
Summary and Conclusion

Entrepreneurship amongst women has been a recent concern. Women have become aware of their existence, their rights and their work situation. This research study focuses on Women entrepreneur. Any understanding of Indian women, of their identity, and especially of their role taking and breaking new paths, will be incomplete without a walk down the corridors of Indian history where women have paused, lived and internalized various role models. Some have taken entrepreneurship roles where some have opted for employment, some in entertainment field and some for leadership roles while millions of others have taken the role of ideal stereotyped social roles.

The study has been conducted to know how transformation has occurred in the women roles in entrepreneurial world and the status of women entrepreneurs and the problems faced by them when they ventured out to carve their own niche in the competitive world of business environment. Women owned businesses are highly increasing in the economies of almost all countries. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. Women Entrepreneur is a person who accepts challenging roles to meet her personal needs and become economically independent.

A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life. With the advent of media, women are aware of their own traits, rights and also the work situations. The glass ceilings are shattered and women are found indulged in every line of business from papad to power cables. 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. In India, although women constitute the majority of the total population, the entrepreneurial world is still a male dominated one. Women in advanced nations are recognized and are more prominent in the business world. Hence, with this background the present research work was undertaken with the following objectives.

Objectives

- Assess the socio-economic background of women entrepreneurs
- Analyze the resource management practices
- Understand the nature of entrepreneurial activities and
- Explore factors that enhance the entrepreneurial activities

Based on the review of related literature and methodology for the present study was designed. The research design was used for the study to gather information from the selected women entrepreneurs.

The study undertaken was carried out in three phases. The first phase was survey with a sample size of 800 selected women entrepreneurs. Survey method was conducted with the help of interview schedule. The second survey was out with carried 100 samples of women entrepreneurs tailoring units. The information were gathered with Interview schedule. The last phase was case to study (5 samples) concerns pertaining to their work life dynamic among the selected women entrepreneurs. The data was tabulated and presented using percentage analysis. The major findings are presented.

Phase 1. Survey

Findings of the Survey

The findings of the research study are summarized below:

Profile of the respondents

- Age assumes an essential job in building observations, perseverance, and certainty level at various stages and circumstances of life. In this manner,

- age is considered as one of the affecting variables of business enterprise. The age of the selected sample ranged respondents between 25 to 56 years.
- The sample dissemination of 800 respondents as per age bunch shows that a greater part of 43 per cent had a place with the age ranging between of 36 to 45 years, 30 per cent had a place with the age gathering of 25 to 35 years, and 18.5 per cent had a place with the age gathering of 46 to 55 years.
 - It is the vitality and eagerness, which is the genuine main thrust behind the pioneering and start-up achievement.
 - Education plays a basic job in forming the goal and accomplishments of women entrepreneurs.
 - Out of 800 respondents, 33 per cent were educated upto higher secondary level, whereas 25.5 per cent had acquired elementary level education. Fifteen per cent and 12.5 per cent had obtained undergraduate degrees and post-graduate degrees, respectively. While 8.5 per cent had a professional degree and 6 per cent were either diploma holders or earned a course certificate. It was encouraging to know that all the selected respondents had some level of education, which paved the way for setting up and leading their enterprise.
 - Overwhelming number of 95.75 per cent of the respondents were married, and 1.75 per cent were unmarried, whereas 2.5 per cent of the respondents were widows. Women's marital status will have an impact on their economic well-being, thereby affecting her access to sources of income through the life course.
 - The type of family is one of the basic elements which hampers the advancement of the women business. The respondents from joint families get support from their relatives, though, in family units, the help is just from their spouses. The regularly expanding necessities, desire, and self-reliance of people offer ascent to family units.

- Majority of the sample of 42.5 per cent had 4 to 7 members, while 34.25 per cent had 2 to 4, and 23.25 per cent had above eight members.
- It was found that 19.5 per cent earned a monthly income between Rs 5000 and 10000 and 29 per cent between Rs10001 to 15000. Seven per cent alone earned a profit, which was Rs 20,001 and above. It was found that a majority of 44 per cent of women entrepreneurs were earning an income between Rs15001 and Rs20000.

