

**A STUDY ON THE GROWTH IMPACT OF WOMEN  
ENTREPRENEURSHIP IN ERNAKULAM**

**Project Report**

*Submitted by*

**RINSA SATHAR**

**Reg.No. AM21COM017**

*Under the guidance of*

**Ms. HARSHA KISHOR**

*In partial fulfillment of requirements for award of the post  
graduate degree of*

**Master of Commerce and Management**



**ST.TERESA' S COLLEGE (AUTONOMOUS),  
ERNAKULAM**

**COLLEGE WITH POTENTIAL FOR EXCELLENCE  
Nationally Re-Accredited at „A++“ Level (Fourth Cycle)**

**Affiliated to**

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**ST.TERESA' S COLLEGE (AUTONOMOUS), ERNAKULAM**  
**COLLEGE WITH POTENTIAL FOR EXCELLENCE**

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**CERTIFICATE**

This is to certify that the project report title **A STUDY ON THE GROWTH IMPACT OF WOMEN ENTREPRENEURSHIP IN ERNAKULAM** submitted by **RINSA SATHAR** towards partial fulfilment of the requirements for the award of post graduate degree of Master of Commerce and Management is a record of bonafide work carried out by them during the academic year 2020-22.

**Supervising Guide**

**Head of the Department**

**Ms. Harsha Kishore**

**Ms. Ann Thomas kiriyanthan**

**Assistant Professor**

**Assistant professor**

**Dept. of Commerce**

**Dept. of Commerce**

**Place: Ernakulam**

**Date:31 /3/2023**

## **DECLARATION**

**I, RINSA SATHAR** hereby declare that this dissertation entitled, '**A STUDY ON THE GROWTH IMPACT OF WOMEN ENTREPRENEURSHIP IN ERNAKULAM**' has been prepared by us under the guidance of **Ms. HARSHA KISHORE**, Assistant Professor, Department of Commerce, St Teresa's College, Ernakulam.

I also declare that this dissertation has not been submitted by me fully or partly for the award of any Degree, Diploma, Title or Recognition before.

**Place: ERNAKULAM**

**RINSA SATHAR**

**Date: 31/3/2023**

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**A STUDY ON THE GROWTH IMPACT OF WOMEN  
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**CHAPTER 1**  
**INTRODUCTION**

## 1.1 INTRODUCTION

Empowerment simply refers to equality of status, chances, and independence. To empower women simply means to provide them the freedom to make their own decisions and to improve their lot in life. Education and entrepreneurship are two crucial elements that Indian women must possess in order to be empowered.

Women who start, plan, and manage a business enterprise are referred to as women Entrepreneurs. Women who are entrepreneurial start a firm, gather all necessary resources, take risks, overcome obstacles, employ others, and run the company on their own. Women make up about one-third of all business owners worldwide. The government of India's definition of a women's entrepreneur is as follows: "A women entrepreneur is defined as an enterprise owned and controlled by women having a minimum financial interest of 51% of the capital in offering at least 51% employment generated to women." Consequently, a woman entrepreneur is a self-assured, imaginative, and entrepreneurial woman who aspires to both her own financial independence and the employment of others. According to this study, women who have advanced in their education and have the support of their families make conscious efforts to break free from the stereotyped home roles that have been sculpted into them. It is apparent that Indian women have made great strides in recent years in terms of employment, and as a result, employed women are now able to support their families financially. In addition, several women today are business owners in addition to being the family's primary wage earners. Women are more confident to pursue business thanks to the support network in education. Women company owners create new jobs for themselves and others by being unique. They also provide society unique solutions to management, organisation, and business problems as well as to the exploitation of business prospects. The second reason is that, both in general culture and social research, the subject of women entrepreneurs has received little attention. Not only do women start and run businesses in a wider variety of industries than men do, but they also do so at lower rates than men.

Due to gender discrimination and bias, many women decide to launch and run their own businesses, which can hinder their success in the corporate sector. Two primary factors call for a special study of women's entrepreneurship. the first is that female entrepreneurship has gained attention as a potential source of

economic growth over the past ten years. Academics and those working in the development field are both interested in the rise of female entrepreneurs in developing nations.

## **1.2 SCOPE OF THE STUDY**

Strong progress in the manufacturing, industrial, and service sectors has been attributed to women who are entrepreneurially motivated, creative, and innovative on a worldwide scale. As the catalyst for economic growth, their function is described. National heroes and industrial growth, promoting and encouraging investment, the factor that creates jobs, the primary options and the agent of technological transfer, and overcoming bottlenecks from a fractured market are all important. The study examines many dimensions with a wide range of motivating and influencing elements on the performance and growth of women entrepreneurs in ernakulam. The current study takes into account the individual variables, marketing issues, financial issues, and employment issues that have an impact on the growth of women entrepreneurs and their expectations for the effective operation of their businesses. This particular study is limited to ernakulam district

## **1.3 STATEMENT OF THE PROBLEM**

Industrialisation cannot happen without entrepreneurship, which is one of the key drivers of industrialization. the expertise and women entrepreneurs establish industries for a variety of reasons, including their expertise, their skills and aptitude in business, and a strong desire to do good. Breaking down inequities and lowering poverty are achieved by empowering women in entrepreneurship. In the modern day, it has been observed that ambitious women have cast entrepreneurship skills that could be developed to change their status from "Jobseekers" to "Job Providers". The significance of female entrepreneurship has been acknowledged by the government. As a result, it provides a range of programmes for female entrepreneurs. Some entrepreneurs that specialise in small-scale business are found in Kerala, a state with a growing industrial sector. The study aims at assessing the entrepreneurial development or the growth impact made among women entrepreneurs in Ernakulam, which highlights their business

factors, motivational factors and to identify their gender gaps, also how they face problems

#### **1.4 OBJECTIVES**

The objectives of the Study:

- To study the problems faced by women entrepreneurs
- To study the motivational factors for becoming women entrepreneurs
- To analyse the financial assistance of women entrepreneurs
- To study and identify the gender gap

#### **1.5 HYPOTHESIS**

H0 – There is no significant difference between financial problems faced by women entrepreneurs with respect to age and education.

H1 – There is a significant difference between financial problems faced by women entrepreneurs with respect to age and education

H0 – There is no significant difference between marketing problems faced by women entrepreneurs with respect to age and education.

H1 – There is a significant difference between marketing problems faced by women entrepreneurs with respect to age and education

H0 – There is no significant difference between health problems faced by women entrepreneurs with respect to age and education.

H1 – There is a significant difference between health problems faced by women entrepreneurs with respect to age and education

H0 – There is no significant difference between production problems faced by women entrepreneurs with respect to age and education.

H1 – There is a significant difference between production problems faced by women entrepreneurs with respect to age and education



H0 – There is no significant difference between motivational factors influenced by women entrepreneurs with respect to age and education.

H1 – There is a significant difference between motivational factors influenced by women entrepreneurs with respect to age and education

H0 – There is no significant difference between the awareness and preference of women entrepreneurs with respect to age and education

H1– There is a significant difference between the awareness and preference of women entrepreneurs with respect to age and education

H0 – There is no significant difference between the opinion regarding the gender gap in women entrepreneurs in entrepreneurship with respect to age and education

H1– There is a significant difference between the opinion regarding the gender gap in women entrepreneurs in entrepreneurship with respect to age and education

## **1.6 METHODOLOGY**

### **1.6.1 RESEARCH DESIGN**

The present study includes both descriptive and analytical study. It is descriptive in the sense that it tries to identify the various characteristics of research problem under study and the present situation of the issue. It is analytical in the sense that it analyses and interprets data in order to arrive at conclusions

### **1.6.2 COLLECTION OF DATA**

To study the objectives both primary and secondary data have been used

### **1.6.3 SAMPLING DESIGN**

- Sampling technique: Convenient sampling technique is used for collecting data.
- Area of study: Ernakulam
- Sample size: 100 samples

#### **1.6.4 TOOLS OF ANALYSIS**

The data collected from respondents has been classified, analysed and interpreted keeping in view the objectives of the study. Data collected are properly presented through tables, bar diagrams, and pie charts. thereby making it easy to draw inferences. The statistical tool used for study is percentage analysis, mean, standard deviation and kruskal wallis H test

#### **1.7 LIMITATIONS**

In spite of all the sincere efforts, the study is not fool proof in nature. It suffers from various limitations due to the following reasons:

- The area of study was limited to Ernakulam City only.
- Lack of accuracy in primary and secondary data.
- The selected sample might not give a true representation of population

#### **1.8 KEY WORDS**

- Women entrepreneur: Women Entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent
- Entrepreneurship: the capacity and willingness to plan, organise, and manage a business venture through all of its uncertainties in order to turn a profit.

#### **1.9 CHAPTERISATION**

Chapter 1 – Introduction: This is an introduction chapter that includes introduction, problem statement, objectives, methodology, scope, limitation, keywords and chapterisation.

Chapter 2 – Review of Literature: This chapter deals with literature review which is a collection of many published works.

Chapter 3 – Theoretical framework: This chapter includes the theoretical works relating with the study.

Chapter 4 – Data Analysis and Interpretation: This chapter is an analysis of the primary data collected for the purpose of study. It includes tables, graphical representations, their analysis and interpretations.

Chapter 5 – Summary, findings, recommendations and conclusion: This is the conclusion chapter which contains summary of the study, findings of the study, recommendation

**CHAPTER 2**  
**REVIEW OF LITERATURE**

## **REVIEW OF LITERATURE**

**V Krishnamoorthy and R Balasubramani (2014)**, identified the important women entrepreneurial motivation factors and its impact on entrepreneurial success. The study identified ambition, skills and knowledge, family support, market opportunities, independence, government subsidy and satisfaction are the important entrepreneurial motivational factors. The study also concluded that ambition, knowledge and skill, independence dimensions of entrepreneurial motivational has significant impact on entrepreneurial success (**Dr.**

**MeenuMaheshwari, 2015)**

**Cohon, wadhwa and Mitchell (2010)** presented a detailed exploration of men & women entrepreneur's motivations, background and experiences. This study identified top five financial and psychological factors motivating women to become entrepreneurs. These are desire to build the wealth, the wish to capitalize own business ideas, they had, the appeal of Start-up culture, a long standing desire to own their own company and working with someone else did not appeal them. The study concluded that the women are very much concerned about protecting intellectual capital than their counterpart. Mentoring is very important to women, which provides encouragement & financial support of business partners, experiences & well developed professional network (**Dr.**

**MeenuMaheshwari, 2015)**

**G. Palaniappan, C. S. Ramanigopal, A. Mani (2012)** in their article analysed that women have been successful in breaking their barriers within the limits of their homes by entering into varied kinds of professionals and services. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. This study had also been carried out to analyse the motivational factors and other factors that influence women to become entrepreneurs, the major strength and weakness of women entrepreneurs and the

environmental opportunities and threats which promote the entrepreneurship, and to offer suggestions to promote women entrepreneurship of selected districts in Tamil Nadu. This study concluded that due to lack of training and education they are not able to survive in the market. Finance is also the major problem for women entrepreneurs **(Dr. MeenuMaheshwari, 2015)**

**Singh, Surinder Pal, (2008)** in this study identifies the reasons and influencing factors behind entry of women in entrepreneurship. He mentioned the obstacles in the growth of women entrepreneurship are mainly lack of interaction with successful entrepreneurs, social un-acceptance as women entrepreneurs, family responsibility, gender discrimination, missing network, low priority given by bankers to provide loan to women entrepreneurs. He suggested the remedial measures like promoting micro enterprises, unlocking institutional frame work, projecting and pulling to grow and support the winners **(Dr. MeenuMaheshwari, 2015)**

**Anita TripathyLal's (2012)** main objective of this research was to study the significant rise of Women Entrepreneurs in India and how it has evolved since the pre-independence days (before 1947), during the British colonial days. The study also analysed the reasons that have prompted the women entrepreneurs to unleash their entrepreneurial energies into start-ups. Based on both qualitative and quantitative analyses the growth of women entrepreneurship in India have been studied into four different periods **(Dr. MeenuMaheshwari, 2015)**

**Lall, Madhurima, and SahaiShikha (2008)** identified Psychographic variables like, degree of commitment, entrepreneurial challenges & future plan for expansion, based on demographic variables. The study identified business owner's characteristics as self-perception self esteem Entrepreneurial intensity & operational problem for future plans for growth & expansion. The study suggested that though, there has been considerable growth in number of women opting to work in family owned business but they still have lower status and face more operational challenges in running business. **(Dr. MeenuMaheshwari, 2015)**

Binitha. V. Thampi (January 2007) in his thesis attempts to understand the association between women's work and children's well-being in a specific social setting. It also tries to explain the causal relationship of women's work status on child well-being. It was found that as the number of activities on the work front increases, the amount of time that mothers spend on childcare decreases. This study shows that though maternal employment does not result in child morbidity outcomes, it certainly constrains women in finding alternate care (**Dr. MeenuMaheshwari, 2015**)

**Purnamita Dasgupta (2005)** revealed that women's labour force participation rate in rural India was negatively influenced by education, ownership of land, age and number of young (below 5 years) in household. Monthly per capita expenditure negatively affected the decision to participate in the labour force and was of greater significance for BPL households. Also, wage rate had a negative effect on women's labour force participation, but was only significant for BPL households. (**Dr. MeenuMaheshwari, 2015**)

