



**AVINASHILINGAM INSITUTE FOR HOME SCIENCE AND HIGHER
EDUCATION FOR WOMEN, COIMBATORE- 641043**

**A Study on Socio Economic Constraints of Women Entrepreneurs in Madhukkarai
Block**

D. DIVYABHARATHI

20PEX008

**Thesis Report Submitted to Avinashilingam Institute for Home Science and
Higher Education for Women Coimbatore-641043**

**In Partial Fulfilment of the Requirements for the
Degree of M.Sc. Extension and Communication**

May- 2022

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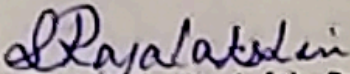
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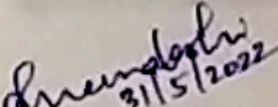
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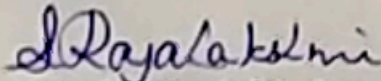

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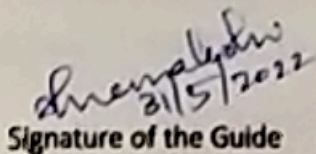

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CERTIFICATE

This is to certify that the dissertation entitled is submitted to the Avinashilingam Institute for Home Science and Higher Education for Women, **A Study on Socio Economic Constraints of Women Entrepreneurs in Madhukkarai Block** is submitted to the Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore – 641043 in partial fulfilment of the requirements for the award of the degree of M.Sc. **EXTENSION AND COMMUNICATION** is a record of original research work done by **D. DIVYABHARATHI (20PEX008)** during the period of November 2021 to May 2022 in the Department of Home Science Extension Education, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore – 641043, under my supervision and guidance. It has not formed the basis for the award of any degree/ diploma/ associateship/ fellowship or similar title of other University.



Signature of the Head of the Department



Signature of the Guide

DECLARATION

I D. Divyabharathi (20PEX008) hereby declare that the thesis entitled "A Study on Socio Economic Constraints of Women Entrepreneurs in Madhukkarai Block" is submitted to the Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore, in partial fulfilment of the requirements for the award of the M.Sc. EXTENSION AND COMMUNICATION is a record of original and independent research work done by me during six month under the Supervision and Guidance of Dr.(Mrs.) S. Meenakshi M.Sc, MBA., Ph.D., UGC-NET, Assistance Professor of the Department of Home Science Extension Education, and it has not formed the basis for the award of any Degree/Diploma/ Associateship/ Fellowship or other similar title to any candidate in any University.

D. Divyabharathi

Signature of the Candidate

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CHAPTER I

INTRODUCTION

DEFINITION OF ENTERPRENEURSHIP

Entrepreneur is the person, whereas entrepreneurship is the practice or purposeful activities. “The whole point of entrepreneurship is to get around or circumvent problem that others find impossible”. “Economists have seen entrepreneurship as an effect of a constellation of particular economic conditions, rather than as a cause of their growth”. “Entrepreneurship is the complex interpenetration of two distinct set of force, one is the external structural determinants and the other is the entrepreneurial autonomy - the quality of individualism, his social conditioning and the entrepreneur’s propensity to exploit structural opportunities” (Brigitte Berger, 1991).

“Entrepreneurship is the attempt to create value through recognition of business opportunity, the management of risk-taking appropriate to the opportunity and mobilizing resources necessary to bring a project to fruition”. (John Kao, 1984). The entrepreneurial activity is equated with the formation of new firm. The firms are time-binding input-transforming entities. They complete the input into a finished product. “Entrepreneurship does the gap-filling function, that of making up the market deficiencies” (Harvey Leibenstein). The market-driven entrepreneurship is actually conditioned by field experience, informal learning of the society and being immutable connected with the customer. “Industry is a customer satisfying process, not a goods producing process” (Theodore Levitt). Entrepreneurship can also be learned through basking, or getting the experience by being closely associated with the business expert (Annababy,P., 2016).

Entrepreneurship is not only a matter of opening one’s eyes of witching on one’s attentiveness, but also to persuade others to join in such action. Entrepreneurship is not just doing it all on one’s own. It is doing it along with the other people, the term spirit. Motivating a team of employees and “getting things done” (Schumpeter) is an essential aspect of entrepreneurship. Delegation is identifying the right person for the right job and assigning the task (Annababy,P., 2016).

ELEMENTS OF ENTERPRENEURSHIP

The emphasis in entrepreneurship is one smart decision-making at the appropriate time; entrepreneurship involves the foreseeing of investment opportunity and investing of time, capital and energy in economically significant pursuits (Annababy, P., 2016).

Delegation as an element of entrepreneurship has different degrees. It is called associating with the Research and Development expert or planner. It is called directing the things to do to the problem workers. It is called not overseeing the most valuable performers. Entrepreneurship must understand when their talents and abilities fit the situation and when they don't fit. They must be smart enough to move on (Annababy,P., 2016).

Entrepreneurship is concerned with the management of Men, Money, Machine, Markets, Methods, Material, Maintenance and Modernization. It is also related to the management of business process to produce an overall positive impact on society, the alignment of business operations with social values. It is called the corporate social responsibility of maintaining environmental and labour standards (Annababy,P., 2016).

The term 'Entrepreneurship' is termed to be a male-dominated phenomenon from the very early age, but time has changed the situation and brought women as today's most memorable and inspirational entrepreneurs. It is estimated that women entrepreneurs presently comprise about ten per cent of the total number of entrepreneurs in India, with the percentage growing every year. If the prevailing trends continue, it is likely that in another five years, women will comprise twenty per cent of the entrepreneurial force (Meiyadaw, M., 2019).

The origin and meaning of the word 'entrepreneur' can be traced to the French word 'entreprendre' that means a "go-between" or contractor- Charles Chow (2006). The German word 'unternehmen' means to 'undertake', to carry out new combinations of activities, entrepreneur is the director of a public musical institution, organization of entertainment. - The Oxford English Dictionary, (1897). The term entrepreneur was used for architects and contractors of public works. - Bert F. Hoselite (1951).

"Anybody who undertakes an economic activity translating a profitable idea into a productive activity may be termed as entrepreneur". - Richard Cantillon, (1755). Throughout the sixteenth and seventeenth centuries, the most frequent usage of the term denoted a government contractor, usually military fortifications or public works, later, among the Physiocrats, Quesnay referred to entrepreneur as an operator of a large firm who guides and turns to his account, his enterprise by his intelligence and his wealth (Annababy,P., 2016).

J.B. Say and David Ricardo did not distinguish the functions of entrepreneur from a capitalist or manager. Ricardo failed to recognize the entrepreneur as a separate agent of production and Jeremy Bentham was the one who virtually emphasized entrepreneur as an agent of economic

progress and regarded entrepreneur as an independent contractor who purchased through competitive bid, the right to run the prison. It is J.S. Mill who brought the term entrepreneur into general use among the English Economists and he held that the business man receives what he called 'wages of superintendence' which is a return for his special skill and ability as a manager (Annababy,P., 2016).

Among the neo-classical economists, Marshall (1961) held a comprehensive view of an entrepreneur and defined entrepreneurs as one who, adventures or undertakes risks; bring together the labour and capital required for the work; arranges or engineers the general plan and superintendence the minor details (Annababy,P., 2016).

J.M. Keynes (1964) placed entrepreneurs in the role of decision maker with the industrial firm and his function is to fix the amount of employment at that level which is expected to maximize the excess of proceeds over the factor costs. He is chiefly responsible to make investment decisions and as an active factor of production, he must face uncertainty in his ability to forecast the effective demand.

An Austrian economist Wieser (1927) had a broader view of entrepreneurship and defined entrepreneur as a person who supplies not only the necessary capital but originates the idea, elaborates and puts into operations the plan and engages collaborators.

Leon Walras (1965) who defined entrepreneur according to the function he performs observed that entrepreneur is a hiring agent and entrepreneurship is hiring agent and entrepreneurship is not itself a factor of production, but rather a function that can be carried on by any agent, say the capitalist or salaried manager.

F.H. Knight (1921) offered a new refinement of Cantillon's conception of entrepreneurship. According to him, entrepreneur's function is to direct economic activity which involves considerable risk and uncertainty. They are the producers, while the great mass of population furnished them with productive services, placing their persons and their properties at the disposal of this class.

A revolutionary conception of entrepreneurship came with J.A. Schumpeter (1961) who gave the central role to entrepreneurs in the process of economic development and defined entrepreneurs as one who carries innovation under conditions of uncertainty and unpredictability.

The modern views on entrepreneurship started with the Harvard School. Among the Harvard economists, A.H. Cole (1946) defined entrepreneurship as a purposeful activity of an

individual or group of individuals, undertaken to initiate, maintain or aggrandize, a profit-oriented business and services.

One of the Neo-Austrian economists, Von Mises (1949) observed that the entrepreneurial action and its outcome are always uncertain and he referred to the entrepreneur as an active man exclusively seen from the aspects of uncertainty inherent in every action. So, in a dynamic economy, every one becomes an entrepreneur in so far as he takes risks and bears uncertainty. Labourers are entrepreneurs in so far as wages are determined by uncertain market activities.

I.M. Kirzner (1978) held that an entrepreneur's role is to achieve the kind of adjustment necessary to move economic markets towards the equilibrium state. Thus, several of these economists gave differential emphasis with subtle variations in the connotations of the term entrepreneurship. As these are only differences in emphasis, one cannot consider their concepts as mutually exclusive. Naturally, as the functions of entrepreneurs got diversified over the period, the conceptual formation also underwent changes (Annababy,P., 2016).

WOMEN AND ENTERPRENEURSHIP IN INDIA

The World Bank states that the empowerment of women is fundamental in achieving continued sustainable development and that succeeding in this effort could enhance economic efficiency. Because business and entrepreneurship are still perceived in many countries and cultures as a male dominated sphere, it remains a priority to provide women with equal access to opportunities and constant research on female entrepreneurship could assist in doing so (Meiyadaw, M., 2019).

Women form a vital part of the labour force and the economic role played by them cannot be isolated from the framework of development. The role and degree of integration of women in economic development is always an indicator of women's economic independence and social status. Employment gives economic independence to women. Economic independence paves the way for social status. Moreover, women have become an integral part of the industrialized society. Women's entry into entrepreneurship has a historical perspective and it is a historical necessity. Entrepreneurship is an effective instrument of social and economic development. It helps in generating employment for a number of people within their own social system. The development of entrepreneurship in women especially in developing economies like India is viewed as the most effective package to solve the blockades to the prosperity of the nation although it envisages

revision and re-examination of long-standing attitudes, expectations and patterns of living (Meiyadaw, M., 2019).

India's economic growth story has eluded a large section of the micro, small and medium enterprises (MSMEs)—in fact the smallest of the enterprises led by women. This is evident in the fact that, despite the growing number of MSMEs in India, as of 2018–19, only one in every five enterprises was owned by women (21.5 per cent). Not only is women's representation across sectors low, the growth of existing enterprises also seems to have stagnated over time. According to 2015 National Sample Survey (NSS) estimates, between 2010 and 2015 the share of women-led enterprises and the gross value added (GVA) did not increase. Moreover, there was a fall in worker share from 18 per cent to 16 per cent. A recent study conducted by Mastercard ranked India 49th amongst 57 countries in its 2020 Mastercard Index of Women Entrepreneurs. This ranking speaks volumes for the odds stacked against women in India's entrepreneurship ecosystem. In India, opportunities for women who are able and willing to work have been restricted due to inflexible work schedules and wage disparity. For those seeking entrepreneurial activities this has resulted in survivalist ventures mainly aimed at subsistence and sustainable income.

This brief seeks to highlight the key challenges to women's entrepreneurship in India, including social norms and biases, lack of education, unequal opportunities for affordable financing, and limited networking opportunities which prevent them from exploring their full entrepreneurial potential. It also seeks to document some of the key recommendations to address these social, economic and technological constraints (iwwage, 2021).

Entrepreneurship among women is an indicator of economic independence. In the tradition - ridden Indian society, women are generally accorded an inferior social status. Now everyone is aware of the fact that if women are economically more productive, it will reduce their dependence and pave the way for a better status, and the household income can also be increased. However, with the growth of industrialization, education and gradual change in social environment and the government Policies has encouraged women entrepreneurship and there has been some growth in women entrepreneurship in the recent decades. Hence, desirable environment is necessary for further development of women entrepreneurship (Annababy,P., 2016).

The economic prosperity of India mainly depends upon the success of industrial as well as agricultural sectors. Consequently, the industrial policies of the government and the successive five-year plans reiterate the government's intention to stimulate and promote the human factor in

industrial development. Thus, the entrepreneur has come to assume an important place and become the nerve centre of all economic activity. The development of entrepreneurship which is a human activity has become imperative in view of the economic development and prosperity of our country (Annababy,P., 2016).

The developed as well as the developing countries today rely much upon speeding up industrialisation on which their economic development depends. In this process, man stands at the centre as organiser of human and material as worker, as consumer and as exchange agent. Of these various roles he has to play, his function as an organiser of human and material resources is the most important and pivotal to ensure progress. Without his role, the resources of production remain stationary and can never be transformed into products or services. The spirit of enterprise makes man as spicy entrepreneur. It is this spirit which has transformed him over the countries from a normal into cattle – rarer, an agriculturist, a trader, and an industrialist. Entrepreneurs are persons who initiate, organize, manage and control the affairs of a business unit which combines the factors of production to supply goods and services. They are the nucleus of economic activity and propellers of economic development. In a developing economy such as India, entrepreneurs should be competent to perceive new opportunities, willing to take risks in exploring them and undergo, if necessary , rigorous hardships of the business (Annababy,P., 2016).

Entrepreneurship and Economic development are closely bound which each other. Entrepreneurs are a dynamic force in the economic life of a society and are organizers of its productive resources. The development of right entrepreneurship is one most acute problem of the developing countries; and the lack of the right kind of entrepreneurs in our country and insufficient numbers are factors hindering economic development. In India, entrepreneurial world is men's world predominantly. But recently, there has been a change in the trend. The emphasis is on the idea that women also can contribute to the economy of the nation. It is left to the policy makers, planners and administrators to device ways and means of promoting entrepreneurship among women (Annababy,P., 2016).

Women have strong desirable qualities relevant to entrepreneurship such as their ability to manage details, dedication to the work they take up and tolerance and kindness towards people. It is a misconception that women cannot be good managers. In fact, the complete manager in the Indian household is the mother, as she plans budgets, executes and shows results in day-to-day life. In a fast-developing country like India, the force of commercialization, modernization and

industrialization are actively operating and transforming the traditional modes of production into modern capitalistic enterprises. Jawaharlal Nehru, the first Prime Minister of India, observed the need for economic freedom of women. The low status of women in large segments of Indian society cannot be upgraded without throwing out the gates of employment leading to better financial prospects (Annababy,P., 2016).

In the view of Government of India, “An enterprise owned and controlled by a woman having a minimum financial interest of 51% of capital and giving at least 51% of the employment generated by the enterprise to women”. Thus, it is evident that the definition of entrepreneur can be generalised to women entrepreneur too (Meiyadaw, M., 2019).

STATUS OF WOMEN ENTREPRENEURS IN INDIA

Women entrepreneur is a person who accepts challenging role 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. The motives for pursuing entrepreneurship have also received systematic attention, with various authors referring to gender inequality as a push factor for female entrepreneurship in developed and developing economies. In other words, for many female entrepreneurs, the choice of self-employment may reflect the restricted structure of opportunities in the labour market, labour market discrimination or glass ceiling career problems, with self-employment often perceived as a survival strategy, or as a means of providing flexibility in work scheduling and reconciling multiple roles (Meiyadaw, M., 2019).

Women play a prominent role at various levels in our economic life. They are the backbone of our nation. Both men and women are the integral parts of the society. Given appropriate skills and opportunities of decision making, women can prove that they are not less than men. A recent trend in India indicates that women are far more superior to men in various aspects of development.

The Human Development Report (1995) published by United Nations Development Programme, states that women are essential agents of economic change. “Investing in women capabilities and empowering them to exercise their choices is not only valuable in it, but is also the surest way to contribute to economic growth and over all development”. The economic development of a country to a large extent depends on human resources. Women constitute almost

half of the population of India and the contribution of this population in the socio-economic development of the country is vital (Annababy,P., 2016).

