

# **A COMPARATIVE STUDY ON WOMEN ENTREPRENEURSHIP IN RURAL AND URBAN AREAS**

## **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**

**COLLEGE WITH POTENTIAL FOR EXCELLENCE  
Nationally Re-accredited at "A++" Level (Fourth Cycle)**

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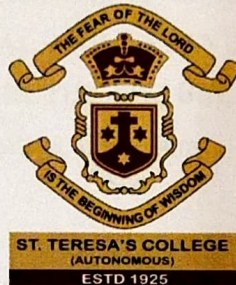
**March 2024**





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## CERTIFICATE

This is to certify that the project report titled '**A COMPARATIVE STUDY ON WOMEN ENTREPRENEURSHIP IN RURAL AND URBAN AREAS**' submitted by **Adelin Sussane Thomas, Anlitta Emily Williams and Anna Naiju** towards partial fulfillment of the requirements for the award of the degree of **Bachelor of Commerce** is a record of bonafide work carried out by them during the academic year 2023 – 2024.

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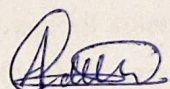
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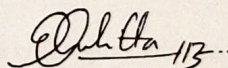
## DECLARATION

We, **ADELIN SUSSANE THOMAS, ANLITTA EMILY WILLIAMS and ANNA NAIJU**, do hereby declare that this dissertation entitled, '**A COMPARATIVE STUDY ON WOMEN ENTREPRENEURSHIP IN RURAL AND URBAN AREAS**', has been prepared by us under the guidance of **Dr. MARY SRUTHY MELBIN**, Associate Professor, Department of Commerce (Regular), 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.



**ADELIN SUSSANE THOMAS**



**ANLITTA EMILY WILLIAMS**



**ANNA NAIJU**

Place: Ernakulam

Date : 25.04.2024

## **ACKNOWLEDGEMENT**

We wish to acknowledge all those persons who helped us in completing our project on the topic, '**A COMPARATIVE STUDY ON WOMEN ENTREPRENEURSHIP IN RURAL AND URBAN AREAS**'

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**ADELIN SUSSANE THOMAS**

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**A COMPARATIVE STUDY ON WOMEN ENTREPRENEURSHIP  
IN RURAL AND URBAN AREAS**



**CHAPTER - 1**  
**INTRODUCTION**

## **1.1 INTRODUCTION**

Entrepreneurship has traditionally been defined as the process of designing, launching, and running a new business, which typically begins as a small business, such as a startup company, offering a product, process, or service for sale or hire. It has been defined as the capacity and willingness to develop, organize, and manage a business venture along with any of its risks to make a profit. While definitions of entrepreneurship typically focus on the launching and running of businesses, due to the high risks involved in launching a start-up, a significant proportion of businesses have to close, due to lack of funding, bad business decisions, an economic crisis, or a combination of all of these or due to lack of market demand. In the 2000s, the definition of entrepreneurship was expanded to explain how and why some individuals (or teams) identify opportunities, evaluate them as viable, and then decide to exploit them, whereas others do not, and, in turn, how entrepreneurs use these opportunities to develop new products or services, launch new firms or even new industries and create wealth.

Women entrepreneurship has been recognized as an important source of economic growth. Women entrepreneurs create new jobs for themselves and others and also provide society with different solutions to management, organization and business problems. However, they still represent a minority of all entrepreneurs. Women entrepreneurs often face gender-based barriers to starting and growing their businesses, like discriminatory property, matrimonial and inheritance laws, and/or cultural practices; lack of access to formal finance mechanisms; limited mobility.

Women's entrepreneurship can make a particularly strong contribution to the economic well-being of the family and communities, poverty reduction and women's empowerment, thus contributing to the Millennium Development Goals (MDGs). Thus, governments across the world as well as various developmental organizations are actively undertaking the promotion of women entrepreneurs through various schemes, incentives, and promotional measures.

## **1.2 SIGNIFICANCE OF THE STUDY**

The primary aim of this research project is to carry out a comprehensive examination of the financial earnings of women entrepreneurs who are actively engaged in business operations in both urban and rural regions. The study will delve into an in-depth analysis of the multifaceted financial and social barriers that impede the progress of women entrepreneurs and limit their potential for success. The research will focus on understanding the intricate challenges that

women entrepreneurs face in terms of accessing financial resources, building networks, and overcoming cultural and gender biases.

Moreover, the study aims to assess the level of awareness among rural and urban communities regarding women's entrepreneurship and the extent to which it is viewed as a viable career option. It will explore the perceptions of communities towards women entrepreneurs and their willingness to support and invest in their businesses. The research will also evaluate the extent of opportunities available to women in both urban and rural areas, including the availability of support programs and mentorship opportunities.

This comprehensive research will provide a detailed understanding of the challenges and opportunities faced by women entrepreneurs, including the factors that affect their financial earnings. The findings of this study will assist policymakers in developing strategies that can effectively address the issues faced by women entrepreneurs. It will enable policymakers to create policies and programs that will support and encourage women's entrepreneurship, thereby promoting gender equality and economic growth.

### **1.3 STATEMENT OF THE PROBLEM**

The Indian economy has grown steadily over the last decade, and there has been a parallel surge in the number of startups and new businesses in the country. A majority of these have been founded by men. While many Indian women have ambitions towards entrepreneurship, it is often more difficult for them to succeed. India is in a group of countries where women business owners (as well as women leaders and professionals) struggle with less favorable conditions, pronounced cultural biases, and a lack of business resources such as finances, capital, training, and development.

A society in which women cannot realize their full potential loses out on the significant potential for innovation, economic growth, and job creation.

Overcoming all the barriers that women face is a matter of grit and passion of individual women themselves, as well as tackling structural factors in the external environment which they alone have limited control over. The low women entrepreneurship rates are part of a broader gender gap in economic participation and opportunity. Thus, it is crucial to provide equal access to education and encourage women to use their acquired skills by joining the workforce. Policies



aimed at including more women in senior and leadership positions are needed and will help women gain experience and knowledge, which in turn will enable them to start their businesses. In addition to this, awareness of unconscious biases and how they disadvantage women entrepreneurs needs to be raised. Harnessing the full potential of women entrepreneurs can promote innovation, economic growth, and job creation.

## **1.4 OBJECTIVES**

The objectives of the study are as follows:

- To conduct a comparative study of the income level of women entrepreneurs in both urban and rural areas.
- To determine the various financial and social barriers faced by the women entrepreneurs.
- To study the level of awareness about women entrepreneurship in rural and urban areas.
- To identify the extent of opportunities available to women in both rural and urban areas.

## **1.5 RESEARCH METHODOLOGY AND DATA COLLECTION**

### **1.5.1 Research Design**

The present study is a comprehensive investigation that encompasses both descriptive and analytical research methods. The descriptive aspect of the study aims to identify and describe the various characteristics of the research problem under investigation, as well as the current situation of the issue. The analytical aspect of the study involves a detailed examination of the collected data to draw meaningful conclusions about the research problem.

### **1.5.2 Collection of data**

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

- (i) Primary data:** The primary data for this study was obtained through questionnaires that were specifically designed for this purpose. The participants were selected conveniently, and the questionnaire included questions pertaining to the respondents' general, social, and economic characteristics, as well as those relevant to the study.
- (ii) Secondary Data:** The secondary data is collected from various articles that are published in magazines, journals, and circulars.

### **1.5.3 Sampling Design**

- Sampling technique: Convenient sampling technique is used for collecting data.
- Area of study: Kumbalanghi and Ernakulam Convent Junction.
- Sample size: 100 samples (25 samples each from women entrepreneurs from Kumbalanghi and Convent Junction and 50 samples from the general public).

### **1.5.4 Tools of Analysis**

The data collected from the respondents are classified, analyzed, and interpreted keeping in view of the objectives of the study. The data collected are properly presented using tables, column diagrams, pie charts and bar diagrams for comparative purposes, thereby making it easy to draw inferences. The statistical tool used for study is percentage analysis.

## **1.6 SCOPE OF THE STUDY**

Women Entrepreneurs may be defined as women or a group of women who initiate, organize, and operate a business enterprise. The typical women businesses are mainly the extension of kitchen activities. Owing to the various governmental schemes and efforts of various voluntary organizations like Mahila Mandals, the number of women entrepreneurs is growing but slowly.

The modern world women have been able to overcome the hurdle of society's perception of considering them to be confined to the four walls of the house or viewing them as weak entrepreneurs caught up in limited business areas such as pickle preparation food items, paintings, handicrafts, etc.

They have been able to show a remarkable shift from these small entrepreneurs at ventures to modern technology-based business ventures. Through different research methods, the study will approach to understand, discuss, and bring out the conclusions relevant to the title.

## **1.7 LIMITATIONS OF THE STUDY**

The empirical results reported herein should be considered in the light of some limitations.

1. Due to constraints of time and sample responsiveness, a few people were selected for the study.

2. The main source of data was primary data with the help of self-administered questionnaires.
3. People were hesitant to disclose the facts.
4. There may be chances of biased interpretation of the data.

## 1.8 KEYWORDS

- **Entrepreneur:** An entrepreneur is defined as a person who has the ability and desire to establish, administer, and succeed in a startup venture along with risk entitled to it, to make profits.
- **Entrepreneurship:** Entrepreneurship is the ability and readiness to develop, organize, and run a business enterprise, along with any of its uncertainties in order to make a profit.
- **Women entrepreneurship:** Women entrepreneurship refers to the process of creating, managing, and developing a business enterprise by a woman or group of women.

## 1.9 CHAPTERISATION

### Chapter 1: Introduction

This chapter presents the research topic and all other aspects of the project in brief.

### Chapter 2: Review of Literature

This chapter is an overview of the previously published works on the research topic.

### Chapter 3: Theoretical Framework

This chapter introduces and describes the theory of the topic under study.

### Chapter 4: Data Analysis and Interpretation

This chapter includes the analysis and interpretation of the data collected.