**P.K. Bardhan's (1979)** analysed the determinants of women's labour force participation rate in rural West Bengal (Indian state). He empirically proved that women's labour force participation rate in rural West Bengal was negatively influenced by increase in number of dependents in the household, number of adult males in the household, the village unemployment rate and standard of living for the household. Women's labour force participation rate was positively affected by the harvesting- transplanting season (July September). He also found out that low caste and tribal women participate more in the labour force than higher caste women even in rural areas (**Dr. MeenuMaheshwari, 2015**)

**Jacob Mincer's (1962)** laid emphasis on determining factors affecting of women's (particularly married) decision to participate in the labour force. Mincer proved that wives were more likely to participate in the labour force if husband's earnings were lower than permanent earnings. Moreover, if the education level of family head was high, changes in permanent and transitory income weakly affected participation rate. It was also noted that unemployment and presence of young children in households had discouraging effects on labour force participation, but statistical significance was absent. Mincer introduced the key determinants to women's labour force participation that could be later studied for different groups (non-married or divorced women) **(Dr. MeenuMaheshwari, 2015)**

**Saidapur et al (2012) [1]** entrepreneurship has been a male-dominated wonder from the in all respects early age, however time has changed the circumstance and brought women as the present most essential and rousing entrepreneurs. It is evaluated that women entrepreneurs by and by involve about 10% of the absolute number of entrepreneurs in India, with the rate developing each year. In the event that the common patterns proceed, all things considered, in an additional five years, women will include 20% of the entrepreneurial power. The Tenth Five-year Plan (2002-07) goes for empowering women through deciphering the as of late embraced National Policy for Empowerment of Women (2001) vigorously and guaranteeing Survival, Protection and Development of women and kids through rights based methodology. **(Rahil Yusuf Zai, April 2019)**

**S. C. Jain (2013) [23]** in his book Women and Technology examines the job of science and technology in quickening the procedure of socioeconomic development. Despite the fact that women add to the family salary via completing economic exercises in farm, factory and other composed and sloppy segments a large portion of the exercises are brimming with drudgery. Appropriate



technology for women and exchange of technology along these lines are basic for upgrading the development of women. By giving an innovative repertory, mechanical use and raising a couple of fundamental issues concerning social imperatives, he has delivered a decent book in the region of development movement. **(Rahil Yusuf Zai, April 2019)**

**Promilla Kapur (2016) [24]** in her book the changing status of the working women in India has concentrated of women office workers and women in irregular professions and occupations. The book talks about the effect of a wedded women's employment on her military and family connections and recognizes the factors influencing her marital amicability. The book is in two sections initially dependent on the discoveries of the exact investigation managing changing attitudes of instructed working women towards marriage and second talking about their status in principle and reality, alongside pattern of development in their status. It is an activity arranged examination which recommends measures to improve the status of women and to accomplish marital concordance **(Rahil Yusuf Zai, April 2019)**

**Linda C. Mayoux (2017) [25]** states that employment prospects for women in development programs are fundamentally constrained to handicraft, cabin ventures and to self-employment in different little scale associations. The investigation analyses the issues engaged with these in Bolpur and Iambazar Thanas of West Bengal and the explanations behind the disappointment of endeavours at salary age. She likewise proposes that more prominent business introduction and increasingly adaptable bank credits would be gainful. Schemes ought to be made alluring just to those groups for whom they are expected. **(Rahil Yusuf Zai, April 2019)**

**Nancy David (2012) [26]** proposes that the development of micro enterprises, by women entrepreneurs would suit more for their success in business. The success of an enterprise relies upon a few inside and outside factors, of which just some might be under the control of the entrepreneurs. A micro enterprise is fundamentally a little endeavour kept running by a person, who as an owner assumes up the liability of dealing with the endeavour. Such micro enterprises might be subsistence level firms in the casual area; fairly profitable, non-enrolled create situated little firms and enlisted entrenched firms burning of extension. **(Rahil Yusuf Zai, April 2019)**

**Bocy Kit Yin (2017) [28]** out that women entrepreneurs have a successful story in Singapore which is for the most part because of their self-confidence, the autonomy knowledge they have about their business fields and the help they get from their family. As indicated by her it is simple for the women in Singapore to enter the business because of the general absence of job specialization in the economy. **(Rahil Yusuf Zai, April 2019)**

**Selvaraj, (2013) [2]** "Entrepreneurship the Need of the Day" underlined the requirement for the development of entrepreneurship in rural zones, as it will connect the required aberrations between the rural and less created districts. Movement has turned into a noteworthy problem in our nation. On the off chance that the potential moves are occupied with entrepreneurial action, this can be limited and the problem of urbanization can be disposed of. **Suresh Reddy, (2016) [3]** in his "Entrepreneurship-Concept and Development" obviously called attention to that the idea of entrepreneur is that an individual through his composite skill can misuse potential outcomes in an offered circumstance to the degree, with the accessible resources. Entrepreneurship development is to create and reinforce entrepreneurial capacity in the individuals who truly needs to make intense advances. **(Rahil Yusuf Zai, April 2019)**

**Shah H. (2012) [9]**, the speeding up of economic growth requires an expanded supply of women entrepreneurs. He in his work tossed light on a particular area of common labourers – the women occupied with sustenance handling. The investigation demonstrates that larger part of women in Gujarat have mastery and remarkable skill of getting ready and preparing nourishment. The sustenance handling might be of various kinds and amount, however these ventures have been observed to be incredible success whether joined with home or not. The present examination additionally tosses light on their knowledge, attitude and practices and problems. Stress was the serious problem looked by all the selected women. The analyst found that, the majority of the women entrepreneur were Hindus, around 65% of women had a place with family units and modest number of women had acquired formal training. **(Rahil Yusuf Zai, April 2019)**

**Sivalognatham, (2018) [10]** led an investigation on problems of women entrepreneurs in Chennai uncovered that among the socio-individual problems, 70% confronted absence of family and network support and 60% had managerial experience. Production problem as accessibility of land, plots and premises was looked by 70% respondents. Absence of knowledge about marketing the product was the serious problem looked by 76% of the respondents. 74% confronted budgetary problems with respect to loan and sponsorship while insufficient government help was accounted for as problem by 70% respondents. An examination expresses that problems looked by women entrepreneurs in India are inequality, family foundation, low wages, insufficient training, government strategies, misuse by middlemen, problem of account, shortage of crude materials, solid challenge, mind-boggling expense of production, low portability, social attitudes, low capacity to manage chance, absence of education, low requirement for achievement, venture related problems, family ties, lack of intensity, deficient framework offices and financial limitations **(Rahil Yusuf Zai, April 2019)**

**Vinothalakshmi and Ganesan, (2013) [20]** has communicated alternate countenances of Indian Women entrepreneurship in late phenomenon and in the process need to confront different problems. The development of women entrepreneur and their commitment to the national economy is very unmistakable in India. The government of India has characterized women entrepreneurs based women interest in value and employment of a business undertaking. Women establish the family which prompts society and family. Social and economic development of women is vital for development of any nation. Reason for the investigation is to discover problem **(Rahil Yusuf Zai, April 2019)**

**Madhurima and Sahai (2008) [16]** in their investigation on "Women in Family Business" directed a relative assessment of multi-dimensional issues and challenges of women entrepreneurship and family business. The investigation distinguished psychographic factors, for example, level of commitment, entrepreneurial challenges and future plan for extension, in view of statistic factors. Through stratified random examining and accommodation testing, the information have been gathered from women entrepreneurs who are working in urban areas of Lucknow. This examination distinguished the business individuals' attributes as self-perception, self-esteem, entrepreneurial power and operational problem for planning their future growth and development. The examination likewise proposed that however there has been impressive growth in number of women picking to work in family possessed business, yet despite everything they have a lower status and face increasingly operational challenges to lead their business **(Rahil Yusuf Zai, April 2019)**

**CHAPTER 3**  
**THEORETICAL FRAMEWORK**

## **THEORETICAL FRAMEWORK**

### **Entrepreneurship**

The act of creating, establishing, and managing a new business is often referred to as entrepreneurship. This process typically starts as a small firm, such as a startup company, that offers a product, process, or service for sale or hire. It has been described as the ability and willingness to plan, organise, and run a business initiative while accepting any risks involved in the hope of turning a profit. While most definitions of entrepreneurship centre on starting and operating firms, a large portion of start-ups fail due to a lack of money, poor business decisions, an economic crisis, a combination of all of these, or a lack of market demand because of the high risks involved.

### **Women entrepreneur**

A woman entrepreneur is creative, self-assured, financially independent, skilled in achieving self-economic independence or in partnership, creates employment opportunities for the public by promoting, establishing, and running an enterprise, combining factors of production, and taking risks while maintaining a busy personal life and social. A significant driver of economic growth has been identified as women entrepreneurs. Women who start businesses not only create new jobs for themselves and others, but also offer society various answers to issues related to administration, organisation, and business. They are still a small minority of business owners overall. Inequality in property, matrimonial, and inheritance laws and/or cultural practises are just a few examples of the gender-based obstacles women entrepreneurs frequently face when starting and expanding their businesses. Others include their limited mobility, lack of access to formal financial mechanisms, and lack of networks and information.

### **Importance of Women Entrepreneurship**

The current struggle for a stable economy on a worldwide scale has come to recognise women as an integral component. The same is true in India, where women have lately been elevated to the status of a change symbol. Although though women come from a variety of socioeconomic situations and for a variety of reasons, they have repeatedly proven themselves to be valuable contributors to commerce. They've managed to make business risks pay off by taking them. In every race, including entrepreneurship, Indian women have often competed against males and demonstrated their equality.

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

- There are new opportunities made available.
- Additional job openings are created.
- The income per capita rises.
- Indians live in better conditions.
- Education and awareness spread.
- The future becomes more promising for the following generation.
- Women acquire a better knowledge of juggling work and family obligations.
- Indian women experience self-realization and self- fulfilment.
- Women become more capable of taking calculated risks and making commercial judgements.
- Women acquire greater self-assurance.
- The think tank for Indian business grows

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

Women who have a good education, are talented, and are competent can work in almost any industry. Brands like Times of India, PepsiCo, ICICI, TAFE, HP, HSBC, and J.P Morgan are just a few of the names that successful women have represented or continue to represent. A few industries where Indian women

entrepreneurs can succeed as senior managers and owners are highlighted in the list that will follow.

- Food, food processing, and beverage industries;
- Telecommunications;
- Finance;
- Plastics manufacturing;
- Leisure sector;
- Beauty and cosmetics
- Healthcare;
- Travel and tourism industry

### **Barriers to Indian Women Entrepreneurs**

With the launch of their firm, these are typical issues that women encounter:

- Issues in the home
- Administration of Finance
- Personnel management
- Disrespect for authority

Women are primarily excluded from business for gender-related reasons. India still has a lot of male discrimination. The dominant gender and only source of employment is still seen as being male. The perception that Indian women lack self-assurance, resolve, mental stability, and an enterprising spirit has had catastrophic implications on India. This viewpoint has prevented women from rising to positions of leadership and has also made women fearful.

A portion of women have also been persuaded by this long-standing discrimination that they are unable to take risks, access technology, interact well with others, and that the best career for them is to be a homemaker.

### **Solutions to Barriers**

Here are some steps that can be implemented to empower women so they can conduct business with the same assurance as Indian men.



- Increasing opportunities for education.
- Including provisions for training and personality development.
- Developing communication abilities.
- Institutes where women can get risk-taking and entrepreneurial skills.
- Initiatives to alter the way society in India views women and female entrepreneurs.
- Efforts made by NGOs, trusts, welfare societies, and other non-governmental organisations.
- More associations for women to improve capital management and financing.
- Offering a platform for women around the country, such as forums, where they may discuss common problems and ways to address them.

### **Entrepreneurship promotion groups in India and Kerala for women**

- **The Federation of Indian Women Entrepreneurs(FIWE)**

FIWE was started in 1993 and is based in Delhi. Today, it has approximately 15000 members, spread over about 28 member associations. By technical training, industry research, expertise, and skill development, this group seeks to empower female entrepreneurs. They focus mostly on the SME market.

- **Trade Related Entrepreneurship Assistance and Development(TRADE)**

To assist women in overcoming the developmental obstacles they encounter, the MSME (Micro, Small and Medium Businesses) Ministry administers a programme in both urban and rural areas. By giving them

information and counselling about trade, this group aids in the development of entrepreneurial abilities in women engaged in non-farm activities.

- **Consortium of Women Entrepreneurs of India(CWEI)**

The Ministry of Rural Development, the MSME Ministry, and CWEI, a pioneering organisation in the area, collaborate with them. They are at the vanguard of all activities aimed at supporting female entrepreneurs, working to improve their marketing knowledge, integrating tribal and underprivileged women into metropolitan groups, and developing fresh, cutting-edge strategies for securing finance for female-run firms.

- **Self Employed Women's Association (SEWA)**

In 1972, Ela Bhatt established SEWA, the first helpline for female entrepreneurs in India. From 320 original members, the number has grown to over 100,000. It supports female businesses through the Sewa Bank and Sewa Trade Facilitation center microfinance offerings (STFC). Any woman who works for herself and is over the age of fifteen can join SEWA. SEWA charges just Rs 3 per year in order to assist as many women entrepreneurs as possible.

- **The Women Entrepreneurship Platform (WEP)**

A Women Entrepreneurship Platform (WEP) has been formed by NITI Aayog to provide a national ecosystem for aspiring and established women entrepreneurs. To help with this project, SIDBI and NITI Aayog have teamed. Three pillars—Iccha Shakti, Gyaan Shakti, and Karma Shakti—serve as the foundation of WEP as an enabling platform. Iccha

Shakti is a symbol of encouraging prospective entrepreneurs to launch their businesses. Gyaan Shakti stands for empowering women entrepreneurs by providing them with knowledge and an entrepreneurial ecosystem. Shakti stands for giving entrepreneurs practical assistance with starting and growing their businesses.

