

**WOMEN ENTREPRENEURSHIP: A STUDY WITH SPECIAL
REFERENCE TO ERNAKULAM DISTRICT**

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St. Teresa's College (Autonomous)

(Affiliated to Mahatma Gandhi University, Kottayam)

In partial fulfillment of the requirement for the award of the degree of

MASTER OF ARTS IN ECONOMICS

By

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MARCH 2023

CERTIFICATE

This is to certify that the dissertation titled “**WOMEN ENTREPRENEURSHIP: A STUDY WITH SPECIAL REFERENCE TO ERNAKULAM DISTRICT**” submitted in partial fulfillment of the requirement of Master of Arts Degree in Economics to the St. Teresa’s College Autonomous (Affiliated to Mahatma Gandhi University, Kottayam) is a bonafide record of work done under my supervision and guidance.

Head of the Department

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DECLARATION

I hereby declare that the project titled “**WOMEN ENTREPRENEURSHIP: A STUDY WITH SPECIAL REFERENCE TO ERNAKULAM DISTRICT**” submitted by me for the MA Degree in Economics is my original work and this work has not been previously formed the basis for the award of other academic qualification, fellowship of other similar title of any other University or board.

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CHAPTER I
INTRODUCTION

1.1 INTRODUCTION

Given the Complexity of the global economy, it is highly challenging to quantify the effect of several distinct components. Therefore, in order to achieve synergy, it is necessary to evaluate the global economy from several angles. Entrepreneurship is one factor that impacts the world economy. Through competition and inventiveness, entrepreneurship is thought to increase the economy's growth, capacity and production. One significant service sector in the economy that significantly raises GDP is entrepreneurship. Economic development and entrepreneurship have a close relationship. The ability of entrepreneurship in relation to social growth and well-being is a topic that receives a lot of attention in economic literature, especially in this day and age. However, there are connection between economic growth and involvement of women entrepreneurs.

It is still not well understood how much of a contribution female entrepreneurs make globally. Women's involvement in entrepreneurship Contribute significantly to the social and economic progress of society as well as to the income of their families. Worldwide, the USA is in first place, followed by Australia, the UK, Denmark and the Netherlands in order of women's ranking, respectively. Only a small portion of women entrepreneurs worldwide are female, Which demonstrates that women are still underprivileged in the majority of the world's regions and require societal assistance or infrastructure to develop into successful entrepreneurs.

India has experienced considerable business and economic growth as a result of the rise in the number of women entrepreneurs. Women-owned businesses are contributing significantly to society, creating jobs, changing the demographics of the nation, and motivating the next generation of the female entrepreneurs. In India now, there are 13.50-15.7 million Women-owned businesses, or 20% of all businesses, which directly employ between 22 and 27 million people.

Kerala women enjoy grater privileges than women in the rest of India. Female literacy is quite prevalent in the state. The literacy rate among Keralian women is about 87%. Kerala is one of the few states where there are more women than men. High-designation positions have seen the presence of feminine talent. However, statistics from 1987 shows that just 6.2% of the 1.6

million small business owner in the state were female. The initiatives to support women accelerated in the 1990's and by the end of that decade, there were more than five times as many women operating small businesses. Most research indicate that Keralan women take initiatives because they want to earn money, because their spouses support them, or because of governmental or non-governmental organisation. The government of Kerala has launched a number of finance and training initiatives to make it easier for kearlite women to access cash and business possibilities. WIP (Women Industries programme) was the most notable initiative to support female businesses in Kerala. Other programmes include KELTRON, CMS, DICs, SIDO and SISI. Through bank of India, state bank of India, KVIB, Kerala Financing Corporation, and SIDCO, the Government also offered financial support.

Despite the key role joseph Schumpeter had in the early century in attempting to explain the economic influence of entrepreneurship, the related topics have long since been accepted as given in major economic flows. Determining the proportion of entrepreneurial dynamic industrial processes and economic growth, however, has gained renewed interest among academic industrial processes and economic growth, however, has gained renewed interest among academics and policy makers during the past ten years. Additionally, there is a tendency in theoretical literature to attempt to incorporate entrepreneurs more vividly into the growth models (Brauner hjelm, 2008)

1.2 REVIEW OF LITERATURE

- **Goyal M. and Parkash**, emphasis the issues and less opportunities facing the lower class in India, which have an impact on women entrepreneurship. The study aims to investigate the idea of women entrepreneurship, factors that lead to women starting business, explanation for their slow growth and programmes for the promotion of women entrepreneurship.
- **Paniker S.** discovered in 2004 that the women entrepreneurs had a variety of needs because they operated in a diverse economic and socio-political setting. The study was stated that even if some women had operated growth oriented businesses successfully and had benefited from some advantages in some industries that catered to women, but they still facing gender inequalities in working place. The study was stated that in order to

solve these issues women should receive comprehensive training in entrepreneurship that will enable them to become successful.

- **Arcs and Armington** in 2002 they established connection between entrepreneurship and regional growth. In their study they include data for the whole private sector, they employed all local economic units as their unit of study and they measured entrepreneurial activities using a direct index. They investigated the idea that a rise in the entrepreneurship would boost regional economies growth rates. Even after accounting for establishment size and agglomeration effects, they discovered that higher levels of entrepreneurial activities are positively associated with higher growth rate.
- **VS Kulkarni and Medha Tapiawala** their study states that women entrepreneurship expanding very slowly and it was distressing to see the lack of women in the development of the entrepreneurship. They stressed that the low growth of women entrepreneurship is due the issue of quality inhuman capital. They suggested many programmes and policies to develop women entrepreneurship.
- **Tambuan T.** conducted a case study on Asian women business owners in emerging nations. It has concentrated on their growth and major obstacles. Only women business owners in small medium firms are the subject of this paper.
- **Samani and Veena S. (2008)**, they conducted a study on women entrepreneurs engaged in food processing. They focused on the women entrepreneurs in India. They stressed on factors that effecting women entrepreneurship in the country, problems face by entrepreneurs government programmes to support women entrepreneurship etc.
- **Sharma Y.** his study is focusing on the Indian women entrepreneurs. They have drawn attention to the social standards that are still in place today and that demand attention and awareness.
- **Tanima Banerji**, published an article in 2012 march 11. She explains the position and space women in the economy. She mainly focused on the problems faced by women in the economy.
- **Selvaraj, (2013)** in order to connect the necessary discrepancies between rural and less developed districts, “Entrepreneurship is the Need of the Day “, highlighted the necessity for the development of entrepreneurship in rural areas.

- **Anita Tripathy Lal**, the study was conducted in 2012. The main goal of the investigation was to consider the notable development of women entrepreneurs in India since the pre autonomy era, during the British colonial era.

1.3 OBJECTIVES

1. To analyse the socio-economic profile of women entrepreneurs in Ernakulam district
2. To examine the profitability of business.
3. To analyse the promoting schemes and policies

1.4 METHODOLOGY

To study the socio-economic life of women entrepreneur's in Kerala with special reference to Ernakulam district, primary and secondary data is used. Primary data collection is through snow ball sampling method. A set of questionnaire prepared to analyse the socio-economic conditions of women entrepreneurs. Secondary data's are collected from newspapers, books, journals, articles and internet sources. Various statistical tools like graphs, diagrams, charts etc. will be used.

50 samples are collected from the population. The sampling technique used in this study is snow ball sampling. Snowball sampling is a non-probability sampling method where new units are recruited by other units to form part of the sample. Snowball sampling can be a useful way to conduct research about people with specific traits who might otherwise be difficult to identify. Each member of the population has an equal chance of being selected.

1.5 SIGNIFICANCE OF THE STUDY

During covid-19 pandemic, many women's started their own business, it helps their livelihood and they provide a financial support to their families. In today's world entrepreneurship become an important activity. This study is to analyse the socio-economic conditions of women entrepreneurs in Kerala with special reference to Ernakulam district. To examine the Different policies are adopted by government to support women in the form of incentives, how much profit they get from their business activity and to examine the opportunities in entrepreneurship.

1.6 LIMITATIONS

- The survey could cover only 50 samples within the time limit.
- Data collection is time consuming.
- The area of analysis was too small for the study.

1.7 SCHEME OF THE STUDY

The whole study is divided into four chapters. First chapter include introduction, review of literature, and significance of the study, methodology and limitations. 2nd chapter contains Kerala overview, India overview and global overview of women entrepreneurship. 3rd chapter includes interpretation of the primary data from the respondents. Finally, 4th chapter contains summary, findings and conclusion.

1.8 CONCLUSION

Around the world, female-run businesses are expanding rapidly, boosting household earnings and the development of national economies. In India, "women in business" is a relatively new phenomenon. Women had previously restricted themselves to menial household tasks and cottage enterprises, but things have drastically altered. Today, women are the proud owners of large business chains that they are running incredibly effectively, keeping up with and certainly surpassing their male colleagues.

CHAPTER II
WOMEN ENTREPRENEURSHIP: AN OVERVIEW

2.1 INTRODUCTION

This chapter provides an overview of the state of women entrepreneurs globally, in India generally and in Kerala specifically. Women who are entrepreneurs are individuals who have the idea for a business venture, launch it, arrange and integrate the production aspects, operate the venture, take risks and manage the economic uncertainties associated with operating it.

2.2 WOMEN ENTREPRENEURSHIP IN INDIA: AN OVERVIEW

we have mostly observed the underrepresentation of women in India, but things have been changing. Our society has greatly benefited from the rise of women in business across the nation. In addition to providing women with transformational, social and cultural effects, it also fosters job growth and advances the economy.

Women are starting more businesses. According to Government statistics, the percentage of women owned business rose from 14% to 20% over the last 10 years. There has been a growth in the number of programmes and other initiatives launched by federal and state Governments, investors, banks, financial institutions, and educational institutions to support women in business.

There are currently 13.5 and 15.7 million women-owned businesses in India, according to a recent research. Despite the size of this number, it only accounts for 20% of all businesses. This figure could reach 30 million if the Government and other organisation implement strict measures to support women in the business in the upcoming years.

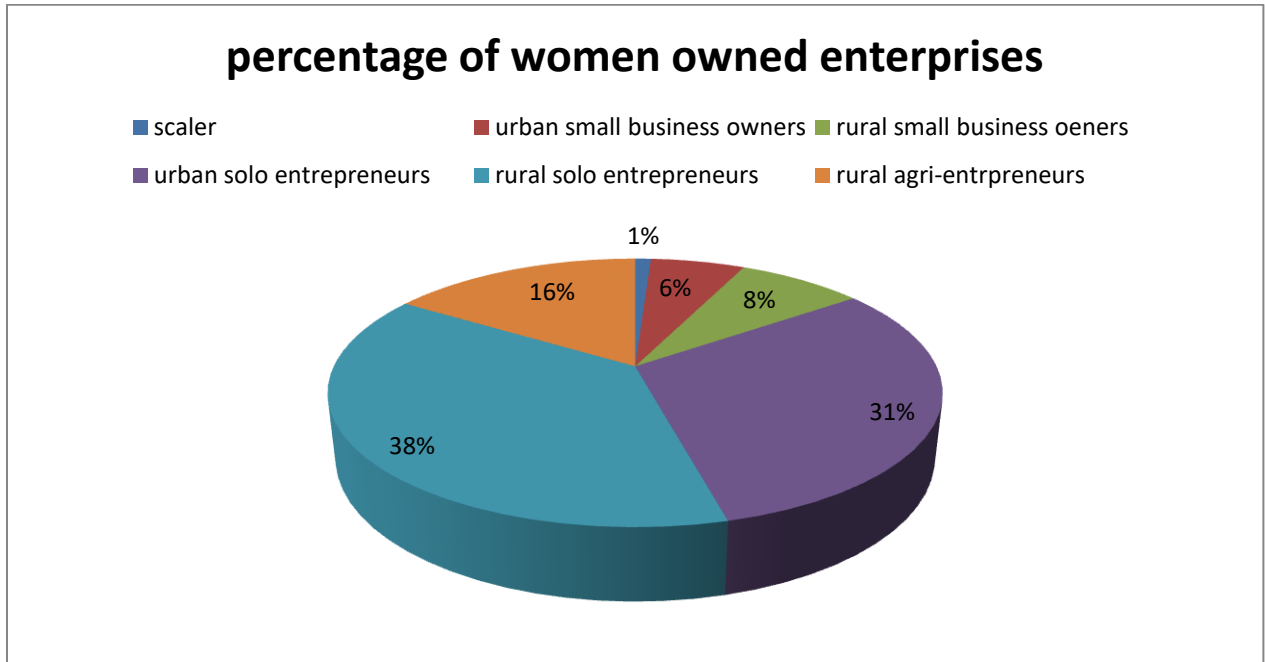
Women have the same potential as men, but tragically, the majority either lack access to resources or are stereotyped as primarily engaging in activities that do not generate income.

Young people in the economy are more interested in business. According to data 58% of female business owners started out business while they were between the ages 20-30 years.

2.2.1 Areas that women entrepreneurs dominate

According to recent survey, more women are rural or urban solo entrepreneurs. These are home based companies without employees. Additionally, less than 1% of female business entrepreneurs have scalable businesses.

FUGURE 2.2.1



Recent study found that women’s enterprises are typically run by a single individual. Only 19% of all women-owned businesses employ significant numbers of people. About 71% of Indian women business owners employ five or less employees.

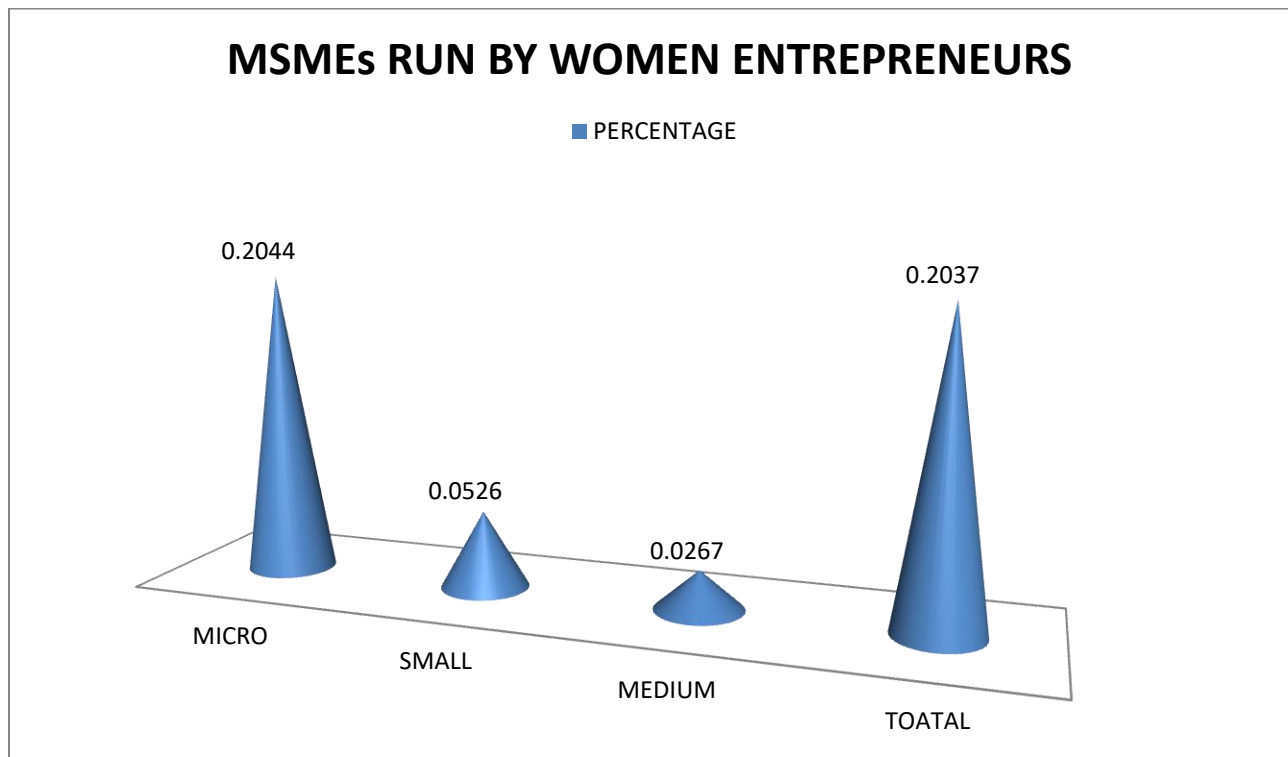
2.2.2 MSMEs run by women

In India women entrepreneurs have a big impact on the nation’s economic development. According to ifc.org, they account for 3.09% of the nation’s industrial output and employ 10% of all people involved in various economic activities.

Micro, Small and Medium Enterprises (MSMEs) plays a significant role in development of women entrepreneurship. Studies shows that women make up 24% of the MSME sector, which is greater than other industries. With more than 50% of job posts, there is a high demand for expertise in sales and business development sector.

In FY2021, a little over 20% of all micro, small and medium sized firms in India were held by women, according to statista.

FIGURE 2.2.2



2.3 WOMEN ENTREPRENEURSHIP IN KERALA: AN OVERVIEW

Globally, entrepreneurship has become a potent weapon for both economic expansion and social advancement. Recent years have seen a substantial increase in interest in the role of women in entrepreneurship, as their involvement in commercial ventures has the potential to promote inclusive and long-lasting economic success. The rise of female entrepreneurs has been particularly notable in Kerala, a state in southern India recognised for its high literacy rate and forward thinking social indices. It is the state with the highest proportion of women to men. Kerala, however, remains behind other states in terms of innovative projects. Kerala government has launched a number of initiatives to promote female entrepreneurs. Unwarranted fear, a lack of drive, family support is some of the barriers that prevent women from embarking on the entrepreneurial journey.

Kerala, often referred to as “God’s own country”, has a long history of gender equality and women empowerment. The states remarkable achievements in education and health care have played a crucial role in fostering an environment conducive to women’s participation in various

spheres, including entrepreneurship. Over the year, Kerala has witnessed a significant rise in the number of women taking up entrepreneurial endeavours across sectors such as technology, hospitality, retail, health care, and social enterprise.