Details of the spouse

- Thirty six percent were educated up to higher secondary and 20.75 per cent were educated up to elementary school level. On an average, 16 per cent had obtained undergraduate and postgraduate degrees, respectively. Only 10.25 per cent were holding a professional degree.
- The quality of life is determined by an individual's role and the income he derives from it.
- Forty six per cent were engaged in some type of business, whereas the others were employed. Twenty-Five per cent were government employees, 16.5 per cent were bank employees, and 12.5 per cent were performing clerical jobs.
- The monthly income of the spouses ranged between Rs 30,000 and Rs 50,000 and above. The data shows that 24.5 per cent had a monthly income, which ranged between Rs 30,000 and Rs 40,000, and 25.75 per cent earned between Rs 40,001 to Rs 50,000.

Details of the house

- Majority of 54.5 per cent of the respondents were residing in individual houses.
- Majority of the respondents, 55.25 per cent lived in their own houses, and 44.75 per cent were residing in rental houses. It was also noticed that samples living in the rented house had their own dwelling in their native place.

Information of the enterprise

- It was surprising to know that a majority of 56 per cent of the enterprise were related to textiles with 28.50 per cent running tailoring unit 27. 25 per cent selling ready garments.
- The other activities run by women entrepreneurs were vegetable vendors (15 per cent), followed by 14 per cent having fancy store rendering items to meet the needs of women, girls and children. Fruit stall was run by 6.50 per cent and selling flowers by 5.50 per cent. Fruits and flowers have demand throughout the year.
- Among the selected samples, 2.00 per cent and 1.13 per cent of the respondents were having a provision store to cater to the household and Xerox shop.
- Majority of 44. 25 per cent of the business enterprises were in the form of the sole proprietorship.
- Very interestingly, about 32.25 per cent were found to be involved in entrepreneurial activities for a period of 7 to 9 years, whereas 22.75 per cent were involved for more than 10 years and above.

Phase II: Details of the selected entrepreneurs running tailoring unit

- The survey revealed that among the selected 800 respondents a majority of 56 per cent were engaged in activities related to textiles. Among the various entrepreneurial activities run by the selected respondents, the most popular venture was found to be running tailoring unit by 28.5 percent. Among the 28.5 per cent (228) in phase I one hundred women entrepreneurs running tailoring units were selected, as samples for phase II.

Profile of the selected samples

- It can be concluded that a majority of 63 per cent were in the age group, which ranged between 36 to 45 years. This age group is found to be participatory, energetic, experienced, and spared time for their activities

- A majority of 31 per cent of the selected samples had a high school education. Twenty-three per cent had higher secondary school level education, while 21 per cent of the respondents had studied upto 8th standard. Seventeen per cent were undergraduates, and 8 per cent were holding certificates of short courses on tailoring. However, education, training, and developing skill is essential to enhance self -worth and self -esteem.
- All selected samples were married.
- A larger part of the families (76 per cent) were family units, and 24 per cent were joint families. This shows the present pattern towards family units.
- Thirty-six per cent of the selected samples had 2-4 members, and 45 per cent of the selected samples had 5 -7 members
- The monthly income earned by the selected samples ranged between Rs 5000 to Rs 10,001 and above.
- Nine per cent earned up to Rs 5000, and 30 per cent earned Rs.10001 and above. The majority of the selected samples, 61 per cent, received a monthly income of Rs.5001 to 10000. This indicates that personal income plays a vital role in empowering women to be more self -sufficient.

Details of the spouse

- Eighteen per cent per cent had education upto elementary school level, and 40 per cent were educated upto higher secondary level. Twenty-one per cent had obtained an undergraduate degree while 13 per cent had post-graduate degrees, respectively. Only 8 per cent were holding a professional degree.
- Twenty-two per cent earned a monthly income, which ranged between Rs 30,000-Rs 40,000a, and 42 per cent earned Rs 41,001 and Rs 50,000. The rest of 36 per cent earned Rs 50,001 and above. On the whole income the spouse ranged between Rs 30,000 and Rs 50,001 and above.

