

Sources of data : we need both primary and secondary data for this study. The term primary data refers to first hand information collected by the researcher themselves . The primary data is collected from woman entrepreneurs in Ernakulam by using a questionnaire which is framed on the basis of objectives of the study. The secondary data are those which have been collected by some person and published . The secondary data were collected from books , website , research reports to know about woman entrepreneurship.

Population and sampling

Population :- Data was collected from woman entrepreneurs of Kochi which forms the universe of the study. The number of sampling units from the universe is called the size of the sample. From the universe, 60 respondents were selected who have engaged to start an enterprise and running successfully .

Sampling technique :- Convenient sampling technique was adopted to select samples.

Technique of data collection :- The data is collected from the residents of Kochi by using a questionnaire which is framed on the basis of the objectives of study. Statistically to arrive at conclusions, data were analysed by using Percentage analysis and diagrams , pie chart. MS Word and MS Excel were the software used to analyse and present data.

1.6LIMITATION

1. The study is limited to Ernakulam district
2. Sample size is limited to 60
3. The time period for analyses is limited
4. The primary data are directly obtained from woman entrepreneurs and some of them are not willing to disclose all relevant facts.

1.7 CHAPTERISATION

- Chapter 1 – Introduction
- Chapter 2- Review of Literature
- Chapter 3-Theoretical Framework
- Chapter 4- Data Analysis and Interpretations
- Chapter 5- Findings, Suggestions and Conclusion

CHAPTER 2
REVIEW OF LITERATURE

Review of literature provides a critical summary or research already done on the relevant topic. Review of literature is conducted to what examination now has been done as of now and to differentiate what is obscure inside your project .

Given below is a brief summary of objectives and findings of studies already carried out.

1. Krishnamurthy and R. Balasubramani identified key female entrepreneurial motivation elements and their effect on entrepreneurial success in April 2014. According to the study, the key entrepreneurial motivator elements include aspirations, abilities and expertise, family support, market opportunities, independence, government backing, and satisfaction. The study came to the additional conclusion that the entrepreneurial success is significantly influenced by the entrepreneurial motivational characteristics of ambition, knowledge, and skill independence.

2. Lakshmi (2013) carried out a study on the challenges and future of female entrepreneurship. They looked at a variety of barriers that women experience while beginning their own businesses. They came to the conclusion that female entrepreneurs are now a significant influence in the corporate world of today. Not only are they able to balance motherhood with entrepreneurship, but they also make up nearly half of all businesses in existence today. In their opinions, Indian women are becoming educated and economically independent despite having to overcome many challenges.

3. Torch Burch (18 November 2013). According to Torch Burch (Nov. 18, 2013), female entrepreneurs have a unique perspective on the world and consequently approach problems in unique ways. Only seven nations, including Panama. Thailand. Ghana. Ecuador. Nigeria. Uganda and Mexico In certain nations, like Pakistan, women participate in business at a rate that is equal to that of males. Even when they run active businesses, women still fall short of their potential. By using innovative thinking and forming partnerships, financial institutions must do a better job of leveraging the potential of women in order to give more women access to the funding they need to launch or expand their businesses. Narrowing the gap in improvement will boost overall income for each person.

4. Saud (2012) examined the socioeconomic limitations faced by women business owners in India. According to the report, entrepreneurship is a crucial factor in economic development, and women entrepreneurs play an essential role in this process. Women entrepreneurs have made a substantial contribution to the development of developed countries. Also, he said that women's entrepreneurship has not developed significantly in India, particularly in rural regions. From the beginning until their businesses began to operate, women entrepreneurs had numerous difficulties.

5. The crucial challenges of women's business in rural India were studied by Karan and Maya in 2012. Their research report came to the conclusion that women are regarded as a valuable resource for the country and that every state should seek to utilise them as agents of economic development and expansion. One strategy for this is to support female entrepreneurs. Yet sadly, the traditional mindset of the culture and the state's and the relevant authority's neglect are significant barriers to the growth of women's businesses in India. Hence, there must be an ongoing effort to inspire, support, encourage, and motivate female entrepreneurs. Mass awareness initiatives should be done with the goal of educating women about the various economic sectors.

6. Ghule (2012) did research on the influence of women entrepreneurs' decision-making and leadership styles on women's emancipation. The study's goal was to address issues facing female entrepreneurs, particularly those concerning managerial opportunities. They discussed a variety of leadership philosophies, including autocratic and authoritarian, democratic, laissez-faire, or participatory, with a situational leadership approach. The investigation revealed that situational style, which is the appropriate style in contemporary management, is followed by women business owners to some level, as well as democratic style. According to the survey, women are generally more democratic and adhere to the consultative management style. Before making decisions, they frequently contact their husbands and employees.

7. Ana Tripathy Lal (November 15, 2012) The primary goal of this research was to examine the huge increase in female entrepreneurs in India and their development during the country's pre-independence years (before to 1947), when Britain was still a colonial power. In a recent study, the causes of women entrepreneurs were examined. The development of women entrepreneurs in India was divided into four distinct time periods. Prior to 1947, there was the Pre-Independence Period, followed by the Post-Independence Era, the Post-Liberalization Period, and the Post-Global Recession Period (2008 onwards) The study's final finding addressed the extent to which India's various support networks can help create an environment that is favourable to women entrepreneurs.

8. Anima Banerjee used an analysis and comparison of the position and space that Indian women hold today with that of 60 years ago, when the nation had just recently attained independence. Women have advanced significantly over time in many fields, and there has been noticeable progress in closing some gender inequalities. Despite all the advancements that have been made, Yttrialites, particularly girls, continue to be sexually harassed and raped on a regular basis. Women in the current era have

made great strides in comparison to earlier generations, but there is still a long way for them to go. Men must also understand that women should have an equal role in the future of the nation.

9. Chandrasekhar and Ruby (2010) shed light on the necessity of include women entrepreneurs in the curriculum of schools and colleges, with the main goal of attaining businesses development and sustainability in Kerala, a big number of women have entered the area of entrepreneurial ventures. Nonetheless, the vast majority of them work as small traders, owners of beauty salons, and low-level producers of pickles and similar products. Few people have ventured into non-traditional fields like engineering, business, and exports. The current educational system has failed to foster autonomous thought, originality, an innovative attitude, or drive for establishing a difficult but doable objective.

10. A research on the barriers to women's entrepreneurial development in India was conducted by Ragu Mohan in 2010. The researcher's brief list of significant obstacles included the absence of simple financing, a scarcity of raw resources, and societal and historical constraints. The researcher also noted that one of the biggest obstacles is a lack of technological expertise and availability. He thinks that conditions should be put in place for female entrepreneurs to succeed as well. Making sure that the entrepreneurs have access to the necessary resources and expertise is important. The researcher came to the conclusion that just a limited number of women have profited from government-sponsored development initiatives. Most of them are still mostly unaffected by them.

11. Tom Buna (2009) conducted research on female entrepreneurs in developing Asian nations. Education, a lack of resources, and restrictions due to culture or religion are all studied. However, based on data analysis and a review of recent significant literature, the study found that the majority of women entrepreneurs in small and medium firms belong to the category that is primarily focused on women entrepreneurs in small and medium enterprises. According to this report, small and medium-sized businesses in developing Asian nations now account for an average of 95% of all businesses worldwide. The study also showed that there are not as many women entrepreneurs in this region as there should be because of things like the low level of forced entrepreneurs looking to raise their families.

12. In their 2009 study, V.S. Kulkarni and Medha Tapiawala concentrated on the necessity of female entrepreneurship, factors contributing to the industry's slow growth, obstacles, and prospects. They said that women's entrepreneurship was expanding very slowly. It was distressing to see the lack of women in the development of entrepreneurship. They emphasised that the low growth of women entrepreneurs is a contributing factor to the issue of human capital quality in the new millennium. They said that in addition to numerous programmes for the advancement of women, new policies that would

research and uncover prospects for women and integrate them into the business community must be planned, developed, and put into practise. They also emphasised the necessity of conducting thorough research to identify any gaps in the developing demands of women entrepreneurs.

13. Tambunan (Tulus, 2009) focused in his article primarily on women entrepreneurs in small and medium firms. According to this report, SMEs are becoming overwhelmingly significant in developing Asian nations, making up, on average, more than 95% of all businesses across all industries. The survey also showed that women entrepreneurs are underrepresented in this area due to factors like low educational attainment, a lack of funding, and cultural or religious restrictions.

14. Taariq Masood and Ahmad I. M. (2009) hypothesised that whereas rural women's labour force participation rates were not significantly and positively influenced by education and salary rates, urban women's rates were. While the sex ratio greatly boosted participation rates in both rural and urban areas, the unemployment rate significantly decreased it in rural areas but not in urban areas. The number of young children (0–4 years) in the household had a negative impact on both the rural and urban participation rates. Women's decisions to enter the labour field were also significantly influenced by the Musim population and Scheduled Caste/Tribes.