Women constitute about 48 per cent of the total population of the country as per the 2001 census. The Department of Women and Human Resources Development has been implementing various schemes. The National policy for 'Empowerment of Women' was adopted 2001 with the ultimate objective of ensuring women their rightful place in society by empowering women entrepreneurs as a agents of socio-economic change and Development; "Women Entrepreneurs" was therefore, given more importance in the Tenth Five Year Plan (2002-07) for development of women resources. Entrepreneurship has been acknowledged as one of the essential factors determining the growth and development of any country. Entrepreneurship development is essential for increasing production and productivity in the primary, secondary and tertiary sectors for harnessing and utilizing material and human resources, for solving problems of unemployment and underemployment for effecting equitable distribution of income and wealth for increasing the Gross National Product and Per capita Income and to improve the status of women (Annababy,P., 2016).

The position of women and their status in any society is an index of its civilization. Women are to be considered as equal partners in the process of development. But, because of centuries of exploitation and subjugation, Indian women have remained at the receiving end. Women in India have been the neglected a lot. They have not been actively involved in the mainstream of development even though they represent equal proportion of the population and labour force. Primarily women are the means of survival of their families, but are generally unrecognized and undervalued, being placed at the bottom of the pile (Annababy,P., 2016).

Women as an independent target group, account for 495.74 million and represent 8.3 per cent of the country's population, as per the 2001 census. No country can achieve its potential without adequately investing in and developing the capabilities of women. In the interest of long-term development, it is necessary to facilitate their empowerment. In many developing countries, including India, women have much less access to education, job, income and power than men. Even after five and half decades of planned development Indian women have not achieved expected success in the mainstream of life. Our country will be unable to have a competitive edge over others until and unless the status and role of women are improved (Annababy,P., 2016).

Women form one half of the world's population having enormous potential but being underutilized or unutilized for the economic development of the nation. There is need to strengthen

and streamline the role of women in the development of various sectors by harnessing their power towards nation building and to attain accelerated economic growth. Majority of women do not undertake entrepreneurial ventures. But entrepreneurship is a key to economic development of a country. History is full of instances of individual entrepreneurs whose creativity had led to the industrialization of many nations (Annababy,P., 2016).

“When women move forward, the family moves, the village moves and the nation moves” claimed Jawaharlal Nehru. It is recognized by the world over that only when the women are in the mainstream of progress, can any economic and social development be possible and meaningful. With the advent of the mass media and many awareness programmes, women today are aware to the new concepts of life and their changing roles in family and society. Women have started stepping out of the age-old conventions and now they stand shoulder to shoulder with men in almost every field (Annababy,P., 2016).

It is observed that a woman as an entrepreneur is economically more powerful than as a mere worker because ownership not only confers control over asset but also gives her the freedom to take decisions. This will also uplift her social status significantly and thereby empower women. Moreover, empowerment of Indian women is linked to the status in the household and society. Therefore, it is necessary to develop entrepreneurship among women and encourage them to take up independent income generating activities so that the significant workforce of the country may be utilized more efficiently in order to generate more income, reduce unemployment, minimize poverty, reduce regional imbalance and promote export trade (Annababy,P., 2016).

In India, the entrepreneurial world is still dominated by men. But the percentage of women in business is steadily increasing. So, they are more conscious of their role, status and rights in the society. Their hidden entrepreneurial talents triggered by persistence and perseverance contribute to amazing results. Women’s need for personal identity, craving for achievement, urge for independence etc; are responsible for growing entrepreneurship amongst women (Annababy,P., 2016).

Entrepreneurship is considered as one of the most important factors contributing to the development of society. India has been ranked among the worst performing countries in the area of women entrepreneurship in gender-focused global entrepreneurship survey, released in July 2013 by PC maker Dell and Washington based consulting firm Global Entrepreneurship and Development Institute (GEDI). Of the 17 countries surveyed India ranks 16th, just above Uganda. Countries like Turkey, Morocco and Egypt have outperformed India. Status of higher education in

women in India came out to be lower than most countries in the world. At present, women's entrepreneurial role is limited in the large-scale industries and technology-based businesses. But even in small scale industries, the women's participation is very low. As per the third all-India census of Small-Scale Industries, only 10.11% of the micro and small enterprises were owned by women, and only 9.46% of them were managed by women. While the number of women operating their own business is increasing globally, women continue to face huge obstacles that stunt the growth of their businesses, such as lack of capital, strict social constraints, and limited time and skill (Shikha Mahajan, 2013).

FACTORS INFLUENCING WOMEN ENTREPRENEURSHIP

Pull factors are also important revolving around opportunities for independence, challenge encountered in enterprising, motivational, facilitative, stimulate, initiative as well as the success and satisfaction derived through entrepreneurship, with research suggesting different sets of career satisfiers for men and women entrepreneurs, revolving around status attainment for the former and social relationships and goals for the latter (Meiyadaw, M., 2019).

Promotion of women entrepreneurs requires a multi-pronged approach. Women should be motivated to come out of their traditional occupation for accepting more challenging and rewarding activities. Concurrently an environment should be prepared to enable their participation. Banks and other financial institutions must provide credit to women entrepreneurs on both priority basis and concessional terms. The problems of women in economic field have received great attention of international bodies in recent years. In India, several institutional arrangements have been made to protect and develop women entrepreneurship .Though there has been a positive growth in women entrepreneurship, more and more encouragement and support needs to be provided to them. This would certainly enhance their socio-economic status which is a prerequisite for economic development (Meiyadaw, M., 2019).

ENTREPRENEURS IN TERMS OF MOTIVATION

Entrepreneurs are those who possess the drive and imagination to break through traditional barriers, to overcome social inertia and to transform the economic life of the people. Entrepreneurs are usually those who do not follow the mainstream and yet become successful. Successful entrepreneurs implement their 'convictions' and turn dreams into reality. Entrepreneurial motivation is a commitment to certain ends. The activity of entrepreneurs is the means to the end excellence. His motivation may be to excel the standard of performance set by others or to excel his own

performance against his past record. “The successful entrepreneurs are generally higher achieving people” David C. McClelland, (1961). Achievement motivation refers not to desire to attain great position or fame, but to pleasure in solving problem (Annababy,P., 2016).

The spirit of modern capitalism originated in the ancient and not in the orient culture, due to the protestant ethic for everyday economic conduct such as hard work, devotion to work, honest, trust worthiness, austerity and frugality which are “this – worldly”. Max Weber maintained that the driving entrepreneurial energies were generated by exogenously supplied religious belief, under ‘this worldly’ protestant ethic. Peter Kilby, (1971). “Most successful entrepreneurs create the business and continue to focus on creativity” Roger Hamilton, (2005). They pay themselves first. Entrepreneurial motivation is the spirit that has influence on others (Annababy,P., 2016).

ENTREPRENEURS IN TERMS OF FUNCTIONS

“Entrepreneur is one who takes initiative, plans, formulates policy regarding quantity and quality of product and starts his own, new, small firm”. Mohan. R, (1996). “In under developed economy virtually any kind of activity is entrepreneurial” Sharma, R.A., (1980).

“The entrepreneurs grow with his organization” (Yale Brozen). The entrepreneurial functions would change with the different stages of a firm shown as “survival, consolidation and expansion stage”. Peter M. Chisnal, (1987).

Entrepreneur is one who buys factor services at “certain prices” and sells his product at “uncertain prices” thereby bearing a non-insurable risk called uncertainty, (Richard Cantillon,).

“Entrepreneurs not only co-ordinate and reorganize the elements of production, but also ‘energize’ the productive forces. Innovation is the term most commonly given to their energizing process” David Walker, (1980) . “Innovation is the translation of privileged information into new economic activity” (Luc. Soete, 1988) .

ENTREPRENEURSHIP MODEL

Entrepreneurship is basically the motivation of entrepreneur, attitude and values driving the motivation. The following conceptual model is the modified and abridged version of Akhouri – Mishra model, Akhouri, MMP. et.al (1990). Entrepreneurship is nothing but the invisible entrepreneurial ability like the large animal Heffalump hunted by some individuals, but all unable to capture it. Peter Kilby, (1971). They are the values and attitudes of entrepreneurs. But the motivation is environment-oriented. Environmental changes provide the necessary base for entrepreneurial ability (Annababy,P., 2016).

Achieving perseverance, Break-through interest and calculated risk-taking are personality traits of entrepreneurship. Certainly, the desire to do something new sparks innovation and entrepreneurship. But what is also needed is the “opportunity environment” to translate the desire into action. In other words, the innovation environment is critical to entrepreneurial activity (Annababy,P., 2016).

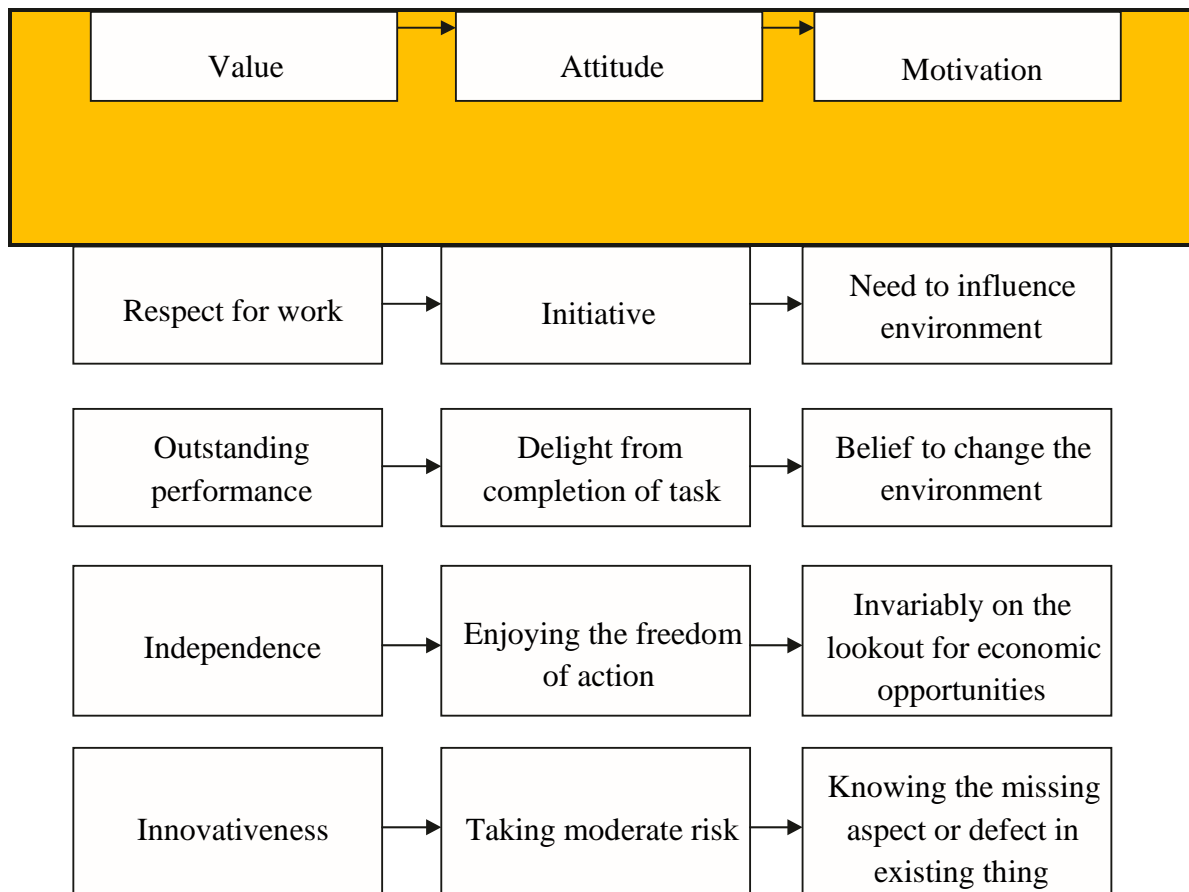


FIGURE-1

ENTREPRENEURSHIP MODEL

External plays more significant role than personality in entrepreneurship. Externality is the socio-cultural politico-economic, psychological and ecological environment for business. It refers to social networking, inter-firm assistance, tie-up, outsourcing opportunity, communication connectivity network, power supply, nearness to raw material supply, and so on (Balu,V., 2000).

NEED OF THE STUDY

- (i) During and post covid 19 women entrepreneurs are faced many problems. They faced new challenges.
- (ii) They want to prove their determination in innovative and competitive jobs after covid 19.
- (iii) They want the change to control the balance between their family responsibilities and their business lives.

As a result, women have come forward to become entrepreneurs during and post covid situation. It is the need of the hour to understand whether women entrepreneurship has paved the way for increasing their social and economic status. Hence, it is deemed that an empirical study on the socio-economic constraints of women entrepreneurs in Madhukkarai Block is to be undertaken.

SCOPE OF THE STUDY

An attempt has been made in this study to analyse the socio-economic constraints of women entrepreneurs in Madhukkarai Block. The study has focused on the socio-economic constraints of the women entrepreneurs. The factors influencing women entrepreneurs towards entrepreneurship and problems faced have also been analysed in this study. The study has been conducted among the selected women entrepreneurs in Madhukkarai Block. The study has been conducted with the focus of finding out the factors influencing and challenges of women entrepreneurship during covid-19 and post covid-19 situation, which will be help them to prepare for the new normal.

THEORIES OF ENTREPRENEURSHIP

1. Innovation Theory of Schumpeter
2. Max Weber's Theory of Entrepreneurial Growth
3. Hagen's Theory of Entrepreneurship
4. Economic Theory of Entrepreneurship
5. Exposure Theory of Entrepreneurship

1.INNOVATION THEORY OF SCHUMPETER:

A dynamic theory of entrepreneurship was first advocated by Schumpeter (1949) who considered entrepreneurship as the catalyst that disrupts the stationary circular flow of the economy and thereby initiates and sustains the process of development. Embarking upon 'new

combinations' of the factors of production - which he succinctly terms, innovation - the entrepreneur activates the economy to a new level of development. 28 Schumpeter introduced a concept of innovation as key factor in entrepreneurship in addition to assuming risks and organising factor of production. Schumpeter defines entrepreneurship as "a creative activity". An innovator who brings new products or services into economy is given the status of an entrepreneur. He regards innovation as a tool of entrepreneur, the entrepreneur is viewed as the 'engine of growth', He sees the opportunity for introducing new products, new markets, new sources of supply, new forms of industrial organization or for the development of newly discovered resources. The concept of innovation and its corollary development embraces five functions:

- ⊖ The introduction of a new product with which consumers are not yet familiar or introduction of a new quality of an existing product,

- ⊖ The introduction of new method of production that is not yet tested by experience in the branch of manufacture concerned, which need by no means be founded upon a discovery scientifically new and can also exist in a new way of handling a commodity commercially,

- ⊖ The opening of new market that is a market on to which the particular branch of manufacturer of the country in question has not previously entered, whether or not this market has existed before,

- ⊖ Conquest of a new source of supply of raw material and

- ⊖ The carrying out of the new organisation of any industry.

Schumpeter is the first major theorist to put the human agent at the centre of the process of economic development. He is very explicit about the economic function of the entrepreneur. The entrepreneur is the prime mover in economic development; his function, to innovate or carry out new combinations. Schumpeter makes a distinction between an innovator and an inventor. An inventor discovers new methods and new materials. On the contrary, an innovator is one who utilises or applies inventions and discoveries in order to make new combinations. An inventor is concerned with his technical work of invention whereas an entrepreneur converts the technical work into economic performance. An innovator is more than an inventor because he does not only originate as the inventor does but goes much farther in exploiting the invention commercially.