### 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 conclusions, solutions, and recommendations.



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

## **Review of literature**

The state of Kerala has ample scope for setting up and developing women enterprises because of the highly literate women population and vast developed branch network of commercial banks. For a state like Kerala, women's enterprises are the best solutions for the generation of employment opportunities because of its unique features in its population growth and its infrastructural facilities available. Kerala is the only state where women outnumber men. Several development programs and schemes were launched in the state under which financial assistance is available without collateral security for setting up business enterprises. This attracted many women because most women in Kerala are not in a position to offer collateral security for availing loans from banks and other financial institutions.

A literature survey was conducted to gather opinions and reports of the researchers and interested groups who have studied the subject.

**V Krishnamoorthy and R Balasubramani (April 2014)** identified the important women entrepreneurial motivation factors and their 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 found that ambition, knowledge and skill, and independence dimensions of entrepreneurial motivation have a significant impact on entrepreneurial success.

**Cphoon, Wadhwa and Mitchell (2010)** presented a detailed exploration of men and women entrepreneurs' motivations, backgrounds, and experiences. This study identified top five financial and psychological factors motivating women to become entrepreneurs. These are the desire to build wealth, the wish to capitalize own business ideas, they had, the appeal of startup culture, along the standing desire to own their own company and work with someone else did not appeal to them. The study concluded that the women are very much concerned about protecting intellectual capital and their counterparts. Mentoring is very important to women, which provides encouragement and financial support for business partners, experiences, and a well-developed professional network.

**G Palaniappan, C S Ramanigopal, and A Mani (March 19, 2012)** in their article analyzed that women have been successful in breaking their barriers within the limits of their homes by

entering into various kinds of professionals and services. Skill, knowledge, and adaptability in business are the main reasons for women to emerge into business ventures. This study has also been carried out to analyze the motivational factors and other factors that influence women to become entrepreneurs, the major strengths and weaknesses of women entrepreneurs, and the environmental opportunities and threats that promote entrepreneurship and to offer suggestions to promote women entrepreneurship of selected districts in Tamil Nadu. This study concluded that due to a lack of training and education, they are not able to survive in the market. Finance is also a major problem for women entrepreneurs.

**Singh Surinder Pal (2008)** explores the reasons and contributing elements for women's involvement in entrepreneurship in the research. He mentioned that the main barriers to the growth of women entrepreneurship are a lack of interaction with successful entrepreneurs, social rejection as women entrepreneurs, family responsibility, gender discrimination, a lack of a network, and a low priority given by bankers to provide loans to women entrepreneurs. He proposed corrective actions such as boosting tiny firms, unlocking institutional frameworks, projecting and pushing to expand and assist the winners, and so on.

**Anita Tripathy Lal's (November 15, 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, during the British colonial days. The study also analyzed the reasons that have prompted women entrepreneurs to unleash their entrepreneurial energies into start-ups. Based on both qualitative and quantitative analyses the growth of women entrepreneurship in India has been studied in four different periods.

**Lall, Madhurima, and Sahai Shikha (2008)** used demographic data to identify psychographic characteristics such as level of commitment, entrepreneurial hurdles, and future growth strategy. The study highlighted the following characteristics of business owners: self-perception, self-esteem, entrepreneurial zeal, and operational problems for future development and expansion plans. According to the report, while there has been a significant increase in the number of women choosing to work in family-held businesses, they still have lesser status and face greater operational hurdles in running a firm.

**Dr. Sunil Deshpande and Ms. Sunita Sethi, Shodh, Samikshaaur Mulyankan (Oct-Nov 2009)** display the encouraging and discouraging aspects of an enterprise and propose answers



to the numerous challenges experienced by the women entrepreneur group in their study paper. The emphasis should be on educating women strata of the population, spreading awareness and consciousness amongst women to outshine in the enterprise field, making them realize their strengths, important position in society and the great contribution they can make to their industry as well as the entire economy for the betterment of women entrepreneurs.

**Gurendra Nath Bhardwaj, Swati Parashar, Dr. Babita Pandey, and Puspamita Sahu's (September 2020)** study found that the biggest challenges that women experience while beginning and sustaining a business typically stem from funding and life balance. Other external obstacles that impede progress include gender discrimination, a lack of knowledge, training opportunities, infrastructure, and so on. Internal reasons such as women's risk aversion, lack of confidence, strategic leader's lack of vision, and so on can also stymie women's entrepreneurial development. According to the findings of this study, the government should prioritize female entrepreneurs for the distribution of industrial plots, sheds, and other amenities, and preventative steps should be adopted to prevent males from abusing such facilities in the name of women.

**Tambunan, Tulus, (2009)** based his study on data analysis and a review of current significant literature on women entrepreneurs in small and medium firms. According to this report, SMEs are becoming increasingly important in Asian emerging nations, accounting for more than 95% of all enterprises in all sectors on average per country. The study also demonstrated that women entrepreneurs are underrepresented in this region owing to issues such as a lack of education, a lack of finance, and cultural or religious restraints.

**Aparijita Sinhad (June 2020)** shows the numerous issues that women entrepreneurs experience from the beginning to the end of their business. Overburdened with family responsibilities, such as extra attention to husbands, children, and in-laws, which take up a lot of their time and energy; a male-dominated society; a lack of proper education, which keeps women entrepreneurs in the dark about the development of new technology, new methods of production, marketing, and other governmental support that will encourage them to flourish. Procedural delays for different licenses, energy, and water, as well as shed allotments and legal procedures, have also become a big hurdle for women entrepreneurs because of dishonest government officials.

**Veena S. Samani (2008)** in her thesis threw light on a specific section of working class – the women engaged in food processing. The study shows that majority of women in Gujarat have expertise and unique skill of preparing and processing food. The food processing may be of different types and quantity, but these enterprises have been found to be great success whether attached with home or not. The present study also throws light on their knowledge, attitude and practices and problems. Stress was the major problem faced by all the selected women. The researcher found that, most of the women entrepreneur were Hindus, around 65% of women belonged to nuclear families and small number of women had obtained formal training.

**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 arrangements as well as compelling them to perform most of the work in the childcare regime.

**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.

**P.K. Bardhan (1979)** analysed the determinants of women's labour force participation rate in rural West Bengal. He empirically proved that women's labour force participation rate in rural West Bengal was negatively influenced 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.

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



### **3.1 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 start-up company, that offers a product, process, or service for sale or hire. It has been described as the ability and willingness to plan, organize, and run a business initiative while accepting any risks involved in the hope of turning a profit. While most definitions of entrepreneurship center on starting and operating firms, a large portion of start-ups fail due to lack of money, lack of market demand, or because of high risks involved.

### **3.2 WOMEN ENTREPRENEUR**

A women 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 and social life. 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, organization, and business. They are still a small minority of business owners overall. Inequality in property, matrimonial and inheritance laws, and/or cultural practices 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.

### **3.3 FEATURES OF ENTREPRENEURSHIP**

1. Sense of responsibility: Women entrepreneurs feel a deep sense of personal responsibility for the outcomes of ventures they start.
2. Imagination: Women entrepreneurs have a good sense of imagination, fantasy, and creativity. They always remain innovative and think for the new.
3. Persistence: Women entrepreneurs have a strong desire to convert their dreams into reality.

4. High level of optimism: Women entrepreneurs generally succeed in their venture due to their confidence in their ability and high level of optimism.
5. Attribute to work hard: Enterprising women have further ability to work hard. The imaginative ideas have to come to a fair play. Hard work is needed to build up an enterprise.
6. Flexibility: Due to their feminine nature, women entrepreneurs can adapt to the changing demands of their customers and their businesses.
7. Organizing Capacity: Women are good managers. That is why women entrepreneurs know how to put the right people and resources together to accomplish a task or to achieve a goal.

### **3.4 IMPORTANCE**

The current struggle for a stable economy on a worldwide scale has come to recognize 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 women come from a variety of socio-economic situations and for a variety of reasons, they have repeatedly proven themselves to be valuable contributors to commerce. They have 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.

### **3.5 ROLE OF WOMEN ENTREPRENEURS IN INDIA**

Indian Government defines a woman-owned business as an entity where a woman or a group of women owns at least '51% of the capital' and gives 51% of generated employment to women. Women are 48% of the Indian population but their participation is still below par as only 34% of Indian women are engaged in financial and economic activities, many of which are unpaid or underpaid workers. With gender-bias problems in some regions of India, women have also become victims of unemployment. This bias has proven to be advantageous to a certain extent as women have taken up entrepreneurship to fill the void and prove their critics wrong.

### **3.6 SIGNIFICANCE OF WOMEN IN INDIA'S ENTREPRENEURIAL SECTOR**

Indian women have been at the receiving end of criticism but much to the dismay of their skeptics, they have mostly appeared triumphant as the dust of criticism settled. The industry has much to gain and nothing to lose with women in business.

The merits are innumerable.

- Indian industry's think-tank gets bigger.
- New opportunities are created.
- More employment opportunities are generated.
- Per-capita income increases.
- Indians enjoy a better standard of living.
- Education and awareness become common.
- The future becomes brighter for the next generation.
- Women gain a better understanding of managing family and business concurrently.
- Indian women achieve a sense of self-realization and self-fulfillment.
- Women gain a better ability to take risks and business decisions.
- Women become more confident.

### **3.7 OPPORTUNITIES TO INDIAN WOMEN ENTREPRENEURS**

Women entrepreneurs are seen to be capable of contributing to the well-being of society to capitalize on entrepreneurial chances. They bear several obligations for the welfare of society.

In recent years, female entrepreneurs have excelled in the following industries.