## **WOMEN ENTREPRENEURS IN KERALA**

Some of the women entrepreneurs in Kerala are:

- Managing Director of V-Star Sheila Kochouseph Chittilapally One of the most well-known female business owners from Kerala, whose company V star has grown to a 75-crore enterprise. V Star is now a well-known lingerie brand in Kerala because to her efforts, and it is now sold in the Middle East. The company also makes a contribution by employing about 180 people, the most of whom are women from rural backgrounds who work as the business's 2000 tailors.
- The CEO of Seematti is Beena Kannan. Both Beena Kannan and Seematti are well-known to those who adore sarees. As a result of her commitment and diligence, her brand has developed significantly from a little saree shop to one of Kerala's most coveted saree retailers. Beena Kannan, a saree designer herself, claims that with businesses popping up around the state, she is striving to be the best in all her fields. It takes work to succeed in life; there is no shortcut. To establish a business, you will have to work really hard. You can only reach new heights with perseverance and hard work.
- CEO and Founder of Masala Box, Harsha Thachery. Her inventions can be attributed to need, which is true in this case. When she learned that

many home chefs, primarily women, catered these healthy home-cooked foods, she started looking into preservative-free and healthy food options during her maternity leave. As soon as she realised the potential, she created her platform, masala box, with 100 home cooks providing fresh, healthy, and preservative-free meals via a pre-ordering system. Masala Box is already present in Bangalore and Cochin, and there are significant expansion plans in the works.

- Jobveno.com's founder and CEO, Poornima Sreelal A social invention by Poornima Sreelal and her employment portal Jobveno.com enables laypeople to look for jobs and apply for them even without a CV. The site stands out from other job portals since it benefits housewives, students, and blue-collar job seekers. Poornima, who is based in Cochin, reaffirms that her job portal closes the employment industry's gap by doing away with resume-centric job search strategies. Several award-winning Poornima wants to offer her portal services all throughout the nation.
- Street Dog Welfare Program Manager Sally Varma at Humane Society International - Sally Varma is an innovative businesswoman. She pursued a profession in "catching dogs" to journalism out of her enthusiasm and compassion for animals. In fact, that is true. After capturing and sterilising the canines, she lets them back into the streets. As most dogs would be in poor condition, Sally says it may seem easy but is actually a difficult task that would extend the time needed for therapy. Yet, as was shown during the recent Kerala floods, Sally is in no way discouraged by the difficulties. Her enthusiasm and fervour for carrying out her cause prevented numerous animals from being swept away by the tide.

**The following lists unique programmes for women entrepreneurs that the government and related organisations have put in place.**

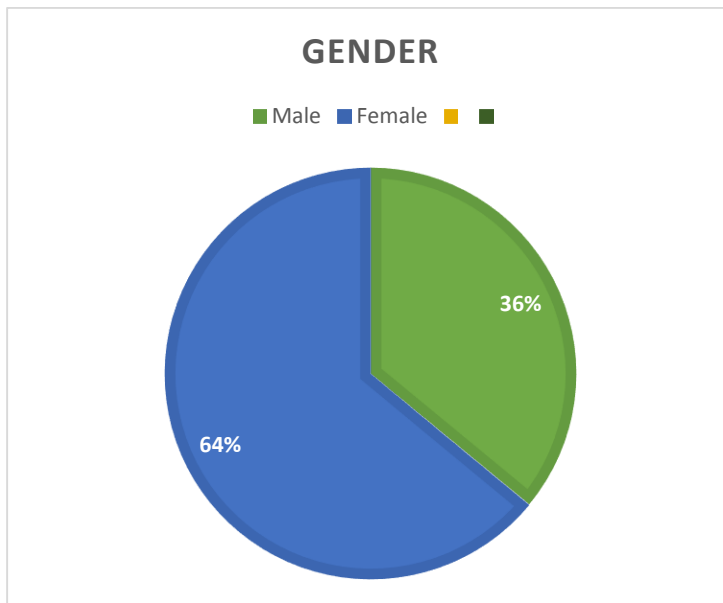
- Schemes of Ministry of MSME
  - Trade related entrepreneurship assistance and development (TREAD)
  - Mahila Coir Yojana
  
- Schemes of Ministry of Women and Child Development
  - Support to Training and Employment Programme for (STEP)
  - Swayam Siddha
  
- Schemes of Kerala State Women's Development Corporation
  - Self employment loan schemes
  - Educational loan schemes
  - Single women benefit schemes
  - Job oriented training programmes
  - Marketing support for entrepreneurs
  
- Women Industries Programme by Kerala government
- Sthree Shakti Project by delhi government
- Schemes for Women by delhi comission ( Skill development and training)
- Incentives to Women Entrepreneurs (2008) by Government of Goa
- Magalir Udavi Scheme by Pudhucherry Government
- Financing Schemes by Banks/ Financial Institutions

**CHAPTER 4**  
**DATA ANALYSIS AND INTERPRETATION**

## DATA ANALYSIS

### 4.1 GENDER

**Figure 4.1**



**TABLE 4.1**

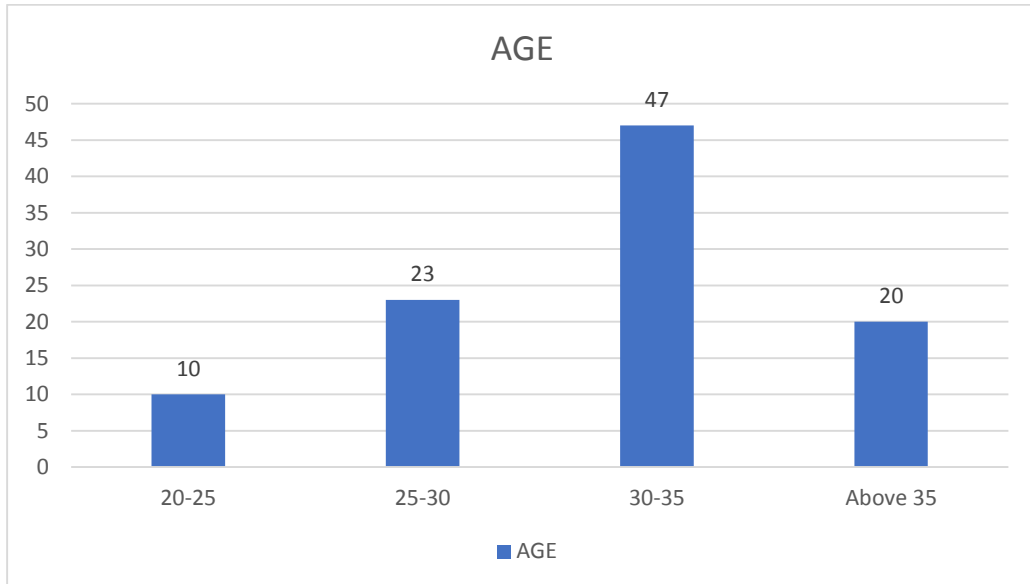
Gender	Frequency	Percent
Male	36	36.0
Female	64	64.0
Total	100	100.0

### **Interpretation**

From the figure and table, it can be inferred that the majority belong to the female category which comprises of 64 percent and male category is only 36 percent.

## 4.2 AGE

**Figure 4.2**



**Table 4.2**

Age	Frequency	Percent
20-25	10	10.0
25-30	23	23.0
30-35	47	47.0
Above 35	20	20.0
Total	100	100.0

### **Interpretation**

From the figure and table, it can be inferred that highest age category belong to the group of 30-35 which comprises of 47 percent and the lowest age category belong to the group of 20-25 age category which consists of 10 percent.



### 4.3 EDUCATION

Figure 4.3

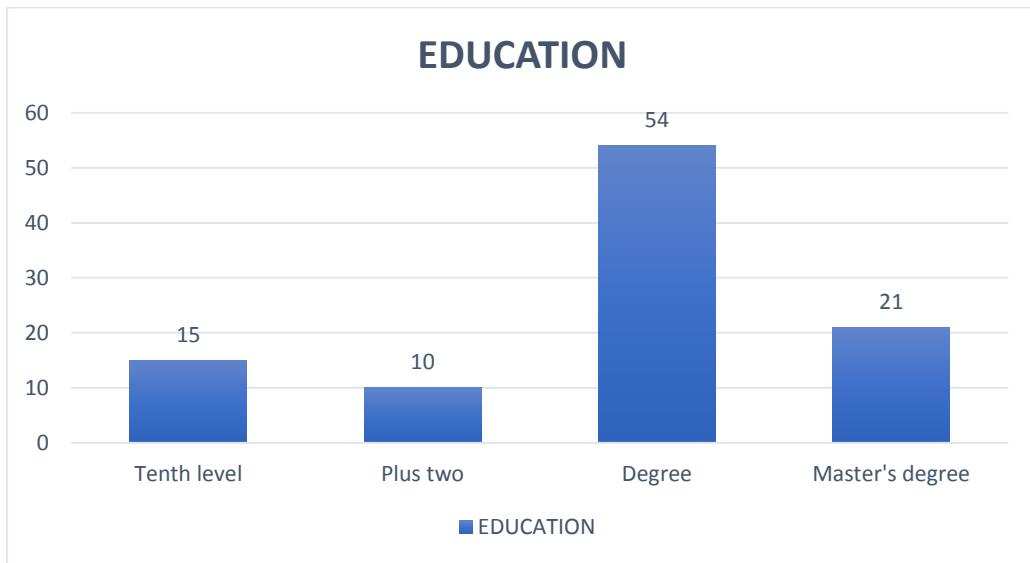


Table 4.3

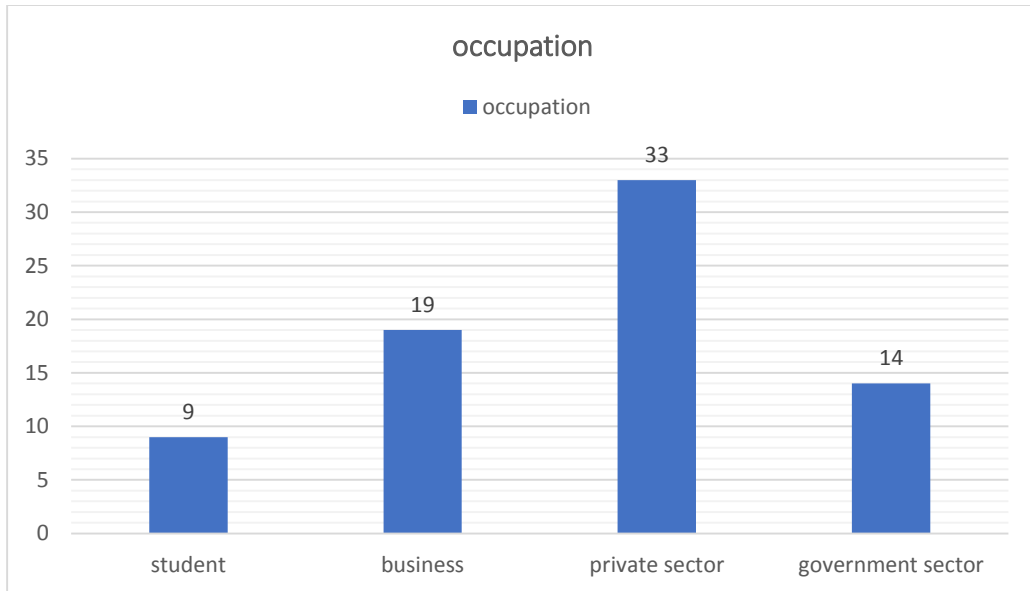
Education	Frequency	Percent
Tenth level	15	15.0
Plus two	10	10.0
Degree	54	54.0
Master's degree	21	21.0
Total	100	100.0

### Interpretation

From the above figure and table, it is evident that the majority of the respondents are Graduates which consists of 54 percent and the least percent belong to plus two level.

## 4.4 OCCUPATION

**Figure 4.4**



**Table 4.4**

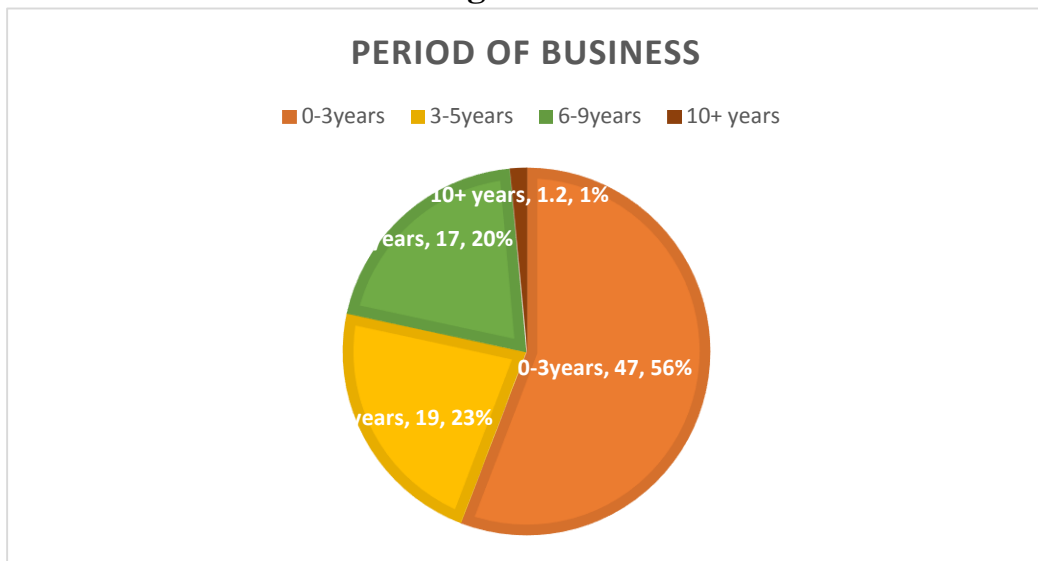
Occupation	Frequency	Percent
Student	9	9.0
Business	19	19.0
Private sector	33	33.0
Government sector	14	14.0
Other	25	25.0
Total	100	100.0

### **Interpretation**

From the figure and table, it is clear that the majority of the respondents belong to private sector which consists of 33 percent and the least belong to student category.

