

**A STUDY ON CHALLENGES FACED BY THE WOMEN ENTREPRENEURS WITH A  
SPECIAL REFERENCE TO COIMBATORE CITY**

**Submitted in partial fulfillment of the requirement for the Degree of  
Master of Commerce**

**Submitted by  
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**Under the guidance of  
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COIMBATORE – 641 108.**

**MAY 2024**

**CERTIFICATE**

## **CERTIFICATE**

This is to certify that the thesis, entitled, “**A STUDY ON CHALLENGES FACED BY THE WOMEN ENTREPRENEURS WITH A SPECIAL REFERENCE TO COIMBATORE CITY**”, submitted to the Avinashilingam University, in Partial fulfillment of the requirements for the award of the Degree of Master of Commerce is a record of original research work done by me during the period **December 2023 – May 2024** of her research in the Department of Commerce at Avinashilingam Institute for Home Science and Higher Education for Women, SF-Programs, Campus – II, Coimbatore – 641 108 under my supervision and guidance and the thesis has not formed the basis for the award of any Degree / Diploma / Associate ship / Fellowship or other similar title of any candidate of any University.

**Signature of the Director**

**Signature of the Head of the Department**

**Viva-voce examination held on \_\_\_\_\_**

**Signature of the Supervisor**

**Signature of the External Examiner**

**DECLARATION**

## **DECLARATION**

I am T SRUTHI, hereby declare that the project entitled, “**A STUDY ON CHALLENGES FACED BY THE WOMEN ENTREPRENEURS WITH A SPECIAL REFERENCE TO COIMBATORE CITY**”, submitted to the Department of Commerce, Avinashilingam Institute for Home Science and Higher Education for Women, SF-Programs, Campus – II, Coimbatore – 641 108 in partial fulfillment of the requirements for the award of the Degree of Master of Commerce is a record of original and independent research work done by me during January 2024 – May 2024 under the supervision and guidance of **Mrs. K. SUGANYA DEVI, M.Com., M.Phil., PGDCA (Ph.D) Assistant Professor (Commerce)** and it has not formed the basis for the award of any Degree / Diploma / Associate ship / Fellowship or other similar title to any candidate in any University.

**Date:**

**Place: Coimbatore**

**Signature of the Candidate**

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## ACKNOWLEDGEMENT

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## **CHAPTER I**

# **CHAPTER - I**

## **INTRODUCTION**

### **1.1 INTRODUCTION**

Entrepreneurs play a key role in any economy. These are the people who have the skills and necessary initiatives to take some new ideas to market or provide a service and make the right decisions to make their ideas profitable. The educated Indian women have to go a long way to achieve equal rights and position because traditions are deeply rooted in Indian society where the sociological and psychological factors set up have been a male dominated one. Indian culture made them only subordinates and executors of the decisions made by other male members, in the basic family structure. The traditional set up is changing in the modern era. The transformation of social fabric of the Indian society, in terms of increased educational status of women and varied aspirations for better living, necessitated a change in the life style of Indian women both in urban as well as in rural areas.

In India women have been identified to be susceptible than their male counterparts. Even after 60 years of independence women face numerous barriers like lack of education, health facility, problems due to male domination, etc. Women have joined the work force in order to financially support their families and improve their standard of living but not many women have well paid and secured jobs to satisfy their requirements. Therefore, to empower women and help them to lead a self-sustained life the Government of India, State Governments and various non-governmental organizations have implemented special schemes to facilitate women to take up entrepreneurship as their career.

Entrepreneurship has been recognized as an indispensable constituent for economic development of the country which has also contributed to the empowerment of Indian women during the recent past. Women entrepreneurs have been successful in all the industries from pappad making to bio-technology. Women entrepreneurs not only create employment opportunities for themselves but for many other women in the country.

As per the Government of India, Women entrepreneurs are women who run their enterprise which is owned and controlled by them with 51 per cent financial interest and atleast 51 per cent of their employees are also women.

Over the past few years, India has record expansion in women entrepreneurship and more women are pursuing their career in this direction. At a Global level, about 126 million women have started or are running their businesses and whereas in India, there are about 8 million women have started or are running their businesses. Apart from that, women only that, round about 37% have 24% share in corporate senior management positions and in India it's 30% for the same. Not of formal enterprises owned by women around the globe whereas 10% of formal enterprises in India are being operated by women.

## **1.2 WOMEN ENTREPRENEURSHIP**

Women Entrepreneurship (WE) is the method where women put in order all the factors of production, accept risks and offer employment opportunities to others despite discrimination based on gender. Women entrepreneurs (WEs) surely can make significant contributions to the economic development of their families as well as the community.

According to MSME Annual report 2017-2018, out of 633 lakh registered enterprises, 608 lakh (95.98%) entrepreneurs were proprietors of business, of whom 79.63% were male and 20.37% female. Over the past few decades women have broken the shackles and proved their capability and competency in the business world. Nevertheless, still only a meagre number of women entrepreneurs are seen in India.

Women entrepreneurs frequently face multidimensional challenges that are social, financial and personal and problems in marketing, getting raw materials, and managing human resource and technology, while starting and developing their businesses. Today, the functions of women are not restricted to the traditional role of a mother or a housewife. A woman has to play multiple roles, besides playing the role of housewife/mother/daughter, she has to play different roles in community in the social settings simultaneously.

Thus, the success of women entrepreneurs depends on how effectively they manage the work, family commitments, risk taking abilities and manage the internal and external challenges. Thus,

an earnest effort has been made in this research work to identify the major challenges faced by women entrepreneurs in Coimbatore district and to offer suitable suggestions to overcome them.

The challenges and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job creators. They are flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation.

Women Entrepreneur has been recognized during the last decade as an important untapped source of economic growth. Women Entrepreneurs create new jobs for themselves and others and by being different also provide society with different solutions to management, organization and business problems as well as to the exploitation of Women Entrepreneurial opportunities. However, they still represent a minority of all Women Entrepreneurs. Thus there exists a market failure discriminating against Women possibility to become Women Entrepreneurs and their possibility to become successful Women Entrepreneurs. This market failure needs to be addressed by policy makers so that the economic potential of this group can be fully utilized. While without a doubt the economic impact of women is substantial, we still lack a reliable picture describing in detail that specific impact.

### **1.3 Reasons for increase of Women Entrepreneurs in India:**

- Better way in to education
- Increasing social acceptance of Women Entrepreneurship
- Better communications, especially in technology
- Better way in to finance
- Rise of role models
- On the whole changing insight of Entrepreneurship.

### **Definition of Entrepreneurship**

De. (1981) concluded that entrepreneurship is a package of personality characteristics of entrepreneurs. The characteristics conventionally associated with entrepreneurship – leadership, innovativeness, risk taking and so on – are so associated precisely because, in a profitable farming culture, they are essential features of effective farm business.

## **Definition of Women Entrepreneur:**

Government of India (GOI 2006) defined women entrepreneur as “an enterprise owned and controlled by a women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women.” However, this definition is subject to criticism mainly on the condition of employing more than 50 per cent women workers in the enterprises owned and run by the women.

According to Kamala Singh, " A women entrepreneur is a confident, innovative and creative woman capable of achieving economic independence individually or in collaboration generates employment opportunities for others through initiating establishing and running an enterprise by keeping pace with her personal, family and social life.

## **1.4 Major constraints faced by Women Entrepreneurs in India Lack of Self-assurance:**

In general, women lack self-assurance in their strength and competence. The family members and the society are unwilling to stand beside their entrepreneurial growth. To a certain level, this situation is changing among Indian women and yet to face a marvelous change to increase the rate of growth in entrepreneurship.

### **1. Socio-cultural barriers**

Women's family and personal obligations are sometimes a great difficulty for succeeding in business career. Only few women are clever to manage both home and business professionally, devoting enough time to perform all their tasks in priority.

### **2. Motivational factors**

Self-motivation can be realized through a mind set for a successful business, attitude to take up risk and behavior towards the business society by shouldering the social responsibility. Other factors are family maintain, Government policies, financial assistance from public and private institutions and also the surroundings suitable for women to establish business units.

### **3. Awareness about the financial support**

Various institutions in the financial area extend their most support in the form of incentives, loans, schemes etc. Even then every women entrepreneur may not be aware of all the support provided by the institutions. So the sincere efforts taken towards women entrepreneurs may not reach the entrepreneurs in rural and backward areas.

### **4. Knowledge in Business Administration**

Women must be knowledgeable and educated all the time to acquire the skills and information in all the functional areas of business management. This can facilitate women to excel in decision making process and develop a high-quality business network.

### **5. Family Ties**

In India, it is mainly a women's job to look after the children and other members of the family. Man plays a lesser role only. In case of married women, she has to strike a fine balance between her business and family. Her total attachment in family leaves little or no energy and time to dedicate for business.

### **Problem of Finance**

Finance is regarded as "life-blood" for any enterprise, be it big or small. However, women entrepreneurs suffer from lack of finance on two counts. Firstly, women do not generally have property on their names to use them as collateral for obtaining funds from external sources. Thus, their access to the outside sources of funds is restricted.

Research has shown that women face a number of difficulties in establishing and maintaining business and to suggest some remedial measures, which will help set matters right and thereby accelerate the process of the creation and promotion of women.

## **1.5 WOMEN ENTREPRENEUR AN OVERVIEW:**

### **1.5.1 A survey shows the following reasons for women to become the entrepreneur**

- Due to high education, they are entering into entrepreneurial activities
- Family background of having business
- Lack of job opportunity
- A lot of opportunities in a market
- A lot of opportunities in a market

### **1.5.2 Growth of women entrepreneur in India**

a) Total number of self-employed women were engaged in an organized sector like handicraft, Agriculture, Handloom, Cottage base industry.

b) Though women are entering into business activities they constitute 47.7% of the total population but women workforce constitute only 28% of the female population.

c) 1988-89 survey shows there was 153000 women entrepreneur which are 9% of a total of 1.7 million in India. Thus 1980 onwards India has shown positive growth among women entrepreneurship during 95-96 there were 300000 women entrepreneurs in India.

### **In India women, entrepreneurs are classified as follows :**

1. Women who take up a business enterprise who face financial difficulties.
2. Women with adequate education & professional qualification get engaged in the Business.
3. Middle-class women who have an education but lack training.

## **1.6 Government of India has made certain efforts through industrial policies:**

### **1)Small Industries Development Organization (SIDO)**

The office of the Development Commissioner of Small Scale Industries [DC (SSI)] is commonly known as the small Industries Development Organization (SIDO). This nodal organization working under the Ministry of Small Scale and Agro and Rural Industries,

Government of India, helps in laying down the policies of the Central government and plays a constructive role in strengthening the small scale sector. SIDO is engaged in evolving and implementing various programmes of training and management consultancy, economic investigation and survey, development of different types of small scale industries and development of backward areas. Moreover, the main functions of SIDO are;

- i) Coordination,
- ii) Industrial development
- iii) Extension

## **2)Rashtriya Mahila Kosh**

In 1993, Rashtriya Mahila Kosh turned into installation to furnish micro credit to pore women at affordable quotes of interest with very low transaction expenses and simple methods. The main objective of the research was to establish the challenges faced by women entrepreneurs that restrained their growth the research findings. International Journal of Development and Sustainability Eighty percent of women entrepreneurs faced financial difficulties, 78% competition, 74% work - family balance conflicts and 70% networking problems. Other challenges cited were education and skills (62%), risk taking 55%, traditional roles (40%), technology 38% and access to markets 28%.

## **3)7-5 Year plan**

This plan has included a special provision for the development of women.1991 industrial policy highlights a special training Programme to develop women entrepreneur. The objective of these plans was to increase the number of women in the field of small industry & to create self-employment.

## **4)Mahila Vikas Nidhi**

SIDBI has evolved this fund for the entrepreneurial development of women mainly in rural regions. Under Mahila Vikas Nidhi presents loan to women are given to start their task within the subject like spinning, weaving, knitting, embroidery products, block printing, handlooms handicrafts, bamboo merchandise etc.

## **5)8-5 Years plan**

This plan gave importance to the development of the SSI sector. Before the implementation of this plan, the percentage of women entrepreneur was 9 % & was targeted to 20% In 1996 the Department of SSI under the ministry of industry had taken initiative to train lakh women entrepreneurs.

## **1.7 Importance of Women Entrepreneurship in India**

Women in the present day have been recognized as an indivisible part of the global struggle for a stable economy. Same is the case in India where women have recently become the symbol of change.

Reasons that motivate women's entry in commerce vary but despite all of their variations in socioeconomic backgrounds, they have proved their worth time and again. They have taken risks in businesses and managed to make them pay off. Over and over, Indian women have competed with men and proven to be equal in every race, including entrepreneurship.

## **1.8 Role of Women Entrepreneurs in India**

Indian Government defines woman owned business as an entity where a woman or a group of women owns at least "51% of the capital" and give 51% of generated employment to women. Women are 48% of Indian population but their participation is still below par as only 34% of Indian women are engaged in financial and economic activities, many of which are unpaid or underpaid workers. With gender-bias problems in some regions of India, women have also become victims of unemployment. This bias has proven to be advantageous to certain extent as women have taken up entrepreneurship to fill the void and prove their critics wrong.

## **1.9 Opportunities to Indian Women Entrepreneurs**

Educated, gifted, and qualified females can enter virtually any business. Successful women have been representing and still continue to represent brands like Times of India, PepsiCo, ICICI, TAFE, HP, HSBC and J.P Morgan along with other names. The list in the lines to come puts forward few sectors where women entrepreneurs of India can excel as senior managers and owners.

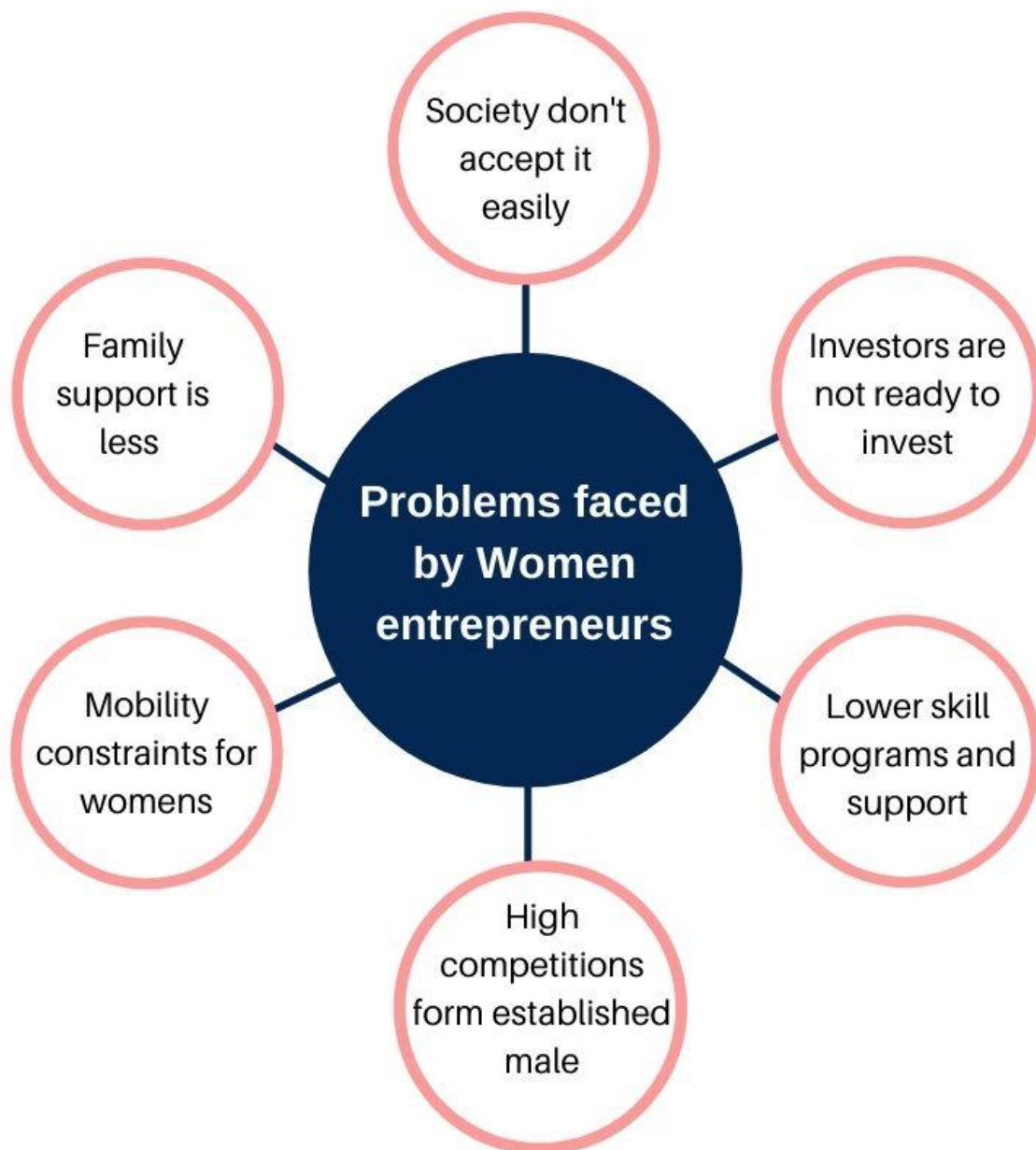
- Eco-friendly/ Bio-friendly sectors
- IT sector
- Event Management
- Lifestyle sector
- Beauty and cosmetic
- Healthcare
- Travel and tourism sector
- Food, food processing and beverages
- Telecommunications
- Financing
- Plastic manufacturing
- Local and international trading
- Property and estate

### **1.10 Significance of Women in India's Entrepreneurial Sector**

Indian women have been at the receiving end of criticism but much to the dismay of their skeptics, they have mostly appeared triumphant as the dust of criticism settled. The industry has much to gain and literally nothing to lose with women in business. The merits are innumerable.

