

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

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Indian Citation Index (ICI), J-Gate, India [link of the same is duly available at Infibnet of University Grants Commission (U.G.C)].

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 (2012) & number of libraries all around the world.

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- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

A STUDY ON WOMEN ENTREPRENEURS**S CHITRA****ASST. PROFESSOR****PSGR KRISHNAMMAL COLLEGE FOR WOMEN
COIMBATORE****M. BHUVANESWARI****ASST. PROFESSOR****PSGR KRISHNAMMAL COLLEGE FOR WOMEN
COIMBATORE****ABSTRACT**

The study finds out that women entrepreneurship in India faces many challenges and requires a radical change in attitudes and mindsets of society. Therefore, programs should be designed to address changes in attitude and mindset of the people. It is important to promote entrepreneurship to improve the economic situation of the women. This can be made possible with the help of the education, as education is a powerful tool in bringing out the entrepreneurship qualities in a human being. Moreover, attempts to motivate inspire and assist women entrepreneurs should be made at all possible levels, proper training should be given to the women by establishing training institutes that can enhance their level of work-knowledge, risk-taking abilities, enhancing their capabilities. After setting up training institutes, there should be continuous monitoring, improvement of training programs so that they can improve upon the quality of the entrepreneurs being produced in the country. Undoubtedly, the women participation rate in the field of entrepreneurship is increasing rapidly. However, efforts need to be taken at larger scale to give the position in the field of entrepreneurship that they deserve. The actions & steps that have been taken by the government sponsored development activities have benefited only strata of society and more needs to be done in this area. Effective steps need to be taken to have entrepreneurial awareness and skill development to women.

KEYWORDS

women entrepreneurs, women employment.

JEL CODES

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INTRODUCTION AND DESIGN OF THE STUDY

Entrepreneurship plays an important role in generating employment opportunity for societies, providing self-employment for those who start-up their own business and improving the economic status of the rural area as well. Now women are also interested to start their own business in both the rural and urban areas to overcome poverty, generate family income and developing standard of living. Women are participating in the agricultural business and trade without any social and other boundaries. A women entrepreneur is a woman or group of women who undertake to organize and run an enterprise. Women are playing a significant role in the progress and development of the economy both in their home and outside the home also. This can be attributed to the increasing education level of women, gradual evolution of society, ability and a compelling desire to achieve something in life, in addition to the need of financial independence. These are the women who have broken away from the track and are exploring new avenues. Even though we see these women successfully operating their businesses now, we cannot ignore the problems they faced while starting up their ventures. One of the basic problems that all women entrepreneurs face is finance; women do not generally have property in their names so they cannot use them as collateral for obtaining funds from banks. This report on the concept of women entrepreneurs; their traits in business, the problem faced by them when they set up and make some suggestions for future prospects for development of women entrepreneurs.

STATEMENT OF THE PROBLEM

The rural areas are industrially developing in which some of the entrepreneurs excel in small scale industry. Even though the government organizes women by various associations, they are not ready to undertake the business. As compared to men, women are less motivated to start business units due to some unwanted fear, lack of motivation. Thus, the study aims at undertaking the entrepreneurial development among women and highlights their motivational forces and relationship between socio-economic background of women entrepreneurs, motivational factors and their existing entrepreneurial skills.

OBJECTIVES OF THE STUDY

1. To study the socio-economic outline of the women entrepreneurs.
2. To understand the motivational and encouraging factors behind women entrepreneurs.
3. To critically examine the constraints faced by women entrepreneurs.

SCOPE OF THE STUDY

The study is confined to the women entrepreneurs who have mainly engaged in three types of enterprises such as manufacture, trade and service. It provides the details and status of women, motivational factors with their relation to the socioeconomic background of women entrepreneurs. It covers the entrepreneurial performance of women and the various constraints and problems encountered by them at various stages.

METHODOLOGY OF THE STUDY

Women entrepreneurs in and around Coimbatore are considered for the study.

I. SOURCES OF DATA

Data has been collected from two sources.

1. Primary Data

Primary data has been collected from women entrepreneurs by administering the help of questionnaire.

2. Secondary Data

Secondary data has been collected from various journals, books, magazines and online websites.

II. SAMPLE SELECTION

Random sampling method has been adopted to collect the data with structured questionnaire.

III. SAMPLE SIZE

A total of 120 samples have been considered for the research.

IV. TOOLS USED

- Percentage Analysis,
- Descriptive statistics,
- ANOVA,
- T – Test.

V. PERIOD OF THE STUDY

- The period of the study is June 2017 - Sep 2017.

LIMITATIONS

- The study is fully based on Women Entrepreneurs in Coimbatore city.
- The research is based on the response of 120 respondents. The result of the study and expectation cannot be generalized.