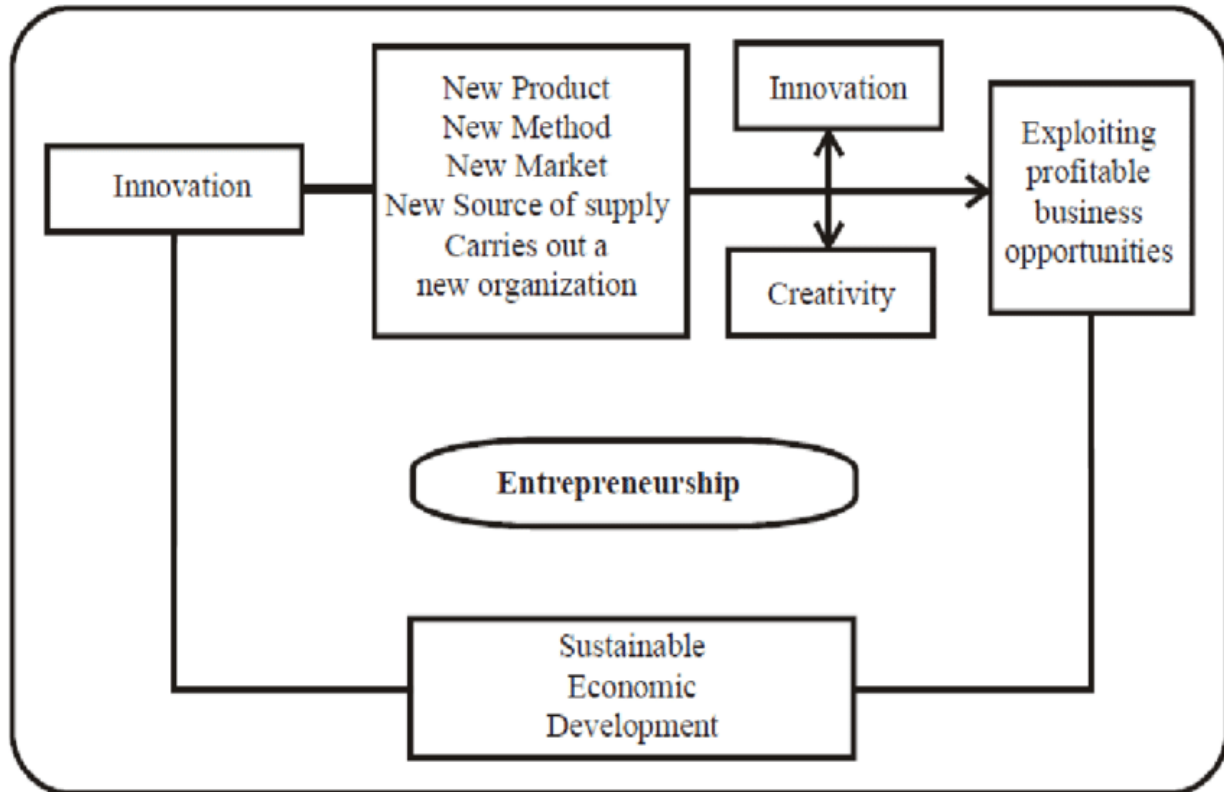


FIGURE-2

INNOVATION THEORY OF ENTREPRENEURSHIP

Wilken had added the concept of the changes that an entrepreneur brings:

- ♣ Expansion of goods, products.
- ♣ Productivity of factors of production such as finance, labour, material.
- ♣ Innovation in production such as, technology, process changes and increase in human resource productivity.
- ♣ Innovation in marketing area such as the composition of the market, size of the market and new markets.

To Schumpeter, entrepreneurs are individuals motivated by a will for power; their special characteristic being an inherent capacity to select correct answers, energy, will and mind to overcome fixed talents of thoughts, and a capacity to withstand social opposition. The factors that contribute to the development of entrepreneurship would essentially be a suitable environment in

grasping the essential facts. It can be noted that this theory's main figure, the "innovating entrepreneur" has played an important role in the rise of modern capitalism. The entrepreneur has been the prime mover - for economic development process. On the criticism side, this theory seems one-sided as it puts too much emphasis on innovative functions. It ignores the risk taking and organizing aspects of entrepreneurship. An entrepreneur has not only to innovate but also assemble the resources and put them to optimum use. While stressing upon the innovative function of the entrepreneur, Schumpeter ignored the risk-taking function, which is equally important. When an entrepreneur develops a new combination of factors of production, there is enough risk involved. In spite of these lacking, the theory supports the "enterprising spirit" of entrepreneur to innovate. It is the act that endows resources with a new capacity to create wealth. Drucker says, "Innovation, indeed, creates a resource. It endows it with economic value." Schumpeter's views are particularly relevant to developing countries where innovations need to be encouraged. The transformation of an agrarian economy into an industrial economy required a great deal of initiative and changes on the part of businessmen and managers.

2. MAX WEBER'S THEORY OF ENTREPRENEURIAL GROWTH:

Max Weber in his theory says religion has a large impact on entrepreneurial development. According to Weber some religions have basic beliefs to earn and acquire money and some have less of it. He calls them a 'spirit of capitalism' and 'adventurous spirit'. The spirit of capitalism will be generated when mental attitude in the society is favourable to capitalism. According to Max Weber, driving entrepreneurial energies are generated by the adoption of exogenously-supplied religious beliefs. It is these beliefs which produce intensive exertion in occupational pursuits, the systematic ordering of means to ends, and the accumulation of assets. His theory suggests the belief systems of Hinduism, Buddhism and Islam do not encourage entrepreneurship. His stand has been challenged by many sociologists. Max Weber's Theory is shown in Figure

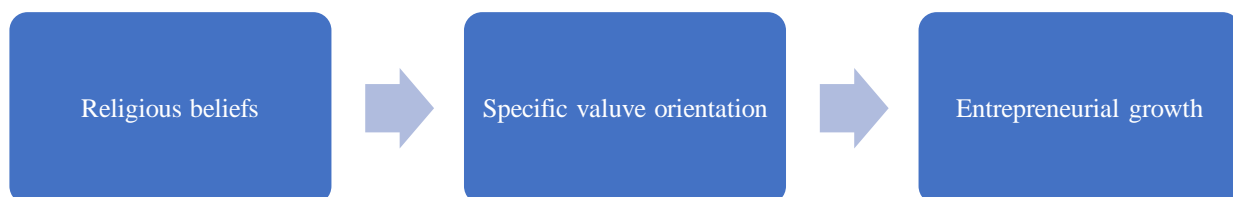


FIGURE-3
MAX WEBER'S THEORY

Max Weber's theory suited the colonial rulers who wanted to encourage European entrepreneurship in India. But it has been criticised by subsequent researchers. The theory is based on the invalid assumptions, which are: (a) There is a single system of Hindu value, (b) The Indian community internalised those values and translated them to day-to-day behaviour, and (c) These values remained immune to and insulated against external pressures and change. The rapid growth of entrepreneurship in India since independence proves that Hinduism is not averse to the spirit of capitalism and to adventurous spirit. Many thinkers have accepted the Weber's analysis of linkage between religious belief and entrepreneurial growth. But this view is not accepted universally. Samuelson criticised Weber's view on the ground that capitalism also developed in those societies where protestant ethic was 'not prevalent. Hoselitz argued that Protestant could not develop industries in France because they were not given political security. It can be concluded in the words of Carroll that "ethical values have some effect on entrepreneurial growth but to consider them all in all would be unrealistic."

3.HAGEN'S THEORY OF ENTREPRENEURSHIP:

One important theory of entrepreneurial behaviour has been propounded by Hagen which is referred to as the withdrawal of status respect. Hagen has attributed the withdrawal of status respect of a group to genesis of entrepreneurship. Hagen considers the withdrawal of status, of respect, as the trigger mechanism for changes in personality formation. Status withdrawal occurs when members of some social group perceive that their purposes and values in life are not respected by the groups in the society they respect, and whose esteem they value.

Hagen postulates four types of events which can produce status withdrawal:

- ♣ Displacement of a traditional elite group from its previous status by another traditional supply physical force.
- ♣ Denigration of valued symbols through some change in the attitude of the superior group.
- ♣ Inconsistency of status symbols with a changing' distribution of economic power.
- ♣ Non-acceptance of expected status on migration to a new society.

Hagen further postulates that withdrawal of status respect would give to four possible reactions and create four different personality types:

- (a)Retreatist: Entrepreneur who continues to work in society but remains indifferent to his work or status.
- (b)Ritualist: One who works as per the norms in the society hut with no hope of improvement in the working conditions or his status.
- (c)Reformist: One who is a rebellion and tries to bring in new ways of working and new society.
- (d)Innovator: An entrepreneur who is creative and try to achieve his goals set by himself.

According to Hagen (1962), the creativity of a disadvantaged minority group is the main source of entrepreneurship. He developed this thesis from the case of the samurai community of Japan. Traditionally, this community had enjoyed a high status of which it was deprived later. To regain this lost prestige, it became more active and vigorous and gave rise to many entrepreneurs. McClelland supported this thesis by admitting that a suppressed community had more creativity. He said that Jains could be successful entrepreneurs because of their consciousness of their majority and superiority complexes. McClelland had modified Hagen's thesis slightly in order to explain such cases. He stated that the subordination of minority group could arouse achievement motivation in its members but its extent depended upon the initial level of motivation and the means available to the group to active its achievement motivations.

4. ECONOMIC THEORY OF ENTREPRENEURSHIP:

Many economists revealed that entrepreneurship and economic growth will take place in those circumstances where particular economic conditions are in favour of the business environment. The main advocates of this theory were Papanek and Harris. According to them economic incentives are the main forces for entrepreneurial activities in any country. There are a lot of economic factors which promote or demote entrepreneurship in a country. These factors are:

- (a) The availability of bank credit
- (b) High capital formation with a good flow of savings and investments
- (c) Supply for loanable funds with a lower rate of interest.
- (d) Increased demand for consumer goods and services
- (e) Availability of productive resources.
- (f) Efficient economic policies like fiscal and monetary policies

(g) Communication and transportation facilities

Economic development was the result of rationalization of technology and accounting systems and the acquisition of capital and its productive use was the main theme of the Weberian thesis. Some scholars have tried to explain the growth of entrepreneurship in terms of regional economic factors, e.i., industrial support to environment in these regions. A question which was analysed by a researcher is: “Since Jains and Vaisyas were in every corner of India, why was it that only Marwari ad Gujarati Vaisyas and Jains gave lead in entrepreneurship, mostly in Gujarat”. This analysis revealed that Gujarat had environment favourable to business and industry. Thus, it can be concluded that the industrial climate may have a very significant impact on the response of entrepreneurs. However, the group factors, as emphasized by various studies, cannot be ignored altogether

5.EXPOSURE THEORY OF ENTREPRENEURSHIP:

Many studies have shown that it is the exposure to new ideas and opportunities towards creativity and innovation which leads to create a new venture. There is adequate empirical evidence to prove its validity. ‘Tripathi has observed that exposure to new ideas and values were the common factor between Parsi and Hindu entrepreneurs, which led them to entrepreneurship. Education have played very significant role in exposing the Indian entrepreneurs to Western ideas leading them to entrepreneurship. It is also the differential responses of the social groups to opportunities provided by the commitment of the political system to industrialisation that has led the process of entrepreneurial spread. This concept is illustrated in Figure as under:

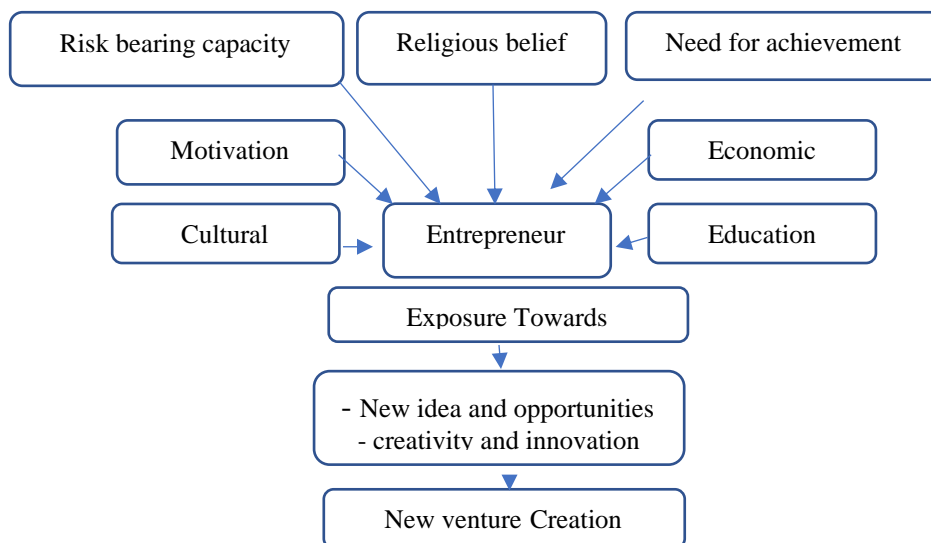


FIGURE-4
EXPOSURE THEORY OF ENTREPRENEURSHIP

CONCEPTUAL FRAMEWORK

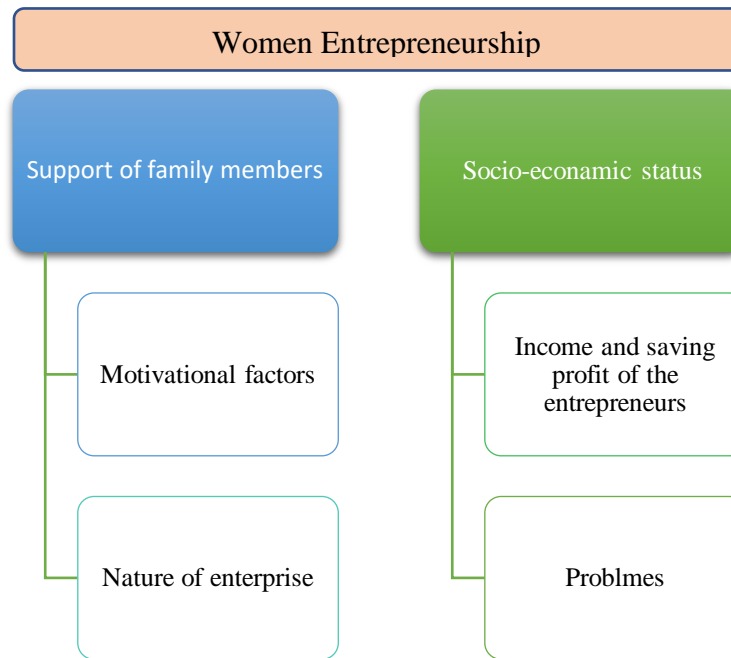


FIGURE-5
CONCEPTUAL FRAMEWORK

OPERATIONAL DEFINITION

Socio economic status – It is always focused a person's work experience and analyse the family's status, the household income, earners education, marital status, education qualification, self-confidence, leadership skills and decision making skill are mentioned, as well as combined savings. Every day the women have faced many problems. They have to face several economic, marketing and personal problems. Usually they will not get any support from their families or even from male entrepreneurs.

Income and saving profit of the entrepreneurs - Savings is the amount of money left over after spending and other obligations are deducted from earnings. Income is defined in different ways depending on the context—for example, for purposes of taxation, financial accounting, or economic analysis. For individuals and businesses, income generally means the value or amount that they receive for their labor and products.

Nature of enterprise - Business is a regular process of earning a profit by satisfying consumer's needs through the manufacturing of goods, reselling of products, providing services or carrying out all three together. It is an occupation which requires a particular set of skills and expertise to derive maximum profit out of it.

Motivational factors - Factors of motivation are an important component of every business or organization. Knowing how to motivate employees ensures that the organization functions effectively and efficiently and that projects and deadlines are completed on time and accurately. Motivation factors determine both negative and positive staff experiences, and knowing the proper motivation factors to use for yourself or your team can help increase overall employee productivity and satisfaction.

OBJECTIVES OF THE STUDY

The present study has been undertaken with the aim of understanding the socio-economic constraints of women entrepreneurs in Madhukkarai Block. The following are the objectives of the present study:

1. To study the socio-economic status of women entrepreneurs in Madhukkarai Block,
2. To examine the factors influencing the women to become entrepreneurs in Madhukkarai Block,
3. To analyse the performance of enterprises run by the women entrepreneurs in Madhukkarai Block,
4. To investigate the problems faced by the women entrepreneurs in Madhukkarai Block,
5. To assess the attitude of women entrepreneurs towards the enterprises run by them,
6. To provide policy suggestions to improve the status of women entrepreneurs.

