

A STUDY ON WOMEN ENTREPRENEURSHIP IN RURAL ERNAKULAM

Project Report

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Under the Guidance of

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In partial fulfillment of requirements for the award of the

Degree of Bachelor of Commerce



ST. TERESA'S COLLEGE (AUTONOMOUS), ERNAKULAM

Nationally Re-Accredited at 'A++' Level

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CERTIFICATE

This is to certify that the project report titled '**A STUDY ON WOMEN ENTREPRENEURSHIP IN RURAL ERNAKULAM**' submitted by **Nikhita Anil, Raina P T, and Sandra Mary A J** towards partial fulfillment of the requirements for the award of degree of Bachelor of Commerce is a record of bonafide work carried out by them during the academic year 2023-24.

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Date: 25-04-2024



DECLARATION

We, Nikhita Anil, Raina P T and Sandra Mary A. J, do hereby declare that this dissertation entitled, 'A STUDY ON WOMEN ENTREPRENEURSHIP IN RURAL ERNAKULAM' have been prepared by us under the guidance of Dr. Mary Sruthy Melbin, Assistant Professor, Department of Commerce, St. Teresa's College, Ernakulam.

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

Place: Ernakulam

Date: 25-4-2024


NIKHITA ANIL


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First, we thank God Almighty for his blessings showered upon us in the conduct of the project study. We are also indebted to Dr. Mary Sruthy Melbin, Assistant Professor, Dept. of Commerce, St. Teresa’s College, Ernakulam for her guidance and encouragement for proper completion of the study.

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We would like to express our thanks to all the respondents and colleagues who were associated with this study for their sincere contributions towards the successful completion of the project.

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CHAPTER 1

INTRODUCTION

1.1 INTRODUCTION

Women have been successful in breaking their freedom within the limits of their homes by entering into varied kinds of professionals and services. Women entrepreneurs have proved to be on par with their male counterparts in business wisdom and are emerging as smart and dynamic entrepreneurs. There are many reasons for women to enter into entrepreneurial ventures in a predominantly society. Entrepreneurship among women is an important avenue through which women can overcome their subordination within the family and the family and the society as a whole. Therefore, the development of entrepreneurship among women has received special attention from policymakers to promote the healthy growth of entrepreneurial activities and enterprises owned by women. In recent years, there has been heightened global awareness regarding the contribution, that women can make to the process of economic development, Although it is still in the growth stage, there is unquestionably a business revolution in the works across the nation and women are a major part of it. But the Indian women entrepreneurs are facing some major constraints like lack of confidence in their strength and competence, socio-cultural barriers, market-oriented risks, lack of knowledge in Business Administration and awareness about financial assistance, unexposed to the training programs, etc.

1.2 SIGNIFICANCE OF THE STUDY

Empowerment through entrepreneurship leads to self-fulfillment and makes women aware of their status, existence, rights, and their position in society. In the modern era, women are becoming socially empowered, and economically empowered through business ownership. Women entrepreneurs can provide innovative solutions to existing problems in various industries. They often bring different perspectives, insights, and ideas to their businesses that can help drive growth and innovation.

1.3 STATEMENT OF THE PROBLEM

Entrepreneurship can play a significant role in industrialization and thereby increase economic growth and prosperity by increasing Gross National Product (GNP) and Per Capita Income (PCI). women entrepreneurs play an important part in this process as their knowledge, skills, abilities, and talents can bring out the best in. Their positive reasons for being enterprising led to industrialization. According to the World Bank, India scored above the regional average in the World Bank's Women, Business and the Law 2023 report. India received a perfect score for

laws related to freedom of movement, women's work decisions, and marriage constraints. But women entrepreneurs still face numerous challenges in developing countries, especially in rural areas including discrimination on the basis of gender, problems juggling work and family obligations, difficulties obtaining financing, a lack of infrastructure, unstable business, and economic Challenges. Today, We need to change the position of women from 'Job Seekers' to 'Job givers'. The government has realized the importance of women's entrepreneurship. As a result, it offers a lot of programs to support women entrepreneurs. This study aims to analyze the major problems faced by women entrepreneurs in rural areas of Ernakulam district and to support them in starting their own Ventures.

1.4 OBJECTIVES

The need for more Women Entrepreneurs has to be studied for two reasons:

- It is an uncontaminated source of rural economic growth.
- Women Entrepreneurs create a new job for themselves and others.
- They provide different solutions to management, Organisation and business problems.

The present study aims at fulfilling the given objectives:

- To study the profile of Women Entrepreneurs in rural Ernakulam.
- Study about the schemes of empowering women entrepreneurs.
- Study and explore the difficulties of Women Entrepreneurs in Rural Ernakulam.
- Study to suggest measures of uplifting the status of Women Entrepreneurs.

1.5 RESEARCH METHODOLOGY AND DATA COLLECTION

Data

The study depends on primary data. Primary data is gathered by employing a questionnaire. Questions pertaining to problems faced by entrepreneurs are included in the questionnaire.

Sample design

Women entrepreneurs who are the main source of primary data are collected from the women entrepreneurs through a well-structured questionnaire. As the area of study is limited in the Ernakulam district of Kerala and as the total population of women population is numerable, the researcher has proposed sampling techniques for the selection of respondents. Finally, selected

respondents were included in the study from various places who have engaged to start an enterprise and run successfully.

Framework of Analysis

The collected data are analyzed with the help of factor analysis and Friedman rank test.

1.6 SCOPE OF THE STUDY

The study focuses on the problems faced by the women entrepreneurs in rural areas of Ernakulam district, Kerala and the study is limited to the women entrepreneurs of selected groups in the District.

1.7 LIMITATIONS OF THE STUDY

- Absence of Definite Agenda of Life
- Absence of Balance between Family and Career Obligations
- Poor Degree of Financial Freedom
- Lack of Self-Confidence
- Lack of Professional Education
- No Direct Ownership of the Property
- Paradox of Entrepreneurial Skill & Finance
- No Awareness about Capacities
- Problems of Work with Male Workers
- Low Ability to Bear Risk
- Negligence by Financial Institutions
- Mobility Constraints
- Lack of Interaction with Successful Entrepreneurs

1.8 KEYWORDS

- Most of the women entrepreneurs are of the opinion that because of lack of training, they are not able to survive in the market. Hence, the government should conduct frequent training programmes with regard to new production techniques, sales techniques, etc. This training should be made compulsory for women entrepreneurs.

- Finance is the first major problem for women entrepreneurs. Hence, the government can provide interest free loans to encourage women entrepreneurs. To attract more women entrepreneurs, the subsidy for loans should be increased.
- Since the number of entrepreneurs from scheduled caste and most backward communities is very low, awareness is to be credited to those women, by providing special attention.

1.9 CHAPTERISATION

Chapter 1- Introduction

This chapter gives a brief introduction about the topic, its significance in the research area, problem statement, methodology adopted, objectives to be achieved and limitations of the study.

Chapter 2- Literature review

This chapter deals with the literature relating to the topic under study. It also includes analysis of secondary data relating to topic under study.

Chapter 3 – Theoretical framework

This chapter introduces the theory of the research topic.

Chapter 4- Data analysis and interpretation

It includes analysis and interpretation of secondary and primary data collected based on variables related to the study.

Chapter 5- Summary, findings, recommendations and conclusion

It deals with a brief summary of what the researcher has found out from the study and the final conclusion and recommendations.

CHAPTER 2

REVIEW OF LITERATURE

REVIEW OF LITERATURE

The review of literature is the critical analysis and interpretation of the studies conducted by different researchers similar to the problem under study. It is a way to fill the gap in the knowledge about the problem through different academic journals, books and thesis and identify significant information and findings. This review helps the researchers of the current study to broaden their studies and associate more theories in it.

In this Chapter, We. Will be reviewing studies conducted by researchers in different rural areas across Kerala and India. These studies will be critically analysed to gain insights into rural women entrepreneurship in rural areas in different places.

Author: DR. SUBY BABY (June 2019) studied **“Essentials for Micro-Scale Female Entrepreneurs in Ernakulam District – An Empirical Investigation”**. Challenges persist across enterprises regardless of their scale or nature, largely contingent on the attitudes of female entrepreneurs. An examination of the constraints faced by these entrepreneurs underscores a range of financial, technical, and labour-related issues. Notably, inadequate working capital, a lack of technical expertise, and the unavailability of skilled personnel emerge as particularly pressing concerns. Collaborative problem-solving with spouses can yield significant benefits. Banks should consider offering more collateral-free loans to address working capital shortages, while government agencies ought to provide specialized training to enhance entrepreneurial skills.

Mrs. Valsa k. Joseph and Dr. R. Narayana Gupta Studied **“Women entrepreneurs problems in ernakulam district, kerala-an insight from women entrepreneur”**. Women in Ernakulam District, Kerala, face unique challenges in launching and growing their businesses. These challenges include balancing family responsibilities, limited access to resources, and societal expectations. Despite these hurdles, women entrepreneurs in the region demonstrate remarkable resilience and resourcefulness. Their diverse skillsets and unwavering drive contribute significantly to the local economy and inspire others to pursue their entrepreneurial dreams.

Dr. Laxmi Bharti (September 2020) Studied **“WOMEN EMPOWERMENT IN RURAL AREA: AN IMPACT ANALYSIS”**. Unlocking the economic potential of rural women entrepreneurs is key to inclusive development. Empowering them through microfinance, digital access, and safe mobility fosters business creation and growth. Recognizing and alleviating their unpaid care burden through technology and support services further unleashes their entrepreneurial spirit. Investing in these women isn’t just good economics, it’s essential for building a more equitable and prosperous society.