15. In her thesis, Veena S. (2008) shed light on a particular group of working-class women who worked in the food processing industry. According to the report, the majority of women in Gujarat are skilled and knowledgeable in food preparation and processing. Regardless of the quantity and type of food being processed, these businesses have found remarkable success whether they are connected to homes or not. Also, the current study sheds insight on their activities, expertise, attitudes, and issues. All of the selected women's main issue was stress. Over 65% of women, the researcher found, were raised in nuclear homes, and only a small percentage had formal education

16. (2007). Bajpal. Women-owned business marketing issues were investigated in a study of marketing issues in women-owned businesses. The state of Haryana provided a sample of 110 respondents. These claims have been grouped into factors using factor analytic models. There are issues with pricing for products and estimating demand. disadvantages of the location and huge producers' competition. Giving people training in small business management would help solve this issue. Small businesses should place more of an emphasis on quality improvement by implementing cutting-edge technology and utilising contemporary human resources.

17 . Almaz Negash (Dec 2006) reports in this study that mothers, not fathers, have the most influence on their children in the majority of developing countries. Children's attendance at school, choice of school, and amount of time spent working for the family are all decisions made by mothers

Whole communities will be doomed to perform below their real potential until women are given the same possibilities that men enjoy. Therefore, tackling all of the aforementioned problems requires concerted work to empower women through education, equal access to financing, and other means. A concerted effort should be made by societies, governments, and non-governmental organisations from all over the world to empower and equalise women

18. Padma (2005) in her study "Women Entrepreneurs in Backward Areas" analysed that although changes are limited in backward areas due to poor socioeconomic conditions, low literacy levels, low entrepreneurial skill, lack of financial assistance and related agencies, limited government support, infrequent timely availability of raw materials, and poor margarine quality, women entrepreneurs cannot be ignored because they almost equal men in terms of significant participation in economic development. Via various centre and state government policies, the government allocated a sizable budget to support women's entrepreneurial skill in its five-year plan and programmes. According to the study, these policies and programmes improve their situation, but the background still needs support.

19. Paniker S. M. (2004) discovered that women entrepreneurs had a variety of needs because they operated in a variety of economic and sociopolitical environments. Furthermore, it was stated that even though some women had operated growth-oriented businesses successfully and had benefited from some advantages in some industries that catered to women, they still had to deal with a variety of interconnected and mutually reinforcing gender constraints at the household and institutional levels. The majority of women, it was discovered, started their businesses to deal with the escalating cost of sustaining a household. Due to gender disparities as well as the limited markets and business options in developing countries, these women were forced into new investments with low growth and low profit.

20. In 2004, Agatha and others conducted research on the demand for women entrepreneurs. They emphasised the need of understanding that the knowledge now at our disposal is only the tip of the iceberg. Entrepreneurial traits include motivation and drive, self-assurance in one's ability to sell, long-term commitment, use of money as a gauge, and constant goal-setting and problem-solving. taking low-risk decisions. Job demands included adapting to the venture's whole immersion and commitment, business people's creativity and innovation, team building, and economic ideals, ethics, honesty, and dependability

21. Seema Goswami (2002) writes in her book that over the past 50 years, changes have occurred in the status of women that broaden the sub-cultural base of westernisation. As a result, women who by nature had families are now increasingly under pressure to split up due to the economic, cultural, and social reorientation of their obligations.

CHAPTER 3
THEORETICAL FRAMEWORK

THEORETICAL FRAME WORK

Women entrepreneur may be defined as a woman or group of women who initiate, organize, and run a business enterprise. Women who create, copy, or adopt a business activity are referred to as "women entrepreneurs" according to the Schumpeterian concept of innovative entrepreneurs.

Women's participation in equality and employment of a business firm is the basis on which the Government of India has defined women entrepreneurs. Likewise, the Government of India has defined a women's entrepreneur as a business that is owned and controlled by a woman, has at least a 51% financial stake in the company's stock, and employs at least 51% of women. However, this definition is challenged, particularly the requirement that more than 50% of employees in businesses owned and managed by women must be female.

Women who organise all the production components, take risks, and hire others are said to be engaging in women's entrepreneurship. Women entrepreneurs might operate without any limitations because the definition of women entrepreneurs has never been defined based on sex. Thus, a woman entrepreneur is someone who establishes a firm and manages it on her own with tact, takes all the risks, and confronts obstacles head-on with a fierce determination to succeed. Women entrepreneurs are individuals who come up with a business idea, start it, organise and integrate the production aspects, run the business, take chances, and deal with the economic uncertainty that comes with doing business.

A women entrepreneur is a woman who conceive a business idea, initiates a business enterprise, organise and combines necessary factors of production, operate the enterprise and undertakes risk and economic uncertainties involved in running a business enterprise

Women have the ability and motivation to start and run their own businesses. They require assistance and motivation. Women can participate in the main stream of the national economy and so help the economy of their country advance with the support of their families and the government. By engaging in a variety of professions and services, women have been effective in escaping the confines of their homes. In terms of business savvy, women entrepreneurs have demonstrated parity with their male colleagues, and they are emerging as intelligent and innovative business people.

Entrepreneurship

Entrepreneurship, according to A. H. Cole, is the intentional activity of a single person or a network of connected people engaged in the creation or distribution of economic goods and services in order to start, sustain, or increase profit.

Entrepreneur

E. E. Hagen defines an entrepreneur as an economic person who seeks to maximise profits by invention, problem-solving, and satisfaction from using his skills to tackling issues.

Women Entrepreneur

Women who start, plan, and manage a business enterprise are considered to be women entrepreneurs. As a result, the Government of India has defined a women's entrepreneur as a business that a woman owns and controls, has a minimum financial interest of 5% of the capital, and provides at least 51% of the jobs created by the business to women

EVOLUTION OF WOMEN ENTREPRENEURSHIP

Despite making up a sizable fraction of the self-employed population, women's labour is frequently overlooked. the devaluation of women's productive activities as secondary and subordinate to men's labour as a result of the dominant household strategy. The contributions made by women differ depending on the social structure, requirements, traditions, and attitudes.

Because of the dismal economic climate, high unemployment rate, and divorce trend, women started their own businesses. In 200 B.C., women were allowed to work as scribes and conduct

business in Babylonia. During the 14th century, women were generally accepted on an equal footing with males as carpenters, saddlers, barbers, tailors, and spurriers in both England and France. For some jobs, dressmakers and lacemakers competed more with men, but these guilds were mainly concentrated in textile mills and apparel factories. In the emerging countries' industrial and service sectors, women accounted up about 25% of the workforce in 1950. The percentages rose to 28% and 31%, respectively, in 1980.

In contrast, 53% of women and 65% of men in industrialised nations worked in non-agricultural industries in 1950. Women lost their jobs in the agricultural and industrial sectors as a result of the economic crisis of the 1980s as well as the commercialization and modernization of the economy. This forced women in urban areas to find out an appropriate alternative for generating income, which led in the growth of self-employment, mostly in micro firms in the informal sector.

SCOPE OF ACTIVITIES OF WOMEN ENTREPRENEURS

A women entrepreneur has to perform all the functions involved in establishing an enterprise.

The scope of activities of women entrepreneurs mainly includes the following five functions.

1. Examining the potential for launching a new business operation.
2. Taking on risk and managing the economic uncertainties that come with doing business.
3. Implementation of innovations or their imitation
4. Administration, management, and control.
5. Management and direction.

FEATURES OF WOMEN ENTREPRENEURSHIP

- 1) Management and control: The entire enterprise is managed by a woman or group of women. She develops a variety of strategies and carries them out under her own direction and control. Although she might have some assistance, the women ultimately have the power.
- 2) Employment of women: A woman business owner must give at least 51% of the jobs she offers to women.
- 3) Taking risks: Risk denotes uncertainty. It is the state of not knowing how an action will turn out. A female business owner assumes calculated risk. She takes risks and meets uncertainty with confidence. If she wants to be a successful entrepreneur, she needs to secure funding and wait for favourable conditions before taking reasonable risks.

4) Effective organiser: The capacity to create a sound organisation is the most important talent needed for industrial success. Specifically, land, labour, and capital are assembled, coordinated, organised, and managed by a woman entrepreneur. She gathers production inputs from society and offers them as finished goods.

5) Self-confidence: For a woman entrepreneur, having self-confidence is crucial. She needs to believe in her skills and abilities. She ought to be self-assured enough to carry out the adjustments and get over any opposition to them. A woman entrepreneur should have the guts to admit her errors and make the necessary corrections.

6) Decision-maker: A woman entrepreneur's primary duty is to make decisions. She makes a variety of judgements affecting the operations of her business. She makes decisions regarding the kinds of business to be done and how it will be done. A woman entrepreneur needs to make decisions with clarity and originality.

7) Hard worker: A quality that sets women entrepreneurs apart is their willingness to put in long hours. She must adhere to the tenet that achievement comes from perseverance.

CHARACTERISTICS OF WOMEN ENTREPRENEURS

*Technical skills: Writing, oral communication, monitoring environment, technical business management, and technology know how, interpersonal, listening, ability to organize, network building, coaching, being a team player.

*Business Management Skills: Planning and goal setting, decision making, human relations, marketing, finance, accounting, management, control, negotiation, venture launch, managing growth.

*Personal Entrepreneurial Skills: Inner control, discipline, risk taking, innovative, change oriented, persistent, visionary leader, ability to manage change.

Entrepreneurial Development Institute of India at Gandhi agar describes the entrepreneurial competencies as under

*Seeking and Acting on Opportunities: By their very nature successful entrepreneurs intensify their access to resources, opportunities, finance, land, and

equipment's. They have this unique entrepreneurial ability that helps them seize unusual opportunities.