- Eco-friendly technology
- Biotechnology
- IT-enabled enterprises
- Event management
- Tourism industry
- Telecommunication
- Herbal & health care
- Food, fruits & vegetable processing

### 3.8 BARRIERS TO INDIAN WOMEN ENTREPRENEURS

Managing a business is difficult, especially for women. Despite their education, competence, and best efforts, women entrepreneurs struggle more than males to build their enterprises and earn respect as company owners. This is due to a variety of factors, which are addressed more below:

1. Gender Discrimination: The most prevalent issues that women entrepreneurs encounter in India are gender discrimination and income disparities. They still require 'permission' from their spouse, brother, or father to work or establish a company. Such barriers prohibit female entrepreneurs from reaching their full potential.
2. Economic Difficulties: Although it may appear unjust, the Indian finance landscape has significant gender disparities. Many angel investors and venture capital firms are hesitant to invest in female-led businesses for a variety of unclear reasons. Furthermore, most women do not own assets or properties or do not have the power to mortgage or sell them. As a result, when asking for private financing or collateral loans, economic issues become a serious issue.
3. Mentorship and networking: One of the most fundamental issues for female entrepreneurs is a lack of networking opportunities. Most professional networks are dominated by men, making it difficult for women to navigate or enter these areas. As a result, they do not have enough chances to locate vendors and partners, create social networks, and grow their enterprises.
4. Work-Life Balance: Women in most Indian households are in charge of cooking, cleaning, and caring for their children and other family members. When a woman begins her own business, her priorities and schedules shift. Household duties and family commitments may disrupt the work-life balance of female entrepreneurs, making it difficult to operate a firm.
5. Access to resources and technology: Access to the necessary resources and technology is essential for a strong spirit deserving of being a successful business owner. However, many female entrepreneurs struggle to build a productive atmosphere due to a lack of cash.



### **3.9 SOLUTIONS TO BARRIERS**

Certain initiatives have already been implemented in India to boost women entrepreneurs. However, these policies must be reconsidered, and effective solutions to the issues of female entrepreneurs must be implemented. Some of the measures that can be adopted are as follows:

1. Separate finance cells for women: In various financial and public sector institutions that provide subsidiaries and loans to industries, separate finance cells should be provided to handle the financial concerns of women entrepreneurs. Only women should care for these cells.
2. Increasing social awareness through education: India is known for its rich traditional values and ethos, and women are still viewed as human beings whose primary responsibility is to provide food and raise a family. It is vital to generate good change in this direction in the changing sociocultural context throughout the world. Efforts should be made to raise the educational level of adults and young females.
3. Providing Training Facilities: Developing the proper sort of personality, attitude, and skill is one of the most critical and necessary parts of an enterprise's success. Women may become successful entrepreneurs if they are provided the necessary training.
4. Supply of resources and technology: The quality, amount, and availability of raw materials and technology all have an impact on organizational performance. The government should encourage and assist in assuring the availability of high-quality raw materials, as well as access to technology when needed.

### **3.10 ENTREPRENEURSHIP PROMOTIONAL GROUPS IN INDIA**

#### **The Confederation of Women Entrepreneurs (COWE)**

It is India's first organization for women entrepreneurs and also the best place to learn new ways of exploring business. It is an NGO/social organization engaged in the social and economic "upliftment of women through entrepreneurship".

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

It is a national-level organization created in 1993 and is one of India's premier institutions for women dedicated to the development of entrepreneurship in the country. It has 15,000 individual members and 28 member associations spread across India. The organization teaches and develops young aspirants and start-up female entrepreneurs for a successful company start-up and also provides awareness programs and business counseling to aspirant women. Furthermore, it offers them with mentoring and networking opportunities.

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

It was registered in 1996 as a civil society nonprofit organization in New Delhi. CWEI is accredited to Govt. of India and is a Member of the National Board, Ministry of MSME, and is working closely with the Ministry of Rural Development in the PPP mode to support BPL families in India. It is working for the sustainable economic empowerment of women and their families through income-generating activities and entrepreneurship development. Outreach entrepreneurship & skill development training (ESDP), financial inclusion and support services are being provided to set up micro-enterprises amongst women minorities, SC, and tribals in various states in the country.

### **Her Entrepreneurial Network (HEN)**

It is a business networking community of Indian Women Entrepreneurs, connected by a vision to Inspire, Inform, and Support each other as we create successful businesses and live a balanced life. It is a networking community for women entrepreneurs to network with fellow entrepreneurs to share strategies and support each other.

### **Women Entrepreneur Foundation (WEF)**

It is an initiative to create business opportunities for female professionals and businesswomen along with career guidance for the young career-oriented females aspiring to have independent identities. They provide a platform to women who are working or want to work to generate business with a vision of mutual growth and exposure.

### **Women Entrepreneurs India (WEI)**

It offers support to women looking forward to start a business with ideas that coincide with their abilities, interests, and skills. Started in the year 2013 by Mahalakshmi Saravanan, WEI strives to educate, train, support, and motivate women entrepreneurs all over India, through innovative business ideas, startup funding avenues, marketing support, and mentor connects. It

has become the best ecosystem for women in business with our Pan India network of women in business. It is the only internationally recognized social enterprise from India featured in the 2019 Asia Pacific journal, an initiative of the Cabinet Office of Japan.

### **Women Entrepreneurs Network (WEN)**

It is a platform for empowering women entrepreneurs through networking, collaboration, training, and mentoring. Headquartered in Kochi, WEN is a society registered under the Travancore Literary, scientific and charitable societies Registration Act 1955. WEN has spread its wings across 5 chapters, with more than 500 members and counting. The organization has mentored & nurtured many women who are now shining stars in the business world. WEN focuses on enhancing the entrepreneurial training & skill development of its members by conducting training programs, courses, and collaborations with corporations & relevant entities in conducting hands-on, real-time training & exposure in various fields.

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

## **Data analysis and interpretation**

In this chapter, the investigators attempted to compare the income levels of women entrepreneurs in rural and urban areas and to identify the various barriers they face. They also tried to determine the levels of awareness of women entrepreneurship and the extent of opportunities available to women entrepreneurs.

To achieve this, the investigators selected 50 women entrepreneurs (25 from each area) engaged in various forms of business from Kumbalanghi (rural area) and Ernakulam Convent Junction (urban area) using the convenient sampling method. The primary data was collected through a structured questionnaire that incorporated appropriate questions based on the study's objectives and was circulated among the selected respondents.

In addition to entrepreneurs, 50 responses were collected from the general public to understand their perceptions about women entrepreneurs.

The collected data was thoroughly analyzed to obtain the desired results, which are presented below.



#### 4.1 CLASSIFICATION BASED ON AGE

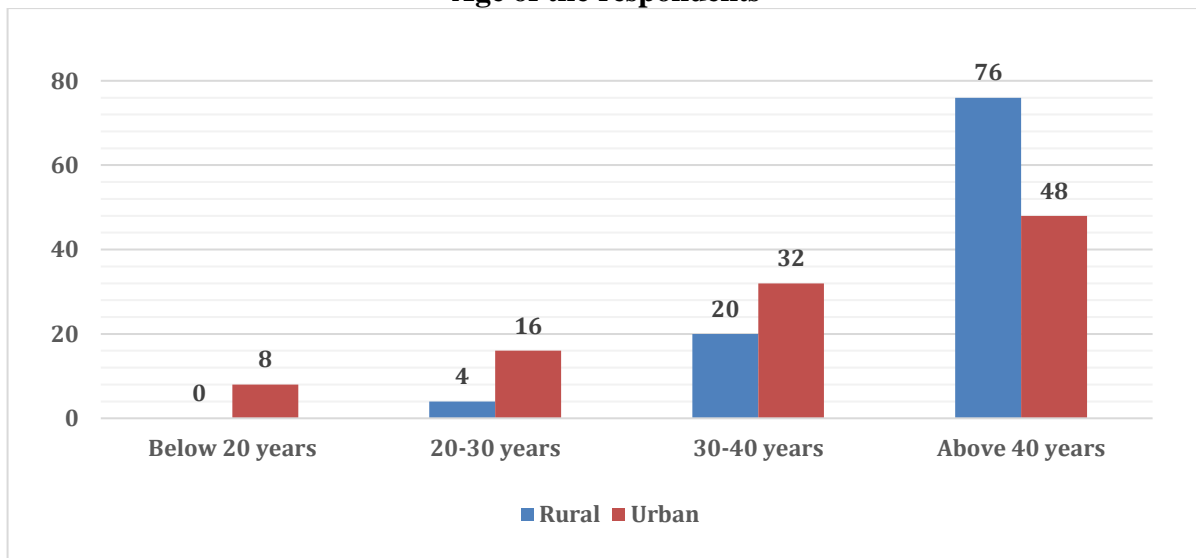
To examine the relation between age and women's inclination towards business, respondents were categorized into four age groups and analyzed separately. The conclusive results of this analysis are presented in Table 4.1.

**Table 4.1**  
**Age of the respondents**

Sl. No.	Age	No. of respondents		Percentage	
		Rural	Urban	Rural	Urban
1	Below 20 years	0	2	0	8
2	20-30 years	1	3	4	16
3	30-40 years	5	8	20	32
4	Above 40 years	19	12	76	48
	<b>TOTAL</b>	<b>25</b>	<b>25</b>	<b>100</b>	<b>100</b>

(Source: Primary data)

**Figure 4.1**  
**Age of the respondents**



#### Interpretation

As stated in Table 4.1, 8% of the respondents are below the age of 20 in urban areas whereas there is none in the rural areas. This could be because they do not have enough resources or expertise to start a business. As shown in the table, the majority of the respondents in both rural (76%) and urban (48%) are above 40 years. This shows that women above the age of 40 years are attracted by business. Since there is a significant difference in the number of respondents based on their age and the number goes on increasing as the age increases, the study reveals that there is a relation between the age of women and their interest in business.