Kerala has experienced great success with a huge number of women entrepreneurs operating in micro, small, medium enterprises. Micro and small enterprises are crucial to Kerala's balanced and comprehensive industrial development. By utilising the state's resources, it increases the value of the goods and services and also creates job opportunities.

Kerala's industry minister P. Rajeev released the statistics on the number of new female entrepreneurs, noting that the state's economic climate has encouraged women to launch their own business. As 35,000 new businesses have been started by women entrepreneurs in the previous eight months in the state of Kerala, the business eco-system is increasingly observing the active involvement of women.

Women today are working to break down barriers, compete on an equal footing with men, and receive treatment that is nothing less than equal. There are many women's who build their own empires and set high standard for us.

2.3.1 WOMEN ENTREPRENEURSHIP IN ERNAKULAM DISTRICT

Comparing to any other states in Kerala, most of the women entrepreneurs are from Ernakulum district. Even students are getting involved in business via social media and developing new business ideas. Majority of women's are starting their ventures at their home. This is one of the major sources of income of many women's in Ernakulum region. Government introduces many schemes and policies to support women entrepreneurs. Women entrepreneurs take on tough roles to fulfil their own needs and achieve financial independence.

2.3.2 WOMEN ENTREPRENEURSHIP DEVELOPMENT PROGRAMMES IN KERALA

❖ WE MISSION KERALA

Under the umbrella programme Women Entrepreneurship-Mission (WE Mission), KSIDC provides infrastructure facilities and financial assistance to women entrepreneurs with the

goal of promoting entrepreneurship among women in the state and supporting them along the way.

A women apparel park called WE space has been established by Kerala State Industrial Development Corporate Ltd.(KSIDC) at INKEL tower II in Angamaly. The facility is made available to export-oriented businesses supported by female entrepreneurs in apparel manufacturing and related industries. Under the WE mission programme, ventures led by women entrepreneurs can receive financial support of up to Rs.25 lakh for expanding their business operations.

The services provided by WE mission are as follow:

1. Financial assistance
2. Mentoring support for women
3. Arranging necessary infrastructure
4. Collaborating business ventures
5. Networking business
6. Exposure visit to successful women enterprise
7. Quality of life
8. Ease of doing business

KSIDC was established in 1961; its main goals are to support, assist and finance big and medium sized business as well as to jumpstart the construction of the societal and physical infrastructure needed for the state's industrial development.

KERALA STATE WOMEN DEVELOPMENT CORPORATION (KSWDC)

This platform's goal is to increase opportunities for women in the state. For the advancement of women in Kerala, the KSWDC established in 1988, they support them in overcoming life obstacles. This portal offers financial assistance to business owners via many programmes and loans.

2.4 BENEFITS OF HAVING MORE WOMEN ENTREPRENEURS

In the last several decades, there has been a significant improvement in the role of women in our society. Women are now holding traditional male dominated corporate roles and are even outperforming males in some fields. Gender norms that were more pervasive in society decades ago are steadily eroding. But much work remains to be done.

The following are the benefits of having more women entrepreneurs:

❖ **Economic group**

Increased employment of women has resulted in tremendous productivity and economic growth. Women's have a special propensity for creating and sustaining lasting partnerships. Compared to men they are more proficient at networking, organisation, and communication.

❖ **Increasing gender parity**

The gender gap persists despite decades of efforts to bring women and men to social and economic parity. Women who start business are an inspiration to other women. This encourages the creation of additional jobs for women, which ultimately contributes to closing the gender wage gap.

❖ **Social change**

Women entrepreneurship has the potential to significantly alter the society by giving them financial independence and empowerment. It will increase the confidence and the ability of taking risks of women's in the economy.

2.5 PROBLEMS FACED BY WOMEN ENTREPRENEURS

❖ **Women friendly sectors are less**

A recent study found that men control the more lucrative industries like manufacturing, construction, and so on, whereas the majority of women owned enterprises in the low revenue areas. Women entrepreneurs are forced to work in fields that have historically been referred to as "women friendly", such as beauty care, clothing etc. because of many business are dominated by men.

❖ **Unfavourable funding prospects**

There are significant gender biases in the Indian funding field. Due to investor bias and other factors, women owned firms in the nation lack access to funding.

❖ **Constraints to maintain traditional gender roles**

One of the biggest obstacle facing female entrepreneurs is the temptation to conform to established gender stereotype. They are frequently urged to abandon business in favour of easy job that allows them to devote more time to their family and children. A women, who prioritise her profession over other priorities is also despised.

❖ **Limited mobility**

One of the fundamental issues faced by women entrepreneurs in India is restricted mobility. They are unable to travel alone or stay in hotels for business purposes without being concerned for their safety.

❖ **Safety issues**

Crimes against women are increased as a result of the law and order situations. For female entrepreneurs who need mobility to conduct their company activities, the unfriendly and dangerous environment poses significant hurdles. This makes it difficult for women to travel to many places alone and occasionally makes having a man's companionship necessary for their safety.

❖ **Low ability to carry risk**

Women frequently lack financial independence and lack decision-making experience. They are also risk averse because they don't trust their own judgement. This is gradually changing because more and more women are managing their own finances and reducing risks.

❖ **Balancing family and work responsibilities**

Balancing family and work responsibilities are very difficult for women, especially for married women's. Married women are expected to become mothers at a particular age and to take a significant part in raising their offspring. As a result, the young mothers are forced to prioritise their families over their jobs, running a business is tough undertaking that frequently causes women to fall short of their obligations to their families and even makes them feel bad about giving their business priority.

❖ **Absence of social and institutional support**

Most women who run business don't receive the social support they need to launch them from their families and local communities. One of the biggest issues facing by women entrepreneurs in the nation is a lack of mentorship from the business community. Regarding institutional backing, the situation is the same. Although there are programmes to encourage female entrepreneurship, many women don't get timely advises or assistance from the authorities. Their confidence and capacity to take chances are negatively impacted by the lack of an adequate support system.

❖ **Education**

In our country, particularly in rural areas, women didn't receive adequate support to finish their higher education. In India, girls often live in their comfortable zones. Thus, they are

exposed to more hypothetical issues than they would otherwise. It ultimately has an impact on their willingness to take challenges in their working life.

Lack of financial backing is the main issue that female entrepreneurs in India must deal with. They lack sufficient access to financial resources for borrowing on credit and loans. Women often prefer slow and steady growing firms rather than ones that expand quickly or take risk, and they typically have lower growth expectation than men do, according to the world bank study.

2.6 GOVERNMENT SCHEMES TO SUPPORT WOMEN ENTREPRENEURS

❖ ANNAPURNA SCHEME

It is one of the important schemes that provided by Government to empower women entrepreneurs in the nation. The Indian Government provides loans up to Rs. 50,000 for women owned food services firms under this programme. The borrowed money could be used to cover working capital needs, such as buying kitchen ware, mixer or grinder etc..

The lender is exempt from making the first month's EMI payment after the loan is approved. The money must paid back in 36 monthly instalments once it has been approved. The market rate and the relevant bank are used to compute the interest rate.

❖ STREE SHAKTI YOJANA

Women who own majority of the company are eligible for this loan programme for women entrepreneurs. These female business owners must also sign up for the Entrepreneurship Development Programme (EDP) run by the relevant state organisation. Women can the advantages of a 0.05% interest discount under this scheme on loans worth more than Rs. 2lakhs.

❖ MUDRA LOAN FOR WOMEN

It was launched by the Government as a women loan scheme to support women entrepreneurs. For the loan to be granted under this plan, no collateral is needed. This loan application can, however, be made under certain category. These are:

Shishu loan: In the initial stage, enterprises are only eligible for up to Rs. 50,000.

Kishor loan: This loan is intended for companies that are already established but want to enhance their offerings. The amount of loan ranges from 50,000 to 5lakhs rupees.

Tarun loan: For well-established enterprises that need financing to grow, this loan is available. They can get up to Rs.10lakhs for the project.

❖ **DENA SHAKTI SCHEME**

For women who want to start businesses in agriculture, manufacturing, microcredit, retail outlets, or small companies, this scheme offers loan up to Rs. 20lakhs. This Government programme to women also offers a 0.25% interest rate discount. In addition, under the micro credit category, women business owners are eligible for loans up to Rs. 50,000.

❖ **BHARTIYA MAHILA BANK BUSINESS LOAN**

This public sector bank provides loans for women entrepreneurs up to Rs. 20crores for working capital needs, company growth etc. under this programme for loans to women, some of the various plans include:

Shringaar: the BMB shringaar loan is available to homemakers and self-employed women who are launching a business or paying regular operating costs.

Parvarish: similar to this, the BMB parvarish loan is intended for self employed women or homemakers to open day care centres. Under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGSTSM) programme, the maximum loan amount is Rs. 1crore and no collateral is required.

❖ **ORIENT MAHILA VIKAS SCHEME**

Through this scheme, in which oriental bank of commerce introduced, women who individually or jointly hold 51% of the share capital of a proprietary firm are eligible for loan. No collateral is required for loans between Rs. 10lakhs to 25lakhs. The loan has a seven years repayment period.

❖ **MAHILA UDYAM NIDHI YOJANA**

It is one of the well-known government programmes for women entrepreneurs. It is provided by Punjab national bank and small industry development bank of India (SIDBI). The programme provides loans up to Rs. 10 lakh to female entrepreneurs who want to launch a new small business and requires repayment within 10 years. The market rate determines the interest rate that is charged.

❖ **CENT KALYANI SCHEME**

Women who are self-employed or have businesses already can apply for this scheme. The cent kalyani scheme accepts application from micro or small business such as farming,

agriculture, cottage industry, and retail trade. No collateral is required as security for this loan. Loan interest rate is determined by market rates. The loan will have maximum 7 years repayment period.

❖ **SYND MAHILA SHAKTI SCHEME**

A programme called the “synd mahila Shakti scheme” by syndicate bank has been launched with the goal of promoting the growth of women entrepreneurship. Through its credit facilities, the bank provides financial support to women business owners, professionals and independent contractors under this initiative. In this scheme, by obtaining a loan for up to Rs.5crore at a low interest rate, you can start a new business and update an existing one. For loans up to 10 lakh, the minimum interest rate 10.25% and there is no requirement of security. For loans up to Rs. 10 lakh a concession of 0.25% is granted, there is no processing charge.

❖ **UDYOGINI SCHEME**

This scheme is being carried out by the Women Development Corporation on half of the Indian Government. This programme encourages and supports women’s business among the underprivileged. This programme, primarily assist and supports illiterate women who live in rural and underdeveloped areas.

2.7 CONCLUSION

This chapter focuses on the socio-economic life of women entrepreneurs, barriers they faced over years, importance of women entrepreneurship and the schemes that provided by Government to support women entrepreneurship. Women participation is needed for the growth of the economy and social developments.

CHAPTER III
SOCIO-ECONOMIC ANALYSIS OF WOMEN
ENTREPRENEURSHIP

3.1 INTRODUCTION

The act of producing something new and valuable while investing the necessary time and effort and taking on the associated risk and reward is known as entrepreneurship. Women entrepreneurs play a significant role in the continuous economic growth and social advancement of the world in today's fast-paced environment. Women's employment increased together with the advancement of women's education. As a result, measures were implemented to improve women's capacity to be entrepreneurs. Since the 1990s, several regions of the world have recognized the importance of women entrepreneurs in the process of economic development. Women's entrepreneurship is now acknowledged in all fields of employment and has grown to be an important trend in many nations.

In this section, socio economic background of the entrepreneurs, enterprise details, financial details of enterprise and Government schemes to support women entrepreneurs are discussed. This information's are collected through sample survey. Tables and diagrams are used to depict the data.

3.2 SOCIO-ECONOMIC PROFILE

In recent years, several scholars have focused their attention on female entrepreneurs, the category of entrepreneurship that is expanding the quickest globally. women can make significant contribution to entrepreneurial activities and economic development.

The socio-economic profile of the selected respondents like age, educational status, marital status, economic status and number of dependents are discussed in this section.

3.2.1 AGE DISTRIBUTION OF RESPONDENTS

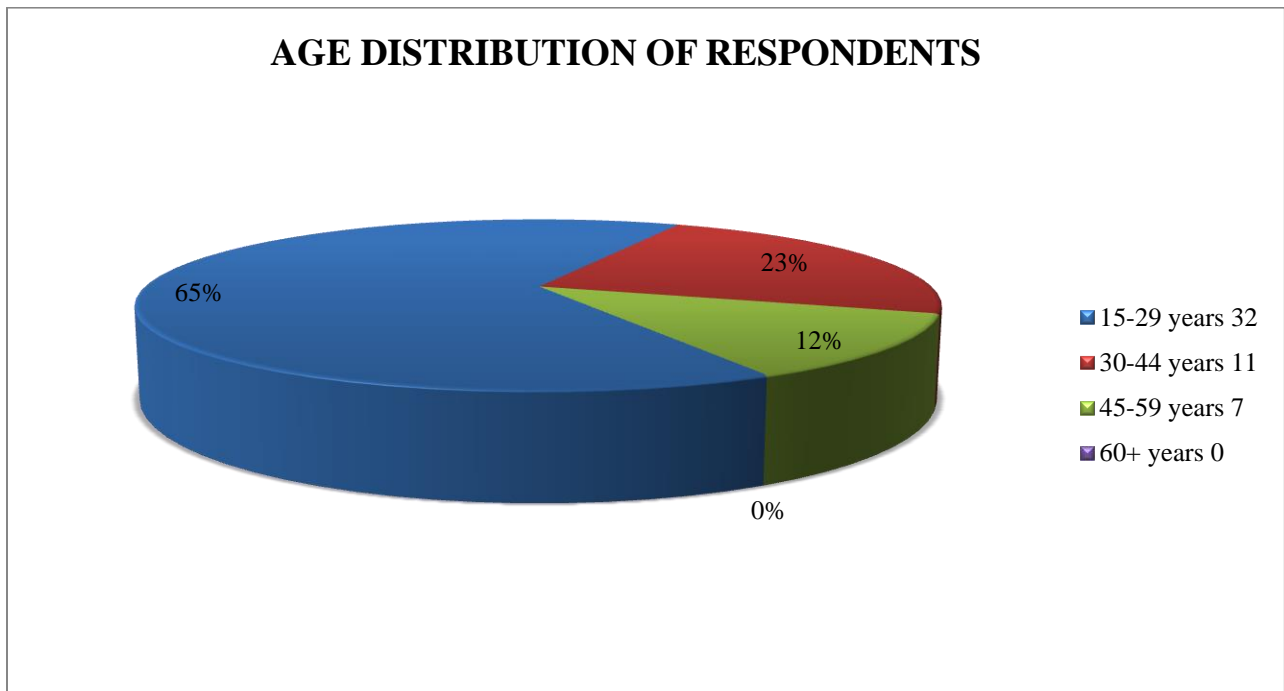
The study of the age distribution of entrepreneurs is important for predicting the growth of entrepreneurs as a proportion of the general population. Women who start their own businesses tend to be between the ages of 15 and 60. Table 3.2.2 displays the age breakdown of entrepreneurs in the research area.

TABLE 3.2.2: Age distribution of respondents

Age group	Frequency	percentage
15-29 years	32	64%
30-44 years	11	23%
45-59 years	7	12%
60+ years	0	0%
Total	50	100%

Source: survey data

FIGURE 3.2.3



Source: survey data

A sample of 50 women entrepreneurs has been selected for the purpose of study. Most of the women entrepreneurs belong to the age group of 15 to 29(64%). 23% of the respondents comes under 30 to 44 age group. Remaining respondents are comes under 45 to 59 age group.

3.2.4 MARITAL STATUS OF WOMEN ENTREPRENEURS

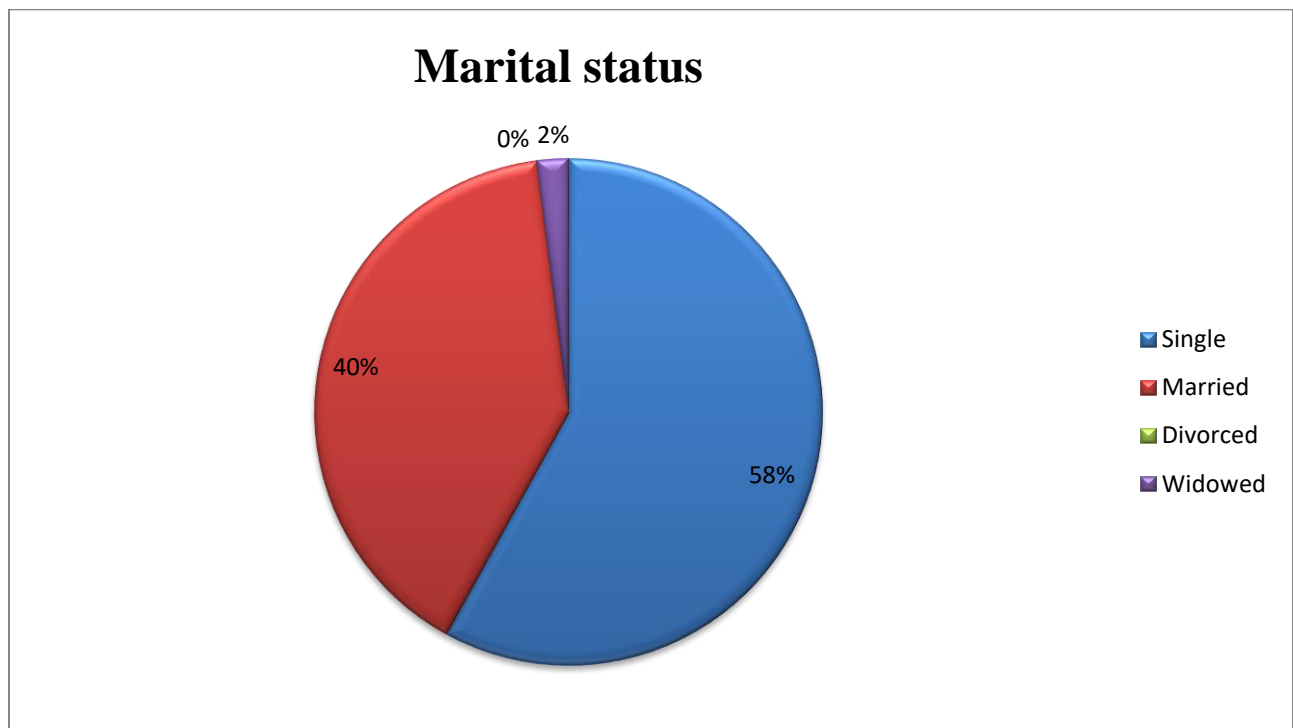
The people's entrepreneurial goal and marital status have a substantial association. Different factors influence married and single people's entrepreneurial intentions. Compared to married persons, single people had stronger "attitude towards behavior" and "perceived behavioral control." Additionally, married people have greater "subjective norms" than unmarried persons.