*Persistence: An important competency that makes all entrepreneurs repository of gift and perseverance. Obstacles do not dishearten such an entrepreneur and he continue making efforts to emerge victorious out of problems

*Information Seeking: The presence of competency lends him a deterministic attitude. He identifies various sources of information and ensures a continuous information flow in order to maximize the success of the organization.

FUNCTIONS OF ENTREPRENEURS

An entrepreneur is someone who manages all of the company's operations.

An entrepreneur's duties include organising the business management of the company, taking risks, managing the company, innovating for change, motivating others, and other related tasks. He or she must respond to fresh concepts, needs, and possibilities. He or she is anticipated to carry out the subsequent duties:

*Assumption of Risk: - An entrepreneur assumes all possible risks of business including possibilities of change in tastes of consumers, techniques of production and new invention. An entrepreneur tries to reduce the uncertainties by his initiative, skill and good judgment.

*Business Decisions: The entrepreneur has to decide the nature and type of goods to be produced. He enters a business that according to his knowledge is optimally profitable. He uses his skills and ideas to take best decisions for development of his business. *Managerial Functions: An entrepreneur formulates plans, arranges finance, purchases raw materials, provides production facilities, organizes sales and assumes task of personal management. In a large establishment, paid personnel do these functions. *Function of Innovation: An entrepreneur is the one who conceives ideas for improvement in quality and quantity of business. He continuously remains informed about innovations and tries to apply them whenever wherever possible.

FACTORS INFLUENCING ENTREPRENEURIAL GROWTH

The factors that influence the emergence of entrepreneurship in an economy may be classified into economic and non- economic factors.

Economic factors:

1. capital: capital is one of the factor that influence entrepreneurial growth. It is the resource that helps to mobilise other resource like men material and machine. Entrepreneurship in any society increases in the capital formation.
2. Labour: availability of cheap and skilled labour is an important factor that influences the emergence of entrepreneurship.
- 3 Raw materials: Availability of quality raw materials at reasonable rate is essential for smooth running of an enterprise. Therefore, continuous availability of raw material leads to entrepreneurial development.
5. Market: The size and composition of the market also influence entrepreneurship growth. The rate at which the market is expanding is the most significant market factor that govern entrepreneurial emergence and growth.

Non-economic factors

1. social factors

1. legitimacy of entrepreneurship: A system of norms and values within a socio cultural setting for the emergence of entrepreneurship can be referred to as a legitimacy of entrepreneurship.
2. social mobility: social mobility within a social system is essential for entrepreneurship development. Social mobility is a term which involves the degree of both social and geographical mobility.
3. security: entrepreneurial security is considered as an important factor which influence entrepreneurship.

2. Psychological factors

The entrepreneurs should have high aspirations and they should try to achieve them. Entrepreneurs always look for achievement though they are risk bearing in nature. The achievement need not be in terms of profit alone . it may be for getting satisfaction as to doing something for development.

QUALITIES OF WOMEN ENTREPRENEURS

- 1) **Mental aptitude:** Mental aptitude includes intelligence and original thought. Women entrepreneurs must have a reasonable level of intelligence, innovative problem-solving skills, and the ability to analyse diverse issues and situations in order to deal with them.
- 2) **Clearly defined objectives:** Women business owners should have a defined objective about the precise nature of the commodities to be produced and the ancillary activities to be carried out. Successful women business owners may also seek to market their product, turn a profit, or provide a service to the community.
- 3) **Business secrecy:** Women business owners need to be able to protect trade secrets. A business owner should take great effort to protect themselves from leaks of trade secrets involving competitors.
- 4) **Human relation ability:** Emotional intelligence, personal relationship consideration, and tactfulness are the personality attributes that have the biggest impact on women business owners' performance. Women business owners must establish positive relationships with their clients.
- 5) **Communication skills:** Communication skills refer to the capacity for successful communication. The ability to understand and be understood by the other party is another sign of effective communication.
- 6) **Technological proficiency:** Women business owners must possess a sufficient level of technical proficiency. The one skill that most people can learn is technical knowledge.
- 7) **Motivator** Women business owners must create a team, maintain it, inspire employees, and create a setting that fosters personal and professional development
- 8) **Self-assurance:** Women business owners need to have faith in their own capabilities and potential to succeed.

9) Initiative: Women business owners must take the initiative, accept responsibility for their activities, and use resources wisely.

10) Goal-setter: Women business owners need to create goals that are reasonable.

11) Women entrepreneurs who take moderate risks must be able to learn from their mistakes.

12) Work ethic: Women entrepreneurs must put forth a lot of effort.

ADVANTAGES OF ENTREPRENEURSHIP AMONG WOMEN

The empowerment of women is difficult. Microbusinesses can assist in overcoming these obstacles. Micro-enterprises assist women achieve economic independence and build their social and personal skills. They also increase national production and provide jobs. The following are some of the social and personal skills that women who started their own businesses have acquired:

Economic empowerment, a higher standard of living, self-assurance, increased awareness, a sense of accomplishment, increased social interaction, involvement in politics, increased attendance at gramme sabha meetings, improved leadership skills, involvement in resolving issues affecting women and the community, and the ability to make decisions for one's family and community.

Women's empowerment in many areas, including socioeconomic opportunity, property rights, political representation, social equality, personal rights, family development, market development, community development, and, finally, national development, were influenced by their economic empowerment through micro entrepreneurship.

ROLE OF WOMEN AS AN ENTREPRENEUR

It is frequently criticised that women entrepreneurs only work in handicraft and traditional industries like handicraft and handloom, but this criticism ignores the fact that women's entrepreneurship has expanded into new fields like hotels, Xeroxing, beauty salons, incense stick manufacturing, candle manufacturing, etc. Based on this idea, some significant business opportunities are being identified, taking into account the socioeconomic, cultural, and educational status of women entrepreneurs as well as their level of motivation. In particular, low-investment projects with low technical know-how and a guaranteed market are suggested for them, such as the production of soaps, detergents, ready-made instant foods, including pickles and spices, manufacturing of woollen goods, beauty parlour businesses, typing centres, and job recruitment services.

- **Creative:** This term describes an inventive strategy or creative thoughts in a market that is competitive. A well-thought-out strategy is required to assess the reality as it is and locate any entrepreneurial prospects.
- **Ability to work hard:** Women who are innovative have a greater capacity to work hard. The original concepts must be played fairly. Building a business requires a lot of effort.
- **Determination:** Women business owners must be determined to realise their aspirations. They need to turn a concept into a business from a dream.
- **The capacity and desire to take risk:** The ability relates to competence in planning, forecasting, estimates, and computations, while the desire refers to the willingness to accept risk.
- **Capability to generate profits:** She has the ability to maximise the return on capital invested.

NEED FOR WOMEN ENTREPRENEURSHIP

A woman entrepreneur has a right to the specialised and skilled help they need. It is crucial to provide a favourable climate for entrepreneurship. Training can help you develop desirable traits. More focus needs to be placed on entrepreneurial growth if our nation is to improve its social and economic structure and uplift the underprivileged, especially women.

The key factor influencing a country's ability to prosper economically are its human resources, both men and women of working age. Women make up a significant portion of the labour force, and their contribution to the economy cannot be separated from the context of development. Women's economic independence and social standing are always reflected in the role and level of integration of women in economic development.

According to Pundit Jawaharlal Nehru, as women advance, the family, the village, and the country all advance as well. Women gain financial freedom through employment. Social standing is made possible by financial security. In addition, women now play a crucial role in the industrialised society. A woman must use whatever skill she already has or can learn to increase the family's income. The current inflationary pressures force women to work alongside the male family members in order to secure a stable income.

Entrepreneurship, according to Rani in 1996, appears to be perfect for women desiring to participate in the economic development of the nation due to a number of variables. Entrepreneurship's emergence is said to be directly related to social, cultural, religious, and psychological factors.

IMPORTANCE OF WOMEN ENTREPRENEURSHIP

Women are making every effort to obtain quality opportunities in a variety of methods that vary over time and within countries. Women's entrepreneurship makes it possible to combine the limited cash and skill resources with women. It opens the door for greater capital use and also unleashes the potential of women. Women can succeed as entrepreneurs and can work when they have free time. Women who work for themselves are not constrained and do not have set hours, making it simple for them to balance the demands of work, home, and childcare. Second, having a woman run a small firm suits her needs.

Her dual job is suited to this small business work style. With this, it is becoming increasingly clear that small businesses are what give a nation its power. Today's female business owners are effective managers, self-assured, ready to handle any risk, and have their own opinions. Despite having two jobs, many women manage their life quite well and are able to fulfil their two duties in a seamless manner. Her exposure to the outside world has given her a fresh perspective on tradition in a world that is changing. She can

improve her organisation skills and support growth by consistently looking for ways to link with the scientific and cultural worlds.

Women who are endowed with these traits and the will to create can considerably increase the country's economic production. They might take the initiative to improve social and economic relations and the world at large by introducing ethics into business. Although making up over half of the human population, women contribute far less to management and leadership. It's time for women to stop putting up with the monotony of housework and start pursuing their entrepreneurial and creative passions.