HYPOTHESIS

The present study has been undertaken with null hypothesis are as follow:

H₀1. There is no significant relationship between socio – economic status and income of the women entrepreneur.

H₀2. There is no significant relationship between various factors such as motivational, facilitative, simulative and income of the women entrepreneur.

H₀3. There is no significant relationship between various problems and income of the women entrepreneur.

CHAPTER II

REVIEW OF LITRATURE

The review of literature pertaining to A Study on Socio Economic Constraints of Women Entrepreneurs in Madhukkarai Block is presented under the following:

A. Women Entrepreneurs

According to Annababy, P. (2016), entrepreneurship is the fundamental force that shapes the economic landscape of societies. When people try out new farm practices or new crops, the economy is agrarian oriented. When manufacturing of different product or processing with the state-of-the-art technology is undertaken, the economy enters the industrialization stage. Professional entrepreneurship comes along with the emergence of knowledge society.

The significant role of entrepreneurship cannot be exaggerated. Many studies have underlined its special importance in the context of industrialization of developing countries (D.S. Landes (1949), F. Harbison (1962); A.O. Hirschman (1958); J.J. Berna (1960); Alexander Gershenron (1962); B.F. Hoselitz et.al. (1963); Yale Brozen (1964); E.E. Hagen (1968); W.J. Baumol (1968); Harris (1971); Peter Kilby (1971) and I.M. Kirzner (1978)). In the under developed societies, entrepreneurship remains confined to a select traditionally dominant communities and groups new entrepreneurs generally do not emerge from a wider cross section of the society. Further, the new entrepreneurs encounter problems arising out of the institutional set-up, political climate, implementation of policies concerning raw material, sales tax and labour legislations, value orientation of entrepreneurs towards the nation and their families, competition between small and big entrepreneurs and the level of economic development.

Accordin to **Dr.K.Thangamani et al. (2012)** conducted a study on Public Private Partnership for Gender Mainstreaming in Agriculture”. Role of farmwomen in agricultural enterprise is inevitable and unavoidable, which should be strengthened by establishing strong institutional linkages for marketing of agricultural produces. Women’s contribution should be recognized. Agricultural enterprises are also profitable providing institutional support and linkage from farming till marketing.

It has been argued by many economists that government in a developing country has the responsibility to future and develop entrepreneurship either because the private sector does not have the necessary strength or because it lacks the willingness to entire certain segments of development. If provision of infrastructural facilities and other inducements by the government

can act as catalytic force for the emergence of new entrepreneurs, it is not only worth undertaking but a prime necessity for achieving rapid economic development.

According to Brimmer (1955), such action by the government is perfectly consistent with Schumpeter's theory of economy development. He feels that analytically it is of no consequence whether the innovation in small or large. All that is needed, according to him, is that there should be a disturbance in the circular flow; such disturbance can be created with the help of government assistance (Annababy, P., 2016).

B. Related studies :

Tambunan (2009), made a study on recent developments of women entrepreneurs in Asian developing countries. The study focused mainly on women entrepreneurs in small and medium enterprises based on data analysis and review of recent key literature. This study found that in Asian developing countries, SMEs are gaining overwhelming importance. The study also depicted the fact that representation of women entrepreneurs in this region is relatively low due to factors like low level of education, lack of capital and cultural or religious constraints. However, the study revealed that most of the women entrepreneurs in SMEs are from the category of forced entrepreneurs seeking better family incomes.

Chitra Devi S and K J Renuka (2011), in their paper entitled, "Factors that Affects the Women Entrepreneurs in Small Scale Sector" analysed the social and cultural factors that affect the women entrepreneur in small scale sector. They have found that the majority of women entrepreneurs felt the risk in the changes of the organization factors like expansion and diversification. The women entrepreneur cell should come forward to motivate them and remove their frustrations to shine in the field of business.

Vargheese Antony Jesurajan S and Edwin Gnanadhas M (2011), conducted a research entitled, "A Study on the Factors Motivating Women to become Entrepreneurs in Tirunelveli District". They made an attempt to analyse the factors motivating women entrepreneurs in Tirunelveli district. They found that the respondents wanted to be women entrepreneurs because they wanted to be economically independent and sought challenges. They have concluded that the success in business depends more on the involvement and time spent on their business.

Satyanarayan P V V (2011), in his paper entitled, "A Study on Socioeconomic Background of Women Small and Medium Entrepreneurs in Andhra Pradesh (A Case Study of Costal Andhra Pradesh)" analysed the socio-economic background and the status of women entrepreneurs in

small and medium Scale Industries in coastal Andhra Pradesh. He has concluded that the greatest deterrent to women entrepreneurs was that they were women and the financial institutions were sceptical about the entrepreneurial abilities of women.

Jeevan Jyoti, Jyoti Sharma and Anita Kumari (2011), examined the factors affecting orientation and satisfaction of women entrepreneurs in rural India. They have concluded that in the recent era, the Indian women entrepreneurs are eager to do the business. Women have been taking interest in income generating activities through entrepreneurship. This study examined different factors affecting women entrepreneurial orientation and satisfaction.

Alam et al. (2011), while studying the factors that contribute to the success of women entrepreneurs in southern Malaysia concluded that women no longer adhere to the stereotype that only men can be wage earners in the family, and that besides numerous obligations assigned to women including reproductive chores, such as childcare and doing house hold arts, women can find success through their own businesses. Their study also found out that women can be successful in their venture if they have support from their family, strong social ties, and internal motivation.

Mathew Rincy V and N Panchanatham (2011), conducted a research entitled, "An Exploratory Study on the Work-Life Balance (WLB) of Women Entrepreneurs in South India". They revealed that role overload, dependent care issues, quality of health, problems in time management and lack of proper social support are the major factors influencing the WLB of women entrepreneurs in India. Furthermore, even though the vast majority of the entrepreneurs examined in this study suffered from WLB issues, there were significant differences in the level of WLB issues faced by the various categories of women entrepreneurs. The authors have recommended for human resource professionals, management consultants, academicians and women entrepreneurs themselves to deal with the major WLB issues faced by the Indian women entrepreneurs.

Hannah Orwa Bula (2012), in her paper on, "Performance of Women in Small Scale Enterprises (SSEs): Marital Status and Family Characteristics" discussed the family characteristics and marital status of women entrepreneurs and suggested policy options to improve the performance of women operated SSEs in Kenya. She has concluded that all the women in SSEs interviewed indicated that their profits had grown and by extension their business performance had improved. The results imply that women in SSEs lack proper financial management because they have not separated business accounts and family financial accounts.

Ranbir Singh (2012), in his study on Women Entrepreneurship Issues, Challenges and Empowerment through Self Help Groups: An Overview of Himachal Pradesh“ discussed the women empowerment and planning process in India. He has also explained that women entrepreneurs encounter two sets of problems, viz., general problems of entrepreneurs and problems specific to women entrepreneurs.

Uddin (2012), addressed the demographic characteristics of women entrepreneurs and problems of women entrepreneurship development in Bangladesh. In this paper the author has showed various types of businesses handled by women, the women’s educational background, family size, age, occupation, prior experiences and other demographic matters and at length the paper provides some recommendations for the existing problems in the field.

Sumaira Rehman and Muhammad Azam Roomi (2012), conducted a study on Gender and work-life balance: a phenomenological study of women entrepreneurs in Pakistan“. Their study aimed to explore different influencing factors on women’s work and family roles in the unique Pakistani socio-economic and cultural environment. The findings of the interview data reveal that work-life balance has different meanings for different people. However, childcare issues were significant as each participant acknowledged that time commitment to family was of the most important core values. Spousal support was also considered important, as those who had support from their husbands believed that they had a good balance with work and home or it was easier to achieve balance.

Garima Mishra and Kiran U V (2013), in their paper on Rural Women Entrepreneurs: Concerns & Importance“ highlighted the challenges of rural women entrepreneurs. They have concluded that the present scenario was very fast changing with technological development, modernization, industrialization, urbanization, education and development. In such conditions, employment opportunity increased drastically for the rural women. Entrepreneurship among rural women, no doubt improves the wealth of the nation in general and of the family in particular.

Singh and Raina (2013), described the problems and challenges faced by women entrepreneurs in India and also analysed the policies of Indian government for women. The study mainly focused to find out the status of women entrepreneurs in India. The study found that in modern India, more and more women are taking up entrepreneurial activity especially in MSMEs. It also observed that the Indian women have imprinted a position for themselves in the male

dominated world. It further showed that Indian women can well manage their household work as well their workplace deadlines.

Neelam Yadav (2013), carried out a research titled, *Social Status of Women Engaged in Sericulture Enterprise in Uttarakhand*“. The results of the study revealed that a majority of women engaged in sericulture were found to be of middle age group, married, and had 10 to 20 years of experience in the enterprise. The skilled and marginal farmers belonged to other backward caste, involved in social and political institutions without holding any post and had a medium level of socio-economic status.

Anitha D and Sritharan R (2013), have undertaken a study on *Problems Being Faced by Women Entrepreneurs in Rural Areas*“. They have concluded that even though the government organizes women by various associations, they are not ready to undertake the business. As compared to men, women are less motivated to start business units due to some unwanted fear, lack of motivation and kind of activities.

Sabahat Akram, Imrab Shaheen and Safina Mansha Kiyani (2015), in their paper on *Socio-Economic Empowerment of Women through Micro Enterprises: A Case Study of AJK*“ made an attempt to analyse the role of women owned micro enterprises on their socio-economic empowerment in Azad Kashmir. Impact of micro enterprises was examined on three dimensions of socio-economic empowerment which include freedom of movement, economic empowerment and social upliftment. The results showed that the impact of micro enterprises remain slightly low for social uplift, better for freedom of movement while it contributed most positively through economic freedom. To sum up this whole discussion can be concluded stating that micro enterprises contribute in the socio-economic empowerment of women in Azad Kashmir.

Ayogu Deborah U and Agu Everistus Ogadimma (2015), in their paper on *Assessment of the Contribution of Women Entrepreneur towards Entrepreneurship Development in Nigeria*“ found the need for independence and self-fulfilment to motivate women into entrepreneurship. The finance and government regulations were the significant challenges observed for the women towards entrepreneurship development. They have recommended that women entrepreneurs should take time to consider the challenges faced by other women in business and find out how best those challenges could be tackled before taking the decision of going into business. If women entrepreneurs were aware of the challenges they might face, they could better prepare mentally and strategically towards the challenges.

Bhavna Verma (2015), in her paper, Challenges of Skill Development and Rural Women Entrepreneurship“ described the need for the skill development of rural women entrepreneurs. According to him the need for skill development includes generating large-scale employment opportunities, checking rural urban migration by developing more and more rural industries and creating an avenue for rural educated youth to promote it as a career.

Manisha Parnami and Tripti Bisawa (2015), in their paper entitled, The Rise of Indian Women Entrepreneur in E-commerce“ concluded that from last so many years, women entrepreneurs were observed more inspiring and motivating. Women in today’s era are preferred to be entrepreneurs instead of doing household chores. Due to economic globalization, women entrepreneurs are speedily getting popularity as well as huge importance in India. Women have proved that they can enter in each and every field. Women entrepreneurs are emerging as smart and dynamic entrepreneurs. They have proved to be on par with their men counterparts in business acumen. The performance of successful women entrepreneurs working in socio economic sector is outstanding.

Seema Johar (2015), in her paper entitled, A study on the Development of Women Entrepreneurship in Ghaziabad, UP, India“ focused on the growth and performance of women entrepreneurs in India and the problems and challenges which were faced by women entrepreneurs in Ghaziabad city. She has concluded that women should upgrade their knowledge in all aspects so that they can make decisions on their own. Proper steps should be taken by the government to check whether the schemes are reaching the actual beneficiaries or not. Rural people are still dependent on agriculture as their income source; they should recognize that there is a great need to develop their skills towards entrepreneurship. Family support should be more for women entrepreneurs so that they can gain success from their entrepreneurial activities. Women entrepreneurs should improve their marketing skills in order to develop their business.

Jayanti Goyal (2015), in her paper entitled, Women entrepreneurs: Prospects and Challenges“ emphasized on the challenges faced by women entrepreneurs and their prospects. She has concluded that Women entrepreneurs can contribute a lot for the overall economic development of India. Efforts are being taken at the economy as well as global level to enhance women involvement in the enterprise sector. So, it is the requirement of time to continue with the trend on educating the women, spreading awareness and consciousness among women to shine in all the fields, making them aware about their rights and strengths.

Pallavi Ramdurg and Kamshetty S.B (2015), in their paper entitled, Work Life Balance - A Challenge Faced by Women Entrepreneur of Vijayapur City, Karnataka“ revealed the overview of the various challenges and issues faced by women entrepreneurs to achieve work life balance. The authors have suggested that more support from immediate family will help women entrepreneurs of Vijayapur city to balance both their work and family life. If spouse helps in household work and also takes equal responsibility of children it will be easy to balance one’s work and personal life.

Leela G S, P Appa Rao and Prabhu Kumar (2016), in their paper entitled, Women Entrepreneurship - Problems and Prospects“ assessed the role of financial institutions on women entrepreneurs“ success and profitability. They have concluded that in present scenario, due to urbanisation, transformation, globalisation and education women are now in quest of substantial contribution in several fields. Women are very much ready in facing the challenges associated with the establishment of business. The entrepreneurship among women will help them in becoming economically independent and also in proving their capabilities. Women’s education is contributing to a greater extent to the social transformation.

Prabhat Kumar Ojha (2016), conducted a study on A Study on Role of Entrepreneur in Socio Economic Development in India“. He has concluded that the promotion of rural entrepreneurship is extremely important in the context of producing gainful employment and reducing the widening disparities between the rural and urban population. Rural entrepreneurship is necessary to minimize poverty and to overcome low productivity in the farm sector.

Gerson Aldana and Somanadevi Thiagarajan (2016), carried out a study to understand, analyse and document the profile of female entrepreneurs in Belize and to identify the factors that contribute to their success. It is recommended that the female entrepreneurs engage in continuous training and complete tertiary level education. In order to encourage more women to become entrepreneurs, financial institutions should create micro financing outlets to provide credit facilities along with sound business and legal advice.

Arnab Kumar Samanta (2016), conducted a study on Socio- Economic Status of Women Entrepreneurs with Special reference to Katwa subdivision, Burdwan, West Bengal- A Study“. He has undertaken the study with the objective of assessing the field-based picture of women entrepreneurs in the Katwa subdivision of Burdwan District of West Bengal. He found that the women entrepreneurs“ possessed similar traits in respect of decision-making power exercised in

business, degree of involvement in social activities and the reason for involvement in social activities.

Mary Godwyn and Donna Stoddard Routledge (2017), have discussed the status of minority women entrepreneurs in USA in their book. The purpose the book is to discuss how minority women entrepreneurs were different from white male entrepreneurs. Through statistical evidence the authors have proved that women contributed higher percentage of their earnings to social good than men. With the background of sociological and psychological theories, the authors explained the tendency of minority women entrepreneurs in creating socially responsible businesses.

Simon C. Parker (2018), in his book has given the theoretical insights and empirical findings to establish the relationship between economics and entrepreneurship. To present the rigorous scientific account of present entrepreneurship, Parker has used new empirical methods, including quasi experimental methods and field experiments. Parker has discussed the newer concept viz. crowd funding in his book. The results of the field experiments conducted in micro enterprises were elaborated in the book.

CHAPTER III

METHODOLOGY

Methodology is a contextual framework for research a coherent and logical scheme based on views, beliefs, and values, that guides the changes of research. It is the specific procedures or techniques used for identify, select, process and analyse information about a topic. This specifies the frame work of research design, sampling procedure, methods of collection and analysis of data.