### **4.5 Period of business**

**Figure 4.5**



**Table 4.5**

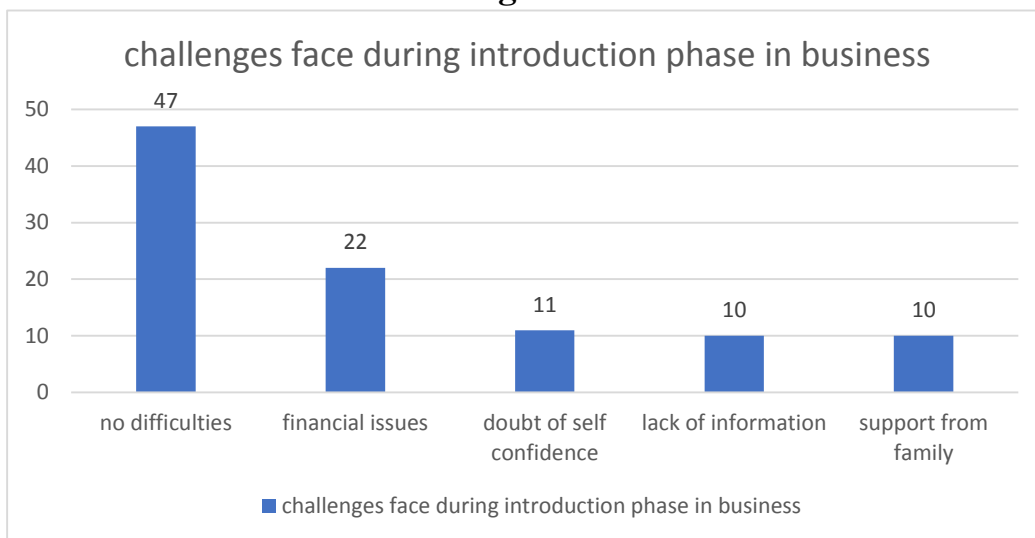
<b>How long you have been running your business</b>	<b>Frequency</b>	<b>Percent</b>
0-3 years	47	47.0
3-5 years	19	19.0
6-9 years	17	17.0
10+ years	17	17.0
Total	100	100.0

### **Interpretation**

From the figure and table, it is evident that about 47 percent of the respondents have been running their business for 0-3 years and about 17 percent of respondents belong to both 3-5 year and 6-9 year category

### **4.6 Challenges faced during the introduction phase in business**

**Figure 4.6**



**Table 4.6**

<b>What were the challenges you faced during the introduction phase in your business</b>	<b>Frequency</b>	<b>Percent</b>
Financial Issues	22	22.0
No difficulties	47	47.0
Doubt of self confidence	11	11.0
lack of information	10	10.0
support from family	10	10.0
Total	100	100.0

### **Interpretation**

From the above figure and table, it is evident that the 47 percent of the respondents says there were no difficulties during the introduction phase in their business and about 10 percent of respondents says there were challenges like lack of information and support from family

## Hypothesis 1

H2 – There is a significant difference between financial problems faced by women entrepreneurs with respect to age and education.

H1 – There is a significant difference between financial problems faced by women entrepreneurs with respect to age and education

**Table 4.7**  
**Financial Problems**

<b>Financial Problems</b>	<b>Mean</b>	<b>Std. Deviation</b>
Non-availability of finance	3.010	0.559
Regular and frequent of capital need	3.890	1.470
Long procedure to avail financial help	4.440	1.140
Too many dependents	4.440	1.140
High cost of living	3.310	0.800

## Interpretation

The table 4.7 reveals that the financial problems faced by the respondents. It shows that most of the respondents were challenged of financial problems, Because the range of mean is closely related to 5 and all the mean values are around 4. It means that all the respondents are positively respond the above questions. The above mean value shows the positive approach of respondents towards financial problems

**Table 4.8**

### Age wise Analysis of financial problems

Age		Non-availability of finance	Regular and frequent of capital need	Long procedure to avail financial help	Too many dependents	High cost of living
20-25	Mean	2.600	4.100	5.000	5.000	3.400
	N	10	10	10	10	10
	Std. Deviation	0.843	1.449	0.000	0.000	0.699
25-30	Mean	2.609	3.739	5.000	5.000	3.000
	N	23	23	23	23	23
	Std. Deviation	0.499	1.573	0.000	0.000	0.302
30-35	Mean	3.000	4.340	4.702	4.702	3.170
	N	47	47	47	47	47
	Std. Deviation	0.000	1.185	0.689	0.689	0.816
Above 35	Mean	3.700	2.900	2.900	2.900	3.950
	N	20	20	20	20	20
	Std. Deviation	0.470	1.553	1.553	1.553	0.887
Total	Mean	3.010	3.890	4.440	4.440	3.310
	N	100	100	100	100	100
	Std. Deviation	0.559	1.470	1.140	1.140	0.800

### Interpretation

Above table 4.8 shows the analysis of financial problems on the basis of their age. The mean value reveals that all the respondents irrespective of their age have reasonable degree of difficulties. Above table reveals that age group Above 35 faced the problem of non-availability of finance (mean value 3.700) more compared to other age groups. In case of regular and frequent need of capital age group of 30-35 faced the challenge more (mean value 3.000). And age group of 20-25 and 25-30 belong to same mean (mean value 5.000) in case of long procedure to avail financial help. And in case of too many dependents both the age group of 20-25 and 25-30 also belong to same mean (mean value 5.000). And age group above 35 and faced the challenge more on high cost of living compared

to other age groups. Therefore, age group of 20-25, 25-30 and above 35 are facing more financial problems compared to others on the basis of age

**Table 4.9**  
**Age wise Analysis Kruskal - Wallis H Test**

Kruskal-Wallis H with respect to Age	Non-availability of finance	Regular and frequent of capital need	Long procedure to avail financial help	Too many dependents	High cost of living
Kruskal-Wallis H	54.364	13.239	41.416	41.416	17.496
df	3	3	3	3	3
Asymp. Sig.	0.000	0.004	0.000	0.000	0.001

### Interpretation

From the above table 4.9, we can understand that the P value of financial problems is less than 0.05. Therefore, we reject the null hypothesis that is, there is a significant difference between financial problems faced by women entrepreneurs with respect to age

**Table 4.10**  
**Education wise Analysis of financial problems**

Education		Non-availability of finance	Regular and frequent of capital need	Long procedure to avail financial help	Too many dependents	High cost of living
Tenth level	Mean	3.2667	3.3333	4.2667	4.2667	3.3333
	N	15	15	15	15	15
	Std. Deviation	0.45774	1.71825	1.33452	1.33452	0.89974
Plus two	Mean	3.1000	4.1000	4.1000	4.1000	3.6000

	N	10	10	10	10	10
	Std. Deviation	0.31623	1.10050	1.10050	1.10050	0.51640
Degree	Mean	2.9259	3.9259	4.3333	4.3333	3.4259
	N	54	54	54	54	54
	Std. Deviation	0.69640	1.45176	1.25893	1.25893	0.88172
Master's degree	Mean	3.0000	4.0952	5.0000	5.0000	2.8571
	N	21	21	21	21	21
	Std. Deviation	0.00000	1.48003	0.00000	0.00000	0.35857
Total	Mean	3.0100	3.8900	4.4400	4.4400	3.3100
	N	100	100	100	100	100
	Std. Deviation	0.55949	1.46952	1.13991	1.13991	0.80019

## Interpretation

The table 4.10 above shows the analysis of financial problems on the basis of their education. The mean value reveals that all the respondents irrespective of their education have reasonable degree of difficulties. The table reveals that in case of Non-availability of finance tenth level group are more challenged (mean value 3.2667) than other groups. In next statement, plus two level group faced more on the problem of Regular and frequent of capital (mean value 4.1000) need and in case of Long procedure to avail financial help, Master's degree Are more challenged (mean value 5.000) And in case of Too many dependents master's degree faced more (mean value 5.000) compared to other groups and plus two level groups faced more (mean value 3.6000) with high cost of living. Therefore, plus two level groups and master's degree are facing more financial problems compared to others on the basis of education



**Table 4.11**  
**Education wise Analysis Kruskal - Wallis H Test**

Kruskal-Wallis H with respect to Education	Non-availability of finance	Regular and frequent of capital need	Long procedure to avail financial help	Too many dependents	High cost of living
Kruskal-Wallis H	4.512	2.458	9.287	9.287	13.364
df	3	3	3	3	3
Asymp. Sig.	0.011	0.003	0.026	0.026	0.004

### **Interpretation**

From the above table 4.11, we can understand that the P value of financial problems is less than 0.05. Therefore, we reject the null hypothesis that is, there is a significant difference between financial problems faced by women entrepreneurs with respect to education

### **Conclusion:**

**There is a significant difference between financial problems faced by women entrepreneurs with respect to age and education**

### **Hypothesis 2**

H0 – There is no significant difference between marketing problems faced by women entrepreneurs with respect to age and education.

H1 – There is a significant difference between marketing problems faced by women entrepreneurs with respect to age and education

**Table 4.12**  
**Marketing Problems**

Marketing Problems	Mean	Std. Deviation
Lack of demand in market	3.640	1.322
Tough competition	2.150	1.366
Poor location	2.340	1.409
Lack of transport facility	2.660	1.327
Difficulty in affording own vehicle	2.450	1.344
Not being popular	2.340	1.350

### Interpretation

The table 4.12 reveals that the marketing problems faced by the respondents. It shows that most of the respondents are not that much challenged of marketing problems, Because the range of mean is not closely related to 5 and all the mean values are not around 4. It means that all the respondents are moderately responded the above questions. The above mean value shows moderate approach of respondents towards marketing problems

**Table 4.13**  
**Age wise Analysis of marketing problems**

Age		Lack of demand in market	Tough competition	Poor location	Lack of transport facility	Difficulty in affording own vehicle	Not being popular
20-25	Mean	4.100	1.300	2.200	2.200	2.200	1.800
	N	10	10	10	10	10	10
	Std. Deviation	0.876	0.675	1.476	0.919	1.033	0.919

25-30	Mean	3.913	1.478	1.913	2.913	1.957	1.870
	N	23	23	23	23	23	23
	Std. Deviation	0.900	0.790	1.164	1.276	1.147	1.058
30-35	Mean	4.085	1.894	1.894	2.170	2.106	2.000
	N	47	47	47	47	47	47
	Std. Deviation	1.039	1.005	1.005	1.129	1.026	1.022
Above 35	Mean	2.050	3.950	3.950	3.750	3.950	3.950
	N	20	20	20	20	20	20
	Std. Deviation	1.356	1.356	1.356	1.333	1.356	1.356
Total	Mean	3.640	2.150	2.340	2.660	2.450	2.340
	N	100	100	100	100	100	100
	Std. Deviation	1.322	1.366	1.409	1.327	1.344	1.350

## Interpretation

The table 4.13 above shows the analysis of marketing problems on the basis of their age. The mean value reveals that all the respondents irrespective of their age have reasonable degree of difficulties. The table reveals, the age group of 20-25 (mean value 4.100) faced the problem of lack of demand in market more than others, similarly age group above 35 faced the problem of tough competition (mean value 3.950) more than others, in case of poor location again, above 35 faced more (mean value 3.950) than others and last in case of Lack of transport facility (mean value 3.750), Difficulty in affording own vehicle and Not being popular, age group above 35 faced the most (mean value 3.950). Hence Above 35 faced the most marketing problems on the basis of age

**Table 4.14**

**Age wise Analysis Kruskal - Wallis H Test**

Kruskal-Wallis H with respect to Age	Lack of demand in market	Tough competition	Poor location	Lack of transport facility	Difficulty in affording own vehicle	Not being popular
Kruskal-Wallis H	27.929	36.093	26.057	20.465	24.779	27.030
df	3	3	3	3	3	3
Asymp. Sig.	0.000	0.000	0.000	0.000	0.000	0.000

## Interpretation

From the above table 4.14, we can understand that the P value of marketing problems is less than 0.05. Therefore, we reject the null hypothesis that is, there is a significant difference between marketing problems women entrepreneurs with respect to age

**Table 4.15**

### Education wise analysis of marketing problems

Education		Lack of demand in market	Tough competition	Poor location	Lack of transport facility	Difficulty in affording own vehicle	Not being popular
Tenth level	Mean	3.800	2.400	2.400	2.933	2.867	2.533
	N	15	15	15	15	15	15
	Std. Deviation	1.424	1.404	1.404	1.534	1.246	1.356
Plus two	Mean	3.100	2.800	2.800	2.800	3.000	3.000
	N	10	10	10	10	10	10
	Std. Deviation	1.287	1.229	1.229	1.229	1.054	1.054
Degree	Mean	3.630	2.093	2.278	2.574	2.370	2.370
	N	54	54	54	54	54	54

	Std. Deviation	1.336	1.483	1.522	1.368	1.458	1.470
Master's degree	Mean	3.810	1.810	2.238	2.619	2.095	1.810
	N	21	21	21	21	21	21
	Std. Deviation	1.250	0.981	1.221	1.161	1.136	0.981
Total	Mean	3.640	2.150	2.340	2.660	2.450	2.340
	N	100	100	100	100	100	100
	Std. Deviation	1.322	1.366	1.409	1.327	1.344	1.350

## Interpretation

The table 4.15 above shows the analysis of marketing problems on the basis of their education. The mean value reveals that all the respondents irrespective of their education have reasonable degree of difficulties. The table reveals, master's degree (mean value 3.810) faced the problem of lack of demand in market more than others, similarly plus two level faced the problem of tough competition, poor location and Lack of transport facility more than others, plus two level faced more (mean value 2.800) than others and last in case of Difficulty in affording own vehicle and Not being popular, plus two level faced the most (mean value 3.000). Hence plus two level faced the most marketing problems on the basis of education

**Table 4.16**

### Education wise Analysis Kruskal - Wallis H Test

Kruskal-Wallis H with respect to Education	Lack of demand in market	Tough competition	Poor location	Lack of transport facility	Difficulty in affording own vehicle	Not being popular
Kruskal-Wallis H	3.035	6.201	2.458	4.836	6.241	7.160
df	3	3	3	3	3	3
Asymp. Sig.	0.006	0.002	0.003	0.001	0.000	0.007

## **Interpretation**

From the above table 4.16, we can understand that the P value of marketing problems is less than 0.05. Therefore, we reject the null hypothesis that is, there is a significant difference between marketing problems faced by women entrepreneurs with respect to education

## **Conclusion:**

**There is a significant difference between marketing problems faced by women entrepreneurs with respect to age and education**

## **Hypothesis 3**

H0 – There is no significant difference between health problems faced by women entrepreneurs with respect to age and education.