TABLE 3.2.5: Marital status

Class	Frequency	Percentage
Single	29	58%
Married	20	40%
Divorced	0	0%
Widowed	1	2%
Total	50	100%

Source: survey data

FIGURE 3.2.6



Source: survey data

The figure shows, 58% respondents are single, 40 percent are married. Remaining comes under widowed. Single women are more interested in entrepreneurship than the married women. This shows family is one of the big problems for women to engage in business.

3.2.7 EDUCATIONAL QUALIFICATION OF THE RESPONDENTS

Education is one of the main determinants of what constitutes an entrepreneurial woman and aids in realizing her potential and increasing awareness of her already-present entrepreneurial traits. Receiving the right education aids them in locating sources for novel ideas and in turning these ideas into businesses.

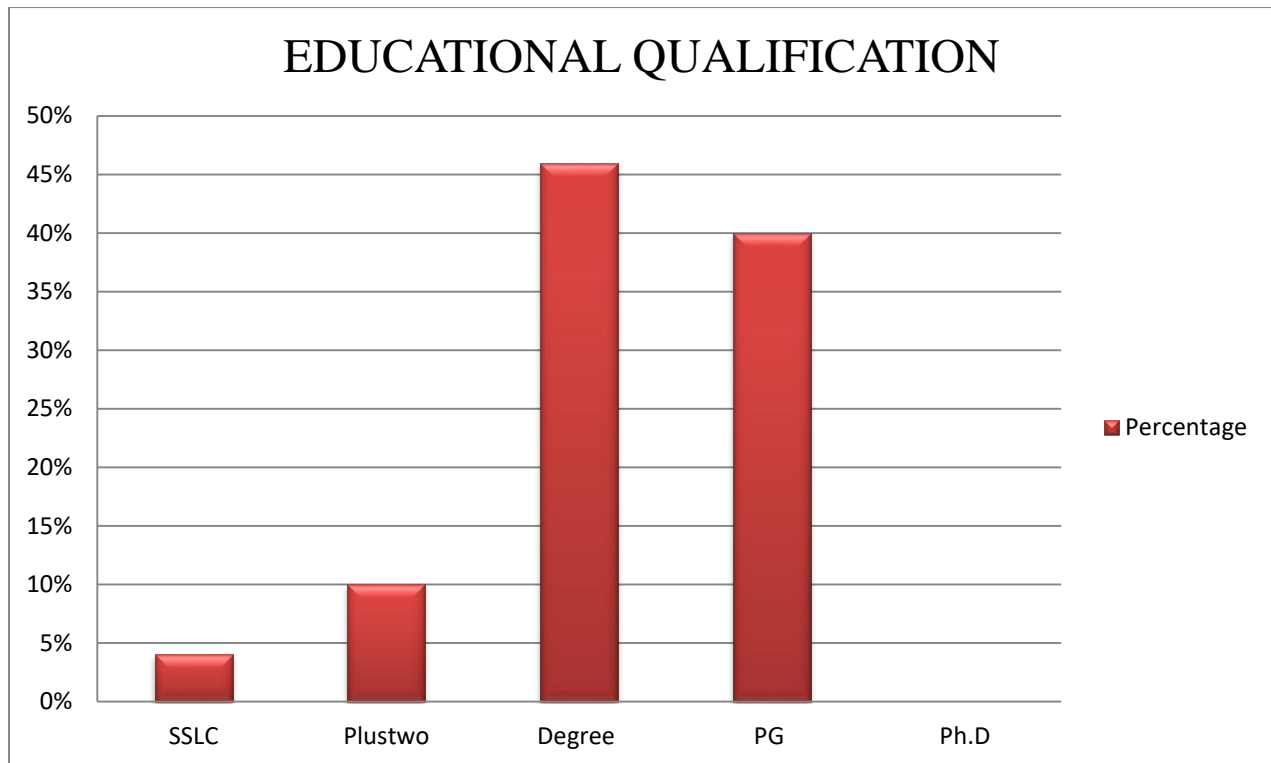
The key to women's empowerment is education since it gives them the tools to take on difficulties, question their traditional roles, and transform their lives. As a result, we cannot undervalue the role that education plays in empowering women. Women with greater education backgrounds were more likely to successfully grow their existing firms. This demonstrated that familiarity with learning and the workplace is ubiquitous across all cultures and significantly influenced the general success of any commercial endeavor.

TABLE 3.2.8: Educational qualification

Qualification	Frequency	Percentage
SSLC	2	4%
Plus two	5	10%
Degree	23	46%
PG	20	40%
Ph.D.	0	0%
Total	50	100%

Source: survey data

FIGURE 3.2.9



Source: survey data

A key component of programs for entrepreneurship development is education. It fosters the application of fresh knowledge and creative ideas to business production units while developing fundamental skills and talents. It helps ensure social justice and accelerate business growth. The figure shows the educational qualification of the women entrepreneurs. 46% of respondents are completed their graduation and 40% done master's degree. This shows most of the women entrepreneurs have a high literacy rate.

3.2.11 NUMBER OF DEPENDENTS

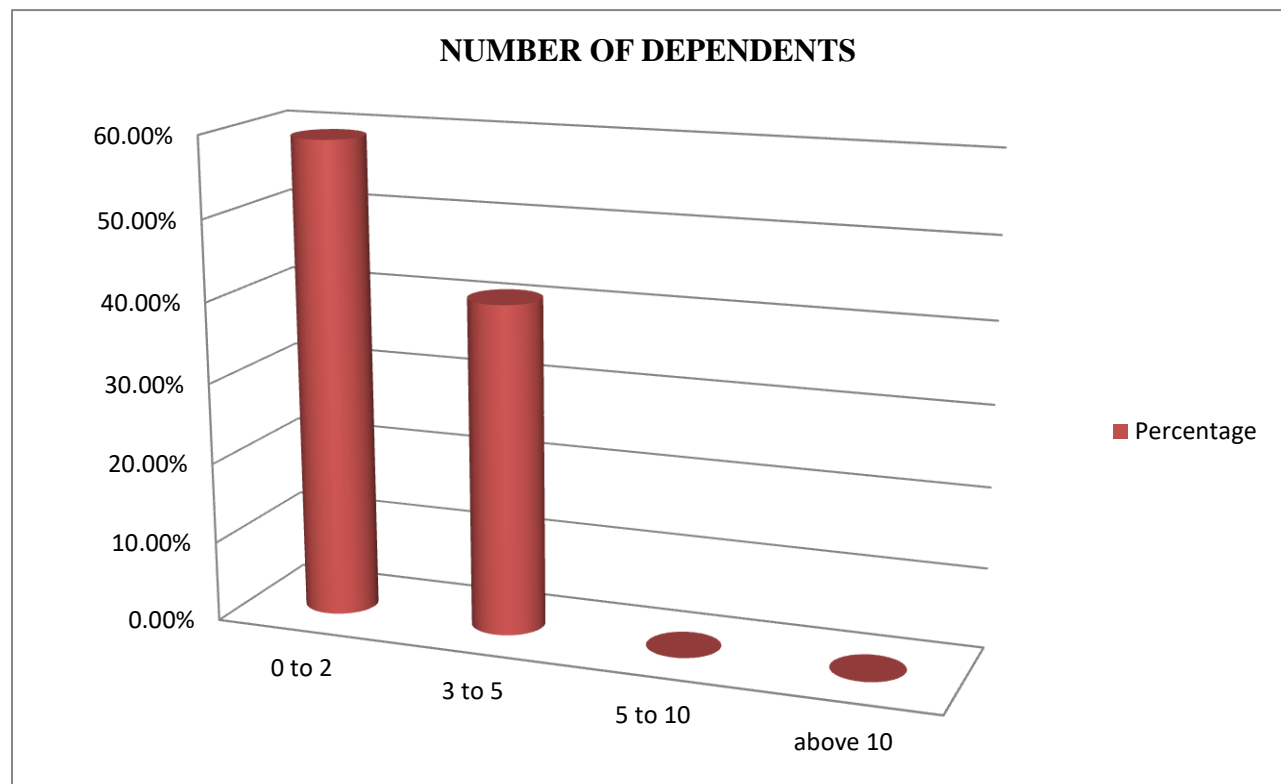
Most of the women's are belong to nuclear families. Being the household's head and administrator she assumes the primary responsibility for food preparation and service, clothes selection and upkeep, laundry, home furnishing, and housekeeping. She organizes a variety of family social events for social development in her capacity as administrator.

TABLE 3.2.11: Number of dependents

Class	Frequency	Percentage
0 to 2	20	59.10%
3 to 5	30	40.90%
5 to 10	0	0%
above 10	0	0%
Total	50	100%

Source: survey data

FIGURE 3.2.12



Source: survey data

In this classification, 59.1% are belonging to the family of 0-2 member and 40.9% belong to 5-10 member family. It shows majority of respondents are belong to nuclear family.

3.2.13 ECONOMIC STATUS OF THE RESPONDENT

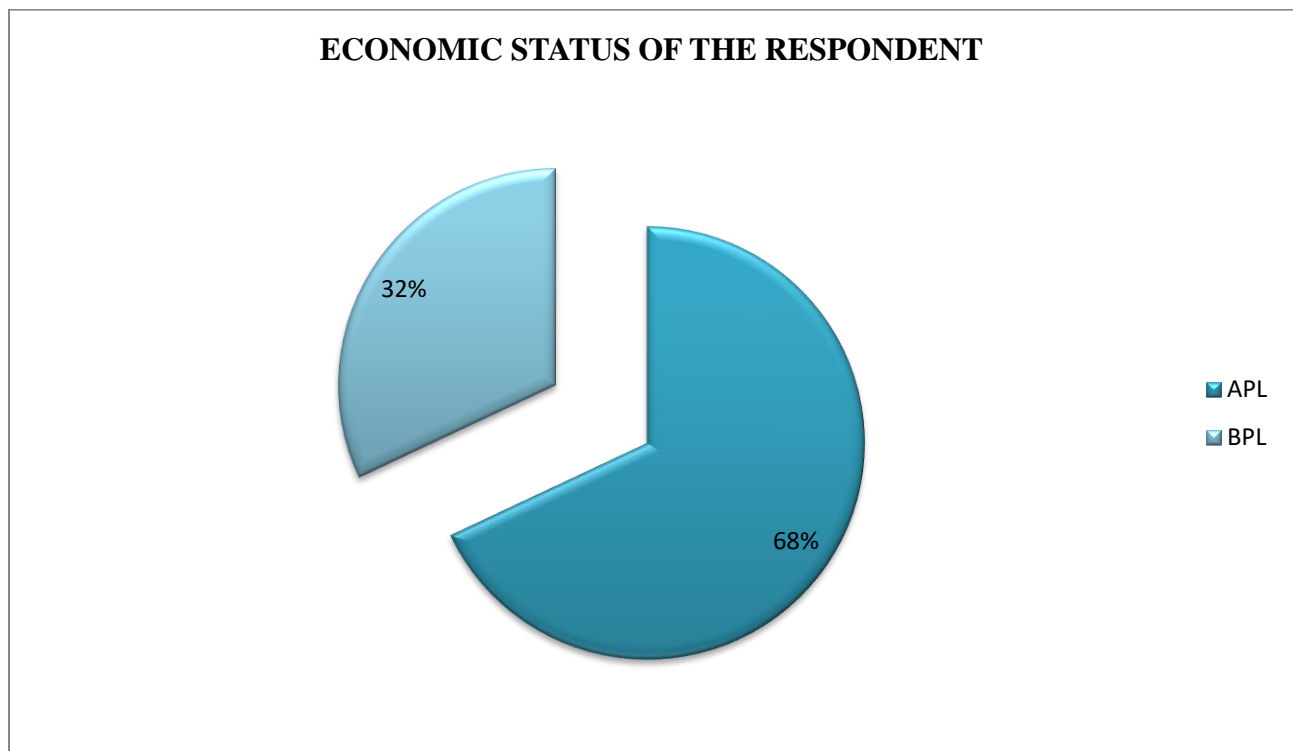
In this section, economic status of women is shown. It is classified into above poverty line and below poverty line.

TABLE 3.2.14: Economic status of the respondent

Class	Frequency	Percentage
APL	34	68.20%
BPL	16	31.8
Total	50	100%

Source: survey data

FIGURE 3.2.15



Source: survey data

This data shows that, 68.2% of entrepreneurs are above poverty line and the remaining are lies under below poverty line.

3.2.16 CASTE-WISE DISTRIBUTION OF ENTREPRENEURS

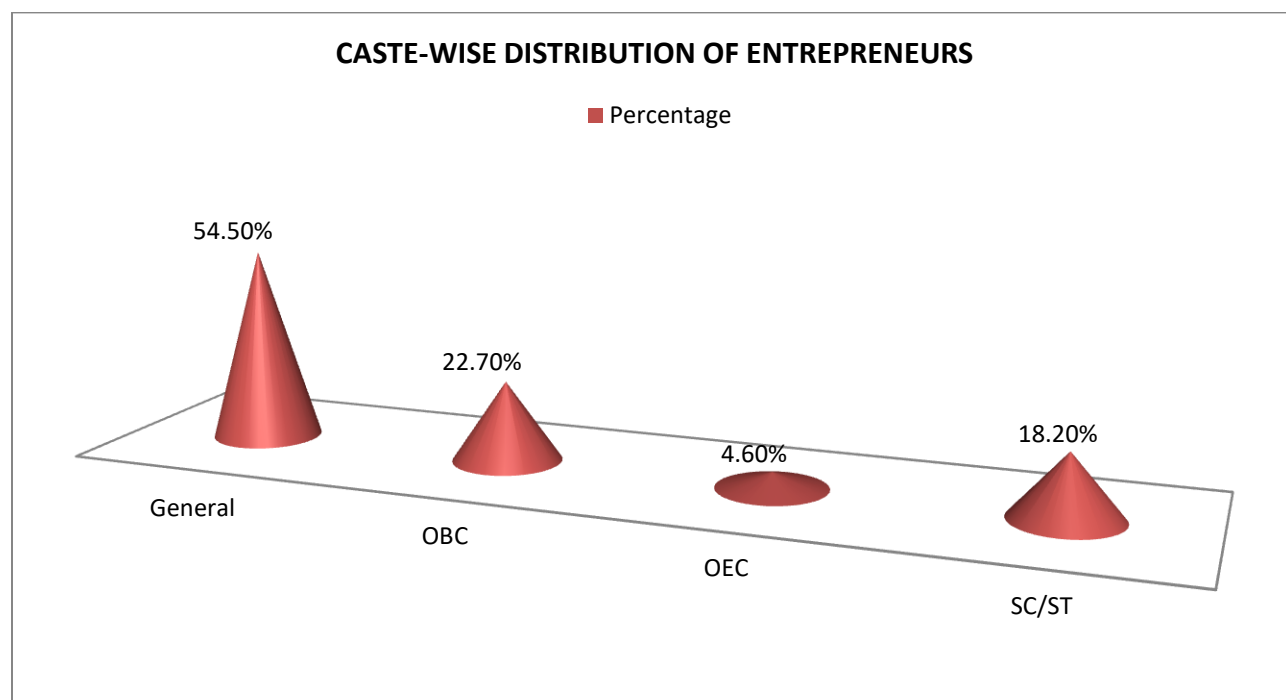
In this section, caste-wise distribution of entrepreneurs and their each group's contributions are discussed. They are grouped into general, OBC, OEC and SC/ST.

TABLE 3.2.17: Caste-wise distribution of entrepreneurs

Class	Frequency	Percentage
General	27	54.50%
OBC	12	22.70%
OEC	2	4.60%
SC/ST	9	18.20%
Total	50	100

Source: survey data

FIGURE 3.2.18



Source: survey data

The lowest percentage of women entrepreneurs i.e. 4% among OEC are engaging in business activity. Only 18% of the women of SC/ST caste prefer to take business avenues owing to better economic position. In the study area, General category is dominating due to a number of reasons like family support, financial support from the household, growth of literacy rate etc. Moreover, the general class of women enjoys high value in the society. The caste-wise distribution of entrepreneurs in the study region is shown in the Table 3.2.17.