HARIS M studied **“WE MISSION”: A New Opportunity for Women Entrepreneurs in Kerala**. In the context of Kerala, the Kerala State Industrial Development Corporation (KSIDC) has launched the Women Entrepreneurship (WE) Mission to nurture the entrepreneurial talents of women. The objective of this initiative is to assist women entrepreneurs in the micro and small enterprise sectors to expand their businesses. The mission encompasses five strategies aimed at providing women with the necessary support to thrive as entrepreneurs: “Meet your Mentor” offers continuous guidance from successful women entrepreneurs; “See to Feel” organizes regular exposure visits for women; “Source the Fund” facilitates easier access to funding; “Launch the Venture” provides incubation and infrastructure support, and “Market Connect” fosters networking opportunities for marketing. Records indicate a progressive trend in preliminary registrations of entrepreneurs, with figures increasing from 31% in 2012-13 to 44% in 2014-15, particularly among women entrepreneurs. The government has introduced various schemes to promote women entrepreneurs, including special components within existing schemes such as the Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme.

MANJULA R. IYER (2018) studied **“Challenges Encountered by Female Entrepreneurs in Ernakulam District, Kerala”**. The findings highlight women’s preparedness to confront the hurdles inherent in establishing businesses. Both society and families demonstrate openness to the idea of female entrepreneurship. However, respondents predominantly identified “Lack of strong leadership” and financial constraints as primary obstacles.

Sarath M studied **“A study on problems faced by women entrepreneurs in Kerala”**. Concluding remarks underscore the formidable nature of business ownership, particularly for

women, who often encounter additional hurdles compared to their male counterparts. Despite their competence and dedication, female entrepreneurs confront unique challenges in striving for success and recognition in the business sphere. This study endeavors to shed light on the diverse array of obstacles faced by women entrepreneurs in Kerala.

Angela Nino-Torres (2019) studied **“Female leadership in rural areas: a social innovation review”**. Rural women are emerging as powerful drivers of social innovation in their communities. They are forming cooperatives, organized groups, and indigenous movements to address local challenges and support each other’s development. These initiatives go beyond individual gain, seeking a collective benefit that uplifts their communities. By fostering leadership and entrepreneurial skills through these organizations, rural women are demonstrating their remarkable potential as agents of positive change.

Jyoti Rani & Sanjay Kumar Sinha (April 18 2016) studied **“Barriers Facing Women Entrepreneurs in Rural India:a study in Haryana”**. Challenges faced by women entrepreneurs in rural Haryana, India: Lack of family support and cooperation Psychological barriers, Weak bargaining position, Absence of experience, knowledge and societal support Harassment, Difficulty obtaining loans and credit facilities, Lack of infrastructure and marketing skills, Unfavorable market conditions. Recommendations: Government support for women entrepreneurs through policies and programs, Increased awareness about girls’ education, Women entrepreneurs starting businesses with adequate planning and exploration.

Dr. S.M. Chockalingam and Dr. R.Velmurugan (2019) studied **“A Study on Rural Women Empowerment at Ernakulam District”**. The study’s findings suggest that self-help groups (SHGs) are effective in empowering women both economically and politically. This highlights the importance of social clubs, educational institutions, banks, and government agencies in providing support to SHGs, which can contribute to poverty alleviation and women’s empowerment through women leadership and entrepreneurship. The support will definitely drive them to success.

Anisha M.S studied **“WOMEN ENTREPRENEURSHIP: A STUDY WITH SPECIAL REFERENCE TO ERNAKULAM DISTRICT”**. The concluding section delves into the socio-economic experiences of female entrepreneurs, chronicling the hurdles they’ve encountered over time, emphasizing the significance of women’s entrepreneurship, and detailing governmental initiatives aimed at bolstering support for female-led businesses. Active involvement of women is imperative for fostering economic expansion and advancing societal progress.

MANJULA R. IYER studied **“Challenges Encountered by Female Entrepreneurs in Ernakulam District, Kerala”**. The findings highlight women's preparedness to confront the hurdles inherent in establishing businesses. Both society and families demonstrate openness to the idea of female entrepreneurship. However, respondents predominantly identified "Lack of strong leadership" and financial constraints as primary obstacles.

CHAPTER – 3

THEORETICAL FRAMEWORK

3.1 WOMEN ENTREPRENEURSHIP – RURAL AREA

Women Entrepreneurship is a significant tool for the development of business and economic growth of the country. According to the current population, 48.4 % of the total population Is Women in the country. Their active involvement in various economic activities is crucial for the development and prosperity of the country. Entrepreneurship gives a lot of opportunities to women to upskill them with management, Critical thinking, Risk- taking, networking, problem solving skills and various other skills as well.

Rural women entrepreneurship be considered one of the solutions to reduce poverty, migration, and unemployment, and to develop rural areas. They may increase the standard of living and purchasing power of the rural people and the bottom of the pyramid by offering employment opportunities to the people in the villages. They have a prominent role in balanced growth as well. Their development is really important in developing a society. Rural women run their enterprises, yet their socio-economic contributions and entrepreneurial potential remain largely unrecognized and untapped. There are different Women Entrepreneurship promotional groups and Government initiatives to increase the participation of women in entrepreneurial activities and the rate of rural women entrepreneurs is yet to get higher.

This chapter indulges in detailed study of the importance, types, challenges, remedies and the schemes of rural women entrepreneurship.

3.2 IMPORTANCE OF WOMEN ENTREPRENEURSHIP IN INDIA:

Female population in India, as per the reports for 2023, The female population was 691 million, which is 48.4% of the Indian population. It can be seen that women's empowerment and development are really important for the holistic development of the country. Accordingly, encouraging women entrepreneurs and employment generation is of great importance to the development of the economy. Increasing the number of women entrepreneurs in the country means that more employment opportunities are created for them to empower other women as well. Therefore, women from the root of the country, from the rural areas, are focused and given different opportunities to raise their ideas, start their businesses, and contribute to society. Entrepreneurial development among rural women helps to enhance their capabilities and also helps in decision-making status, improvement in their financial status, and respect from society. Hence, encouraging rural women entrepreneurs helps in the growth of their own

community and poverty alleviation of society. If you educate a boy you train a man if you educate a girl you train a village. This quote says that powerful women entrepreneur role models can have a huge impact on the society and thereby develops the nation.

3.3 TYPES OF RURAL WOMEN ENTREPRENEURSHIP

There are four basic forms of rural entrepreneurship:

1. **Individual Entrepreneurship** – It is single ownership of the enterprise.
2. **Group Entrepreneurship** – It mainly covers partnerships, private limited Companies, and public limited companies.
3. **Cluster Formation Entrepreneurship** – It covers Non-Government Organisations, Voluntary Organisations, Community Based Organizations, Self Help Groups, and even networking of these groups. These also cover Formal and non-formal associations of a group of individuals based on Caste, occupation, income, etc.
4. **Cooperative Entrepreneurship** – It is an autonomous association of Persons united voluntarily for a common objective. Cooperatives improve market access for rural producers by engaging in collective marketing efforts. This allows members to negotiate better prices for their products. Additionally, cooperatives may undertake value addition activities, creating new economic opportunities

3.4 CHALLENGES FACED BY WOMEN ENTREPRENEURS

Women in Rural areas have a lot of difficulties in enterprising their ventures and running it smoothly. The main challenges or barriers are listed below:

- **Mobilization of Funds:**

To turn our ideas into a business, we are always in need of funds. It can be in the form of seed money and other sorts of finance in different stages. Rural women entrepreneurs find it difficult to locate funds and the funds that they obtain might not be sufficient for fuelling up the business. This happens because of the lack of knowledge about various schemes provided by the government and banks that offer financial assistance for Start-ups and businesses.

- **Unfavourable Environment:**

To be a successful entrepreneur, women need a positive environment that supports strong entrepreneurial spirits. Only with such an environment, a woman can learn, Re-learn, and upskill herself to reach the desirable heights. In reality, many women lack such a productive environment. Even if women face all those negative factors and start their businesses, still there will be a lot of hindrances that obstruct them from initiating and completing their tasks. Sometimes women are forced to work at home for their business because of many other responsibilities. Through this, they might lose the opportunities to learn from outside resources, interact with the business community, and access new market opportunities.

- **Work-life balance:**

Another important problem faced by women is the struggle to balance the long working hours in their business and meet all their responsibilities in their house. A great workload creates stress and demotivates women to set up a business. Even if the problem of inequality is decreasing, rural women still face the same problem as well. Without maintaining a balance between work and life efficiently, a women entrepreneur won't be able to survive in the long run.

- **Lack of Support Networks:**

Another significant challenge for rural entrepreneurs is the lack of support networks and business ecosystems. Unlike urban areas, where entrepreneurs can easily connect with mentors, investors, and other like-minded individuals, rural entrepreneurs often find themselves isolated.

- **Lack of Awareness about their opportunities:**

We can see a lack of awareness about entrepreneurship among the rural women. Most of them are not aware about different aids provided by banking institutions and government to support their business. Furthermore, they think that they are not enough to be an entrepreneur and lack motivation as well.

To address these challenges faced by women entrepreneurs, several solutions can be implemented:

1. **Financial Literacy Programs:** Providing training and workshops to educate women about available funding options, government schemes, and how to access them can empower them to secure necessary funds for their businesses.