REVIEW OF THE LITERATURE

*Meenu Goyal and Jai Prakash, (5 September 2011)*¹ attempted to know “Women entrepreneurship in India – Problems and Prospects”. The primary objective of the study was to study the policies, programs, institutional networks and the involvement of support of agencies in promoting women entrepreneurship. The study was based on secondary data from the published reports of RBI. The author has included some suggestions for the growth of women entrepreneurs. The author has highlighted some of schemes introduced to those entrepreneurs and also has included the case study of a successful entrepreneur. The role of women entrepreneur in economic development has been recognized and steps have been taken to promote women entrepreneurship, said the conclusion. The study was done by *Vijay Kumbhar (May 2012)*² on the topic “Some critical issue of women entrepreneurship in rural India”. The objective of the study was to identify the critical issues and various problems regarding the women entrepreneurship. The study was purely based upon secondary data collected through literature survey. He criticized some of those opinions and made analysis based on observation and experiences regarding women entrepreneurship. He identified many problems like economic life, skill problems, family support and courage and he therefore concluded it that there is a need for continuous attempt to inspire, encourage, motivate, co-operates and give awareness on a mass scale with intension of creating awareness among women.

OVERVIEW OF THE STUDY**ENTREPRENEUR**

It is a process where one person getting himself self employed provides job to others also. The persons called “Entrepreneur”.

WOMEN ENTREPRENEURSHIP

Women entrepreneurs are those women who take the lead and organize the business or industry and provide employment to others. It signifies that section of female population who venture out into industrial activities. It may be defined as a confident innovative and creative woman capable of achieving self economic independence individually or in collaboration, generates employment opportunities for other through initiating establishing and running the enterprise by keeping pace with her personal family and social life.

DEFINITION OF WOMEN ENTREPRENEUR

Government of India is defined as “An enterprise owned and governed by woman having a minimum economic interest oh 51% of the investment and giving at least 51% employment created for women in their enterprise” called women entrepreneurs.

THE BASIC CONCEPTS OF RURAL ENTREPRENEURSHIP, WHICH IS APPLIED IN THE RURAL DEVELOPMENT

- Best use of local resources in an entrepreneurial project by rural people to better distribution of the farm produce results in the rural society.
- Entrepreneurial occupation reduces discrimination and providing alternative employments against the rural migration in rural areas.
- To activate the basic system of ‘6M’-money, material, manpower, machinery, management and market to the rural zones.

ENTREPRENEURSHIP DEVELOPMENT

Entrepreneurship development means all those activities that aim at stimulating the individuals for becoming entrepreneurs.

CHALLENGES FOR RURAL WOMEN ENTREPRENEURS

The main challenges that women face in business are educational and work background, Balancing their time between work and family, Problems of raising start-up capital, Difficulty in borrowing fund, Thought-cut completions, endangered existence of small companies, Problems of availing raw-materials access to export market without intermediaries, as well as an overall psychological barrier on the part of banks, suppliers, and clients alike, are common challenges. In addition to this some of the challenges faced by rural women entrepreneurs are as follows-

1. Family ties
2. Lack of education
3. Lack of Raw Materials
4. Male Dominated Society
5. Problem of finance
6. Tough competitions
7. High cost of production
8. Low risk-bearing ability
9. Limited Mobility

SCHEMES FOR PROMOTION AND DEVELOPMENT OF WOMEN**ENTREPRENEURS**

In order to promote progressively women enterprises in the MSE sector, various schemes have been formulated by this Ministry and some more are in the process of being finalized, aims only at the development of women enterprises in India.

- **Trade related entrepreneurship assistance and development scheme for women (TREAD)**

With the objective of encouraging women in starting their own ventures, government launched a Scheme, namely, (TREAD) Trade Related Entrepreneurship Assistance and Development during the 11th Plan. The scheme envisaged economic empowerment of women through the development of their entrepreneurial skills in non-farm activities. There are three major parts of the scheme;

Government of India has grant up to 30% of the total project cost to the Non-Government Organizations (NGOs) for promoting entrepreneurship among women. The remaining 70% of the total project cost is financed by the lending agency as loan for undertaking activities as envisaged in the project.

Up to Rs.1 lakh per program can be granted by govt. of India to training institutions / NGOs for providing training to the women entrepreneurs.

- **Micro & Small Enterprises Cluster Development Program (MSE-CDP)**

a) Existing Clusters

Cluster is described as a group of enterprises, normally 20 or more producing same/similar products/services. The Cluster Development Program being implemented envisages diagnostic study of identified clusters of traditional skill-based MSEs to identify suitable technologies and their providers and to facilitate adoption of available technology meeting the specific needs of the end users. The Cluster Development goals at improved competitiveness, technology improvement,

adoption of best manufacturing practices, marketing of products, employment generation etc. The scheme provides support for capacity building, common facilities, marketing etc. the delivery, absorption and diffusion of the identified technology from its producers to the recipient user/cluster of small enterprises.

b) Physical infrastructure

This Ministry implemented the IID Scheme to provide developed sites with infrastructural facilities like exhibition/display centers, telecommunications, drainage and pollution control facilities power distribution network, roads, water, raw materials, common service facilities storage and marketing outlets, and technological back-up services, etc. This scheme has been subsumed in the MS-ME-Cluster Development Program. All the features of IID Scheme have been retained.