PROBLEMS OF WOMEN ENTREPRENEURS

The issues that modern working women confront can be traced back in antiquity to the Neolithic period, when there was already a sex-based division of labour. Men hunted back then, and women collected roots and fruits. Women naturally held a significant position in the early agrarian civilization due to their ability to bear children, which men were not capable of. Women and men were thus already performing various types of work at this time, but it would appear that they were not beneath males. Women are accustomed to having many tasks.

They strive diligently to perform their jobs and aspire to be productive employees. At the same time, they strive to be better homemakers, mothers, and wives. She aspires to uphold her standing in society and earn the respect of her family. Her honesty in fulfilling all of her obligations is a source of conflict in and of itself. Nonetheless, the following issues pertaining to female entrepreneurs can be briefly covered

Problems at Work:

According to reports, the main issues experienced by working women are a severe workload, inconsistent compensation, a lack of job security, a lack of maternity benefits, health issues, and time away from home. Deferred compensation was a common aspect of women's workplace conditions. For a variety of reasons, employers avoided making payments. Employers are constantly wary that if women were paid regularly and easily, they would not receive the promised services the next day. Working women must also deal with discrimination at the workplace.

Even though they may work for equal pay as their male coworkers, few women in all fields of endeavour advance to the highest positions. There are two causes for this. One is the long-standing

bias towards women. Second, few women receive the technical and industrial training necessary for the more senior positions. The working women's freedom of movement is likewise constrained. She is only permitted to go to her place of employment. She must answer if she is more than 30 minutes late. She is not permitted to travel alone. If she decides to go, she is joined by her younger sister-in-law or another person.

1) Problems at Home:

Because they must handle a variety of tasks, women find that the amount of labour they must do at home is rather burdensome. It would be a huge amount of effort for them if they had to look for employment in addition to their household responsibilities. Indian women still face a number of restrictions and challenges when working. The dual role that women must play at home and at work is one of the most prevalent issues they encounter. The married woman who also works with young children finds this combined responsibility to be very taxing on her body and mind. They work long shifts in their place of employment and at least four hours each day at home.

Generally, the spouse, and occasionally even the in-laws, do not offer any assistance with chores around the house. In a shared family, the mother-in-law or the sisters-in-law may feel as though they spend the entire day at home while she is at work. Her turn to work is now. She is perceived as not sharing their work while she is with her husband or kids. They regularly criticise and mistreat her. But, for other families, employment itself is a source of issues. The guilt of ignoring housewife responsibilities permeates the women. They strive to work harder and harder at home. She goes above and above to please herself and the family.

2) Problem of Finance:

For any business, no matter how large or little, finance is regarded as the lifeblood. Yet, women business owners face two financial challenges. First, most people do not own any real estate that may be used as security to get money from outside sources. As a result, they have restricted access to other sources of funding. Second, the bank believes that women are less creditworthy and discourages female borrowers by pointing out that they can always quit their job.

3) Scarcity of Raw Material:

The majority of women-owned businesses struggle with a lack of raw materials and other essential inputs.

4) Stiff Competition:

Women business owners lack the organisational infrastructure needed to invest significant sums of money in advertising and canvassing. As a result, they must compete fiercely to sell their products against both the organised industry and their male counterparts. Such competition ultimately leads to the closure of female-owned businesses.

5) Problems with Children:

Children feel as though they are ignored and not properly cared for when their mother is at work. They cannot use the amenities that the other kids can. In addition to having to perform some work at home to assist the mother, they must let go of a lot of things. They feel they are missing their mother's love when she becomes irritable and exhausted. They feel let down. The working mother attempts to make up for them in other ways out of guilt. She would bring the kids some chocolates or toys. After some time, the kids become aware of the mother's mental fragility. They occasionally begin negotiating and making demands. Mother continues to meet their needs as long as she has the money to do so.

6) Socio-Economic Problem:

The woman spends the most of the day working in an office or other setting. She is occupied with housework and her family since returning. She is running out of time to keep up with her neighbours, friends, and family. She is unable to freely visit them, spend time with them, or participate in their shared activities. Even she is unable to assist them when they require it, particularly during times of illness, marriage, death, or other significant occasions.

They accuse her of growing haughty as a result of her earnings and claim that she is not the only woman who works, which makes them angry and angry. The vast majority of working women are required to give their spouses or in-laws their paycheques. They are not permitted to handle their own financial affairs. The sum is used for household administration. They may not even receive

pocket money or money to purchase items for their own use in some instances. She has to ask for money, which is then provided to her as a favour.

7) Personal Problems:

The employed woman has no spare time left. She should rest. She wants to consider her issues or her future. She wants to read and write, participate in activities that interest her, and work on creative projects. She occasionally feels as though no one is bothering her. She doesn't have any free time. She has no time for moodiness. The woman has no time left to take care of her health with all of these issues. She must, though, maintain good health in order to remain physically capable of working. She must consume healthful food and receive the appropriate care as required. Again, as a result of her laborious work and heavy workload, she ages quickly

9) Male-Dominated Society:

In India, male dissent still rules the day. The Indian Constitution mentions gender equality. Nevertheless, in reality, women are viewed as being weak in every way. Women are not regarded equally to males in the largely male-dominated Indian society. This in turn creates a barrier for women trying to enter the professional world.

10) Low Risk-Bearing Ability:

In India, a woman's life is safeguarded. They lack economic independence and have less education. All of these lessen their capacity to accept the risk associated in operating a business. An key requirement for a successful entrepreneur is the ability to take risks.

11) Heavy Competition:

Numerous women-owned businesses have faulty organisational structures. But, they are up against fierce opposition from organised industries.

12) Lack of Education:

Almost three-fifths (60%) of women in India are still illiterate. The main factor causing socioeconomic issues is illiteracy. Women are less educated, and the education they do have is of a poorer quality, therefore they lack market, business, and technological skills. Low achievement and motivation among women are other effects of education gaps. In addition to the aforementioned issues, economical limitations, social attitudes, a lack of need for achievement, and inadequate infrastructure facilities prevent women from starting their own businesses.

REMEDIES TO OVERCOME PROBLEMS

1) Creation of finance cells:

The financial organisations and banks that lend money to business owners must set up dedicated cells to provide women business owners simple financing.

2) Concessional Rates of Interest:

The Finance should be made available to female entrepreneurs at a reduced interest rate and with simple repayment terms. Loans to female entrepreneurs should not be sanctioned through onerous processes.

3) Proper Supply of Raw Materials:

Priority should be given to supplying scarce raw materials to women business owners. In order to make the items produced by women entrepreneurs affordable and competitive, a subsidy may also be provided.

4) Offering Training Facilities:

The growth of entrepreneurship depends on training. It provides the necessary skills to run the business, enabling women entrepreneurs to launch their endeavour successfully.

5) Industrial Policies:

The need to conduct special entrepreneurship programmes for women has been specifically stressed by the government's new industrial policy.

6) Institutions and Voluntary Association:

Women entrepreneurs are supported by a number of nonprofit organisations, including the National Association of Young Entrepreneurs (NAYE) and the FICCI Ladies

Organization (FLO). The primary organisation for the growth and promotion of female entrepreneurship is (NAYE). In November 1975, it called a symposium for female business owners. It helps female entrepreneurs find investment opportunities and gain better access to financing, infrastructure, and markets.

- Addressing issues by bringing specific situations to the proper authorities.
- Funding participation in special conferences, trade shows, and exhibitions.

7) Setting up Marketing Co-operatives:

Women entrepreneurs should be properly supported and encouraged to establish marketing cooperatives. These cooperatives will aid in obtaining the input at a fair price, and also assist in fixing the prices of their products.

ORGANISATIONS PROMOTING WOMEN ENTREPRENEURSHIP IN

INDIA

1) National Resource Centre for Women (NRCW)

a self-governing organisation created in accordance with the National Commission for Women Act of 1990 to address issues relating to women, encourage leadership development, and build a national database for women's development.

2) Women's India Trust (WIT)

A non profit organisation called WIT was established in 1968 to help underprivileged and unskilled women from various communities in and around Bombay gain work and develop their abilities.

3) Development of Women and Children in Urban Areas (DWCUA)

It was first used in 1997 to group urban poor females into socioeconomic self-employment activity groups with the dual goals of giving them social support and self-employment prospects.

4) Association of Women Entrepreneurs of Karnataka (AWAKE)

A group of female entrepreneurs in Bangalore formed AWAKE with the goal of assisting other women in a variety of ways, including project report preparation, securing financing, product selection and use, navigating bureaucratic red tape, resolving labour issues, etc.

5) Working Women's Forum (WWF)

In order to rescue minor traders from the grasp of intermediaries and to develop them into self-assured entrepreneurs in their own right, WWF was established in Chennai. Women who work as fishers, lace makers, beedi makers, landless women, labourers, and agarbathi workers are among the benefactors.

6) Association of Women Entrepreneurs of Small-Scale industries (AWESS)

It was established in 1984 in Ambattur, Chennai, to support, defend, and encourage women entrepreneurs and their interests in South India to seek employment, engage with other government agencies, and support policies for the development and protection of small-scale companies.

7) Women's Occupational Training Directorate

It organizes regular skill training courses at basic, advanced and post advanced levels. There are 10 Regional Vocational Training Institutes (RVTIs) in different parts of the country besides a National Vocational Training Institute (NVT) at NODA.