- Indian industry's think-tank gets bigger.
- New opportunities are created.
- More employment opportunities are generated.
- Per-capita income increases.
- Indians enjoy better standard of living.
- Education and awareness becomes common.
- Future becomes brighter for the next generation.
- Women gain a better understanding of managing family and business concurrently.
- Indian women achieve a sense of self-realization and self-fulfillment.
- Women gain better ability to take risks and business decisions.
- Women become more confident.

# Why Women are less in Business?



## **1.11 Barriers to Indian Women Entrepreneurs of India**

But like mentioned before, countless hurdles have been laid for Indian women over the years. Surpassing all of these hurdles successfully is still a challenge. These are some of the problems women face after starting their business:

- Family problems
- Management of Finance
- Managing manpower
- Professional disrespect

The key reason of women being blocked from business is that they are women. Male prejudice is still prevalent in India. Male is still considered the dominant gender and sole bread provider. The view that Indian women lack self-confidence, willpower, mental composure and entrepreneurial attitude has made devastating effects on India. This view has kept the women from becoming leaders and has also instilled fear in women. This age-old prejudice has also convinced a portion of women that they are unable to take risks; that they are unable to access technology, deal effectively with workers and that the best job for them is to raise a family. However, India is full of examples new and old that a woman can be an entrepreneur and a successful one at that. Compared to men, fewer female businesses fail because of poor financial management once their business gets a kick start.

## **1.12 Solutions to Barriers**

The problems women face pose a challenge for government and the authorities to tackle, but with the right approach and some time, they can be solved. Every Indian must understand the importance of women entrepreneurship. On top of all, women need motivation and any discouragement must be dealt with. Following are some measures that can be taken to make women empowered so that they can continue their business activities as confidently as Indian men.

- Creating better education opportunities.
- Making provisions for personality development and training.
- Improving communication skills.

- Institutions where women can learn entrepreneurial skills and risk-taking abilities.
- Measures to change the attitude of society concerning women and women entrepreneurs in India.
- Attempts from nongovernmental bodies like agencies, trusts, welfare societies and NGOs.
- More women's associations for better financing and capital management.
- Providing nationwide platform for women like forums to discuss prevalent issues and solutions to deal with such shortcomings.

### **1.13 Policies and Schemes for Women Entrepreneurs in India**

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

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

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

### **1.14 Some of the special schemes for women entrepreneurs implemented by the government bodies and allied institutions are provided below:**

- Schemes of Ministry of MSME
  - o Trade related entrepreneurship assistance and development (TREAD) scheme for women.
  - o Mahila Coir Yojana
- Schemes of Ministry of Women and Child Development
  - o Support to Training and Employment Programme for Women (STEP)
  - o Swayam Siddha
- Schemes started by various states for women development are as under:
- Schemes of Kerala State Women's Development Corporation
  - o Self-employment loan programmes
  - o Educational loan schemes
  - o Single women benefit schemes
  - o Job oriented training programmes
  - o Marketing support for women entrepreneurs
- Kerala Government's Women Industries Programme
- Delhi Government's Stree Shakti Project
- Schemes of Delhi Commission for Women (Related to Skill development and training)
- Incentives to Women Entrepreneurs Scheme, 2008, Government of Goa
- Magalir Urimai Scheme, Puducherry Government
- Financing Schemes by Banks/ Financial Institution's.

## **1.15 FACTORS AFFECTING WOMEN ENTREPRENEURSHIP**

### **Education and training:**

A person's level of education and training can play a big role in their ability to start and run their own business. This includes things like having a degree in business, technical or engineering, or other relevant fields. It also includes any certifications or licenses that may be required for the job.

### **Experience:**

Having experience working in a business setting can also help a person develop the skills they need to succeed as an entrepreneur. This includes things like having worked in sales, management, or other roles that give you first-hand knowledge of how businesses operate.

### **Networking:**

A strong network of friends, family members, and other professionals can help a person get started in business. Building relationships and finding ways to collaborate is important for any new venture, so networking can be crucial for women as well as men looking to start their own businesses.

### **Passion:**

Having a strong passion for what you do is key if you want to succeed as an entrepreneur. If you're passionate about your product or service, customers will likely feel the same way and be more likely to buy into your vision.

### **Commitment:**

It takes commitment to succeed as an entrepreneur – both physically and mentally – so having the right mind-set is important. Being able to stay focused on your goals regardless of obstacles is necessary if you want your business to succeed.

## **1.16 THERE ARE FOUR MOTIVATING FACTORS WHICH INFLUENCE A WOMAN ENTREPRENEUR:**

### **Recognition:**

A woman entrepreneur is motivated by recognition in respect of admiration, regard, esteem and celebrity. It is communication tools that reinforces and rewards the most important outcomes entrepreneurs create for the business.

### **Influence:**

It is the capacity or power of a person to be a compelling force on or produce effects on the actions, behavior, opinions, etc., of others.

### **Internal:**

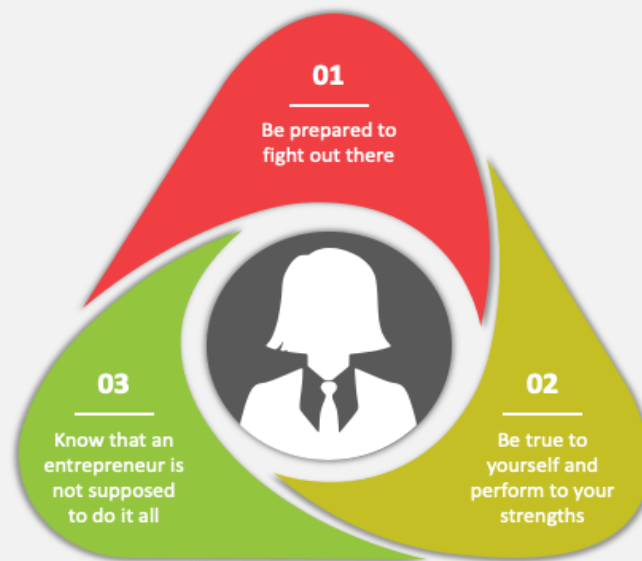
It is the main factor which motivates businesswomen. It is the internal factors which are very much important for the motivation. It includes creativity, respect, and happiness of other people.

### **Profit:**

It is not the true motivation which influences an entrepreneur. Welfare of the employees, payment of tax to the government, is indirectly improving the living conditions of the entrepreneur. Thus, the real motivation for Apple to create and sell popular products like ipod, iPhone and ipad is probably not money, but the interest.

# WOMEN ENTREPRENEURS

Lessons from Women Entrepreneurs



Source-divyamodi.com

## India's most successful female entrepreneurs

- The new generation women across the world have overcome all negative notions and have proved themselves beyond doubt in all spheres of life including the most intricate and cumbersome world of entrepreneurship.
- India too has its own pool of such bold and fearless women who have made a mark for themselves both within the country as well as overseas. Their relentless zeal, incessant quench for success and willingness to walk the extra mile have broken all myths about their inborn limitations that were supposed to be major roadblocks on their success expressways.
- Let's meet some of such Indian women who can be easily termed as role models for every Indian- both males and females:

## 1. Indra Nooyi



- Current position: CFO, Pepsico
- Indra Nooyi,56, is the current chairman and CFO of the second largest food and beverage business, PepsiCo.
- Born in Chennai, Indra did her Bachelor's in Science from Madras Christian College in 1974 and a Post Graduate Diploma in Management (MBA) from Indian Institute of Management, Calcutta in 1976.
- Beginning her career in India, Nooyi held product manager positions at Johnson & Johnson and textile firm Mettur Beardsell. Nooyi joined PepsiCo in 1994 and was named president and CFO in 2001.
- She has been conferred with prestigious Padma Bhushan for her business achievements and being an inspiration to India's corporate leadership.

## 2. Naina Lal Kidwai



- Current position: Group General Manager & Country Head – HSBC,India
- Naina Lal Kidwai,55, is presently the Group General Manager and Country Head of HSBC India.
- Naina has a Bachelor's degree in Economics from Delhi university and an MBA from Harvard Business school. In fact, Kidwai was the first Indian woman to graduate from Harvard Business School.
- She started her career with ANZ Grindlays . Presently, she is also serving as a nonexecutive director on the board of Nestle SA. Kidwai is also global advisor at Harvard Business school.
- Indian government conferred Padma Shri award on Naina for her contributions in the field of Trade and Industry.

### 3. Kiran Mazumdar Shaw



- Current position: CMD, Biocon
- Kiran, 59, is the founder Chairman and Managing Director (CMD) of Biocon Limited.
- Born in Bangalore, Shaw completed her Bachelors in Zoology from Mount Carmel College, Bangalore University. She later did her post-graduation in Malting and Brewing from Ballarat College, Melbourne University.
- She worked as a trainee brewer in Carlton and United Breweries, Melbourne and as a trainee maltster at Barrett Brothers and Burston, Australia.
- She started Biocon in 1978 and spearheaded its evolution from an industrial enzymes manufacturing company to a fully integrated bio-pharmaceutical company.
- Today Biocon under Shaw's leadership has established itself as a leading player in biomedicine research with a focus on diabetes and oncology.
- Kiran is also a member of the board of governors of the prestigious Indian School of Business and Indian Institute of Technology Hyderabad. Kiran received the prestigious Padma Shri (1989) and the Padma Bhushan (2005) from the government of India.

## **1.17 STATEMENT OF PROBLEM**

Women, who try to enter the field of industry in either administrative or entrepreneurial role, are generally exposed to various constraints. This, not only limits the scope of their contribution to the industrialization process, but also hinders the productive utilization of an available human resource, that is in short supply in our country.

Women as a group, face many supplementary hurdles when compared with their male counterparts. It is to be remembered that the very concept of entrepreneurship will cease to exist unless there is the element of effort. So women will have to brave the odds and succeed.

## **1.18 OBJECTIVE OF THE STUDY**

- To analyze the demographic profile of the women entrepreneurs.
- To know the major factors affecting the development of women entrepreneurs.
- To identify how women entrepreneurs overcome their challenges and issues.
- To know the level of awareness among women entrepreneurs about the special schemes.
- To examine the factors influence the women entrepreneurs to start the business.

## **1.19 SCOPE OF THE STUDY:**

The study covers the socio-economic impact of women entrepreneurs in Coimbatore city. Women are the pillars of society and when women are empowered, the whole world is empowered Ministry of MSME is empowering women entrepreneurs through its different schemes helping women spark their talent and build their own identity's economic factors are lifestyle components and measurement of both financial viability and social standing. It directly influences social privilege and level of financial dependence of the women entrepreneurs.

## **1.20 LIMITATIONS OF THE STUDY**

- This study is restricted to Coimbatore city only due to cost and time constraints.
- The researcher has selected only 100 samples for their research, such small quantity of respondents cannot represent the characteristics of women entrepreneurs as a whole in Coimbatore city.
- Time of study limit was only 6 months.

## **1.21 CHAPTER SCHEME:**

### **Chapter 1**

The first chapter deal with the Introduction, Statement of the problem, Scope of the study, Objectives of the study and Limitations of the study.

### **Chapter 2**

The second chapter summarizes the review of literature.

### **Chapter 3**

The third chapter deals with the Research methodology adopted in the present research study, tools and techniques used to analyze the collected data.

### **Chapter 4**

The fourth chapter provides the results and discussion through analysis and interpretation of collected data.

### **Chapter 5**

The fifth chapter describes the findings, suggestions and conclusions.

## **CHAPTER II**

## CHAPTER - II

### REVIEW OF LITERATURE

#### 2.1 INTRODUCTION

The literature has been reviewed from the reputed journals of both National and International journals pertaining to women entrepreneurs and their challenges. The literature has been received from websites.

#### 2.2 REVIEW OF LITERATURE

**Gandhi (1985)** said that in both the industrially advanced and less developed countries women are bounded with cumulative inequalities as a result of socio- cultural and economic discriminating practices.

**Kirmandevedra (1985)** reported that Indian women have travelled with the times for centuries and have proved to the world that the hand that rocks the cradle can rule the world.

**Bennet (1993)** found that even though women in rural areas work long hours in and outside the household, e.g. in fuel and fodder collection, fetching water and taking care of animals, their work is often neglected and made invisible in official statistics as it is not paid -wage labour.

**Watson (2003)** in his study reveals that the failure rate of women entrepreneurs are greater than that of men entrepreneurs. As per the banks view women are less reliable compared to men. Hence, the banks are unwilling to offer loans to women entrepreneurs.

**Winn J (2004)** identify that inadequate capital and family support are two major obstacles for women entrepreneurs while starting up business ventures.

**Botha et al. (2006)** identify that three major barriers faced by women as entrepreneurs are lack of self-assurance and financial support and negative socio-cultural outlook make them inactive reject new and innovative ideas to develop their business.

**According to Maas and Herrington (2007)**, the most important factors preventing women from becoming entrepreneurs are: give up quickly, not willing to make sacrifices, expecting quick and easy jobs, less exposure in different fields of business, not willing to take risks, not having any assets for loan security, no support for training, less knowledge in financial

management, lack of knowledge in terminologies of banks, lack of confidence, not able to find appropriate location and lack of motivation.

**Singh and Belwal (2008)** identify that heavy tax rates, corrupt officers and slow official procedure act as additional barriers to meet uncertainty in business for women entrepreneurs.

**Jyothi and Prasad (2009)** found a striking difference in the educational background of women entrepreneurs in general and those belonging to rural India. Social factors like caste, community and religion were found to strongly influence the growth of entrepreneurship. The findings reveal that the system of joint family was on decline and that there was no significant relation between occupational background and entrepreneurial character of the women. A majority of them misperceived training as a pre-requisite for getting finance. The main reason, which urged them to take up business activities, were unemployment and inadequate educational qualification.

**Anne & Eileen, (2010)** found that there is a strong gender effect on some motivational factors, but that gender itself needs to be examined along with other social factors in order to understand differences in motivations. In particular, marital statuses, being a parent and/or age, as well as their interaction with gender, are useful in explaining differences in pathways into entrepreneurship for men and women.

**Halkias et al. (2011)** in their study point out the discouraging attitude of financial institutions towards women entrepreneurs while they apply for loan to private sector banks, assuming that females do not possess personal assets to offer as security.

**Singh and Raghuvanshi (2012)** in their study have identified that women entrepreneurs get very little support from their family and community, which discourages them from achieving success.

**Sucheta & Usha (2015)** defined Entrepreneurship is a worldwide concept and its contribution is on the economic development. The success of the enterprises is defined by the entrepreneurial competencies. The women entrepreneurs are also be the part of the economic development but they suffer with the problem of work–life balance. The role conflict arises when the women perform their family responsibilities in parallel with potential roles. These problems can be resolved only by balancing work and personal life. In order to be flexible with the work and family life, women are willing to go for start-ups.

**Syed Abdul Hammed (2015)** in his study reveals that delay in obtaining working capital from banks take a toll on women entrepreneur performance.

**Norhalimah Idris and Joyce Tan (2017)** ascertained that inadequate funding in terms of startup capital and ample cash flows during the business operation is a major barrier for women entrepreneurs.

**Sonu Garg and Dr. Paril Agarwal (2017)** in their study observed that women entrepreneurs face social constraints followed by the financial barriers. In addition, market and skill related barriers make it more difficult for them to begin their business.

**Agarwal & Lenka, (2018)** stated that the six female entrepreneurs that participated in this research have to some extent experienced a lack of finance as an obstacle during their entrepreneurial journey. Important to note is that the females emphasize this challenge differently, as some highlight it greatly, while some mention it briefly. However, lack of finance and access to capital is mentioned both in the existing literature as well as from the participating females to such a large extent that it can be assumed as a challenge for female entrepreneurs in India.