To create physical infrastructure for women enterprises central grant of 40% of the project cost subject to a maximum of Rs.2 crores is available. The Ministry of MSME is trying to enhance the quantum of grant to 80% in a project of Rs.10 crores.

• Credit guarantee fund scheme

In May, 2000 The Government had introduced the Credit Guarantee Fund Scheme for Small Industries with the objective of providing credit to SSI units, particularly small units, for loans up to Rs. 25 lakhs with no collateral/ third party guarantees. The Scheme is being operated by the Credit Guarantee Fund Trust for Small Industries (CGTSI) set up jointly by the Government of India and SIDBI. In the case of women enterprises, the guarantee cover is up to 80% of the credit subject to maximum guarantee limit of Rs. 20 lakhs. The member lending institutions (MLI) availing of guarantee from the Trust have to pay a one-time guarantee fee of 1.5% of the credit facility (comprising term loan and / or working capital) allowed by the lending institution to the borrower and annual service fee of 0.75% per annum on the amount of credit facility extended by the MLI, which is covered under the scheme.

At present, the Government of India has over 27 schemes for women entrepreneurs they are:

Assistance to Rural Women in Non-Farm Development (ARWIND) schemes

- Entrepreneurial Development programme (EDPs)
- Indira Mahila Yojana
- Indira Mahila Kendra
- Integrated Rural Development Programme (IRDP)
- Khadi And Village Industries Commission (KVIC)
- Management Development programmes
- Women's Development Corporations (WDCs)
- Marketing of Non-Farm Products of Rural Women (MAHIMA)
- Mahila Vikas Nidhi
- Mahila Samiti Yojana
- Mahila Vikas Nidhi
- Micro Credit Scheme
- Micro & Small Enterprises Cluster Development Programmes (MSE-CDP).
- NGO's Credit Schemes

ANALYSIS AND INTERPRETATION

The analysis and interpretation of the study on "A study on women entrepreneurs" is based on a sample size of 120 respondents. The collected facts have been categorized, tabulated and the following statistical measure has been employed in executing the objective of the study.

- Percentage Analysis.
- Descriptive Statistics.
- ANOVA.
- t – Test.

PERCENTAGE ANALYSIS

Percentage analysis is carried out for all the questions specified in the questionnaire. This analysis illustrated the classification of the respondents falling under each category. The percentage analysis is used mainly for standardization and comparison. Charts depicted are in support of analysis.

DESCRIPTIVE STATISTICS

Descriptive statistics is carried out for the questions specified in the questionnaire. This analysis illustrated the level of constraints faced and the problems faced in promotional and operational activities. Descriptive statistics are statistics that quantitatively describe or summarize features of a collection of information.

ANOVA (ANALYSIS OF VARIANCE)

ANOVA is a statistical technique specially designed to test whether the means of more than two quantitative populations are equal and it is a technique of analyzing the variance explained by the dependent variable based on the selected independent variable. The independent variable is termed as group variable or factors. ANOVA has been used to find out whether the group means of the dependent variable differs significantly or not based on the classification of the independent variables.

t- TEST

t - Test has been used for judging whether there is any significant difference between the means of two samples.

PERCENTAGE ANALYSIS

TABLE 1: EDUCATIONAL QUALIFICATION OF THE RESPONDENTS

Educational Qualification	No. of Respondents	Per cent
Illiterate	5	4.2
Elementary	18	15.0
Graduate	72	60.0
Professional	25	20.8
Total	120	100.0

Source: Primary data

It is found from table 2 that, 60 per cent of the respondents are graduates, 20.8 per cent of the respondents are professionals, 15 per cent of the respondents are of elementary qualification and 4.2 per cent of the respondents are illiterates.

Hence, it is found that more number of respondents are graduates.

