

Factors Associated with Entrepreneurial Development among Women.

Kaviya V J

(16PSW005)

Thesis submitted to

Avinashilingam Institute for Home Science and Higher Education for Women,

Coimbatore-641043

In partial fulfilment of the requirements for the

Degree of Master of Social Work

April 2018

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M. Kasthuri

Signature of Head of the Department

M. Kasthuri

Signature of the Guide

Signature of the External Examiner

CERTIFICATE

This is to certify that the dissertation entitled on “**Factors Associated with Entrepreneurial Development among Women**” 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 **MASTER OF SOCIAL WORK** is a record of original research work done by **Kaviya V J**, during the period of the study 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, has not formed the basis for the award of other university.

M. Kasthuri

Signature of the Guide

M. Kasthuri

Signature of Head of the Department

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CHAPTER I

INTRODUCTION

You can tell the condition of a Nation by looking at the status of its women.

- **Jawaharlal Nehru**

The emergence of women in economy as entrepreneurs is a major development in setting free and securing them a place in the society, which they deserve. Today, women entrepreneurs represent a group of women who have come out of their comfort zone and are exploring new avenues of economic participation.

In developing countries like India, Entrepreneurial development of women plays an important role in economic development of the country. Women in India has to go a long run to acquire equal rights and position since the Indian society has deep rooted tradition of male dominant society. Women Entrepreneur is a women or a group of women who establish, manage and operate an enterprise (Goyal, et al 2011).

Involvement of women in entrepreneurship is due to push and pull factors. Women who wanted to have an economic freedom, self-decision making regarding their life and career plays as motivational factors. Regardless of household chores and family responsibilities, they wanted to have a start-up. These are push factors that motivate to engage a woman in entrepreneurship. The pull factors are the family situations where the women have to play a role of breadwinner of the family.

Entrepreneur performs a vital role in economic development. They are referred as human agents for mobilizing capital, to explore the natural resources, to produce market and to carry trade. The conceptual model of entrepreneurship revolves with the person, the task, the organization and the environment. Women entrepreneurs require confidence, leadership and managerial skills for their accessibility to new markets. Entering into business as a woman offers the omni-challenges of learning how to effectively operate the activities of such business while simultaneously attempting to meet all other expectations that are part of entrepreneurship (Schaefer, 2003).

Entrepreneurship has been defined as the process of designing, launching and running a new venture, which typically begins as a small one, such as a start-up, providing a product, processing it or selling it or hiring it. Whereas the definitions of entrepreneurship basically focus on the starting and running of businesses, as there is a lot of risks involved in starting a new venture, a major proportion of businesses have to be closed, due to many reasons like very low or no funding, wrong business decisions, a sudden crisis economically -- or a combination of these all or due to lack of demand of the product in the market place.

The entrepreneurs motivation for profit is based not merely on his desire to raise consumption standard, but also on such non-hedonistic goals as the desire to find a private dynasty – The will to conquer in the competitive battle and job of creating, i.e. he tries to maximise his profits by innovations. His unique characteristic is that he gets satisfaction from using his capabilities in attacking problems.

Many economic theories emphasize the significant role played by the individual entrepreneurs as they combine talents, abilities and drive to transform resources into profitable undertakings.

According to Kilby, The entrepreneur performs the four major tasks, namely

- (a) Exchange relationship,
- (b) Practical administration,
- (c) Management control and
- (d) Technology.

‘Freedom depends on economic conditions even more than political. If a woman is not economically free and self-earning, she will have to depend on her husband or someone else, and dependents are never free’. These were the words by Jawaharlal Nehru, which mainly explains the economic independence of women.

Entrepreneurship is a complex phenomenon viewed differently by different people. Some people think that primarily entrepreneur are “innovators”. The potential of entrepreneur can be found and developed irrespective of sex, age, location, education qualification and experience. It is necessary to educate the feeling of entrepreneurship among the unemployed youth and encourage them to start their new venture.

The concept of 'Women Entrepreneur' is a global phenomenon nowadays. All over the world, women are involved in business and they play an important role in business community. In India, women had a late entry into business scenario due to many traditional stereotypes. Though they enjoy a special status in the society, they face many constraints in establishing, managing, developing and running their venture in 21st century. According to Government of India, A Women Entrepreneur is defined as 'an enterprise owned and controlled by women having a minimum of financial interest of 51% of capital and giving at least 51% employment generation to women.'

Women entrepreneurs are the people who accept the challenging role and quench their personality needs and to become economically independent by making suitable adjustments in both family and social life. They are always looking for a new and innovative ways which lead their participation in economy. Their skill, adeptness, knowledge and their acumen in business and a pushing desire to do something positive plays a role in establishing and managing a challenging venture (Lind. 1990).

A women entrepreneur is the one who applies feminist values, ideas and approaches through entrepreneurship, with the aim of raising the level of the quality of life and the status of girls and women in the society. Many women are engaged in this by creating a 'for women, by women enterprises.' Women entrepreneurs are encouraged to enter the markets in commercial areas by wanting to create a change in wealth and society, based on the ethics of cooperation, equality, and mutual respect.

Concept of women Entrepreneur Enterprise-" A small scale industrial unit or industry –related service or business enterprise, managed by one or more women entrepreneurs in a concern, in which they will individually or jointly have a share capital of not less than 51% as shareholders of the private limited company, members of co-operative society". Categories of Women Entrepreneurs are Women in organized & unorganized sector, Women in traditional & modern industries, Women in urban & rural areas, Women in large scale and small scale industries and single women and joint venture. Categories of Women Entrepreneurs in Practice in India are:

- First Category:
 - Established in big cities
 - Having high level technical & professional qualifications

- Non-traditional Items
- Sound financial positions
- Second Category:
 - Established in cities and towns
 - Having sufficient education
 - Both traditional and non-traditional items
 - Undertaking women services like kindergarten, crèches, beauty parlours, health clinic etc.,
- Third Category:
 - Illiterate women
 - Financially weak
 - Involved in family business such as Agriculture, Horticulture, Animal Husbandry, Dairy, Agro Forestry, Fisheries, Handloom, Power loom etc.,(SanjukthaMish, 2009).

In traditional society, women are confined into four walls of the home, children and family rituals. In male chauvinist society, women are not treated equally. Women are the victims of social discrimination. Women are not taught to bring the best out of them. This inhibits the development of innovation, self-confidence, motivation, decision making and risk-taking-ability which are very much needed for entrepreneurial carrier (Vasant Desai, 2014).

Women and men as equal members of the society have the right to the equality of opportunities. The right to support one and to contribute to the economic well-being of one's family is as important for women as men. Majority of women want and need to work and their income earning capacity is essential for survival of them and their families.

Women entrepreneurs need confidence, leadership and managerial skills for their approach to the new market. Decision making is the task of every entrepreneur. But the way decisions are made differ from one another. Every entrepreneur behaves in his/her own way while dealing with the problems and making decisions. Women are engaged in some unorganized sectors like agriculture, agro based industries, handloom, handicrafts and cottage industries from ancient times. But the participation of women as an entrepreneur has been started from 17th Century onwards (Mahajan, 1997).

Life of women entrepreneur possessing a small scale industry is not a bed of roses. The women single-handedly face endless problems. Actually when a women entrepreneur perceives an idea of starting her own venture, she has to work hard on heavy odds.

The entrepreneurial performance of the business people can be evaluated based on the financial performance or on the operational performance of his/her enterprise. Regarding the financial performance various factors like average annual investment, annual turnover, net profit, return on investment, various financial ratios, etc., does facilitate in finding out the performance. The operational performance can be judged based on the period of survival in business, occupational mobility, growth rate of employment generated, expansion and diversification of business, exports of products/services, shift into higher form of organisation, quality improvement, standardisation for product/process and any improvement/innovation made, etc. Small entrepreneurs should be better managers than large business tycoons. They face problems as that of the large business and have to deal with them personally, without the backup of professional staff and inadequate resources. Thus, a good managing skill provides high dividends to the small business persons (Anil Kumar., et al 2012).

The Harvard School experts feel that the basic quality of efficient management is futuristic outlook with capacity to nurture and plan for the future. This comes naturally to women as they can combine their feminist attribute to nurturing and future planning with male aggressiveness. Actually management talents of women are not recognised and unaccounted despite they have proved it by being successful in their venture.

The problems of industries small, medium or big are same but the nature and the scope vary. The big sector can influence to some extent its raw material suppliers, its consumers and at times even the Government is framing its policies. The small and the medium sectors have many limitations as compared to large sector in facing different problems. Majority of the functions have to be performed by the owners themselves due to resource limitation. In the case of women entrepreneurs the problems get doubled due to gender imbalance. She has to play a multiple role, as a homemaker, entrepreneur, child care supporter and many more. This compiled with the narrow vision of the society in accepting the women as an entrepreneur makes the life of the women entrepreneur even more difficult(Schulder, et al, 2012).

Though women entrepreneurship and the formation of women owning business are steadily rising these days, women face a number of challenges and obstacles. The major challenge that many women entrepreneurs face is the effect that the gender-roles society is still having on women. Even now entrepreneurship is considered as a male-dominated field, and it may be difficult to go beyond these traditional stereotypes. On dealing with these types of stereotypes, women entrepreneurs are facing a numerous obstacles related to their business venture (Murthy, 2012).

Since women entrepreneurship has taken deep roots in Indian society recently, it is worthwhile to investigate the details of women entrepreneurship in relation to certain parameters. The present study “Factors Associated with Entrepreneurial Development among Women” is an attempt on that line.

The specific objectives of the study are, to

1. understand the socio-economic profile of the selected women entrepreneurs,
2. study the influence on sub-system variables on entrepreneurial performance and
3. explore the problems faced by the women entrepreneurs.

CHAPTER II

REVIEW OF LITERATURE

A literature review is a search and evaluation of the available literature in your given subject or chosen topic area. It documents the state of the art with respect to the subject or topic you are writing about.