2. **Creating Supportive Environments:** Establishing networks, communities, and mentorship programs specifically tailored for women entrepreneurs can offer them the necessary support, guidance, and encouragement to thrive in their entrepreneurial journey.
3. **Flexible Work Arrangements:** Encouraging flexible work arrangements, such as remote work or flexible hours, can help women balance their business responsibilities with their household duties, thereby reducing stress and improving work-life balance.
4. **Investing in Infrastructure:** Improving infrastructure in rural areas, such as access to high-speed internet and transportation facilities, can help rural women entrepreneurs connect with broader markets, access resources, and expand their businesses.
5. **Awareness Campaigns:** Launching awareness campaigns and educational programs to inform rural women about entrepreneurship opportunities, available resources, and success stories can inspire and motivate them to pursue entrepreneurship.
6. **Policy Support:** Implementing supportive policies and regulations that promote gender equality, provide incentives for women-owned businesses, and ensure access to resources can create a conducive environment for women to start and grow their enterprises.
7. **Capacity Building Programs:** Offering skill development and capacity building programs tailored to the needs of rural women entrepreneurs can equip them with the necessary knowledge, skills, and confidence to succeed in business.

By implementing these solutions, stakeholders can help overcome the challenges faced by women entrepreneurs and create a more inclusive and supportive ecosystem for their success.

3.5 GOVERNMENT AIDS FOR WOMEN ENTREPRENEURS:

Different government aids are given to women for developing their businesses through different schemes. A few of those will be provided here:

1. Pradhan Mantri Mudra Yojana

The Government of India launched Pradhan Mantri Mudra Yojana (PMMY) in 2015. Under this scheme, financial support is given to aspiring entrepreneurs who wish to start their own businesses. They provide loans under three categories;

Shishu: covering loans up to 50,000/-

Kishor: covering loans above 50,000/- and up to 5 lakhs

Tarun: covering loans above 5 lakh and up to 10 lakhs.

By providing women with access to formal financial institutions, these loans promote financial inclusion, allowing women to build credit histories and strengthen their financial profiles.

2. Dena Shakti Scheme

The Dena Shakti Scheme provided by Dena bank focuses on supporting women entrepreneurs involved in agriculture, SME's, education, housing etc. can avail loans up to 20 lakhs under concessional interest rates. This scheme uplifts women by giving them an opportunity to be successful entrepreneurs and complete equality in society.

3. Mahila Udyam Nidhi Scheme

Mahila Udyam Nidhi Scheme by SIDBI or Small Industries Development Bank of India is to help women entrepreneurs to meet equity funds requirements in setting up a new business. Engage women entrepreneurs and give them the cash flow to maintain their businesses. The cash provided under this plan can be used in the service, manufacturing, and production areas. Under this plan, businesswomen can get a credit of up to 10 lakhs for starting a small business.

4. Stree Shakti Scheme

The Stree Shakti package is a unique scheme for women entrepreneurs, providing loans up to 50 lakhs, provided women have more than 50% share in the business. This scheme is provided to businesses enrolled under Entrepreneurship Development Programmes (EDP) organized by their respective state agency and no security is required for loans under 5 lakhs. Women who are already running a business or planning to start one can avail of this scheme.

5. Udyogini Scheme

This scheme is for women who come from families with an annual income of RS. 1.5 lakhs. This program offers low-interest loans to ambitious women entrepreneurs with interest-free loans up to Rs 3 Lakhs to help them expand or start their businesses. This scheme helps economically backward women to be self-reliant financially. Loan subsidies are also given to them as a part of this initiative.

6. Annapurna Scheme

Loans under this scheme are provided for women entrepreneurs running their catering businesses. Up to Rs 50000 is given as loans by the Government under this scheme for them to meet their working capital requirements.

These are a few schemes provided by the Government and different Banks in helping women to be successful entrepreneurs and contribute to the development of the economy by providing them with different loans and subsidies.

CHAPTER-4

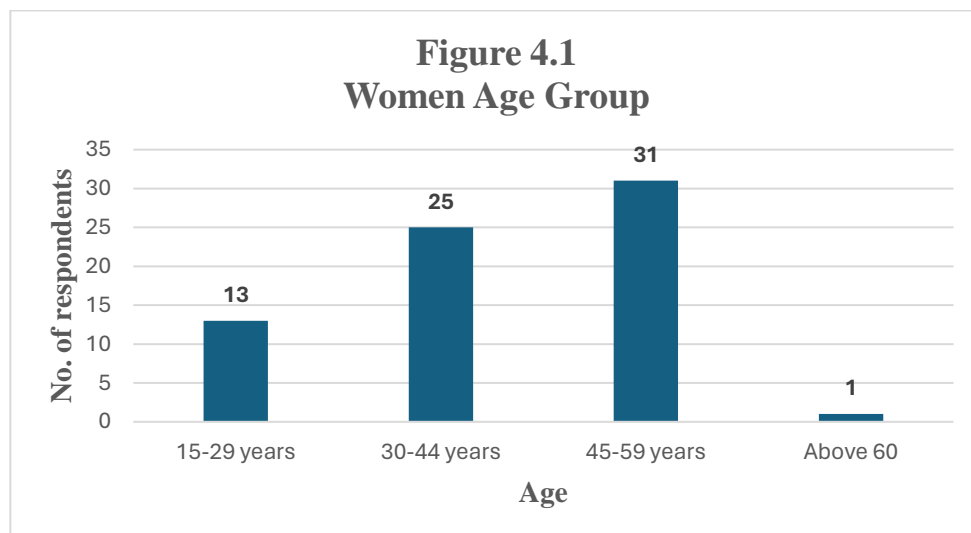
DATA ANALYSIS AND INTERPRETATION

DATA INTERPRETATION

Table 4.1
Women Age Group

Sl. No.	Age	No. of respondents	Percentage
1	15-29	13	18.6%
2	30-44	25	35.7%
3	45-59	31	44.3%
4	60+	1	1.4%
	Total	70	100

(Source: Primary data)



INTERPRETATION

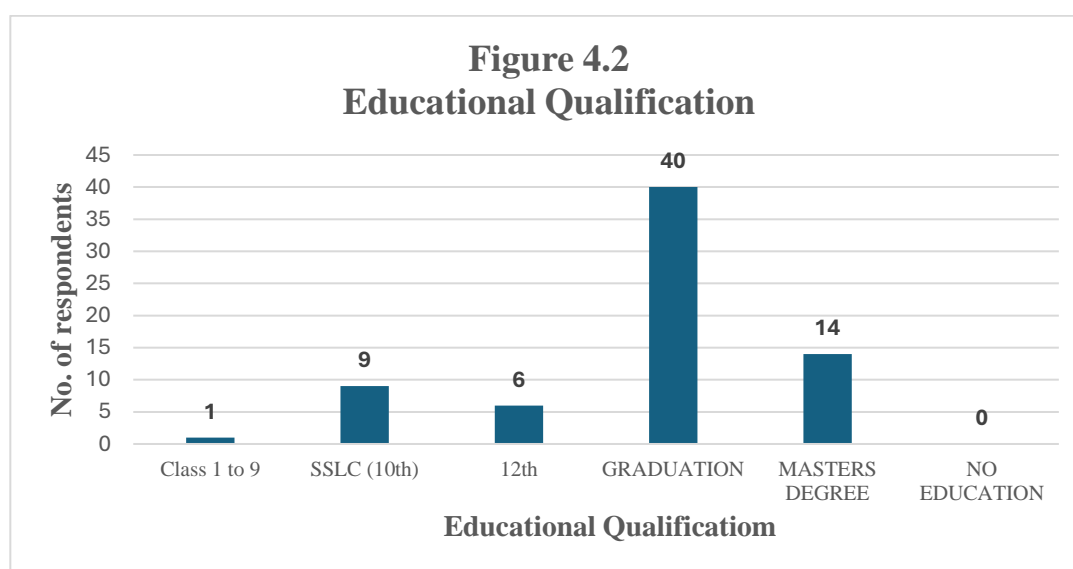
The data shows that most people surveyed in rural Ernakulam are between 30 and 44 years old, making up more than half of the respondents. This suggests that many working-age adults participated. Additionally, there are also quite a few people aged 45 to 59, indicating a significant presence of middle-aged individuals. A smaller number of respondents are young adults aged 15 to 29. Interestingly, there's only one person who is 60 or older among those surveyed.

Understanding the ages of people in the rural community of Ernakulam helps us plan projects and services that meet the needs of different age groups. It's important for making sure everyone in the community gets the support and resources they need.

Table 4.2
Educational Qualification

Sl. No.	Educational Qualification	No. of Respondents	Percentage
1	Class 1 to 9	1	1.4%
2	SSLC (10th)	9	12.9%
3	12th	6	8.6%
4	GRADUATION	40	57.1%
5	MASTERS DEGREE	14	20%
6	NO EDUCATION	0	0%
	Total	70	100

(Source: Primary data)



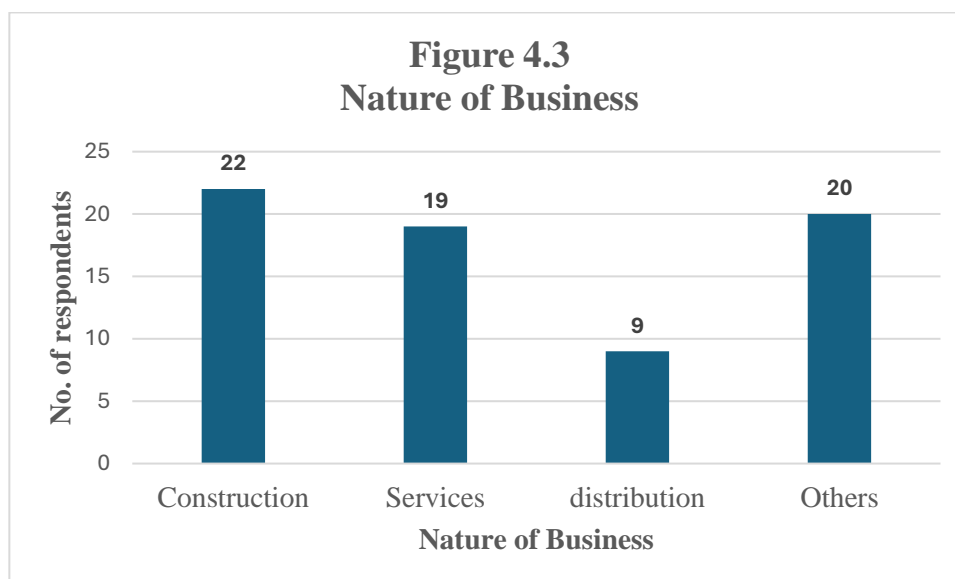
INTERPRETATION

Based on the data, most people surveyed have completed their bachelor's degree or secondary education (SSLC/10th grade). Some have also pursued higher education, like post-graduate degrees or diplomas. The data also shows a mix of respondents who have completed higher secondary education (+2) and primary education (Class 1 to 9). Overall, it suggests that the surveyed population in rural Ernakulam is fairly educated, with many having completed at least secondary education.