**Masuda and Chowdhury, (2018)** done an examination in Bangladesh, governmental and non-governmental development for women entrepreneurship ought to be actuated so as to expand the commitment of women towards the national economy. She likewise properly distinguished the serious problem of women entrepreneurship which incorporated the absence of credit offices, skill training, market openings, troubles in procurement of crude materials and transportation. She additionally called attention to that some middlemen made problems by offering low costs. The review of literature on women entrepreneurship uncovers that the phenomenon of entrepreneurial exercises has pulled in the intrigue and research consideration of a wide scope of management disciplines. Entrepreneurship is a generally new field of research, not more than 20-25 years old. The majority of the investigations have concentrated upon the male entrepreneurs as correlation with women entrepreneurs. Amid the most recent decade, it has increased broad enthusiasm past the standard regions of management thinks about.

**Prasad and Rao (2018)** Financial foundation of women entrepreneurship-A contextual analysis of Andhra Pradesh' finding the accompanying reality: (1) First era entrepreneurs are less successful (2) Units set up by the entrepreneurs before marriage are less successful (3) Units

advanced by entrepreneurs after marriage and having grown up kids are progressing nicely (4) Units advanced by in fact taught are increasingly successful and non-specialized however instructed are likewise successful (5) Electronic, brick making and other specialized/mechanical units are not so much successful (6) Fabrics, home products and other associated units are successful (7) ask for the status and involvement in a similar line are two essential factors for the success of the unit.(8) loan, premium sponsorships and marketing offices offered by the organizations are lacking.

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

**Sivalognatham, (2018)** led an investigation on problems of women entrepreneurs in Chennai uncovered that among the socio-individual problems, 70% confronted absence of family and network support and 60% had managerial experience. Production problem as accessibility of land, plots and premises was looked by 70% respondents. Absence of knowledge about marketing the product was the serious problem looked by 76% of the respondents. 74% confronted budgetary problems with respect to loan and sponsorship while insufficient government help was accounted for as problem by 70% respondents. An examination expresses that problems looked by women entrepreneurs in India are inequality, family foundation, low wages, insufficient training, government strategies, misuse by middlemen, problem of account, shortage of crude materials, solid challenge, mind-boggling expense of production, low portability, social attitudes, low capacity to manage chance, absence of education, low requirement for achievement, venture

related problems, family ties, lack of intensity, deficient framework offices and financial limitations .

**Rajani, (2018)** directed an examination on "Management Training Needs of Women Entrepreneurs " looks at the nature of smaller scale venture management by women in socio-social milieu and to extend the management training needs of women entrepreneurs. Information was gathered from the example of 100 women entrepreneurs. The investigation presumed that training needs are recognized in the territory of certainty building, ability associations and capital. It is discovered that the most regular boundaries looked by women entrepreneurs were absence of hard to get assistance from the money related foundation, acquiring trade license, tax certificate, and so forth. Different obstructions are nonappearance of legitimate women business network to raise the issue to the policy creators of the nation and nonattendance of business training foundation to show them how to begin the business.

**Arshad (2020)** found that females in the Middle East lack support from both the family as well as from the society - something that has proven to have a major impact on female's opportunities to get a job and be a part of the current labour force. From an early age, clear gender roles are implemented where the parents make it clear that the female's main role is to stay at home and take care of the family. At some occasions, the female has even required permission from her father or her husband in order to leave the home, be able to travel or to apply for a bank loan or a job - which means that her freedom is limited and that she has difficulties going against what the family does not accept.

## **CHAPTER III**

## **CHAPTER - III**

### **RESEARCH GAP**

With the strong support and encouragement of Tamil Nadu government, every woman in Coimbatore District has started establishing business on their own capital but around ninety percent of the businesses recently started are unsuccessful due to lack of Technical education, support and training and want of sufficient loan facilities. As a result, their ambition of starting new or continuing existing business cannot be fulfilled. Hence, there is a need to focus on the problems faced by women entrepreneurs in the study area. In the context, this research will play a essential role in filling up gap in the field of research on problems at the time of starting or during the operation of existing business by women entrepreneurs in Coimbatore District of Tamil Nadu.

### **RESEARCH METHODOLOGY**

A research methodology describes the techniques and procedures used to identify and analyze information regarding a specific research topic. It is a process by which researchers design this study so that it can achieve their objectives using the selected research instruments. It includes all the important aspects of research, including research design, data collection methods, data analysis methods, and the overall framework within which the research is conducted.

#### **3.1 TOPIC OF THE STUDY**

A study on challenges faced by the women entrepreneur with a special reference to Coimbatore city.

#### **3.2 RESEARCH DESIGN**

A research design is an arrangement of conditions and a collection of data in a manner that aims to combine relevance to the research purpose with economy in procedure. It is arrangement of conditions for collection and analysis of the data regarding the study. In this study Descriptive Research Design was used. It is describing the perception of each individual or narrating factor on brand preference. The major purpose of descriptive research is description of the state of affairs as it exists at present.

#### **3.3 SAMPLING PROCEDURE**

The next step in the research study after collecting data is the sampling process. When a decision is made to use the sample, a number of factors must be taken into consideration.

### **3.4 DATA COLLECTION METHODS**

Data collection is a process of gathering information from all the relevant sources to find a solution to the research problem. It helps to evaluate the outcome of the problem. The data collection methods allow a person to conclude an answer to the relevant question. The main sources of the data collections methods are “Data”. Data can be classified into two types, namely primary data and secondary data.

#### **3.4.1 Primary data:**

Primary data is the first handed information which the researcher gets from the population. Primary data which are collected as a fresh and for the first time and thus happen to be original in character. The primary data collection of the study was collected through a structured questionnaire which was made with the help of Google forms. The data were collected using questionnaires online which can be filled by the selected respondents conveniently. Women entrepreneurs who were facing the problem were asked to complete a questionnaire and this was used for further analysis.

#### **3.4.2 Secondary Data:**

Secondary data is data collected by someone other than the actual user. The data has been obtained from past records, magazines, published data, journals, websites, etc.

### **3.5 SAMPLE SIZE**

One set of questionnaires was prepared for the study. The research conducted by the respondents indicated that women entrepreneurs were experiencing difficulties. The sample technique used for the research project is done by probability convenience. The data collection size was 100 respondents collected through online with the help of Google forms.

### **3.6 AREA OF THE STUDY**

The area of the study focuses on women entrepreneurs. The data were collected from the Coimbatore city.

### **3.7 TOOLS OF DATA COLLECTION**

The study adopted questionnaire method for data collection. The questionnaire consists are follows.

- The study adopted questionnaire method for data collection describes about personal profile of the respondents.

- The study adopted a questionnaire method for data collection, which describes the income and how long you have run your business.
- The study used a questionnaire method to collect data, which describes the business challenges and investment.
- The study used a questionnaire method to collect data, which describes government schemes and business areas.
- The study used a questionnaire method to collect data, it describes the process of giving up of business at one point and balancing both domestic and professional life.

### **3.8 TOOLS USED FOR ANALYSIS**

The tool used for collecting the primary data was percentage analysis. The questionnaire was used to collect the bulk of data.

#### **3.8.1 PERCENTAGE ANALYSIS**

Percentage refers to a special kind of ratio. Percentage analysis test is done to find out the percentage of the response of the respondents. The way of getting response from the respondents through questionnaire is the most preferred technique.

**Formula for percentage analysis:**

$$\text{No. of respondent's percentage (\%)} = \frac{\text{No.of respondents}}{\text{Total no.of respondents}} \times 100$$

#### **3.8.2 CHI-SQUARE**

A chi-square test is a statistical test used to compare observed results with expected results. The purpose of this test is to determine if a difference between observed data and expected data is due to chance, or if it is due to a relationship between the variables.

**Formula for Chi-square:**

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

Where,

**O** stands for Observed Frequency.

**E** stands for Expected Frequency.

**After finding the value of chi square the table value is to be calculated.**

Table value = (R-1) (C-1).

Where,

**R** stands for Numbers of Rows.

**C** stands for Number of column.

**3.9 PERIOD OF STUDY**

The period of study was from December to May (2023 - 2024).

## **CHAPTER IV**

## CHAPTER - IV

### ANALYSIS AND INTREPRETATION

#### INTRODUCTION:

The analysis and interpretation of study are done with the help of data collected through the structured questionnaire. The tools used for analysis are Simple percentage analysis, Chi-square test.

#### 4.1 PERCENTAGE ANALYSIS:

##### 4.1.1 ANALYSIS OF THE AGE:

Age	No. of respondents	Percentage
15 - 29 Years	67	67
30 - 44 Years	23	23
45 - 59 Years	7	7
60 Above	3	3
<b>Total</b>	<b>100</b>	<b>100</b>

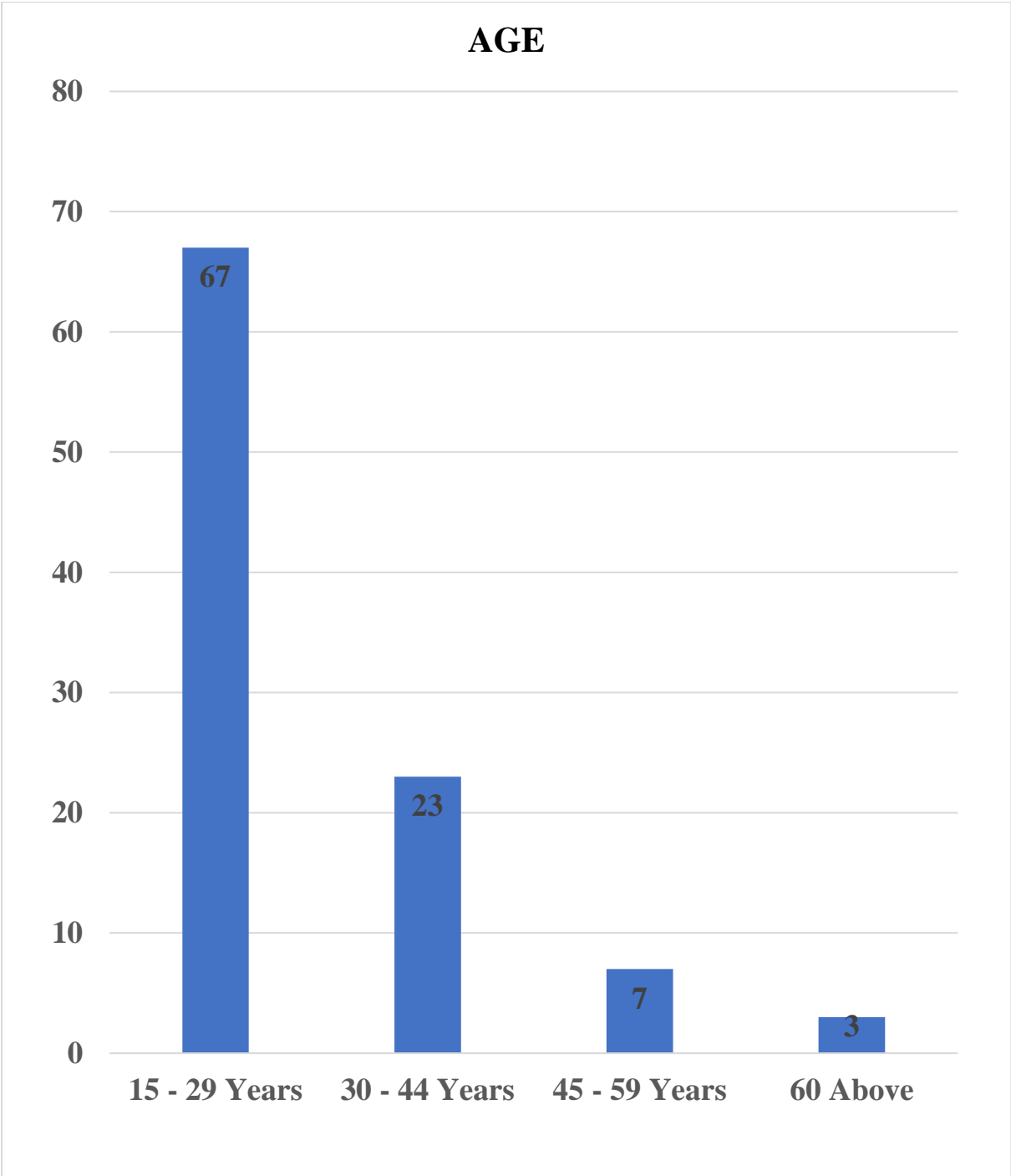
**Source: Primary Data**

#### INTERPRETATION:

Table reveals the classification of respondents based on their age, within the sample size of 100, 67% of the respondents are belongs to the age group of 15 - 29 years. Next 23% of the respondents are belongs to the age group of 30 – 44 years .7% of the respondents are belongs to the age group of 45 – 59 years and 3% of the respondents are belongs to the age group of 60 above.

**Majority 67% of the respondents are belongs to the age group of 15 – 29 years.**

**4.1.1 CHART SHOWING AGE GROUP OF THE RESPONDENTS:**



#### 4.1.2 ANALYSIS OF QUALIFICATION:

<b>Qualification</b>	<b>No. of respondents</b>	<b>Percentage</b>
<b>Uneducated</b>	12	12
<b>SSLC</b>	6	6
<b>HSC</b>	10	10
<b>Graduated</b>	72	72
<b>Total</b>	<b>100</b>	<b>100</b>

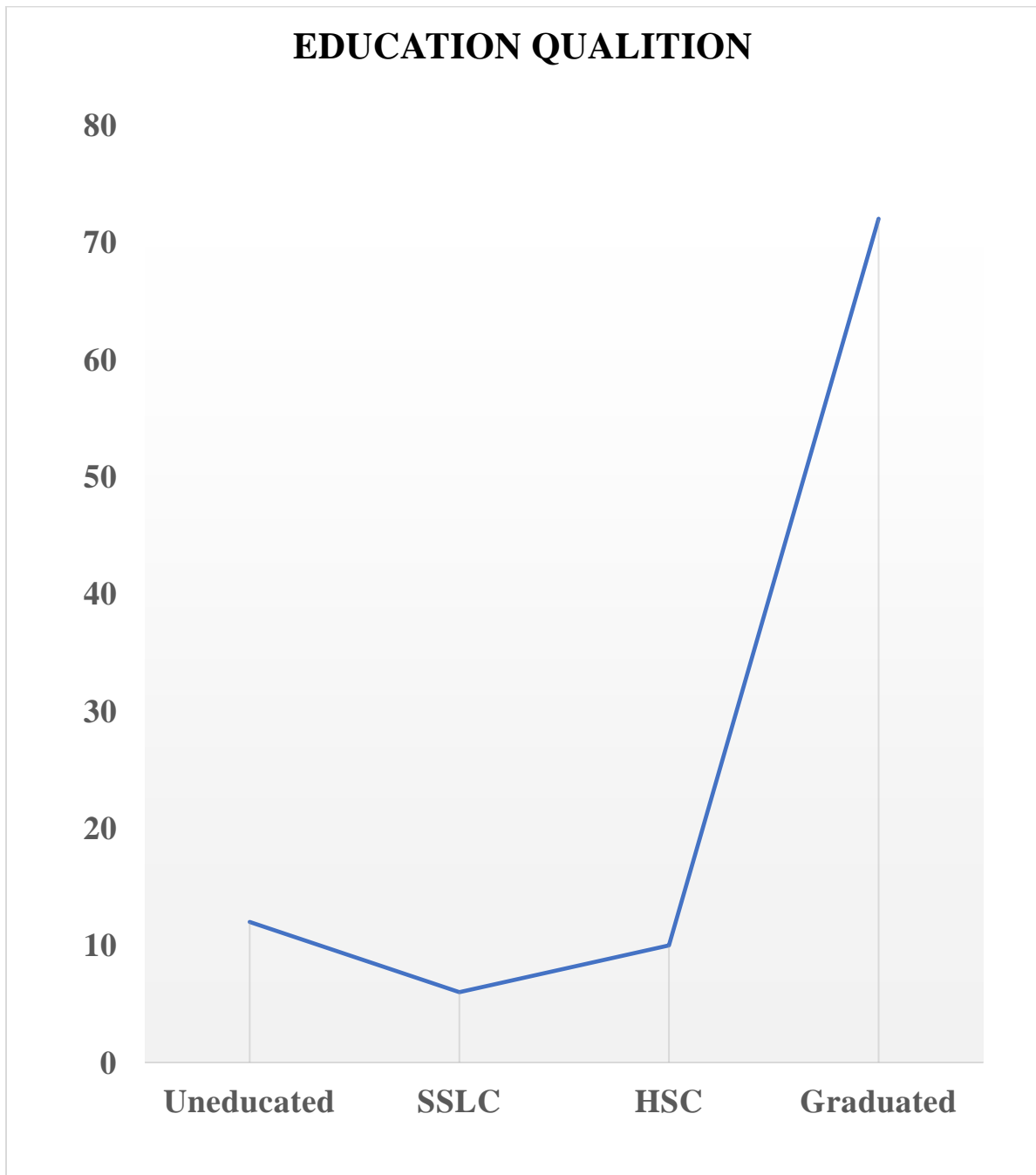
**Source: Primary Data**

#### **INTERPRETATION:**

Table reveals the classification of respondents based on their education qualification, within the sample size of 100, 12% are uneducated, 6% are qualified as SSLC, 10% are qualified as HSC, 72% are graduated.