The literature available pertaining to the study on “Factors Associated with Entrepreneurial Development among Women” was reviewed under the following headings:

A. Entrepreneur, Entrepreneurship and Enterprise – Definitions

B. Entrepreneurship Development among Women

C. Entrepreneurial Constrains Faced by the Women

REVIEW OF OUR STUDY

A. Entrepreneur, Entrepreneurship and Enterprise – Definition

Entrepreneur

The concept and the meaning of the entrepreneur or entrepreneurship is continuously changed from time to time in different countries and also within a country, to meet a various commercial and various industrial needs of the economy. In various parts of the world, the term entrepreneur has attracted different levels of academics and various disciplines. A historical review of literature of entrepreneurs by Lind Say (1990) revealed that one has yet to arrive at a standard definition of entrepreneur or entrepreneurship. Different authors and scholars have stressed various aspects and the characteristics of the term entrepreneur. Most common definitions are based on entrepreneurial qualities, entrepreneurship and large refers to the process of developing entrepreneurial skills in eligible people.

Etymologically, the term entrepreneur has been derived from the French word ‘Enterpredre’ which connotes an undertaker. In common, almost anyone who starts an enterprise, industry or shop is called entrepreneur. An entrepreneur needs to be distinguished from a manager in that the latter is the one who carries out the day-to-day work of enterprise.

VasanDesai(1990) defines entrepreneur as the entrepreneur brings in overall changes through innovation for the maximum social good. Human values remain sacred and inspire him to serve the society. “He has firm belief in social betterment and he carries out this responsibility with conviction. In the process, he accelerates personal, economic as well as human development. The entrepreneur is a visionary and an integrated man with outstanding leadership qualities. With a desire excel, the entrepreneur gives top priority to research and development. He always works for the well-being of the society. More importantly, the entrepreneurial activities encompass all fields/sectors and foster a spirit of enterprise for the welfare of the man-kind.

An entrepreneur is the one who creates a new business in the face of risk and uncertainty of achieving profit and growth.

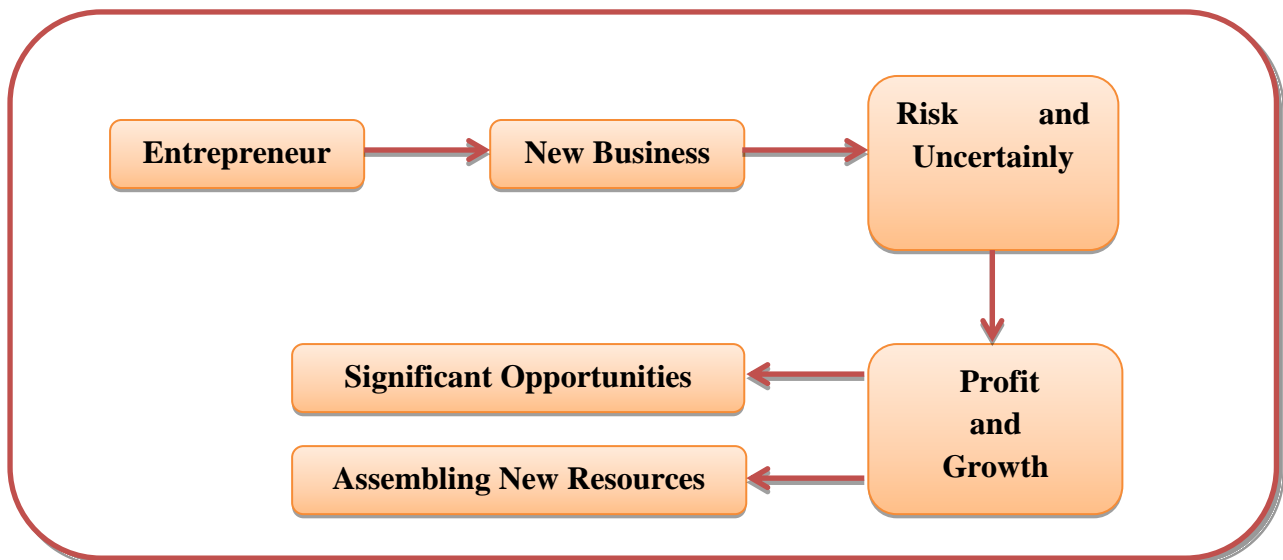


Figure I. Entrepreneur and activities

Entrepreneurship

The term ‘entrepreneurship’ is often used synonymously with the term ‘Entrepreneur’ though, they are the two sides of the same coin and conceptually they are different. Entrepreneurship Theory was evolved over more than two centuries. In Schumpeter’s system, entrepreneurship is essentially a ‘creative activity’ a phenomenon that comes under the wide aspect of leadership.

Undertaking of an enterprise is entrepreneurship. Entrepreneurship is the function of seeking investment and production opportunity, organising an enterprise to undertake a new production process, raising capital, arranging labour and raw materials, finding a site, introducing a new technique and commodities, discovering new sources for the enterprise. The conceptual model of entrepreneurship according to John Kao (1989) is a under:

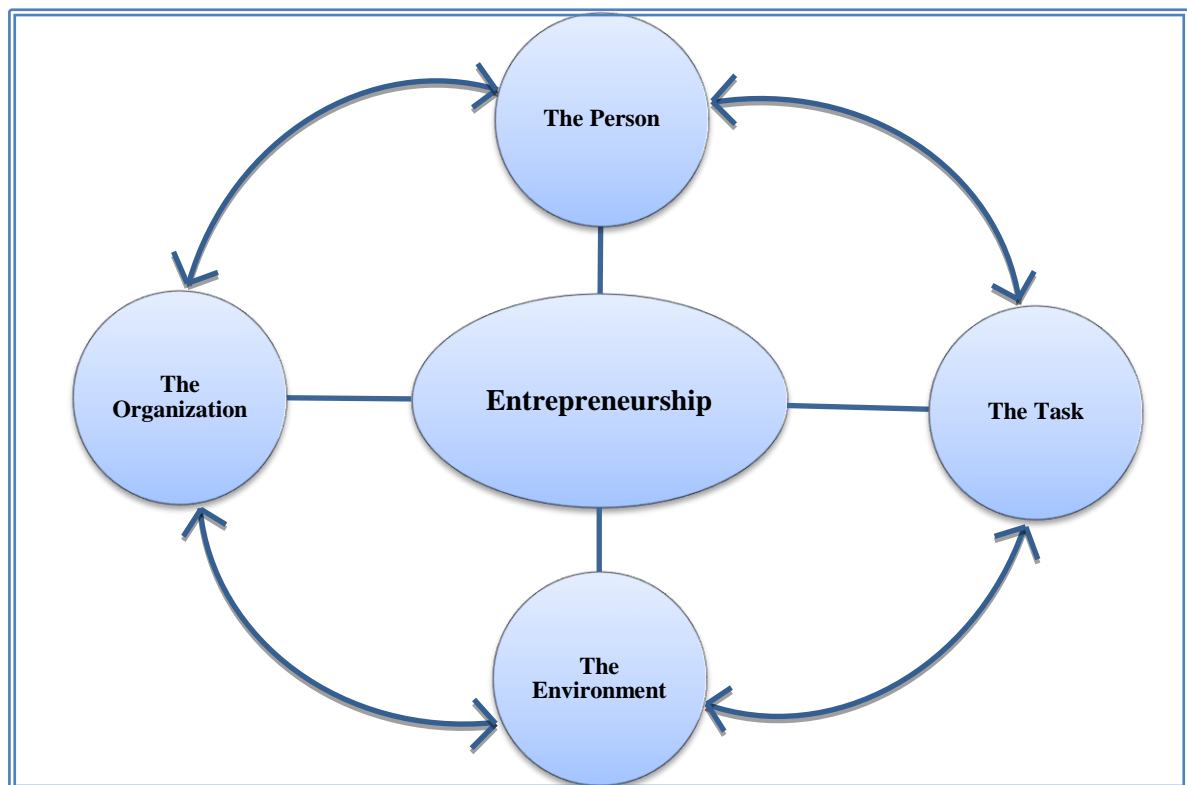


Figure II. Conceptual Model of Entrepreneurship.

According to Jaffery (1982), entrepreneurship is defined as the ability to create and build something from practically nothing. A human creative activity, finding personal energy by initiating, building and achieving an enterprise or an organization rather than by just watching, analysing or describing one. It requires the ability to take the calculated risks and to reduce the chance of failure. It is the ability to build a founding team to complement the entrepreneur's skills and talents.

Skills required for entrepreneurship,

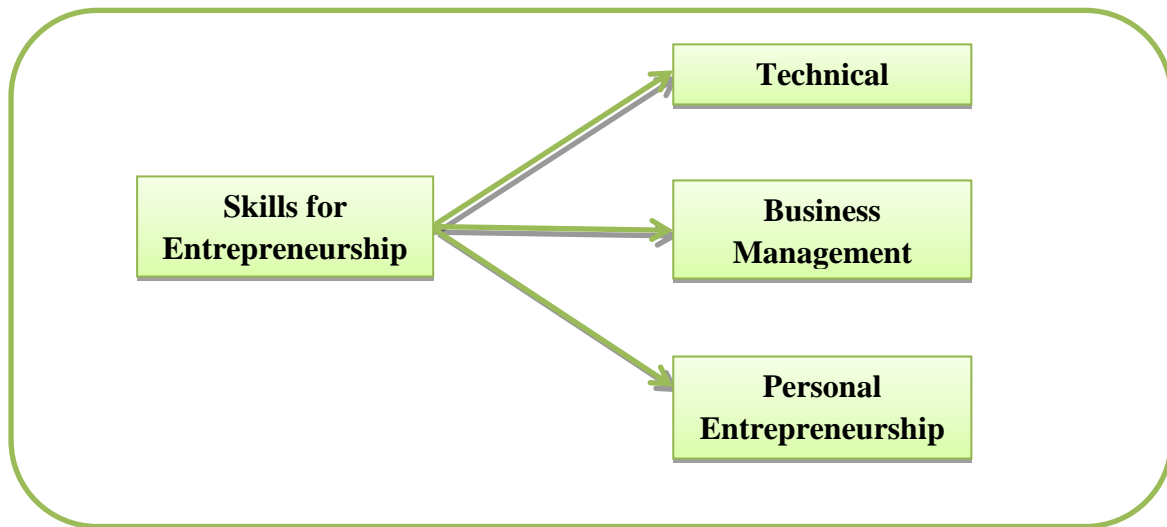


Figure III. Skills required for entrepreneurship

Technical – Writing, oral Communication, Monitoring Environment, Technical Business Management, Technology, Inter Personal, Listening, Ability to organize, Network building, Management style, Coaching, Being a team player.