8) Self-Employed Women's Association (SEWA)

A trade union called SEWA was established in 1972. It is a group of underprivileged female independent contractors. The major objectives of SEWA are to organise women workers to achieve full employment and independence.

9) Self-Help Group (SHG)

a group of women who came together primarily to help women in the Below Poverty Line (BPL) and Above Poverty Line (APL) categories move up the economic ladder. Informal banking and revenue generation programmes are the group's main activity. Credit, unions, health, dietary plans, etc.

ENTREPRENEURSHIP DEVELOPMENT PROGRAMMES

Entrepreneurial development is an organised and on-going process. Entrepreneurial development program is intended to motivate entrepreneurs and to provide them with the ability and insight to tide over unexpected and risky business situations. It is based on the concept that -entrepreneurs are not born, but they are developed through education and training. None is born as an entrepreneur. It is necessary to create entrepreneurs by giving them training to undertake business activities

Entrepreneurial development programme means a carefully designed programme, intended to help an entrepreneurial aspirant to acquire entrepreneurial qualities Such as motivation for accomplishment and skills and competencies necessary for playing his entrepreneurial role effectively

OBJECTIVES OF EDP

1. Enhancing motivation.
2. Inculcating entrepreneurial traits.
3. Initiating to start own venture.
4. Developing backward areas.
5. Providing self-employment.
6. Developing managerial skills.
7. Generating employment opportunities.
8. Improving industrial growth.
9. Upgrading managerial skill.

10. Help in selecting a project.
11. Making him ready to bear the risk.
12. Making aware of social responsibilities.

Thus, EDP has a vital role in developing human skills and to channelize them for accelerating the industrialization of the country. It is also observed that with proper training provided to the right kind of persons, entrepreneurship could be developed.

WOMEN ENTREPRENEURSHIP DURING THE PLAN PERIOD

The First Five-Year Plan (1951-56) envisioned a number of women's welfare initiatives. A few moves in this direction are the creation of the Central Social Welfare Board, the formation of Mahila Mandals, and the Community Development Programs.

In the second Five-Year Plan (1956-61) Women's emancipation and the broader strategy of the intense agricultural development programme were closely related.

The Third and Fourth Five-Year Plans (1961-66 and 1969-74) regarded female education as a crucial form of welfare.

The Fifth Five-Year Plan (1974-79) emphasis was placed on educating women, who needed safety and money. This plan was submitted at the same time as the Committee on the Status of Women in India's Report and the International Women's Decade. Under the Ministry of Social Welfare, the Women's Welfare and Development Bureau was established in 1976.

The Sixth Five-Year Plan (1980-85) observed a clear transition from welfare to development. It acknowledged that one major element threatening their growth was women's lack of access to resources.

The Seventh Five-Year Plan (1985-90) underlined the necessity of empowering women and gender equality. For the first time, a focus was focused on qualitative elements like developing self-assurance, raising awareness of rights, and developing skills for better employment.

The Eight Five-Year Plan (1992-97) focused on empowering women through Panchayat Raj Institutions, especially at the Gross Roots Level.

The Ninth Five-Year Plan (1997-2002) approved a women's component plan strategy, with at least 30% of financial advantages going to women-related industries.

The Tenth Five-Year Plan (2002-07) aspires to achieve gender equality by putting into practise the newly established National Policy for Empowerment of Women (2001) and assuring the survival, protection, and development of women and children through a rights-based approach.

The Eleventh Five-Year Plan (2007-12); placed a focus on enhancing institutional structures, law, and female empowerment. It never really took off when Swayam Siddha and the Indira Gandhi Matritva Sahayog Yojana (IGMSY) were intended to be the key interventions through Self Help Groups.

The Twelfth Five Year Plan (2012-2017); putting a focus on increasing the sex ratio for children aged 0 to 6 to 935 by 2011–12 and to 950 by 2016–17, and making sure that at least 33%.

CHAPTER 4
DATA ANALYSIS AND INTERPRETATION

DATA ANALYSIS AND INTERPRETATION

For the purpose of respondents were selected . the study was conducted through collecting data from 60 respondents . the data is collected with the help of questionnaire containing nineteen questions .

AGE

Table showing age of the respondents

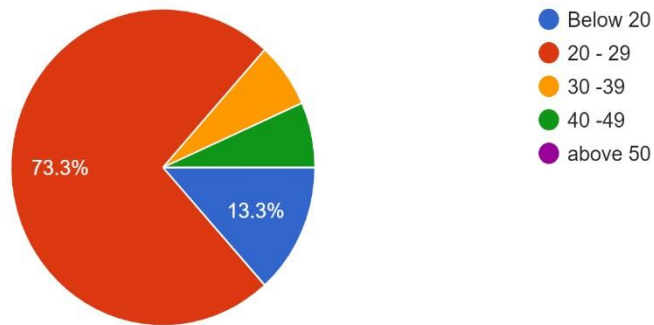
Table no: 4.1

Response	No of respondents	Percentage
Below 20	8	13.3
Between 20 - 29	44	73.3
Between 30 - 39	4	6.7
Between 40-49	4	6.7
Above 50	0	0
TOTAL	60	100

(source -primary data)

Figure 4.1

Age
60 responses



The above table reveals that the majority of woman entrepreneurs falls under the age group of 20-29 . after the impact of covid 19 many young womens are turning to entrepreneurship.

EDUCATION QUALIFICATION

Table showing educational qualification of the respondents

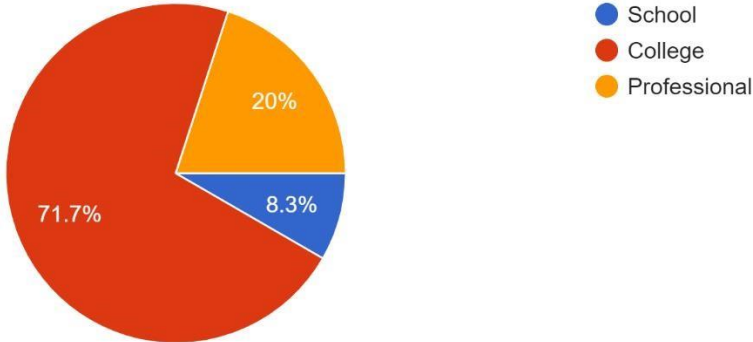
Table no: 4.2

Response	No of respondents	Percentage
School	5	8.3
College	43	71.7
Professional	12	20
TOTAL	60	100

Figure 4.2

Educational Qualification

60 responses



The majority of respondents are graduates . they are above minimum educational qualification according to the rules and regulations of the government .

MARITAL STATUS WHEN STARTED BUSINESS

Table shows the marital status when started business

Table no: 4.3

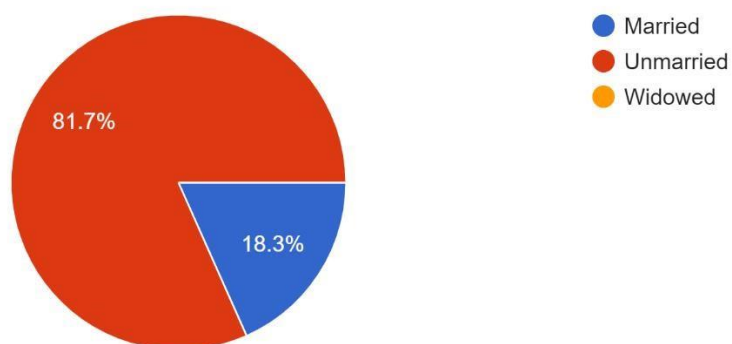
Response	No of respondents	Percentage
Married	11	18.3
Unmarried	49	81.7
Widowed	0	0
TOTAL	60	100

Figure showing the marital status when started business

Figure 4.3

Marital Status when started business

60 responses



The table reveals that out of 60 respondents, most of them are unmarried. Comparing with the data previously collected, most of the entrepreneurs fall in the category of 20-29 age. Hence, there is a high chance that the majority of them are unmarried. Also, more women are selecting entrepreneurship as their profession.

MOTIVE BEHIND THE BUSINESS

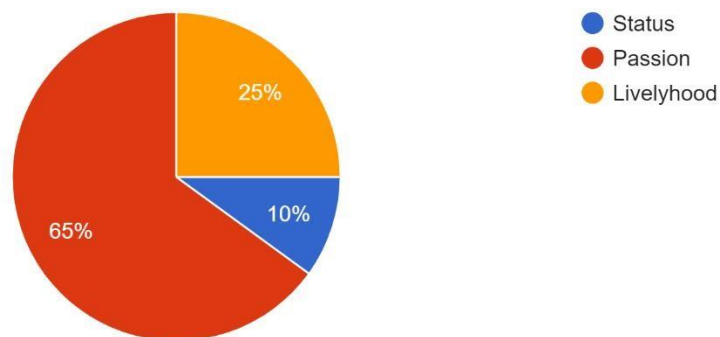
Table no: 4.4

Response	No of respondents	Percentage
Status	6	10
Passion	39	65
Livelihood	15	25
TOTAL	60	100

Figure showing the motive behind the business

Figure 4.4

Motive behind your business
60 responses



From the above table we can say that 65% entrepreneurs started their business due to passion . Starting a business needs passion , it helps to establish the vision and mission of woman entrepreneurs .25% respondents motive was livelihood . business generate money and the profit from business makes woman to meet their needs.