CHART 1

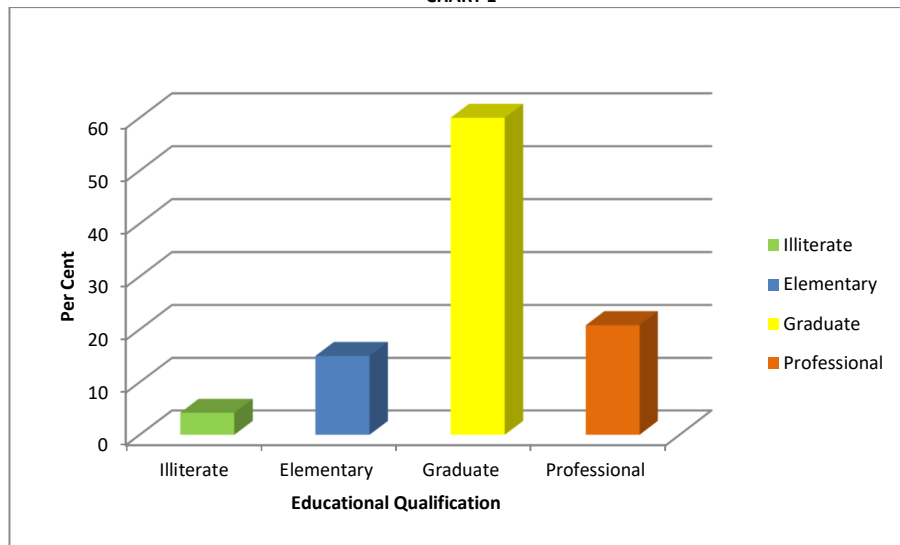


TABLE 2: MOTIVATORS IN STARTING THE ENTERPRISES

Motivators in starting the enterprises	No. of Respondents	Per cent
Husband	29	24.2
Family members	71	59.2
Friends	20	16.7
Total	120	100.0

Source: Primary data

It is found from table 11 that, 59.2 per cent of the respondents are motivated by family members, 24.2 per cent are motivated by their husband and 16.7 per cent are motivated by their friends.

Hence, majority of the respondents is motivated by their family members.

MOTIVATORS IN STARTING THE ENTERPRISES

CHART 2

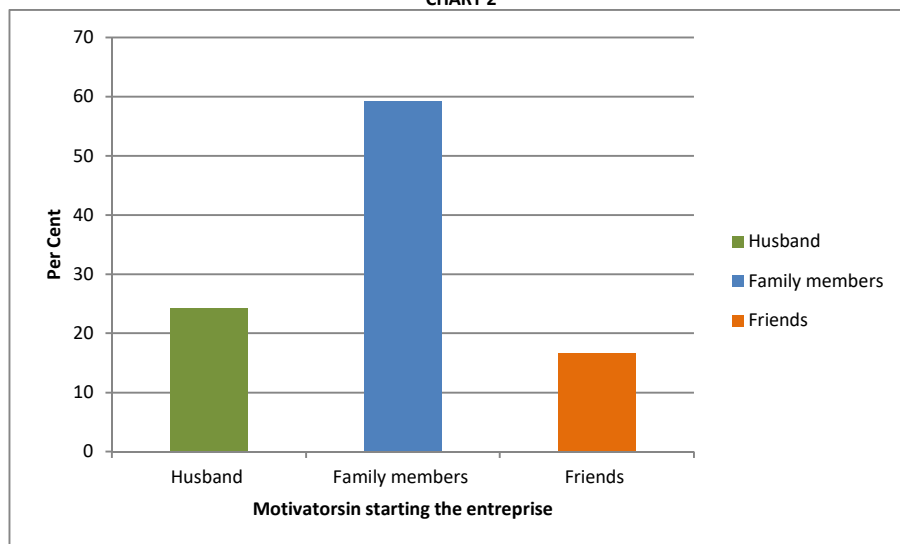


TABLE 3: PROBLEMS FACED BY THE RESPONDENTS

Problems faced by the respondents	No. of Respondents	Per cent
Obtaining license	29	24.2
Lack of motivation	50	41.7
Lack of proper information	18	15.0
Too much insistence of paper work in government offices	23	19.2
Total	120	100.0

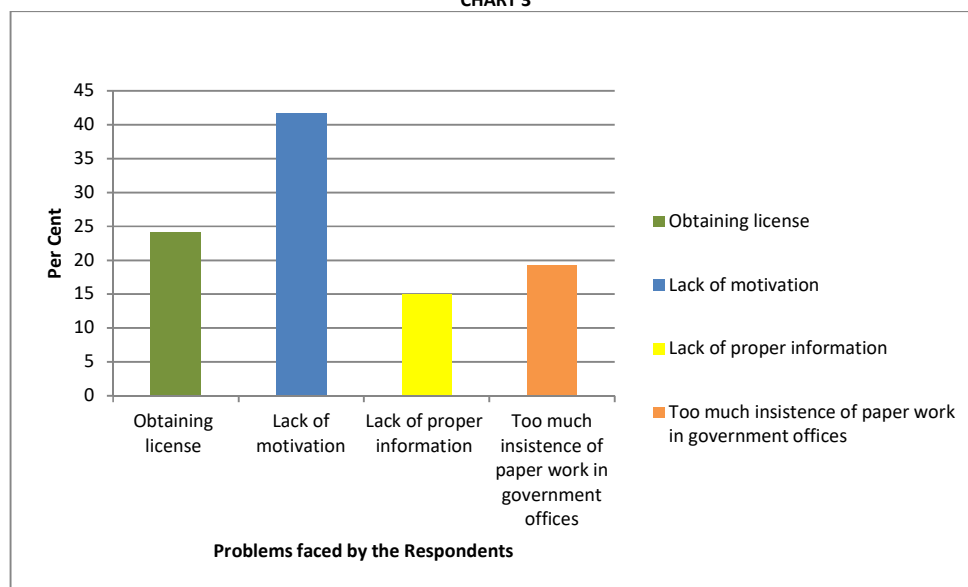
Source: Primary data

It is inferred from table 16 that, 41.7 per cent of the respondents has experienced lack of motivation, 24.2 per cent experienced problem in obtaining licensed, 19.2 per cent experienced too much insistence of paper work in government offices and 15 per cent has lacked in getting proper information.