Business Management – Planning and Goal Setting, Decision Making, Human Relation, Marketing, Finance, Accounting, Management, Control, Negotiation; Venture launch, Managing Growth.

Personal Entrepreneurship – Inner Control/Disciplined, Risk Taker, Innovative, Changing Oriented; Persistent; Visionary Leader, Ability to Manage change.

The concept of innovation and newness is an integral part of entrepreneurship. Indeed, innovation, the act of introducing something new, is one of the most difficult tasks for the entrepreneur (Robert D, et al, 2002).

Government incentives, training programmes and local initiatives have been introduced with the intention of stimulating entrepreneurship among women. This will lead to the development of desirable environment in which women will come forth and give vent to their latent entrepreneurial talent.(Bhatia.B.S, et al, 2001)

Enterprise

Enterprise is a company or business, often a small one, it is the activity of managing companies and business and starting a new one. It is something new, difficult, or important

that you do or try to do. It is the ability to think of new and effective things to do, together with an eagerness to do them (Dhameja, 2002).

Enterprise is an undertaking, which involves various activities and the willingness to take risks. It consists of people working together primarily for the purpose of making, selling and distributing a product or service. It is the basic unit of organization. It produces goods and services worth more than the resources used. Valuable resources like raw materials, power, labour etc., are used to produce output. It is not an ad hoc effect to produce a single product is an output but aims at a recurring and continuing an effect to produce a stream of products. Every enterprise hence up with either net profit or loss.

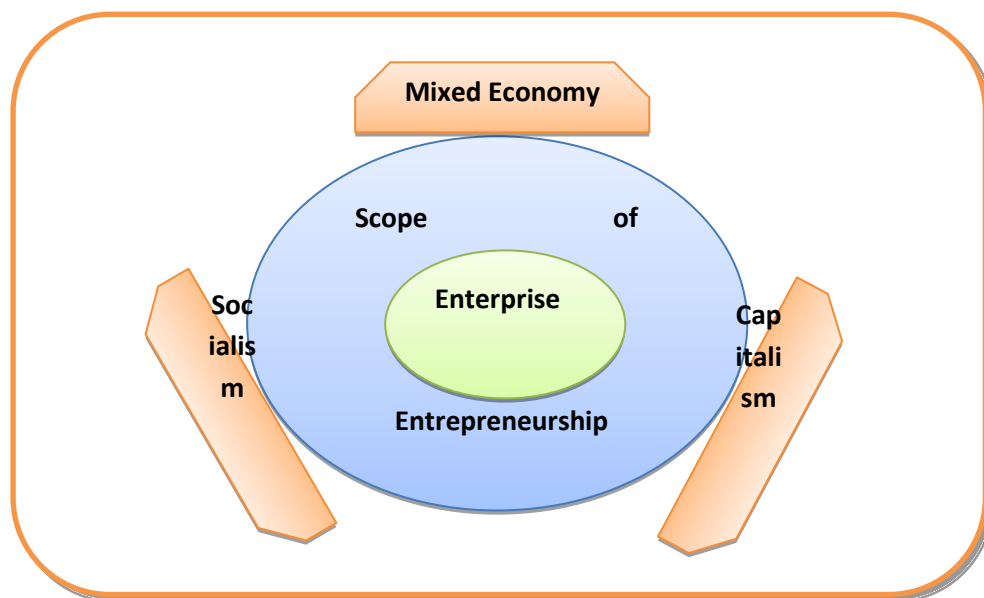


Figure IV. Enterprise and Scope of Entrepreneurship

The six pillars of enterprise governance as outlined by Infosys mentor Naryan Murthy are:

- 1) I want to emphasise the important of being trustworthy in your dealings. It is on such foundations that great organizations are created.
- 2) Fear is natural, but do not let your actions be totally governed by it. Just as fear may sometimes be the voice of your intuition, it might also be an invitation to explore yourself and the world.
- 3) A Supportive family is the bed rock upon which lives and careers are built.
- 4) Learn how to manage yourself, separating the merits and demerits of a decision from the accompanying feelings. Infoscons call this 'being transaction oriented'.

- 5) Live your life and lead your career in a way that makes a difference to your society.
- 6) Follow your bliss. All else will follow.

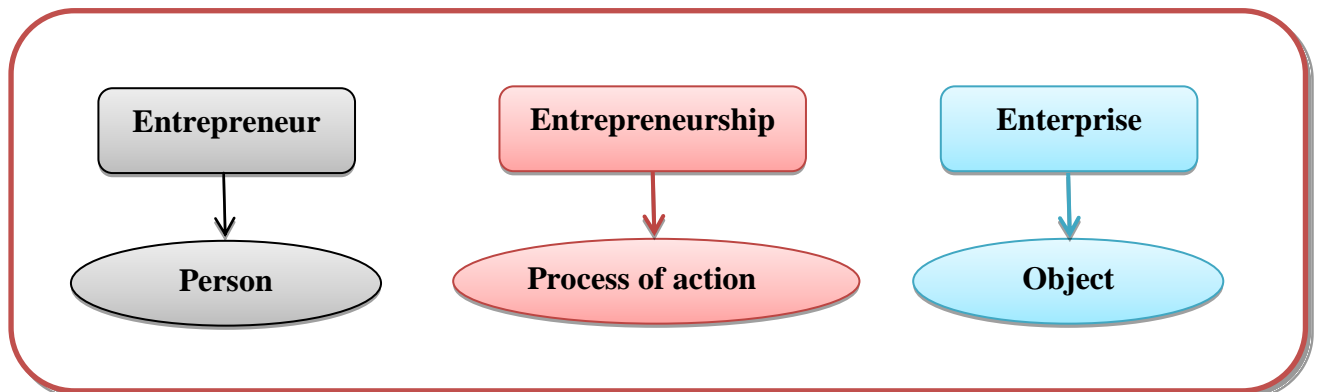


Figure V. Entrepreneur, Entrepreneurship and Enterprise

B. Entrepreneurship Development among Women

In the recent years, women have taken a bold step to come out of their traditional domestic occupation to take up jobs out of homes. Today, the entrepreneurial world is also open to the womenfolk. Entrepreneurship development is the process of improving the skills and knowledge of entrepreneurs through various training and classroom programs. The whole point of entrepreneurship development is to increase the number of entrepreneurs.

A Significant growth in female self-employment is found in the recent days, with women now starting new ventures. In the developed countries, the ratio of new ventures started by women as compared to men has tripled. Much is known about the characteristics of entrepreneurs, their motivations, backgrounds, families, educational background, occupational experiences and the problems of both female and male entrepreneurs. The characteristics of both male and female entrepreneurs are generally similar. But female entrepreneurs differ in terms of:

- Motivation.
- Business skills.
- Occupational backgrounds.
- Factors in the start-up process like
 - Support systems,
 - Source of funds and
 - Problems.

An approach to explore women's empowerment and provided individual level indicators of empowerment is that women's subordination is a part of a cultural system, and as such the process of empowerment must ultimately weaken the systematic basis of women's subordination. They have recognized six domains in which women have traditionally been subordinated and in which empowerment is believed to be taking place. These six components are a sense of a vision of the future, mobility, economic security, status and decision-making power within the household, ability to interact effectively in the public sphere and participation in non-family groups. The order of the domains suggest a linear process of empowerment, mobility, greater likelihood of indulging in wage employment, more decision-making power in the household and eventually higher levels of community participation.(Schulder, et al, 2012)

The women plays prominent role for the development of economy. In India the situation is different, certain superstitions controls women and they are left in back. Women success is there in all areas like house wife, teacher, professor, lawyer, engineer, doctor, pilot, scientist, technocrats, economists and so on in fact, women can manage the home efficiently, and why cannot she manage the business in an efficient manner. The success of women not in equal in all countries, based on social, cultural, demographical, geographical environments it is changing from one country to another country. Now, Women required certain unique motivational factors apart from economical support, government support. These unique motivational factors stand up women to get success as a women entrepreneur (Basha and Pranav, 2013)

C. Entrepreneurial constrains faced by the women

The basic problem a woman has is that she is a woman, weaker sex. Added to that, her twin responsibility she has is towards family society and work. If joint families break, many women do not have support of elders. They still suffer male reservations about a woman's role and capacity. Women in the rural areas are mostly engaged in low paid, back breaking agriculture activities or act as helpers in handicrafts.

The problems before women are that they lack of entrepreneurial skills. They are gender and culturally rooted. The problems of women entrepreneurs can be easily overcome with professional training imparted to them (Garg, 2004). Entrepreneurial awareness, orientation and skill development programs have to be conducted for women all over India because lack

of self-confidence, strong mental outlook and will-power and positive attitude among women leads a woman to do mistakes while engaging in a job. The family and the society possess a reluctant behaviour on supporting the entrepreneurial development of women (Goyal, et al 2011).