ENTREPRENEURIAL EXPERIENCE

Table showing the entrepreneurial experience after starting business

Table no: 4.5

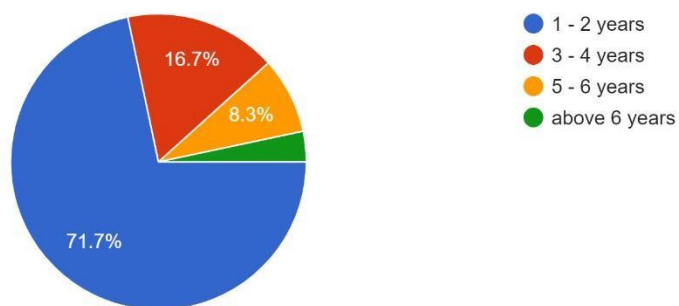
Response	No of respondents	Percentage
1-2 years	43	71.7
3-4 years	10	16.7
5-6 years	5	8.3
Above 6 years	2	3.3
TOTAL	60	100

Figure showing the entrepreneurial experience after starting business

Figure 4.5

Entrepreneurial Experience after starting business

60 responses



Majority of respondents have an entrepreneurial experience of 1-2 years .after the covid 19 there has been an increase of women in business engaged in different sectors . they got a proper time to learn and think about what they want to do.

DAY TO DAY MANAGERIAL FUNCTION

Figure showing who undertakes day to day managerial function

Table no: 4.6

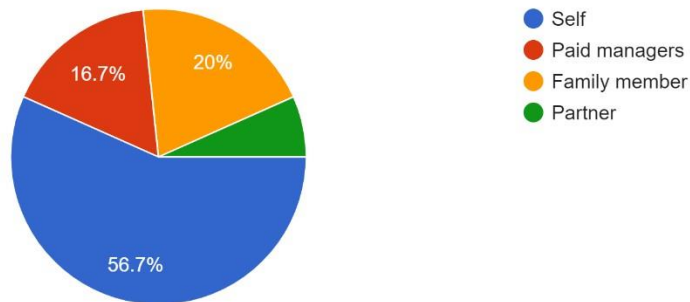
Response	No of respondents	Percentage
Self	34	56.7
Paid managers	10	16.7
Family member	12	20
Partner	4	6.7
TOTAL	60	100

Figure showing who undertakes the day to day managerial function

Figure 4.6

Who undertake day to day managerial function

60 responses



As we can see more women entrepreneurs managed their day to day activities by themselves. The support from others are less for womans because they are not able to hire any paid managers to take after the business and business growth maybe small so managerial function can be easily managed by themselves.

TYPE OF CAPITAL USED FOR STARTING BUSINESS

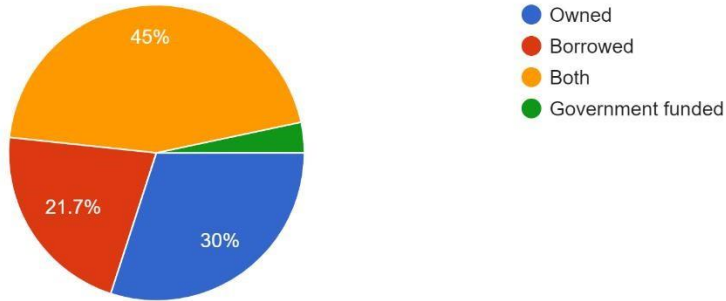
Table no: 4.7

Response	No of respondents	Percentage
Owned	18	30
Borrowed	13	21.7
Both	27	45
Government funded	2	6.7
TOTAL	60	100

Figure 4.7

Type of capital used for starting business

60 responses



The table reveals that 45% used both borrowed and owned funds and 30% used own fund. Women faces difficulty in getting funds because banks consider women as less credit worthy . most of them rely on savings and loans from friends and family .

IF USED BORROWED FUNDS

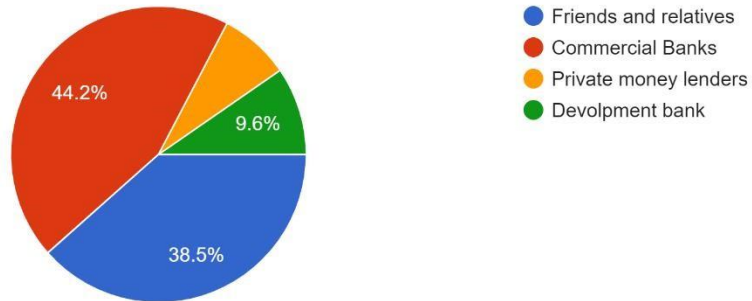
Table no: 4.8

Responds	No of respondents	percentage
Friends and relatives	20	38.5
Commercial banks	23	44.2
Private money lenders	4	7.7
Development bank	5	9.6
TOTAL	52	100

Figure 4.8

If you used borrowed funds

52 responses



Out of total responses 52 of them used borrowed funds .the majority of the respondents took loan from commercial banks , because they may not have enough money so they have to depend on commercial banks to avail loans to start the business.

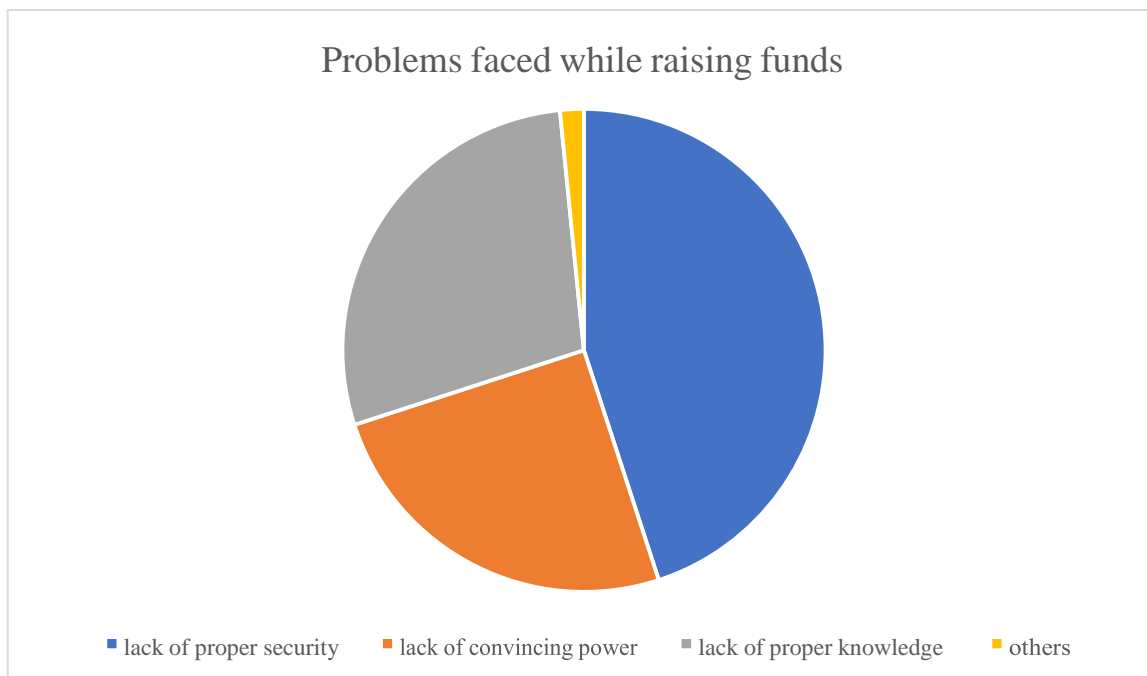
PROBLEMS FACED WHILE RAISING FUNDS

Table no: 4.9

Response	No of respondents	Percentage
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Lack of property security	27	45
Lack of convincing power	15	25
Lack of proper knowledge	17	28
Others	1	2
TOTAL	60	100

Figure 4.9



Out of 60 responses ,many respondents faced problems while raising funds due to lack of proper security, usually women in India do not have property in their names this hinders them from taking loans because they have to provide collateral securities in banks.

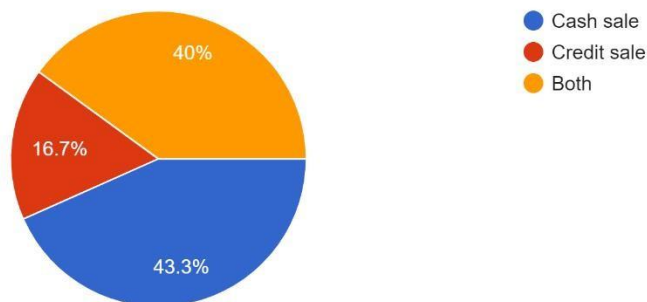
NATURE OF SALES

Table no: 4.10

Response	No of response	Percentage
Cash sale	26	43.3
Credit sale	10	16.7
Both	24	40
TOTAL	60	100

Figure 4.10

What is your nature of sale
60 responses



The table shows that 43.3% of respondents follow the mode of cash sale . They sell products on immediate cash payments at the time of purchases . the other 40% follow both credit sale and cash sale . They sell goods on credit basis

EDP s INCREASE THE PROSPECTS OF WOMAN

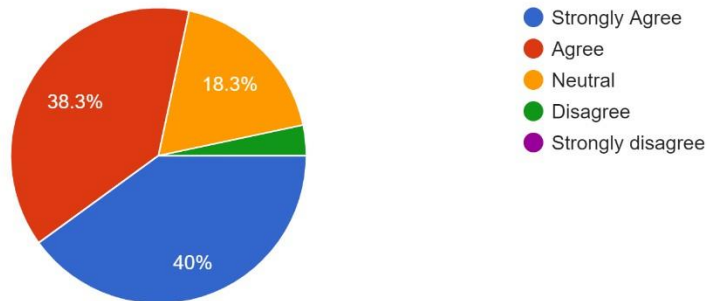
Table no: 4.11

Response	No of respondents	Percentage
Strongly agree	24	40
Agree	23	38.3
Strongly disagree	11	18.3
disagree	2	3.3
TOTAL	60	100

Figure 4.11

Do you think whether entrepreneurship development program (EDP) for woman will increase the prospects of women entrepreneurship or not ?