Hence, more number of the respondents is experiencing lack of motivation.

PROBLEMS FACED BY THE RESPONDENTS

CHART 3



DESCRIPTIVE STATISTICS

Descriptive statistics is carried out for the questions specified in the questionnaire. This analysis illustrated the level of constraints faced and the problems faced in promotional and operational activities. Descriptive statistics are statistics that quantitatively describe or summarize features of a collection of information.

TABLE 4: LEVEL OF CONSTRAINS FACED ON WOMEN ENTREPRENEURS

Constraints faced	N	Minimum	Maximum	Mean	Std. Deviation
Lack of capital	120	1	5	3.90	.864
Lack of technical know-how	120	1	5	3.29	.824
Lack of confidence	120	1	5	3.27	1.159
Lack of network	120	1	5	3.18	.961
Lack of skilled workers	120	1	5	2.71	1.205
Balancing work and personal life	120	1	5	3.64	1.027

Source: Primary data

A five point rating scale ranging from 1 for very low, 2 for low, 3 for neutral, 4 for high and 5 for very high has been constructed to obtain the opinion of the respondents on their level of constraints faced. From the mean ratings primary data based upon the response of the respondents it is evident that most of them have **agreed** on the constraints faced namely, 'lack of capital' (mean 3.90), 'balancing work and personal life' (mean 3.64), 'lack of technical know-how' (mean 3.29), 'lack of confidence' (mean 3.27), 'lack of network' (mean 3.18), and 'lack of skilled workers' (mean 2.71).

Therefore, based on the neutral mean rating it has been concluded that most of the respondents have been **agreed** in facing constraints by women entrepreneurs.

TABLE 5: LEVEL OF PROBLEMS FACED BY WOMEN ENTREPRENEURS

Problems faced	N	Minimum	Maximum	Mean	Std. Deviation
Registration	120	1	5	3.69	1.002
Allotment of plot	120	1	5	3.32	.881
Technical Know-how	120	1	5	3.34	1.000
Long term finance	120	1	5	3.46	1.060
Government Red-tapism	120	1	5	3.43	1.143
Scarcity	120	1	5	3.43	.876
Transportation	120	1	5	3.36	1.098
High Prices	120	1	5	3.43	1.051
Low quality	120	1	5	3.18	1.228
Poor purchase Management	120	1	5	2.98	1.167

Source: Primary data

A five point rating scale ranging from 1 to 5 where 1 for very low, 2 for low, 3 for neutral, 4 for high and 5 for very high has been constructed to obtain the opinion of the respondents on their level of constraints faced. From the mean ratings primary data based upon the response of the respondents it is evident that most of them have been **agreed** about the various problems faced by women entrepreneurs namely, 'registration' (mean 3.69), 'long term finance' (mean 3.46), 'government red-tapism' (mean 3.43), 'scarcity' (mean 3.43), 'high prices' (mean 3.43), 'transportation' (mean 3.36), 'technical know-how' (mean 3.34), 'allotment of plot' (mean 3.32), 'low quality' (mean 3.18), and 'poor purchase management' (mean 2.98).

Therefore, based on the neutral mean rating it has been concluded that maximum number of the respondents have **agreed** with the above given problems.

ANOVA (Analysis of variance)

ANOVA has been used to examine whether there has been significant variation between respondents' 'demographic and their level of constraints and problems faced' by adding the ratings given by the respondents for the statements relating to level of constraints faced. Higher the score more is the agreeability on the statements. The mean scores have been compared with the independent variables – demographic and constrain related factors, to know the level of variance of the respondents classified under different categories.