The methodology pertaining to A Study on Socio Economic Constraints of Women Entrepreneurs in Madhukkarai Block is discussed under the following headings:

- A. Selection of the Area**
- B. Selection of the Sample and Size**
- C. Selection of Methods and Tools**
- D. Obtaining Ethical Clearance**
- E. Collection of Data**
- F. Analysis and Interpretation of the Data**
- G. Research design**

A. Selection of the Area

Madukkarai is a Block in district of Coimbatore, Tamil Nadu. The Madhukkarai city is divided into 18 wards for which elections used to be held every 5 years. The Madhukkarai Block has the population of 30,357 of which 15,084 are males while 15,273 are females as per the report released by census India 2011. Population of children with age of 0-6 years is 3049 which is 10.04% of total population of Madhukkarai. In Madhukkarai Block female sex ratio is of 1013 against state average of 996. More over child sex ratio in Madhukkarai is around 975 compared to Tamil Nadu state average of 943. Literacy rate of Madhukkarai is 84.39 % higher than state average of 80.09 %. In Madhukkarai, male literacy is around 89.77 % while female literacy rate is 79.10 %.

Madukkarai Block has total administration over 8,153 houses to which it supplies basic amenities like water and sewerage. It is also authorized to build roads within block limits and impose taxes on properties coming under its jurisdiction.

Climate and Average Weather Year-Round in Madhukkarai India

In Madukkarai, the wet season is oppressive and overcast, the dry season is humid and partly cloudy, and it is hot year round. Over the course of the year, the temperature typically varies from 68°F to 96°F and is rarely below 64°F or above 100°F.

The hot season lasts for 2.1 months, from March 7 to May 11, with an average daily high temperature above 94°F. The hottest month of the year in Madukkarai is April, with an average high of 96°F and low of 76°F.

The cool season lasts for 2.9 months, from October 23 to January 20, with an average daily high temperature below 86°F. The coldest month of the year in Madukkarai is December, with an average low of 69°F and high of 84°F

Rainfall

To show variation within the months and not just the monthly totals, we show the rainfall accumulated over a sliding 31-day period centered around each day of the year. Madukkarai experiences extreme seasonal variation in monthly rainfall.

The rainy period of the year lasts for 10 months, from February 26 to December 31, with a sliding 31-day rainfall of at least 0.5 inches. The month with the most rain in Madukkarai is October, with an average rainfall of 5.4 inches.

The rainless period of the year lasts for 2.0 months, from December 31 to February 26. The month with the least rain in Madukkarai is January, with an average rainfall of 0.3 inches



FIGURE-6
LOCALE OF THE STUDY

As per the Population Census 2011 data, following are some quick facts about Madukkarai Block.

TABLE-1
DETAILS OF THE POPULATION

Categories	Total	Male	Female
Children	3,049	1,544	1,505
Literacy	84.4%	80.6%	71.3%
Scheduled Caste	4,640	2,325	2,315
Scheduled Tribe	29	12	17
Illiterate	7,311	2,929	4,382

Source: Census, 2011

Literacy Rate - Madhukkarai

The total literacy rate of Madhukkarai was 84.39% in 2011 which is greater than average literacy rate 80.09% of Tamil Nadu. Population-wise, out of total 23,046 literates, males were 12,155 while females were 10,891. Also, the male literacy rate was 89.77% and the female literacy rate was 79.1% in Madhukkarai.

TABLE-2
LITERACY RATE IN THE STUDY AREA VS STATE LITERACY RATE

Gender	Madukkarai	Tamil Nadu
Female	79.1%	73.44%
Male	89.77%	86.77%
Total	84.39%	80.09%

Source: Census, 2011

Sex Ratio - Madukkarai

The Sex Ratio of Madukkarai is 1,013. Thus, per every 1000 men there were 1,013 females in Madukkarai. Also, as per Census 2011, the Child Sex Ration was 975 which is less than Average Sex Ratio (1,013) of Madukkarai. Madhukkarai Block have under 09 village Panchayats are included in the Union. Those are: Arisipalayam, Malumichampatti, Mavuthampathy, Myleripalayam, Nachipalayam, Palathurai, Pichanur, Seerapalayam, Valukkuparai. The women entrepreneurs were selected form the above said village of Madhukkarai Block of Coimbatore.

B. SELECTION OF THE SAMPLE AND SIZE:

A sample is a subset of population units. Sampling is the simple process of learning about the population on the basic of a sample drawn from it (Gupta,2014). A sample is the part of universe which we selected for the purpose of investigation. Random sample is one where each item in the universe has an equal chance of known opportunity of being selected. A Random sample is a sample selected in such a way that every item in the population has an equal chance to being selected. Women Entrepreneurs were randomly selected from the study area. Thus, making the total sample size as 140.

TABLE-3
SAMPLE SIZE

Name of the village	No. of women entrepreneurs
Arisipalayam	10
Malumichampatti	30
Mavuthampathy	15
Myleripalayam	15
Nachipalayam	15
Palathurai	15
Pichanur	15
Seerapalayam	15
Valukkuparai	10
Total no. of Respondents	140

Table 3 shows the village wise distribution of sample of the present study. Totally 140 women entrepreneurs were random selected from each area under the coimbatore namely, Arisipalayam, Malumichampatti, Mavuthampathy, Myleripalayam, Nachipalayam, Palathurai, Pichanur, Seerapalayam, Valukkuparai. thus, making the total sample size as 140.

C. METHODS AND TOOLS

The research would like to acknowledge that the tool is developed by referring the tool of annababy.P (2016) as it was very relevant to the present study. In addition, the researcher has been incorporated some more question pertaining to the study. The researcher explored the study by using google form. The google form link was shared to the women entrepreneurs those who are having smart phones. The google form was administered like interview schedule for data collection from the women entrepreneurs those who were not having smart phones. The tool consists of questions related to socio-economic details, problem faced by women entrepreneur, various factors related to entrepreneurship etc. Hence the tool used for the present study can be determined as interview schedule as well as questionnaire. The research has used google form to collect data to avoid personal contact what the respondent due to the prevalence of covid-19 virus.

D. OBTAINING ETHICAL CLEARANCE

The application form explaining the research design and protocols used in the research study was subjected to the Institutional Human Ethics Committee of Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore and the Ethical clearance was obtained (Appendix I)

E. COLLECTION OF DATA

The required data for the present study was collected from primary source through google form. The secondary data were also collected from district website to get population details.

F. ANALYSIS AND INTERPRETATION OF DATA

The collected data were subjected to statistical analysis like Percentage analysis, and Anova.

Percentage analysis- One of the most frequent ways to represent statistics is by percentage. Percent simply means "per hundred" and the symbol used to express percentage is %. One percent (or 1%) is one hundredth of the total or whole and is therefore calculated by dividing the total or whole number by 100.

Formula : $\text{No. of Respondent} / \text{Total no. of Respondents} \times 100$

Anova- An **anova** test is a way to find out if survey or experiment results are significant. In other words, they help you to figure out if you need to reject the null hypothesis or accept the alternate hypothesis.

Formula :

$$SS = \sum (x - \bar{x})^2$$

$$MS = \sum (x - \bar{x})^2 / df$$

X = measurement

\bar{x} = group mean

Df = degree of freedom

G. RESEARCH DESIGN

Research design is the arrangement of conditions for the collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy and procedure (Jahoda, Deutch & Cook). The present study is descriptive in nature.

TABLE-4

PERIOD OF THE STUDY

S.No	Month and week	Activities
1	November 2021	
	1 st -2 nd week	Introduction
	3 rd -4 th week	Review of literature
2	December 2022	
	1 st -2 nd week	Rapport building
	3 rd -4 th week	Pilot study
3	January 2022	
	1 st -2 nd week	Finalizing the interview schedule
	3 rd -4 th week	Collection of data
4	February 2022	
	1 st -2 nd week	Collection of data
	3 rd -4 th week	Analyses and interpretation of the data
5	March 2022	
	1 st -2 nd week	Report writing-pre final
	3 rd -4 th week	Report writing-final

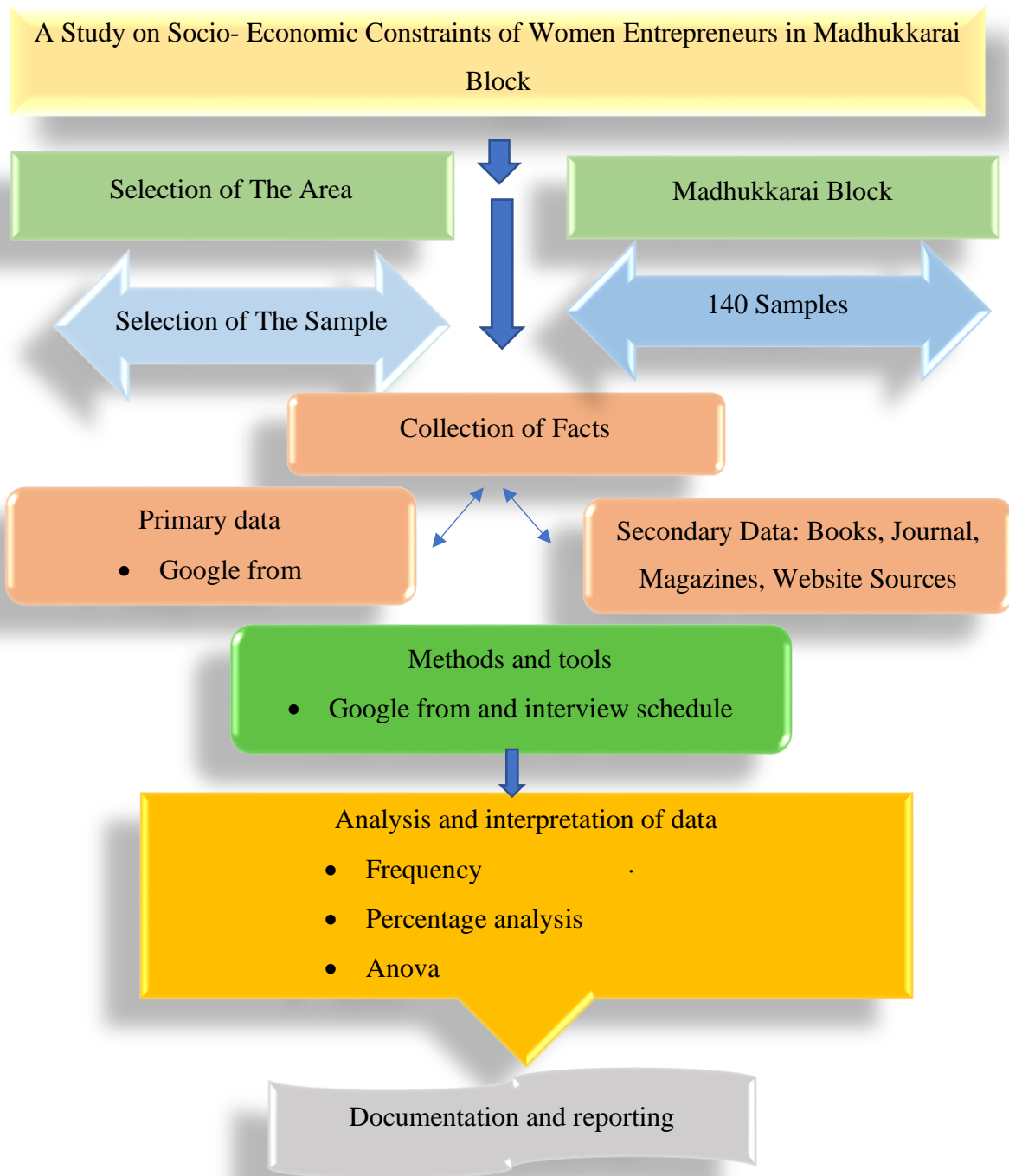


FIGURE-7
METHODOLOGY FLOW CHART

CHAPTER IV

RESULTS AND DISCUSSIONS

The finding of the study entitled “A Study on Socio-Economic Constraints of Women Entrepreneurs in Madhukkarai Block” are discussed under the following headings.

- A. Personal and Family Profile of the women entrepreneurs**
- B. Details of Enterprise**
- C. Reason for Establishment of Enterprise**
- D. Performance of Enterprise**
- E. Income and savings profile of the women entrepreneur**
- F. Perception of women entrepreneur about their enterprises**
- G. Problems Faced by Women Entrepreneurs**
- H. Attitude towards enterprises**
- I. Challenges Encountered in Enterprising**
- J. Socio Economic Status**
- K. Testing of hypothesis**

A. Personal and Family Profile of the women entrepreneurs

In the present study, the personal profile of the selected women entrepreneurs such as age, education, caste, type of family, marital status, family size, number of earning members, occupational background, personal income, family income, family expenditure and savings have been discussed. Further, the psychological factors such as personality traits comprising confidence, optimism and independence have also been examined.

TABLE – 5

PERSONAL PROFILE OF THE WOMEN ENTREPRENEURS

S.No	Personal Profile of the women entrepreneurs	Women Entrepreneurs	
		No	%
1.	Age (in years)		
	20-30	19	14
	30-40	63	45
	40-50	49	35
	Above50	9	6
	Total	140	100
2.	Educational Qualification		
	Illiterate	29	21
	Primary	33	24
	Secondary	47	34
	Higher secondary	25	17
	Degree	6	4
	Total	140	100
3.	Marital status		
	Married	94	67
	Unmarried	11	8
	Single	26	19
	Widow	9	6
	Total	140	100
4.	Religion		
	Hindu	127	91
	Christian	9	6
	Muslim	4	3
	Total	140	100
5.	Community		
	OC	13	9
	MBC	84	60
	BC	38	27
	SC	5	4
	Total	140	100

The Table 5 explains the personal profile of the women entrepreneurs. The table shows that 14 per cent of the women entrepreneurs are belonging to the age group of 20-30years, 45per cent of the women entrepreneurs belong to the age group of 30-40years, 35 per cent of the women entrepreneurs are in the age group of 40-50years and the remaining 6 per cent of the women entrepreneurs belong to the age group of above 50 years. From this we conclude that the majority of the women entrepreneurs belong to the age group of 30-40 years. In this area 21 per cent of the women entrepreneurs are illiterate, 24 per cent of the women entrepreneurs have completed primary school educations followed by 34 per cent of the women entrepreneurs with secondary school education, 18 per cent of the women entrepreneurs with higher secondary education and 4 per cent of the women entrepreneurs with degree. In the study area 67 per cent of the women entrepreneurs are married, 8 per cent of the women entrepreneurs are unmarried 19 per cent of the women entrepreneurs are single, and 6 per cent of the women entrepreneurs are divorcees. It is inferred that majority of the women entrepreneurs are married. Among the women entrepreneurs 91 per cent are Hindus, 6 per cent are Christians and 3 per cent are Muslims. The study shows that the majority of the women entrepreneurs are Hindus. Nine per cent of the women entrepreneurs come under the OC community, 60 per cent of the entrepreneurs are coming under the MBC community, 27 per cent of the women entrepreneurs comes under the BC community and 4 per cent of the women entrepreneurs comes under the SC community. From this we understand that majority of the women entrepreneurs are MBCs.

Family profile of the women entrepreneurs

In the present study, the family profile of the selected women entrepreneurs such as type of family, family size, ownership of house also has been discussed below.

TABLE-6

FAMILY PROFILE OF THE WOMEN ENTREPRENEURS

S.No	Family Profile of the women entrepreneurs	Women Entrepreneurs	
		No	%
1.	Type of family		
	Nuclear	116	83
	Joint	24	17
	Total	140	100
2.	Family size		
	0-2	37	26
	3-4	81	58
	4-5	22	16
	Total	140	100
3.	Ownership of house		
	Rented	43	31
	Owned	97	69
	Total	140	100
4.	Type of house		
	Thatched	18	13
	Tiled	30	21
	Terraced	57	41
	Tenant	35	25
	Total	140	100

The Table 6 explains the family profile of the women entrepreneurs. Eighty-three per cent of the women entrepreneurs are in nuclear family and 17 per cent of the women entrepreneurs are in joint family. Hence, we conclude that the larger numbers of women entrepreneurs are in nuclear family. Twenty-six per cent of the women entrepreneurs are having below 0-2 family members, 58 per cent of the women entrepreneurs are having 3-4 family members, and 16 per cent of the women entrepreneurs are having 4-5 family members. The majority 69 per cent of the women entrepreneurs are have their own house, 31 per cent of the women entrepreneurs are live in rented

house. Thus, we conclude that, majority of the women entrepreneurs are living in their own houses. Thirteen per cent of the women entrepreneur are living in thatched houses, 21 per cent of the women entrepreneurs are living in tiled houses, 41 per cent of the women entrepreneurs are living in terraced houses, and remaining 25 per cent of the women entrepreneurs are living in tenant house. The majority of the women entrepreneurs are living in terraced houses.