## 4.2 CLASSIFICATION BASED ON EDUCATIONAL QUALIFICATION

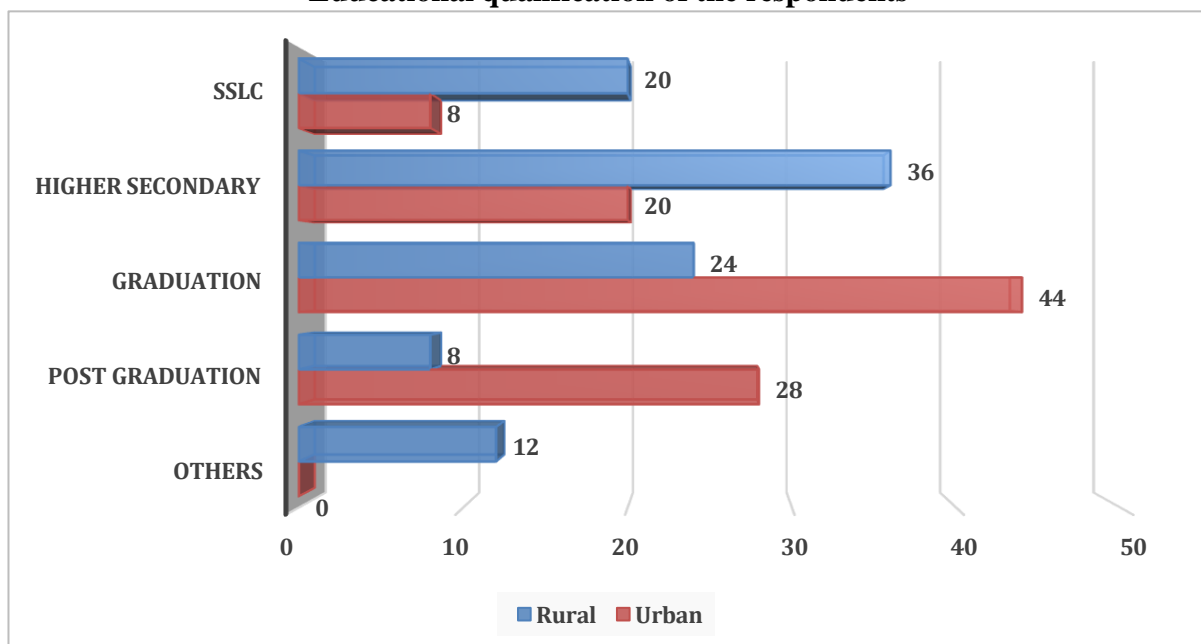
A separate analysis was done to understand the influence of education on starting a business by women. For this purpose, the respondents are classified based on their education and it is thoroughly analyzed. The results of the study are stated in Table 4.2.

**Table 4.2**  
**Educational qualification of the respondents**

Sl. No.	Qualification	No. of respondents		Percentage	
		Rural	Urban	Rural	Urban
1	SSLC	5	2	20	8
2	Higher Secondary	9	5	36	20
3	Graduation	6	11	24	44
4	Post Graduation	2	7	8	28
5	Others	3	0	12	0
	<b>TOTAL</b>	<b>25</b>	<b>25</b>	<b>100</b>	<b>100</b>

(Source: Primary data)

**Figure 4.2**  
**Educational qualification of the respondents**



### Interpretation

As shown in the table, the education qualification of the majority of the respondents in rural area (24%) is higher secondary. Most of the respondents in urban area (44%) are graduates. Hence, the educational background of the women has not influenced the decision of women to start a business.

### 4.3 CLASSIFICATION BASED ON MARITAL STATUS

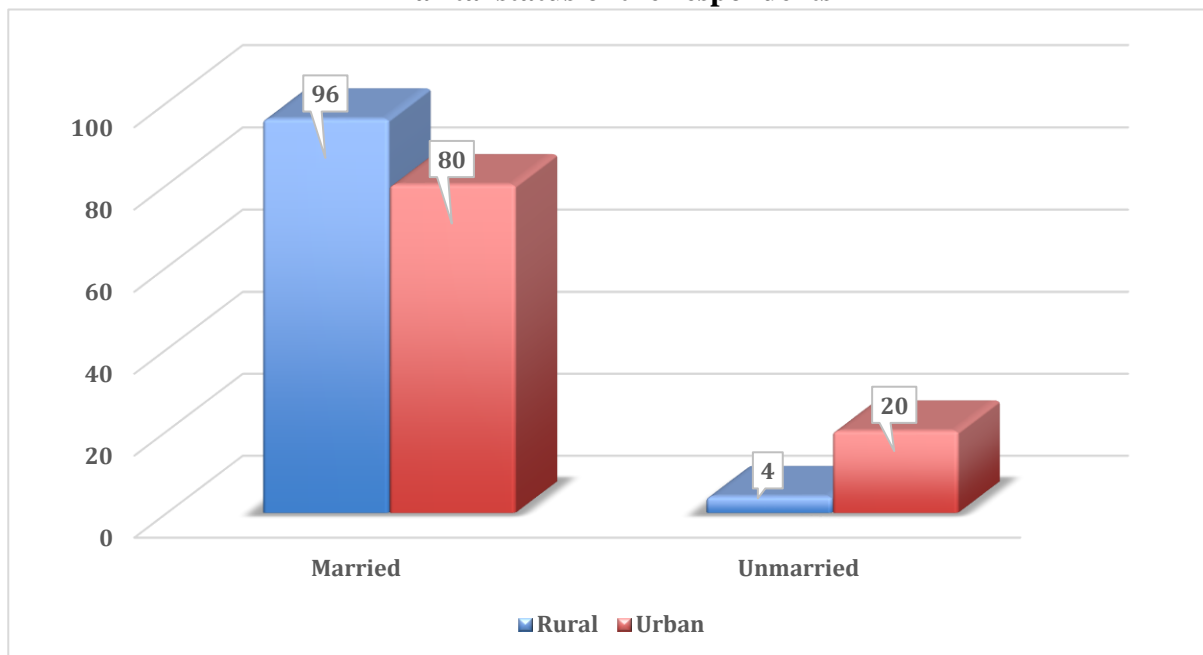
The marital status of the women entrepreneurs is also considered in the study to understand the family background and its influence on the business. For this purpose, the respondents are classified into two groups, i.e. married and unmarried, and studied separately. The results of the study are given in Table 4.3.

**Table 4.3**  
**Marital status of the respondents**

Sl. No.	Marital status	No. of respondents		Percentage	
		Rural	Urban	Rural	Urban
1	Married	24	20	96	80
2	Unmarried	1	5	4	20
	<b>TOTAL</b>	<b>25</b>	<b>25</b>	<b>100</b>	<b>100</b>

(Source: Primary data)

**Figure 4.3**  
**Marital status of the respondents**



#### Interpretation

As shown in Table 4.3, married women entrepreneurs in rural areas account for 96% and 80% in urban areas. Whereas unmarried women in rural account for only 4% and 20% in urban areas. Therefore, the study reveals that marriage is not a restriction for women from doing business.

#### 4.4 CLASSIFICATION BASED ON THE NATURE OF BUSINESS ACTIVITY

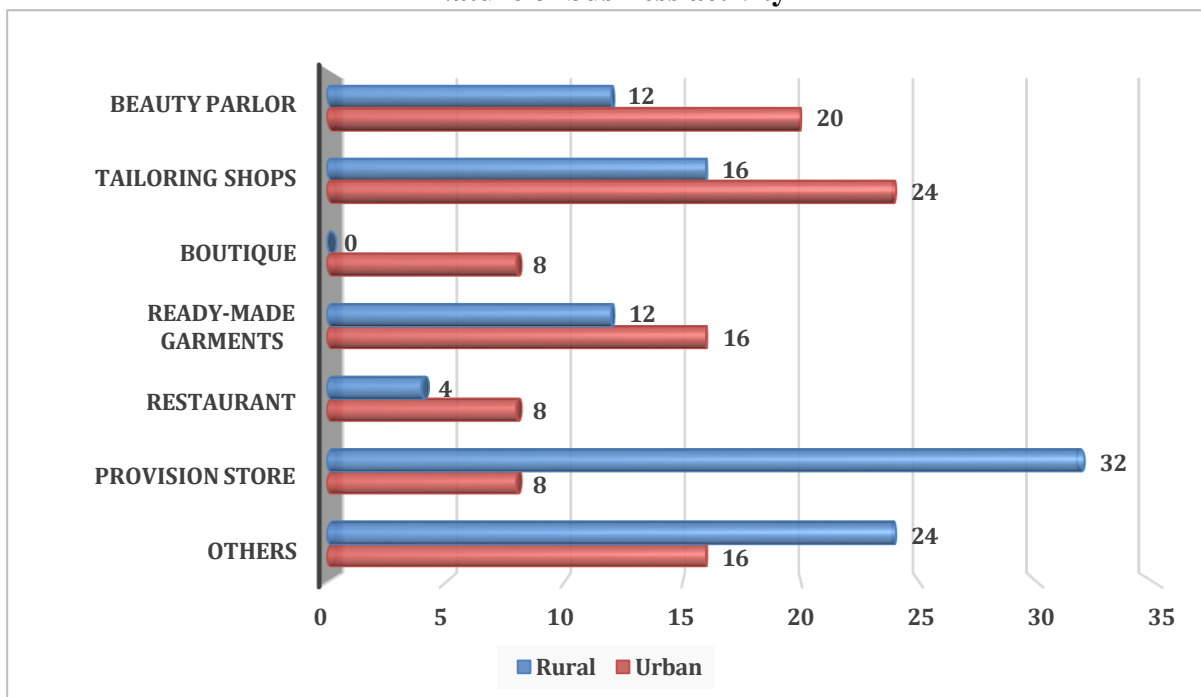
An analysis was done to find out the areas of business involved by various respondents. For this purpose, the respondents are classified according to the nature of the business taken up by them. Table 4.4 represents the responses of the respondents based on the nature of the business.

**Table 4.4**  
**Nature of business activity**

Sl. No.	Nature of business	No. of respondents		Percentage	
		Rural	Urban	Rural	Urban
1	Beauty parlor	3	5	12	20
2	Tailoring shops	4	6	16	24
3	Boutique	0	2	0	8
4	Ready-made garment	3	4	12	16
5	Restaurant	1	2	4	8
6	Provision store	8	2	32	8
7	Others	6	4	24	16
	<b>TOTAL</b>	<b>25</b>	<b>25</b>	<b>100</b>	<b>100</b>

(Source: Primary data)

**Figure 4.4**  
**Nature of business activity**



#### Interpretation

As shown in the above table, 32% of women entrepreneurs in rural areas are engaged in running a provision store. Whereas, in urban areas, 24% of women entrepreneurs are engaged in

running tailoring shops. This could be because a tailoring shop is a simple and easy form of business that any woman with a small amount of capital can start. Beauty parlors account for the second position.