H₀: The level of constraints faced do not vary significantly based on the selected demographic factors

The null hypothesis has been tested for each of the demographic variables separately and is presented in the table 4.1

TABLE 6: LEVEL OF CONSTRAINS FACED Vs. DEMOGRAPHIC VARIABLES

Demographic variables		Level of constrains score			Table Value	F	Sig. Sig. Sig.
		Mean	SD	No.			
Age	Up to 25 years	3.2931	.53574	29	2.68	.812	NS
	25-35 years	3.3374	.51436	41			
	35-45years	3.4145	.58972	39			
	Above 55 years	3.1364	.54680	11			
Educational Qualification	Illiterates	3.2667	.48016	5	2.68	1.201	NS
	Elementary	3.1852	.50127	18			
	Graduates	3.3194	.58526	72			
	Professional	3.4933	.45511	25			
Residential Area	Rural	3.3594	.60480	32	3.07	.132	NS
	Urban	3.3385	.49510	64			
	Semi Urban	3.2847	.61479	24			
Number of years of running business	1 – 3 years	3.3291	.58675	39	2.68	.096	NS
	3 – 6 years	3.3442	.59463	46			
	6 – 9 years	3.3725	.36576	17			
	Above 9 years	3.2778	.50488	18			
Nature of business	Manufacturing	3.3292	.49425	40	3.07	.504	NS
	Trading	3.2581	.63950	31			
	Service Oriented	3.3844	.52946	49			
Form of ownership	Sole traders	3.3022	.56868	91	3.07	.608	NS
	Partnerships	3.4321	.46972	27			
	Company	3.4167	.58926	2			
Number of employees	1 – 5	3.2747	.58201	54	2.68	1.003	NS
	5 – 10	3.3571	.56604	28			
	10 – 15	3.5175	.41535	19			
	15 and above	3.2807	.52427	19			
Monthly turnover	1,000 – 10,000	3.4333	.61464	10	2.68	.661	NS
	10,000 – 20,000	3.3030	.55972	33			
	20,000 – 30,000	3.4103	.48643	39			
	Above 30,000	3.2544	.58219	38			
Motivators in starting the enterprise	Husband	3.3391	.50096	29	3.07	2.016	NS
	Family Members	3.3920	.52637	71			
	Friends	3.1167	.64685	20			

Source: Primary data

NS – Not Significant S^{**} – Significant at 1% level S^{*} - Significant at 5% level**LEVEL OF CONSTRAINS FACED Vs. DEMOGRAPHIC VARIABLES**

As per the age is concerned, the highest mean value is found for the age ranging between 35 to 45 years (3.4145). As per the educational qualification, the highest mean score is found for professionals (3.4933). With regards to area of residence the highest mean score is 3.3594 for the respondents residing in rural areas the highest mean score 3.3725 is found for the respondents running business for 6-9 years. With regards to nature of business and form of ownership the highest mean score is 3.3844 for service oriented and 3.4321 for partnership firms respectively. The highest mean score is 3.5175 and 3.4333 is found for 10-15 employees in a firm and monthly turnover of Rs. 1000 to Rs. 10000 per month. As per the motivators in starting the enterprise, the highest mean score is found for family members (3.3920).

The ANOVA results that there is no significant difference in the level of constrains faced based on the demographic variables such as age, educational qualification, residential area, number of years of running business, nature of business, ownership, number of employees, monthly turnover and motivators in starting the enterprise.

Hence the null hypothesis is accepted in case of all the demographic variables.

Level of problems faced Vs demographic variables

H_0 : The level of problem faced on promotional and operational factors do not vary significantly based on the selected demographic factors.

The null hypothesis has been tested for each of the demographic variables separately and is presented in the table

TABLE 7: LEVEL OF PROBLEMS FACED Vs. DEMOGRAPHIC VARIABLES

Demographic variables		Level of problem scores			Table Value	F	Sig.
		Mean	SD	No.			
Age	Up to 25 years	3.3931	.47953	29	2.68	.041	NS
	25-35 years	3.3585	.64845	41			
	35-45 years	3.3513	.56095	39			
	Above 55 years	3.3364	.52014	11			
Educational Qualification	Illiterates	2.9200	.43818	5	2.68	2.021	NS
	Elementary	3.2167	.55757	18			
	Graduates	3.3806	.52879	72			
	Professional	3.5040	.65095	25			
Residential Area	Rural	3.3125	.48709	32	3.07	4.359	S*
	Urban	3.4844	.57077	64			
	Semi Urban	3.1042	.56912	24			
Number of years of running business	1 – 3 years	3.4179	.63074	39	2.68	.297	NS
	3 – 6 years	3.3109	.60561	46			
	6 – 9 years	3.4059	.36481	17			
	Above 9 years	3.3333	.48020	18			
Nature of business	Manufacturing	3.4500	.56205	40	3.07	.748	NS
	Trading	3.3387	.65405	31			
	Service Oriented	3.3061	.50679	49			
Form of ownership	Sole traders	3.3385	.55132	91	3.07	.456	NS
	Partnerships	3.4519	.62841	27			
	Company	3.2500	.21213	2			
Number of employees	1 – 5	3.2444	.60771	54	2.68	1.671	NS
	5 – 10	3.4821	.53059	28			
	10 – 15	3.5105	.60452	19			
	15 and above	3.3737	.38274	19			
Monthly turnover	1,000 – 10,000	3.5200	.70364	10	2.68	.464	NS
	10,000 – 20,000	3.3970	.57797	33			
	20,000 – 30,000	3.3564	.58839	39			
	Above 30,000	3.2974	.49891	38			
Motivators in starting the enterprise	Husband	3.4897	.61316	29	3.07	3.051	NS
	Family Members	3.3845	.53416	71			
	Friends	3.1000	.54193	20			