Table 4.3
Nature of Business

Sl. No.	Nature of Business	No. of Respondents	Percentage
1	Construction	22	31.4%
2	Services	19	27.1%
3	distribution	9	12.9%
4	Others	20	28.6%
	Total	70	100

(Source: Primary data)



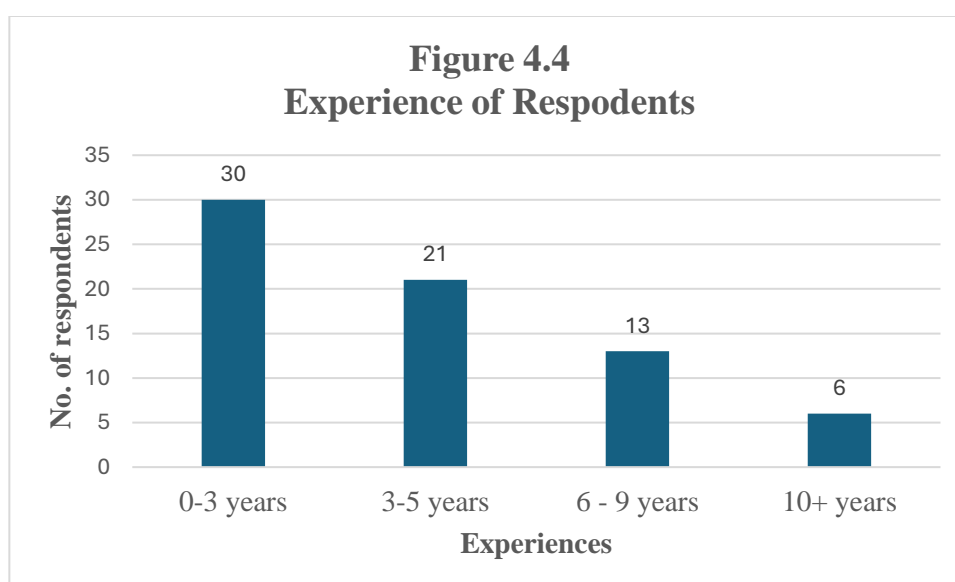
INTERPRETATION

Based on the information provided, it seems like the businesses of the respondents mostly involve offering services and making products. This shows that their businesses are diverse and can adapt to different parts of the market. They might also be involved in distributing products, but it's not very clear. Having both service-oriented and manufacturing activities suggests that their businesses can handle changes in the market well. Overall, it looks like their businesses are active in providing services, making goods, and possibly distributing products, which helps them meet market needs and grow.

Table 4.4
Experience of Respondents

Sl. No.	Experience of Respondents	No. of Respondents	Percentage
1	0-3 years	30	42.9%
2	3-5 years	21	30%
3	6 - 9 years	13	18.6%
4	10+ years	6	8.6%
	Total	70	100

(Source: Primary data)



INTERPRETATION

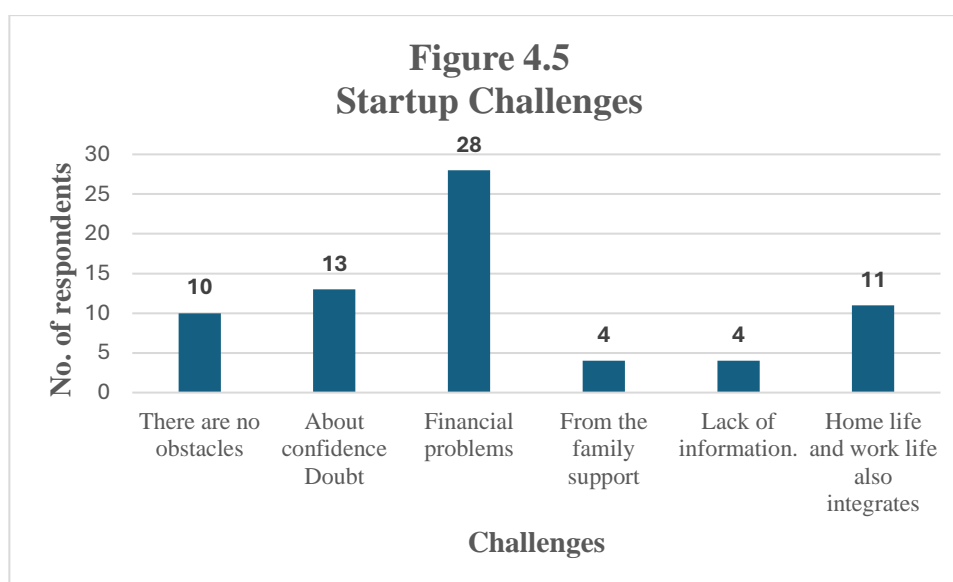
Based on the data, it appears that the majority of respondents have been running their businesses for less than 3 years, with some having operated for 3 to 5 years, and others for 6 to 9 years. Additionally, there are respondents who have been in business for over 10 years.

This suggests a varied range of experience among the respondents, with some being relatively new to business ownership while others have more established ventures. The distribution of business tenure indicates a mix of both budding entrepreneurs and seasoned business owners within the surveyed population.

Table 4.5
Startup Challenges

Sl. No.	Challenges	No. of Respondents	Percentage
1	There are no obstacles	10	14.3%
2	About confidence Doubt	13	18.6%
3	Financial problems	28	40%
4	From the family support	4	5.7%
5	Lack of information.	4	5.75%
6	Home life and work life also integrates	11	15.7%
	Total	70	100

(Source: Primary data)



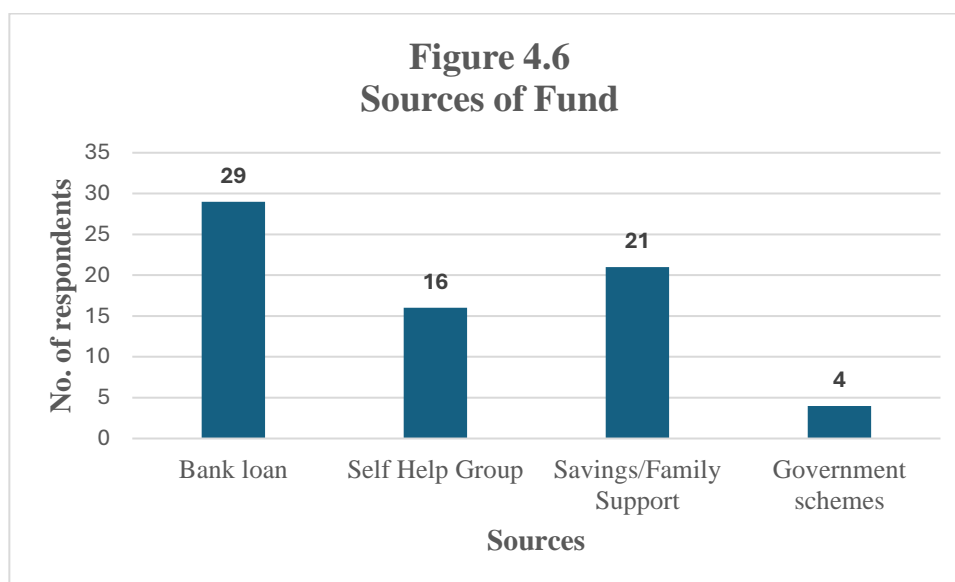
INTERPRETATON

In the initial stages of your startup, the main challenges you faced were financial issues, with 40% of respondents citing this as a major concern. Additionally, 18.6% expressed doubts about their self-confidence, indicating some level of uncertainty. About 14.3% didn't encounter any obstacles, while 5.7% found it difficult to gather information, and a similar percentage faced challenges balancing their personal and professional lives. Only a small portion, 5.7%, received support from their families.

Table 4.6
Sources of Fund

Sl. No.	Sources of Fund	No. of Respondents	Percentage
1	Bank loan	29	41.4%
2	Self Help Group	16	22.95
3	Savings/Family Support	21	30%
4	Government schemes	4	5.7%
	Total	70	100

(Source: Primary data)



INTERPRETATION

Business funding came from various sources:

- 41.4% from bank loans, showing trust from financial institutions.
- 22.9% from self-help groups, reflecting community support.
- 30% from personal savings or family, indicating personal commitment.
- 5.7% from government schemes, benefiting from public initiatives.