#### 4.5 CLASSIFICATION BASED ON EXPERIENCE OF THE RESPONDENTS

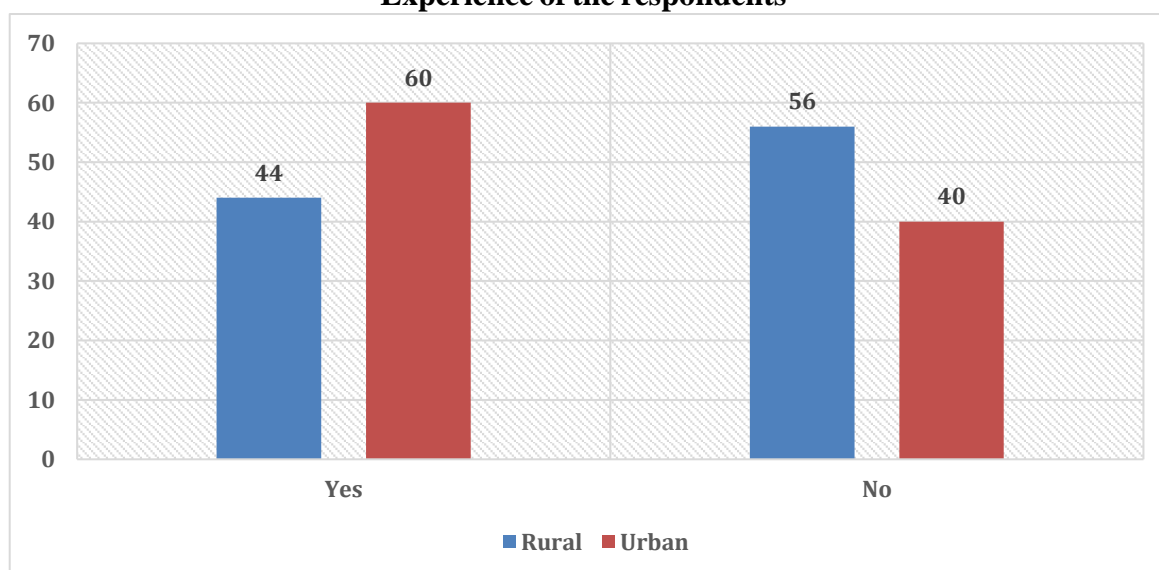
An analysis was undertaken to identify whether the respondents had any prior experience in the business that they had started. For this purpose, the respondents were classified into two; those who have experience and those who do not have experience.

**Table 4.5**  
**Experience of the respondents**

Sl. No.	Options	No. of respondents		Percentage	
		Rural	Urban	Rural	Urban
1	Yes	11	15	44	60
2	No	14	10	56	40
	<b>TOTAL</b>	<b>25</b>	<b>25</b>	<b>100</b>	<b>100</b>

(Source: Primary data)

**Figure 4.5**  
**Experience of the respondents**



#### Interpretation

Table 4.5 shows the opinion that 44% of the respondents from urban areas have prior experience in business than rural entrepreneurs. Whereas, 56% of women entrepreneurs in rural areas had no prior experience in business.

#### 4.6 CLASSIFICATION BASED ON SOURCES OF FUNDS

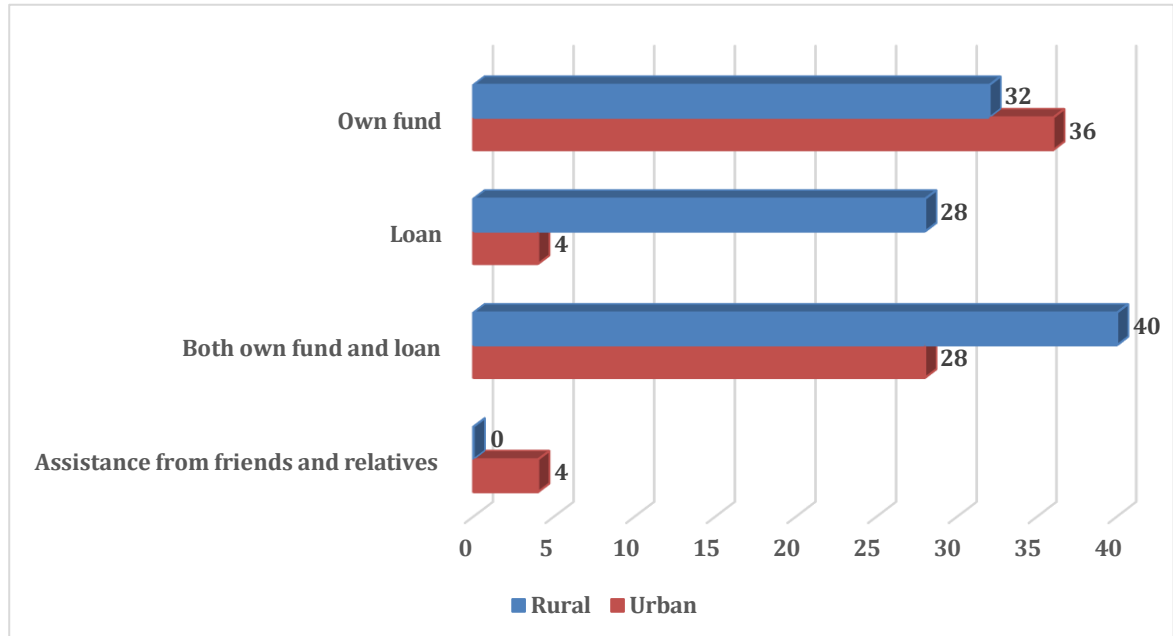
Funds required for starting a business can be obtained from various sources. The study analyses the various sources from which the respondents raised funds for the business.

**Table 4.6**  
**Sources of funds**

Sl. No.	Sources of funds	No. of respondents		Percentage	
		Rural	Urban	Rural	Urban
1	Own fund	7	9	32	36
2	Loan	8	6	28	24
3	Both own fund and loan	10	7	40	28
4	Assistance from friends and relatives	0	1	0	4
	<b>TOTAL</b>	<b>25</b>	<b>25</b>	<b>100</b>	<b>100</b>

(Source: Primary data)

**Figure 4.6**  
**Sources of funds**



#### Interpretation

As shown in the above table, 36% of women entrepreneurs in urban area have started their business using their own funds whereas in rural areas, both loan and own funds have been used by 40% of the respondents, to start a business. Majority of the entrepreneurs from rural areas (28%) depended on external financial assistance to start their businesses.

#### 4.7 CLASSIFICATION BASED ON ANNUAL SALARY BRACKET

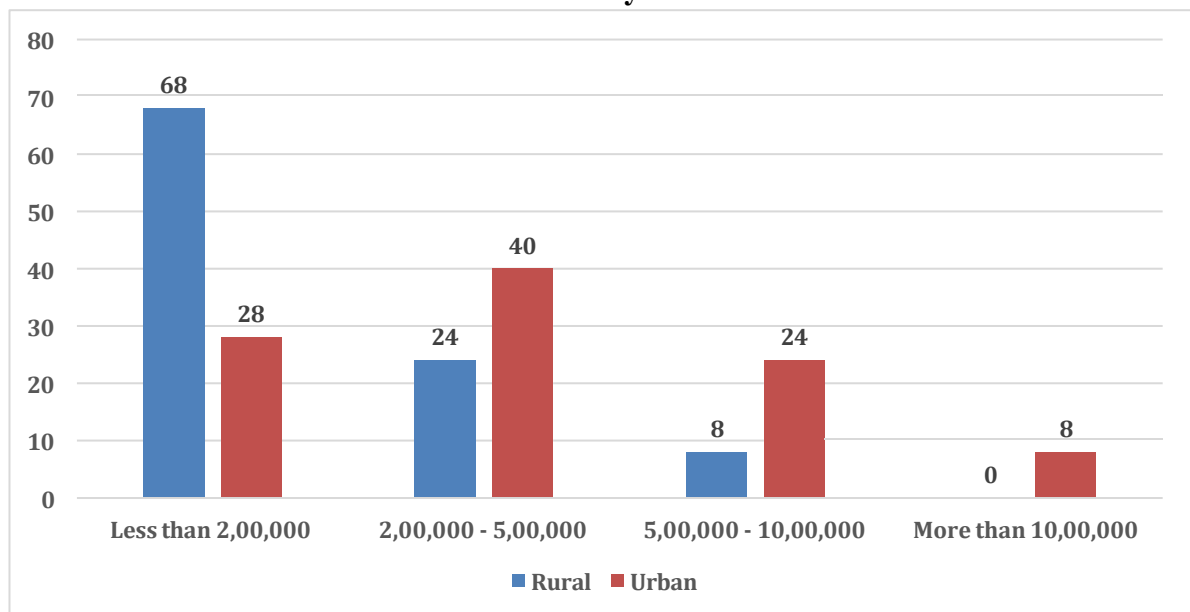
A study was conducted to identify the annual salary bracket of the respondents for the purpose of comparison. The results of the study are stated in Table 4.7.

**Table 4.7**  
**Annual salary bracket**

Sl. No.	Annual salary bracket	No. of respondents		Percentage	
		Rural	Urban	Rural	Urban
1	Less than 2,00,000	17	7	68	28
2	2,00,000 – 5,00,000	6	10	24	40
3	5,00,000 – 10,00,000	2	6	8	24
4	More than 10,00,000	0	2	0	8
	<b>TOTAL</b>	<b>25</b>	<b>25</b>	<b>100</b>	<b>100</b>

(Source: Primary data)

**Figure 4.7**  
**Annual salary bracket**



#### Interpretation

The study reveals that 68% of the rural entrepreneurs have their annual salary bracket below 2 lakhs. The reason for this is that the rural women entrepreneurs engage more in running provision stores which have less turnover compared to other businesses. The annual salary bracket of majority of the urban entrepreneurs (40%) is between 2 lakhs and 5 lakhs as they are mostly running tailoring shops and beauty parlors. 8% of the urban entrepreneurs has an annual salary bracket above 10 lakhs, whereas there is none in the case of rural entrepreneurs.