**Majority 72% of the respondents are Graduated.**

**4.1.2 CHART SHOWING EDUCATION QUALIFICATION OF THE RESPONDENTS:**



#### 4.1.3 ANALYSIS OF MARITAL STATUS:

<b>Marital status</b>	<b>No. of respondents</b>	<b>Percentage</b>
<b>Married</b>	40	40
<b>Unmarried</b>	60	60
<b>Total</b>	<b>100</b>	<b>100</b>

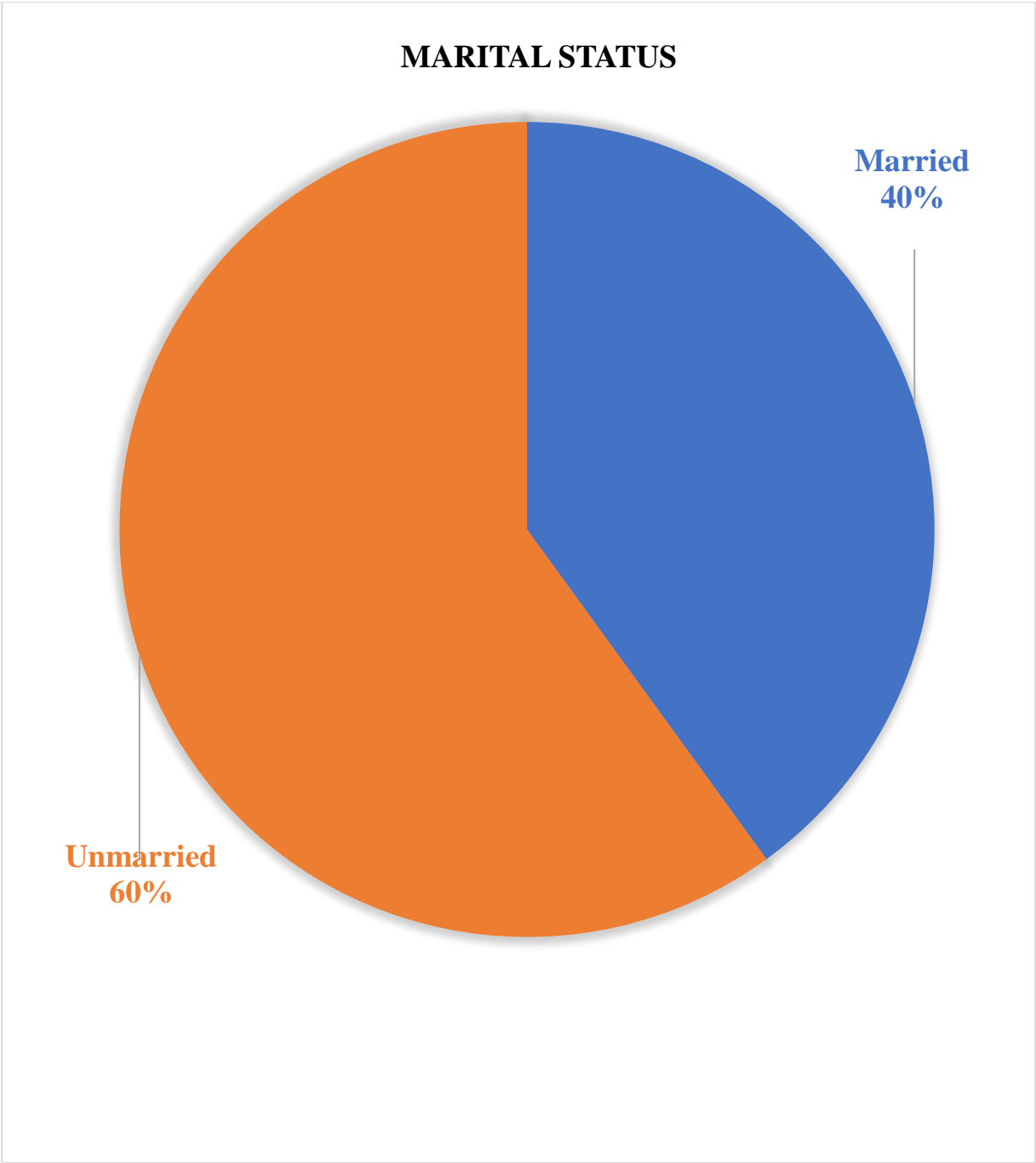
**Source: Primary Data**

#### **INTERPRETATION:**

Table reveals the classification of respondents based on their marital status within the sample size of 100. 40% of the respondents are belongs to the category of married and 60% of the respondents are belongs to unmarried.

**Majority of 60% of the respondents are unmarried.**

**4.1.3 CHART SHOWING THE MARITAL STATUS OF THE RESPONDENTS:**



#### 4.1.4 ANALYSIS OF FAMILY TYPE:

<b>Family type</b>	<b>No. of respondents</b>	<b>Percentage</b>
<b>Nuclear</b>	66	66
<b>Joint</b>	34	34
<b>Total</b>	<b>100</b>	<b>100</b>

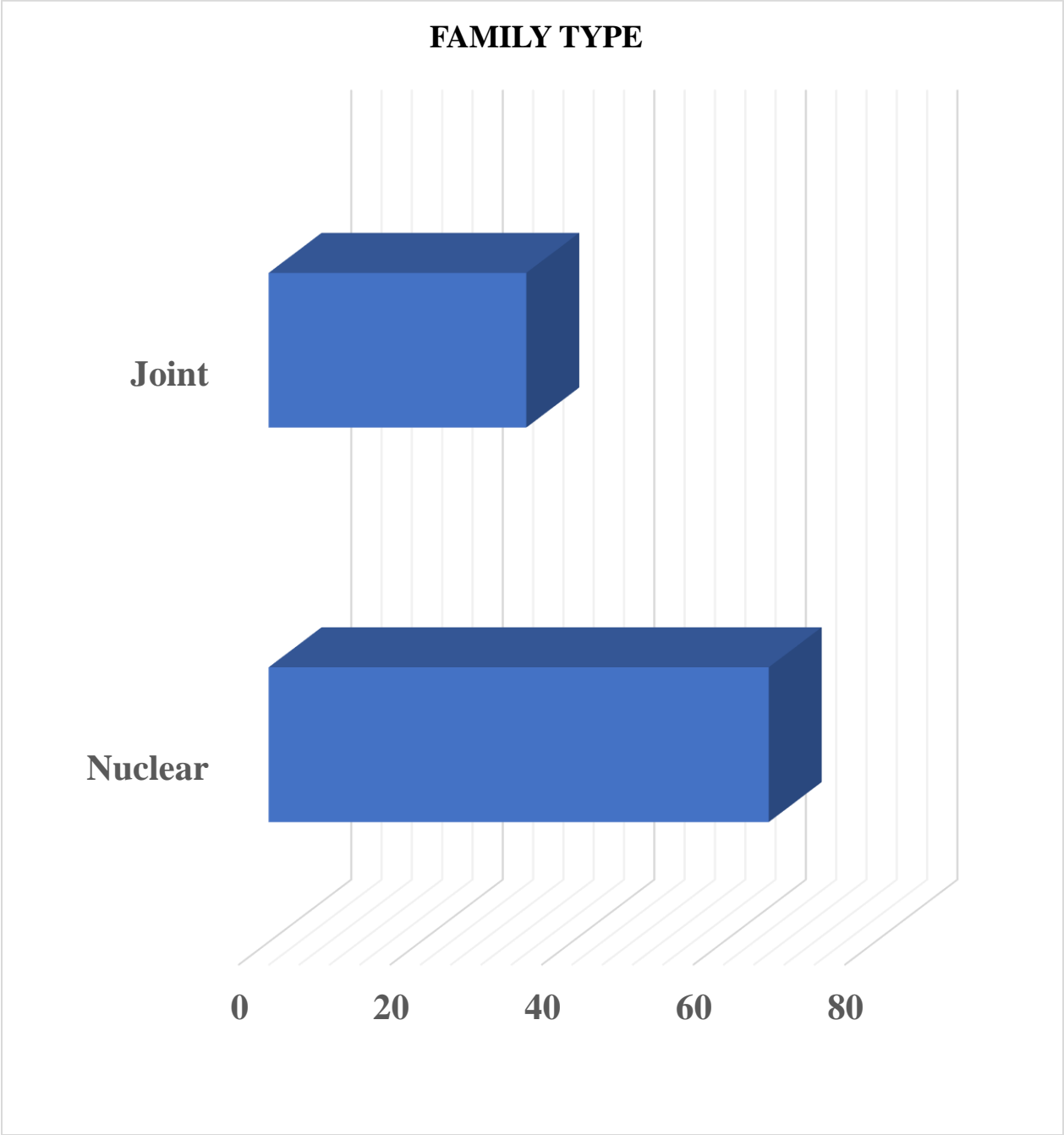
**Source: Primary Data**

#### **INTERPRETATION:**

Table reveals the classification of respondents based on their family type within the sample size of 100. 66% of the respondents are belongs to the category of nuclear family and 34% of the respondents are belongs to joint family.

**Majority of 66% of the respondents are Nuclear family.**

**4.1.4 CHART SHOWING THE FAMILY TYPE OF THE RESPONDENTS:**



#### 4.1.5 ANALYSIS OF INCOME LEVEL:

<b>Income</b>	<b>No. of respondents</b>	<b>Percentage</b>
<b>below 10000</b>	31	31
<b>10000 – 30000</b>	34	34
<b>30000 – 50000</b>	20	20
<b>above 50000</b>	15	15
<b>Total</b>	<b>100</b>	<b>100</b>

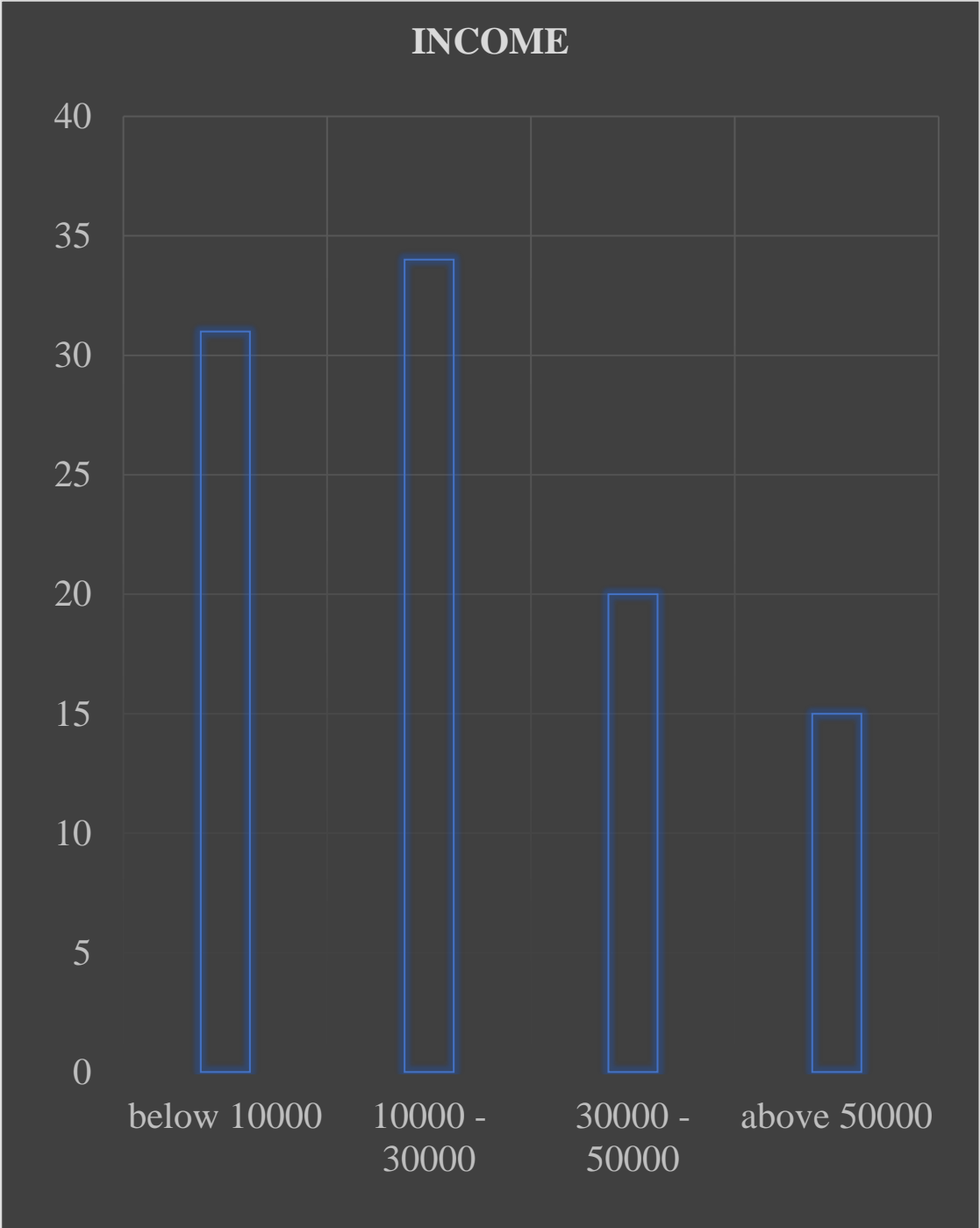
**Source: Primary Data**

#### **INTERPRETATION:**

Table reveals the classification of respondents based on their income level within the sample size of 100. 31% of the respondents are belongs to the category of below 10000 income. Next 34% of the respondents are belongs to 10000 – 30000 income. 20% of the respondents are belongs to 30000 – 50000 income and 15% of the respondents are belongs to above 50000 income.

**Majority of 34% of the respondents are 10000 – 30000 income.**

**4.1.5 CHART SHOWING THE INCOME LEVEL OF THE RESPONDENTS:**



#### **4.1.6 ANALYSIS OF PERIOD OF RUNNING YOUR BUSINESS:**

<b>Period of business</b>	<b>No. of respondents</b>	<b>Percentage</b>
<b>0 -3 Years</b>	50	50
<b>3 - 5 Years</b>	23	23
<b>6 - 9 Years</b>	15	15
<b>10+ Years</b>	12	12
<b>Total</b>	<b>100</b>	<b>100</b>

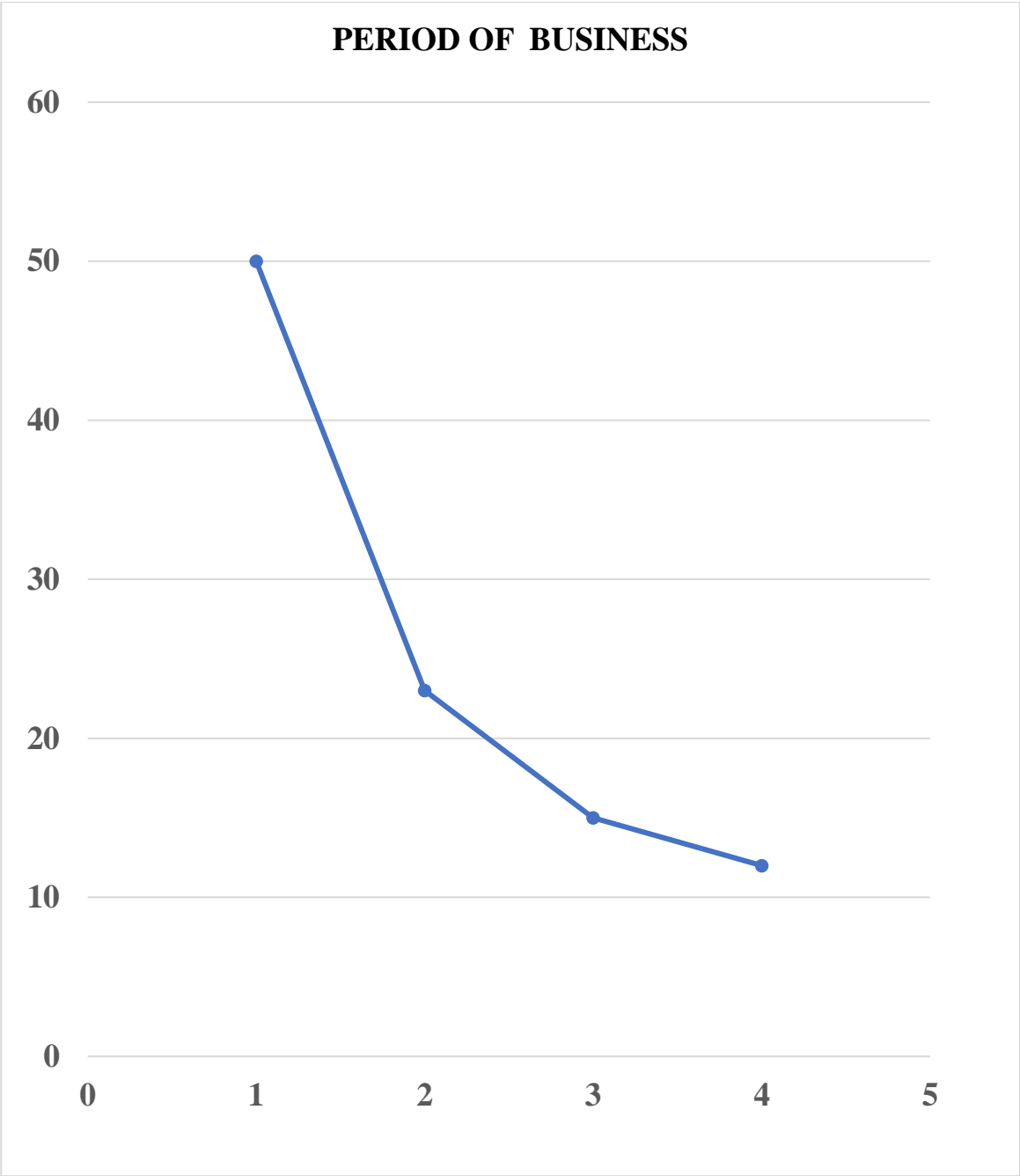
**Source: Primary Data**

#### **INTERPRETATION:**

Table reveals the classification of respondents based on their period of business within the sample size of 100. 50% of the respondents are belongs to the category of 0 – 3 years. Next 23% of the respondents are belongs to 3 – 5 years. 15% of the respondents are belongs to 6 – 9 years and 12% of the respondents are belongs to 10+ years.