The women entrepreneurs face lot of obstacles mainly in marketing their product. They have to compete with men though they have more responsibilities in the family than men. Women face constrains in holding a property and signing contracts. When there is an effectual and competent involvement of women in entrepreneurial activities, they can do wonders. Women possess indigenou knowledge, skill, resource and potential to start and manage an enterprise. Strengthening of women entrepreneurship network provides a platform for the women to share their experience, technical knowledge in production, processing, managing and marketing the products to other women. This will motivate the other women to engage in entrepreneurship (Sathiabama, 2010).

The fact that woman entrepreneurs risk is greater as she has the additional problems of being in a male dominated area. The profile of the women entrepreneurs, reasons for the venture and marketing practice. The most of the women entrepreneurs face problems like establishment of show rooms, exposure of the product, and management of demand and non-availability of skilled labour(HirmaniNaik, 2001).

CHAPTER III

THRUST AREAS

Tambunan (2009) conducted a study on “Women Entrepreneurship in Asian Developing Countries: Their development and main constrains”. The study revealed that Small and Medium Entrepreneurs (SMEs) are the important ones in the economic development of the country as 95% are of SMEs in all sectors. Women entrepreneurs are less when compared to men due to factors such as lack of education, low capital and religious and cultural constrains. Most of the women entrepreneurs are forced looking for the better family income.

Sathiabama (2010) conducted a study on “Rural Women Empowerment and entrepreneurship Development”. The study revealed that women entrepreneurs face lot of obstacles mainly in marketing their product. They have to compete with men though they have more responsibilities in the family than men. Women face constrains in holding a property and signing contracts. When there is an effectual and competent involvement of women in entrepreneurial activities, they can do wonders. Women possess indigenous knowledge, skill, resource and potential to start and manage an enterprise. Strengthening of women entrepreneurship network provides a platform for the women to share their experience, technical knowledge in production, processing, managing and marketing the products to other women. This will motivate the other women to engage in entrepreneurship.

Mahaboob (2013) in his article titled, “A Study on the Development of Women Entrepreneurship in Nellore, AP, India” revealed that there are some unique problems faced by women as an entrepreneur, and how to overcome those problems, what solution makes them to be a successful women entrepreneur. What are future ambitions and what things making them to feel stress. This is a study which specifically related to a specific area and the study have concluded that a Major Suggestion that I want to make here is, So, there should be support from family and life partner. Problem as an entrepreneur family member should support in all aspects. These two factors are playing prominent role, to get success as an entrepreneur.

Inbalakshmi (2004) conducted a study on “Development of Women Entrepreneurs” had revealed that the present social structure had not fully accepted the idea of woman as an

equal partner of man. According to the author, the government and other voluntary organisations must draw up comprehensive plans for the development of women entrepreneurs, which would ensure a bright future for the real development of women entrepreneurs.

Dahiya (2000) in the article titled, “Emerging Profile of Women Entrepreneurs and Workers in India” had compared Indian women’s participation in economic activities to that of the other developed nations of the world. She had found out that, in India women’s participation in economic activities is not very encouraging in comparison to their counterparts in the developed nations of the world. The employment pattern in the organised sector had also remained massively biased against women. She had substantiated this view by showing that the recent government policy, entailing the curtailment and disinvestment of public sector, would affect both the existing and prospective women’s job position, pushing them into the private and unorganised sector resulting in meagre wages, wage discrimination and even struggle for food. She had suggested that the Indian women entrepreneurs may do better than women entrepreneurs of the other developed nations, if the Indian women entrepreneurs come forward and meaningfully participate in the gigantic task of nation building and of turning India into a viable and robust economy in the twenty first century.

Moto Shige and Masayuki (2008) in their study on “Entrepreneurship and Empowerment of Women Entrepreneurship and Education” had viewed that rural labour force with a very low opportunity cost can be capitalized by promoting rural entrepreneurship. The study had suggested an alternative route of economic development in which shift of the modern production base to the rural sector rather than migration of the rural labour force into the urban sector can be effected. The study had supported a way of development in which widespread industrial activities can be organized in a decentralized manner by exploiting not only the physical labour but also the entrepreneurial ability of the rural people - the two important resources that were underutilized in the past.

Neela Mukherjee (2012) conducted a study on, “Women’s Participation and JawaharRozgarYojana” had stated that the effectiveness of welfare programmes for women depend on who decide on how a programme is going to benefit rural women and the role played by rural women in such programmes. The author had concluded that if rural women are able to participate in planning, decision making and implementing different programmes, they will get an opportunity to express themselves and exercise their choice in deciding upon

their priorities and even influencing male-dominated decisions. As a result, the results will turn out to be much better and practical.

Shanta Kohil Chandra (2012) in her study entitled, "Development of Women Entrepreneurship in India" had made an attempt to analyse the various public policies and programmes which will help in developing the women entrepreneurship in India and the roles and various effects of the programmes.

Choudhury (2000) in the article on "Performance of Small Entrepreneurs: The Case of Dholai-Khal" revealed that the entrepreneurs not only produce spare parts but also build up the base for potential entrepreneurs. To maximize the economic welfare and to become self-employed these entrepreneurs took initiatives that in most of the cases were not in their family traditions. The entrepreneurs demonstrated strong willingness and had managerial capability. They were aware of the necessity for improving the quality of their products and towards this end they attempted to adopt new production processes. The process of production in these enterprises was labour intensive and utilized capital more efficiently. They received little support from the government with regard to credit and other facilities. Development institutions have done little to improve their quality, technology and marketing facilities. Only those who succeed were able to take advantage of whatever opportunities were available.

Bhatia (2004) had conducted a study entitled, "New Industrial Entrepreneurs Their Origins and Problems" had discussed that the 50 small manufacturing firms comprising of less than 50 employees located in the state of Punjab examined the socioeconomic background of entrepreneurs, their attitude towards industry, the ways in which they made transition to industry and the problems they faced in establishing and building up their entrepreneurs. The research findings showed that entrepreneurs established their business in various sectors like service, trading, manufacturing and agriculture. The research analysis showed no relationship between growth of firms and socio-economic background of the entrepreneurs. The study revealed that firms which continuously expanded, had a gradual growth and were started with a relatively favourable capital base were mostly established by merchants. The entrepreneurs showed a tendency to diversify instead of expanding after a point and the researcher suggests that this was because of the lack of vital information about wider markets.

Sunil Goyal (2013) in his article entitled, “Entrepreneurship among Tribal Women: A Study of Madhya Pradesh” had suggested that involvement of tribal women should increase in secondary and tertiary sector and it should be more in cottage and small scale industries. It can be increased by providing the knowledge of various income generating schemes at village level to every tribal woman. These should be based on their improved traditional earning patterns. They need proper direction according to their earning and interest to use their-earning capability.

1. Rate of interest in repaying the loans should be reduced so that they can start any small business.

2. Vocational training should be regularly provided to them at village level.

3. Awareness programmes need to be conducted regularly at village level. Programmes related to skills, education, and information of government schemes, providing knowledge about their area, state and country, measures made for their protection, giving knowledge about the role of women in different fields.

4. Bureaucratic formalities should be minimized and banking procedures need to be simplified for them.

5. Marketing problems of their products need to be solved.

GurendraNathBhardwaj and Swati Parashar (2013) in their article entitled, “Women Entrepreneurship in India: Opportunities and Challenges” have analysed the Woman constitutes the family, which leads to society and Nation. Social and economic development of women is necessary for overall economic development of any society or a country. Entrepreneurship is the state of mind which every woman had in her but had not been capitalized in India in way in which it should be. Due to change in environment, now people are more comfortable to accept leading role of women in our society, though there are some exceptions. Our increasing dependency on service sector had created many entrepreneurial opportunities especially for women where they can excel their skills with maintaining balance in their life. This empirical study is intended to find out various motivating and de-motivating internal and external factors of women entrepreneurship. It is an attempt to quantify some for non-parametric factors to give the sense of ranking these factors. It will also suggest the way of eliminating and reducing hurdles of the women entrepreneurship development in Indian Context.

Sailendra Singh (2000) in his article entitled “Women Entrepreneurs of Eastern UP: Challenges and Strategies of Empowerment” had tried to enlist the challenges experienced by women entrepreneurs and had also suggested ways and means to empower them to handle the challenges. He had also opined that voluntary agencies are quite helpful in breaking initial stumbling blocks which demoralise many women entrepreneurs who consequently give up their endeavours.

Afrin, et al (2008) conducted a study on “A Multivariate Model of Micro Credit and Rural Women Entrepreneurship Development in Bangladesh”. The study revealed that women with financial management skills and identity of women entrepreneurs among borrowers have an important role in the development of women entrepreneurship. The experience of the women entrepreneur’s parent in borrowing money and some amount in her hand would encourage the women in starting up an enterprise. The interest of rural women in entrepreneurship would be considered as advantage by the micro credit providers.

Dill BaghKaur, et al (2003) in their article titled, “Rural Women Entrepreneur” have concluded that besides providing technical and financial assistance, it is essential to educate rural women and to extend entrepreneurial management and marketing skills also, to change their confidence and competence so that they would become self-reliant.

Okafor&Amalu (2010) conducted a study on “Entrepreneurial Motivations as Determinants of Women Entrepreneurship Challenges”. The study revealed that many relationships are present in between the motivating factors and the challenges faced by women entrepreneurs in the field. Extrinsically motivated women face many challenges like mismanagement, labour turn over, distraction from the real business as planned as they have involvement in other business. Women who face challenges due to lack of managerial skills, lack of facilities and lack of capital often leads to enter trade and service enterprise which are intrinsically motivated. Women who become an entrepreneur due to their family history start their own business without any support of traditional financial institutions and are usually extrinsically motivated.

Raghavendra (2000) in his article titled “Enterprise Development: Employment Avenues for Women” opined that enterprise development had the most exciting and varied opportunities for women who have not been able to emerge from the purdah of family chores and responsibilities. In his study, he highlights the factors, which are responsible for a woman to be successful in any business venture.