#### 4.8 CLASSIFICATION BASED ON PROBLEMS FACED BY WOMEN ENTREPRENEURS

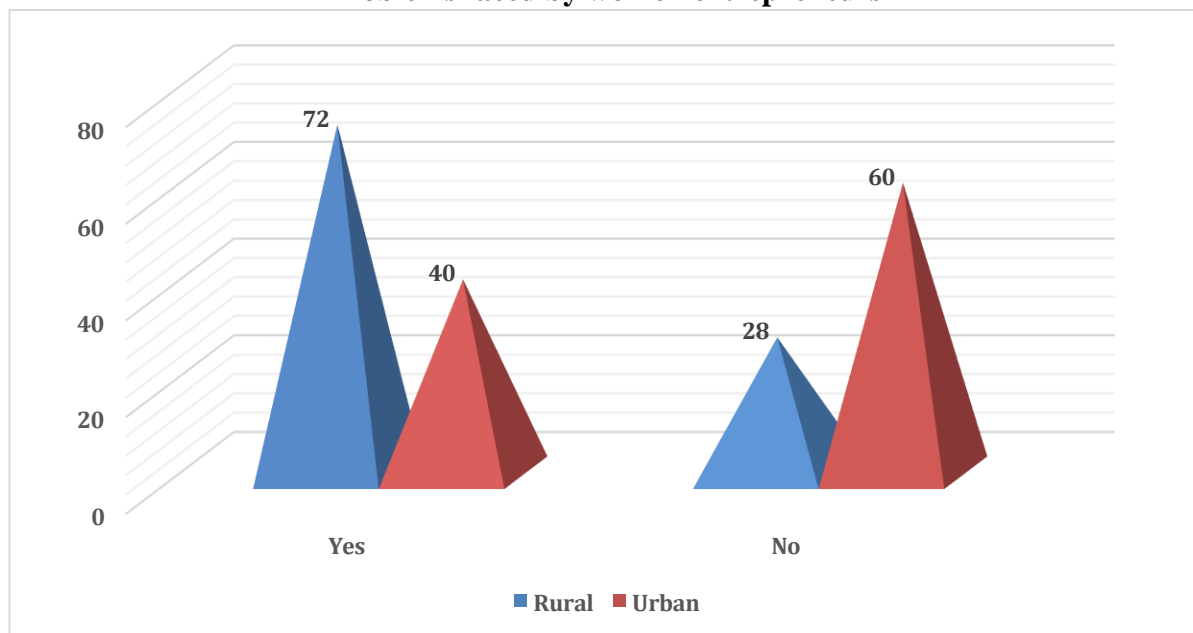
A study was conducted to determine whether the respondents faced any problems while starting the business. Their responses have been studied and stated in Table 4.8 as follows.

**Table 4.8**  
**Problems faced by women entrepreneurs**

Sl. No.	Options	No. of respondents		Percentage	
		Rural	Urban	Rural	Urban
1	Yes	18	10	72	40
2	No	7	15	28	60
	<b>TOTAL</b>	<b>25</b>	<b>25</b>	<b>100</b>	<b>100</b>

(Source: Primary data)

**Figure 4.8**  
**Problems faced by women entrepreneurs**



#### Interpretation

From the study, it is evident that 60% of the urban women entrepreneurs in urban areas did not face any issue when compared to rural areas (28%).

#### 4.9 CLASSIFICATION BASED ON THE NATURE OF THE PROBLEMS FACED BY WOMEN ENTREPRENEURS

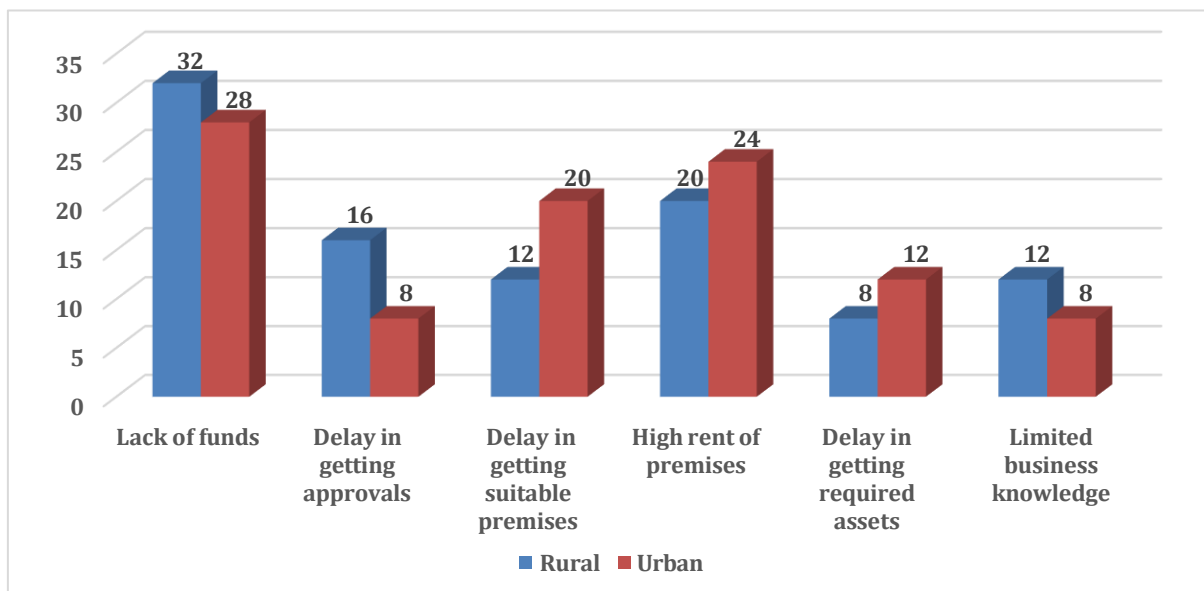
A detailed study is conducted on the problems faced by women entrepreneurs at various stages. For this purpose, the respondents are classified based on the nature of the problems faced by them. The problems are analyzed based on the data collected from them and are presented in Table 4.9.

**Table 4.9**  
**Nature of the problems faced by women entrepreneurs**

Sl. No.	Nature of problem	No. of respondents		Percentage	
		Rural	Urban	Rural	Urban
1	Lack of funds	8	7	32	28
2	Delay in getting approvals	4	2	16	8
3	Delay in getting suitable premises	3	5	12	20
4	High rent of premises	5	6	20	24
5	Delay in getting required assets	2	3	8	12
6	Limited business knowledge	3	2	12	8
	<b>TOTAL</b>	<b>25</b>	<b>25</b>	<b>100</b>	<b>100</b>

(Source: Primary data)

**Figure 4.9**  
**Nature of the problems faced by women entrepreneurs**



#### Interpretation

The study reveals that the majority of entrepreneurs faced problems due to a shortage of funds. The high rent of premises was the second biggest problem faced by entrepreneurs in both rural

and urban areas. The study found that 16% of rural entrepreneurs experienced delays in getting approvals, compared to only 8% of urban entrepreneurs. Urban entrepreneurs (20%) also had difficulty finding suitable premises for conducting their business, as they mostly use rented premises. In contrast, rural entrepreneurs (12%) made use of self-owned premises for their businesses. Additionally, urban entrepreneurs (12%) faced delays in acquiring the required assets when compared to rural entrepreneurs (8%). The study also found that limited business knowledge posed a problem for women entrepreneurs in rural areas (12%), compared to 8% in urban areas.

#### 4.10 CLASSIFICATION BASED ON THE EXISTENCE OF GENDER GAP

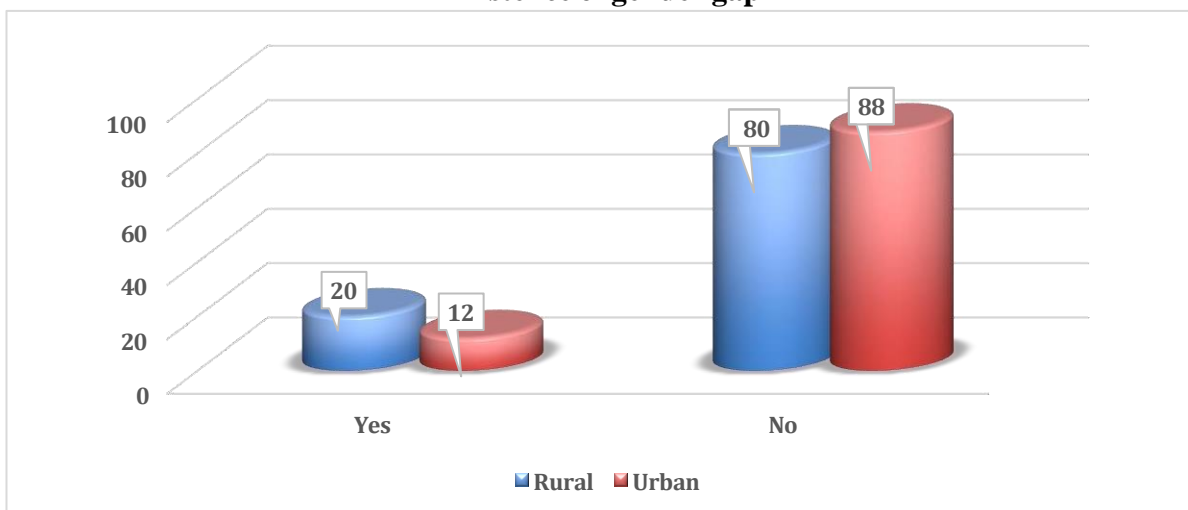
A study was conducted to find the existence of a gender gap in the entrepreneurial field. The results are stated in table 4.10.

**Table 4.10**  
**Existence of gender gap**

Sl. No.	Options	No. of respondents		Percentage	
		Rural	Urban	Rural	Urban
1	Yes	5	3	20	12
2	No	20	22	80	88
	<b>TOTAL</b>	<b>25</b>	<b>25</b>	<b>100</b>	<b>100</b>

(Source: Primary data)

**Figure 4.10**  
**Existence of gender gap**



#### Interpretation

From the study, majority of both rural and urban area does not believe the existence of gender gap in the entrepreneurial field. But some in rural area (20%) have experienced gender gap when compared to urban area (12%).