**Majority of 50% of the respondents are 0 – 3 years.**

**4.1.6 CHART SHOWING THE PERIOD OF BUSINESS OF THE RESPONDENTS:**



#### **4.1.7 ANALYSIS OF YOUR PARENTS ARE ENTREPRENEURS:**

<b>Parents are entrepreneurs</b>	<b>No. of respondents</b>	<b>Percentage</b>
<b>Yes</b>	<b>50</b>	<b>50</b>
<b>No</b>	<b>50</b>	<b>50</b>
<b>Total</b>	<b>100</b>	<b>100</b>

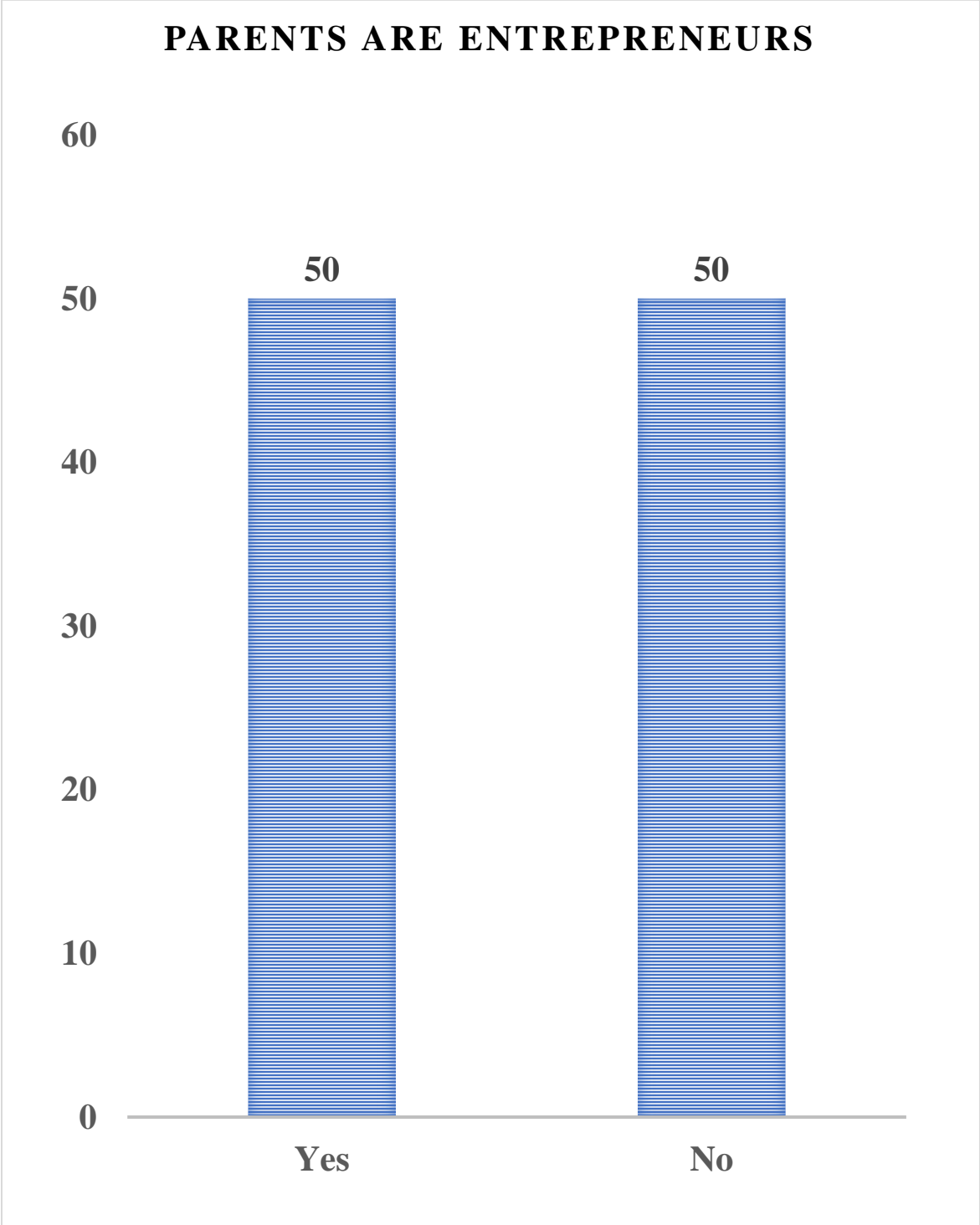
**Source: Primary Data**

#### **INTERPRETATION:**

Table reveals the classification of respondents based on their parents are entrepreneurs within the sample size of 100. 50% of the respondents are belongs to the category of yes and 50% of the respondents are belongs to no.

**The respondents of parents are entrepreneurs both are equal.**

**4.1.7 CHART SHOWING THAT YOUR PARENTS ARE ENTREPRENEURS:**



#### **4.1.8 ANALYSIS OF VARIOUS SECTORS ARE DOING BUSINESS:**

<b>Various sectors</b>	<b>No. of respondents</b>	<b>Percentage</b>
<b>Manufacturing</b>	33	33
<b>Service</b>	32	32
<b>Distribution</b>	19	19
<b>Other</b>	16	16
<b>Total</b>	<b>100</b>	<b>100</b>

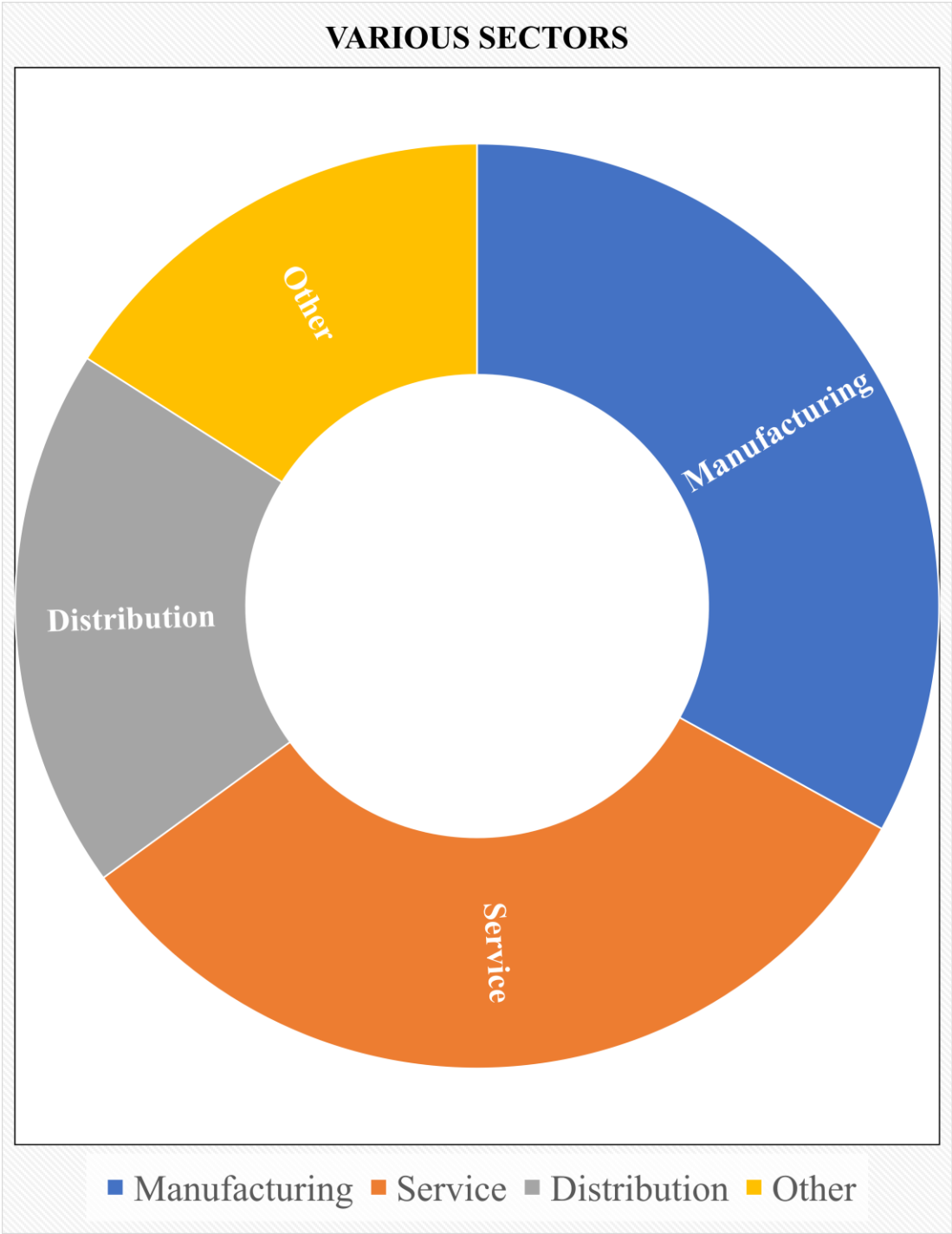
**Source: Primary Data**

#### **INTERPRETATION:**

Table reveals the classification of respondents based on their various sectors of doing business within the sample size of 100. 33% of the respondents are belongs to the category of manufacturing. Next 32% of the respondents are belongs to service. 19% of the respondents are belongs to distribution and 16% of the respondents are belongs to other.

**Majority of 33% of the respondents are manufacturing.**

**4.1.8 CHART SHOWING THE VARIOUS SECTORS OF DOING BUSINESS:**



#### **4.1.9 ANALYSIS OF DOING OWN BUSINESS:**

<b>Own business</b>	<b>No. of respondents</b>	<b>Percentage</b>
<b>Make a difference in society</b>	43	43
<b>To help family</b>	50	50
<b>Leisure purpose</b>	7	7
<b>Total</b>	<b>100</b>	<b>100</b>

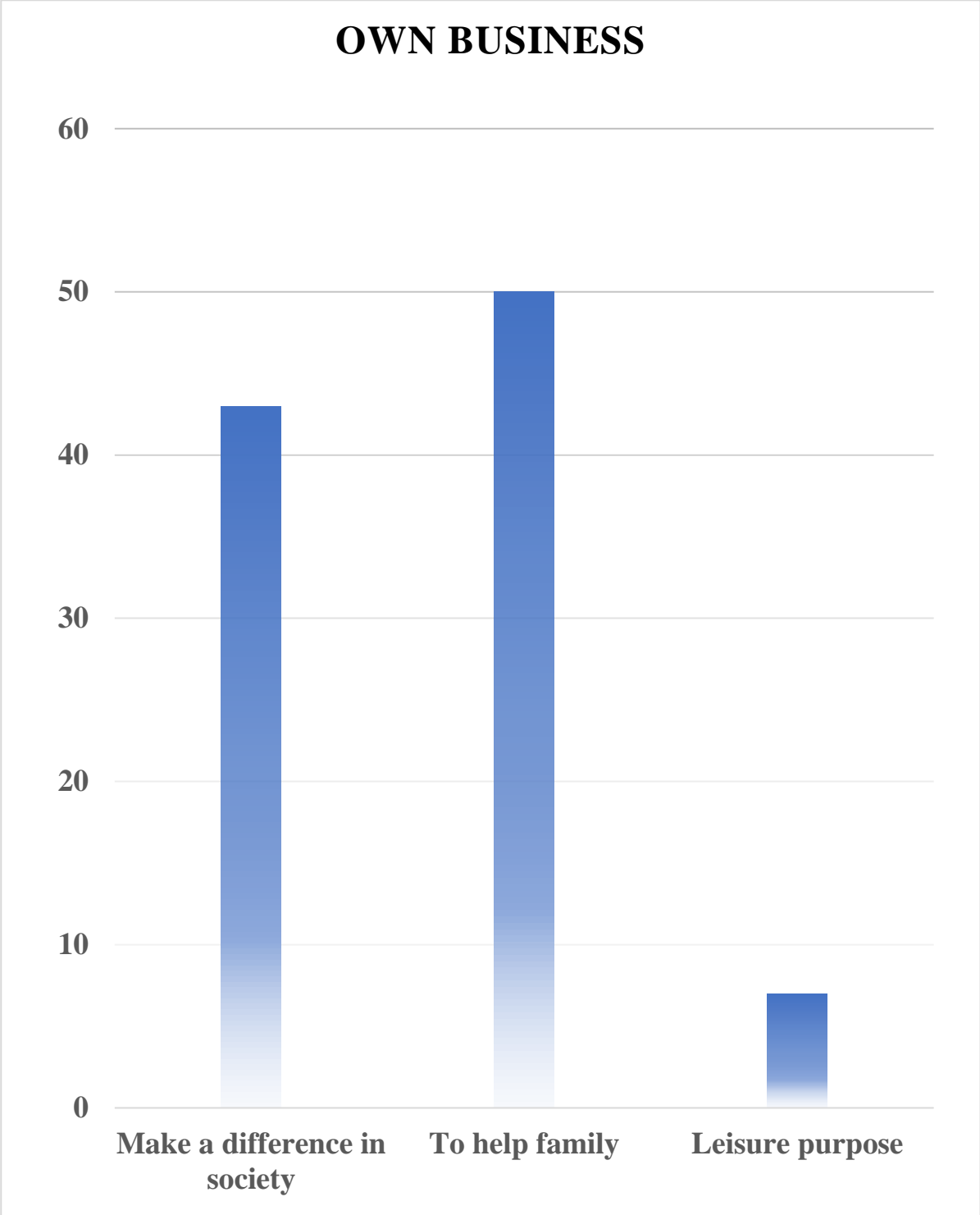
**Source: Primary Data**

#### **INTERPRETATION:**

Table reveals the classification of respondents based on their doing own business within the sample size of 100. 43% of the respondents are belongs to the category of make a difference in society. Next 50% of the respondents are belongs to help family. 7% of the respondents are belongs to leisure purpose.