H1 – There is a significant difference between health problems faced by women entrepreneurs with respect to age and education

**Table 4.17**  
**Health problems**

Health Problems	Mean	Std. Deviation
Heavy schedule	2.100	1.275
Lack of rest and sleep	2.600	1.393
Blood pressure	2.520	1.374
Tension	2.640	1.360
Eyestrain	2.470	1.432

## Interpretation

The table 4.17 reveals that the health problems faced by the respondents. It shows that most of the respondents are not that much challenged of health problems, Because the range of mean is not closely related to 5 and all the mean values are not around 4. It means that all the respondents are moderately responded the above questions. The above mean value shows moderate of respondents towards health problems

**Table 4.18**  
**Age wise analysis of health problems**

Age		Heavy schedule	Lack of rest and sleep	Blood pressure	Tension	Eyestrain
20-25	Mean	1.400	2.500	2.300	2.600	1.700
	N	10	10	10	10	10
	Std. Deviation	0.699	1.179	1.418	1.265	0.823
25-30	Mean	1.478	2.348	2.174	2.478	2.522
	N	23	23	23	23	23
	Std. Deviation	0.790	1.301	1.114	1.238	1.592
30-35	Mean	1.894	2.170	2.128	2.170	1.979
	N	47	47	47	47	47
	Std. Deviation	1.005	1.148	1.096	1.090	0.989
Above 35	Mean	3.650	3.950	3.950	3.950	3.950
	N	20	20	20	20	20
	Std. Deviation	1.309	1.356	1.356	1.356	1.356
Total	Mean	2.100	2.600	2.520	2.640	2.470
	N	100	100	100	100	100
	Std. Deviation	1.275	1.393	1.374	1.360	1.432

## Interpretation

The table 4.18 above shows the analysis of health problems on the basis of their age. The mean value reveals that all the respondents irrespective of their age have reasonable degree of difficulties. The table reveals, age group above 35 faced the most in case of heavy schedule (mean 3.650). Above 35 age group challenges the most in case of Lack of rest and sleep, Blood pressure, tension and Eyestrain (mean value 3.950) Therefore, above 35, faced the most in health problems compared to other age groups on the basis of age

**Table 4.19**  
**Age wise Analysis Kruskal - Wallis H Test**

Kruskal-Wallis H with respect to Age	Heavy schedule	Lack of rest and sleep	Blood pressure	Tension	Eyestrain
Kruskal-Wallis H	32.103	20.599	21.990	20.835	24.113
df	3	3	3	3	3
Asymp. Sig.	0.000	0.000	0.000	0.000	0.000

### **Interpretation**

From the above table 4.19, we can understand that the P value of the level of satisfaction is less than 0.05. Therefore, we reject the null hypothesis that is, there is a significant difference between health problems faced by women entrepreneurs with respect to age

**Table 4.20**  
**Education wise analysis of health problems**

Education	Heavy schedule	Lack of rest and sleep	Blood pressure	Tension	Eyestrain
-----------	----------------	------------------------	----------------	---------	-----------



Tenth level	Mean	2.267	3.000	2.933	2.933	2.533
	N	15	15	15	15	15
	Std. Deviation	1.223	1.363	1.387	1.335	1.302
Plus two	Mean	2.700	2.800	2.900	3.000	2.800
	N	10	10	10	10	10
	Std. Deviation	0.823	1.229	1.101	1.054	1.229
Degree	Mean	2.056	2.556	2.463	2.611	2.444
	N	54	54	54	54	54
	Std. Deviation	1.433	1.449	1.514	1.433	1.562
Master's degree	Mean	1.810	2.333	2.190	2.333	2.333
	N	21	21	21	21	21
	Std. Deviation	0.981	1.354	1.030	1.317	1.317
Total	Mean	2.100	2.600	2.520	2.640	2.470
	N	100	100	100	100	100
	Std. Deviation	1.2753	1.3926	1.3742	1.3597	1.4316

### Interpretation

The table 4.20 above shows the analysis of health problems on the basis of their education. The mean value reveals that all the respondents irrespective of their education have reasonable degree of difficulties. The table reveals, plus two level faced the most in case of heavy schedule (mean 2.700). Similarly tenth level challenges the most in case of Lack of rest and sleep (mean 3.000) and Blood pressure (mean value 2.933), plus two level faced the challenges more on Tension (mean value 3.000) and Eyestrain (mean value 2.800). hence plus two level and tenth level are facing more health problems compared to others on the basis of education

**Table 4.21**

**Education wise Analysis Kruskal - Wallis H Test**

Kruskal-Wallis H with respect to Education	Heavy schedule	Lack of rest and sleep	Blood pressure	Tension	Eyestrain
Kruskal-Wallis H	6.927	2.680	3.970	3.074	4613
df	3	3	3	3	3
Asymp. Sig.	0.004	0.044	0.005	0.010	0.006

### **Interpretation**

From the above table 4.21, we can understand that the P value of the level of health problems is less than 0.05. Therefore, we reject the null hypothesis that is, there is a significant difference between health problems faced by women entrepreneurs with respect to education

### **Conclusion:**

**There is a significant difference between health problems faced by women entrepreneurs with respect to age and education**

### **Hypothesis 4**

H0 – There is no significant difference between production problems faced by women entrepreneurs with respect to age and education.

H1 – There is a significant difference between production problems faced by women entrepreneurs with respect to age and education

**Table 4.22**

### **Production problems**

Production Problems	Mean	Std. Deviation
Non-availability of raw materials	2.800	1.146
Non-availability of machine or equipment	2.800	1.146
High cost	2.800	1.146
Lack of training	2.050	1.266

## Interpretation

The table 4.22 reveals that the production problems faced by the respondents. It shows that most of the respondents are not that much challenged of production problems, Because the range of mean is not closely related to 5 and all the mean values are not around 4. It means that all the respondents are moderately responded the above questions. The above mean value shows moderate approach of respondents towards production problems

**Table 4.23**

### Age wise analysis of production problems

Age		Non-availability of raw materials	Non-availability of machine or equipment	High cost	Lack of training
20-25	Mean	2.100	2.100	2.100	1.300
	N	10	10	10	10
	Std. Deviation	0.994	0.994	0.994	0.675
25-30	Mean	2.957	2.957	2.957	1.435
	N	23	23	23	23
	Std. Deviation	0.475	0.475	0.475	0.728
30-35	Mean	2.340	2.340	2.340	1.851
	N	47	47	47	47
	Std. Deviation	0.962	0.962	0.962	1.000
Above 35	Mean	4.050	4.050	4.050	3.600
	N	20	20	20	20
	Std. Deviation	1.191	1.191	1.191	1.314

Total	Mean	2.800	2.800	2.800	2.050
	N	100	100	100	100
	Std. Deviation	1.146	1.146	1.146	1.266

## Interpretation

The table 4.23 above shows the analysis of production problems on the basis of their age. The mean value reveals that all the respondents irrespective of their age have reasonable degree of difficulties. The table reveals, above 35 age category faced more on non-availability of raw materials, Non-availability of machine or equipment, High cost (mean value 4.050), Lack of training (mean value 3.600). Hence above 35 age category faced more production problems compared to others on the basis of age

**Table 4.24**

### Age wise Analysis Kruskal - Wallis H Test

Kruskal-Wallis H with respect to Age	Non-availability of raw materials	Non-availability of machine or equipment	High cost	Lack of training
Kruskal-Wallis H	31.911	31.911	31.911	33.037
df	3	3	3	3
Asymp. Sig.	0.000	0.000	0.000	0.000

## Interpretation

From the above table 4.24, we can understand that the P value of production problems is less than 0.05. Therefore, we reject the null hypothesis that is, there is a significant difference between production problems faced by women entrepreneurs with respect to age

**Table 4.25****Education wise analysis of production problems**

Education		Non-availability of raw materials	Non-availability of machine or equipment	High cost	Lack of training
Tenth level	Mean	2.6667	2.6667	2.6667	2.3333
	N	15	15	15	15
	Std. Deviation	1.29099	1.29099	1.29099	1.29099
Plus two	Mean	2.8000	2.8000	2.8000	2.8000
	N	10	10	10	10
	Std. Deviation	1.22927	1.22927	1.22927	1.22927
Degree	Mean	2.8333	2.8333	2.8333	1.9815
	N	54	54	54	54
	Std. Deviation	1.25518	1.25518	1.25518	1.35272
Master's degree	Mean	2.8095	2.8095	2.8095	1.6667
	N	21	21	21	21
	Std. Deviation	0.67964	0.67964	0.67964	0.85635
Total	Mean	2.8000	2.8000	2.8000	2.0500
	N	100	100	100	100
	Std. Deviation	1.14592	1.14592	1.14592	1.26631

**Interpretation**

The table 4.25 above shows the analysis of production problems on the basis of their education. The mean value reveals that all the respondents irrespective of their education have reasonable degree of difficulties. The table reveals, in case of Non-availability of raw material, Non-availability of machine or equipment and High cost degree level faced more compared to others (mean value 2.8333), and at the last, plus two level faced more (mean value 2.8000) on lack of training. therefore, degree level faced more on production problems on the basis of their education compared to other groups

**Table 4.26**

**Education wise Analysis Kruskal - Wallis H Test**

Kruskal-Wallis H with respect to Education	Non-availability of raw materials	Non-availability of machine or equipment	High cost	Lack of training
Kruskal-Wallis H	0.769	0.769	0.769	8.180
df	3	3	3	3
Asymp. Sig.	0.857	0.857	0.857	0.042

**Interpretation**

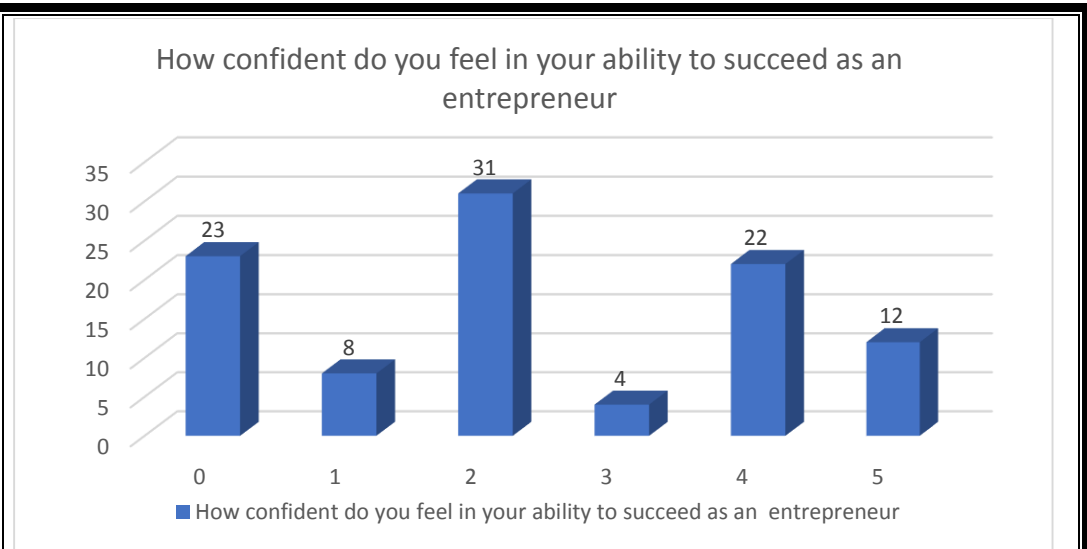
From the above table 4.26, we can understand that the P value of production problems is greater than 0.05. Therefore, we accept the null hypothesis that is, there is no significant difference between health problems faced by women entrepreneurs with respect to education

**Conclusion:**

**There is a significant difference between production problems faced by women entrepreneurs with respect to age and there is no significant difference between production problems faced by women entrepreneurs with respect to education**