#### 4.11 CLASSIFICATION BASED ON FACING PRESSURE TO STICK TO THE TRADITIONAL GENDER ROLES

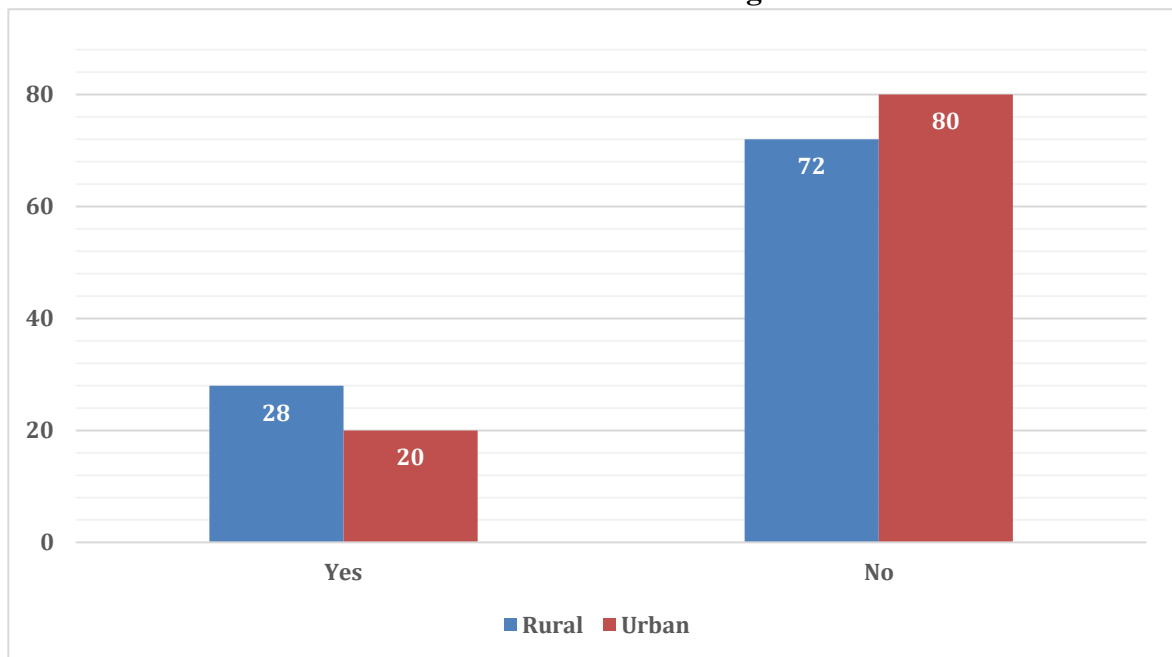
A study was conducted to find out whether women entrepreneurs face pressure to stick to the traditional gender. The results are presented in Table 4.11.

**Table 4.11**  
**Pressure to stick to the traditional gender roles**

Sl. No.	Options	No. of respondents		Percentage	
		Rural	Urban	Rural	Urban
1	Yes	7	5	28	20
2	No	18	20	72	80
	<b>TOTAL</b>	<b>25</b>	<b>25</b>	<b>100</b>	<b>100</b>

(Source: Primary data)

**Figure 4.11**  
**Pressure to stick to the traditional gender roles**



#### Interpretation

As shown in Table 4.11, only 28% of women entrepreneurs in rural areas and 20% of women entrepreneurs in urban areas have found the pressure to stick to traditional gender roles.

#### 4.12 CLASSIFICATION BASED ON AWARENESS ABOUT VARIOUS SCHEMES AVAILABLE FOR WOMEN ENTREPRENEURS

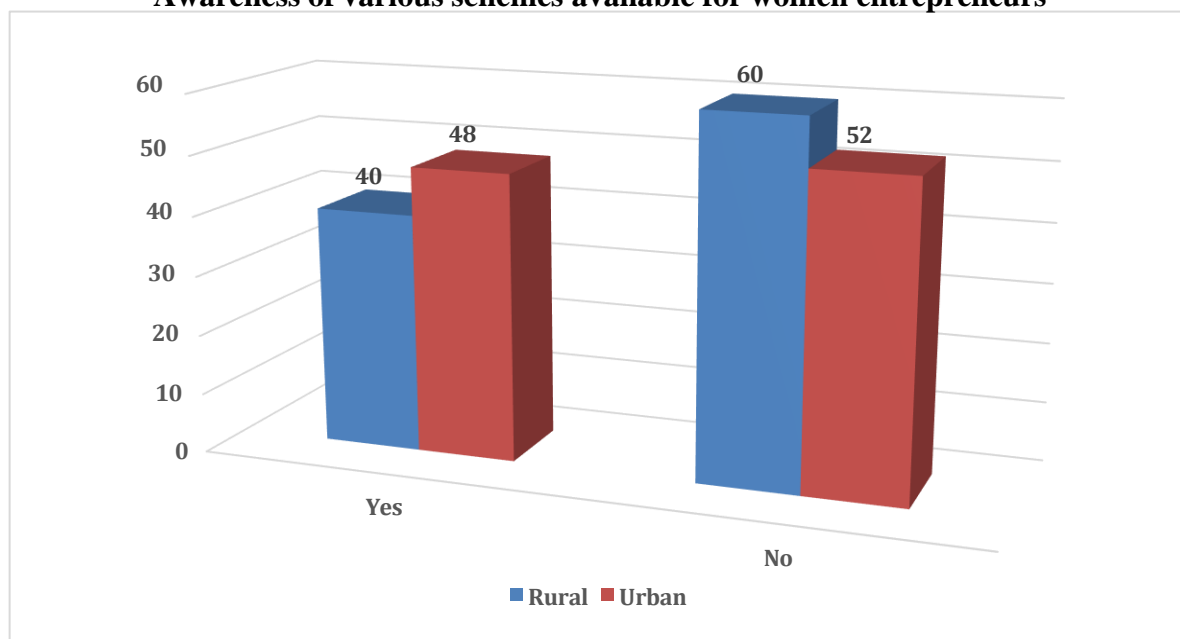
A study was conducted on the awareness of various schemes available for women entrepreneurs among the respondents to find out whether such information is easily available and accessible to them. The results of the study are presented in Table 4.12.

**Table 4.12**  
**Awareness of various schemes available for women entrepreneurs**

Sl. No.	Options	No. of respondents		Percentage	
		Rural	Urban	Rural	Urban
1	Yes	10	12	40	48
2	No	15	13	60	52
	<b>TOTAL</b>	<b>25</b>	<b>25</b>	<b>100</b>	<b>100</b>

(Source: Primary data)

**Figure 4.12**  
**Awareness of various schemes available for women entrepreneurs**



#### Interpretation

From the above table, it is evident that many women entrepreneurs from both urban (60%) and rural areas (52%) are not aware of the various schemes available for the upliftment of women entrepreneurs.

#### 4.13 CLASSIFICATION BASED ON ASSISTANCE RECEIVED FROM THE GOVERNMENT

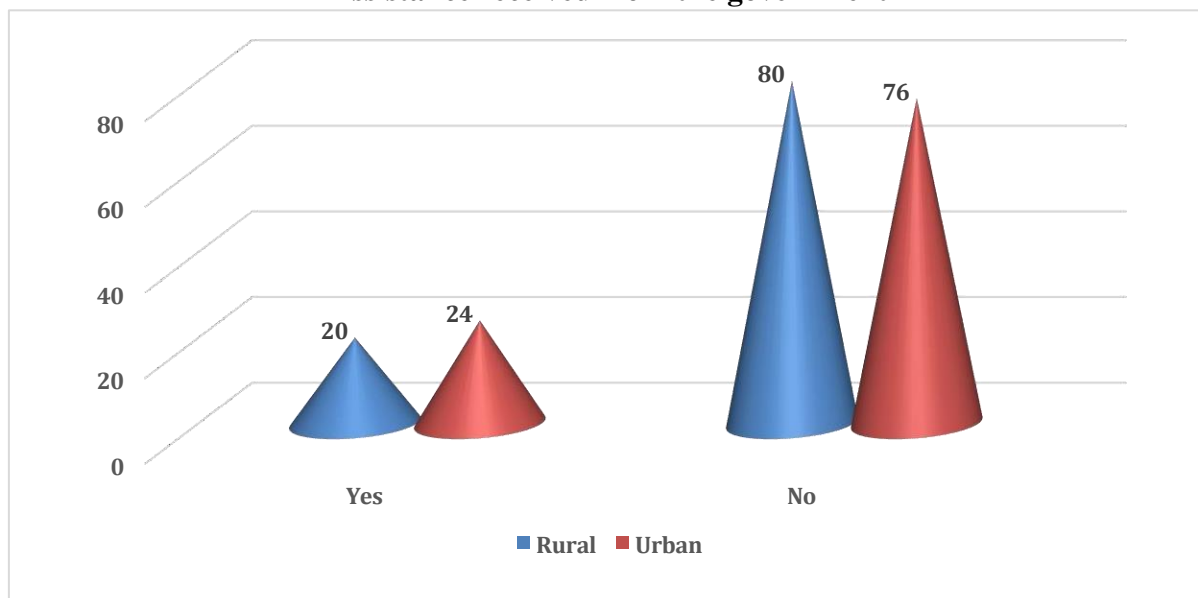
The government assists the entrepreneurs in various forms. But only a few entrepreneurs avail these services. To identify this, a separate study was conducted.

**Table 4.13**  
**Assistance received from the government**

Sl. No.	Options	No. of respondents		Percentage	
		Rural	Urban	Rural	Urban
1	Yes	5	6	20	24
2	No	20	19	80	76
	<b>TOTAL</b>	<b>25</b>	<b>25</b>	<b>100</b>	<b>100</b>

(Source: Primary data)

**Figure 4.13**  
**Assistance received from the government**



#### Interpretation

From the above table, it is evident that 80% of the urban entrepreneurs and 76% of the rural women entrepreneurs did not receive any of the incentives or assistance from the government.