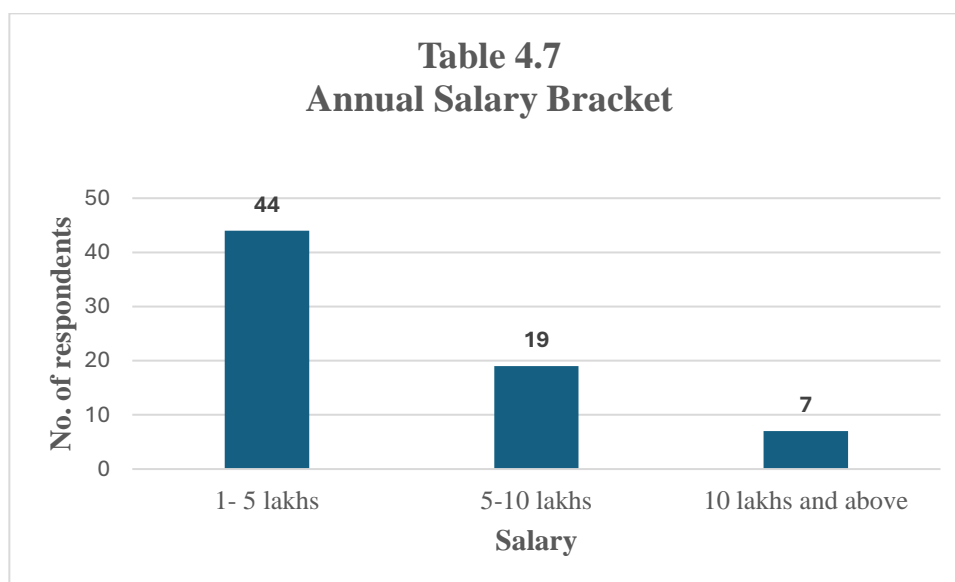
This mix suggests a balanced approach, using different channels for business growth and Stability.

Table 4.7

Annual Salary Bracket

Sl. No.	Annual Salary Bracket	No. of Respondents	Percentage
1	1- 5 lakhs	44	62.9%
2	5-10 lakhs	19	27.15
3	10 lakhs and above	7	10%
	Total	70	100

(Source: Primary data)



INTERPRETATION

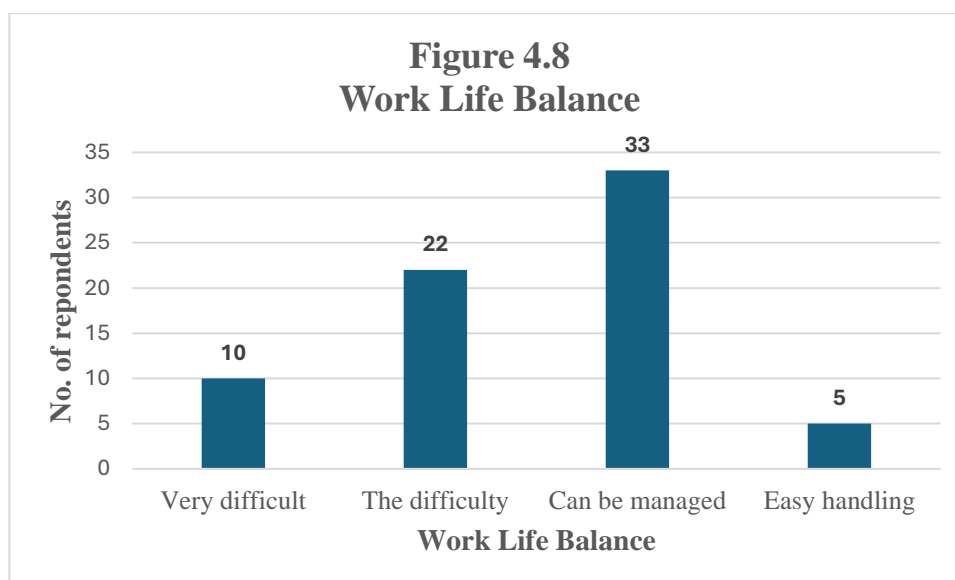
- A majority of respondents, around 62.9%, began their businesses with an initial investment ranging from 1 to 5 lakhs.
- About 27.1% of respondents invested between 5 to 10 lakhs to kickstart their businesses.
- A smaller portion, accounting for 10% of respondents, invested an amount exceeding 10 lakhs to initiate their business ventures.

Table 4.8

Work Life Balance

Sl. No.	Work Life Balance	No. of Respondents	Percentage
1	Very difficult	10	14.3%
2	The difficulty	22	31.4%
3	Can be managed	33	47.1%
4	Easy handling	5	7.1%
	Total	70	100

(Source: Primary data)



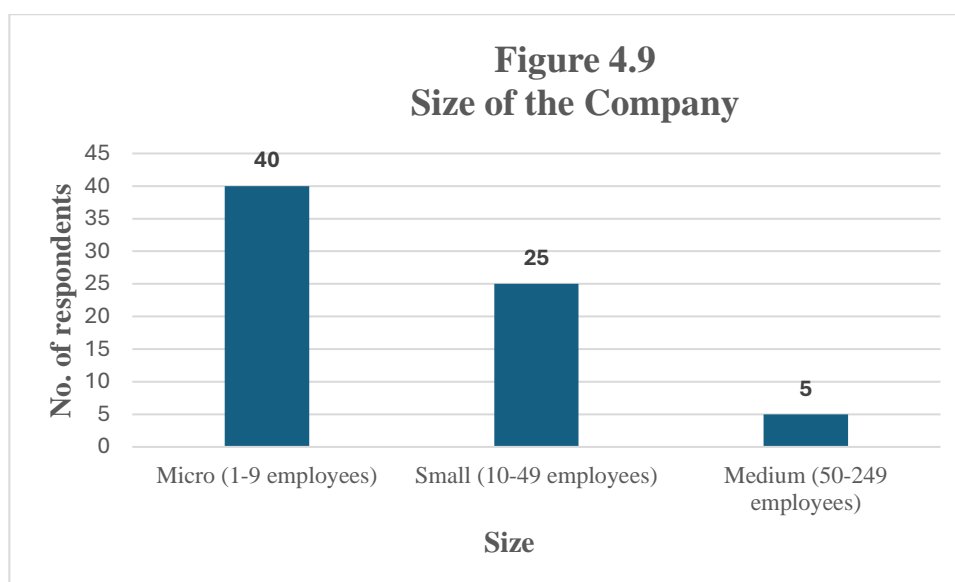
INTERPRETATION

Balancing both profession and family life requires some level of intelligence. Only a small portion, 14.3%, face significant challenges in maintaining this balance due to the complexity of managing both aspects effectively. Therefore, it can be said that 31.4% have moderate intelligence, 47.1% can manage tasks effectively, while 7.1% find it relatively easy to balance both aspects of life.

Table 4.9
Size of the Company

Sl. No.	Size of the company	No. of Respondents	Percentage
1	Micro (1-9 employees)	40	57.1%
2	Small (10-49 employees)	25	35.7%
3	Medium (50-249 employees)	5	7.1%
	Total	70	100

(Source: Primary data)



INTERPRETATION

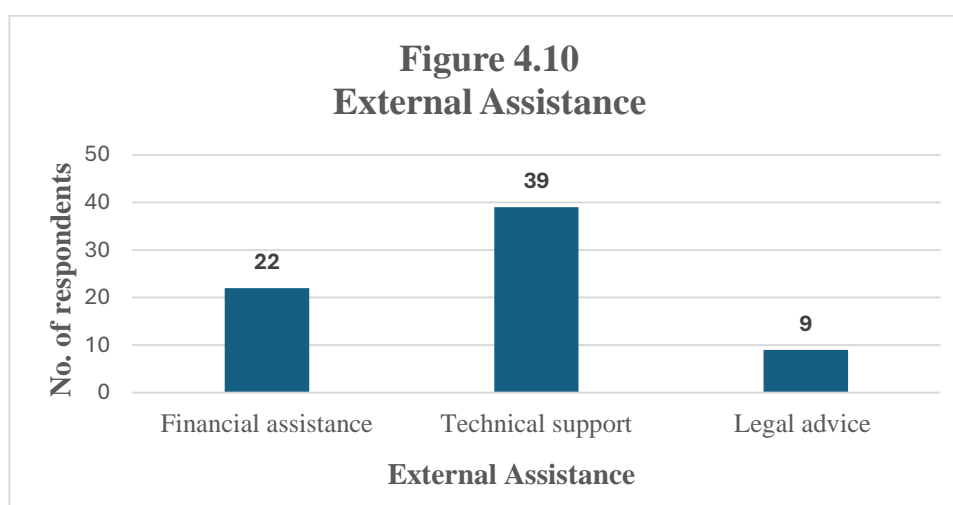
The survey data reveals the distribution of company sizes as follows:

- 57.1% are classified as micro-enterprises, typically comprising 1-9 employees.
- 35.7% fall into the small-sized enterprise category, with staff numbers ranging from 10 to 49.
- 7.1% are categorized as medium-sized companies, employing between 50 to 249 individuals.