**Majority of 50% of the respondents are to help family.**

**4.1.9 CHART SHOWING THE DOING OF OWN BUSINESS:**



#### **4.1.10 ANALYSIS OF CHALLENGES FACED DURING THE START-UP PHASE:**

<b>Challenges faced</b>	<b>No. of respondents</b>	<b>Percentage</b>
<b>No obstacles</b>	10	10
<b>Financial issues</b>	47	47
<b>Lack of information</b>	23	23
<b>Combining domestic and professional life</b>	20	20
<b>Total</b>	<b>100</b>	<b>100</b>

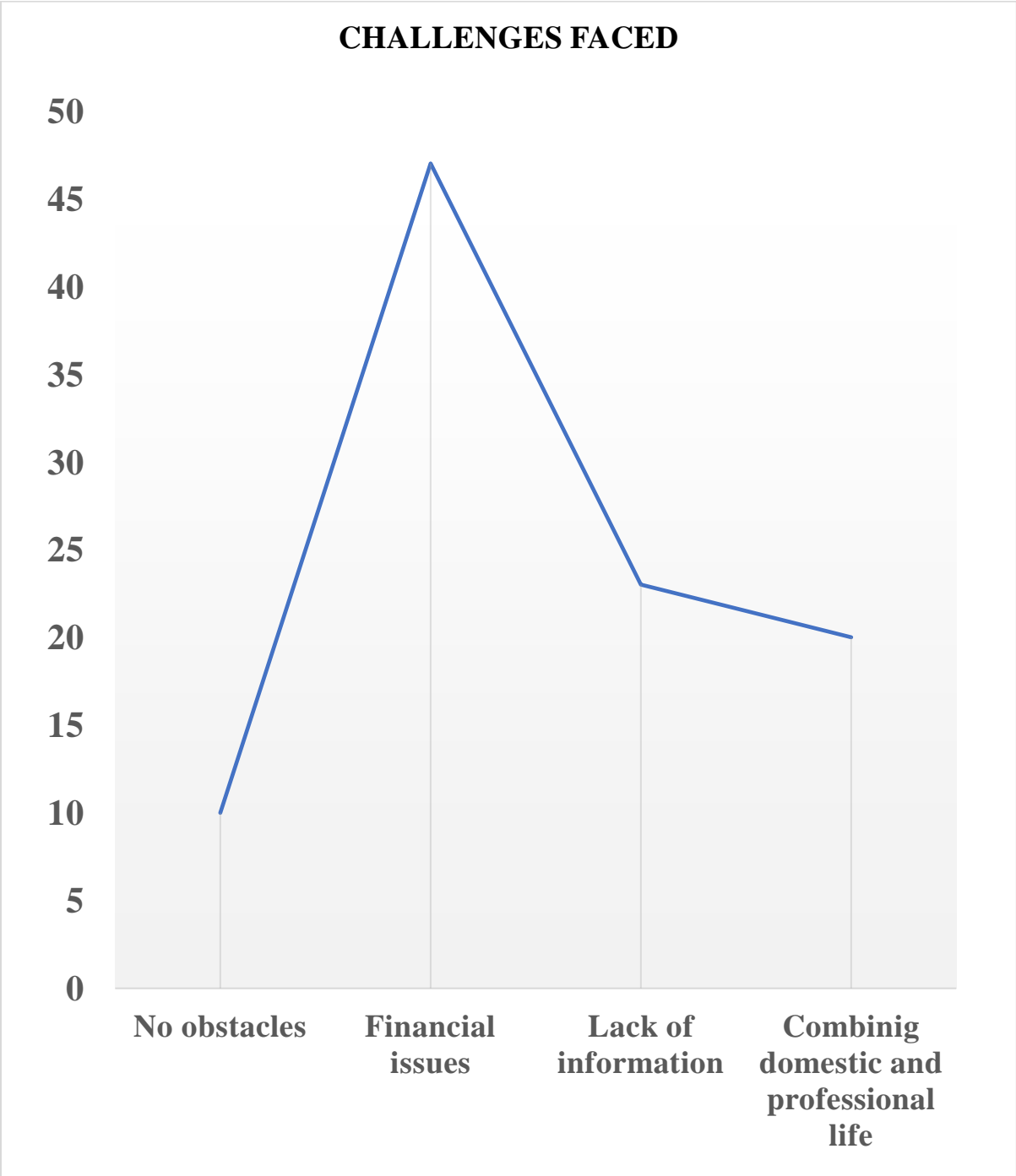
**Source: Primary Data**

#### **INTERPRETATION:**

Table reveals the classification of respondents based on their challenges faced within the sample size of 100. 10% of the respondents are belongs to the category of no obstacles. Next 47% of the respondents are belongs to financial issues. 23% of the respondents are belongs to lack of information and 20% of the respondents are belongs to combining domestic and professional life.

**Majority of 47% of the respondents are financial issues.**

**4.1.10 CHART SHOWING THE CHALLENGES FACED DURING THE START-UP PHASE:**



#### 4.1.11 ANALYSIS OF GETTING INVESTMENT FOR BUSINESS:

<b>Investment</b>	<b>No. of respondents</b>	<b>Percentage</b>
<b>Bank loan</b>	31	31
<b>Self-help group</b>	19	19
<b>Private lenders</b>	7	7
<b>Savings / family support</b>	33	33
<b>Government schemes</b>	10	10
<b>Total</b>	<b>100</b>	<b>100</b>

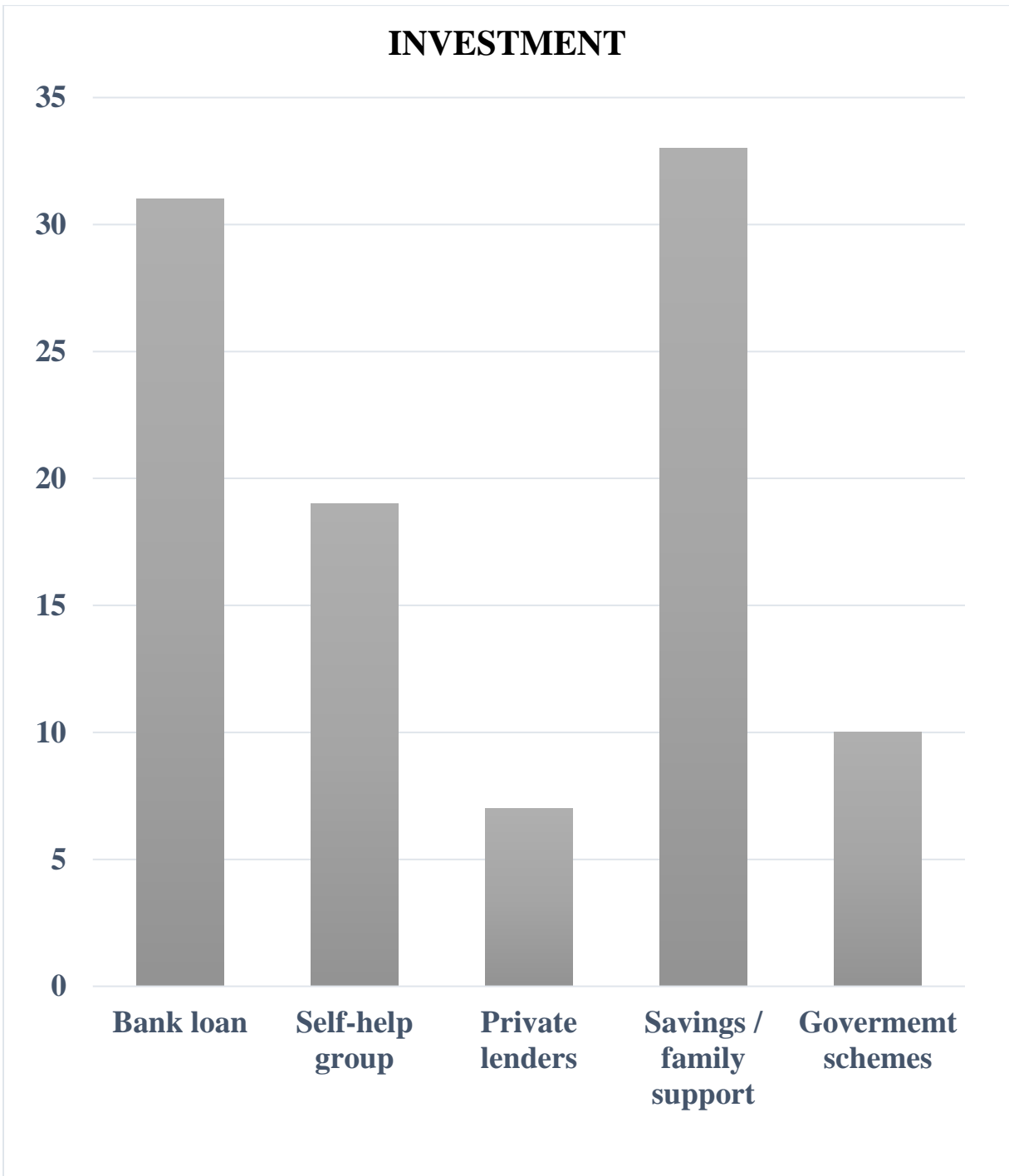
**Source: Primary Data**

#### **INTERPRETATION:**

Table reveals the classification of respondents based on their getting investment for business within the sample size of 100. 31% of the respondents are belongs to the category of bank loan. Next 19% of the respondents are belongs to self-help group. 7% of the respondents are belongs to private lenders. 33% of the respondents are belongs to savings / family support and 10% of the respondents are belongs to government schemes.

**Majority of 33% of the respondents are savings / family support.**

**4.1.11 CHART SHOWING THE GETTING INVESTMENT FOR BUSINESS:**



#### 4.1.12 ANALYSIS OF GOVERNMENT SCHEMES:

<b>Government scheme</b>	<b>No. of respondents</b>	<b>Percentage</b>
<b>Pradhan Mantri Yojana</b>	22	22
<b>Annapurna scheme</b>	20	20
<b>Women Development Corporation</b>	25	25
<b>Other</b>	33	33
<b>Total</b>	<b>100</b>	<b>100</b>

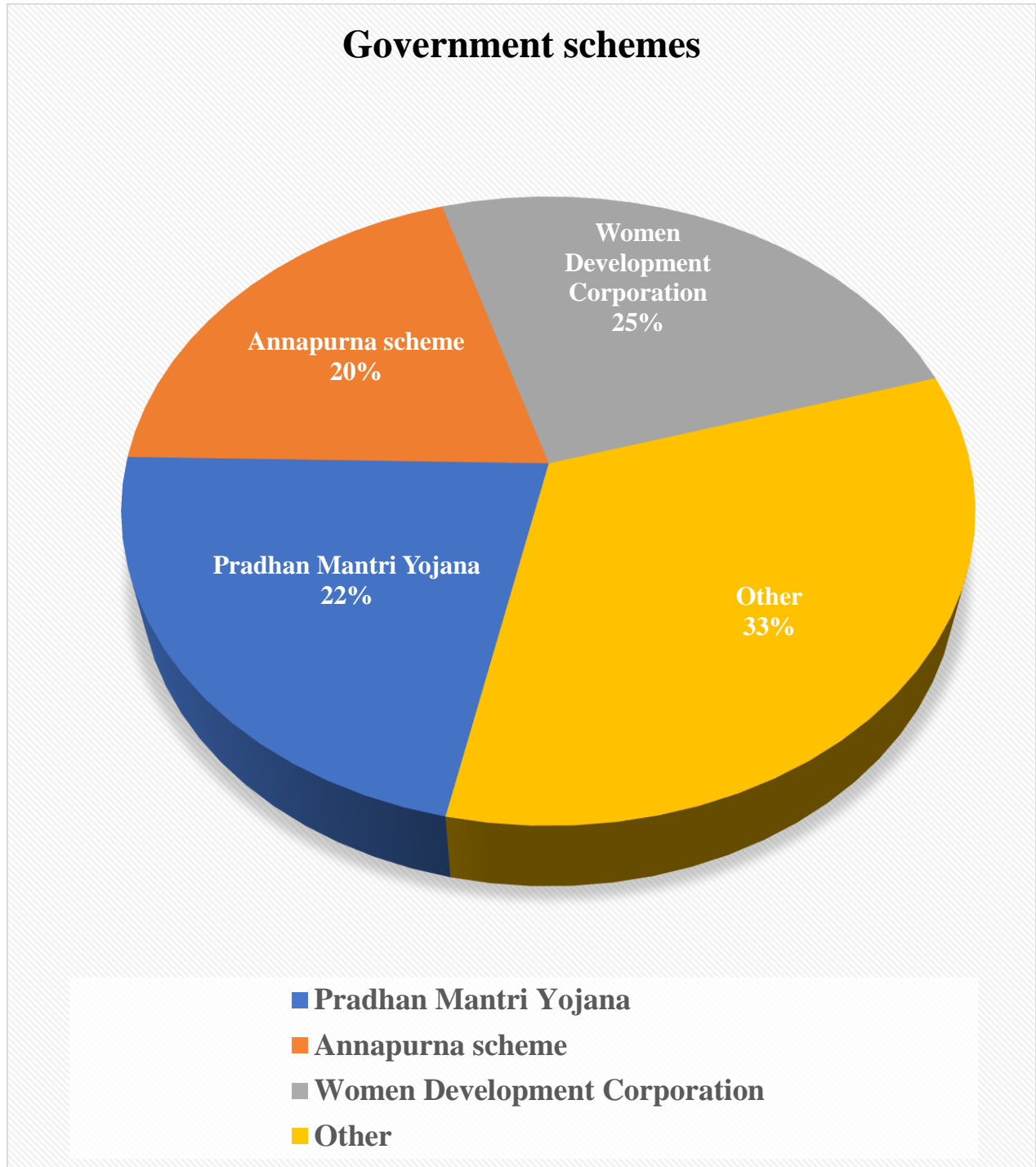
**Source: Primary Data**

#### **INTERPRETATION:**

Table reveals the classification of respondents based on their government schemes within the sample size of 100. 22% of the respondents are belongs to the category of Pradhan Mantri Yojana. Next 20% of the respondents are belongs to Annapurna scheme. 25% of the respondents are belongs to Women Development Corporation and 33% of the respondents are belongs to other.

**Majority of 33% of the respondents are other.**

#### 4.1.12 CHART SHOWING THE GOVERNMENT SCHEMES:



#### **4.1.13 ANALYSIS OF AREA OF BUSINESS:**

<b>Area of business</b>	<b>No. of respondents</b>	<b>Percentage</b>
<b>Urban</b>	36	36
<b>Semi-urban</b>	35	35
<b>Rural</b>	29	29
<b>Total</b>	<b>100</b>	<b>100</b>

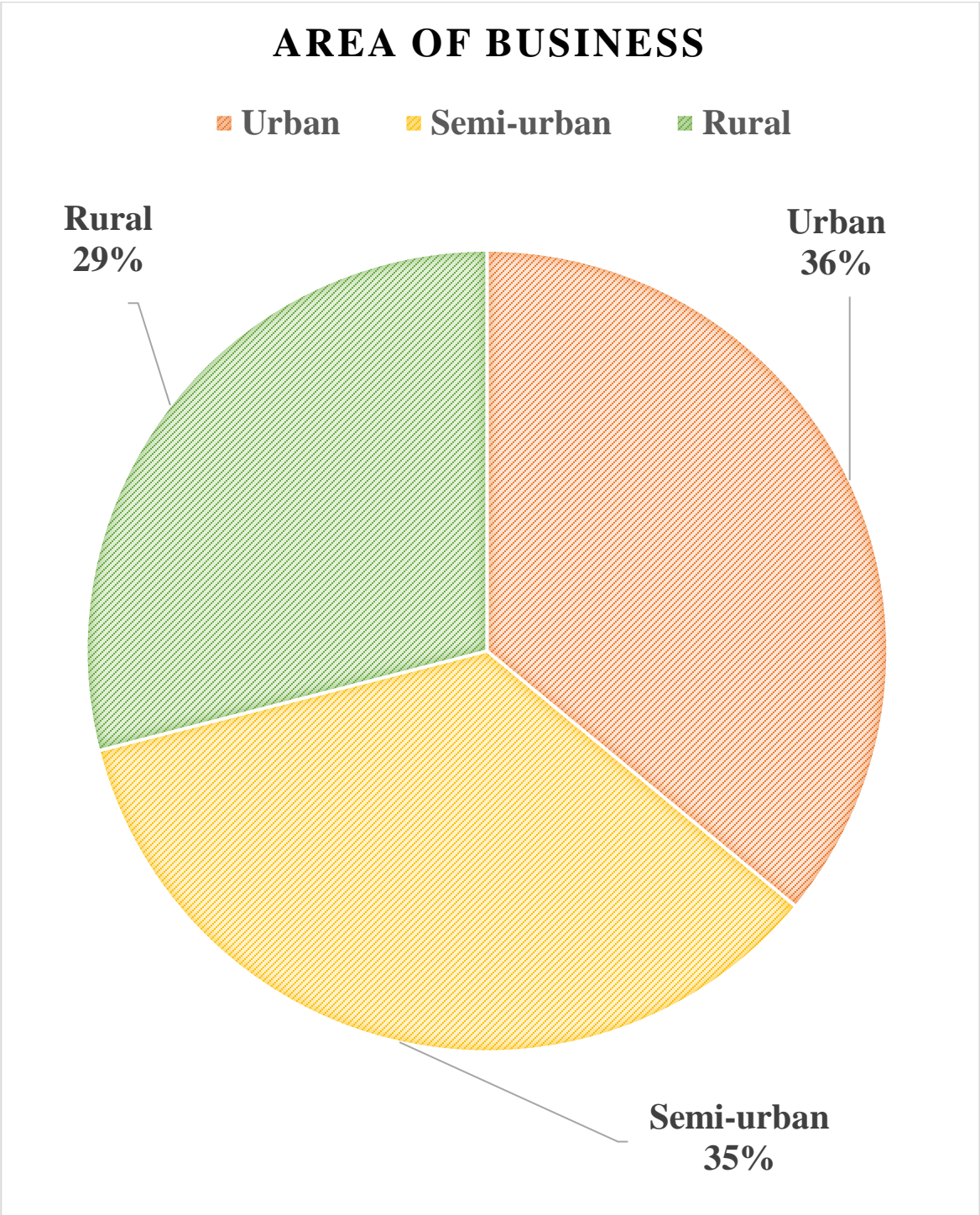
**Source: Primary Data**

#### **INTERPRETATION:**

Table reveals the classification of respondents based on their area of business within the sample size of 100. 36% of the respondents are belongs to the category of urban. Next 35% of the respondents are belongs to semi-urban. 29% of the respondents are belongs to rural.