Latha Krishnan and T.J. Kamalanabhan (2013) in their article entitled, “Entrepreneurial Success and Life Satisfaction among Women Entrepreneurs in Micro-Enterprises” have concluded that with the right attitude and competencies, they have proved to be successful in their small business ventures, which had brought to a better standard of living to their families and in some cases, their employees too. This business endeavour and success also gave the women entrepreneurs a great sense of pride and self-satisfaction, creating an identity, respect and status within their surroundings. Perhaps most importantly, these women are role models for other women within their family, friends, community and society. Despite several odds, prejudices and lack of a level playing field, these courageous, enterprising women have adopted the right mix of attitude and competencies to bring about entrepreneurial successes in their businesses and also life satisfaction on themselves and to their families.

Sara Carter and Tom Cannonm (2011) in their study entitled, “Women as Entrepreneurs” have analysed many dynamics of enterprises and how women measure their success. They have also made an attempt to analyse how women entrepreneurs view failure in their entrepreneurship.

ParamjitKaurDhillon (2012) in his book entitled, “Women Entrepreneurs: Problems and Prospects” had analyzed the motives of successful women entrepreneurs. He had gone into the many reasons that prompted such women to begin an enterprise, the problems they faced, their attitude towards risks, their independent orientation, need for achievement and future planning and management. Dhillon also provides a list of institutions engaged in entrepreneur development programme and had an exhaustive list of government organizations set up for the purpose.

Rathakrishnan and B. Sellammale (2001) in their article on “Micro Women Entrepreneurs and Socio-economic Empowerment: A Study” have analysed the role of women in generating income through micro-entrepreneurial activities in the fishing community. Their study had aimed at bringing out the relationship between women entrepreneurs and the socio-economic empowerment of the fishing community. Their study had revealed the fact that women are doing commendable work in fish market, because of two reasons. They are: (i) women work to earn more money and (ii) women work in order to attain socio-economic empowerment. Finally they have suggested that the status of the

women entrepreneurs can be enhanced, if they dispose of the fish collectively or in an organised manner identifying the export market.

PoonamSinha (2003) in her article on “Women Entrepreneurship in the North East India: Motivation, Social Support and Constraints” had examined the impact of motivation and social support of women entrepreneurs. According to her study, the main motivating factor to start an enterprise was to earn money by both men and women entrepreneurs.

SukamalDatta (2001) in his article titled, “Women Entrepreneurship in India with Special Reference to West Bengal” had highlighted women entrepreneurs’ development in India particularly in West Bengal. In the study he had shown that women development programme had been given priority among development activities in India and in that process banks have given more attention to the need of women entrepreneurs. He had also found that women’s participation in entrepreneurship always lags behind the requirements of development efforts. To fill-up that gap entrepreneurial awareness among women is perhaps an urgent need.

Ambiga and Ramasamy(2012) in their article titled, “An Insight into the Nature of first Generation Women Entrepreneurs” had pointed out that women are participating equally with men in the economic development of the country. Next to china, India had higher ration of workforce between the age group 20 to 45 of them, 48 per cent were women and among them 32 per cent were unemployed. India’s GDP can be substantially improved if this work force was utilized well through these kinds of entrepreneurial facing many obstacles; they are vibrant in facing them and have high levels of motivation too. Government have to concentrate more in developing women entrepreneurship activities. Though the first generation entrepreneurs are facing many obstacles, they are vibrant in facing them and have high levels of motivation too Government have to concentrate more in developing women entrepreneurship. The training programmes needed to be wide spread than are at present. The hurdles in accessing finance need to be minimized.

CHAPTER IV

RESEARCH METHODOLOGY

A research method is a systematic plan for conducting research. Sociologists draw on a variety of both qualitative and quantitative research methods, including experiments, survey research, participant observation, and secondary data. Quantitative methods aim to classify features, count them, and create statistical models to test hypotheses and explain observations. Qualitative methods aim for a complete, detailed description of observations, including the context of events and circumstances.

TITLE OF THE STUDY

Factors associated with entrepreneurial development among women.

OBJECTIVES OF THE STUDY

To

4. understand the socio-economic profile of the selected women entrepreneurs,
5. study the influence on sub-system variables on entrepreneurial performance and
6. explore the problems faced by the women entrepreneurs.

METHODOLOGY

The methodology for the study, 'Factors Associated with Entrepreneurial Development among Women', consisted of the following steps:

- A. Selection of the locale.
- B. Selection of the sample.
- C. Selection of method.
- D. Construction of the tools.
- E. Collection of the data and
- F. Analysis and interpretation of the data.

A. Selection of the locale

Coimbatore district of Tamil Nadu is selected as locale.

B. Selection of the sample

The sample of 50 women entrepreneurs were randomly selected for the present study. The sampling method used by the researcher was simple random sampling technique.

Simple random sampling: Simple random sampling is a part of the sampling technique in which each sample has an equal probability of being chosen. A sample chosen representation of the total population. If for some reasons, the sample does not represent the population, the variation is called a sampling error.

C. Selection of the method

Primary Data were collected through personal interviews with the selected women entrepreneurs.

Personal Interview method: Personal Interview method requires a person known as the interviewer asking questions generally in a face-to-face contact with other person or persons. This method helps in getting clear information and provides chances for cross examination.

D. Construction of the tool

The tool used in this study is an interview schedule.

Interview Schedule: Interview Schedule is a list containing a set of structured questions that have been prepared, to serve as a guide for interviewers, researchers and investigators in collecting information or data about a specific topic or issue.

It contains 2 broad sessions.

Session 1: Role of Sub System Variable in Entrepreneurial Performance.

In this session, it is dealt with 4 sub system variables which influence the entrepreneurial performance of the women entrepreneurs.

(a) Self-Sphere System and entrepreneurial performance.

This sub system variable is about self-sphere system which deals with age, literacy level and experience.

(b) Socio-psycho Sphere System and entrepreneurial performance.

This sub system variable is about socio-psycho sphere system which deals with job satisfaction, intra familiar decision making, family type, family occupation, family education and social participation.

(c) Resource System and entrepreneurial performance.

This sub system variable is about socio-psycho sphere system which deals with financial assistance, technical guidance, machinery and equipment, raw material supply and marketing.

(d) Support System and entrepreneurial performance.

This sub system variable is about socio-psycho sphere system which deals with family support, attended entrepreneurial training, man power support and profit re-investment pattern.

Session 2: Constrains of Women Entrepreneurs.

Constrains of women entrepreneurs such as dual role and burden of responsibility at home and work place, male dominance, health problem due to stress, lack of self-confidence, lack of appreciation and recognition from the family, lack of motivation, adequate communication facilities, constant need for finance, irregular and inadequate supply of power, high cost of electricity, shortage in the supply of raw materials, non-availability of skilled labor, frequent absenteeism and sustainability of experienced workers.

E. Collection of the data

The tools developed for the study were administered personally on the 50 women entrepreneurs selected, after building a good rapport with the sample.

F. Analysis and Interpretation of the Data

The data thus collected were consolidated, tabulated and analysed with appropriate statistical tools such as Frequency and Percentage.

Frequency and Simple Percentage:

To calculate the simple percentage method, the following formula used.

Simple Percentage = (Number of respondents/Total number of sample) x 100.

CHAPTER V

RESULT AND DISCUSSION

The results and discussion pertaining to the study entitled “Factors Associated with Entrepreneurial Development among Women” is discussed under the following heads:

- A. Socio Economic Profile of Women Entrepreneurs
- B. Role of Self-Sphere System in Entrepreneurial Performance
- C. Role of Socio-psycho Sphere System in Entrepreneurial Performance
- D. Role of Resource System in Entrepreneurial Performance
- E. Role of Support System in Entrepreneurial Performance
- F. Constrains faced by Women Entrepreneurs

A. Socio Economic Profile of Women Entrepreneurs

The Socio Economic Profile of Women Entrepreneurs is depicted in Table 1.

Table I
Socio Economic Profile of Women Entrepreneurs

S. No	Socio Economic Factors	Components	N = 50
			Percentage (%)
1	Age(in years)	21 – 30	24
		31 – 40	54
		41 and above	22
2	Educational Qualification	High School	20
		Higher Secondary	38
		College	42
3	Marital Status	Married	60
		Unmarried	24
		Widow	16
4	Type of Family	Joint Family	14
		Nuclear Family	86
5	Monthly Family Income(in Rs)	Below 15,000	42
		15,001 – 30,000	46
		30,001 and above	12
6	Habitat	Urban	74
		Semi urban	26
		Rural	-
7	Experience in the enterprise before	With experience	46
		Without experience	54

Out of 50 women entrepreneurs 24 per cent belonged to the age group of 21-30 years. 54 per cent of women entrepreneurs belonged to the age of 31-40 years and remaining 22 per cent of women entrepreneurs belonged to an age group of 41 and above.

It is interesting to note that all the selected women entrepreneurs were educated, in that 42 per cent of women entrepreneurs had completed their graduation, 38 per cent had finished their higher secondary and 20 per cent of women entrepreneurs has completed High School education and attended an entrepreneurial training.

The fact that 60 per cent of the women entrepreneurs were married, points out that the traditional values and the roles prescribed for a married women are undergoing changes, mainly for the want of economic independence. 24 per cent of women entrepreneurs were unmarried and they stated that they were interested in starting a new venture for their future safeguard. Sixteen per cent of women entrepreneurs were widow enter into entrepreneurial field to have an economic freedom.

Eighty six per cent of the women entrepreneurs belonged to a nuclear family and 14 per cent of the women entrepreneurs live in a joint family and the members in the joint family shared responsibilities which enable the women entrepreneurs to run their enterprise smoothly.

Out of 50 the women entrepreneurs, 46 per cent of the women entrepreneurs had a family income of Rs. 15,001 – 30,000 per month, 42 per cent had a family income of below Rs. 15,000 and a very few (12 per cent) women entrepreneurs had a family income Rs. 30,001 and above.