Table 4.10
External Assistance

Sl. No.	External Assistance	No. of Respondents	Percentage
1	Financial assistance	22	31.4%
2	Technical support	39	55.7%
3	Legal advice	9	12.9%
	Total	70	100

(Source: Primary data)



INTERPRETATION

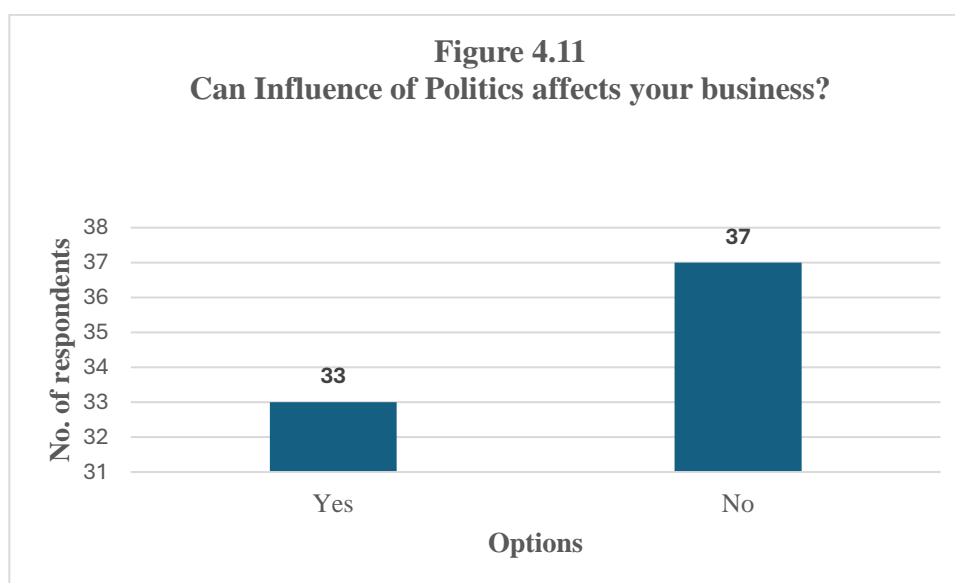
The survey respondents highlighted the significant benefits they have derived from external support in various aspects of their business setup:

- **Financial Aid:** A considerable percentage acknowledged the importance of financial assistance, including grants from the EU or national agencies, as well as venture capitalist funding, in facilitating their business operations and expansion.
- **Technological Support:** The majority of respondents indicated that technological support has played a crucial role in enhancing their business efficiency and competitiveness. This includes access to advanced tools, software, and technical expertise that have helped streamline processes and improve overall productivity.
- **Regulatory Guidance:** A notable portion of participants expressed appreciation for regulatory guidance and advisory services, such as assistance with incorporation procedures and obtaining necessary certifications. This support has enabled them to navigate complex legal requirements and ensure compliance with regulations, thereby mitigating risks and fostering business sustainability.

Table 4.11
Can Influence of Politics affects your business?

Sl. No.	Option	No. of respondents	Percentage
1	Yes	33	47.1%
2	No	37	52.9%
	Total	70	100

(Source: Primary data)



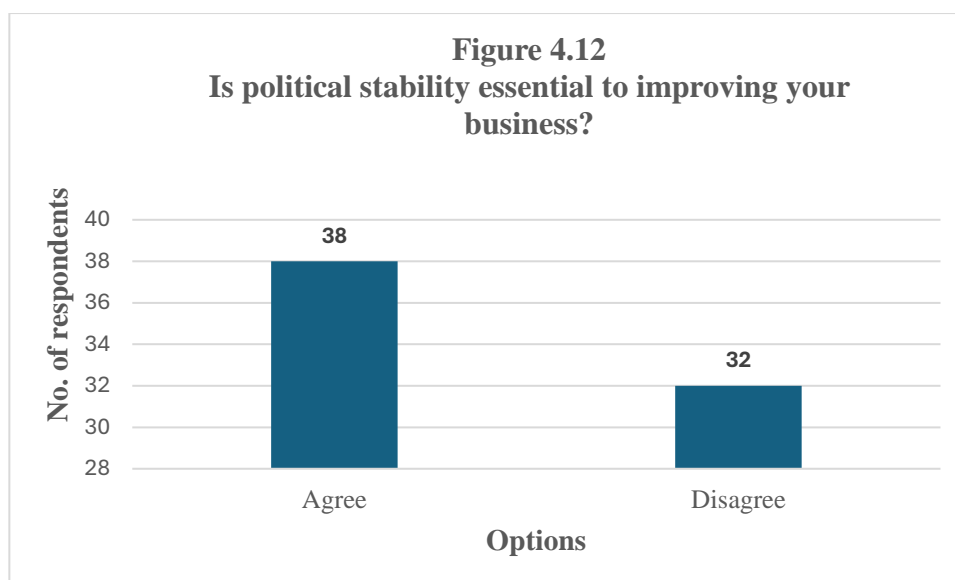
INTERPRETATION

A significant majority of respondents, comprising 52.9%, expressed that their business operations are not adversely affected by political sovereignty. However, 47.1% indicated that political sovereignty does indeed pose challenges or negative impacts on their businesses. This suggests a divided sentiment among respondents regarding the influence of political factors on their business activities.

Table 4.12
Is political stability essential to improving your business?

Sl. No.	Option	No. of respondents	Percentage
1	Agree	38	54.3%
2	Disagree	32	45.7%
	Total	70	100

(Source: Primary data)



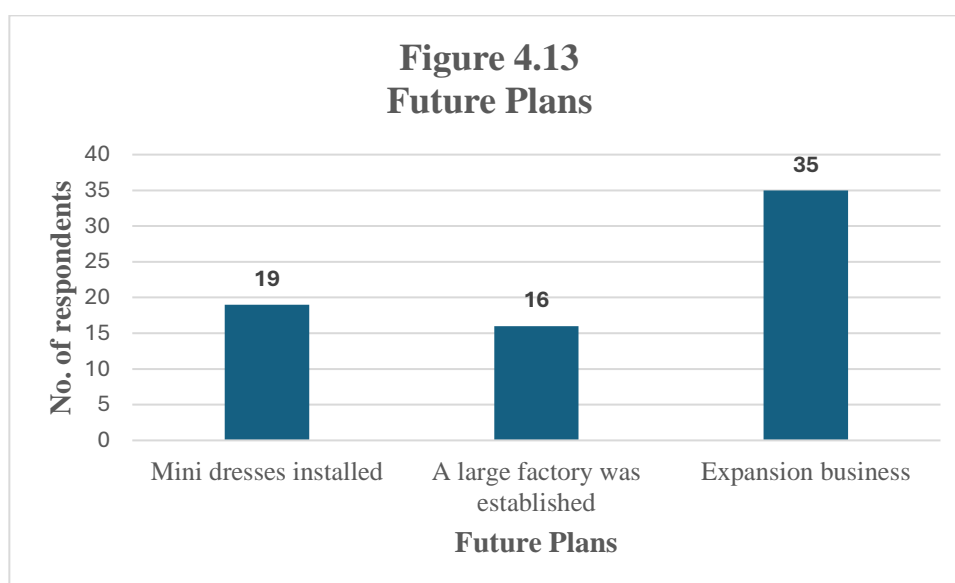
INTERPRETATION

45.7% of respondents agree that political stability is essential for improving their businesses, while 54.3% express dissent, suggesting a split opinion among respondents regarding the necessity of political stability for enhancing their business prospects.

Table 4.13
Future Plans

Sl. No.	Future Plans	No. of respondents	Percentage
1	Mini dresses installed	19	27.1%
2	A large factory was established	16	22.9%
3	Expansion business	35	50%
	Total	70	100

(Source: Primary data)



INTERPRETATION

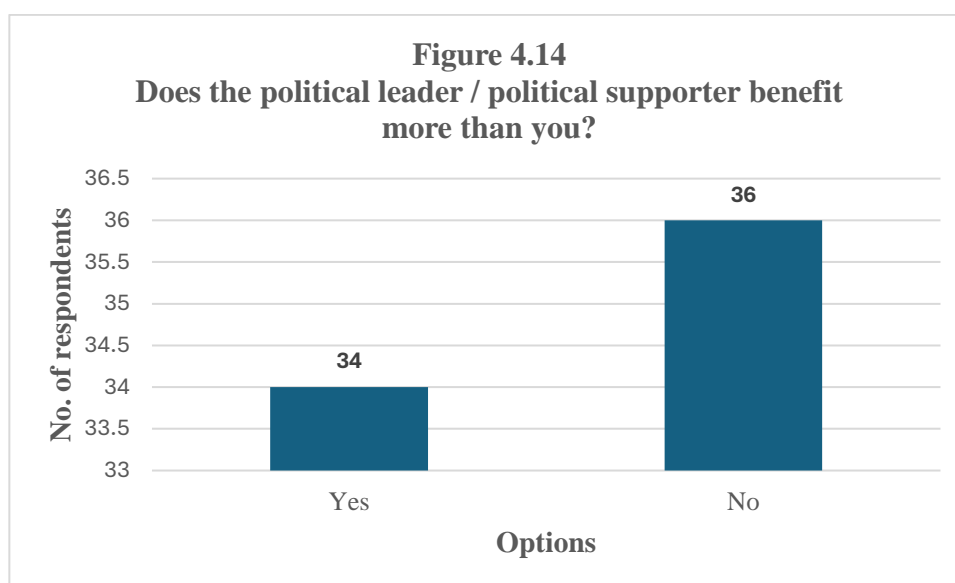
1. 27.1% established mini garment shops.
2. 22.9% set up large factories.
3. 50% engaged in expansion businesses.

The indicative future project direction based on this data suggests a significant presence of mini garment shops and large factories established in rural Ernakulam. Moreover, there seems to be a focus on expansion businesses, indicating a trend towards further growth and development in the area.

Table 4.14
Does the political leader / political supporter benefit more than you?