**Majority of 36% of the respondents are urban.**

**4.1.13 CHART SHOWING THE AREA OF BUSINESS:**



#### 4.1.14 ANALYSIS OF INITIAL COST TO START A BUSINESS:

<b>Initial cost of business</b>	<b>No. of respondents</b>	<b>Percentage</b>
<b>Below 50000</b>	44	44
<b>50000 to 100000</b>	34	34
<b>100000 to 300000</b>	10	10
<b>Above 300000</b>	12	12
<b>Total</b>	<b>100</b>	<b>100</b>

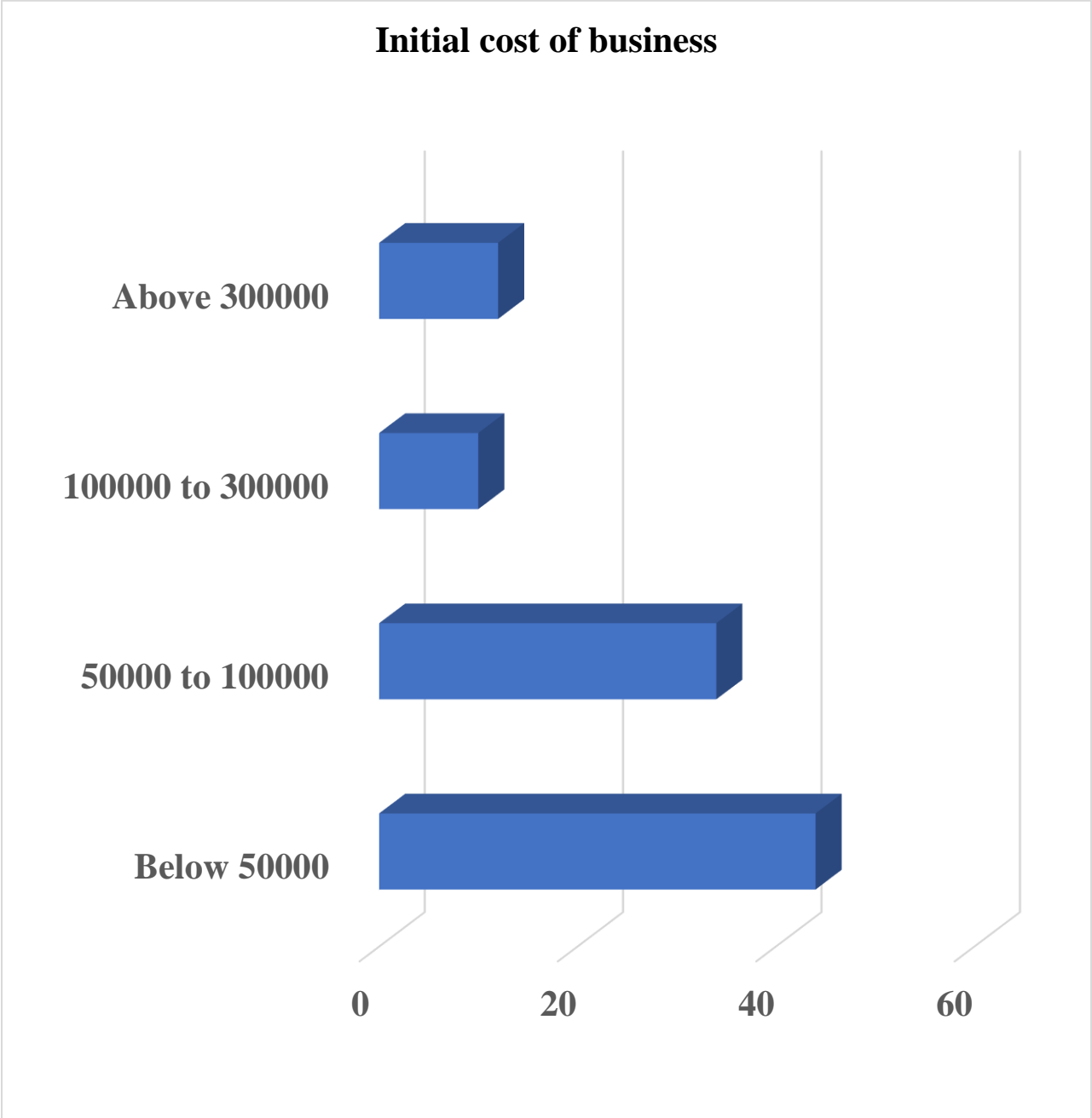
**Source: Primary Data**

#### **INTERPRETATION:**

Table reveals the classification of respondents based on their initial cost of business within the sample size of 100. 44% of the respondents are belongs to the category of below 50000. Next 34% of the respondents are belongs to 50000 to 100000. 10% of the respondents are belongs to 100000 to 300000 and 12% of the respondents are belongs to above 300000.

**Majority of 44% of the respondents are below 50000.**

**4.1.14 CHART SHOWING THE INITIAL COST TO START A BUSINESS:**



#### **4.1.15 ANALYSIS OF GIVING UP OF BUSINESS AT ONE POINT:**

<b>Giving up of business</b>	<b>No. of respondents</b>	<b>Percentage</b>
<b>Yes</b>	<b>51</b>	<b>51</b>
<b>No</b>	<b>49</b>	<b>49</b>
<b>Total</b>	<b>100</b>	<b>100</b>

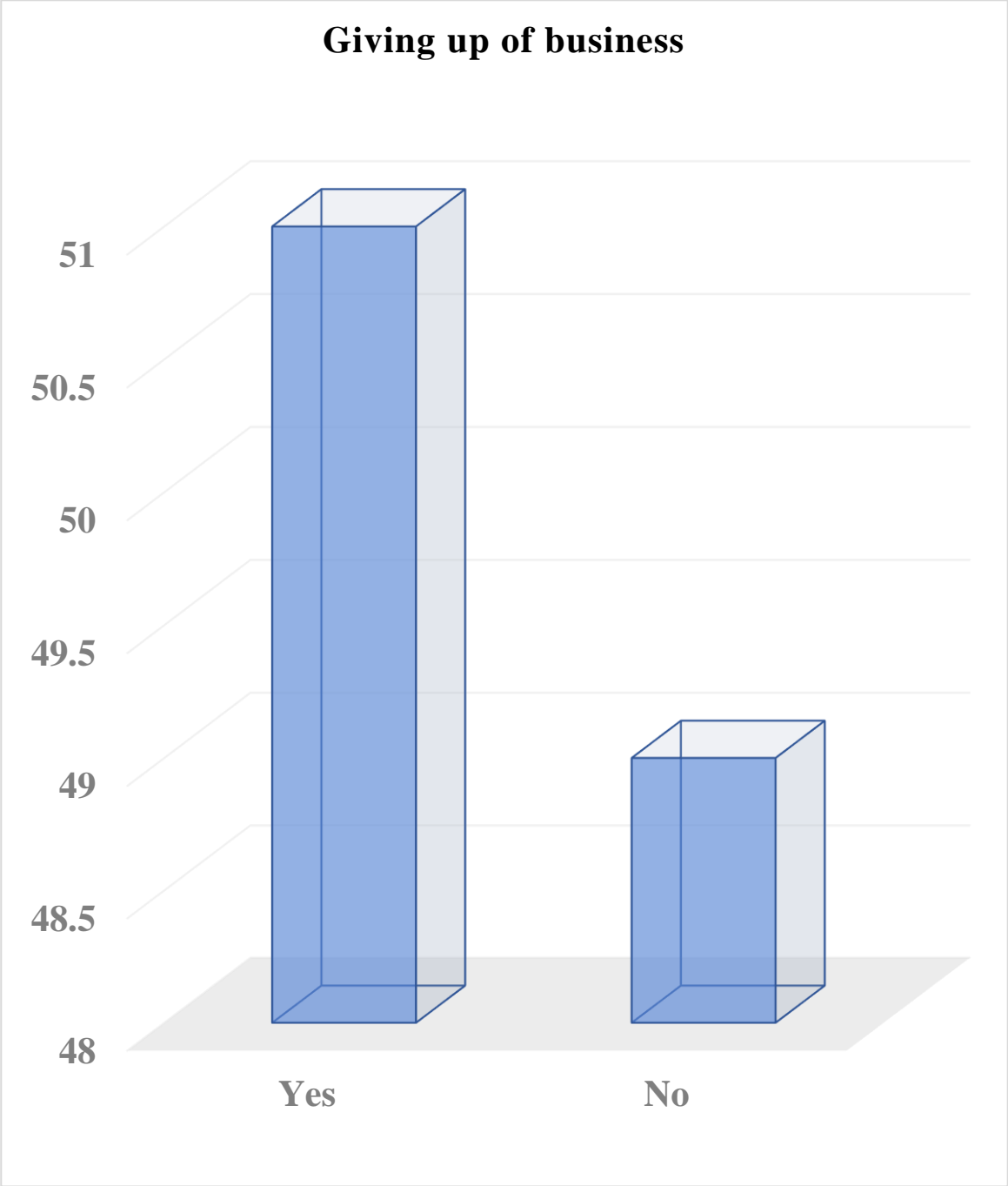
**Source: Primary Data**

#### **INTERPRETATION:**

Table reveals the classification of respondents based on their giving up of business at one point within the sample size of 100. 51% of the respondents are belongs to the category of yes and 49% of the respondents are belongs to no.

**Majority of 51% of the respondents Yes.**

**4.1.15 CHART SHOWING THE GIVING OF BUSINESS AT ONE POINT:**



#### 4.1.16 ANALYSIS OF ENCOURAGES TO ACHIEVE BUSINESS GOALS:

<b>Encourages to achieve business goals</b>	<b>No. of respondents</b>	<b>Percentage</b>
<b>Profit motive</b>	24	24
<b>Customer satisfaction</b>	39	39
<b>Competitors</b>	18	18
<b>Goals</b>	19	19
<b>Total</b>	<b>100</b>	<b>100</b>

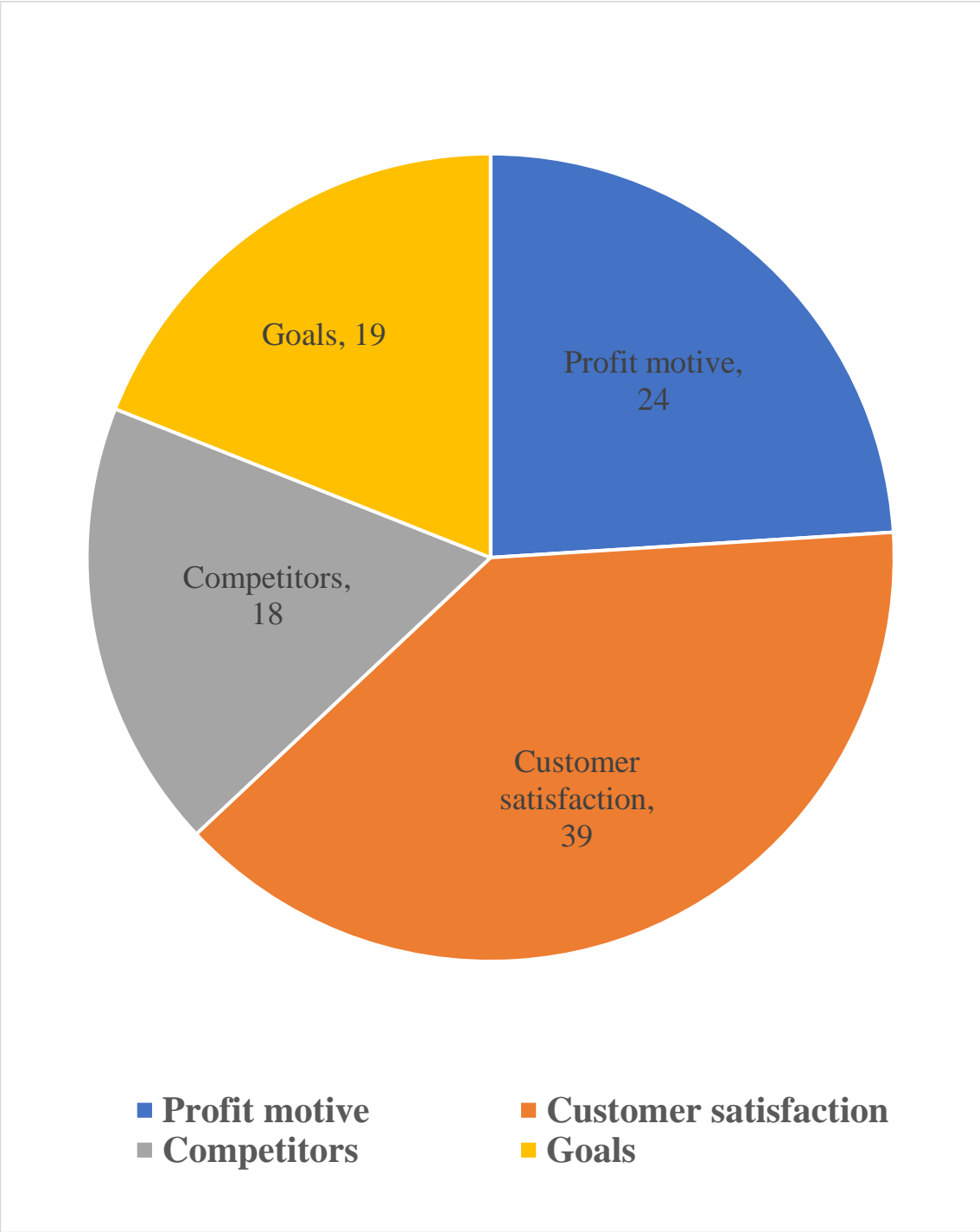
**Source: Primary Data**

#### **INTERPRETATION:**

Table reveals the classification of respondents based on their encourages to achieve business goals within the sample size of 100. 24% of the respondents are belongs to the category of profit motive. Next 39% of the respondents are belongs to customer satisfaction. 18% of the respondents are belongs to competitors and 19% of the respondents are belongs to goals.