Source: Primary data

NS – Not Significant S** – Significant at 1% level S* - Significant at 5% level

LEVEL OF PROBLEMS FACED Vs. DEMOGRAPHIC VARIABLES

As per the age is concerned, the highest mean value is found for the age upto 25 years (3.3931). As per the educational qualification, the highest mean score is found for professionals (3.5040). With regards to area of residence the highest mean score is 3.4844 for the respondents residing in urban areas the highest mean score 3.4179 is found for the respondents running business for 1-3 years. With regards to nature of business and form of ownership the highest mean score is 3.4500 for manufacturing. With regards to ownership the highest mean score is 3.4519 for partnership business the highest mean score 3.5105 is found for 10-15 employees. With regards to monthly income the highest mean score is 3.3931 of Rs.1000- Rs.10000. as per the motivators in starting the enterprise the highest mean score is found as 3.4897 for husband.

The ANOVA results that there is no significant difference in the level of constraints faced based on the demographic variables such as age, educational qualification, number of years of running business, nature of business, ownership, number of employees, monthly turnover and motivators in starting the enterprise.

Hence, the null hypothesis is accepted in case of all the demographic variables except the residential area of the respondents.

t - Test

T-Test has been employed to examine for constraints faced by women entrepreneurs' has varied significantly among the respondents classified based on 'demographic variables' with the following null hypothesis:

H₀: There has been no significant difference in the level of constraints faced by the respondents classified based on demographic variables namely, marital status, family type and assistance requirement.

TABLE 8: LEVEL OF CONSTRAINTS FACED Vs. DEMOGRAPHIC VARIABLES

Demographic variables		Level of constraints scores			Table Value	T	Sig.
		Mean	SD	No.			
Marital Status	Married	3.3874	.51912	74	1.64	1.379	NS
	Unmarried	3.2464	.58345	46			
Family type	Single (Nuclear)	3.3184	.53397	89	1.64	.507	NS
	Joint family	3.3763	.58842	31			
Assistance requirement	Needed	3.3841	.54077	46	1.64	.800	NS
	Not needed	3.3018	.55151	74			
Total		3.3357	.55287	120			

Source: Primary data

NS – Not Significant S** – Significant at 1% level S* - Significant at 5% level

Marital Status

There is no significant variation in the respondents' level of constraints faced when they have been classified based on marital status, thereby, accepting the null hypothesis.

Family type

The t value suggests that there is no significant difference in the respondents' level of constraints faced when they are classified based on their family type. Thus, the null hypothesis has been accepted with respect to the factor 'family type'.

Assistance required

The t value suggests that there is no significant difference in the respondents' level of constraints faced when they are classified based on the assistance requirement. Thus, the null hypothesis has been accepted with respect to the factor 'assistance required'.

Hence, the null hypothesis is accepted in case of all the above demographic variables.

TABLE 9: LEVEL OF PROBLEMS FACED VS DEMOGRAPHIC VARIABLES

Demographic variables		Level of constrains scores			Table Value	T	Sig.
		Mean	SD	No.			
Marital Status	Married	3.3797	.61018	74	1.64	.422	NS
	Unmarried	3.3348	.48818	46			
Family type	Single (Nuclear)	3.3315	.58999	89	1.64	1.020	NS
	Joint family	3.4516	.48296	31			
Assistance requirement	Needed	3.4957	.50770	46	1.64	2.064	S*
	Not needed	3.2797	.58567	74			
Total		3.3788	.54411	120			

Source: Primary data

NS – Not Significant S** – Significant at 1% level/ S* - Significant at 5% level

Marital Status

There is no significant variation in the respondents' level of problems faced when they have been classified based on marital status, thereby, accepting the null hypothesis.

Family type

The t value suggests that there is no significant difference in the respondents' level of problems faced when they are classified based on their family type. Thus, the null hypothesis has been accepted with respect to the factor 'family type'.

Assistance required

The t value suggests that there is significant difference in the respondents' level of problems faced when they are classified based on the assistance requirement. Thus, the null hypothesis is rejected.

Hence the null hypothesis is accepted in case of all above demographic variables except for assistance required.

FINDINGS, SUGGESTION AND CONCLUSION**FINDINGS**

This chapter gives the summary of findings "A study on women entrepreneurs". Following are the inference derived from the analysis.

PERCENTAGE ANALYSIS

The result of the percentage analysis has been presented in the following statements. Necessitate aspect.