Sl. No.	Options	No. of respondents	Percentage
1	Yes	34	48.6%
2	No	36	51.4%
	Total	70	100

(Source: Primary data)



INTERPRTATION

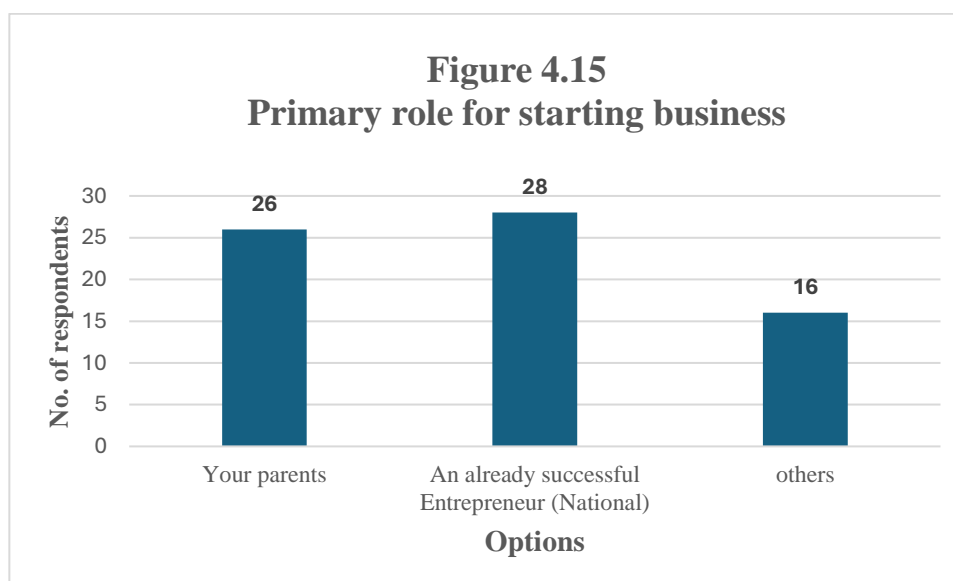
The survey findings reveal that 51.4% of respondents do not perceive politicians or their supporters to gain more benefits compared to an individual solely engaged in business activities. Conversely, 48.6% of participants believe that politicians or their supporters do receive greater advantages in such circumstances.

This division of opinions highlights the varied perspectives within the community regarding the influence of political connections versus the merits of independent entrepreneurship. It underscores the complexity of socio-economic dynamics and perceptions within the region, suggesting a need for deeper exploration into the interplay between politics and business in rural contexts.

Table 4.15
Primary role for starting business

Sl. No.	Options	No. of respondents	Percentage
1	Your parents	26	37.1%
2	An already successful Entrepreneur (National)	28	40%
3	others	16	22.9%
	Total	70	100

(Source: Primary data)



INTERPRETATION

During the initial stages of starting their businesses, respondents sought guidance or looked up to the following individuals:

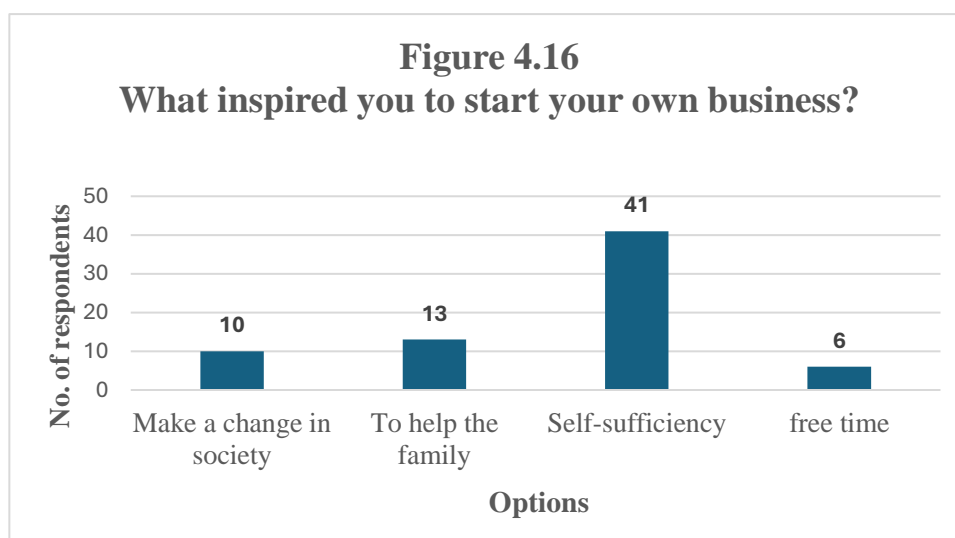
- 37.1%: Their parents
- 40%: A successful entrepreneur (at the national level)
- 22.9%: Other individuals

This breakdown suggests that a considerable number of respondents, 37.1%, relied on parental figures for advice and inspiration as they embarked on their entrepreneurial journeys. Additionally, 40% sought mentorship from accomplished entrepreneurs on a national scale, indicating a recognition of external expertise in guiding their business endeavors. The remaining 22.9% sought advice from various other sources, reflecting the diverse range of influences and support networks within the entrepreneurial community.

Table 4.16
What inspired you to start your own business?

Sl. No.	Options	No. of respondents	Percentage
1	Make a change in society	10	14.3%
2	To help the family	13	18.6%
3	Self-sufficiency	41	58.6%
4	free time	6	8.6%
	Total	70	100

(Source: Primary data)



INTERPRTATION

In motivating individuals to start their own businesses, the factors were as follows:

- 14.3%: Seeing a need for change in the community
- 18.6%: Assistance from family
- 58.8%: Self-sufficiency
- 8.6%: Spare time available

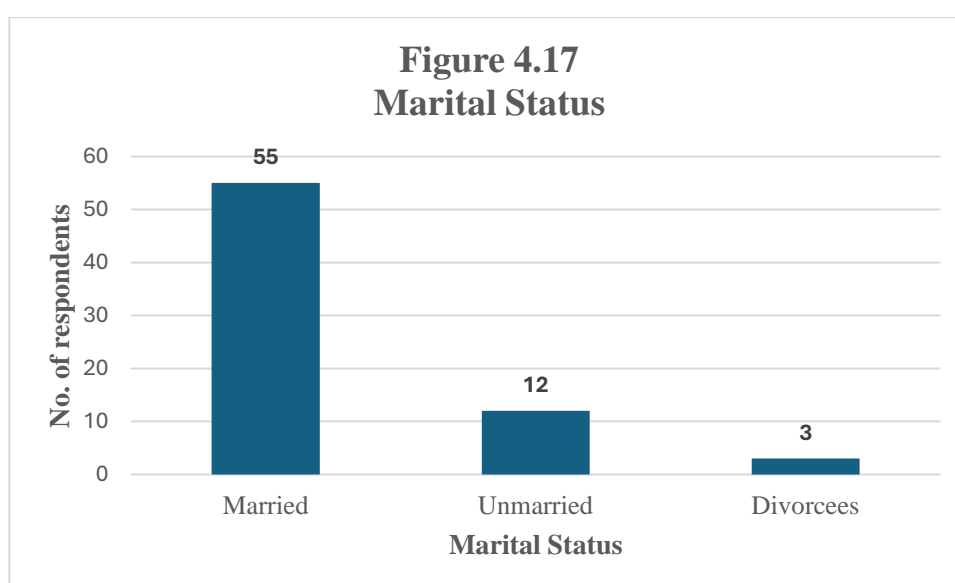
These factors indicate that for many, the primary motivation to start their own business stemmed from a sense of self-sufficiency and a recognition of personal capability.

Additionally, family support played a significant role, with 18.6% citing assistance from their families as a motivating factor. Some also noted the opportunity to address community needs or utilize spare time effectively as additional motivations.

Table 4.17
Marital Status

Sl. No.	Marital Status	No. of Respondents	Percentage
1	Married	55	78.6%
2	Unmarried	12	17.1%
3	Divorcees	3	4.3%
	Total	70	100

(Source: Primary data)



INTERPRETATON

The majority of individuals surveyed, accounting for 78.6%, are currently married. This suggests that a significant portion of the surveyed population has chosen to enter into marital partnerships. Additionally, 17.1% of respondents are unmarried, indicating a notable portion of individuals who have not yet pursued marriage. Furthermore, 4.3% of respondents reported being divorced or separated, highlighting the presence of individuals who have experienced the dissolution of a previous marital union. Overall, the data reflects the diversity of marital statuses within the surveyed population, providing insights into the relationship dynamics and life experiences of the respondents.

Table 4.18
Level of happiness

Sl. No.	Options	No. of respondents	Percentage
1	Satisfied	23	33.3%
2	Not satisfactory	5	7.2%
3	Good	31	43.5%
4	Very good	11	15.9%
	Total	70	100

(Source: Primary data)



INTERPRETATION

Based on the scale ranging from 1 to 4, with 1 representing the lowest satisfaction and 4 representing the highest satisfaction, the assessment of a female entrepreneur in terms of your satisfaction level is as follows:

- 33.3%: Satisfied
- 7.2%: Not satisfied
- 43.5%: Good
- 15.9%: Very good

These figures indicate that 33.3% of the respondents find your satisfaction level satisfactory or happy. Conversely, 7.2% are not satisfied. Furthermore, a significant portion, 43.5%, perceives it as good, while 15.9% consider it very good.

CHAPTER 5
SUMMARY, FINDINGS, RECOMMENDATION
AND CONCLUSION

SUMMARY OF THE STUDY

The study was conducted on the topic “A STUDY ON WOMEN ENTREPRENEURSHIP IN RURAL ERNAKULAM”. For the purpose of the study questionnaire was distributed to women entrepreneurs in rural areas and 70 responses were Collected from people residing in Ernakulam district.

Our study emphasized on the participation of women entrepreneurs in rural Ernakulam and challenges they face for initiating venture. The study revealed that the majority of surveyed women in rural areas had completed secondary education. Primary challenges identified included financial constraints and self-confidence issues during the startup phase. Notably, female entrepreneurs predominantly utilized bank loans and personal savings as significant funding sources. In conclusion, the study underscores the importance of supporting and promoting women entrepreneurs to foster their business growth and success.