B. Details of Enterprise

In the present study, the details of enterprises the selected women entrepreneurs such as location of unit, form of organization, broad nature of activity, generation of enterprises, founder of enterprises, entrepreneurship training status have been discussed.

TABLE - 7

DETAILS OF ENTERPRISE

S. No	Details of enterprises	Women entrepreneurs	
		No	%
1.	Location of unit		
	Within own house	53	38
	Rental house	77	55
	Along with residence	10	7
	Total	140	100
2.	Form of organization		
	Sole – proprietorship	14	10
	Self employment	83	59
	Partnership firm	40	29
	Joint Hindu family business	3	2
	Total	140	100
3.	Broad nature of activity		
	Manufacturing	39	28
	Trading	101	72
	Total	140	100
4.	Generation of entrepreneurship		
	First	55	39
	Second	54	39
	Third	25	18
	Fourth	6	4
	Total	140	100
5.	Founder of enterprise		
	Self	62	44
	Father /mother	51	36
	Husband	24	17
	Grandfather /grandmother	3	2
	Total	140	100

6.	Entrepreneurship training status		
	Attended	49	35
	Not attended	91	65
	Total	140	100
7.	Entrepreneurship earlier occupation		
	Farmer	33	24
	Private employee	57	41
	Government employee	31	22
	Industrial worker	19	13
	Total	140	100

The Table 7 explains the details of the enterprise, among the whole 38 per cent of the enterprises located within own houses, 55 per cent of enterprises located in rental houses, 7 per cent of enterprises located along with residence. Only 10 per of the women entrepreneurs are having self proprietorship firms, 59 per cent of the women entrepreneurs are running their enterprises as self-employment, 29 per cent of the women entrepreneurs are having their enterprises as partnership firm, only 2 percent of the women entrepreneurs are having their joint family business. In this area 28 per women entrepreneurs are have engaged themselves in manufacturing activity, and remaining 72 per cent of a woman entrepreneurs are engaged in trader activity. It is inferred that 39 per cent of the respondents are first generation of women entrepreneurs. They are the first woman entrepreneurs in the family to come out of the shelter and to venture their career. Vast difference is noticed between the first (39.2 per cent) and second level (38.5 per cent) generations, 18 per cent of the respondents are third generation of women entrepreneurs, and 4 percent of the respondents are fourth generation of the women entrepreneur. Majority 44 per of women entrepreneurs are self founder. Thirty-six per of responds coming under the father's founder, 17 per founder of their husband and remaining 2 per of the responded coming under founder of grandfather. Only 35 per cent of the women entrepreneurs attended some training programmes and remaining 65 per cent of the women entrepreneurs are not attended. Twenty-four per cent of the women entrepreneurs are farmer, 41 per cent of the women entrepreneurs are private employee, 22 per cent of the women entrepreneurs are government employees, and 13 per cent of the women entrepreneurs are in industrial workers. From, this we clearly understand that a large number of the women entrepreneurs are doing private jobs.

C. Reason for Establishment of Enterprises

In the present study, the reason for establishment of enterprises of the selected women entrepreneurs such as motivational factors, facilitative factors, and stimulate factors have been discussed.

TABLE - 8

REASON FOR ESTABLISHMENT OF ENTERPRISES

S.No	Reason for establishment of enterprises*	Women Entrepreneur	
		No	%
1.	Motivational factors:		
	1.Economic compulsion	88	15
	2.Unemployment	76	13
	3.Husband/parent death	51	9
	4.Compulsion of parents or husband	40	7
	5.Availability of resources	115	19
	6.Education and training	109	18
	7.Children education / children marriage	116	19
2.	Facilitative factors:		
	1.Training and encouragement	122	15
	2.Technical and professional skill	122	15
	3.Previous experience	118	14
	4.Family business	111	14
	5.Availability of sufficient resources	116	14
	6.Self confidence	127	16
	7.Support from family members	100	12
3.	Stimulate factors:		
	1.Family members	131	26
	2.Work experience	122	25
	3.Flexibility in time schedule	122	25
	4.Traditional	120	24

*multiple responds

The Table 8 explain the reason for establishment of enterprises. The majority of the respondents 19 per cent of the women entrepreneurs are motivated by availability of resources and children education/ children marriage. The data shows 16 per cent of the women entrepreneurs

have self-confidence to take over their business. The study highlights 26 per cent of the women entrepreneurs have their family support to establishing their enterprises.

D. Performance of Enterprise

In the present study, the performance of enterprise of the selected women entrepreneurs such as main sources of credit, sources of raw material, number of employees engaged, machineries, terms of sale, and transportation have been discussed.

TABLE - 9
PERFORMANCE OF ENTERPRISE

S.No	Performance of enterprise*	No	%
1.	Main sources of credit:		
	1.Own fund	115	26
	2.Financial institution	50	11
	3.Banks	69	15
	4.Friends	64	14
	5.Relatives	66	15
	6.Money lenders	40	9
	7.Cooperative banks	42	10
	(*multiple responds)		
2.	Sources of raw material:		
	1.Local market	118	84
	2.Within district	22	16
3.	Number of employees engaged:		
	1.None	20	14
	2.1-2	42	30
	3.3-4	30	21
	4.5-6	23	16
	5.More than 6	25	18
4.	Machineries	91	65
5.	Terms of sale:		
	1.Cash	65	46
	2.Credit	20	14
	3.Both	55	39
6.	Transportation:		
	1.By your own vehicle	90	64
	2.By road transport	50	36

The Table 9 shows that the 26 per cent of the women entrepreneurs are have started their enterprises with their own money, 11 per cent of the women entrepreneurs are got capital from financial institution, 15 per cent of the women entrepreneurs are have collected the source of credits from the banks, 14 per cent and 15 per cent of the women entrepreneurs are have got capital from friends and relatives, 9 per cent of the women entrepreneurs are have collected the source of capital from the money lenders, and remaining 10 per cent of the women entrepreneurs are have collected form cooperative banks. Eighty-four per cent of the women entrepreneurs are purchased their raw materials from the local market, and 16 per cent of women entrepreneurs are purchased their raw material within district. Number of employees engaged in their enterprises 14 per cent of the women entrepreneurs are said none of employee engaged in their enterprise, The number of women entrepreneurs are who engaged 1-2 employees were 30 per cent, 3-4 employees are engaged by 21 per cent, while 16 per cent employed 5-6 employees each, and remaining 18 per cent of them employed more than six employees at the time of starting their enterprises. Sixty-five per cent of the women entrepreneurs are using machinery for their production. Forty-six per cent of the women entrepreneurs are sell for cash , 14 per cent of them selling credit, and 39 per cent of them sell for both cash and credit. Sixty-four per cent of the women entrepreneurs are using their own vehicle and remaining 36 per cent of the women entrepreneurs are using road vehicle.

E. Income and savings profile of the women entrepreneurs

In the present study, the income and savings profile of the women entrepreneurs such as monthly income, and savings of the women entrepreneurs have been discussed.

TABLE- 10
INCOME AND SAVINGS PROFILE OF THE WOMEN ENTREPRENEURS

S.No	Income and savings profile of the women entrepreneurs	No	%
1.	Monthly household income:		
	1.Bellow 10000	46	33
	2.20000-30000	30	21
	3.40000-50000	54	39
	4.above 50000	10	7
2.	Savings:		
	1.Up to 2000	11	8
	2.3000-4000	44	31
	3.5000-6000	42	30
	4.7000-8000	22	16
	5.Above 9000	21	15

The Table 10 shows that the income 33 per cent of the women entrepreneurs are earning below 10000, 21 per cent of the women entrepreneurs are earning between 20000-30000, 39 per cent of the women entrepreneurs are earning between 40000-50000, and remaining 7 per cent of the women entrepreneurs are earning above 50000. Saving of the women entrepreneurs 8 per cent of the women entrepreneurs are have saved up to 2000, 31 per cent of the women entrepreneurs are have saved 3000-4000, 30 per cent of the respondents have saved 5000-6000, 16 per cent of the women entrepreneurs are have saved 7000-8000, and 15 per cent of the women entrepreneurs are have saved 9000\$.

F. Perception of the women entrepreneurs about their enterprises

In the present study, the perception of the women entrepreneurs about their enterprises of the selected women entrepreneurs such as factors of success include hard work, good quality of the product, good behaviour and business ethics, being honest, govt. support, and encouragement by husband have been discussed.

TABLE – 11
PERCEPTION OF THE WOMEN ENTREPRENEURS ABOUT THEIR ENTERPRISES

S.No	Successful in your business*	No	%
1.	Factors of success:		
	1.Hard work	40	18
	2.Good quality of the product	39	18
	3.Good behaviour and business ethics	31	14
	4.Being honest	58	26
	5.Govt. Support	7	3
	6.Encouragement by husband	45	21

*multiple responds

The Table 11 explain the perception of the women entrepreneur about their enterprises. The table shows factors of success 18 per cent of the women entrepreneurs said hard works give successful business, 18 per cent of the women entrepreneurs said only good quality of the product give successful business, 14 per cent of the women entrepreneurs said only good behaviour and business ethics give successful business, 26 per cent of the women entrepreneurs said only being honest give successful business, 3 per cent of the women entrepreneurs said government support give successful business and remaining 21 per cent of the women said encouragement by husband it's gives success.

G. Problems faced by the women entrepreneur

In the present study, the problem faced by women entrepreneurs of the selected women entrepreneurs such as general problem, family problems, marketing problems, personal problems, financial and getting raw material problems have been discussed.

TABLE – 12

PROBLEMS FACED BY THE WOMEN ENTREPRENEUR

S.No	Problems faced by the women entrepreneur	No	%
1.	General problems:		
	1.Insufficient Individual awareness	28	20
	2.Lack of Knowledge / inadequate knowledge about the latest technologies	17	12
	3.Absence of Marketing	27	19
	4.Stiff competition	28	20
	5.Lack of information	22	16
	6.No Problems	18	13
2.	Family problems:		
	1.Lack of support from parents / husband	43	31
	2.Lack of time to concentrate on business and ultimately depending on other	40	29
	3.Parenting Problems	37	26
	4.No problems	20	14
3.	Marketing problems:		
	1.Competition	35	25
	2.Lack of Demand	23	16
	3.Lack of exposure	10	7
	4.Delay in Payment	35	25
	5.Lack of transport	23	16
	6.No Problems	14	10

The Table 12 explain the problem faced by the women entrepreneur. The table shows some problems faced by women entrepreneurs. The majority of respondents 20 per cent of the women entrepreneurs are accepting stiff competition problems and insufficient individual awareness, followed by 31 per cent of the women entrepreneurs are facing lack of support from husband and parents' problems. The majority of respondents 25 per cent of the women entrepreneurs are facing competition and delay in payment problems.

S.No	Problems faced by the women entrepreneur	No	%
4.	Personal profile:		
	1.Lack of skilled labours	24	17
	2.Wages and salary negotiation	20	14
	3.Loss of working days	18	13
	4.Lack of training and education	25	18
	5.Hesitation of male employees	21	15
	6.Retension of labour	19	14
7.No problem	13	9	
5.	Financial problem:		
	1.Lack of Personal Capital	33	16
	2.Delay in the disbursement of sanctioned loans	22	25
	3.Higher rate of interest	32	26
	4.Unaware of Loan procedures	27	26
5.No problems	26	5	
6.	Getting raw materials:		
	1.Scarcity	22	16
	2.High prices	26	19
	3.Low quality	10	7
	4.High transport cost	19	14
	5.Non availability and irregular supply of raw materials	34	24
	6.Lack of information	23	16
7.No problems	6	4	

The majority of respondents 18 per cent of the women entrepreneurs are facing lack of training and education problems. The majority of respondents 26 per cent of the women entrepreneurs are facing higher rate of interest and unaware of loan procedures problems. It is inferred that 24 per cent of the women entrepreneurs are facing non availability and irregular supply of raw materials problems.

H. Attitude towards management of enterprises

In the present study, the attitude towards management of enterprises of the selected women entrepreneurs such as managing production affairs, managing marketing affairs, managing financial affairs, managing personal affairs, and managing external affairs have been discussed.

TABLE- 13

ATTITUDE TOWARDS MANAGEMENT OF ENTREPRISES

S.No	Attitude of women entrepreneurs	HI		I		N		NI		NAA	
		No	%	No	%	No	%	No	%	No	%
1.	Managing Production Affairs	35	25	29	21	30	21	25	18	21	15
2.	Managing Marketing Affairs	22	16	24	17	38	27	25	18	31	22
3.	Managing Financial Affairs	20	14	22	16	42	30	32	23	24	17
4.	Managing Personnel Affairs	32	23	28	20	34	24	26	19	20	14
5.	Managing External Affairs	23	16	25	18	26	19	35	25	31	22

HI-Highly Interested; I – Interested; N – Neutral; NI – Not interested; NAA – Not at all interested

The Table 13 shows the attitude of women entrepreneurs towards management of enterprises. In connection with managing production affairs, majority (25%) of the women entrepreneurs expressed that they are highly interested followed by Interested (21%), Neutral (21%), Not interested (18%) and not at all interested (15%). In connection with managing marketing affairs, (16%) of the women entrepreneurs expressed that they are highly interested followed by interest (17%), majority neutrals (27%), not interested (18%), and not at all interested (22%), continues with managing financial affairs, majority (30%) of the women entrepreneurs expressed neutral. Managing personal affairs, the majority (23), of the women entrepreneurs expressed that they are highly interested. Managing external affairs, the majority (25%), of the women entrepreneurs expressed that they are not interested.

I. Challenges faced by the women entrepreneurs

In the present study, the challenges faced by women entrepreneurs of the selected women entrepreneurs such as poor infrastructure, shortage of finance, lack of time, limited demand, and defective marketing arrangement have been discussed below.

TABLE- 14
CHALLENGES FACED BY THE WOMEN ENTREPRENEURS

S.No	Challenges *	SA		A		N		D		SD	
		No	%	No	%	No	%	No	%	No	%
1.	Poor infrastructure	48	26	63	27	22	18	3	4	4	5
2.	Shortage of finance	40	22	73	32	20	17	4	5	3	4
3.	Lack of Time	44	24	40	17	23	20	22	26	11	13
4.	Limited Demand	30	16	28	12	27	23	26	30	29	36
5.	Defective Marketing Arrangement	23	12	28	12	25	22	30	35	34	42

* multiple responds

SA – Strongly agree; A- Agree; N- Neutral; D- Disagree; SD- Strongly disagree

In regard to challenges faced by the women entrepreneurs, majority 27% of the women entrepreneurs have strongly agreed that poor infrastructure is the problem faced by them followed by majority 32% of the women entrepreneurs agreed that shortage of finance is the major problem faced by them, 26% of the women entrepreneurs disagreed to lack of time, 36% of the respondents have strongly disagreed to the statement limited demand and 42% of the respondents have strongly disagreed to defective marketing arrangement.

J. Socio economic status

In the present study, the challenges faced by women entrepreneurs of the selected women entrepreneurs such as Recognized by the society after becoming an entrepreneur, developed competitive excellence, got ability to deal with people, developed decision-making skills, learned leadership skills, developed positive attitude etc., have been discussed below.