**4.27 How confident do you feel in your ability to succeed as an entrepreneur?**

**Figure 4.27**



**Table 4.27**

How confident do you feel in your ability to succeed as an entrepreneur?	Frequency	Percent
0	23	23.0
1	8	8.0
2	31	31.0
3	4	4.0
4	22	22.0
5	12	12.0
Total	100	100.0

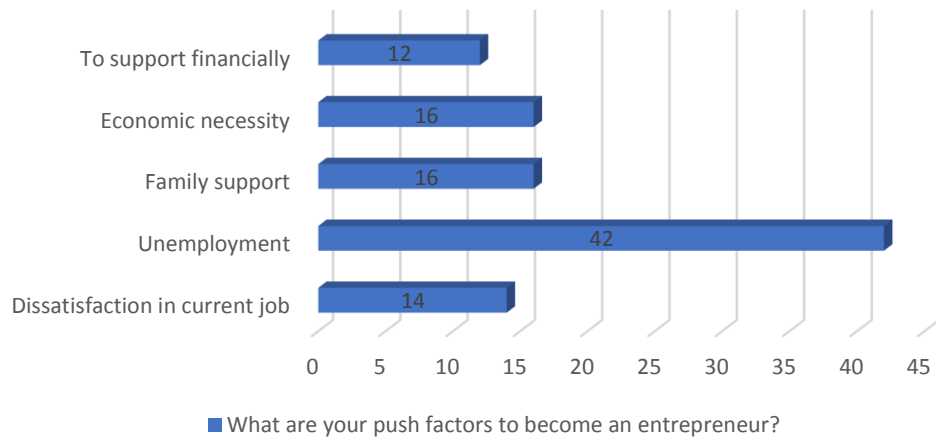
**Interpretation**

From the above figure and table, it shows that About 31 % of the respondents opted 2 as the point which shows they are less confident in their ability to succeed as an entrepreneur

**4.28 What are your push factors to become an entrepreneur?**

**Figure 4.28**

### What are your push factors to become an entrepreneur?



**Table 4.28**

What are your push factors to become an entrepreneur	Frequency	Percent
Dissatisfaction in current job	14	14.0
Unemployment	42	42.0
Family support	16	16.0
Economic necessity	16	16.0
To support financially	12	12.0
Total	100	100.0

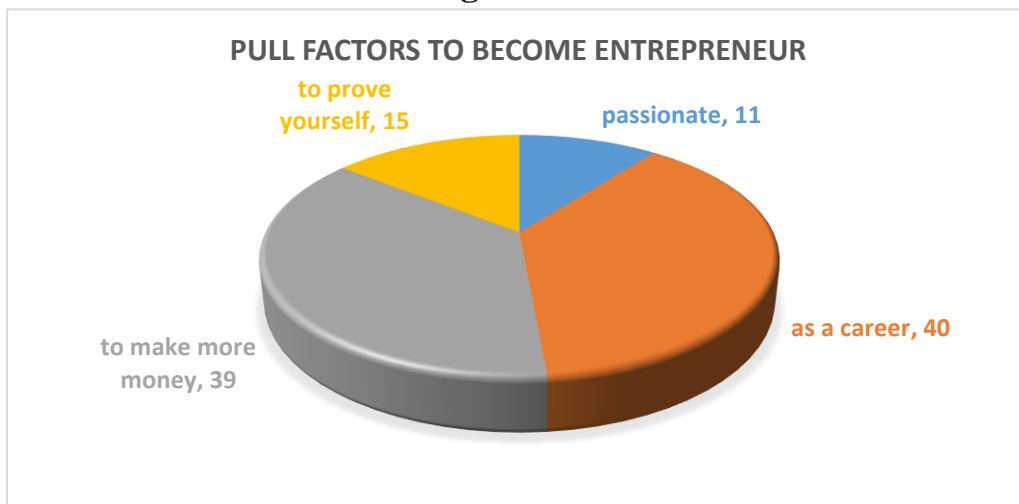
#### **Interpretation**

From the above figure and table, it shows that majority of the respondents which comprises of 42 % opted unemployment as their push factor to become an entrepreneur followed by economic necessity and to support financially which is about 16%

#### **4.29 What are your pull factors to become entrepreneur?**



**Figure 4.29**



**Table 4.29**

What are your pull factors to become entrepreneur	Frequency	Percent
Passionate	11	11.0
As a career	40	40.0
To make more money	39	39.0
To prove yourself	10	10.0
Total	100	100.0

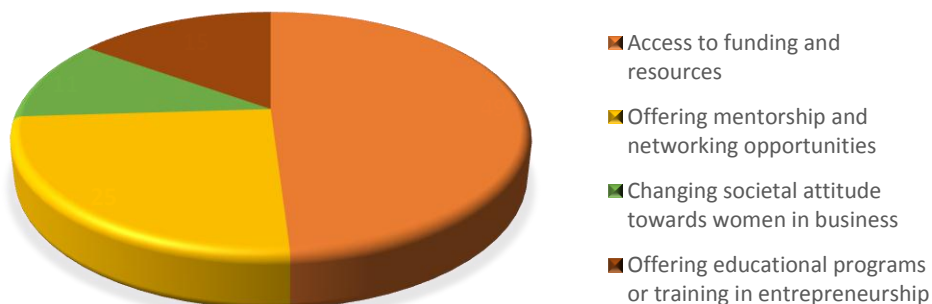
### **Interpretation**

From the above figure and table, it reveals that about 40 % of the respondents opted as a career as the pull factor to become entrepreneur followed by option to make more money which comprises of 39%.

### **4.30 In your opinion what can be done to encourage more women to pursue entrepreneurship**

**Figure 4.30**

**IN YOUR OPINION WHAT CAN BE DONE TO ENCOURAGE MORE WOMEN TO PURSUE ENTREPRENEURSHIP**



**Table 4.30**

In your opinion what can be done to encourage more women to pursue entrepreneurship?	Frequency	Percent
Access to funding and resources	49	49.0
Offering mentorship and networking opportunities	25	25.0
Changing societal attitude towards women in business	11	11.0
Offering educational programs or training in entrepreneurship	15	15.0
Total	100	100.0

**Interpretation**

From the above figure and table, it shows, about 49% of the respondents opted for access to funding and resources and about 11% of respondents opted for changing societal attitude towards women in business

**Hypothesis 5**

H0 – There is no significant difference between motivational factors influenced by women entrepreneurs with respect to age and education.

H1 – There is a significant difference between motivational factors influenced by women entrepreneurs with respect to age and education

**Table 4.31**

## Motivation Factor

Motivation Factor	Mean	Std. Deviation
Do you think profit is a main motivational factor for a women entrepreneur	2.710	1.282

### Interpretation

The table 4.31 shows whether profit is a main motivational factor for a women entrepreneur. It shows that most of the respondents are not considered profit as a main motivational factor, Because the range of mean is not closely related to 5 and all the mean values are not around 4. It means that all the respondents are moderately responded the above question. The above mean value shows moderate approach of respondents towards motivation factor

**Table 4.32**

### Age wise analysis of motivation factor

Age	Mean	N	Std. Deviation
20-25	3.3000	10	1.49443
25-30	2.5652	23	1.30823
30-35	2.9362	47	1.37373
Above 35	2.0500	20	0.39403
Total	2.7100	100	1.28153

### Interpretation

The above table 4.32 reveals the motivation factor on the basis of their age. And here it reveals that age group 20-25 and age group 30-35 are more than other age groups. Therefore respondents who are in age group 20-25 and 30-35 are considered profit as a motivation factor more

**Table 4.33**

**Age wise Analysis Kruskal - Wallis H Test**

Do you think profit is a main motivational factor for a women entrepreneur?	
Kruskal-Wallis H with respect to Age	
Kruskal-Wallis H	7.611
df	3
Asymp. Sig.	0.005

**Interpretation**

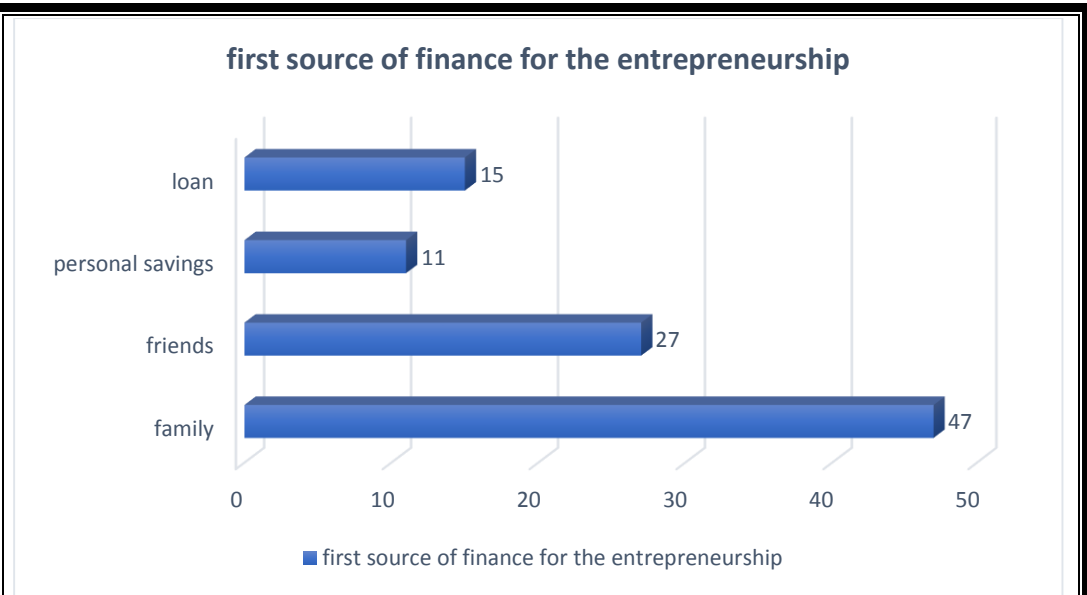
From the above table 4.33, we can understand that the P value of motivation factor is less than 0.05. Therefore, we reject the null hypothesis that is, there is a significant difference between motivation factor influenced by women entrepreneurs with respect to age

**Conclusion**

**There is a significant difference between motivational factors influenced by women entrepreneurs with respect to age and education**

**4.34 First source of finance for the entrepreneurship**

**Figure 4.34**



**Table 4.34**

What was your first source of finance for the entrepreneurship?	Frequency	Percent
Family	47	47.0
Friends	27	27.0
Personal savings	11	11.0
Loan	15	15.0
Total	100	100.0

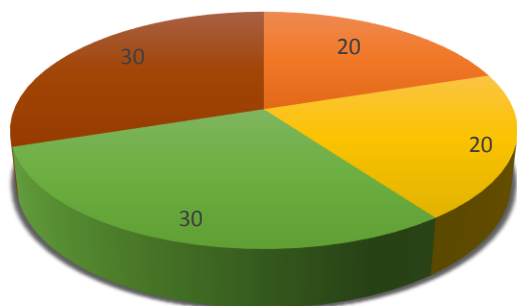
**Interpretation**

From the above figure and table, it reveals that about 47% of the respondents opted family as their first source of finance for the entrepreneurship and the least option selected by the respondents is personal savings which comprises of 11 %

**4.35 Preferable financial sources to you**

**Figure 4.35**

### preferable financial sources to you



■ self finance                      ■ financial assistance from family  
■ government schemes           ■ financial assistance from banks

**Table 4.35**

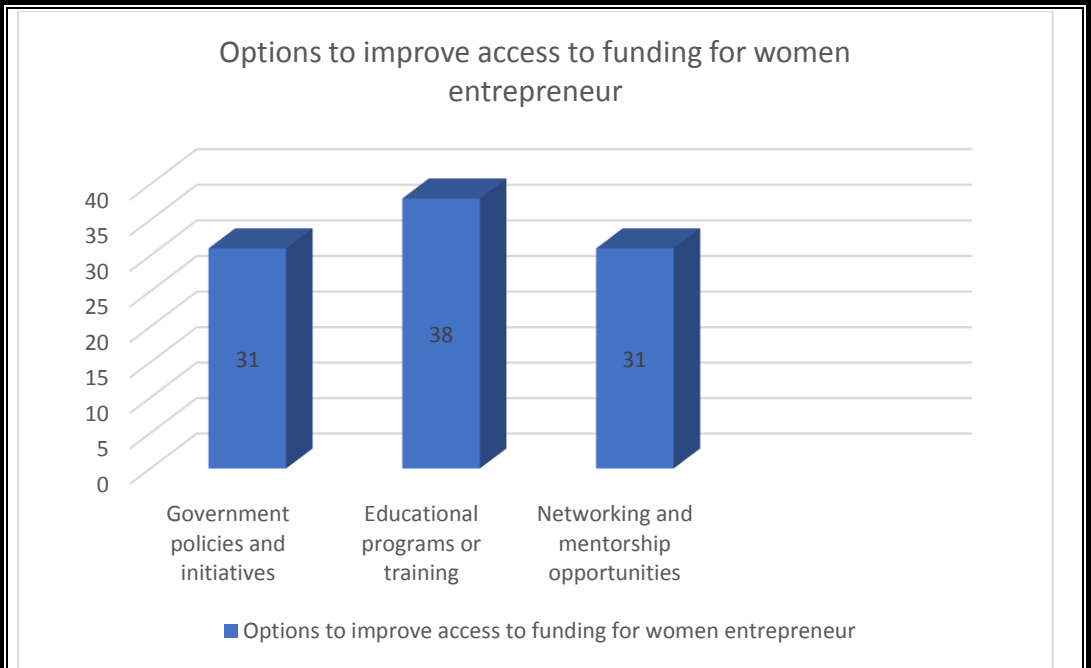
Among the following which of the following are more preferable financial sources to you?	Frequency	Percent
Self-finance	20	20.0
Financial assistance from family	20	20.0
Government schemes	30	30.0
Financial assistance from banks	30	30.0
Total	100	100.0