Details of the house

- Thirty nine per cent of the selected samples were residing in apartments, and 46 per cent were residing in individual houses.
- Fifty four per cent had their own houses, and 46 per cent were residing in rented houses. However, it was observed that those who stayed in rented house had their property and house in their native places.
- The area of the houses of the selected samples ranged from 500 to 1100sq feet.

Finance

- Economic necessity was the main reason to be forced to take up self – employment.
- The study revealed the fact that the most important reason to start an entrepreneurial venture by the women was the need for money. The poor financial condition of the family or the insufficient income of the family forced the women to step into the business world.
- Eighty per cent used family savings as working capital, while 40 per cent had taken loans from banks. Friends and relatives (38 per cent), private money lenders (31 per cent), Co-operative society (20 per cent), and finance from Government schemes (19 per cent) were the other sources from where the samples had taken the loan.

Details of the tailoring units

- All the tailoring unit run by the selected samples were established within fifteen years.
- Thirty four per cent had employed 2-4 workers, and 36 per cent employed 5- 7 workers in the unit. Thirty per cent employed 8-10 workers in the unit. However, this depends on the requirement of the work carried out in the respective tailoring unit, which depends on the demand during festival seasons.
- Forty two per cent of the units had permanent staff, while 34 per cent had appointed women workers temporarily. Twenty-four per cent of the units had seasonally employed staff in the units.

- The working hours in the tailoring units ranged between 5 to 12 hours per day.
- Fifty five per cent of them expressed that their tailoring unit was within walking distance.

Activities performed in the tailoring units

- It was found that 82 per cent of the units cutting activity was done, followed by designing (77 per cent). In 69 per cent and 64 per cent of the units marking and stitching were executed. Machine and hand embroidery were done in 61 per cent and 57 per cent of the units, respectively. Button stitching (48 per cent), hemming (43 per cent), finishing (29 per cent), and ironing (18 per cent) were the other activities performed in the selected tailoring units, respectively.
- Majority of the selected samples (62 per cent) were executing cutting, while 58 per cent were engaged in designing. Marking (44 per cent), stitching (41 per cent), machine embroidery (36 per cent), hand embroidery (33 per cent), button stitching (23 per cent), hemming (18 per cent), finishing (12 per cent) and ironing (7 per cent) were the other sewing activities done by the selected women entrepreneurs.
- Inspection and supervision since they had attached themselves to their enterprise and felt it was the most important duty as well as to be an example to their fellow employees.
- It was observed that permanent members employed in the selected tailoring units executed all the sewing activities. Temporary and seasonal employees were dedicated to the events as per their knowledge and skill in the respective task.
- Keeping accounts and maintaining records, maintenance of machinery, sales promotion, hiring employees, and paying salaries were said to be the responsibilities of the selected entrepreneurs.

Work area assessment

- The size of the rooms of the tailoring unit ranged between 100-160 sq.ft .
- Additional space was required to carry out sewing activities, such as stitching buttons, stitching saree falls, finishing, and ironing. Around 54 per

cent carried out their sewing activities either at home or in space, which was hired for rent. This indicates that the tailoring units did not have sufficient space to carry out all the sewing activities. Hence, a well-planned accessible tailoring unit which would lend space to carry out the activities in comfort is required.