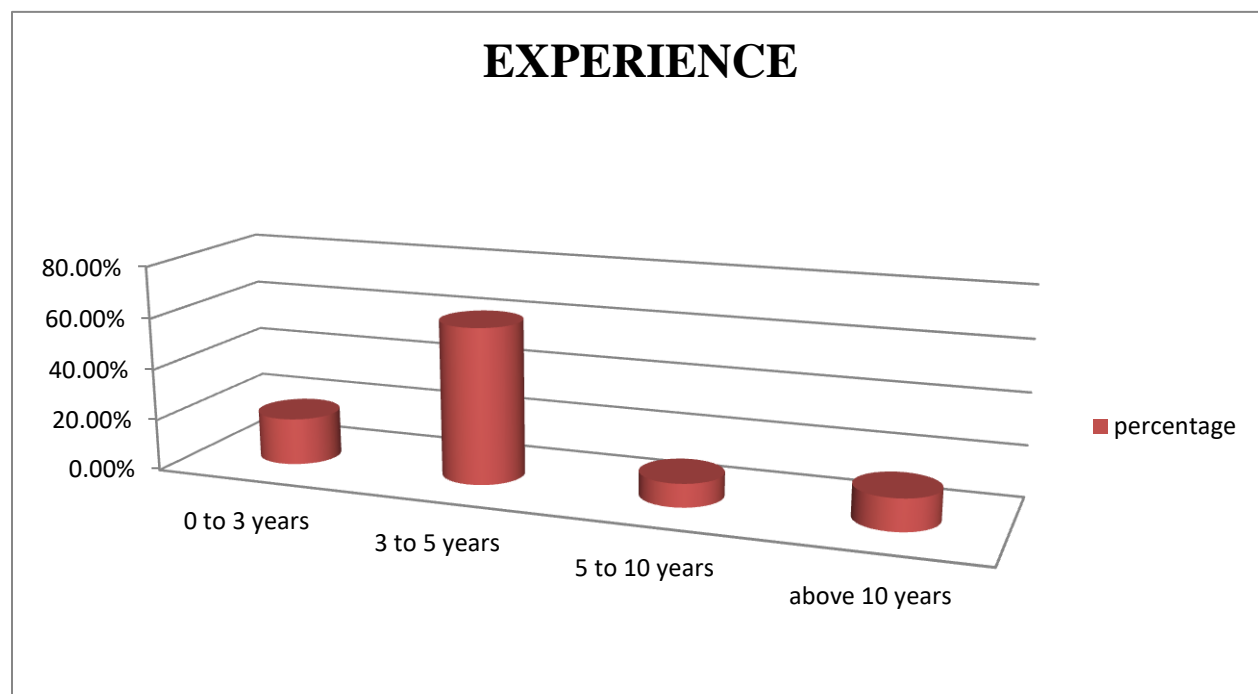
3.2.19 EXPERIENCE

TABLE 3.2.20: Experience

Class	Frequency	percentage
0 to 3 years	9	18.20%
3 to 5 years	30	60.70%
5 to 10 years	5	9.10%
above 10 years	6	12%
Total	50	100%

Source: survey data

FIGURE 3.2.21



Source: survey data

The figure shows, 18.2% of entrepreneurs have a working experience of 0 to 3 years, 60.7% are comes under 3 to 5 years, 9.1% of entrepreneurs have a work experience of 5 to 10 years, and remaining are comes under above 10 years.

3.2.22 Motive of starting business

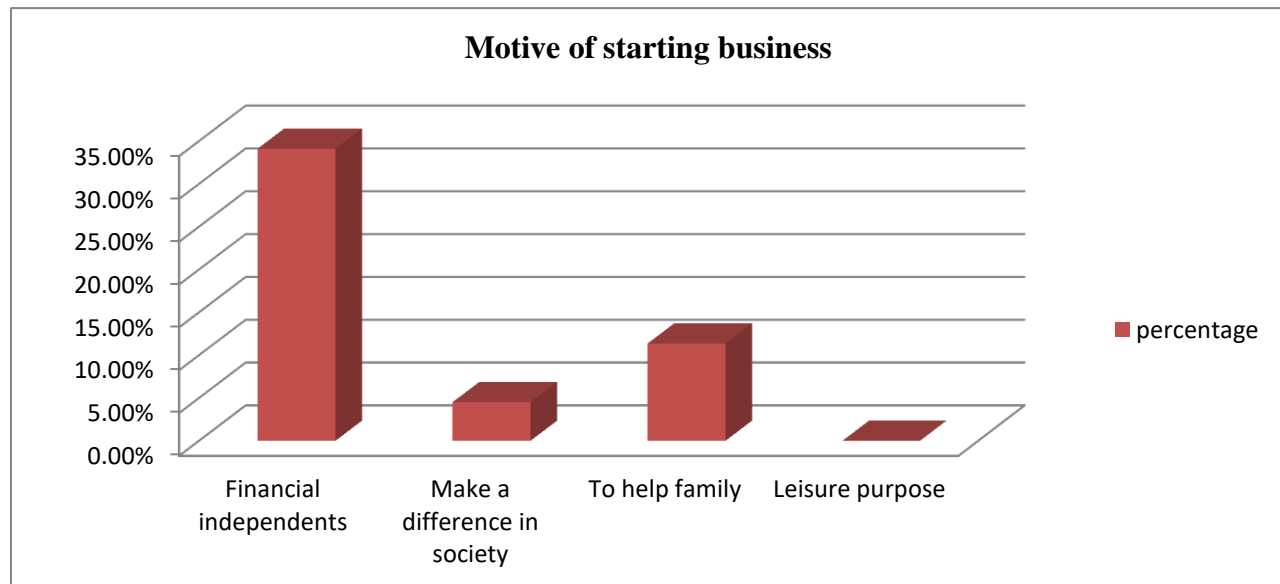
A woman's desire to live independently with self-confidence and respect is another powerful driver for starting her own business. A woman entrepreneur gains a respectable status, a solid personal reputation, and a sense of independence in the community when she owns and controls a lucrative firm.

TABLE 3.2.23: Motive of starting business

Reasons	Frequency	percentage
Financial independents	34	34.10%
Make a difference in society	5	4.50%
To help family	11	11.35%
Leisure purpose	0	0%
Total	50	100.00%

Source: survey data

FIGURE 3.2.24



Source: survey data

This diagram shows the reasons or motivation to choose entrepreneurship. 34.1 percent of the respondent's motivational factor was financial independence. 4.5 percent of the respondent's motivational factor was, to make a difference in the society. Motivation factor of 11.35 percent of the respondent's was to help family.

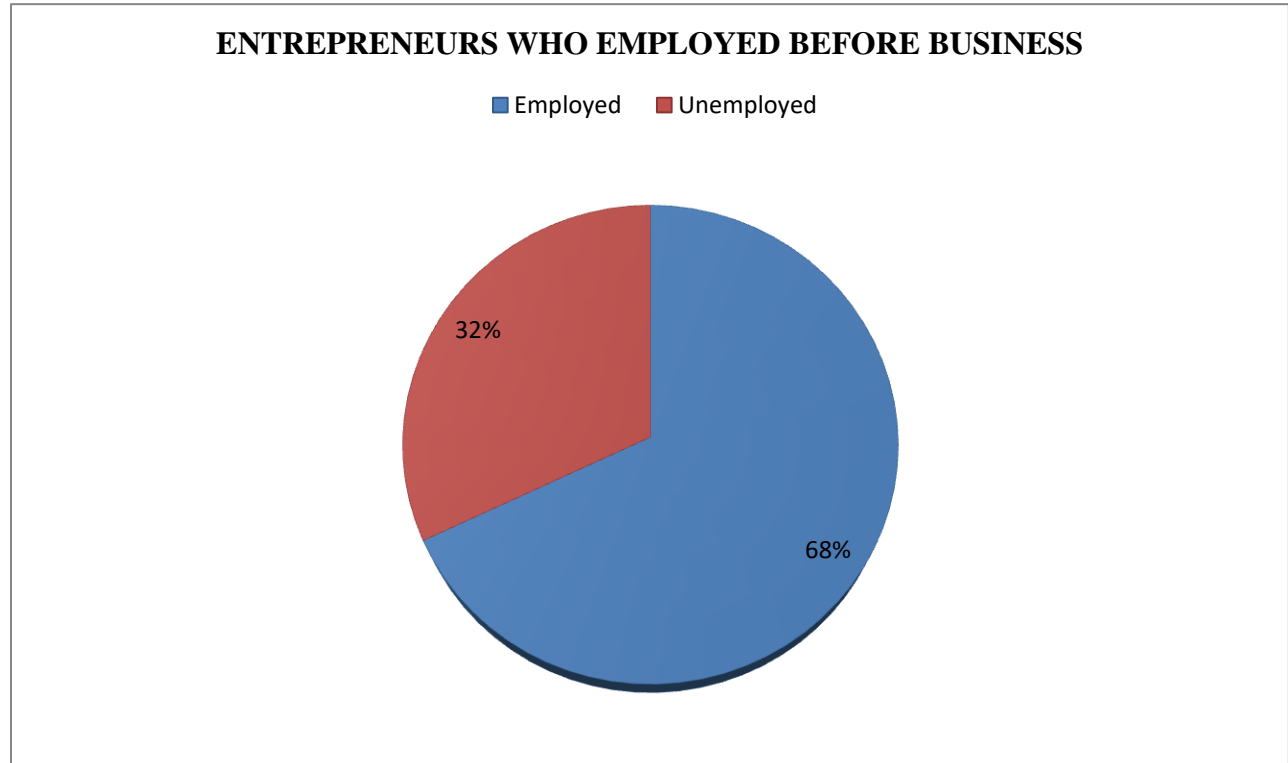
3.2.25 ENTREPRENEURS WHO EMPLOYED BEFORE BUSINESS

TABLE 3.2.26: Entrepreneurs who employed before business

Class	Frequency	percentage
Employed	34	68.20%
Unemployed	16	31.8%
Total	50	100%

Source: survey data

FIGURE 3.2.27



Source: survey data

Table 3.9 shows 68% of the respondents were employed before starting the business, remaining were unemployed.

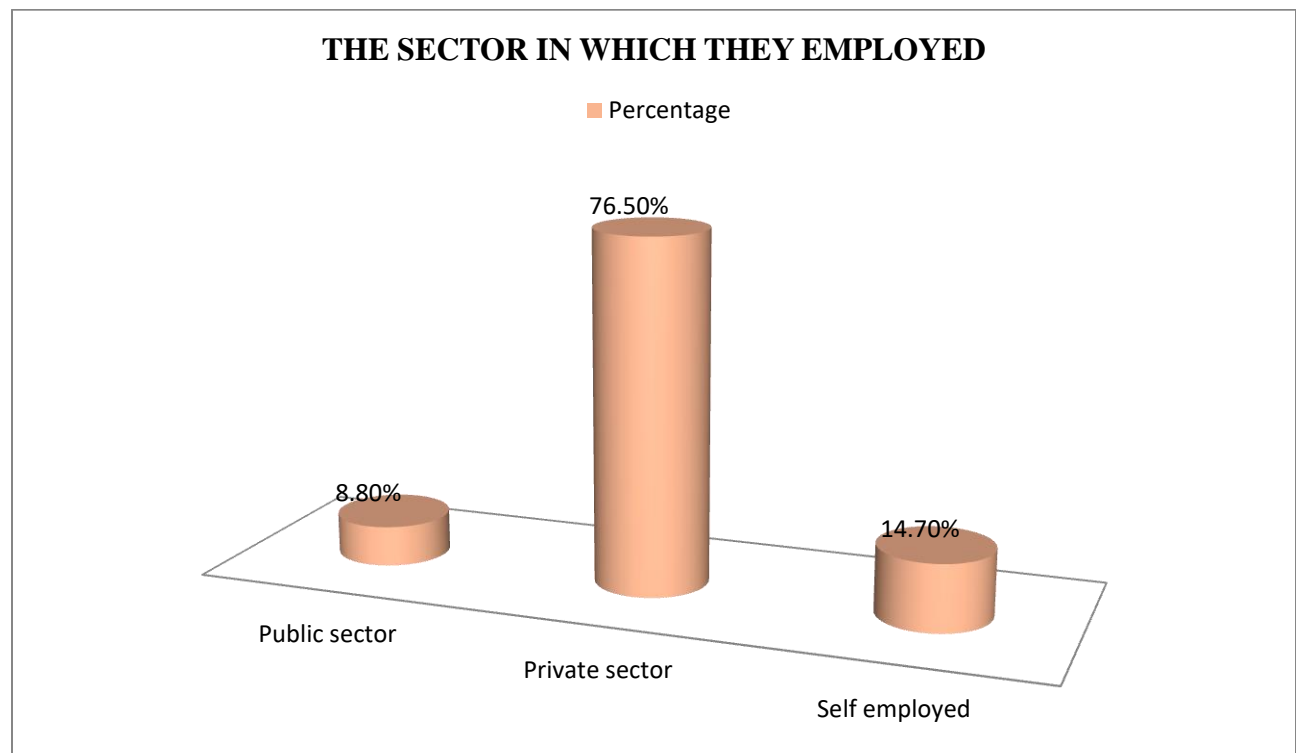
3.2.28 THE SECTOR IN WHICH THEY EMPLOYED

TABLE 3.2.29: The sector in which they employed

Sectors	Frequency	Percentage
Public sector	3	8.80%
Private sector	26	76.50%
Self employed	5	14.70%
Total	34	100.00%

Source: survey data

FIGURE 3.2.30



Source: survey data

Table shows 8.8% of the entrepreneurs were worked in public sector, 76.5% were worked in private sector and others were self-employed. Most of them were employed in private sector.

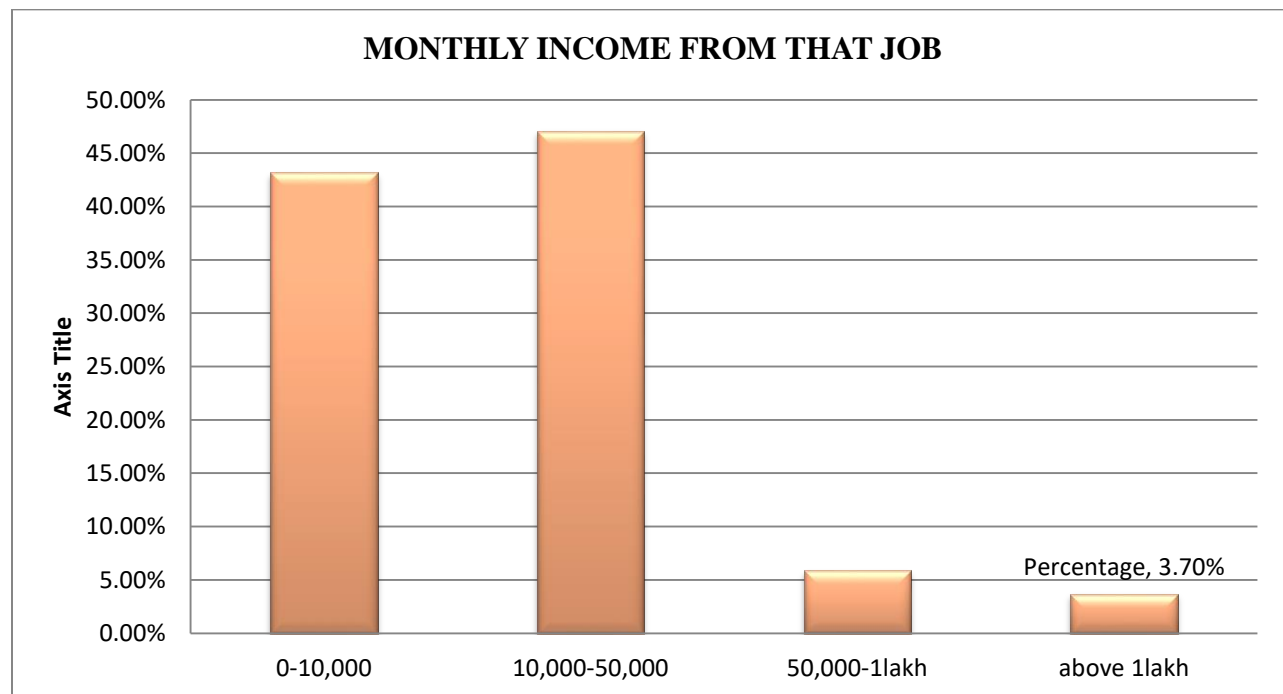
3.2.31 MONTHLY INCOME FROM THAT JOB

TABLE 3.2.32: Monthly income from that job

Class	Frequency	Percentage
0-10,000	15	43.20%
10,000-50,000	16	47.10%
50,000-1lakh	2	5.90%
above 1lakh	1	3.70%
Total	34	100

Source: survey data

FIGURE 3.2.33



Source: survey data

Table shows majority respondent comes under 10,000-50,000 (47.1), 43.2% are comes under 0-10,000, 5.9% comes under 50,000-1lakh, and the remaining comes under above 1lakh.