60 responses



The above table it is clear that a lots of respondents strongly agree to the fact that EDP will increase the prospects of women entrepreneurship. Because these type of development programmes shape the future entrepreneurs . they provide adequate training and knowledge regarding entrepreneurship as it says entrepreneurs are not born but made .

MISBEHAVIOUR FROM OTHERS

Table no: 4.12

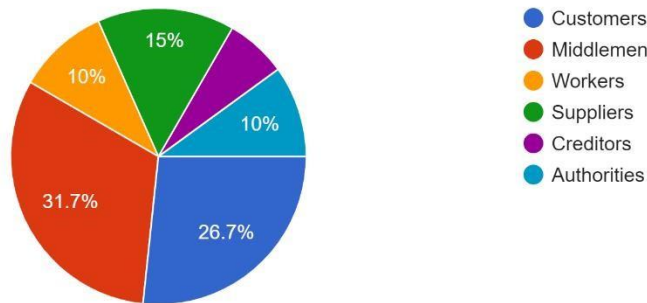
Response	No of respondents	Percentage
Customers	16	26.7
Middlemen	19	31.7
Workers	6	10

Suppliers	9	15
Creditors	4	6.7
Authorities	6	10
TOTAL	60	100

Figure 4.12

Did you face any misbehaviour from the side of others as woman ?

60 responses



Most of them faced misbehaviour from middlemen . This is because ,many woman entrepreneurs depend largely on middlemen to distribute their products.These middlemen take large portion of their profits .

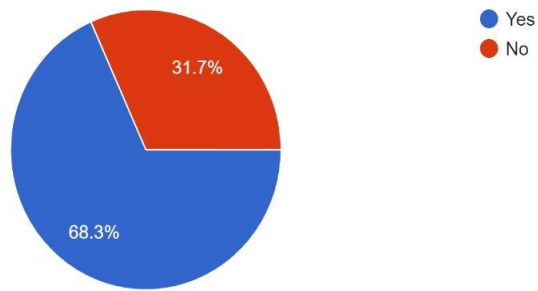
FIRST GENERATIONAL ENTREPRENEUR

Table no: 4.13

Response	No of respondents	Percentage
Yes	41	68.3
No	19	31.7
TOTAL	60	100

Figure 4.13

Are you the first generational entrepreneurs from the family
60 responses



Out of 60 responses , most of them are first generational entrepreneurs .most of the women are newly into the business sector. Earlier women were considered as abalas and are only meant to look after the family . The change in the economy has invited many womens into business field

TYPE OF BUSINESS HAVING MORE OPPURTUNITIES

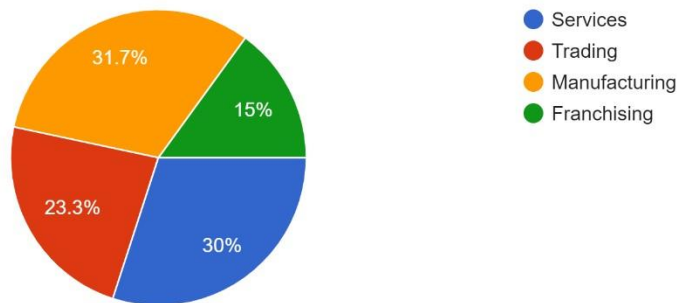
Table no: 4.14

Response	No of respondents	Percentage
service	18	30
Trading	14	23.3
Manufacturing	19	31.7
Franchising	9	15
TOTAL	60	100

Figure 4.14

In your opinion which type of business enterprise has more opportunities to women entrepreneurs

60 responses



31.7% choose manufacturing as more opportunity for women entrepreneurs. Many entrepreneurs have started to come to the field of manufacturing by breaking all taboos . 30% for services . Many of them are excelling in the field of service and are earning a huge profits .

FINANCIAL PROBLEM

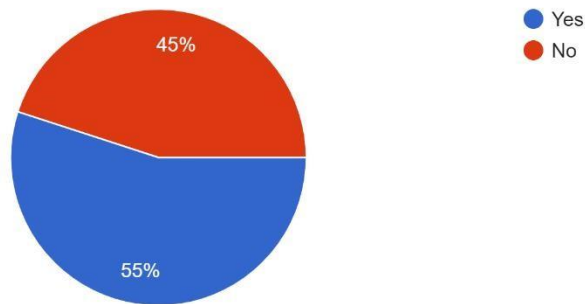
Table no: 4.15

response	No of respondents	Percentage
Yes	33	55
No	27	45
TOTAL	60	100

Figure 4.15

Do you face any financial problem

60 responses



A lot of them faces financial problem due to difficulty in obtaining funds from borrowers and other financial institutions because they considers women as less credit worthy and discourage the from starting business so they have to relay on their savings .

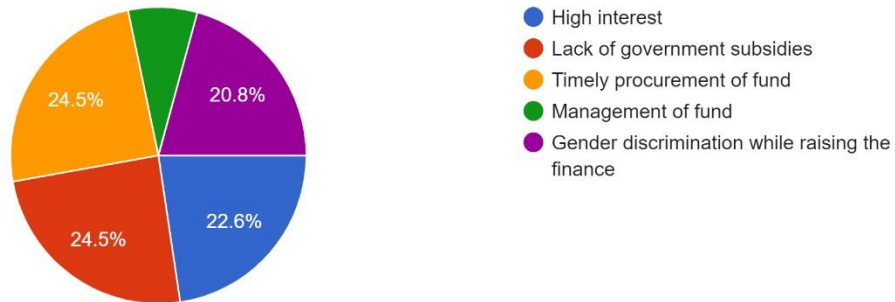
IF YES

Table no: 4.16

RESPONCE	NO OF RESPONDENTS	PERCENTAGE
High interest	12	22.6
Lack of government subsidies	13	24.5
Timely procurement of fund	13	24.5
Management of fund	4	7.5
Gender discrimination while raising finance	11	20.8
TOTAL	53	100

Figure 4.16

If yes
53 responses



The majority of them faces financial problems due to lack of government subsidies and timely procurement of funds because many are unwilling to give funds for women .12 of the respondents faces financial problem due to high interest ,they are unable to pay loans back due to lack of huge profits in business and 11 of them faced problems due to the gender discrimination while raising funds , in a male dominated societies women often faces discrimination .

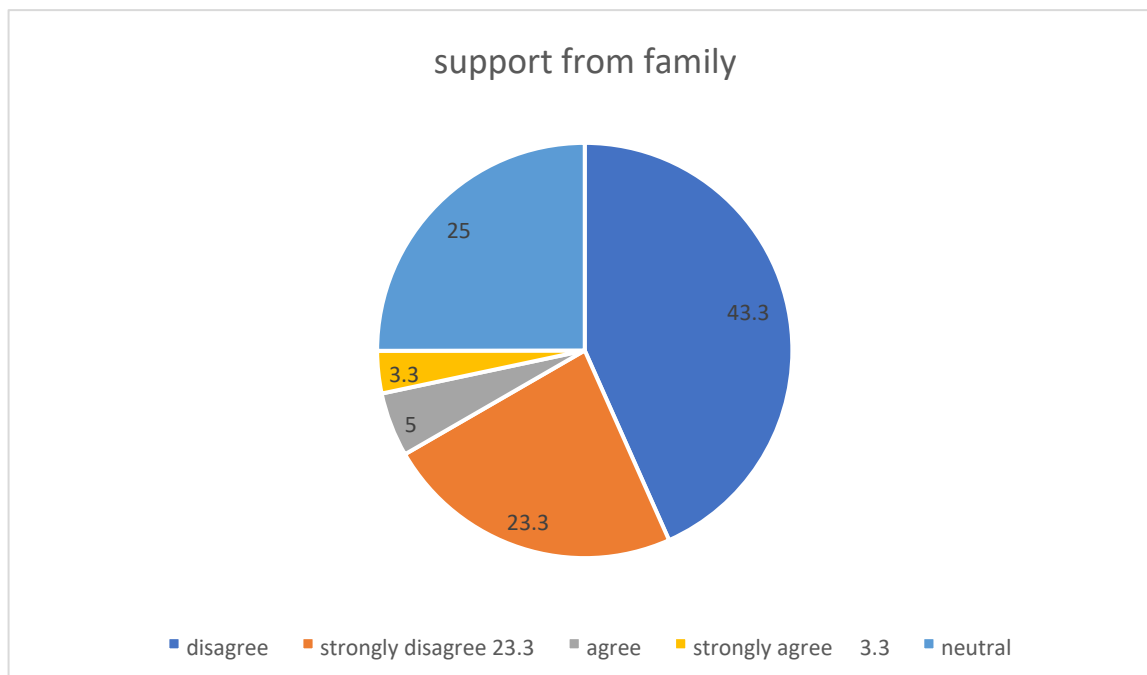
SUPPORT FROM FAMILY

Table no: 4.17

RESPONCE	NO OF RESPONDENTS	PERCENTAGE
Agree	3	5
Strongly agree	2	3.3
disagree	26	43.3
Strongly disagree	14	23.3
Neutral	15	25