- Eighty per cent of the selected entrepreneurs expressed the possibility to supervise, and 66 per cent of the samples expressed that workplace hygiene was sufficiently maintained.
- The work area temperature and humidity, the amount and quality of light, and the levels of noise are the common factors that required a tolerance level.
- Sixty two per cent of the respondents stated that they have a fixed workplace, and 54 per cent reported satisfactory body position when at work.
- Women workers must be provided with adequate and necessary facilities while they are at the worksite. Sufficient facilities for the worker should cover, enough rest breaks, and safe drinking water, etc.
- To make any occupational setting women-friendly, the essential amenities and facilities are required to be provided. All the selected tailoring units provided necessary tools to the employee, which included thread, cutter, scissors, and needles.
- It was found that safe drinking water was provided to all the workers, followed by storage space (72 per cent), and a place to have meals (63 per cent). Rest breaks were permitted by 52 per cent of the women entrepreneurs to their employees. These facilities are a stage towards the government assistance of the laborers in a chaotic work area and women specifically.
- Worker management relationship was found to be harmonious. Workers felt satisfied concerning facilities like restrooms but wanted more in-house hostel facilities.
- Majority of the selected samples (87 per cent) used electric machines, and 63 per cent used the foot pedal model. Sewing machines with embroidery

attachment were used by 45 per cent of the units. It was interesting to note that the selected samples (women entrepreneurs) were competent to operate the different types of sewing machines, possessed by them for the tailoring unit. This could help to assist the employees in a time of difficulty while operating the machines.

- Seventy three per cent of the tailoring units had a Juki brand sewing machine. The other brands used were Usha (66 per cent), Merrit (54 per cent) and Singer (43 per cent), respectively. Only a few used Brather brand in their units.
- Majority of 92 per cent of the selected samples had upto three devices in their units, while 63 per cent had 4 to 5 machines, and 28 per cent had six devices. This indicates the popularity of the entrepreneurs, which adds status to them.

Resource management practices

- The women entrepreneurs were appreciative of their habit of account keeping and felt proud of keeping a record on the amount spent.
- Ninety per cent were keeping the record about accounts, both income, and expenditure.
- It was found out that majority of 86 per cent of the respondents did not deposit their extra money in the bank or invest in any other form because they are not setting a target percentage out of their surplus in savings.
- It was noted that a majority of 80 per cent of the respondents preferred to borrow from a financial institution such as banks, relatives, etc.
- Budgeting could not be followed due to unexpected expenditure which arises from family and enterprises.
- All of the respondents were responsible for the food management followed by clothing (96 per cent), children's education (90 per cent), purchase of gadgets or equipment (85 per cent), savings (80 per cent), and social activities (73 per cent).

- It gives a positive picture of the improved condition of women in their families with increase family decision making even though figures do not reflect equal status.
- The decision making mean score of the respondents were post graduate qualification were found to be highest with a mean score of 16.41. The respondents Professional degree were the next highest mean score of 16.25. Education of elementary school were the lowest mean score of 15.98. It is seen that respondents with higher levels of education were higher decision making scores at home environment.
- Majority of 95 per cent were responsible for the appointments of the workers for the tailoring unit. Eighty-five per cent and 75 per cent were involved in production management and investment for expansion.

Time management practices

- Majority of the selected samples (76 per cent) performed cooking activities and spent one hour and 30 minutes on an average every day. Maintenance of house (62 per cent), care of children (58 per cent), and helping in children's education (56 per cent) altogether required 4 hours on an average. Time for personal care (64 per cent) and recreation (41 per cent) together required an hour.
- Time management can help individuals to become masters of their destiny, and time is one of the tools which can be used to achieve goals and objective.
- The results revealed that 58 per cent were to develop a positive attitude..

Energy management practices

- All the selected samples mentioned the need for paid help due to their inability to do all the duties by themselves both at the unit and home. All the selected samples were using labor-saving devices.
- Time and vitality go with each other and are interrelated .Labour saving devices have become part of family life.

- All the samples used mixie, while grinder (63 per cent), washing machine (54 per cent), (micro oven 31 per cent), electric cooker (23 per cent) and induction stove (17 per cent) also used regularly.
- The energy-efficient advanced appliances were recommended over traditional methods to minimize the strain and save time and energy of the homemakers and to be diverted towards other profitable and useful jobs.