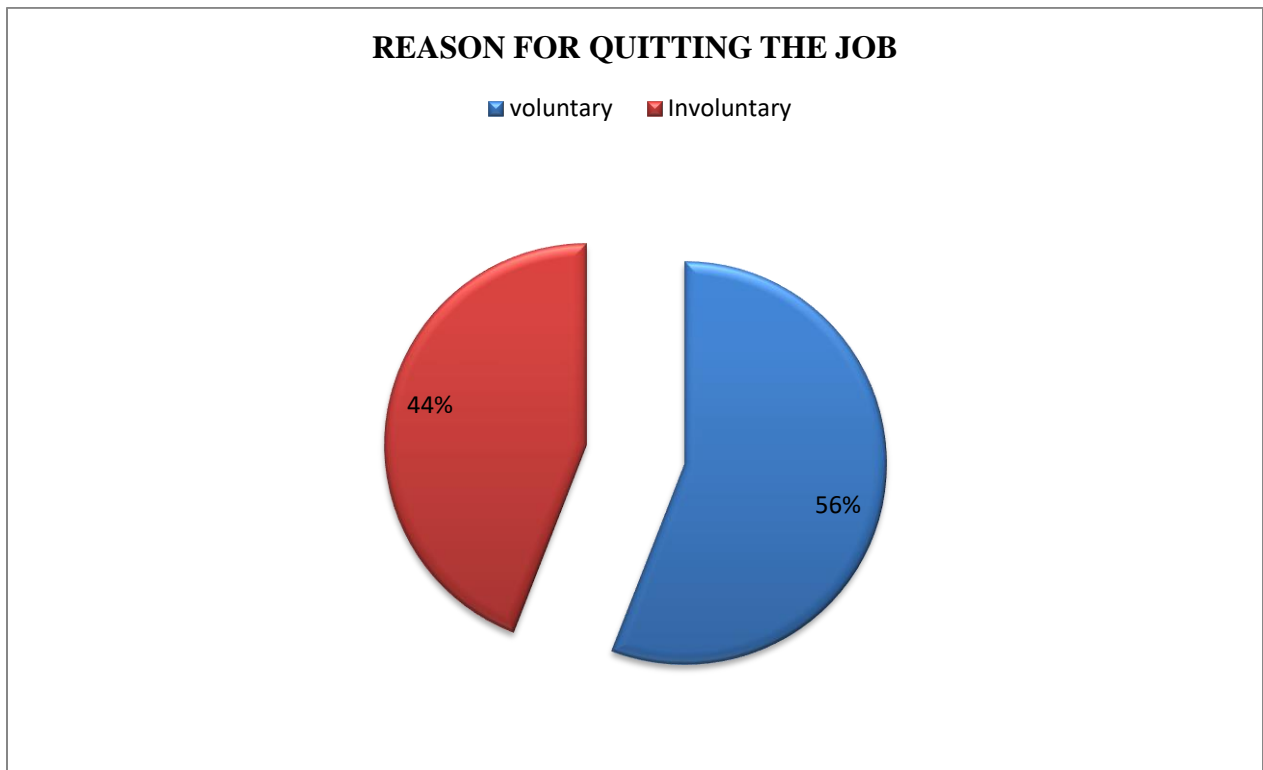
3.2.34 REASON FOR QUITTING THE JOB

TABLE 3.2.35: Reason for quitting the job

Reasons	Frequency	percentage
voluntary	19	56.30%
Involuntary	15	43.70%
Total	34	100

Source: survey data

FIGURE 3.2.36



Source: survey data

The above table shows, reason for quitting the job. 56% were voluntary reasons and the rest were involuntary reason.

3.3 ENTERPRISE DETAILS

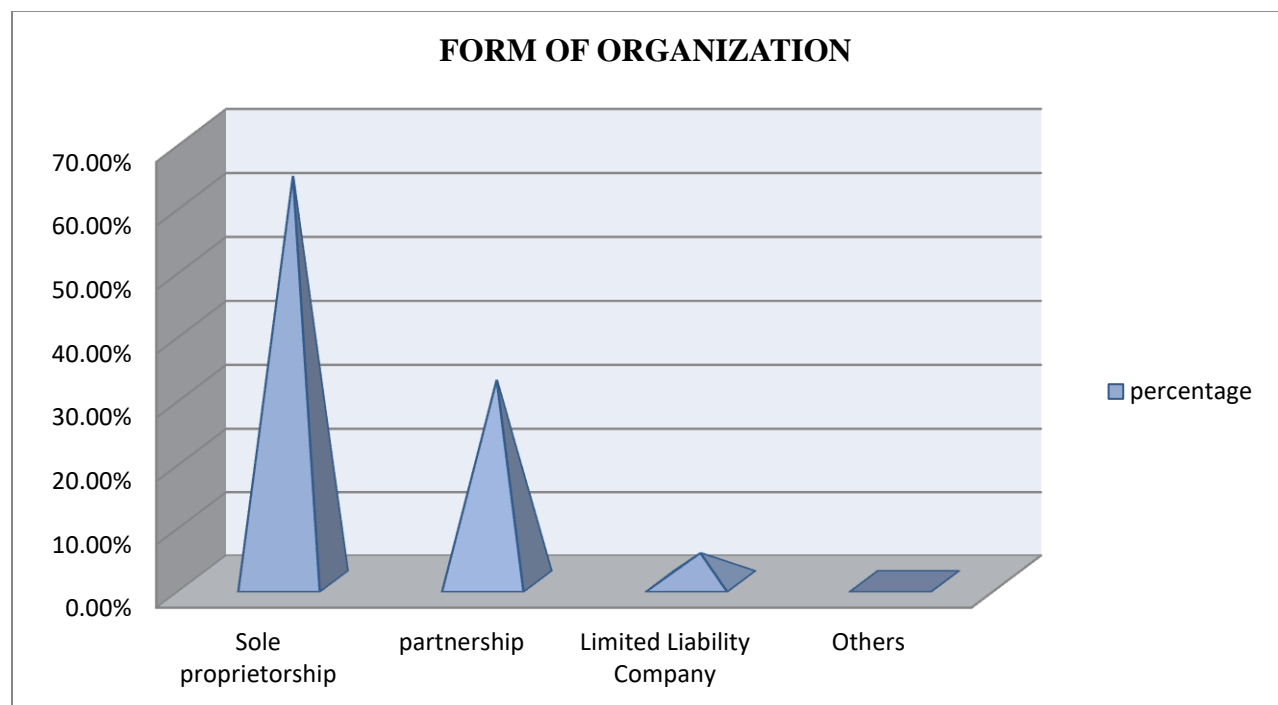
3.3.1 FORM OF ORGANIZATION

TABLE 3.3.2: Form of organization

Types	Frequency	percentage
Sole proprietorship	32	63.70%
partnership	16	31.80%
Company	2	4.50%
Others	0	0%
Total	50	100.00%

Source: survey data

FIGURE 3.3.3



Source: survey data

The above table shows, majority of entrepreneurs are sole proprietors (63.7). 31.8% of the respondents are doing partnership business. 4.5% are running companies.

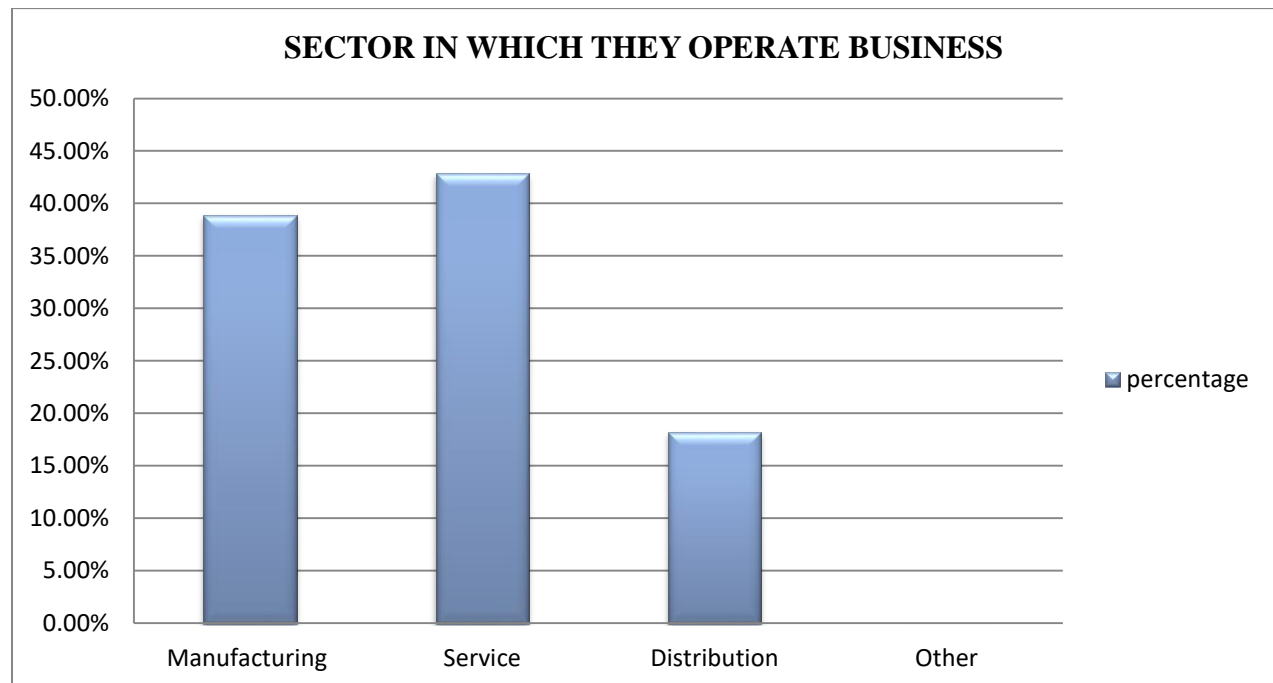
3.3.4 SECTOR IN WHICH THEY OPERATE BUSINESS

TABLE 3.3.5: Sector in which they operate business

Sectors	Frequency	percentage
Manufacturing	19	38.90%
Service	22	42.90%
Distribution	9	18.20%
Other	0	0%
Total	50	100.00%

Source: survey data

FIGURE 3.3.6



Source: survey data

Table shows, most of the entrepreneurs doing their business in service sector (42.9%) and manufacturing sector (38.9%). Remaining are comes under distribution.

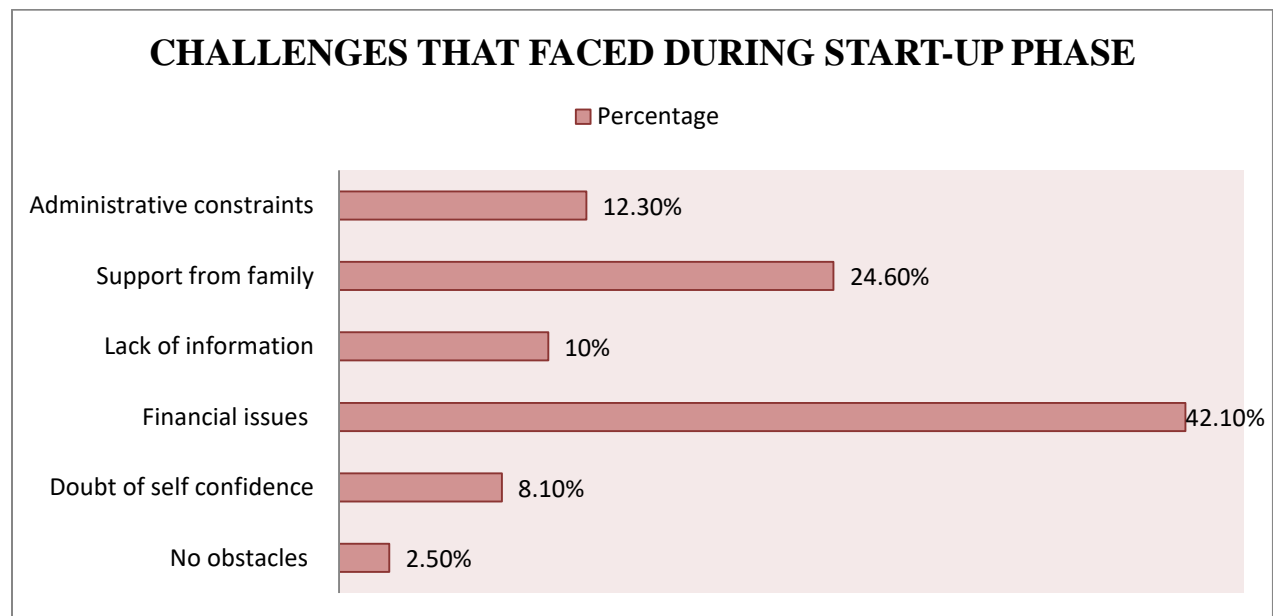
3.3.7 CHALLENGES THAT FACED DURING START-UP PHASE

TABLE 3.3.8: Challenges that faced during start-up phase

Challenges	Frequency	Percentage
No obstacles	1	2.50%
Doubt of self confidence	4	8.10%
Financial issues	21	42.10%
Lack of information	5	10%
Support from family	13	24.60%
Administrative constraints	6	12.30%
Total	50	100.00%

Source: survey data

FIGURE 3.3.9



Source: survey data

The above table shows, challenges faced by the entrepreneurs during the startup phase. Most of them faced financial issues (42.1%) and family problems (24.6%) in the initial stage of the business. 12% faced administrative constraints. Lack of confidence and lack of information were main problems.

3.3.10 MARKETING STRATEGIES USED

TABLE 3.3.11: Marketing strategies used

Strategies	Frequency	Percentage
Outbound marketing	2	5.50%
Inbound marketing	5	9.40%
Personalized marketing	21	41.90%
Direct mail	6	11.30%
Partner marketing	0	0%
Telemarketing	11	22.70%
Brand marketing	5	9.20%
Total	50	100%

Source: survey data

FIGURE 3.3.12



Source: survey data

The table shows, 5.5% of the respondents used out bounding marketing strategy, 9.4% used in bound marketing strategy, 41.9% using personalized marketing, 11.3% using direct email strategy, 22,7% using telemarketing and 9.2% using brand marketing.

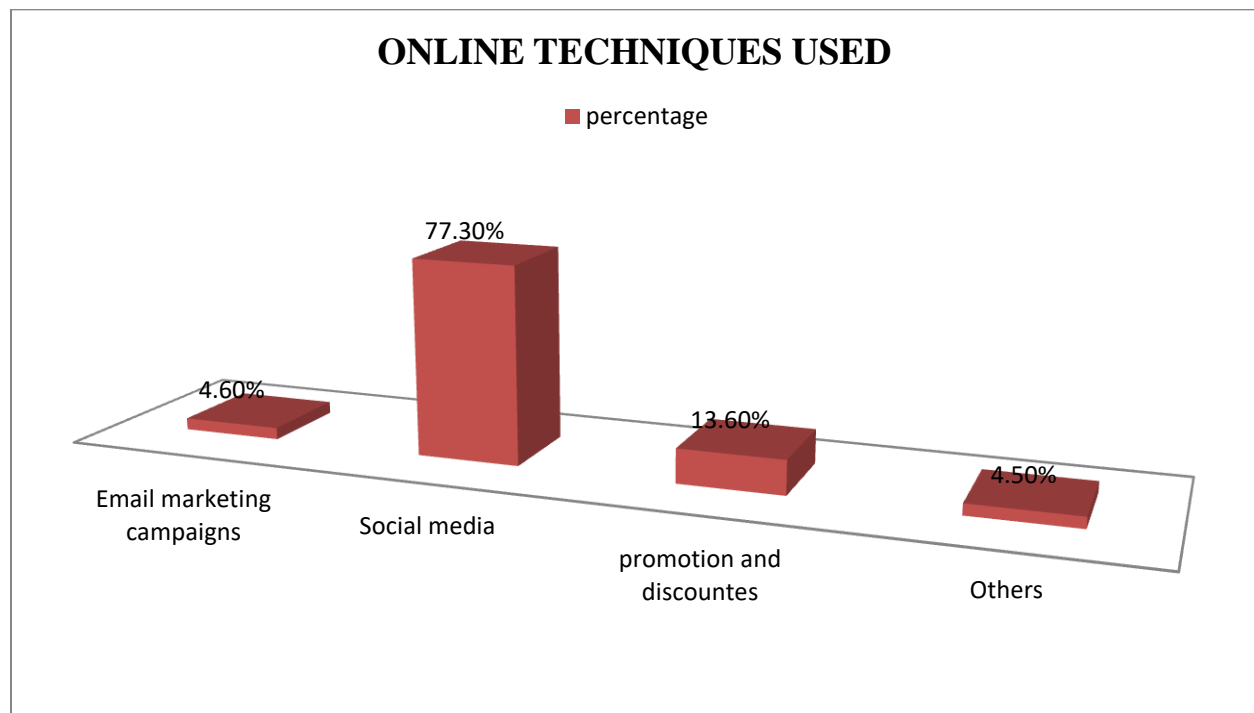
3.3.13 ONLINE TECHNIQUES USED

TABLE 3.3.14: Online techniques used

Techniques	Frequency	percentage
Email marketing campaigns	2	4.60%
Social media	39	77.30%
promotion and discounts	7	13.60%
Others	2	4.50%
Total	50	100.00%

Source: survey data

FIGURE 3.3.15



Source: survey data

Most of the respondents are using social media to promote their business (77.3%). 13.6% are using promotions and discounts to enhance their business. Remaining's are using email marketing.

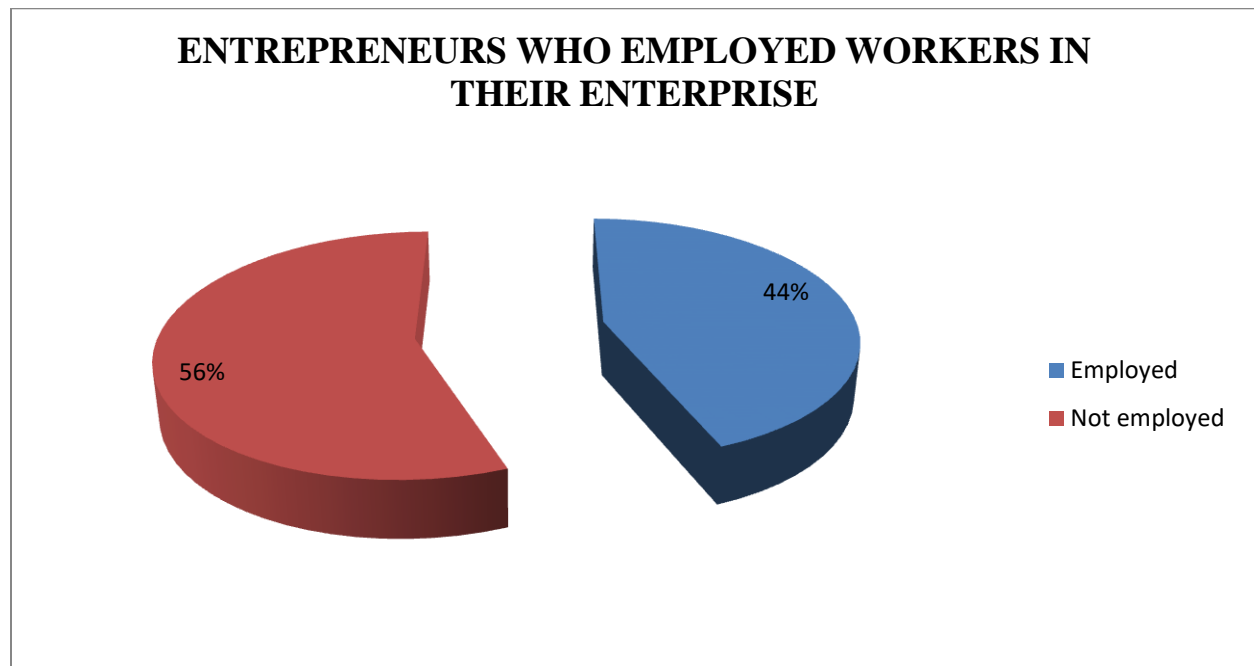
3.3.16 ENTREPRENEURS WHO EMPLOYED WORKERS IN THEIR ENTERPRISE

TABLE 3.3.17: Entrepreneurs who employed workers in their enterprise

class	Frequency	Percentage
Employed	22	44.50%
Not employed	28	55.50%
Total	50	100

Source: survey data

FIGURE 3.3.18



Source: survey data

The above table shows, most of the respondents are not employing anybody in their enterprise (56%). 44% are providing employment.