TOTAL	60	100
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Figure 4.17



The table shows that 26 of them disagree for the support from family and only 3 of them agreed to get support . in a male dominated society women are not treated equal .Their family responsibilities hinders them from being an entrepreneurs. The rigid social attitudes prevent women from business

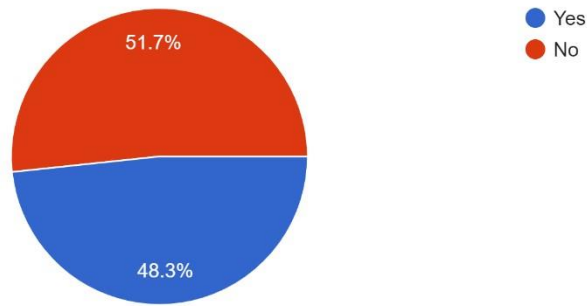
AWARENESS ABOUT WE MISSION

Table no: 4.18

Response	No of respondent's	Percentage
Yes	31	51.7
No	29	48.3
TOTAL	60	100

Figure 4.18

Are you aware of WE mission
60 responses



We can see that 51.7% are not aware about WE mission .due to lack of proper knowledge women entrepreneurs are not aware about the various programmes introduced for their development

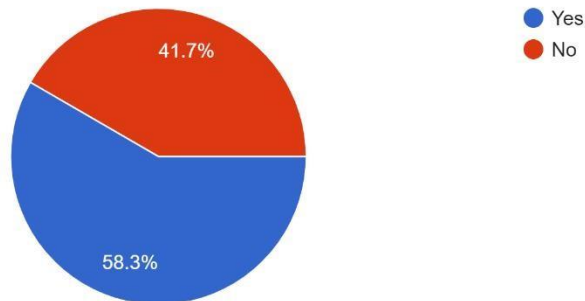
LACK OF TECHNOLOGY KNOWLEDGE

Table no: 4.19

Response	No of respondent's	Percentage
Yes	35	58.3
No	25	41.7
TOTAL	60	100

Figure 4.19

Do you face any difficulties due to lack of technical knowledge
60 responses



From the table it is clear that 58.3% faced problems due to lack of technological knowledge . this maybe due to the lack of proper training and knowledge .

OPINION REGARDING WOMAN ENTREPRENEUR GUIDANCE CELL

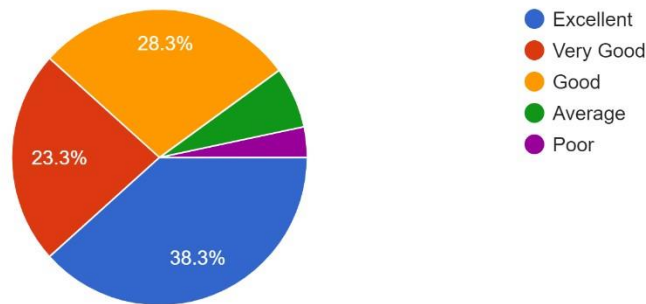
Table no: 4.20

Response	No of respondents	Percentage
Excellent	23	38.3
Very good	14	23.3
Good	17	28.3
Average	4	6.7
Poor	2	3.3
TOTAL	60	100

Figure 4.20

Indicate your opinion regarding woman entrepreneurs guidance cell

60 responses



From the above table the majority of the respondents , 23 respondents have said excellent regarding the opinion of woman entrepreneur guidance cell , 14 of them said very good , ,women entrepreneur guidance cell can guide the entrepreneurs and provide the necessary knowledge and information regarding entrepreneurship and can provide necessary support for the growth of the entrepreneurs .

CHAPTER 5

FINDINGS, SOLUTION, CONCLUSION

FINDINGS

- The majority of woman entrepreneurs were in the age group of 20-29
- It is found that the majority of women entrepreneurs were graduate
- Majority of respondents were unmarried at the time of starting business
- Most of the women entrepreneurs started business as passion

- Most of them had 1-2 years of entrepreneurial experience after starting business
- Majority of women entrepreneurs undertook day to day managerial functions of its own
- Most of them used both borrowed and owned funds to start business
- The entrepreneurs who used borrowed funds lend it from commercial banks
- Lack of proper security were one of the main problem faced by women entrepreneurs
- The nature of sale was cash sale
- Most of them strongly agreed whether EDP will increase the prospects of women
- The majority faced misbehaviour from middlemen as a woman
- The majority of entrepreneurs were first generational entrepreneurs
- It is found that women entrepreneurs have more oppurtunity in manufacturing
- Most of them face financial problems due to lack of government subsidies and timely procurement of fund
- Most of them didn't got support from their family
- Majority are not aware about WE mission
- It is found out that majority faced difficulties due to lack of technical knowledge
- Excellent opinion regarding women entrepreneur guidance cell

SUGGESTIONS

- Conduct more awareness programmes regarding women entrepreneurship
- Government and financial institutions should provide financial assistance and incentives for encouraging women entrepreneurship
- Give proper training to women entrepreneurs for smooth running of business
- More governmental schemes will establish to motivate the women entrepreneurs to engage small and large business
- a women guidance cell shall be set to handle the various problems of women entrepreneurs
- give more family support to women entrepreneurs for their success.

CONCLUSION

Women are essential to the expansion and development of the national economy. They struggle through many challenges in order to succeed in the entrepreneurial sector. But achieving the pinnacle of success is their ultimate goal. The population is virtually entirely made up of women. Women do not enjoy the same levels of freedom, equality, and privileges as males do. Since its introduction, a number of strategies and policies have been developed to lessen the disparities between men and women. Women entrepreneurs are individuals who start, organise, run, and deal with the risks and uncertainties that come with running a firm.

The results show that the majority of women experience financial difficulties as a result of inadequate institutional and governmental support, a lack of family support, security issues, ignorance of the various programmes available to women entrepreneurs, a lack of technological know-how, and inappropriate behaviour from others. Making people aware of a woman's existence, unique personality, and contribution to the economy as an entrepreneur is a fundamental necessity for the development of women's entrepreneurship.

Women have the ability and motivation to start, run, and manage their own businesses. However, they require assistance and encouragement from their family and the government. Although if they are a vital part of the process of economic development and a dynamic element, women entrepreneurs still face a lot of obstacles. Thus, it is important for society and the government to develop solutions to the problems faced by female entrepreneurs. Women who are economically independent are a key driver of economic growth. The greatest need in society is to elevate women's standing.

BIBLIOGRAPHY

ANNEXURE

1.Age

-
-

Below 20

20 - 29

30 -39

- 40 -49 above

50

2.Educational Qualification*

- School

College

Professional

3.Marital Status when started business*

- Married

Unmarried

Widowed

4.Motive behind your business*

- Status

Passion

Livelihood

Other:

5.Entrepreneurial Experience after starting business*

- 1 - 2 years 3

- 4 years 5 -

6 years

above 6 years

6.Who undertake day to day managerial function*

- Self Paid

managers

-
-

Family member

- Partner

7.Type of capital used for starting business *

- Owned
- Borrowed
- Both
- Government
funded

8.If you used borrowed funds

Friends and relatives

Commercial Banks

- Private money lenders

Devolpment bank

9.What are the main problems faced while raising fund ?

- Lack of proper
security Lack
of convincing
power Lack
of proper
knowledge

Other:

10.What is your nature of sale

- Cash sale

Credit sale

Both

11. Do you think whether entrepreneurship development program (EDP) for woman will increase the prospects of women entrepreneurship or not ?

Strongly Agree

Agree

Neutral

Disagree

Strongly

disagree

12. Did you face any misbehaviour from the side of others as woman ?

Customers

Middlemen

Workers

Suppliers

Creditors

Authorities

13. Are you the first generational entrepreneurs from the family

Yes No

14. In your opinion which type of business enterprise has more opportunities to women entrepreneurs

Services

Trading

Manufacturing

Franchising

15. Do you face any financial problem

Yes No

Other:

16.If yes

High interest

Lack of
government

subsidies

Timely
procurement

of fund

Management
of fund

Gender

discrimination

while raising

the finance

17.Have you got any support from family

Strongly agree

Agree

Neutral

Disagree

Strongly

disagree

18.Are you aware of WE mission

Yes No

19.Do you face any difficulties due to lack of technical knowledge

No Yes

20.Indicate your opinion regarding woman entrepreneurs guidance cell

○ ○

○

○ Excellent ○

Very Good ○

Good ○

Average ○

Poor