Regarding the habitat of the women entrepreneurs, 74 per cent belonged to urban area and remaining 26 per cent being in the semi urban area.

Experience plays a crucial role in the successful development of entrepreneurship. Only 46 per cent of the women entrepreneurs have experience in the same field before starting an enterprise.

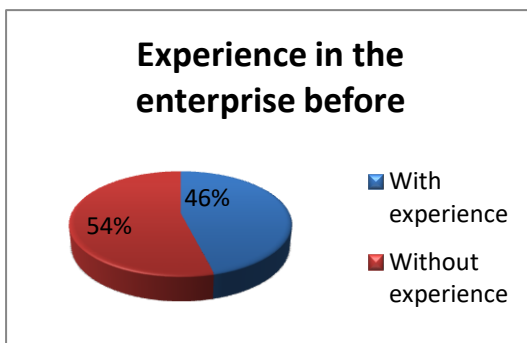
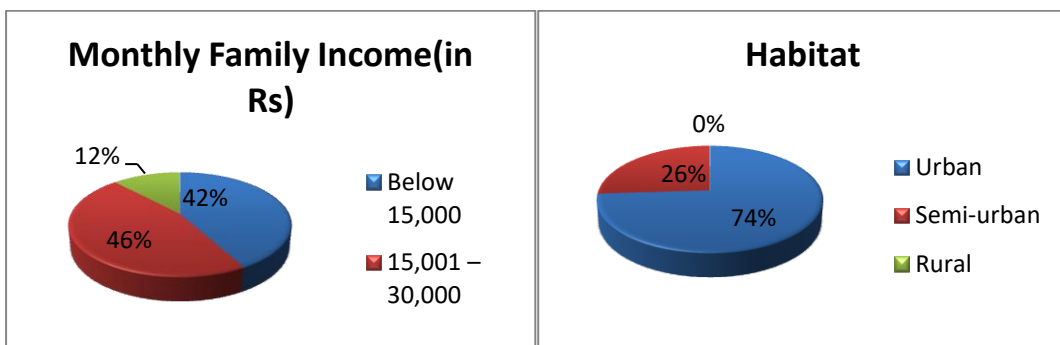
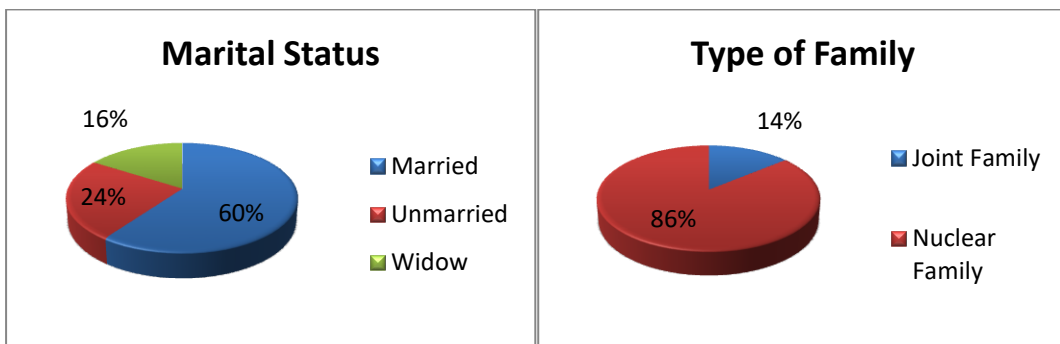
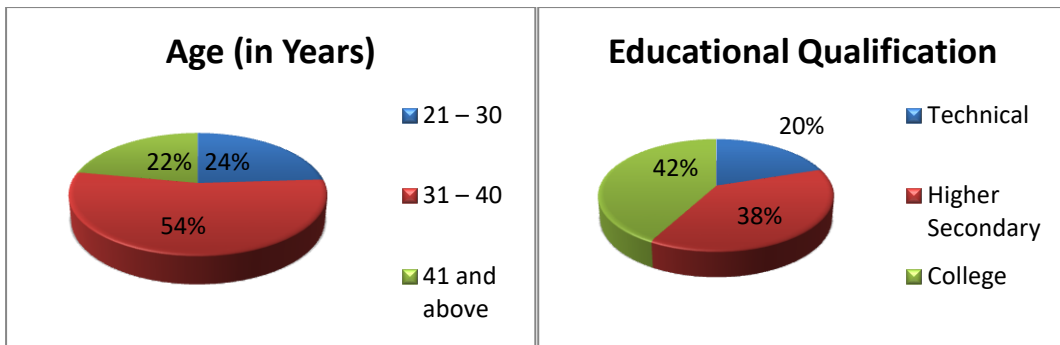


Figure VI. Socio-Economic Factors

ROLE OF SUB SYSTEM VARIABLES IN ENTREPRENEURIAL PERFORMANCE

B. Role of Self-Sphere System in Entrepreneurial Performance

Under the self-sphere system, the variables included for the study are age, literacy level and experience.

Table II
Self-Sphere System and Entrepreneurial Performance

S.No	Components of Self-Sphere System	N = 50
		Percentage (%)
1	Age	68
2	Literacy level	46
3	Experience	62

* Multiple responses

It is clear from the above table that 68 per cent of the women entrepreneurs revealed that age is the most important factor that helps to perform the entrepreneurial function perfectly and effectively.

Sixty two per cent of the women entrepreneurs stated that previous experience plays an important role in entrepreneurial performance. Education is the best ingredient in the performance of the entrepreneurial role.

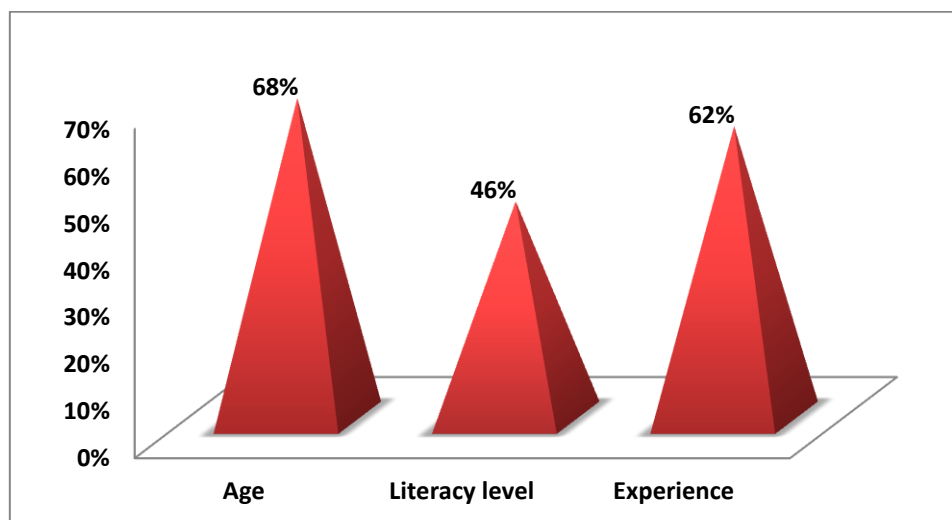


Figure VII. Self-Sphere System and Entrepreneurial Performance

C. Role of Socio-psycho Sphere System in Entrepreneurial Performance

Table III

Socio-psycho Sphere System and Entrepreneurial Performance

S.No	Components of Socio-psycho Sphere System	N = 50
		Percentage (%)
1	Job Satisfaction	84
2	Intra familiar decision making.	68
3	Family type	76
4	Family Occupation	64
5	Family Education	58
6	Social Participation	100

* Multiple responses

Out of 50 women entrepreneurs 84 per cent of the women entrepreneurs were satisfied with running an enterprise and 68 per cent of women entrepreneurs were involved in intra familiar decision making which in turn shows the family supports the women in her endeavours.

About 76 per cent of the women entrepreneurs revealed that if they were in a joint family, the work could be shared by the other members of the family which coordinately helps in the entrepreneurial performance.

Sixty four per cent of the women entrepreneurs have mentioned that their family occupation helps in entrepreneurial performance.

As family education indirectly influence entrepreneurial performance of women, 58 per cent of the women entrepreneurs revealed that family education as a socio-psycho sphere system helps in their entrepreneurial performance.

All the 50 the women entrepreneurs agreed that social participation of a women entrepreneur helps directly or indirectly in their entrepreneurial performance.

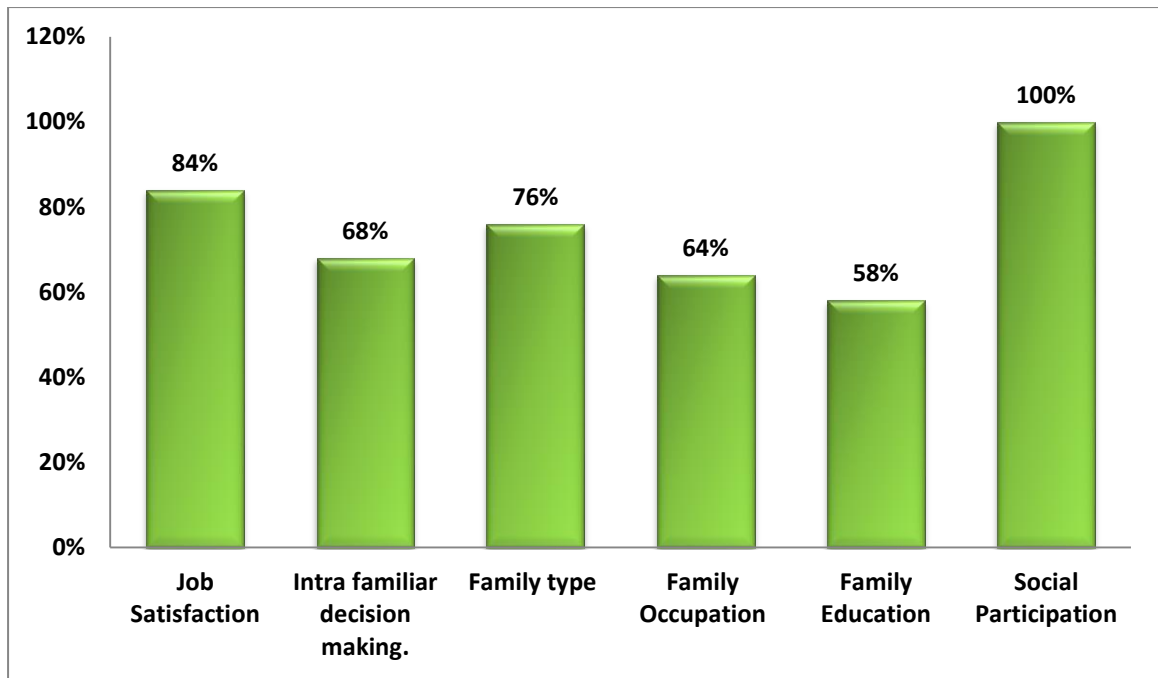


Figure VIII. Socio-psycho Sphere System and Entrepreneurial Performance

D. Role of Resource System in Entrepreneurial Performance

Table IV

Resource System and Entrepreneurial Performance

S.No	Components of Resource System	N = 50
		Percentage (%)
1	Financial assistance	92
2	Technical guidance	100
3	Machinery and equipment	100
4	Raw material supply	100
5	Marketing	88