**Majority of 39% of the respondents are customer satisfaction.**

**4.1.16 CHART SHOWING THE ENCOURAGES TO ACHIEVE BUSINESS GOALS:**



#### **4.1.17 ANALYSIS OF WOMEN ARE ABLE TO BALANCE BOTH DOMESTIC AND PROFESSIONAL LIFE:**

<b>Able to balance both domestic and professional life</b>	<b>No. of respondents</b>	<b>Percentage</b>
<b>Strongly agree</b>	32	32
<b>Agree</b>	45	45
<b>Neutral</b>	21	21
<b>Disagree</b>	2	2
<b>Total</b>	<b>100</b>	<b>100</b>

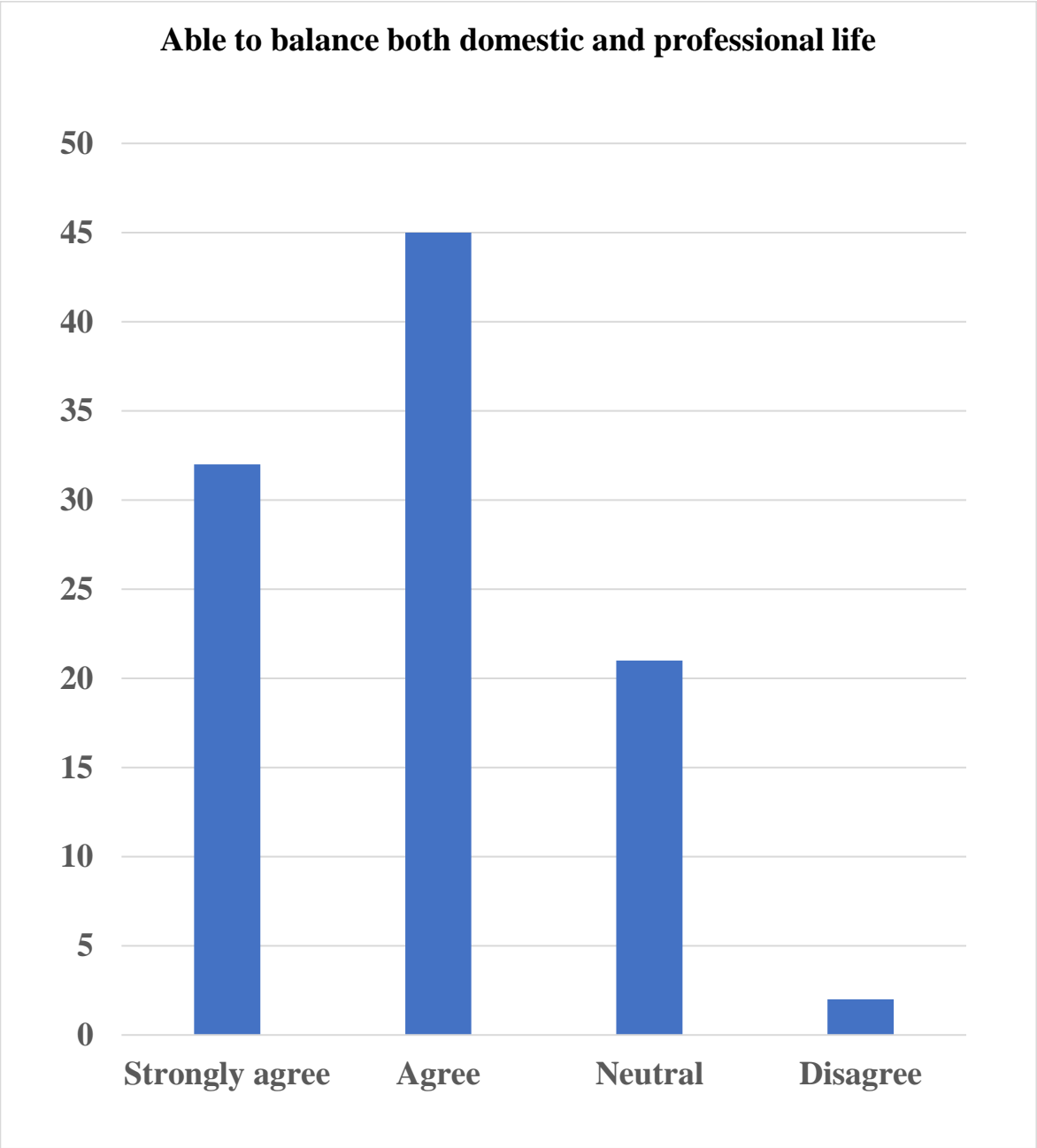
**Source: Primary Data**

#### **INTERPRETATION:**

Table reveals the classification of respondents based on their women are able to balance both domestic and professional life within the sample size of 100. 32% of the respondents are belongs to the category of strongly agree. Next 45% of the respondents are belongs to agree. 21% of the respondents are belongs to neutral and 2% of the respondents are belongs to disagree.

**Majority of 45% of the respondents are agree.**

**4.1.17 CHART SHOWING THAT WOMEN ARE ABLE TO BALANCE BOTH DOMESTIC AND PROFESSIONAL LIFE:**



#### **4.1.18 ANALYSIS OF WOMEN ARE MORE INNOVATIVE THAN MEN THAT CAN CHANGE THE BUSINESS WORLD:**

<b>Women are more innovative than men that change the business world</b>	<b>No. of respondents</b>	<b>Percentage</b>
<b>Strongly agree</b>	33	33
<b>Agree</b>	40	40
<b>Neutral</b>	25	25
<b>Disagree</b>	2	2
<b>Total</b>	<b>100</b>	<b>100</b>

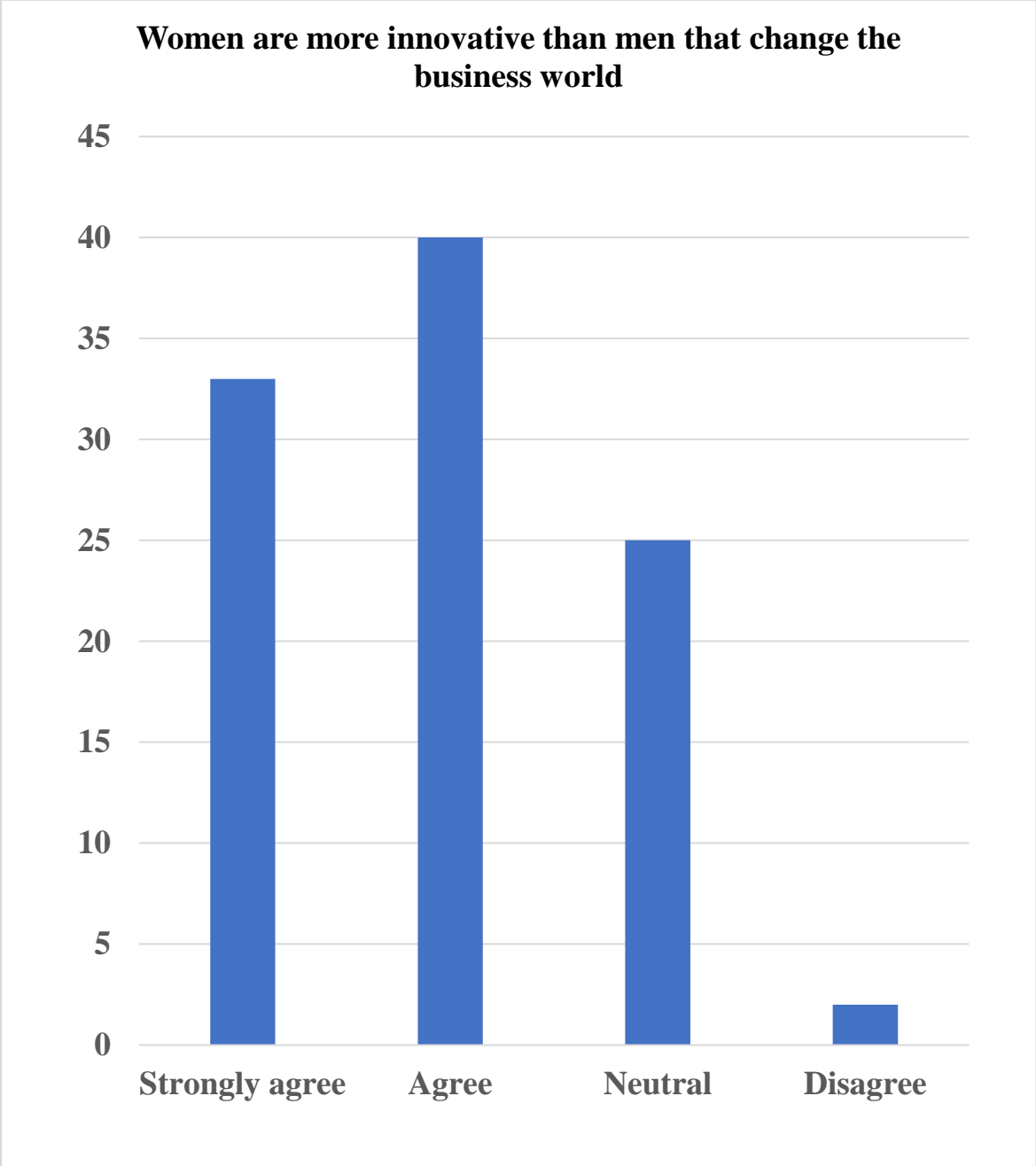
**Source: Primary Data**

#### **INTERPRETATION:**

Table reveals the classification of respondents based on their women are more innovative than men that can change the business world within the sample size of 100. 33% of the respondents are belongs to the category of strongly agree. Next 40% of the respondents are belongs to agree. 25% of the respondents are belongs to neutral and 2% of the respondents are belongs to disagree.

**Majority of 40% of the respondents are agree.**

**4.1.18 CHART SHOWING THAT WOMEN ARE MORE INNOVATIVE THAN MEN THAT CAN CHANGE THE BUSINESS WORLD:**



**4.2 Table shows that Creating a company requires approval from those who are closest to you**

<b>S.NO</b>	<b>Categories</b>	<b>Score</b>		<b>Rank</b>
		<b>Total</b>	<b>Mean</b>	
<b>1</b>	<b>Your friends</b>	<b>133</b>	<b>1.34</b>	<b>1</b>
<b>2</b>	<b>Your colleagues</b>	<b>131</b>	<b>1.32</b>	<b>2</b>
<b>3</b>	<b>Your close family</b>	<b>110</b>	<b>1.11</b>	<b>3</b>

The table provides the mean score on close surroundings would approve. The mean score on close surroundings ranges from 1.34 to 1.11. The respondents have assigned the highest mean score for the ‘Your friends’ followed by the approval of doing business. It can be concluded that majority of the respondents are Your friends are approved it.

## CHI-SQUARE

### 4.3 Comparison between Income and the investment you made in the business.

**Income \* From where did you get the investment of business Crosstabulation**

		Count					
		From where did you get the investment of business					
		Bank loan	Self- help group	Private lenders	Savings / family support	Government schemes	Total
<b>Income</b>	<b>below 10000</b>	14	6	1	8	2	<b>31</b>
	<b>10000 – 30000</b>	9	9	3	10	3	<b>34</b>
	<b>30000 – 50000</b>	5	1	3	6	5	<b>20</b>
	<b>above 50000</b>	3	3	0	9	0	<b>15</b>
	<b>Total</b>	<b>31</b>	<b>19</b>	<b>7</b>	<b>33</b>	<b>10</b>	<b>100</b>

Table reveals that the classification of respondents based on income and investment of business within the sample size of 100. 31 respondents have a income below 10000 in which 14 respondents received their investment through a bank loan, 6 respondents received their investment through a self-help group,1 respondent received their investment through a private lenders,8 respondent received their investment through a savings/ family support and 2 respondents received their investment through a government schemes. Next 34 respondents have a income 10000-30000 in which 9 respondents received their investment through a bank loan,9 respondents received their investment through a self-help group,3 respondents received their investment through a private lenders, 10 respondents received their investment through a savings/family support and 3 respondents received their investment through a government schemes,20 respondents have a income 30000-50000 in which 5 respondents received their investment through a bank loan,1 respondent received their investment through a self-help group,3 respondents received their investment through a private lenders,6 respondents received their investment through a savings/family support and 5 respondents received their investment through a government schemes and 15 respondents have a income above 50000 in which 3 respondents received their investment through a bank loan,3 respondents received their investment through a self-help group,9 respondents received their investment through a savings/family support.

## Chi-square Tests

	Value	Df	Asymp. Sig. (2-sided)
<b>Pearson Chi-Square</b>	<b>20.215<sup>a</sup></b>	<b>12</b>	<b>.063</b>
<b>Likelihood Ratio</b>	<b>21.192</b>	<b>12</b>	<b>.048</b>
<b>Linear-by-Linear Association</b>	<b>4.626</b>	<b>1</b>	<b>.031</b>
<b>N of Valid Cases</b>	<b>100</b>		

a. 12 cells (60.0%) have expected count less than 5. The minimum expected count is 1.05.

## INTERPRETATION

Since the p value 0.063 is greater than 0.05 ( $p < 0.05$ ), there is no significant between income level and getting investment for business.

The above table depicts the table value 0.063 is less than the calculated value 20.215, thus there is no significant relationship between income level and getting investment for business.

**Hence the null hypothesis is accepted at 5% significant level.**

## **CHAPTER V**

**CHAPTER - V**  
**FINDINGS, SUGGESTIONS AND CONCLUSION**

**5.1 FINDINGS:**

**5.1.1 PERCENTAGE ANALYSIS**

- ❖ Majority 67% of the respondents are belongs to the age group of 15 – 29 years.
- ❖ Majority 72% of the respondents are Graduated.
- ❖ Majority of 60% of the respondents are unmarried.
- ❖ Majority of 66% of the respondents are nuclear family.
- ❖ Majority of 34% of the respondents are 10000 – 30000 incomes.
- ❖ Majority of 50% of the respondents are 0 – 3 years.
- ❖ The respondents of parents are entrepreneurs both are equal.
- ❖ Majority of 33% of the respondents are manufacturing.
- ❖ Majority of 50% of the respondents are to help family.
- ❖ Majority of 47% of the respondents are financial issues.
- ❖ Majority of 33% of the respondents are savings / family support.
- ❖ Majority of 33% of the respondents are other.
- ❖ Majority of 36% of the respondents are urban.
- ❖ Majority of 44% of the respondents are below 50000.
- ❖ Majority of 51% of the respondents Yes.
- ❖ Majority of 39% of the respondents are customer satisfaction.
- ❖ Majority of 45% of the respondents are agree.
- ❖ Majority of 40% of the respondents are agree.

**5.1.2 CHI-SQUARE ANALYSIS**

Hence, the Null hypothesis is accepted at 5% of significant.

## 5.2 SUGGESTIONS:

The following suggestions have been given based on the findings of the study:

- Working women may be motivated through entrepreneurship camps to become an entrepreneur.
- Positive impression about women entrepreneurship should be created among working women by arranging for an interaction with successful women entrepreneurs.
- Women entrepreneurs have also communicated several financial problems in relation their business. Attention of the government as well as the voluntary organizations should be drawn in rectifying these problems by making liberal assistance and gearing up the various facilities for enhancement of the status of enterprises.
- Consideration should be given in re-framing and re-organizing Entrepreneurial Development Programmes (EDPs) in the country, which will not only benefit the entrepreneurs but will be in the largest interest of the region and country, in achieving higher productivity and prosperity.
- Training Programmes specially directed at women entrepreneurs should be conducted to enhance their entrepreneurial skills and abilities which help them in day to day functioning of business.
- Top ranking women entrepreneurs must be felicitated so that more women are encouraged and motivated to pursue such careers.

### 5.3 CONCLUSION

Women entrepreneurship is a delightful experience where a woman recognizes her inner potential and with a great pride, she overcomes all difficult situations and excels as a true leader in her community. Women working in an organization who have more knowledge about their respective field should start their own business and lead the way for building an era of women empowerment. Entrepreneurship not only empowers women but it empowers the nation as a whole which is evident with the words of our former **Prime Minister Pandit Jawaharlal Nehru that “You can tell the condition of a nation by looking at the status of its women”**.

Majority of the women entrepreneurs are succeeded in their business. From the above facts it is concluded that women entrepreneurs achieve success and possess positive impact on socio economic conditions. But another important fact is that they are achieving in the entrepreneurial field upto their normal satisfaction rather than the satisfaction of the economy. That is the growth rate of women entrepreneurs is not upto the expectation due to various obstacles and challenges faced by women such as illiteracy, male supremacy, problems in capital formation, lack of awareness about government schemes and programmes, technical and marketing problems.

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 has been taken by the government sponsored development activities have benefited only a small 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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**ANNEXURE**

## **ANNEXURE**

### **1. Name**

### **2. Age**

- 15 – 29 years
- 30 – 44 years
- 45 – 59 years
- 60 above

### **3. Education qualification**

- Uneducated
- SSLC
- HSC
- Graduated

### **4. Marital status**

- Married
- Unmarried

### **5. Type of family**

- Nuclear
- Joint

### **6. Income**

- Below 10000
- 10000 – 30000
- 30000 – 50000
- Above 50000

### **7. How long you have been running your business?**

- 0 – 3 years
- 3 – 5 years
- 6 – 9 years
- 10+ years

**8. Whether your parents are entrepreneurs?**

- Yes
- No

**9. In which sector you are doing business?**

- Manufacturing
- Service
- Distribution
- Other

**10. What made you choose doing your own business?**

- Make a difference in society
- To help family
- Leisure purpose

**11. What are the challenges you faced during the start-up phase in your business?**

- No obstacles
- Financial issues
- Lack of information
- Combining domestic and professional life

**12. From where did you get the investment for your business?**

- Bank loan
- Self help group
- Private lenders
- Savings/family support
- Government schemes

**13. Which government schemes are you aware of?**

- Pradhan Mantri Mudra Yojana (PMMY)
- Annapurna Scheme
- Women Development Corporation (WDC)
- Other

**14. Area of business**

- Urban
- Semi – urban
- Rural

**15. What was the initial cost to start your business?**

- Below 50000
- 50000 – 100000
- 100000 – 300000
- Above 300000

**16. Have you ever thought of giving up business at one point?**

- Yes
- No

**17. Which factor encourages you to achieve your business goals?**

- Profit motive
- Customer satisfaction
- Competitors
- Goals

**18. Do you agree with the fact women are able to balance both domestic and professional life?**

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

**19. Do you think women are more innovative than men and can change the business world?**

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

**20. If you decide to create a firm, which people in your close surroundings would approve it?**

	<b>Approvement</b>	<b>Disapprovement</b>
<b>Your close family</b>		
<b>Your friends</b>		
<b>Your colleagues</b>		

**21. Suggestions** \_\_\_\_\_