### Interpretation

From the above figure and table, it reveals that, about same amount of respondents, which consists of 30% each opted for government schemes and financial assistance from banks

### 4.36 Options to improve access to funding for women entrepreneur

**Figure 4.36**



**Table 4.36**

In your opinion what can be done to improve access to funding for women entrepreneurs?	Frequency	Percent
Government policies and initiatives	31	31.0
Educational programs or training	38	38.0
Networking and mentorship opportunities	31	31.0
Total	100	100.0

**Interpretation**

From the above figure and table, it reveals that majority of the respondents which consists of 38% opted for Educational programs or training to improve access to funding for women entrepreneurs followed by Government policies and initiatives and Networking and mentorship opportunities, comprises of 31% each

**4.37 rating for overall experience of seeking and receiving financial assistance for your business**

**Figure 4.37**



**Table 4.37**

How would you rate the overall experience of seeking and receiving financial assistance for your business	Frequency	Percent
1	29	29.0
2	10	10.0
3	14	14.0
4	29	29.0
5	18	18.0
Total	100	100.0

**Interpretation**

From the above figure and table, it reveals that about 29 % each of the respondents opted for 1 and 4 to rate the overall experience of seeking and receiving financial assistance of their business and least of the respondents opted for 2

**Hypothesis 6**

H0 – There is no significant difference between the awareness and preference of women entrepreneurs with respect to age and education



H1– There is a significant difference between the awareness and preference of women entrepreneurs with respect to age and education

**Table 4.38**

**Awareness and Preference**

Awareness and Preference	Mean	Std. Deviation
Awareness about the women-oriented schemes	2.160	1.391
Prefer loans as suitable financial source	2.920	1.600

**Interpretation**

The table 4.38 shows the awareness about women oriented schemes and preference of loans as financial source. It shows that most of the respondents are moderately aware and preferred, Because the range of mean is not closely related to 5 and all the mean values are not around 4. It means that all the respondents are moderately responded the above question. The above mean value shows moderate approach of respondents

**Table 4.39**

**Age wise analysis of Awareness and preference**

Age		Awareness about the women-oriented schemes	Prefer loans as suitable financial source
20-25	Mean	1.300	3.300
	N	10	10
	Std. Deviation	0.675	1.418
25-30	Mean	1.478	2.391
	N	23	23
	Std. Deviation	0.790	1.373
30-35	Mean	1.915	3.191

	N	47	47
	Std. Deviation	1.080	1.624
Above 35	Mean	3.950	2.700
	N	20	20
	Std. Deviation	1.356	1.780
Total	Mean	2.160	2.920
	N	100	100
	Std. Deviation	1.391	1.600

### Interpretation

Above table 4.39 shows the analysis of awareness and preference on the basis of their age. The mean value reveals that all the respondents irrespective of their age have reasonable degree of awareness and preference. From the above table, it says that age group of above 35 (mean value 3.950) have more awareness about women oriented schemes and in case of Preferring loans as suitable financial source, age group of 20-25 are more preferred

**Table 4.40**

### Age wise Analysis Kruskal - Wallis H Test

Kruskal-Wallis H with respect to Age	Awareness about the women-oriented schemes	Prefer loans as suitable financial source
Kruskal-Wallis H	35.500	4.500
df	3	3
Asymp. Sig.	0.000	0.212

### Interpretation

From the above table 4.40, we can understand that the P value of preference as financial source is greater than 0.05. Therefore, we accept the null hypothesis that is, there is no significant difference between the awareness and preference of women entrepreneurs with respect to age

**Table 4.41**

### Education wise analysis of awareness and preference

Education		Awareness about the women-oriented schemes	Prefer loans as suitable financial source
Tenth level	Mean	2.400	3.467
	N	15	15
	Std. Deviation	1.404	1.598
Plus two	Mean	3.000	4.800
	N	10	10
	Std. Deviation	1.333	0.422
Degree	Mean	2.074	2.500
	N	54	54
	Std. Deviation	1.490	1.539
Master's degree	Mean	1.810	2.714
	N	21	21
	Std. Deviation	0.981	1.419
Total	Mean	2.160	2.920
	N	100	100
	Std. Deviation	1.391	1.600

#### **Interpretation**

Above table 4.41 shows the analysis of awareness and preference on the basis of their education. The mean value reveals that all the respondents irrespective of their education have reasonable degree of awareness and preference. From the above table, it says that group of plus two (mean value 3.000) level have more Awareness about the women-oriented schemes and in case of Preferring loans as suitable financial source, plus two level (mean value 4.800) prefers more in awareness and preference compared to others on the basis of education.

**Table 4.42**

**Education wise Analysis Kruskal - Wallis H Test**

Kruskal-Wallis H with respect to Education	Awareness about the women-oriented schemes	Prefer loans as suitable financial source
Kruskal-Wallis H	7.429	19.292
df	3	3
Asymp. Sig.	0.009	0.000

### **Interpretation**

From the above table 4.42, we can understand that the P value of the level of health problems is less than 0.05. Therefore, we reject the null hypothesis that is, there is a significance between the awareness and preference of women entrepreneurs with respect to education

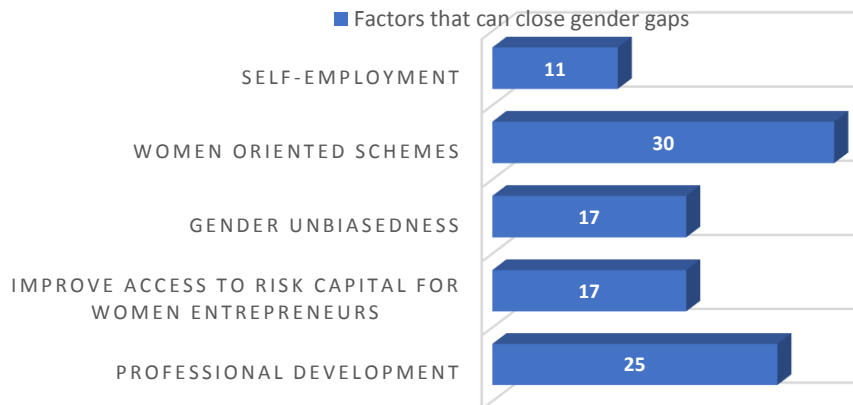
### **Conclusion:**

**There is no significant difference between the awareness and preference of women entrepreneurs with respect to age and there is a significant difference between the awareness and preference of women entrepreneurs with respect to education**

## **4.43 Factors that can close gender gaps**

### **Figure 4.43**

## FACTORS THAT CAN CLOSE GENDER GAPS



**Table 4.43**

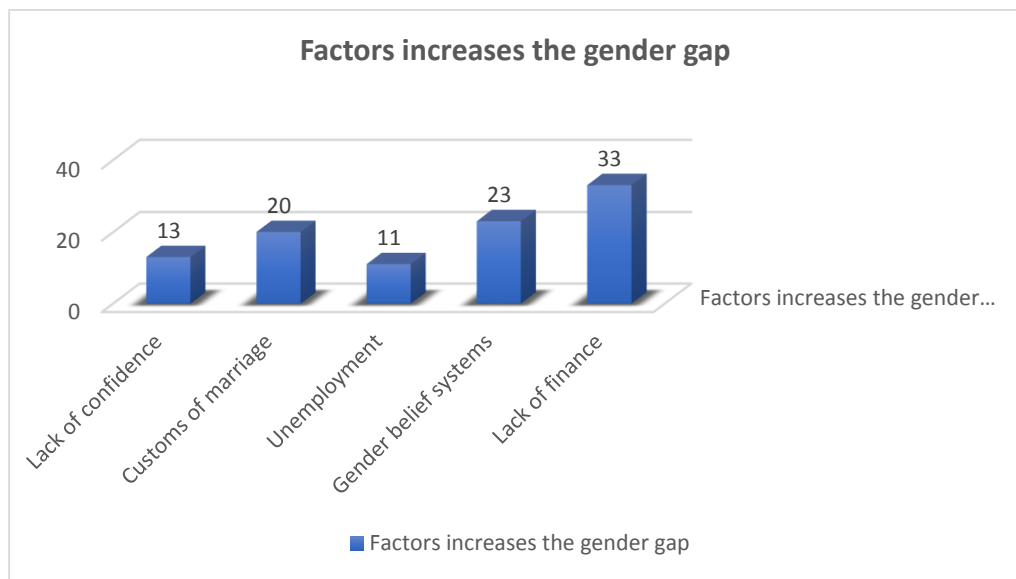
What are the factors do you think can close gender gaps?	Frequency	Percent
Professional development	25	25.0
Improve access to risk capital for women entrepreneurs	17	17.0
Gender unbiasedness	17	17.0
Women oriented schemes	30	30.0
Self-employment	11	11.0
Total	100	100.0

### **Interpretation**

From the above figure and table, it shows that about 30% of the respondents opted women oriented schemes as one of the factor that can close gender gaps and about 25% of the respondents consider professional development as the other factor

### **4.44 Factors increases the gender gap**

**Figure 4.44**



**Table 4.44**

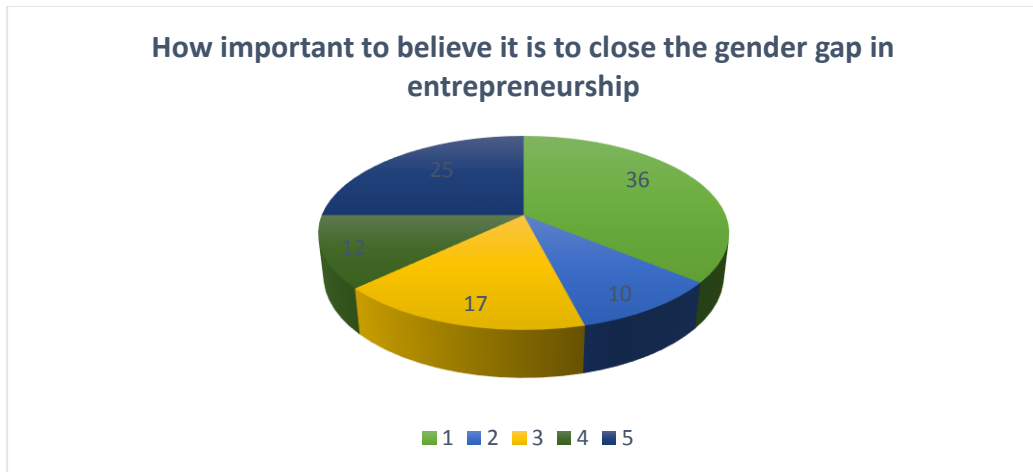
Which of the following increases the gender gap?	Frequency	Percent
Lack of confidence	13	13.0
Customs of marriage	20	20.0
Unemployment	11	11.0
Gender belief systems	23	23.0
Lack of finance	33	33.0
Total	100	100.0

### **Interpretation**

From the above figure and table, it shows that, about 33 % of the respondents opted lack of finance as the factor that increases the gender gap and least amount of respondents which comprises of 13% considers lack of confidence as the factor increases gender gap

#### 4.45 How important to believe it is to close the gender gap in entrepreneurship

**Figure 4.45**



**Table 4.45**

How important do you believe it is to close the gender gap in entrepreneurship?	Frequency	Percent
1	36	36.0
2	10	10.0
3	17	17.0
4	12	12.0
5	25	25.0
Total	100	100.0

#### **Interpretation**

From the above figure and table, it shows that majority of the respondents which comprises of 36% opted for 1 and about 10% opted for 2. so it reveals that respondents believe it is not that much important to believe to close gender gap in entrepreneurship.

## Hypothesis 7

H0 – There is no significant difference between the opinion regarding the gender gap in women entrepreneurs in entrepreneurship with respect to age and education

H1– There is a significant difference between the opinion regarding the gender gap in women entrepreneurs in entrepreneurship with respect to age and education

**Table 4.46**

### Gender gap

Gender gap	Mean	Std. Deviation
Gender gap still exists in entrepreneurship	2.6000	1.50420
Role of women in raising a family is attributed to a disadvantage that lead a gap	2.7000	1.32192
Gender gap led to the rise of women entrepreneurs	3.0500	1.45904
Ever experienced discrimination or bias as a result of your gender in the context of entrepreneurship	3.3200	1.45561

### Interpretation

The table 4.46 shows the analysis of gender gap. It shows that most of the respondents are moderately agreeing with the above statements, Because the range of mean is not closely related to 5 and all the mean values are not around 4. It means that all the respondents are moderately responded the above questions.