FINDINGS

1. To identify the main challenges faced during the initial stage of starting a business.

- The most prominent challenge faced by the women entrepreneurs in their initial stages is financial issues, with 40% of respondents highlighting this as a significant concern. This underscores the critical importance of securing adequate funding and managing financial resources effectively during the early phases of entrepreneurship.
- A noteworthy 18.6% of respondents expressed doubts about their self-confidence, indicating a prevalent sense of uncertainty and self-questioning among aspiring entrepreneurs. Addressing these psychological barriers and fostering confidence-building measures may be crucial in overcoming challenges during the startup journey.

2. By analysing the age group of women entrepreneurs

- The majority of surveyed women entrepreneurs in rural Ernakulam fall within the age bracket of 30 to 44 years old, comprising more than half of the respondents.
- Additionally, there is a notable presence of middle-aged women entrepreneurs aged 45 to 59, further diversifying the age demographics.

- Young women entrepreneurs aged 15 to 29 constitute a smaller proportion of the surveyed population.
- Notably, there is only one women entrepreneur aged 60 or older among those surveyed, indicating a minimal representation of the elderly population.

3. While determining the scale of business.

- 57.1% of women entrepreneurs surveyed operate micro-enterprises, typically consisting of 1-9 employees.
- 35.7% of the surveyed women-owned businesses fall into the small-sized enterprise category, with staff numbers ranging from 10 to 49.
- A smaller proportion, 7.1%, are categorized as medium-sized companies, employing between 50 to 249 individuals.
- These findings highlight the predominance of smaller-scale enterprises among women entrepreneurs, with micro-enterprises being the most prevalent.

4. To determine the Educational Attainment of Women Entrepreneurs in Rural Areas.

- The majority of surveyed women entrepreneurs in rural Ernakulam have completed their bachelor's degree or secondary education (SSLC/10th grade). This indicates a significant emphasis on foundational education within the surveyed population.
- Additionally, a notable portion of respondents have pursued higher education, including post-graduate degrees or diplomas, reflecting a commitment to advanced learning and skill development among certain segments of the population.
- The data also reveals a mix of respondents who have completed higher secondary education (+2) and primary education (Class 1 to 9), showcasing diversity in educational backgrounds within the surveyed group.

5. To determine the funding sources utilized by female entrepreneurs in rural areas to initiate new ventures.

- A significant portion, 41.4%, of funding was obtained from bank loans, indicating trust and support from financial institutions in backing entrepreneurial ventures.
- 22.9% of funding was sourced from self-help groups, highlighting the importance of community support in fostering entrepreneurship and providing access to capital.

- 30% of funding came from personal savings or family contributions, showcasing the personal commitment and investment made by entrepreneurs themselves or their families in their ventures.

6. By analysing the initial investment required to initiate business

- The majority of survey participants, approximately 62.9%, commenced their entrepreneurial endeavors with an initial investment ranging from 1 to 5 lakhs.
- Roughly 27.1% of respondents allocated between 5 to 10 lakhs as their starting investment for their businesses.
- A smaller segment, constituting 10% of participants, opted to invest an amount surpassing 10 lakhs to initiate their business ventures.

RECOMMENDATIONS

- Encourage ongoing education and skill development among women entrepreneurs through initiatives such as workshops and higher education opportunities, enabling them to continuously enhance their knowledge and capabilities to drive business success.
- Implement workshops or seminars to educate women entrepreneurs on financial management, budgeting, and accessing funding options to address the significant concern of financial issues during the initial stages.
- Organize confidence building workshops programs specifically aimed at boosting self-confidence among aspiring women entrepreneurs to overcome doubts and uncertainties, thereby fostering a more conducive environment for business initiation.
- Customize entrepreneurial support programs to cater to the specific needs and challenges faced by women entrepreneurs across different age demographics, considering the prevalence of middle-aged and younger entrepreneurs in the surveyed population.
- Strengthen initiatives to facilitate access to funding sources such as bank loans and self-help groups, ensuring that women entrepreneurs in rural areas can leverage these resources effectively to kick start their ventures.
- Promote the importance of family support and personal investment in entrepreneurial endeavors, emphasizing the role of personal savings and contributions from family members as viable funding sources.

- Enhance community support networks to provide a supportive ecosystem for women entrepreneurs, facilitating knowledge-sharing, networking, and access to resources.

CONCLUSION

According to the study, the research project highlights the multifaceted challenges faced by women entrepreneurs and presents viable solutions to mitigate these obstacles. Through targeted interventions addressing issues such as access to finance, networking opportunities, and societal biases, women entrepreneurs can be empowered to excel in their ventures.

Additionally, government schemes and policies play a pivotal role in bolstering the ecosystem for women entrepreneurs, particularly in rural areas. Initiatives such as the Stand-Up India Scheme, which provides collateral-free loans to women and collateral-free loans to women and marginalized entrepreneurs, and the Pradhan Mantri Mudra Yojana, offering financial assistance for micro-enterprises, have been instrumental in fostering entrepreneurship among women.

Furthermore, skill development programs like the National Skill Development Corporation's (NSDC) Pradhan Mantri Kaushal Vikas Yojana (PMKVY) and entrepreneurship training under the Ministry of Skill Development and Entrepreneurship equip women with the necessary knowledge and skills to thrive in business.

Moreover, government initiatives to enhance infrastructure, such as the Pradhan Mantri Gram Sadak Yojana (PMGSY) for rural road connectivity, and access to markets through e-commerce platforms like the Government e-Marketplace (GeM), further support the growth of women-owned businesses in rural areas.

In summary, by leveraging government schemes and policies tailored to address the unique needs of women entrepreneurs, coupled with supportive infrastructure and skill development initiatives, women can actively participate in the economic development of our country. Their contributions not only foster inclusive growth but also drive innovation and create employment opportunities, ultimately propelling the nation towards prosperity

In the context of supporting women entrepreneurs in rural areas, it's crucial for government aids and support schemes to effectively reach those who may be unaware of such opportunities. Despite various initiatives in place, many rural women remain uninformed. To address this, targeted outreach strategies leveraging local networks, educational campaigns, and digital platforms are essential. By ensuring awareness and accessibility, governments can empower more women entrepreneurs to thrive, fostering economic growth and social development in rural communities.

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APPENDIX

QUESTIONNAIRE

TOPIC: A STUDY ON WOMEN ENTREPRENEURSHIP IN RURAL ERNAKULAM

Submitted by:

RAINA PT

SANDRA MARY A J

NIKHITHA ANIL

1.Which age group do you belong to?

- ☐ 15 – 29 years
- ☐ 30 – 44 years
- ☐ 45 – 59 years
- ☐ 60+ years

2.What is your highest qualification?

- ☐ Uneducated
- ☐ Class 1st to 5th
- ☐ SSC (10th)
- ☐ HSC (12th)
- ☐ Under-Graduation

3.What is your Marital Status?

- ☐ Married
- ☐ Single
- ☐ Divorced
- ☐ widowed

4.How long you have been running your business?

- ☐ 0-3 years
- ☐ 3-5 years
- ☐ 6-9 years
- ☐ 10+ years

5.In which sector you are doing business?

- ☐ Manufacturing
- ☐ Services
- ☐ Distribution
- ☐ Others

6.What made you choose doing your own business?

- ☐ Factors motivated to start business
- ☐ Make a difference in society
- ☐ To help family
- ☐ Leisure purpose

7.What were the challenges you faced during the start-up phase in your business?

- ☐ No obstacles
- ☐ Doubt of self-confidence
- ☐ Financial issues
- ☐ Lack of information.
- ☐ Support from family
- ☐ Combining domestic and professional life

8.How did you fund your business?

- ☐ Bank Loan
- ☐ Self Help Group
- ☐ Private Leander's
- ☐ Savings/family support
- ☐ Government schemes

9.How much did it cost to start your business?

- ☐ below 1 Lakhs
- ☐ 1- 5 Lakhs
- ☐ 5-10 Lakhs
- ☐ Above 10 Lakhs

10.How well is your business operating currently?

- ☐ My organization is blooming
- ☐ Just running
- ☐ Normally
- ☐ Good enough to survive
- ☐ Require more help to expand business

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

- ☐ Very difficult
- ☐ Difficult
- ☐ Manageable
- ☐ Easily manageable
- ☐ Very easily manageable

12. How well is your business operating currently?

- ☐ My organization is blooming
- ☐ Just running
- ☐ Normally
- ☐ Good enough to survive
- ☐ Require more help to expand business

13. What is the size of your company?

- ☐ micro (1-9employees)
- ☐ small (10-49 employees)
- ☐ medium (50-249 employees)

14. Did you benefit from external support to set up your business?

- ☐ Financial support (EU/national grants, venture capitalist...)
- ☐ Legal advice (incorporation, certifications...)
- ☐ Technological support

15. Who were your primary role model and/or mentor at the time of starting up your company?

- ☐ Your Parents
- ☐ Your teacher
- ☐ An already successful entrepreneur (national)

16. Is political influence has negative impact on your business?

- ☐ Yes
- ☐ No

17. Is political stability essential for improvement of your business?

☐ Agree

☐ Disagree

18. What is your future plan?

☐ Established mini garments

☐ Established big factory

☐ Expansion Business

19. Is political leader/ political supporter getting more advantage than you as a businessman?

☐ Yes

☐ No

20. On a scale from 1 – 4, rate your level of happiness as a women entrepreneur?

☐ Satisfied

☐ Not Satisfied

☐ Good

☐ Very good