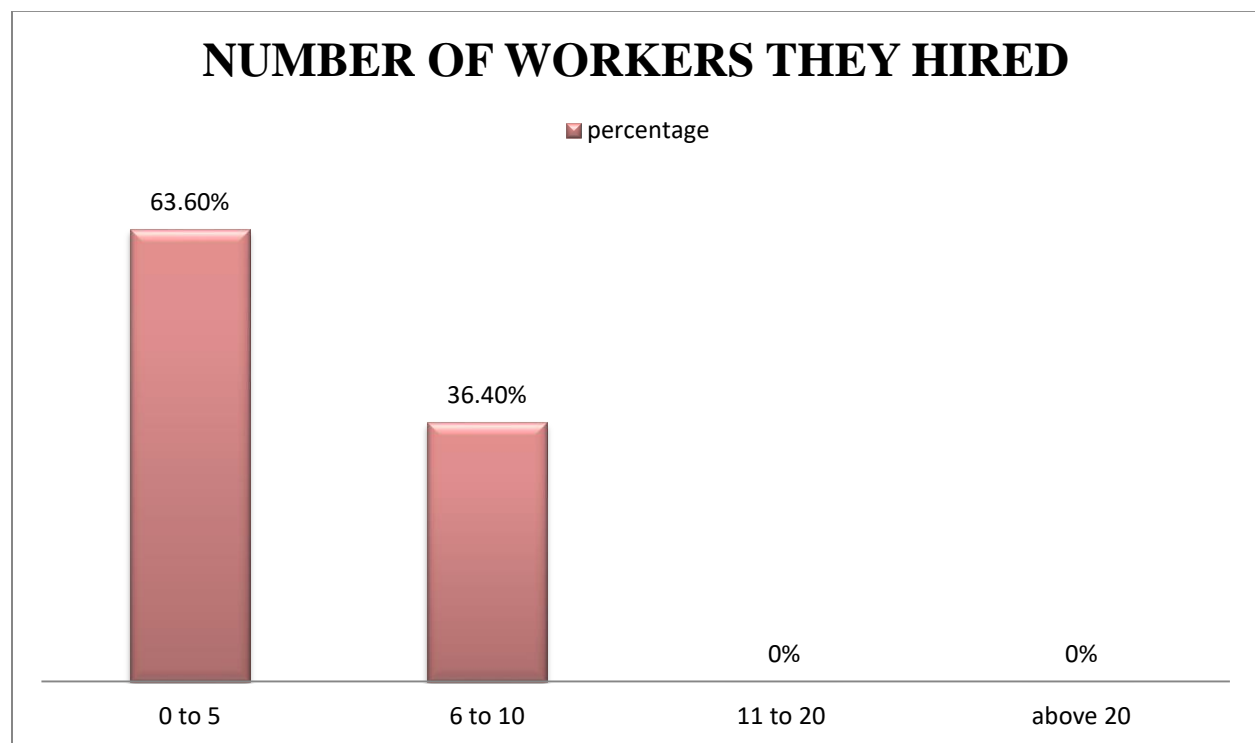
3.3.19 NUMBER OF WORKERS THEY HIRED

TABLE 3.3.20: Number of workers they hired

Class	Frequency	percentage
0 to 5	14	63.60%
6 to 10	8	36.40%
11 to 20	0	0%
above 20	0	0%
Total	22	100

Source: survey data

FIGURE 3.3.21



Source: survey data

The table shows majority of entrepreneurs run their business with less than 5 workers (63.6%). 36.4% employed 6 to 10 workers in their enterprise. Nobody employed more than 10 workers in their enterprise.

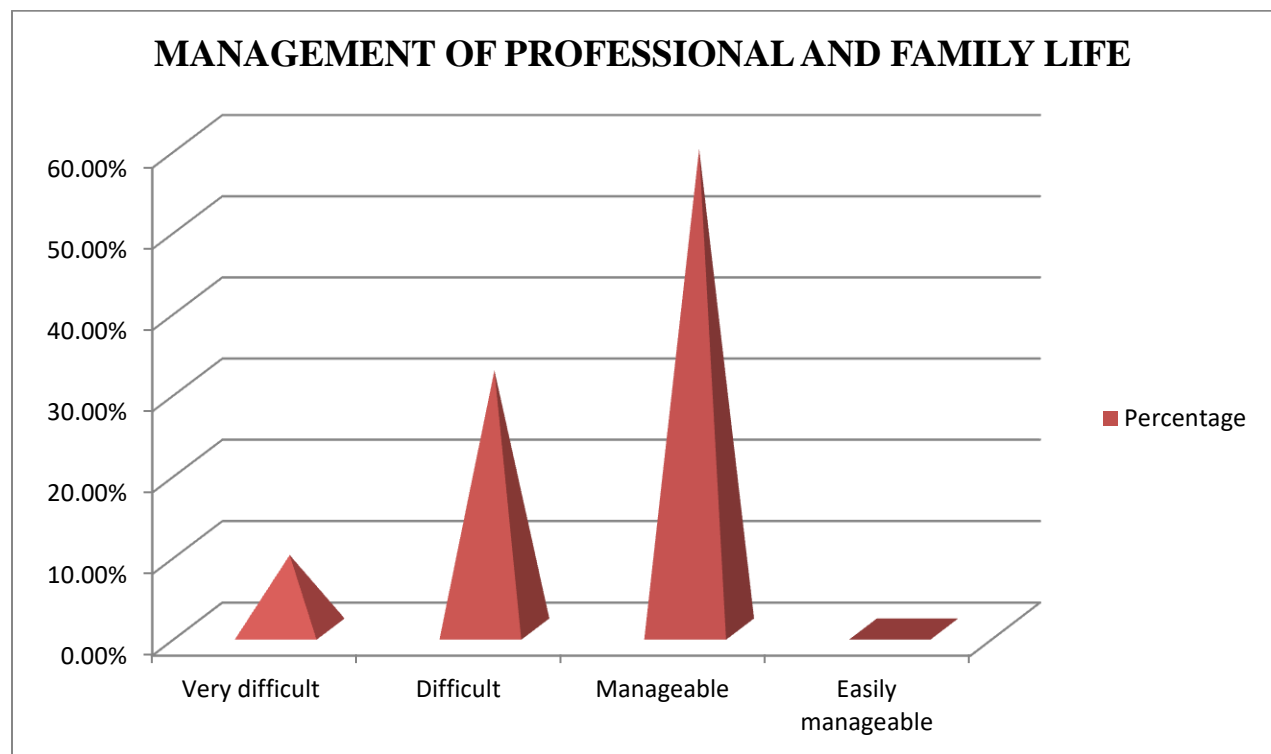
3.3.22 MANAGEMENT OF PROFESSIONAL AND FAMILY LIFE

TABLE 3.3.23: Management of professional and family life

Level	Frequency	Percentage
Very difficult	5	9.10%
Difficult	16	31.80%
Manageable	29	59.10%
Easily manageable	0	0%
Total	50	100.00%

Source: survey data

FIGURE 3.3.24



Source: survey data

The table shows, 59.1% of the respondents are capable of managing professional and family life. 31.8% of the respondents facing difficulties. It is very difficult for 9.1% of the respondents.

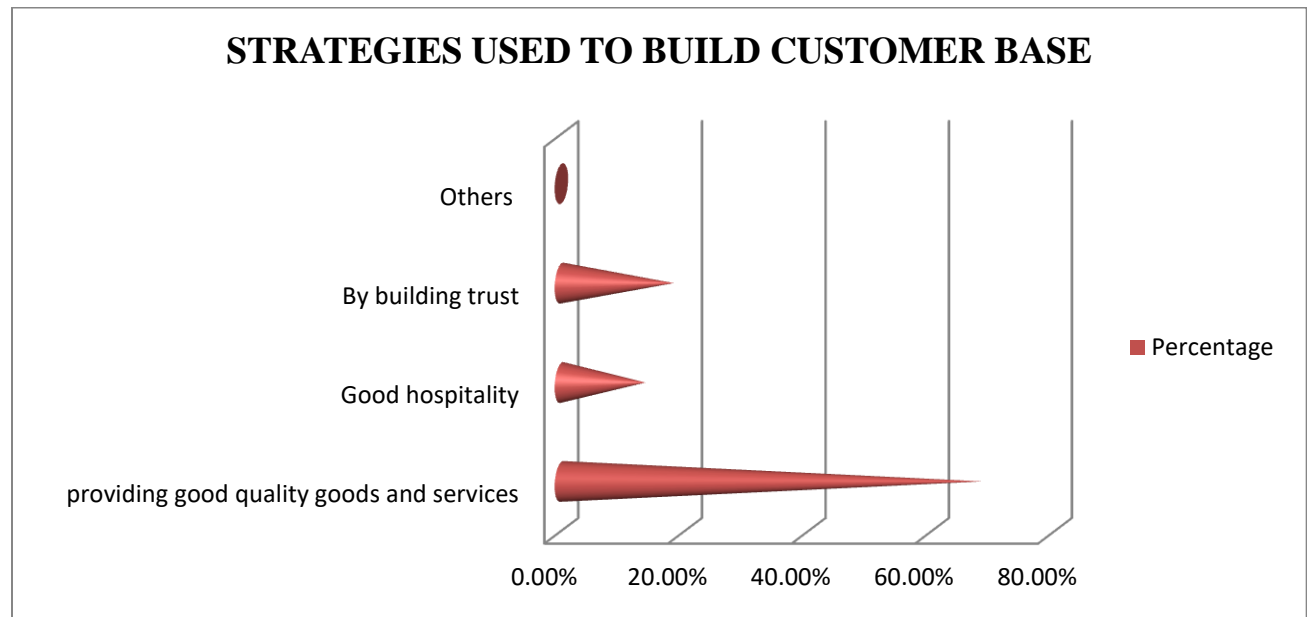
3.3.25 STRATEGIES UDED TO BUILD CUSTOMER BASE

TABLE 3.3.26: Strategies used to build customer base

Strategies	Frequency	Percentage
providing good quality goods and services	34	68.20%
Good hospitality	7	13.60%
By building trust	9	18.20%
Others	0	0.00%
Total	50	100.00%

Source: survey data

FIGURE 3.3.27



Source: survey data

Table shows majority of the respondents building customer base through proving good quality goods and services, 13.6% of them providing good hospitality and the remaining 18.2% are build trust of the customer.

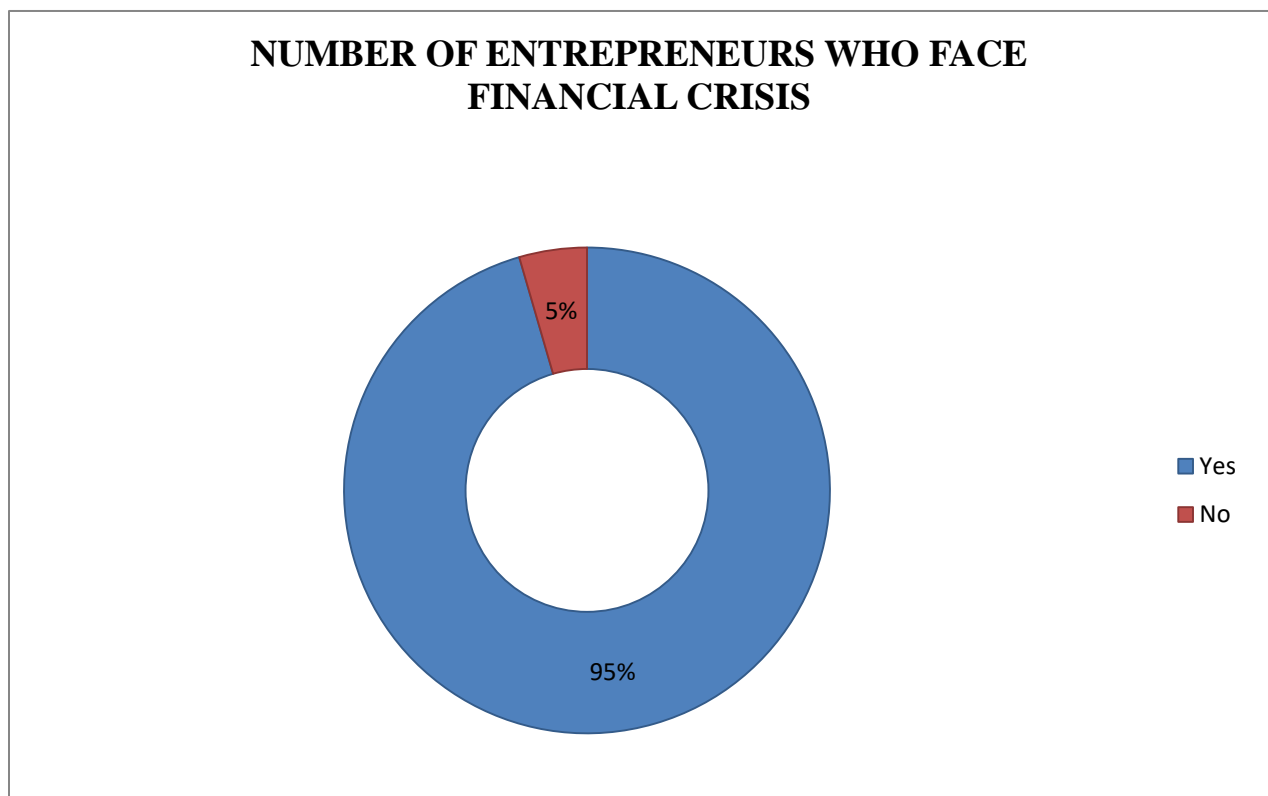
3.3.28 NUMBER OF ENTREPRENEURS WHO FACE FINANCIAL CRISIS

TABLE 3.3.29: Number of entrepreneurs who face financial crisis

Class	Frequency	percentage
Yes	48	95.50%
No	2	4.50%
Total	50	100%

Source: survey data

FIGURE 3.3.30



Source: survey data

The above table shows 95.5% of the respondents faced financial crisis by doing business. Finance is one of the major problems of every entrepreneur.

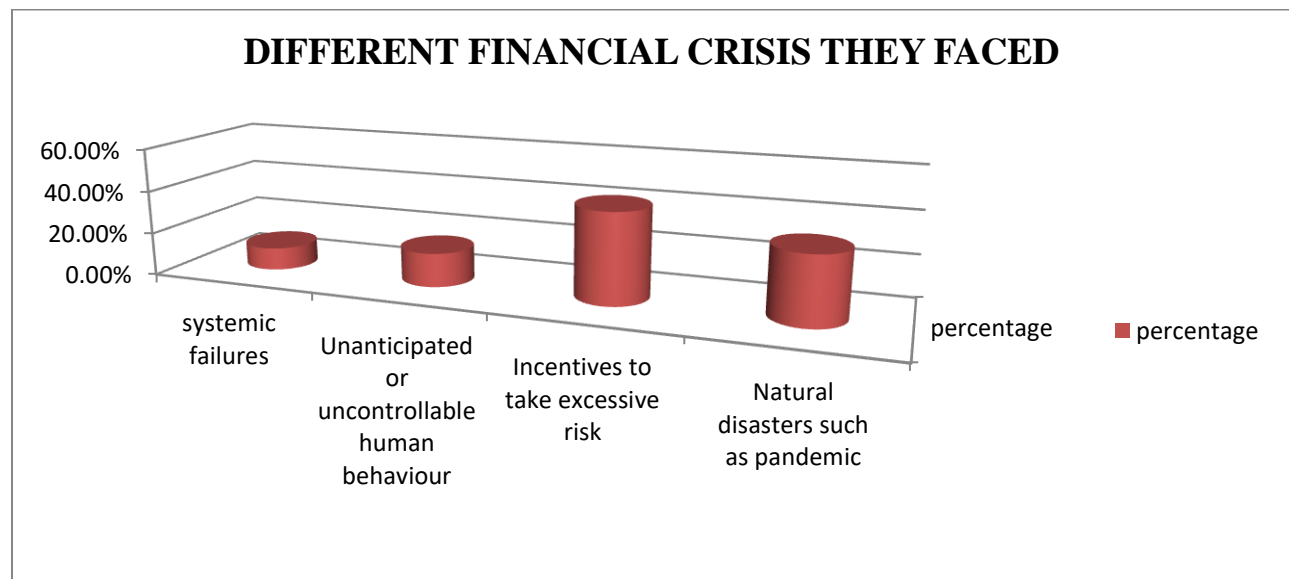
3.3.31 DIFFERENT FINANCIAL CRISIS THEY FACED

TABLE 3.3.32: Different financial crisis they faced

Class	Frequency	percentage
systemic failures	5	10.50%
Unanticipated or uncontrollable human behavior	8	15.80%
Incentives to take excessive risk	21	42.10%
Natural disasters such as pandemic	16	31.60%
Total	50	100.00%

Source: survey data

FIGURE 3.3.33



Source: survey data

Table shows, incentive to take excessive is the main cause of financial crisis, 42% of the respondents comes under this. 31.6% are affected by natural disasters such as pandemic, 15% are affected by the unanticipated human behavior, and the remaining's are affected by systemic failures.