Problem faced by Women entrepreneurs

- Sixty seven per cent of the selected samples expressed a shortage of funds to meet the financial needs of the business as the major problem faced by them.
- Lack of self- confidence which is basically a rousing component in running a venture, effectively was absent among 63 per cent. The inability to fulfil social obligation was expressed by 61 per cent since they have to strive hard to balance between managing the family and the enterprise.
- The family problem related to time management (70 per cent), poor decision making (67 per cent), lack of guidance and counseling (57 per cent), poor performance (48 per cent), and adequate rest (44percent) were reported as challenges in running the enterprise.
- Social status (78 per cent) and social acceptance (66 per cent), followed by absence of a common platform to represent (62 per cent), less interaction with development agencies (58 per cent) and changing social environment (47 per cent) were reported as the social problems experienced by the selected samples.
- The economic problems encountered by the selected samples are insufficient income (82 per cent), unexpected expenditure (73 per cent), and inadequate savings (64 per cent), respectively. Insufficient working capital was expressed by 55 per cent.
- Children are the priority in any household, and hence a majority of 95 per cent expressed their inability to look after children as a significant concern. Lack of support was reported by 80 per cent while inability to enjoy little joys

of growing children (75 per cent), getting frustrated and angry over small matters (73 per cent) and irregularity of paid servants (62 per cent) were the other family-related problems at household level as reported by the selected women entrepreneurs.

- The work stations likewise offered ascend to physical and medical issues and meddled with work effectiveness. Angles like unhygienic environment, blockage, congestion, air, commotion and contamination are common problems which inhibit to execute the work comfortably. Insufficient tools increase the issues of the workers to complete the job in an orderly manner.
- Forty-nine per cent expressed travel tiredness. Forty-three per cent reported eye-related issues and eye strain due to insufficient light at the workplace.
- Faulty tools have caused minor accidents and hurts, which was reported by 43 per cent. Headache due to noise (42 per cent), space congestion (40 per cent) and poor air quality (38 per cent) leading to respiratory problems were mentioned as work-related problems, which had led to a poor work environment.

Stress Management

- Majority of the samples reported long working hours (70 per cent) and high time pressure (52 per cent) as causes for stress. Forty-three per cent and 42 per cent reported role conflicts and economic demand, followed by poor memory (40 per cent), feeling tense (37 per cent), cope with past failures (32 per cent), and anxiety (30 per cent). Depression (46 per cent), anger (45 per cent), negative thinking (52 per cent), and loss of confidence (44 per cent) were the other problems reported as causes for stress as reported by the selected samples.
- Working women are at depression since they have to perform the double role and take up the burden of housework and outside jobs.
- Majority of the sample experienced restlessness (62 per cent) followed by accelerated speech (55 per cent), irritable (52 per cent), and nervous (50 per cent). This expression was said to be experienced quite often.

- Workers involved in sewing activities such as cutting, drafting, attaching saree fall, hemming, button stitching, etc, may be at risk of developing musculo-skeletal disorders.
- All the selected entrepreneurs who performed tailoring activity experienced pain in the neck, shoulder joints, and cervical region.
- Entrepreneurs who performed the tailoring activity of drafting and cutting experienced pain in the neck, shoulder joints and legs, and lower back. Almost all the selected samples experienced this.
- Women need to understand stress, recognize warning signs, and develop coping skills to maintain health in all dimensions to manage their families.
- Walking (46 per cent) , prioritizing work, (45 per cent), exercise (42percent) and spiritual activity, (43 per cent) were given priority.

Satisfaction derived by women entrepreneurs

- All the selected samples reported social status, freedom of expression (90 per cent), decent standard of living (89 per cent), Self-dependence (87 per cent) and improvement in knowledge (81 per cent) which were highly appreciative as the benefits enjoyed by the selected entrepreneurs.
- Majority of the respondents (87 per cent) expressed determination to be a good homemaker was the main criterion for the success in running a home. Contentment is hard work (76 per cent), co-operation of husband and family members (73 per cent), proper attitude towards family (65 per cent), good management (58 per cent), and availing paid helpers (54 per cent) were the factors responsible for success.
- It was found that the most essential variable contributing to business success of entrepreneurs were perseverance (93 per cent) and reputation for honesty (92 per cent), followed by high ambition (90 per cent), efficiency (90 per cent),good human relationship (87 per cent), knowledge and skill(85 per cent), interest in development (76 per cent), good role model (70 per cent), self-confidence (68 per cent) and teamwork of dedicated workers (54 per cent).