* Multiple responses

About 90 per cent of the women entrepreneurs revealed that financial assistance, technical guidance, machinery and equipment, raw material supply and marketing influences the entrepreneurial performance of the women entrepreneurs.

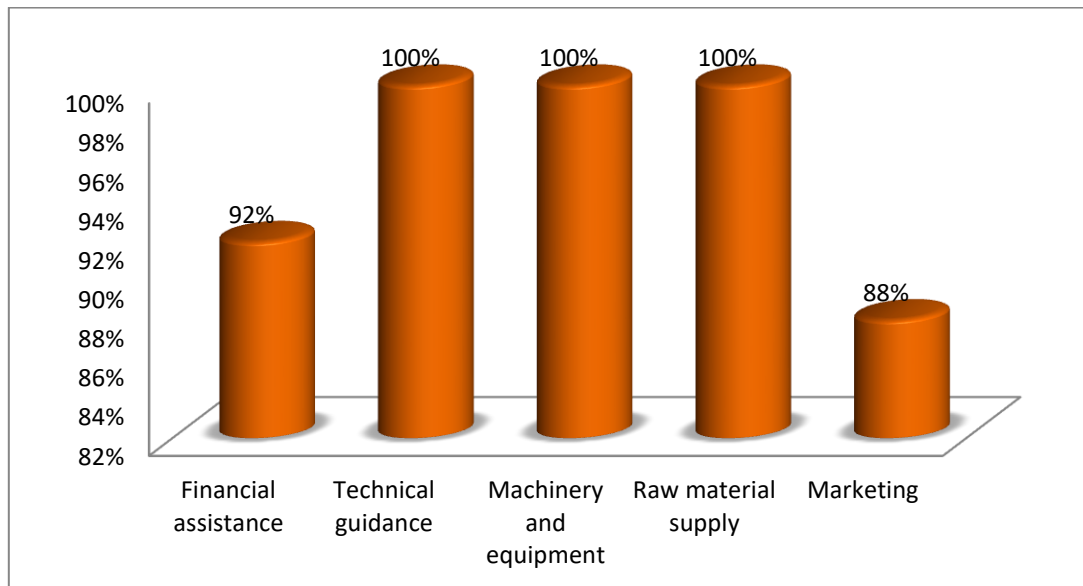


Figure IX. Resource System and Entrepreneurial Performance

E. Role of Support System in Entrepreneurial Performance

Table V

Support System and Entrepreneurial Performance

S.No	Components of Support System	N = 50
		Percentage (%)
1	Family support.	66
2	Attended entrepreneurial training.	100
3	Manpower support.	62
4	Profit re-investment pattern.	72

* Multiple responses

About 60 per cent revealed that family support is a boon and help the women entrepreneurs to run the enterprise smoothly.

Training is the act of knowledge and skill of an entrepreneur for doing a particular enterprise. All the 50 women entrepreneurs revealed that training will help the women entrepreneurs to enrich their knowledge and skill, it enable the women entrepreneurs to perform their function successfully.

Manpower support plays a vital role in entrepreneurial performance. Sixty two per cent of the women entrepreneurs revealed that the manpower support enrich the women entrepreneurs to perform their function satisfactory.

Seventy two per cent of the women entrepreneurs revealed that profit re-investment pattern as a support system help the women entrepreneurs to perform entrepreneurial function successfully.

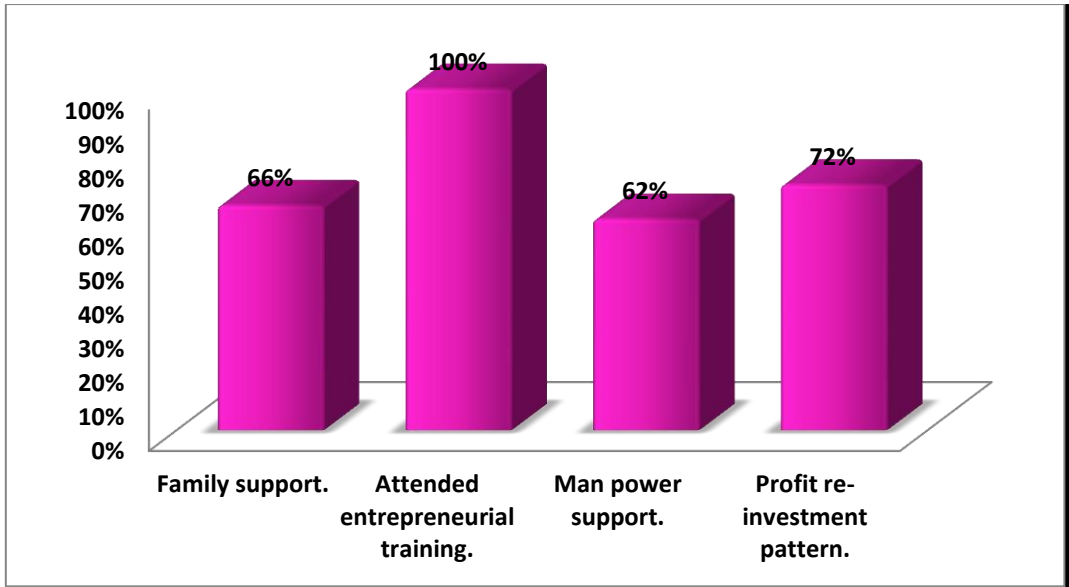


Figure X. Support System and Entrepreneurial Performance

F. Constrains Faced by the Women Entrepreneurs

Table VI

Constrains of the Women Entrepreneurs

S.No	Components of constrains faced by the women entrepreneurs	N = 50
		Percentage (%)
1	Dual role and burden of responsibility at home and work place	84
2	Male dominance	42
3	Health problem due to stress	46
4	Lack of self-confidence	18
5	Lack of appreciation and recognition from the family	62
6	Lack of self-motivation	02
7	Adequate communication facilities	82
8	Constant need for finance	54
9	Risk taking ability	16
10	High cost of electricity	72
11	Shortage in the supply of raw materials	22
12	Non availability of skilled labour	84
13	Frequent absenteeism	60
14	Sustainability of experienced workers	82

* Multiple responses

Women entrepreneurs revealed the constrains faced were: Dual role and burden of responsibility at home and work place (84 per cent), Male dominance (42 per cent), Health problem due to stress (46 per cent), Lack of self-confidence (18 per cent), Lack of appreciation and recognition from the family (62 per cent), Lack of self-motivation (02 per cent), Adequate communication facilities (82 per cent), Constant need for finance (54 per

cent), Risk taking ability (16 per cent), High cost of electricity (72 per cent), Shortage in the supply of raw materials (22 per cent), Non availability of skilled labour (84 per cent), Frequent absenteeism (60 per cent) and Sustainability of experienced workers (82 per cent).



Figure XI. Constrains of women entrepreneurs

CHAPTER VI

SUMMARY AND FINDINGS:

The emergence of women entrepreneurs would promote growth in economic development, bring out socio-economic reforms, ensure better family living conditions and ultimately increasing the status of the women in society. A study on “Factors associated with entrepreneurial development among women” was taken up with the following objectives as to:

7. understand the socio-economic profile of the selected women entrepreneurs,
8. study the influence on sub-system variables on entrepreneurial performance and
9. explore the problems faced by the women entrepreneurs.

The women entrepreneurs from Coimbatore district in Tamil Nadu were selected. The sample of 50 women entrepreneurs were randomly selected for the present study. The tool used in this study is an interview schedule. The tools developed for the study were administered personally on the 50 women entrepreneurs selected, after building a good rapport with the sample. The data thus collected were consolidated, tabulated and analysed with appropriate statistical tools such as Frequency and Percentage.

G. Socio Economic Profile of Women Entrepreneurs

Out of 50 women entrepreneurs 24 per cent belonged to the age group of 21-30 years. 54 per cent of women entrepreneurs belonged to the age of 31-40 years and remaining 22 per cent of women entrepreneurs belonged to an age group of 41 and above.

It is interesting to note that all the selected women entrepreneurs were educated, in that 42 per cent of women entrepreneurs had completed their graduation, 38 per cent had finished their higher secondary and 20 per cent of the women entrepreneurs had completed High School Education and attended an entrepreneurial training.

The fact that 60 per cent of the women entrepreneurs were married, points out that the traditional values and the roles prescribed for a married women are undergoing changes, mainly for the want of economic independence. 24 per cent of the women entrepreneurs were unmarried and they stated that they were interested in starting a new venture for their future safeguard. Sixteen per cent of women entrepreneurs were widow enter into entrepreneurial field to have an economic freedom.