- 34.2% of the respondents are between 25-35 years.
- 60.0% of the respondents are graduates.
- 53.3% of the respondents reside in urban areas.
- 61.7% of the respondents are married.
- 74.2% of the respondents are from nuclear family.
- 38.3% of the respondents run business for 3-6 years.
- 40.8% of the respondents are engaged in service oriented business.
- 75.8% of the respondents are sole traders.
- 45% of the entrepreneurs are employed.
- 32.5% of the entrepreneurs make a monthly turnover of Rs. 20,000-30,000.
- 59.2% of the respondents are motivated by their family members to start the business.
- 61.7% of the respondents do not require any assistance.
- 25% of the respondents have started business for their ambition.
- 19.2% of the respondents are influenced by their knowledge in the potential market.
- 41.7% of the respondents have experienced lack of motivations.

DESCRIPTIVE STATISTICS

- Most of the respondents have been agreed with all the mentioned level of constrains faced.
- Most of the respondents have agreed the problems on promotional and operational factors.

ANOVA**Level of constrains faced Vs demographic variables.**

- There is no significant difference in the level of constrains faced by the respondents in different age groups.
- There is no significant difference in the level of constrains faced by the respondents in terms of educational qualification.
- There is no significant difference in the level of constrains faced by the respondents with regard to residential area.
- There is no significant difference in the level of constrains faced by the respondents in terms of number of years of running business.
- There is no significant difference in the level of constrains faced by the respondents with regard to nature of business.
- There is no significant difference in the level of constrains faced by the respondents in different form of ownership.
- There is no significant difference in the level of constrains faced by the respondents based on number of employees.
- There is no significant difference in the level of constrains faced by the respondents in terms of monthly turnover.
- There is no significant difference in the level of constrains faced by the respondents based on motivators in starting enterprise.

Level of problems faced Vs demographic variables.

- There is no significant difference between the problems on promotional and operational factors with age groups.
- There is no significant difference between the problems on promotional and operational factors among the respondents in terms of educational qualification.
- There is significant difference between the problems on promotional and operational factors among the respondents with regard to residential area.
- There is no significant difference between the problems on promotional and operational factors among the respondents in terms of number of years of running business.
- There is no significant difference between the problems on promotional and operational factors among the respondents with regard to nature of business.
- There is no significant difference between the problems on promotional and operational factors among the respondents in different form of ownership.
- There is no significant difference between the problems on promotional and operational factors among the respondents based on number of employees.
- There is no significant difference between the problems on promotional and operational factors among the respondents in terms of monthly turnover.
- There is no significant difference between the problems on promotional and operational factors among the respondents based on motivators in starting enterprise.

t – Test**Level of constrains faced Vs demographic variables.**

- There is no significant association in the level of constrains faced by the respondents in terms of marital status.
- There is no significant association in the level of constrains faced by the respondents based on their family type.

- There is no significant association in the level of constraints faced by the respondents based on the assistance requirement.

Level of constraints faced Vs demographic variables.

- There is no significant association between the problems on promotional and operational factors among the respondents in terms of marital status.
- There is no significant association between the problems on promotional and operational factors among the respondents based on their family type.
- There is a significant association between the problems on promotional and operational factors among the respondents based on the assistance requirement.

SUGGESTIONS

- Housewives as a potential source of entrepreneurship should be targeted by government and other agencies. Efforts should be made to locate entrepreneurial potentialities among housewives and opportunities should be provided to them.
- Financial institutions and banks should come forward to support and motivate them to start their business.
- Financial help should be provided to women entrepreneurs by government as well as non-government financial agencies as it removes their difficulty in procuring loans.
- Women entrepreneurs should be provided with special training and development programs for developing their innovative instincts.
- Skill based education can be given to young women which helps them to develop their skills.
- Women entrepreneurs should take some time to study the nature of challenges women face in business and possibly proper solutions to them before starting their business.
- Some challenges encountered by women entrepreneurs can easily be avoided if they would not mind to start their business from micro or small level and allow it to grow gradually into maturity stage.

CONCLUSION

Women entrepreneurship in India faces many challenges and requires a radical change in attitudes and mindsets of society. Therefore, programs should be designed to address changes in attitude and mindset of the people. It is important to promote entrepreneurship to improve the economic situation of the women. This can be made possible with the help of the education, as education is a powerful tool in bringing out the entrepreneurship qualities in a human being. Moreover, attempts to motivate, inspire and assist women entrepreneurs should be made at all possible levels, proper training should be given to the women by establishing training institutes that can enhance their level of work-knowledge, risk-taking abilities, enhancing their capabilities. After setting up training institutes, there should be continuous monitoring, improvement of training programs so that they can improve upon the quality of the entrepreneurs being produced in the country. Undoubtedly, the women participation rate in the field of entrepreneurship is increasing rapidly. However, efforts need to be taken at larger scale to give the position in the field of entrepreneurship that they deserve. The actions & steps that have been taken by the government sponsored development activities have benefited only strata of society and more needs to be done in this area. Effective steps need to be taken to have entrepreneurial awareness and skill development to women.

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