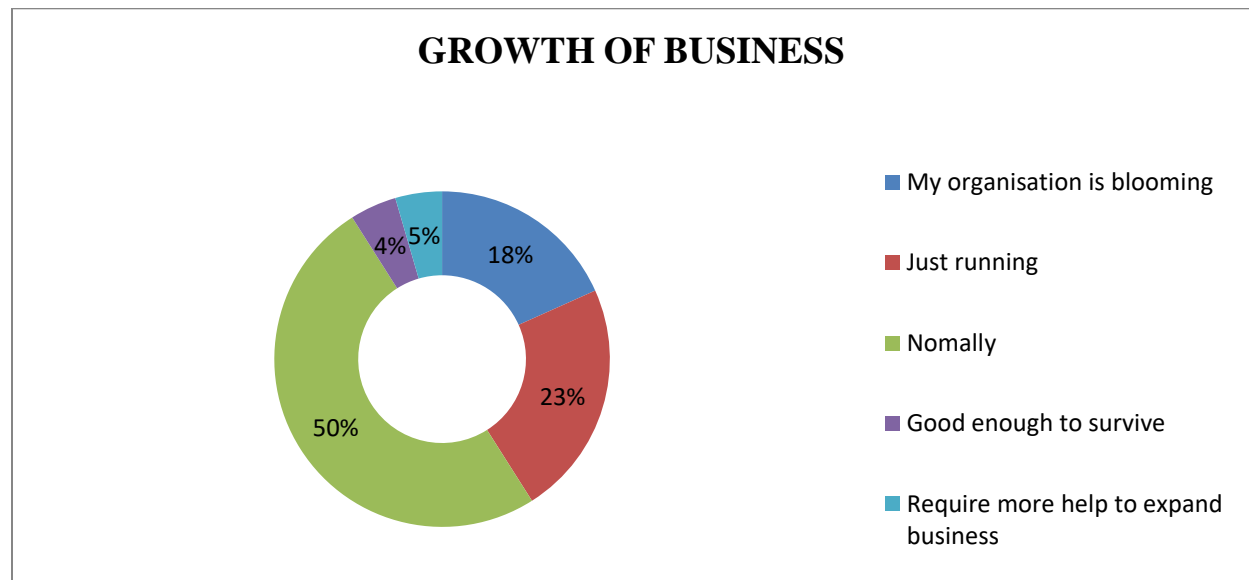
3.3.34 GROWTH OF BUSINESS

TABLE 3.3.35: Growth of business

Class	Frequency	percentage
My organization is blooming	9	18.30%
Just running	12	22.70%
Normally	25	50%
Good enough to survive	2	4.50%
Require more help to expand business	2	4.50%
Total	50	100.00%

Source: survey data

FIGURE 3.3.36



Source: survey data

Table shows most of the enterprises are growing normally (50%), 18.3% are growing drastically, 22.7% growing rapidly, 4.5% are surviving, 4.5% facing difficulties.

3.4 FINANCIAL DETAILS OF THE ENTERPRISE

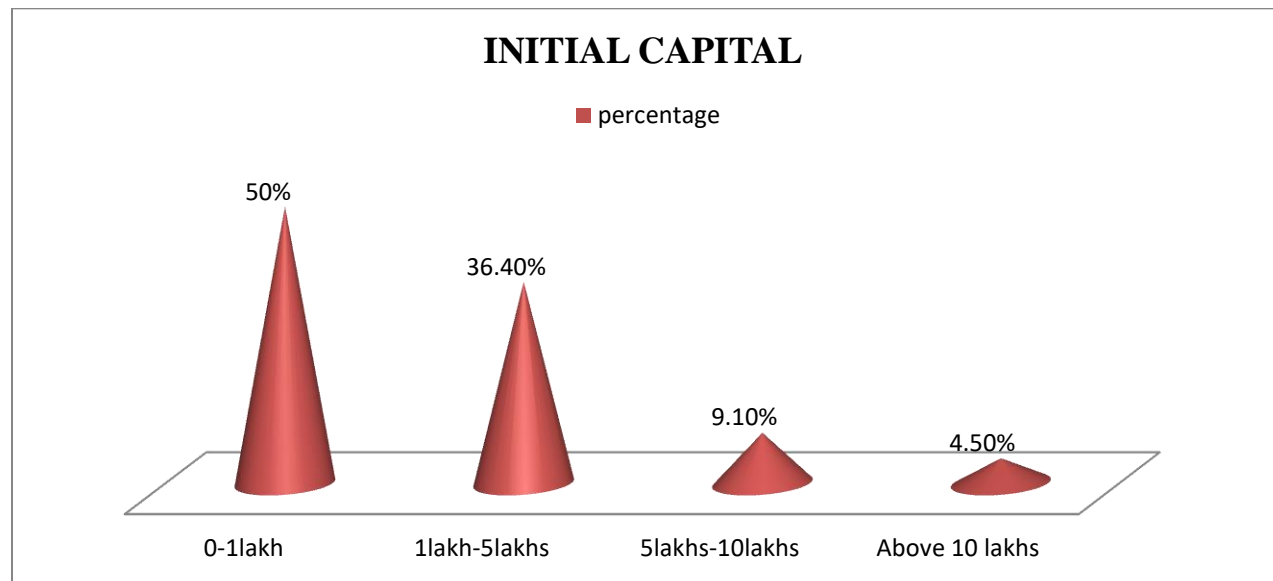
3.4.1 INITIAL CAPITAL

TABLE 3.4.2: Initial capital

Class	Frequency	percentage
0-1lakh	25	50%
1lakh-5lakhs	17	36.40%
5lakhs-10lakhs	6	9.10%
Above 10 lakhs	2	4.50%
Total	50	100.00%

Source: survey data

FIGURE 3.4.3



Source: survey data

The table shows majority of respondents initially invested less than 1 lakh, it is 50%. 36.4% of the respondents are invested 1 lakh to 5 lakhs initially. 9.5% invested 5 to 10lakhs, and remaining 4.5% were invested above 10 lakhs.

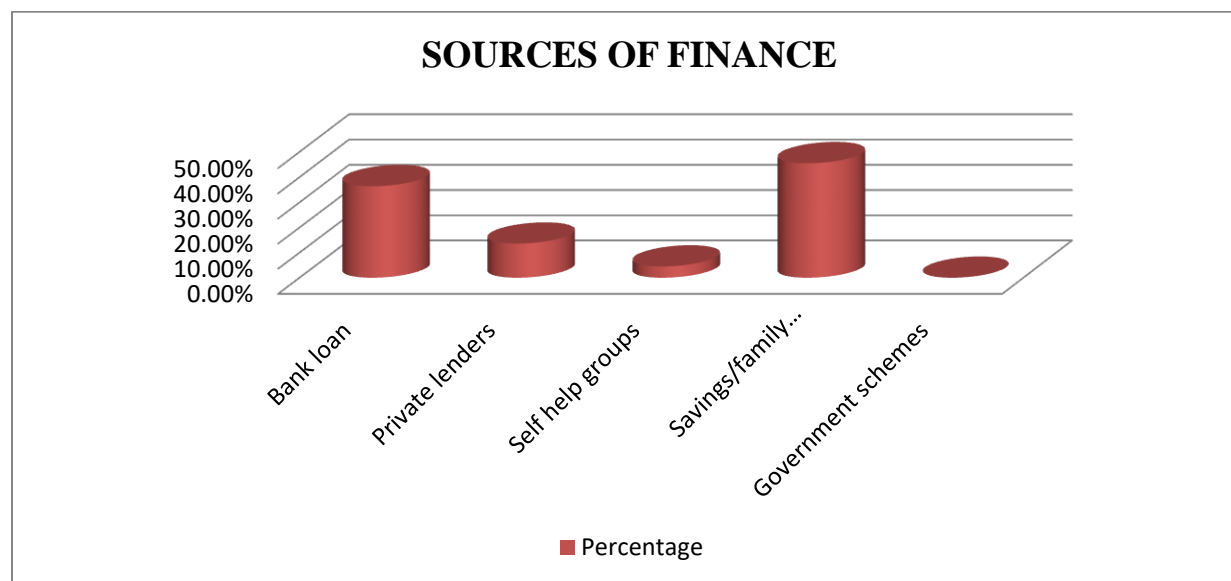
3.4.4 SOURCES OF FINANCE

TABLE 3.4.5: Sources of finance

Sources	Frequency	Percentage
Bank loan	18	36.40%
Private lenders	7	13.60%
Self-help groups	2	4.50%
Savings/family support	23	45.50%
Government schemes	0	0%
Total	50	100.00%

Source: survey data

FIGURE 3.4.6



Source: survey data

Table shows most of the respondents source of finance was their saving and from family, it is 45.5%. 36.5% of the respondents taken bank loans. 13.6% borrowed money from private lenders, remaining were borrowed money from self-help groups.

3.5 DETAILS ABOUT GOVERNMENT SCHEMES

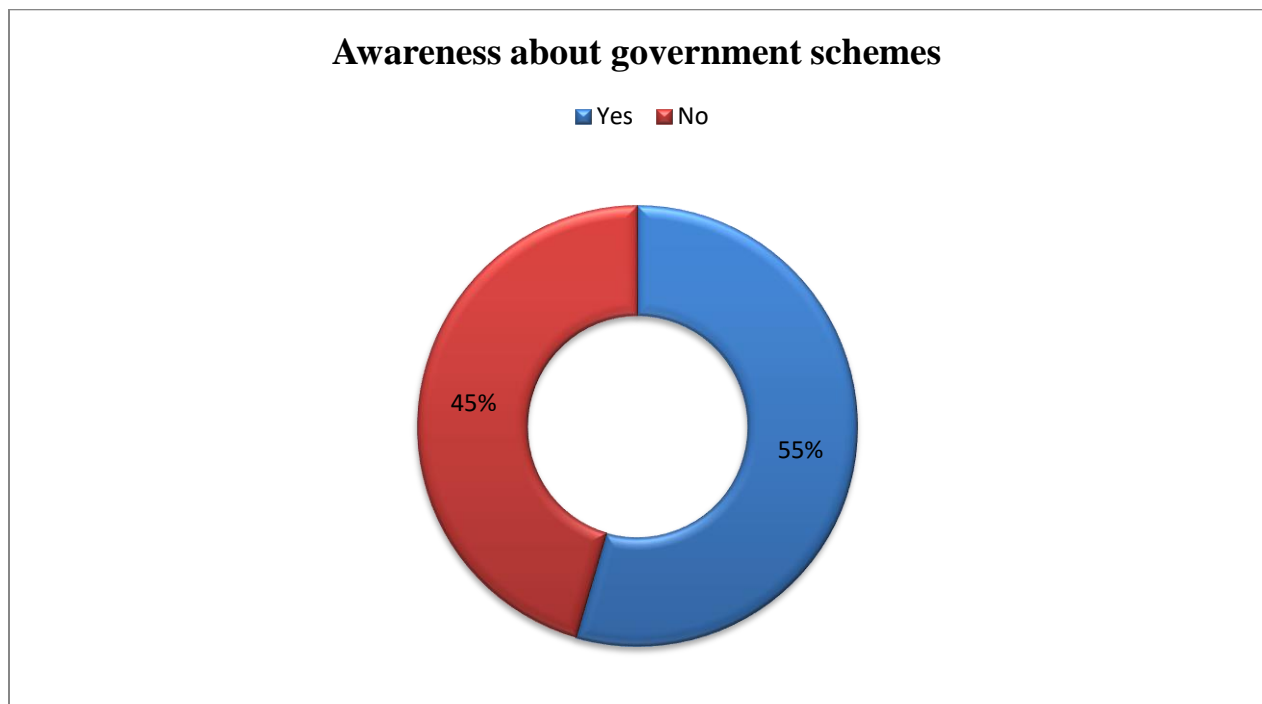
3.5.1 AWARENESS ABOUT GOVERNMENT SCHEMES

TABLE 3.5.2: Awareness about government schemes

Class	Frequency	Percentage
Yes	27	54.50%
No	23	45.50%
Total	50	100%

Source: survey data

FIGURE 3.5.3



Source: survey data

The table shows, 55% of the respondents aware about the government schemes. 45% of the respondents didn't have knowledge about the government schemes.

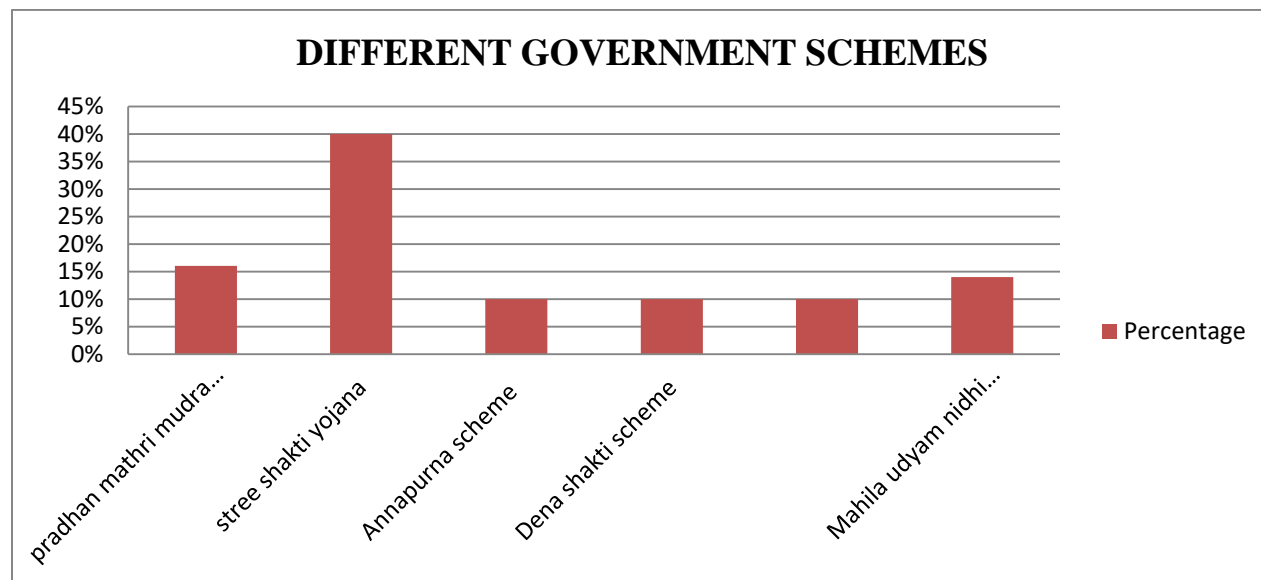
3.5.4 : DIFFERENT GOVERNMENT SCHEMES

TABLE 3.5.5: Different government schemes

Schemes	Frequency	Percentage
pradhan mathri mudra yojana(PMMY)	8	16%
stree shakti yojana	20	40%
Annapurna scheme	5	10%
Dena shakti scheme	5	10%
Bhartiya mahila bank business loan	5	10%
Mahila udyam nidhi yojana	7	14%
Total	50	100%

Source: survey data

FIGURE 3.5.6



Source: survey data

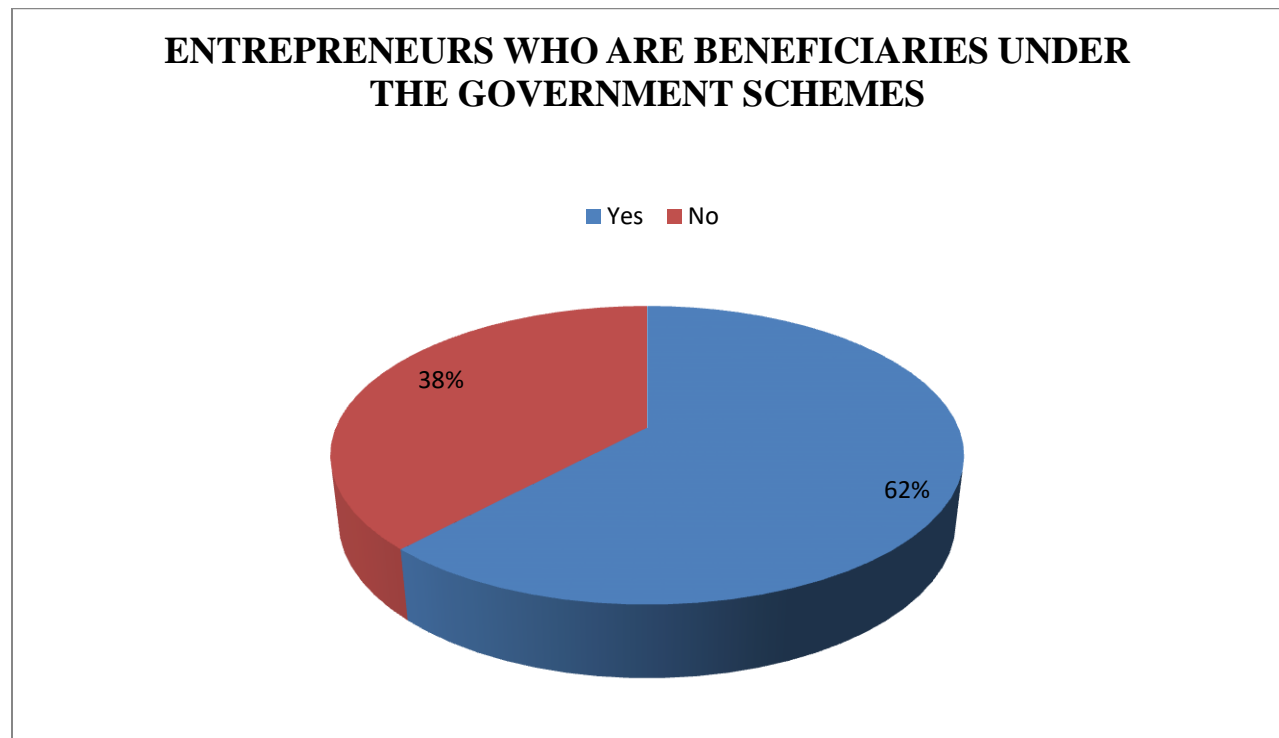
3.5.7 ENTREPRENEURS WHO ARE BENEFICIARIES UNDER THE GOVERNMENT SCHEMES

TABLE 3.5.8: Entrepreneurs who are beneficiaries under the government schemes

Class	Frequency	percentage
Yes	31	37.50%
No	19	62.50%
Total	50	100%

Source: survey data

FIGURE 3.5.9



Source: survey data

Table shows majority of the entrepreneurs are not a beneficiary under the government schemes (62%). Only 38% are beneficiaries under the government schemes.