TABLE – 15
SOCIO – ECONOMIC STATUS

S.No	Socio economic status	SA		A		N		D		SD	
		No	%	No	%	No	%	No	%	No	%
1.	Recognized by the society after becoming an entrepreneur	28	20	30	21	35	25	25	18	22	16
2.	Developed competitive excellence	38	27	35	25	27	19	18	13	22	16
3.	Got ability to deal with people	32	22	29	21	24	17	22	16	33	23
4.	Developed decision-making skills	66	47	41	29	22	16	8	6	3	2
5.	Learned leadership skills	56	40	49	35	18	13	10	7	7	5
6.	Developed positive attitude	66	47	39	28	18	13	10	7	7	5
7.	Learned to deal with the difficult situations	46	33	59	42	18	13	9	6	8	6
8.	Got economic independence	26	19	32	23	38	27	28	20	16	11
9.	Learned to approach Government officials	10	7	19	14	9	6	48	34	54	39
10.	Given proper respect by employees and customers	69	49	64	46	4	3	2	1	1	1

The Table 15 explain the socio-economic status of women entrepreneur. In connection with recognized by the society after becoming an entrepreneur, majority (25%) of the women entrepreneurs expressed that they are neutral. In connection with developed competitive excellence, majority number of respondents (23%)of the women entrepreneurs expressed that they are strongly agree. In connection with got ability to deal with people, majority number of respondents (23%)of the women entrepreneurs expressed that they are strongly disagree. In connection with developed decision-making skills - majority number of respondents (47%)of the women entrepreneurs expressed that they are strongly disagree. In this study high lights learned leadership skills in majority number of respondents (40%)of the women entrepreneurs expressed that they are strongly disagree. The data shows developed positive attitude- in this majority number of respondents (47%)of the women entrepreneurs expressed that they are strongly agree. In connection with learned to deal with the difficult situations in majority number of respondents (42 %) of the women entrepreneurs expressed that they are strongly disagree. got economic independence- in this majority number of respondents is (27%) of the women entrepreneurs expressed that they are neutral. In this study shows learned to approach with Government officials- in this majority number of respondents is (40%) of the women entrepreneurs expressed that they are strongly disagree. given proper respect by employees and customers- in majority number of respondents (49%) of the women entrepreneurs expressed that they are strongly agree.

TESTING OF HYPOTHESIS

H₀1: There is no significant relationship between various socio-economic variables such as age, educational qualification, type of houses, ownership of houses and income of the entrepreneurs.

TABLE-16
AGE Vs INCOME OF THE WOMEN ENTREPRENEURS

Categories	Income of respondents				Categories of degree of freedom	df	p value
	Bellow 10000	20000 - 30000	40000-50000	Above 50000			
20-30	8	5	2	4	Between groups	1	1.00
30-40	10	2	32	19			
40-50	22	2	18	7	Within group	6	
Above 50	6	1	2	-	Total	7	

Table 16 shows the ANOVA result of Age Vs Income of the women entrepreneurs. The p value obtained is 1.00 which is higher than 0.05. Hence it is concluded that there is no significant relationship between age and income of the women entrepreneurs. So, the H₀1 is accepted.

TABLE-17
EDUCATIONAL QUALIFICATION Vs INCOME OF THE WOMEN ENTREPRENEURS

Categories	Income of respondents				Categories of degree of freedom	df	p/value
	Bellow 10000	20000-30000	40000-50000	Above 50000			
Illustrate	11	3	10	5	Between groups	1	0.5577
Primary	10	2	20	1			
Secondary	8	1	20	18			
Hsc	12	3	4	6	Within groups	7	
Degree	5	1	-	-	Total	8	

Table 17 shows the ANOVA result of educational qualification Vs Income of the women entrepreneurs. The p value obtained is 0.5577 which is higher than 0.05. Hence it is concluded that

there is no significant relationship between educational qualification and income of the women entrepreneurs. So, the H_0 is accepted.

TABLE-18

TYPE OF FAMILY Vs INCOME OF THE WOMEN ENTREPRENEURS

Categories	Income of respondents				Categories of degree of freedom	df	p/val ue
	Bellow 10000	20000-30000	40000-50000	Above 50000			
Nuclear	40	6	50	20	Between groups	1	0.331
Joint	6	4	4	10	Within groups	4	
					Total	5	

Table 18 shows the ANOVA result of type of family Vs Income of the women entrepreneurs. The p value obtained is 0.3317 which is higher than 0.05. Hence it is concluded that there is no significant relationship between type of family and income of the women entrepreneurs. So, the H_0 is accepted.

TABLE-19

OWNERSHIP OF HOUSES Vs INCOME OF THE WOMEN ENTREPRENEURS

Categories	Income of respondents				Categories of degree of freedom	df	p/value
	Bellow 10000	20000-30000	40000-50000	Above 50000			
Rented	20	1	17	5	Between groups	1	0.1874
Owned	26	9	37	25	Within groups	4	
					Total	5	

Table 19 shows the ANOVA result of ownership of houses Vs Income of the women entrepreneurs. The p value obtained is 0.874 which is higher than 0.05. Hence it is concluded that there is no significant relationship between ownership of houses and income of the women entrepreneurs. So, the H_0 is accepted.

Ho2: There is no relationship between various factors such as motivational, facilitative, simulative and income of the entrepreneurs.

TABLE-20

MOTIVATIONAL FACTORS Vs INCOME OF THE WOMEN ENTREPRENEUR

Categories	Income of respondents				Categories of degree of freedom	df	p/value
	Bellow 10000	20000-30000	40000-50000	Above 50000			
Economic compulsion	26	7	25	30	Between groups	1	0.0178
Unemployment	25	7	20	24			
Husband/parent death	16	8	20	7			
Compulsion of parents or husband	15	5	10	10	Within groups	9	
Availability of resources	27	8	50	30			
Education and training	40	9	44	16	Total	10	
Children education children marriage	42	8	45	21			

*** highly significant at 1% level**

Table 20 shows the results of ANOVA test between motivational factors Score and income of the women entrepreneurs. The p-value obtained is 0.001 which is lesser than the table value 0.01 hence there is significant relationship between motivational factors and income of the women entrepreneurs. It is found from the above table that the null hypothesis is rejected at 1 percentage level of significance as the p-value is lesser than 0.001.

TABLE-21

FACILITATIVE FACTORS SCORE Vs INCOME OF THE WOMEN ENTREPRENEUR

Categories Facilitative factors	Income of respondents				Categories of degree of freedom	df	p/value
	Bellow 10000	20000- 30000	40000- 50000	Above 50000			
1.Training and encouragement	40	8	48	26	Between groups	1	0.001*
2.Technical and professional skill	41	7	50	24			
3.Previous experience	39	8	44	27	Within groups	9	
4.Family business	43	4	45	19			
5.Availability of sufficient resources	43	8	46	19	Total	10	
6.Self confidence	46	3	50	28			
7.Support from family members	38	10	34	18			

*** highly significant at 1% level**

Table 21 shows the results of ANOVA test between facilitative factors Score and income of the women entrepreneurs. The p-value obtained is 0.001 which is lesser than the table value 0.01 hence there is significant relationship between facilitative factors and income of the women entrepreneurs. It is found from the above table that the null hypothesis is rejected at 1 percentage level of significance as the p-value is lesser than 0.001.

TABLE-22
STIMULATE FACTORS Vs INCOME OF THE WOMEN ENTREPRENEUR

Categories	Income of respondents				Categories of degree of freedom	df	p/value
	Bellow 10000	20000-30000	40000-50000	Above 50000			
1.Family members	43	8	50	30	Between groups	1	0.01
2.Work experience	44	3	48	27	Within groups	6	
3.Flexibility in time schedule	43	7	51	21	Total	7	
4.Traditional work	40	7	54	19			

* **highly significant at 1% level**

Table 22 shows the results of ANOVA test between stimulate factors Score and income of the women entrepreneurs. The p-value obtained is 0.01 which is lesser than the table value 0.01 hence there is significant relationship between stimulate factors and income of the women entrepreneurs. It is found from the above table that the null hypothesis is rejected at 1 percentage level of significance as the p-value is lesser than 0.01.

Ho3: There is no relationship between various problems such as general, personal, family, marketing, financial, getting raw material and income of the women entrepreneurs.

**TABLE-23
GENERAL PROBLEMS Vs INCOME OF THE WOMEN ENTREPRENEUR**

Categories	Income of respondents				Categories of degree of freedom	df	p/value	
	Bellow 10000	20000-30000	40000-50000	Above 50000				
Insufficient Individual awareness	16	2	10	10	Between group	1	0.1877	
Lack of Knowledge / inadequate knowledge about the latest technologies	10	3	2	2		Within group		8
Absence of Marketing	5	1	20	1		Total		9
Stiff competition	10	2	12	4				
Lack of information	14	2	5	1				
No Problems	1	-	5	12				

The results of ANOVA test indicated that p-value 0.1877 so there is a significant of general problems and income of the women entrepreneurs. It is found from the above table that the null hypothesis is accepted at 5 percentage level of significance as the p-value is above than 0.05. Therefore, it is significant that the general problems and income of the women entrepreneurs.

TABLE-24**FAMILY PROBLEMS Vs INCOME OF THE WOMEN ENTREPRENEUR**

Categories	Income of respondents				Categories of degree of freedom	df	p/value
	Bellow 10000	20000-30000	40000-50000	Above 50000			
Lack of support from parents / husband	7	3	20	13	Between group	1	0.9826
Lack of time to concentrate on business and ultimately depending on other	15	2	18	5	Within group	6	
					Total	7	
Parenting Problems	20	5	7	5			
No problems	4	10	9	7			

The results of ANOVA test indicated that p-value 0.9826 so there is a non-significant of family problems and income of the women entrepreneurs. It is found from the above table that the null hypothesis is accepted at 5 percentage level of significance as the p-value is above than 0.05. Therefore, it is nonsignificant that the family problems and income of the women entrepreneurs.

TABLE-25

MARKETING PROBLEMS Vs INCOME OF THE WOMEN ENTREPRENEUR

Categories	Income of respondents				Categories of degree of freedom	df	p/value
	Bellow 10000	20000-30000	40000-50000	Above 50000			
Competition	5	3	17	10	Between group	1	0.2462
Lack of Demand	10	3	5	5			
Lack of exposure	3	1	3	3	Within group	8	
Delay in Payment	21	1	10	3			
Lack of transport	3	1	12	7	Total	9	
No Problems	4	1	7	2			

The results of ANOVA test indicated that p-value 0.2462 so there is a significant of marketing problems and income of the women entrepreneurs. It is found from the above table that the null hypothesis is accepted at 5 percentage level of significance as the p-value is above than 0.05. Therefore, it is significant that the marketing problems and income of the women entrepreneurs.

TABLE-26
PERSONAL PROBLEMS Vs INCOME OF THE WOMEN ENTREPRENEUR

Categories	Income of respondents				Categories of degree of freedom	df	p/value
	Bellow 10000	20000-30000	40000-50000	Above 50000			
Lack of skilled labours	1	1	15	5	Between group	1	0.0708
Wages and salary negotiation	5	2	8	5			
Loss of working days	10	3	3	2	Within group	9	
					Total	10	
Lack of training and education	10	1	10	4			
Hesitation of male employees	8	1	9	3			
Retention of labour	6	1	8	4			
No problems	4	1	1	7			

The results of ANOVA test indicated that p-value 0.0708 so there is a non-significant of personal problems and income of the women entrepreneurs. It is found from the above table that the null hypothesis is accepted at 5 percentage level of significance as the p-value is above than 0.05. Therefore, it is nonsignificant that the personal problems and income of the women entrepreneurs.

TABLE-27**FINANCIAL PROBLEMS Vs INCOME OF THE WOMEN ENTREPRENEUR**

Categories	Income of respondents				Categories of degree of freedom	df	p/value
	Bellow 10000	20000-30000	40000 - 50000	Above 50000			
Lack of Personal Capital	1 2	4	11	6	Between group	1	0.4542
Delay in the disbursement of sanctioned loans	6	1	14	1			
Higher rate of interest	9	2	13	8	Total	8	
Unaware of Loan procedures	1 0	2	10	5			
No problems	9	1	6	10			

The results of ANOVA test indicated that p-value 0.4542 so there is a non-significant of financial problems and income of the women entrepreneurs. It is found from the above table that the null hypothesis is accepted at 5 percentage level of significance as the p-value is above than 0.05. Therefore, it is nonsignificant that the financial problems and income of the women entrepreneurs.

TABLE-28
GETTING RAW MATERIALS PROBLEMS

Categories	Income of respondents				Categories of degree of freedom	df	p/value
	Bellow 10000	20000-30000	40000 - 50000	Above 50000			
Getting raw material problems							
Scarcity	8	3	6	5	Between group	1	0.1132
High prices	10	2	9	5			
Low quality	7	1	1	1	Within group	9	
High transport cost	10	2	6	1			
Non availability and irregular supply of raw materials	8	-	20	6	Total	10	
Lack of information	2	1	10	10			
No problems	1	1	2	2			

The results of ANOVA test indicated that p-value 0.1132 so there is a non-significant of getting raw material problems and income of the women entrepreneurs. It is found from the above table that the null hypothesis is accepted at 5 percentage level of significance as the p-value is above than 0.05. Therefore, it is nonsignificant that the getting raw material problems and income of the women entrepreneurs.

CHAPTER V

SUMMARY AND CONCLUSION

The Study Entitled “A Study on Socio Economic Constraints of Women Entrepreneurs in Madhukkarai Block” was Undertaken by the investigator with the following objectives.

Primary objectives:

1. To study the socio-economic status of women entrepreneurs in Madhukkarai Block,
2. To examine the factors influencing the women to become entrepreneurs in Madhukkarai Block.

Secondary objectives:

1. To analyze the performance of enterprises run by the women entrepreneurs in Madhukkarai Block,
2. To investigate the problems faced by the women entrepreneurs in Madhukkarai Block,
3. To assess the attitude of women entrepreneurs towards the enterprises
4. To provide policy suggestions to improve the status of women entrepreneurs.

This chapter presents the Summary and Conclusion from the result obtained through the study. The area selected for the study is the Madhukkarai block. The purpose of this study is to understand the socio economic constraints of women entrepreneurs. A sample of 140 women entrepreneurs has been selected through Random Sampling Method. The researcher explored the study by using google form. The google form line was shared to the women entrepreneurs those who are having smart phones. The google form use administer like interview schedule for data collection from the women entrepreneurs those who not having smart phones. The tool constricts of questions related to socio-economic details, problem faced by women entrepreneur, factors etc. Hence the tool used for the present study can be determined as interview schedule as well as questionnaire. The research has used google form the collect date to avoid personal contact what their responded due to the prevalence of covid-19 virus.

FINDINGS:

A. SOCIO DEMOGRAPHIC PROFILE OF THE WOMEN ENTREPRENUERS

- Regarding the Socio demographic profile of the respondents, with regards to the data is collected among 100 per cent are female.
- Majority 45% of the women entrepreneurs belonged to the age group of 30-40 years and 6 per cent belonged to the age above 50 years.

- 21 per cent of the women entrepreneurs are illustrate, 24 per cent of the women entrepreneurs completed primary education, 34 per cent of the women entrepreneurs completed secondary school, 17 per cent are have completed higher secondary school, and 4 per cent of the women entrepreneurs completed graduation.
- The data highlights that 64 per cent of the women entrepreneurs were married, 8 per cent of the women entrepreneurs were unmarried, 19 per cent of the women entrepreneurs were single, and remaining 6 per cent of the women entrepreneurs were widow.
- Majority 91 per cent of the women entrepreneurs are Hindus.
- Majority 60 per cent of the women entrepreneurs come under the MBC community.

C. FAMILY PROFILE OF THE WOMEN ENTREPRENEURS:

- Eighty-three per cent of the women entrepreneurs are in nuclear family and 17 per cent of the women entrepreneurs are in joint family. Hence, we conclude that the larger numbers of women entrepreneurs are in nuclear family.
- Twenty-six per cent of the women entrepreneurs are having below 0-2 family members, 58 per cent of the women entrepreneurs are having 3-4 family members, and 16 per cent of the women entrepreneurs are having 4-5 family members.
- The majority 69 per cent of the women entrepreneurs are have their own house, 31 per cent of the women entrepreneurs are live in rented house. Thus, we conclude that, majority of the women entrepreneurs are living in their own houses.
- Thirteen per cent of the women entrepreneur are living in thatched houses, 21 per cent of the women entrepreneurs are living in tiled houses, 41 per cent of the women entrepreneurs are living in terraced houses, and remaining 25 per cent of the women entrepreneurs are living in tenant house. The majority of the women entrepreneurs are living in terraced houses.

C. DETAILS OF ENTREPRISES:

- Among the whole 38 per cent of the enterprises located within own houses, 55 per cent of enterprises located in rental houses.
- 59 per cent of the women entrepreneurs are running their enterprises as self-employment
- In this area 28 per women entrepreneurs are have engaged themselves in manufacturing activity, and remaining 72 per cent of a woman entrepreneurs are engaged in trader activity.
- Majority 44 per of women entrepreneurs are self founder.
- Thirty-six per of responds coming under the father's founder.
- Only 35 per cent of the women entrepreneurs attended some training programmes and remaining 65 per cent of the women entrepreneurs are not attended.