**Table 4.47**

### Age wise analysis of gender gap

Age	Gender gap still exists in entrepreneurship	Role of women in raising a family is	Gender gap led to the rise of women	Ever experienced discrimination or bias as a
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			attributed to a disadvantage that lead a gap	entrepreneurs	result of your gender in the context of entrepreneurship
20-25	Mean	2.600	2.400	3.100	3.200
	N	10	10	10	10
	Std. Deviation	1.578	1.265	1.729	1.751
25-30	Mean	2.304	2.913	2.522	3.391
	N	23	23	23	23
	Std. Deviation	1.363	1.649	1.275	1.406
30-35	Mean	2.787	2.830	3.298	3.489
	N	47	47	47	47
	Std. Deviation	1.559	1.129	1.502	1.412
Above 35	Mean	2.500	2.300	3.050	2.900
	N	20	20	20	20
	Std. Deviation	1.539	1.342	1.356	1.483
Total	Mean	2.600	2.700	3.050	3.320
	N	100	100	100	100
	Std. Deviation	1.504	1.322	1.459	1.456

### Interpretation

From the above table 4.47, it shows the analysis of gender gap on the basis of their age. it reveals that, in the statement Gender gap still exists in entrepreneurship, age group of 30-35 agrees more (mean value 2.787). while looking into other statements, age group of 25-30 agrees more (mean value 2.913) with the statement Role of women in raising a family is attributed to a disadvantage that lead a gap. In case of statement Gender gap led to the rise of women entrepreneurs, age group of 30-35(mean value 3.298) agrees more and the last, in case of statement Ever experienced discrimination or bias as a result of your gender in the context of entrepreneurship, age group of 30-35 agrees more

(mean value 3.489). hence age group of 30-35 agrees with the statements more compared to other age groups.

**Table 4.48**

**Age wise Analysis Kruskal - Wallis H Test**

Kruskal-Wallis H with respect to Age	Gender gap still exists in entrepreneurship	Role of women in raising a family is attributed to a disadvantage that lead a gap	Gender gap led to the rise of women entrepreneurs	Ever experienced discrimination or bias as a result of your gender in the context of entrepreneurship
Kruskal-Wallis H	4.595	3.166	4.245	2.388
df	3	3	3	3
Asymp. Sig.	0.001	0.007	0.006	0.001

**Interpretation**

From the above table 4.48, we can understand that the P value of gender gap is less than 0.05. Therefore, we reject the null hypothesis that is, there is a significant difference between the opinion regarding the gender gap in women entrepreneurs in entrepreneurship with respect to age

**Table 4.49**

**Education wise analysis of gender gap**

Educational	Gender gap still exists in entrepreneurship	Role of women in raising a family is attributed	Gender gap led to the rise of women	Ever experienced discrimination or bias as a result of your

		to a disadvantage that lead a gap	entrepreneurs	gender in the context of entrepreneurship	
Tenth level	Mean	2.733	2.933	3.133	2.933
	N	15	15	15	15
	Std. Deviation	1.624	1.387	1.767	1.534
Plus two	Mean	2.400	2.100	2.600	3.400
	N	10	10	10	10
	Std. Deviation	1.430	1.370	1.350	1.430
Degree	Mean	2.685	2.648	3.148	3.370
	N	54	54	54	54
	Std. Deviation	1.527	1.261	1.485	1.496
Master's degree	Mean	2.381	2.952	2.952	3.429
	N	21	21	21	21
	Std. Deviation	1.465	1.396	1.244	1.363
Total	Mean	2.600	2.700	3.050	3.320
	N	100	100	100	100
	Std. Deviation	1.504	1.322	1.459	1.456

### Interpretation

The above table 4.49, it shows analysis of gender gap on the basis of their education. It reveals that in the statement Gender gap still exists in entrepreneurship, tenth level agrees more (mean value 2.733). while looking into other statements, master's degree agrees more (mean value 2.952) with the statement Role of women in raising a family is attributed to a disadvantage that lead a gap. In case of statement Gender gap led to the rise of women entrepreneurs, degree level agrees more (mean value 3.148) and the last, in case of statement Ever experienced discrimination or bias as a result of your gender in

the context of entrepreneurship, master's degree agrees more (mean value 3.429). Hence master's degree agrees with the statements more compared to other groups

**Table 4.50**

**Education wise Analysis Kruskal - Wallis H Test**

Kruskal-Wallis H with respect to Education	Gender gap still exists in entrepreneurship	Role of women in raising a family is attributed to a disadvantage that lead a gap	Gender gap led to the rise of women entrepreneurs	Ever experienced discrimination or bias as a result of your gender in the context of entrepreneurship
Kruskal-Wallis H	4.185	3.073	4.252	5.287
df	3	3	3	3
Asymp. Sig.	0.007	0.010	0.001	0.002

**Interpretation**

From the above table 4.50, we can understand that the P value of gender gap is less than 0.05. Therefore, we reject the null hypothesis that is, There is a significant difference between the opinion regarding the gender gap in women entrepreneurs in entrepreneurship with respect to education

**Conclusion**

**There is a significant difference between the opinion regarding the gender gap in women entrepreneurs in entrepreneurship with respect to age and education**

**CHAPTER 5**  
**FINDINGS, SUGGESTIONS AND CONCLUSION**

## 5.1 SUMMARY

The project was carried out to study the growth impact of women entrepreneurship in ernakulam. The questionnaires were distributed to study the impact of women entrepreneurs. the study focused to study the problems faced by women entrepreneurs and to study the motivational factors for becoming women entrepreneurs. The study also focuses on to analyse the financial assistance of women entrepreneurs and to study and identify the gender gap

## 5.2 FINDINGS

- Majority of the belong to the female category which comprises of 64 percent, highest age category belongs to the group of 30-35 which comprises of 47, majority of the respondents are Graduates
- it is evident that about 47 percent of the respondents have been running their business for 0-3 years, majority of the respondents says there were no difficulties during the introduction phase in their business
- The mean value shows the positive approach of respondents towards financial problems
- There is a significant difference between financial problems faced by women entrepreneurs with respect to age and education
- mean value shows moderate approach of respondents towards marketing problem
- There is a significant difference between marketing problems faced by women entrepreneurs with respect to age and education
- mean value shows moderate of respondents towards health problem
- There is a significant difference between health problems faced by women entrepreneurs with respect to age and education
- mean value shows moderate approach of respondents towards production problems
- There is a significant difference between production problems faced by women entrepreneurs with respect to age and there is no significant difference between production problems faced by women entrepreneurs with respect to education

- About 31 % of the respondents opted 2 as the point which shows they are less confident in their ability to succeed as an entrepreneur
- majority of the respondents which comprises of 42 % opted unemployment as their push factor to become an entrepreneur followed by economic necessity and to support financially which is about 16%
- about 40 % of the respondents opted as a career as the pull factor to become entrepreneur followed by option to make more money which comprises of 39%.
- about 49% of the respondents opted for access to funding and resources
- mean value shows moderate approach of respondents towards motivation factor
- There is a significant difference between motivational factors influenced by women entrepreneurs with respect to age and education
- about 47% of the respondents opted family as their first source of finance for the entrepreneurship
- about same amount of respondents, which consists of 30% each opted for government schemes and financial assistance from banks
- majority of the respondents which consists of 38% opted for Educational programs or training to improve access to funding for women entrepreneurs
- 29 % each of the respondents opted for 1 and 4 to rate the overall experience of seeking and receiving financial assistance of their business
- mean value shows moderate approach of respondents on awareness and preference
- There is no significant difference between the awareness and preference of women entrepreneurs with respect to age and there is a significant difference between the awareness and preference of women entrepreneurs with respect to education
- about 30% of the respondents opted women oriented schemes as one of the factor that can close gender gaps and about 25% of the respondents consider professional development as the other factor
- about 33 % of the respondents opted lack of finance as the factor that increases the gender gap

- respondents believe it is not that much important to believe to close gender gap in entrepreneurship
- There is a significant difference between the opinion regarding the gender gap in women entrepreneurs in entrepreneurship with respect to age and education

### **5.3 SUGGESTIONS**

- Women should be given better educational opportunities and programmes by the government.
- They could be given the information they need to establish a business.
- The government should provide enough subsidies and incentives for women entrepreneurs, as well as proper motivation workshops.
- . They may be given proper skill development training as well as ensured safety in their working environments.
- The government should take immediate action to secure appropriate financing from banks and financial institutions for entrepreneurs.
- . To increase the overall performance of women entrepreneurs, the government should give training programmes, practical experience, and personality development initiatives.
- It is important to close gender gap, and also the gender beliefs that cause gender gap has to be reduced

### **5.4 CONCLUSION**

According to the findings of the study, women are prepared to confront the hurdles of starting a business. Because society is very receptive to the concept of female entrepreneurs, is a family. Women are not in business to survive, but to satisfy their creative urges and to demonstrate their ability. Women's education is making a significant contribution to social transformation. More women will enter traditionally male-dominated fields in the future. The socio-economic background, including factors, type and form of company, and training courses, are major issues for women entrepreneurs in Ernakulam District. Women's empowerment through entrepreneurship has a long way to go. Constant efforts should be made to deliver the benefits of financial schemes developed by the



government for business to this part of the people. According to certain research, numerous government programmes aided female entrepreneurs in terms of self-employment, self-development, and financial security.

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## **APPENDIX**

# QUESTIONNAIRE

1) Name:

2) Gender:

- a) male
- b) female
- c) prefer not to say

3) Age

- a) 20-25
- b) 25-30
- c) 30-35
- d) above 35

4) Education

- a) SSLC
- b) plus two
- c) degree
- d) master's degree
- e) professional qualification

5) occupation:

- a) student
- b) business
- c) private sector
- d) government sector
- e) other

6. What were the challenges you faced during the introduction phase in your business?

- No difficulties
- Financial Issues
- Doubt of self confidence
- lack of information
- support from family

7. Mark most faced financial problems

**FINANCIAL PROBLEMS**

	<b>AGRE E</b>	<b>STRONG LY AGREE</b>	<b>NEUTR AL</b>	<b>DISAGR EE</b>	<b>STRONG LY DISAGRE E</b>
NON AVAILABI LITY OF FINANCE					
REGULAR AND FREQUENT OF CAPITAL NEED					
LONG PROCEDURE TO AVAIL FINANCIAL HELP					
TOO MANY DEPENDENT S					
HIGH COST OF LIVING					

8. Mark most faced marketing problems

**MARKETING PROBLEM**

	<b>AGRE E</b>	<b>STRONG LY AGREE</b>	<b>NEUTRA L</b>	<b>DISAGR EE</b>	<b>STRONG LY DISAGRE E</b>
LACK OF DEMAND IN MARKET					
TOUGH COMPETITION					
POOR LOCATION					
LACK OF TRANSPORT FACILITY					
DIFFICULTY IN AFFORDING OWN VEHICLE					
NOT BEING POPULAR					

9. Mark most faced health problems

**HEALTH PROBLEMS**

	<b>AGRE E</b>	<b>STRONG LY AGREE</b>	<b>NEUTRA L</b>	<b>DISAGR EE</b>	<b>STRONG LY DISAGRE E</b>
HEAVY SCHEDULE					
LACK OF REST AND SLEEP					
BLOOD PRESSURE					



TENSION					
EYESTRAIN					

10. Mark most faced production problems

**PRODUCTION PROBLEMS**

	<b>AGRE E</b>	<b>STRONG LY AGREE</b>	<b>NEUTR AL</b>	<b>DISAGR EE</b>	<b>STRONG LY DISAGRE E</b>
<b>NON AVAILABI TY OFRAW MATERIALS</b>					
<b>NON AVAILABI TY OF MACHINE OR EQUIPMENT</b>					
<b>HIGH COST</b>					
<b>LACKOF TRAINING</b>					

11. How confident do you feel in your ability to succeed as an entrepreneur?

- 0
- 1
- 2
- 3
- 4
- 5

12 .What are your push factors to become an entrepreneur?

- Dissatisfaction in current job
- unemployment
- Family support
- Economic necessity
- to support financially

13. What are your pull factors to become entrepreneur?

- Passionate
- As a career
- To make more money
- To prove yourself
- To spare busy time

14. In your opinion what can be done to encourage more women to pursue entrepreneurship?

- Access to funding and resources
- Offering mentorship and networking opportunities
- changing societal attitude towards women in business
- Offering educational programs or training in entrepreneurship

15. Do you think profit is a main motivational factor for a women entrepreneur?

- Agree
- Strongly agree
- neutral
- Disagree
- Strongly disagree

16. What was your first source of finance for the entrepreneurship?

- Family
- Friends

- Personal savings
- Loan

17. Mark suitable option

awareness and preference

	<b>AGRE E</b>	<b>STRONGL Y AGREE</b>	<b>NEUTRA L</b>	<b>DISAGRE E</b>	<b>STRONGL Y DISAGREE</b>
<b>Awarenes s about the women oriented schemes</b>					
<b>Prefer loans as suitable financial source</b>					

18. Among the following which of the following are more preferable financial sources to you?

- Self finance
- Financial assistance from family
- Government schemes
- Financial assistance from banks

19. In your opinion what can be done to improve access to funding for women entrepreneurs?

- Government policies and initiatives
- Educational programs or training
- Networking and mentorship oppurtunities

20. How would you rate the overall experience of seeking and receiving financial assistance for your business?

- 1

- 2
- 3
- 4
- 5

21. Mark suitable options

	AGRE E	STRONGL Y AGREE	NEUTRA L	DISAGRE E	STRONGL Y DISAGRE E
Gender gap still exists in entrepreneurship					
Role of women in raising a family is attributed to a disadvantage that lead a gap					
Gender gap led to the rise of women entrepreneurs					
Ever experienced discrimination or bias as a result of your gender in the context of entrepreneurship					

22. What are the factors do you think can close gender gaps?

- Professional development
- Improve access to risk capital for women entrepreneurs
- Gender unbiasedness
- women oriented schemes

- Self employment

23. Which of the following increases the gender gap?

- Lack of confidence
- Customs of marriage
- Unemployment
- Gender belief systems
- Lack of finance

24. How important do you believe it is to close the gender gap in entrepreneurship?

- 1
- 2
- 3
- 4
- 5