3.6 PROFITABILITY OF THE BUSINESS

The basic aim of all commercial endeavors is profitability. Without profitability, the company won't last very long. Therefore, estimating future profitability and analyzing present and previous profitability are both crucial.

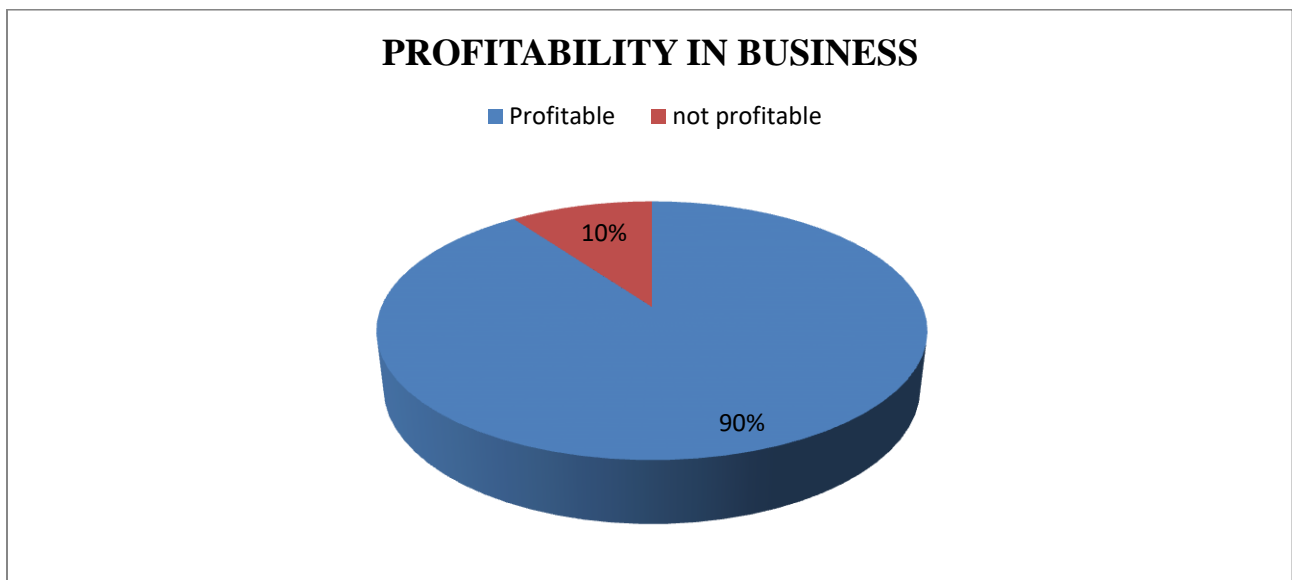
3.6.1 PROFITABILITY IN BUSINESS

TABLE 3.6.2: Profitability in business

Class	Frequency	Percentage
Profitable	45	90.90%
not profitable	5	9.10%
Total	50	100%

Source: survey data

FIGURE 3.6.3



Source: survey data

Table shows majority enterprises are profitable (90%). Only few are not profitable (10%)

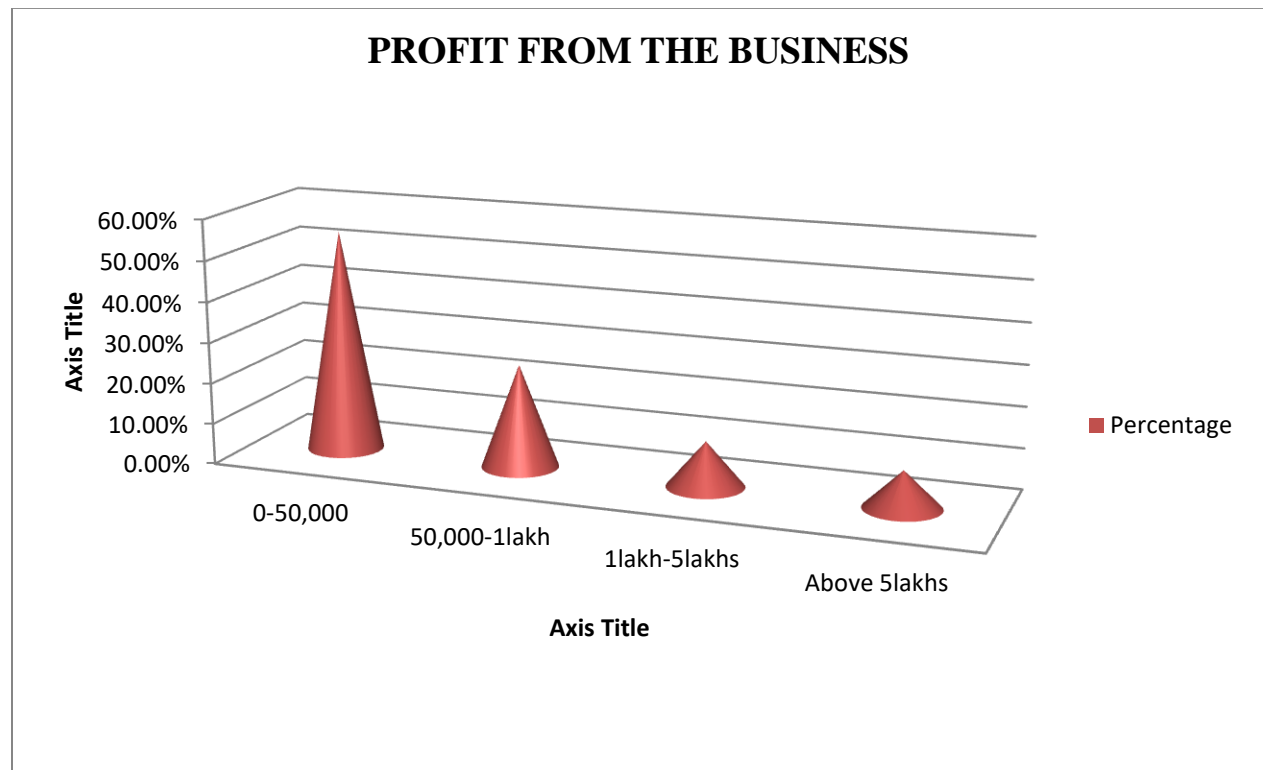
3.6.4 PROFIT FROM THE BUSINESS

TABLE 3.6.5: Profit from the business

Class	Frequency	Percentage
0-50,000	27	54.50%
50,000-11akh	13	25.30%
11akh-5lakhs	6	11.10%
Above 5lakhs	4	9.10%
Total	50	100.00%

Source: survey data

FIGURE 3.6.6



Source: survey data

The above table shows, 54% of the respondents earn a profit below 50,000. 23.3% are earning 50,000 to 11akh from the business. 11.1% earns 11akh to 5 lakh, and the remaining 9.1% earns above 5 lakh.

3.6.7 LEVEL OF HAPPINESS AS AN ENTREPRENEUR

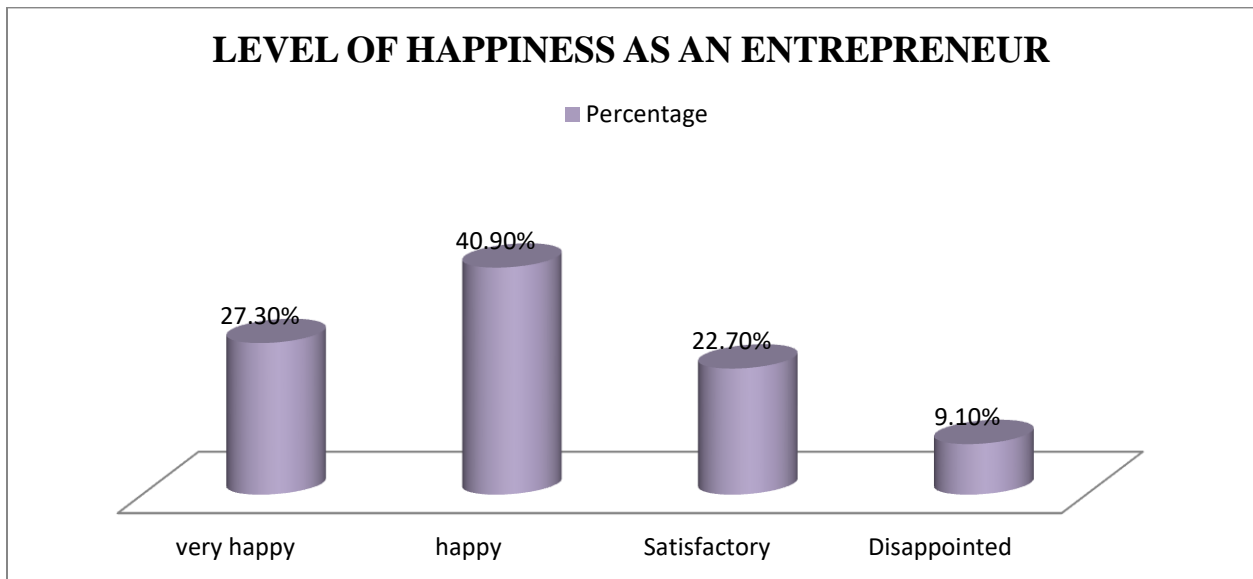
One could consider satisfaction to be a fundamental performance indicator. It might have an impact on choices made by certain business owners regarding whether to increase their time and financial investments, make reductions, or shut down. It might also affect how well business owners interact with their clients and staff.

TABLE 3.6.8: Level of happiness as an entrepreneur

Levels	Frequency	Percentage
very happy	14	27.30%
happy	20	40.90%
Satisfactory	11	22.70%
Disappointed	5	9.10%
Total	50	100%

Source: survey data

FIGURE 3.6.9



Source: survey data

The above table shows that most of the respondents are happy as an entrepreneur.

3.7 CONCLUSION

This chapter discusses the comprehensive study of primary data. Different graph presents distinct perspective on the various facets of women entrepreneurship. These data's are collected through detailed Google form with 36 questions. This chapter gives a idea about the socio-economic life of women entrepreneurs in the economy and the problems they facing.

CHAPTER IV
FINDINGS, SUGGESTIONS AND CONCLUSION

4.1 INTRODUCTION

This study is about to analyze the socio-economic status of women entrepreneurs in the Ernakulum district. The study shows female entrepreneurship is growing drastically in Ernakulum region. In Kerala, majority of women entrepreneurs are from Ernakulum district. This chapter discuss about the major findings of the study and suggestion.

4.2 MAJOR FINDINGS

1. Most of the women who start their own business at their young age, more than half of the respondents are below 30 years.
2. Majority of female entrepreneurs are unmarried. Married women are also doing business but they are comparatively less in number.
3. The educational qualification of women entrepreneurs shows, Most of them are highly qualified. 46% are completed their graduation and 40% are done master's degree.
4. The study shows most of the women entrepreneurs are belonging to nuclear family.
5. The study shows 54% female entrepreneurs are from General category. Minority groups are very small in numbers.
6. While focusing on economic status of women entrepreneurs, 68% are lie above poverty line.
7. 54% of the entrepreneurs earn 0-50,000 income and 36% are earning 50,000-1lakh income from the business.
8. The study shows, most of the women are chose entrepreneurship to become financially independent.
9. 68% of women entrepreneurs were employed before starting business. Most of them were employed in private sector with a salary below Rs. 50,000.
10. The study shows 64% of female entrepreneurs are sole proprietors.
11. Most of the entrepreneurs are operate in manufacturing and service sectors. 43% are in service sector and 38% are in manufacturing sector.
12. Financial issues and lack of support from family are the main problems that faced by the female entrepreneurs.

13. The data shows, majority of women prefer personalized marketing strategy for their business. They use social media to promote their business.
14. The study shows, 63.6% entrepreneurs run their business with 0-5 employees, 36.4% are run their business with 5-10 employees. Nobody hired above 10 employees in their enterprise.
15. Most of the entrepreneurs provide good quality goods and services to build strong a customer base.
16. 95.5% female entrepreneurs face financial crisis, incentive to take excessive risk is one of the main reasons for financial crisis.
17. Study shows, most of the enterprises are growing.
18. 50% of entrepreneur's initial investments are less than 1 lakh. 36.4% invested 1lakh – 5lakhs initially.
19. The data shows, the source of the finance are mainly from savings/family and loans.
20. 54% of entrepreneurs taken loan from banks.
21. Most of the female entrepreneurs are aware about the Government schemes and policies. But only 37% are beneficiaries under the Government schemes.
22. The data shows, 90.9% of enterprises are profitable. 54% of the respondents earn profit less than 50,000.
23. 41% of the respondents are happy, as an entrepreneur.

4.3 SUGGESTIONS

Government should take the required actions to quickly secure appropriate loans for women entrepreneurs from banks and other financial organizations. They should provide information about entrepreneurship at the initial stages of business itself. Training programmes, motivational classes, skill development programs should be provided. Encourage women participation in decision making.

4.4 CONCLUSION

Entrepreneurship entails a great deal of responsibility, as well as great obstacles and possible benefits. Women entrepreneurs are facing many problems comparing to the male. Globally, women entrepreneurship shows a high growth rate, but male dominance also persists in the

economy. By creating jobs, driving growth and fostering wealth, female entrepreneurs play a critical part in the Indian economy and have a substantial impact on it. They faced many problems such as financial issues, family problems, lack of confidence etc. but now situations are changing drastically. They get support from their family and friends, Government providing many schemes and policies to support women entrepreneurs.

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QUESTIONNAIRE

objective 1: To analyse the socio-economic condition of women entrepreneurs

1. Name of the respondent?
2. Age group?
 - 15-29 years
 - 30-44 years
 - 45-59 years
 - 60+ years
3. Marital status of the respondent?
 - Single
 - Married
 - divorced
 - widowed
4. Highest qualification?
 - SSLC
 - Plus two
 - Degree
 - PG
 - Ph.D.
5. Number of dependents?
 - 0-2
 - 2-5
 - 5-10
 - Above 10
6. Caste?

- General
 - OBC
 - OEC
 - SC/ST
 - Others
7. Economic status of the respondent?
- APL
 - BPL

Enterprise details

8. How long you have been doing business?
- 0-3 years
 - 4-5 years
 - 6-9 years
 - 10+ years
9. What made you chose doing your own business?
- Make a difference in society
 - financial independence
 - to help family
 - leisure purpose
10. Were you employed before starting the business?
- Yes
 - no
11. If yes, in which sector did you worked?
- Public sector
 - private sector

- self employed
- others

12. What was the monthly income from the job?

- 0-10,000
- 20,000-50,000
- 60,000-1lakh
- 1lakh above

13. Reason for quitting the job?

- Voluntary
- Involuntary

14. If involuntary, which of the following reason?

- due to covid pandemic
- Family circumstances
- others

15. What type of business are you doing?

- Sole proprietorship
- partnership
- limited liability company(LLC)
- others

16. In which sector you are doing business?

- manufacturing
- services
- distribution
- others

17. What were the challenges you faced during the startup phase of your business?

- No obstacles
- doubt of self confidence
- financial issues
- lack of information
- support from family

18. How do you market your business?

- Outbound marketing
- personalized marketing
- direct mail
- partner marketing
- telemarketing
- public relations marketing
- brand marketing
- inbound marketing

19. What online techniques do you use?

- Email marketing campaigns
- social media
- promotions and discounts
- others

20. Are employing anybody else?

- Yes
- no

21. If yes, how much employees did you hired in your enterprise?

- 0-5
- 6-10

- 11-20
- above 20

22. Is your family affected by your business?

- Yes
- no

23. Please indicate your response up to what extend to do you agree on how difficult it is to balance professional and family life?

- Very difficult
- difficult
- manageable
- easily manageable

24. How do you build a successful customer base?

- By providing good quality goods and services
- Good hospitality
- By building trust
- others

25. Can describe/outline your typical day?

- Less work
- normal work
- heavy work

26. As an entrepreneur did you faced any financial crisis?

- Yes
- no

27. If yes, specify

- Systemic failures

- unanticipated or uncontrollable human behaviour
- incentives to take excessive risk
- natural disasters such as pandemic

objective 2: To examine profitability of business

28.How well is your business operating currently?

- My organisation is blooming
- just running
- normally
- good enough to survive
- require more help to expand business

29.Is your business is profitable?

- Yes
- no

30.How much profit did you made from your business?

- Less than 50,000
- 50,000-1L
- 1L-5L
- more than 5 L

Financial details of enterprise

31.How did you raised fund to invest in your business?

- bank loans
- private lenders
- self-help groups
- savings/family support
- government schemes

32. Initial capital of your business?

- Below 1lakh
- 1lakh-5lakhs
- 5lakhs-10lakhs
- above 10lakhs

Objective 3: To analyse the promoting schemes and policies

33. Do you aware of any schemes that provided by the Government to promote women entrepreneurship?

- Yes
- no

34. If yes, mark the Govt. scheme that you aware of?

- Pradhan manthri mudra yojana(PMMY)
- stree shakti yojana
- Annapurna scheme
- Women development corporation(WDC)
- Dena shakti scheme
- bhartiya mahila bank business loans
- mahila udyam nidhi yojana
- others

35. Are you a beneficiary under any of the Govt. schemes?

- Yes
- no

36. On a scale from 1-4 rate your level of happiness as a entrepreneur?(1 being highest and 4 being lowest)

- 1

- 2
- 3
- 4