- 41 per cent of the women entrepreneurs are private employee. From, this we clearly understand that a large number of the women entrepreneurs are doing private jobs.

D. REASON FOR ESTABLISHMENT OF ENTERPRISES:

- The majority of the respondents 19 per cent of the women entrepreneurs are motivated by availability of resources and children education/ children marriage.
- The data shows 16 per cent of the women entrepreneurs have self-confidence to take over their business.
- The study highlights 26 per cent of the women entrepreneurs have their family support to establishing their enterprises.

E. PERFORMANCE OF ENTERPRISE:

- 26 per cent of the women entrepreneurs are have started their enterprises with their own money.
- Eighty-four per cent of the women entrepreneurs are purchased their raw materials from the local market, and 16 per cent of women entrepreneurs are purchased their raw material within district.
- Number of employees engaged in their enterprises 14 per cent of the women entrepreneurs are said none of employee engaged in their enterprise, The number of women entrepreneurs are who engaged 1-2 employees were 30 per cent, 3-4 employees are engaged by 21 per cent, while 16 per cent employed 5-6 employees each, and remaining 18 per cent of them employed more than six employees at the time of starting their enterprises.
- Sixty-five per cent of the women entrepreneurs are using machinery for their production.
- Forty-six per cent of the women entrepreneurs are sell for cash , 14 per cent of them selling credit, and 39 per cent of them sell for both cash and credit.
- Sixty-four per cent of the women entrepreneurs are using their own vehicle and remaining 36 per cent of the women entrepreneurs are using road vehicle.

F. INCOME AND SAVINGS PROFILE OF THE ENTREPRENEURS:

- The women entrepreneurs receive monthly income 33 per cent of the women entrepreneurs are earning below 10000, 21 per cent of the women entrepreneurs are earning between 20000-30000, 39 per cent of the women entrepreneurs are earning between 40000-50000, and remaining 7 per cent of the women entrepreneurs are earning above 50000.
- Saving of the women entrepreneurs 8 per cent of the women entrepreneurs are have saved up to 2000, 31 per cent of the women entrepreneurs are have saved 3000-4000, 30 per cent of the respondents have saved 5000-6000, 16 per cent of the women

entrepreneurs are have saved 7000-8000, and 15 per cent of the women entrepreneurs are have saved 9000\$.

G. PERCEPTION OF THE WOMEN ENTREPRENEURS ABOUT THEIR ENTREPRISES:

- 18 per cent of the women entrepreneurs said hard works give successful business, 18 per cent of the women entrepreneurs said only good quality of the product give successful business, 14 per cent of the women entrepreneurs said only good behaviour and business ethics give successful business, 26 per cent of the women entrepreneurs said only being honest give successful business, 3 per cent of the women entrepreneurs said government support give successful business and remaining 21 per cent of the women said encouragement by husband it's gives success.

H. PROBLEMS FACED BY WOMEN ENTREPRENEUR:

- The majority of respondents 20 per cent of the women entrepreneurs are accepting stiff competition problems and insufficient individual awareness, followed by 31 per cent of the women entrepreneurs are facing lack of support from husband and parents' problems.
- The majority of respondents 25 per cent of the women entrepreneurs are facing competition and delay in payment problems.
- The majority of respondents 18 per cent of the women entrepreneurs are facing lack of training and education problems.
- The majority of respondents 26 per cent of the women entrepreneurs are facing higher rate of interest and unaware of loan procedures problems.
- It is inferred that 24 per cent of the women entrepreneurs are facing non availability and irregular supply of raw materials problems.

I. ATTITUDE TOWARDS ENTREPRISES:

- In connection with managing production affairs, majority (25%) of the women entrepreneurs expressed that they are highly interested followed by Interested (21%), Neutral (21%), Not interested (18%) and not at all interested (15%).
- In connection with managing marketing affairs, (16%) of the women entrepreneurs expressed that they are highly interested followed by interest (17%), majority neutrals

(27%), not interested (18%), and not at all interested (22%), continues with managing financial affairs, majority (30%) of the women entrepreneurs expressed neutral.

- Managing personal affairs, the majority (23), of the women entrepreneurs expressed that they are highly interested.
- Managing external affairs, the majority (25%), of the women entrepreneurs expressed that they are not interested.

I. CHALLENGES:

- In regard to challenges faced by the women entrepreneurs, majority 27% of the women entrepreneurs have strongly agreed that poor infrastructure is the problem faced by them followed by majority 32% of the women entrepreneurs agreed that shortage of finance is the major problem faced by them, 26% of the women entrepreneurs disagreed to lack of time, 36% of the respondents have strongly disagreed to the statement limited demand and 42% of the respondents have strongly disagreed to defective marketing arrangement.

K. SOCIO-ECONOMIC STATUS:

- In connection with recognized by the society after becoming an entrepreneur, majority (25%) of the women entrepreneurs expressed that they are neutral.
- In connection with developed competitive excellence, majority number of respondents (23%)of the women entrepreneurs expressed that they are strongly agree.
- In connection with got ability to deal with people, majority number of respondents (23%)of the women entrepreneurs expressed that they are strongly disagree.
- In connection with developed decision-making skills - majority number of respondents (47%)of the women entrepreneurs expressed that they are strongly disagree.
- In this study high lights learned leadership skills in majority number of respondents (40%)of the women entrepreneurs expressed that they are strongly disagree.
- The data shows developed positive attitude- in this majority number of respondents (47%)of the women entrepreneurs expressed that they are strongly agree.
- In connection with learned to deal with the difficult situations in majority number of respondents (42 %) of the women entrepreneurs expressed that they are strongly disagree.

- got economic independence- in this majority number of respondents is (27%) of the women entrepreneurs expressed that they are neutral.
- In this study shows learned to approach with Government officials- in this majority number of respondents is (40%) of the women entrepreneurs expressed that they are strongly disagree.
- given proper respect by employees and customers- in majority number of respondents (49%) of the women entrepreneurs expressed that they are strongly agree.

CONCLUSION

The present study on “Socio Economic Constraints of Women Entrepreneurs in Madhukkarai Block” has analysed the personal and family profile of the women entrepreneurship. The study also brings the details view of details of the enterprises, reason for establishment, problem faced by women entrepreneurs, challenges, attitude towards enterprises, and socio- economic status of the women entrepreneurs. Through the research I will analyse the socio- economic status of the women entrepreneurs and their problems through data collection and direct visit to the particular locality. Hence the study on socio-economic constraints of women entrepreneurs were analysed interpreted and explained.

There is no sufficient information and knowledge about the entrepreneurial process of women. It is argued that better knowledge about women entrepreneurs and their particular strengths, weaknesses and opportunities should be brought out. It is suggested that to enable women to participate in the labour force and improve the position of women in the society and increase the possibilities to make women as entrepreneurs, it gives high priority to the women.

Now a day’s societies need to bring about an attitudinal change with regard to the role of women as an entrepreneur. This will lead to the development of an appropriate environment in which women will come forth and give vent to their entrepreneurial talents. Ultimately women entrepreneurship must be recognized for what it is. Nationally, it has great importance

for future economic prosperity. Individually, business ownership provides women with independent they crave for and with economic and social satisfaction.

To conclude, women have established themselves as entrepreneurs, smashing the age-old perception that entrepreneurship is the domain of the men. Now they are poised to penetrate into the hand core of entrepreneurial activity and some of them are an impressive stride. If women are properly educated and trained, they would enthusiastically take entrepreneurship in the time ahead. In the process, they become more efficient and effective in managing their small and handicraft enterprises and act as the critical ingredient for generating employment, earning income, increasing output and enhancing rapid industrialisation for balanced regional development of the country.

An integrated approach is necessary for making the movement of women entrepreneurship a successful one. For this purpose, both the government and non-governmental agencies have to play a vital role. In order to achieve the desired goal, there should be re-orientation of educational system for women.

In the present study, it is noted that women entrepreneurs in Tirunelveli district are economically and socially empowered after they have become entrepreneurs. They are able to take decisions independently. Their status also improved after they have become entrepreneurs as compared to their previous status as housewives. Today, these entrepreneurs are able to tackle both home management and business activities simultaneously. This has created a way for them to attain self-awareness, self-respect, as well as self-confidence.

Thus, it may be concluded from the analysis that different women had different attitudes towards entrepreneurship particularly in the enterprises in the study area. Highly educated women considered business as a challenge and they considered entrepreneurship as their first

priority and hence they were prepared to take risks. They were also more rational in their involvement.

SUGGESTION

- Special cell may be opened for providing easy loan to women entrepreneurs in various public financial institutions and banks.
- Training and workshop schemes should be designed that women can take full advantage. It will be helpful to manage enterprises on their own way.
- To improve the position of women by increasing the literacy rates. They need education and awareness programmes. When women are educated, women can manage their responsibility of home and business.
- The attitude of the husband and family members should change towards the working women. Family members should come forward to share the work load of women entrepreneurs at home and business.
- To change the attitude of women and to develop self confidence in their approach, they can be given career guidance and counselling.
- Baby care center should be opened at the work place to facilitate the women employees of the enterprise for greater employee retention.

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WEB SIDES

ANNAXURE

A Study on Socio-Economic Constraints of Women Entrepreneurs in Madhukkarai Block

Personal Details

Name of the Women Entrepreneur :

1. Age : a) 30-35
b) 35-40
c) 40-45
d) 45-50
2. Marital Status : a) Married
b) Unmarried
c) Widow
4. Educational Qualification : a) No formal education
b) Primary
c) Secondary
d) Hr. Secondary
5. Religion : a) Hindu
b) Muslim
c) Christian
d) Others
6. Community : a) OC
b) BC
c) MBC
d) SC
e) ST
7. Nature of the Family : a) Nuclear

- b) Joint
8. Size of Family : a) 0-2
- b) 3-4
- c) 5-6
9. Ownership of House : a) Rented
- b) Owned
10. Type of the House : a) Thatched
- b) Tiled
- c) Terraced

Details of Enterprise

11. Location of Unit : a) Within own house
- b) Rental House
- c) Outside own house
12. Broad Nature of Activity : a) Manufacturing
- b) Trading
- c) Service
13. Form of Organization : a) Sole proprietorship
- b) Self-Employment
- c) Partnership
- d) Joint Hindu Family Business
14. Generation of Entrepreneurs : a) First
- b) Second
- c) Third

15. Founder of the Enterprise : a) Self
 b) Father
 c) Husband

16. Training Status : a) Attended
 b) Not Attended

17. Entrepreneurs earlier occupation: a) Agriculture
 b) Business
 c) Industry
 d) Others

Reason for Entry

18. Motivational Factors :

S. No.	Motivational factors	Put tick(<input type="checkbox"/>)mark	
		Yes	No
1	Economic compulsions		
2	Unemployment		
3	Husband or parents' death		
4	Compulsion of parents and husband		
5	Availability of resources		
6	Educational and trained received		
7	Children's education		

19. Facilitative Factors :

S. No.	Facilitative factors	Put tick (<input type="checkbox"/>) mark
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		Yes	N
1	Training and encouragement		
2	Technical and professional skills		
3	Previous experience		
4	Family business		
5	Availability of sufficient resources		
6	Self confidence		
7	Support from family members / relatives / friends		

20. Stimulant Factors :

S. No.	Stimulant factors	Put tick (☐) mark	
		Yes	No
1	Family members		
2	Work experience		
3	Flexibility in time schedule		
4	Traditional work		
5	Others		

21. Support of family members: a. Yes

b. No

Performance of Enterprises

22. Specify the initial investment for setting up the enterprise:

23. Main Source of Credit

S. No	Source of Credit	Put tick (☐) mark	
		Yes	No
1	Own fund		
2	Financial institutions		
3	Banks		
4	Friends		
5	Relatives		
6	Money lenders		
7	Co-operative Banks		
8	Others (Specify)		

24. Sources of Raw Material

S. No.	Raw Material	Put (☐) Mark	
		Yes	No
1	Local Market		
2	Within district		
3	Within the state		
4	Outside state		

25. Are you using Machine : a) Yes

b) No

26. Number of employees engaged : a) none

b) 1-2

c) 3-4

d) 5-6

e)more than 6

27. Terms of sale : a) Cash

b) credit

c) Both

28. How do you make an arrangement to transport your products to the Market?

S. No.	Transport	Put ()Mark	
		Yes	No
1	By your own vehicle		
2	By Railway		
3	By road transport		
4	Others		

29. Do you advertise your product? a) Yes

b) No

30. Monthly Household income ? a) 5000-6000

b) 7000-8000

c) 9000-10000

31.Savings? a) Upto 1000

30. 1000-2000

31. 2000-3000

32. 3000-4000

33. Above 5000

32. How do you think of increasing your profits?

- a. Increasing sales,
- b. Increasing the selling price
- c. Increasing efficiency in Production.

33. Do you consider yourself successful in your business/ If yes, given reasons.

- a) Hard work,
- b) Good quality of the product,
- c) Good behaviour and business ethics,
- d) Being honest,
- e) Govt. Support,
- f) Encouragement by husband

Problems

34. General Problems

S. No.	General Problems	Put (<input type="checkbox"/>) Mark	
		Yes	No
1	Insufficient Individual awareness		
2	Lack of Knowledge / inadequate knowledge about the latest technologies		
3	Absence of Marketing		
4	Stiff competition		
5	Lack of information		
6	No Problems		

35. Family Problems

S. No.	Family Problems	Put () Mark	
		Yes	No
1	Lack of support from parents / husband		
2	Lack of time to concentrate on business and ultimately depending on other		
3	Parenting Problems		
4	Others		
5	No problems		

36. Marketing Problems

S. No.	Marketing Problems	Put () Mark	
		Yes	No
1	Competition		
2	Lack of Demand		
3	Lack of exposure		
4	Delay in Payment		
5	Lack of transport		
6	No Problems		

37. Personnel Problems

S. No.	Personal Problems	Put () Mark	
		Yes	No
1	Lack of skilled labours		

2	Wages and salary negotiation		
3	Loss of working days		
4	Lack of training and education		
5	Hesitation of male employees		
6	Retention of Labour		

38. Financial Problems

S. No.	Financial Problems	Put (<input type="checkbox"/>) Mark	
		Yes	No
1	Lack of Personal Capital		
2	Delay in the disbursement of sanctioned loans		
3	Higher rate of interest		
4	Unaware of Loan procedures		
5	Others		
6	No Problems		

39. Problems of getting raw materials: i) scarcity

ii) high prices

iii) Low quality

iv) high transport cost

v) Non availability and irregular supply of raw materials

vii) Lack of information

40. Challenges Encountered in Enterprising:

S. No.	Nature of Problems	Highly Serious	Serious	Moderate	Not Serious	Not At all Serious
1	Poor Infrastructure					
2	Shortage of Finance					
3	Acuter Competition					
4	Lack of Collateral Security					
5	Lack of Time					
6	Lack of Family Support					
7	Lack of Networking					
8	Limited Demand					
9	Poor Information Flow					
10	Higher Credit Sales					
11	Lack of Innovation					
12	Defective Marketing Arrangement					
13	Higher Cost of Capital					

40.Socio Economic Status:

S. No.	Statements	SA	A	N	DA	SDA
1	I have been recognized by the society after becoming an entrepreneur					
2	I have developed my competitive excellence					

3	I have got ability to deal with people					
4	I have developed my decision-making skills					
5	I have learned leadership skills					
6	I have developed positive attitude					
7	I have learned to deal with the difficult situations					
8	I have got economic independence					
9	My suggestions are solicited in family for taking major decisions					
10	I am able to participate in social gatherings without hesitation					
11	I have learned to approach with Government officials					
12	I have been given proper respect by employees and customers					

41. Attitude towards Enterprises:

S. No.	Affairs	Highly Interested	Interested	Neutral	Uninterested	Highly Uninterested
1	Production Affairs					
2	Marketing Affairs					
3	Financial Affairs					

4	Personnel Affairs					
5	External Affairs					

42. Give suggestions to improve the entrepreneurship.