- Good workmanship (98 per cent) latest designs (92 per cent), and creative ideas (92 per cent) were the features that attracted the customers. Respect for customers (72 per cent) reasonable charges for the customers to have a lasting relationship with the tailoring unit (69 per cent) and customer confidence (66 per cent) were the other attitudes that were mentioned by the selected samples as indicated by the customers.
- Majority of 96 per cent of the respondents expressed strong determination and to be a role model (95 per cent) as suggestions for future entrepreneurs. Perseverance (87 per cent), apply for a loan in advance (84 per cent), keeping all documents updated (76 per cent), and have good work relations with co-workers (72 per cent) were also mentioned as suggestions.

Developing a feasible, accessible layout

- The layout is designed for an area measuring 11'x10' of a total space area of 110 sq.ft.
- Storage provision
- Enough space for customers, trial room for the customers
- To sufficient ventilation, aeration, and a clean atmosphere
- Flexible cutting board,
- Switches for fan light and plug points to be installed at a convenient height
- Glass door were taken into consideration

Phase III Case study

Five samples were identified as typical cases women entrepreneurs running tailoring unit were selected from the surveyed sample for the case study. Willingness and co-operation were taken into consideration. In depth interview was conducted with the selected samples by the researcher. The case study method was used to recognize and develop deeper understanding about the work activities and environment work relationship between important elements in day to day life

Conclusion of the study

Women entrepreneurs faced lots of problems at start-up as well as operating stage like, non-availability of finance, restricted mobility freedom and performing dual role. Technological advancement and information technology explosion have reduced the problem of women entrepreneurs. Along with technological revolution, mental revolution of society is needed to change the attitude of the society and provide women with democratic and entrepreneurial platform. More-over with increasing Government and Non-Government and other financial institutions assistance for various women entrepreneurs within the economy there can be significant increase brought about in the growth of women entrepreneurship process. Still efforts are being made to coordinate with the enterprise activities of women and providing them utmost financial, morale psychological support by various institutions working within the economy and world-wide. Thus, Women have the potential and the determination to set up, uphold and supervise their own enterprises in a very systematic manner. Appropriate support and encouragement from the Society in general and family members in particular is required to help these women scale new heights in their business ventures. The right kind of assistance from family, society and Government can make these Women Entrepreneurs a part of the mainstream of national economy and they can contribute to the economic progress of India

Recommendation

To promote entrepreneurial skill and activities among women entrepreneur the following efforts can be taken into account by government and NGOs for effective development of women entrepreneurs Encourage women's participation in decision-making.

- Government can extend better educational facilities and schemes to women entrepreneurs
- Adequate training programme on management skills and Vocational training need to be extended to women community that enables them to understand the production process and production management.

- Training and counseling through the aid of committed NGOs, managerial experts and technical personnel should be provided to the women entrepreneurs to develop self –confidence.
- The financial institutions should provide working capital assistance both for small scale venture and large scale ventures.
- Making provision of micro credit system and enterprise credit system to the women entrepreneurs at local level.
- Industrial estates Infrastructure, in the form of industrial plots and sheds, to set up industries should be provided by state run agencies.
- During the study, it was observed that many women entrepreneurs were women not aware of the policies due to lack of awareness.
- In addition to policies and schemes, there must be mentoring group at multiple levels from districts to cities to state to central. These groups can assist the aspiring women entrepreneurs to convert their dreams to reality.

Entrepreneurial ecosystem must establish cluster approach in specific sectors and regions. These clusters will further support new ventures to nourish, fund and sustain the dynamic environment.