Eighty six per cent of the women entrepreneurs belonged to a nuclear and 14 per cent of the women entrepreneurs live in a joint family and members in the joint family shared responsibilities which enable the women entrepreneur to run their enterprise smoothly.

Out of 50 the women entrepreneurs, 46 per cent of the women entrepreneurs had a family income of Rs. 15,001 – 30,000 per month, 42 per cent had a family income of below Rs. 15,000 and a very few (12 per cent) women entrepreneurs had a family income Rs. 30,001 and above.

Regarding the habitat of the women entrepreneurs, 74 per cent belonged to urban area and remaining 26 per cent being in the semi urban area.

Experience plays a crucial role in the successful development of entrepreneurship. Only 46 per cent of the women entrepreneurs have experience in the same field before starting an enterprise.

H. Role of Self-Sphere System in entrepreneurial performance

About 68 per cent of the women entrepreneurs revealed that age is the most important factor that helps to perform the entrepreneurial function perfectly and effectively.

Sixty two per cent of the women entrepreneurs stated that previous experience plays an important role in entrepreneurial performance.

I. Role of Socio-psycho Sphere System in entrepreneurial performance

Out of 50 women entrepreneurs 84 per cent of the women entrepreneurs were satisfied with running an enterprise and 68 per cent of women entrepreneurs were involved in intra familiar decision making.

About 76 per cent of the women entrepreneurs revealed that if they were in a joint family, the work could be shared by the other members of the family which co-ordinately helps in the entrepreneurial performance.

Sixty four per cent of the women entrepreneurs have mentioned that their family occupation helps in entrepreneurial performance.

As family education indirectly influence entrepreneurial performance of women, 58 per cent of the women entrepreneurs revealed that family education as a socio-psycho sphere system helps in their entrepreneurial performance.

All the 50 the women entrepreneurs agreed that social participation of a women entrepreneur helps directly or indirectly in their entrepreneurial performance.

J. Role of Resource System in entrepreneurial performance

About 90 per cent of the women entrepreneurs revealed that financial assistance, technical guidance, machinery and equipment, raw material supply and marketing influences the entrepreneurial performance of the women entrepreneurs.

K. Role of Support System in entrepreneurial performance

About 60 per cent revealed that family support is a boon and help the women entrepreneurs to run the enterprise smoothly.

All the 50 women entrepreneurs revealed that training will help the women entrepreneurs to enrich their knowledge and skill, it enable the women entrepreneurs to perform their function successfully.

Sixty two per cent of the women entrepreneurs revealed that the manpower support enrich the women entrepreneurs to perform their function satisfactory.

Seventy two per cent of the women entrepreneurs revealed that profit re-investment pattern as a support system help the women entrepreneurs to perform entrepreneurial function successfully.

L. Constrains faced by the women entrepreneurs

Women entrepreneurs revealed the constrains faced were: Dual role and burden of responsibility at home and work place (84 per cent), male dominance (42 per cent), health problem due to stress (46 per cent), lack of self-confidence (18 per cent), lack of appreciation and recognition from the family (62 per cent), lack of self-motivation (2 per cent), adequate communication facilities (82 per cent), constant need for finance (54 per cent), risk taking ability (16 per cent), high cost of electricity (72 per cent), shortage in the supply of raw materials (22 per cent), non-availability of skilled labour (84 per cent), frequent absenteeism (60 per cent) and sustainability of experienced workers (82 per cent).

CHAPTER VII

SUGGESTIONS AND CONCLUSION

SUGGESTIONS

For Government:

- Orientation of the educational system for women which emphasis on career guidance and entrepreneurial awareness from the school stage itself.
- Provision of composition loans, meeting the fixed working capital requirements.
- Make the women aware about various incentive schemes meant for women entrepreneurs.
- Simplifying and streamlining the procedures for availing of special schemes for the women entrepreneurs.
- Preference in purchasing products manufactured by women for government departments and agencies.
- A network of marketing outlets to help women entrepreneurs.

For Agencies / Institutions:

- Support in the form of infrastructure development especially in underdeveloped area.
- Easy access to modern machines and training in the area of economically viable projects should be made available.
- Training women both in formal and informal sectors is essential. The training in the specific areas like decision making, commutation skills, management and so on should be made open to every entrepreneur, without much economic liabilities.

CONCLUSION

Women entrepreneurship in India still has a long way to go. As women form a considerable segment of the Indian population, their energies can be better employed and utilised in the interest of the nation's economy. More women should be encouraged to take up entrepreneurship, through special concessions and financial support. A proper psychological climate should be created for women to enter the business world in a large measure. This could be done by widening their awareness and providing the necessary encouragement. It is high time that women's energies are tapped and used for the economic advancement of the nation as a whole.

The present study concluded that age, education and the previous experience of the women entrepreneurs is the most important factor that helps them to perform the entrepreneurial function perfectly. The women entrepreneurs were involved in intra familiar decision making which in turn shows the family supports the women in her endeavours. Surprisingly the women entrepreneurs states that if they were in a joint family, the work could be shared by the other members of the family which co-ordinately helps in the entrepreneurial performance. The women entrepreneur's family occupation and family education indirectly influences entrepreneurial performance of women. The social participation of a women entrepreneur helps directly or indirectly in their entrepreneurial performance. Financial assistance, technical guidance, machinery and equipment, raw material supply and marketing influence the entrepreneurial performance of the women entrepreneurs. The family support is a boon and helps the women entrepreneurs to run the enterprise smoothly. The study proves that training will help the women entrepreneurs to enrich their knowledge and skill and also enable them to perform their function successfully. Manpower support and the profit re-investment pattern as a support system help them to perform entrepreneurial function successfully. The study had tried to enlist the challenges experienced by women entrepreneurs and had also suggested ways to empower.

Thus women entrepreneur is a women or a group of women who establish, manage and operate the enterprise successfully.

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APPENDIX I

INTERVIEW SCHEDULE FOR FACTORS ASSOCIATED WITH ENTREPRENEURIAL DEVELOPMENT AMONG WOMEN

Interviewee Name:

Date:

SOCIO-ECONOMIC PROFILE		
Age(in years)	21 – 30	<input type="checkbox"/>
	31 – 40	<input type="checkbox"/>
	41 and above	<input type="checkbox"/>
Educational Qualification	High School	<input type="checkbox"/>
	Higher Secondary	<input type="checkbox"/>
	College	<input type="checkbox"/>
Marital Status	Married	<input type="checkbox"/>
	Unmarried	<input type="checkbox"/>
	Widow	<input type="checkbox"/>
Type of Family	Joint Family	<input type="checkbox"/>
	Nuclear Family	<input type="checkbox"/>
Monthly Family Income(in Rs)	Below 15,000	<input type="checkbox"/>
	15,001 – 30,000	<input type="checkbox"/>
	30,001 and above	<input type="checkbox"/>
Habitat	Urban	<input type="checkbox"/>
	Semi urban	<input type="checkbox"/>
	Rural	<input type="checkbox"/>
Experience in the enterprise before	With experience	<input type="checkbox"/>
	Without experience	<input type="checkbox"/>

Type of the enterprise :

ROLE OF SUB SYSTEM VARIABLES IN ENTREPRENEURIAL PERFORMANCE

(a) Self-Sphere System and entrepreneurial performance :

S.No	Statement	Yes	No
1	Age		
2	Literacy level		
3	Experience		

(b) Socio-psycho Sphere System and entrepreneurial performance :

S.No	Statement	Yes	No
1	Job Satisfaction		
2	Intra familiar decision making.		
3	Family type		
4	Family Occupation		
5	Family Education		
6	Social Participation		

(c) Resource System and entrepreneurial performance :

S.No	Statement	Yes	No
1	Financial assistance		
2	Technical guidance		
3	Machinery and equipment		
4	Raw material supply		
5	Marketing		

(d) Support System and entrepreneurial performance :

S.No	Statement	Yes	No
1	Family support.		
2	Attended entrepreneurial training.		
3	Man power support.		
4	Profit re-investment pattern.		

CONSTRAINS OF WOMEN ENTREPRENEURS

S.No	Statement	Yes	No
1	Dual role and burden of responsibility at home and work place		
2	Male dominance		
3	Health problem due to stress		
4	Lack of self-confidence		
5	Lack of appreciation and recognition from the family		
6	Lack of self-motivation		
7	Adequate communication facilities		
8	Constant need for finance		
9	Risk taking ability		
10	High cost of electricity		
11	Shortage in the supply of raw materials		
12	Non availability of skilled labour		
13	Frequent absenteeism		
14	Sustainability of experienced workers		

Thank you for your valuable time & response.

INSTITUTIONAL HUMAN ETHICS COMMITTEE



Avinashilingam

Institute for Home Science and Higher Education for Women

University

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Dr.Subhashini K. Sripathi
Mrs. S. Radha Devi
Dr.G.Victoria Naomi
Dr. Judith Justin
Dr.AnithaSubash

19th March 2018

To
Ms. V. J. Kaviya
Department of Home Science Extension Education and
Communication
Avinashilingam Institute for Home Science and
Higher Education for Women
Coimbatore – 641 043

Dear Kaviya,

Ref: Your proposal No. IHEC/17-18/EXT/05 “Factors Associated with entrepreneurial Development among Women” submitted for approval of the IHEC on 14th December.

The Institutional Human Ethics Committee of our University hereby grants approval to your research proposal No. IHEC/17-18/EXT/05 “Factors Associated with entrepreneurial Development among Women” submitted by you. The Approval number for the same is AUW/ IHEC/ EXT -17-18/XPD/05.

We wish you all the best in your research endeavours.

Regards,

S. Uma Mageshwari
Dr.S.Uma Mageshwari
Member Secretary