#### 4.14 CLASSIFICATION BASED ON INFRASTRUCTURAL SUPPORT FOR WOMEN ENTREPRENEURS

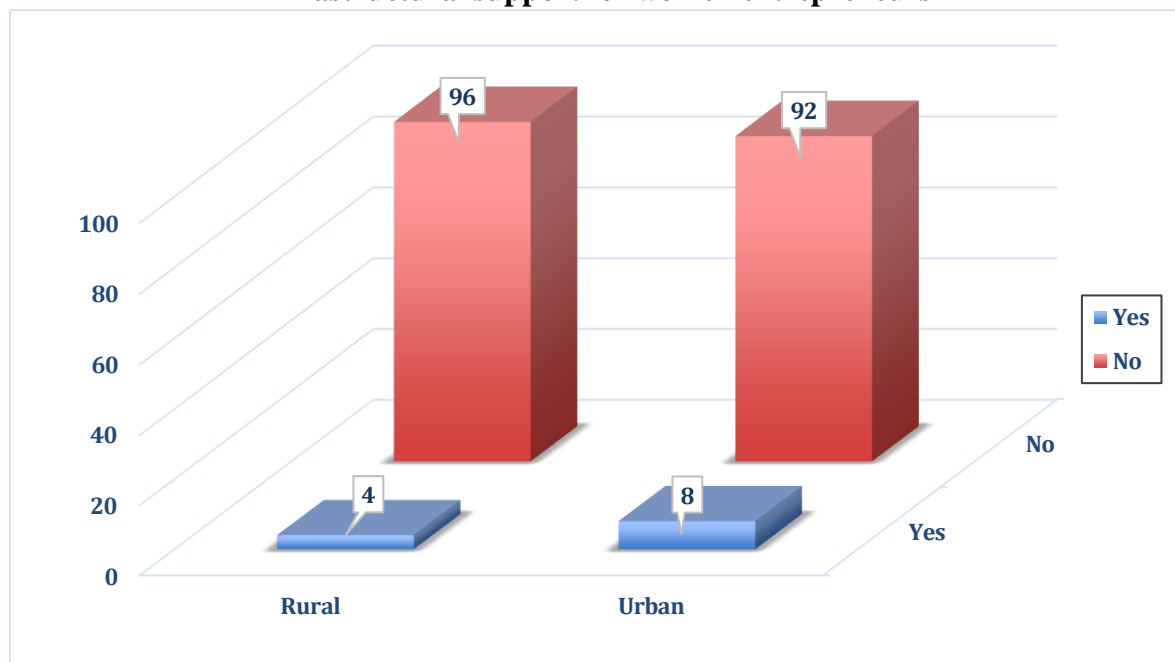
A study was conducted to find out if any kind of infrastructural support was received for women entrepreneurs. The results are presented in Table 4.14.

**Table 4.14**  
**Infrastructural support for women entrepreneurs**

Sl. No.	Options	No. of respondents		Percentage	
		Rural	Urban	Rural	Urban
1	Yes	1	2	4	8
2	No	24	23	96	92
	<b>TOTAL</b>	<b>25</b>	<b>25</b>	<b>100</b>	<b>100</b>

(Source: Primary data)

**Figure 4.14**  
**Infrastructural support for women entrepreneurs**



#### Interpretation

The study reveals that a majority of the women entrepreneurs in both rural (96%) and urban (92%) areas have not received any infrastructural support for conduct of their business.



#### 4.15 CLASSIFICATION BASED ON CONFINEMENT INTO LIMITED BUSINESS ACTIVITY

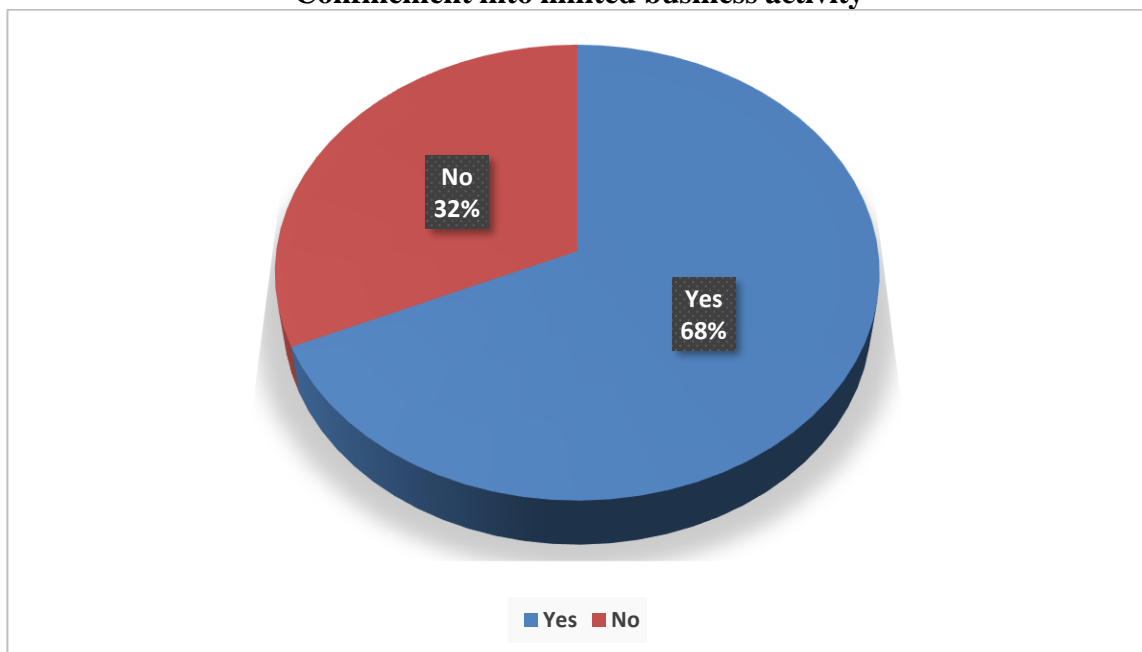
A separate study was conducted to analyze the opportunities available to women entrepreneurs. The responses were collected from general public. The results are presented in Table 4.15.

**Table 4.15**  
**Confinement into limited business activity**

Sl. No.	Options	No. of respondents	Percentage
1	Yes	34	68
2	No	16	32
	<b>TOTAL</b>	<b>50</b>	<b>100</b>

*(Source: Primary data)*

**Figure 4.15**  
**Confinement into limited business activity**



#### **Interpretation**

The study points to the fact that even though there are multiple opportunities available to women, most of them are confined to limited business activities like boutique, beauty parlor, tailoring, food related business, etc.

**CHAPTER - 5**  
**SUMMARY, FINDINGS, RECOMMENDATIONS AND CONCLUSION**

Kerala has ample scope for the growth of women entrepreneurs because of the nature, size of the population, high literacy rate, and better banking development. To provide employment opportunities and to improve the standard of living of people, several self-employment schemes have been implemented in the state. Such schemes aim at the generation of employment opportunities through the establishment of micro-enterprises, with financial assistance from commercial banks. This has increased the scope of women entrepreneurs in the State.

This research study has been undertaken to conduct a thorough evaluation of the income level of women entrepreneurs in both urban and rural areas, various incentives provided by the government as well as to identify the extent of opportunities available to women in both urban and rural areas.

The various financial and social barriers faced by women were also analyzed in the study so that viable suggestions can be given to overcome these problems and to improve the performance of women enterprises, which may help government agencies to provide more support for the growth of women enterprises in the State.

## **5.1 SUMMARY OF THE STUDY**

The study was undertaken to conduct a comparative study of women entrepreneurship in both rural and urban areas. For this purpose, questionnaires were distributed to women entrepreneurs in both rural and urban areas, as well as to the general public.

The study identified the various challenges faced by women entrepreneurs in both urban and rural areas. Despite their capabilities, rural entrepreneurs earn much less than their urban counterparts due to running smaller businesses. Women entrepreneurs face minimal barriers in the present era but still limit themselves to garment making, beauty parlors, and tailoring shops. In addition, the lack of awareness of incentives, schemes, or policies available to women entrepreneurs and less support from government creates significant problems when starting a business. The study concludes by emphasizing the need to support women entrepreneurs and promote their businesses.

## **5.2 FINDINGS**

The data collected from the respondents with the help of the structured questionnaire was analyzed to find out the answers for the research questions. The following are the findings from the study conducted:

### **General observations from the study:**

- 76% from rural areas and 48% from urban areas are respondents who are above 40 years.
- Married women in rural and urban areas are 96% and 80% whereas unmarried are 4% and 20%.

### **Findings based on the objectives:**

#### ***OBJECTIVE 1: To compare the income level of women entrepreneurs in both rural and urban areas***

- The study reveals that the majority of the rural entrepreneurs have their annual salary bracket below 2 lakhs, whereas the annual salary bracket of majority of the urban entrepreneurs is between 2 lakhs and 5 lakhs.
- The main reason for this difference in the income levels in both areas is the difference in the business activity undertaken by the entrepreneurs.

#### ***OBJECTIVE 2: To determine the various financial and social barriers faced by the women entrepreneurs***

- Rural women faced more financial and social barriers when compared to urban entrepreneurs. Majority of the urban entrepreneurs have used their own funds during the commencement of the business.
- 56% of women entrepreneurs in rural areas have no prior experience in running a business.
- The study reveals that a majority of the entrepreneurs faced problems due to shortage of funds. High rent of premises accounts to be the second major problem in both the areas.
- Gender gap has not posed a problem in starting a business in both rural and urban areas.
- Only 28% of women entrepreneurs in rural areas and 20% of women entrepreneurs in urban areas have found the pressure to stick to traditional gender roles.

- Educational qualification of 36% of rural people are higher secondary and 48% of urban people are graduates.
- Rural women entrepreneurs rely on bank loans as well as own funds to start a business.

***OBJECTIVE 3: To study the level of awareness about women entrepreneurship in rural and urban areas***

- Majority of the women entrepreneurs in both urban and rural areas are not aware of the various schemes available for women entrepreneurs.
- Majority of the women entrepreneurs in both rural and urban areas have not received any infrastructural support for conduct of their business.
- A large proportion of women entrepreneurs have not received the necessary assistance and support from the government.

***OBJECTIVE 4: To identify the extent of opportunities available to women in both rural and urban areas***

- Most of the women entrepreneurs in both the areas are confined to limited business activities.
- 32% of rural women entrepreneurs are engaged in running provision stores whereas, 28% of urban entrepreneurs are engaged in running tailoring shops.

### **5.3 RECOMMENDATIONS**

- The government should implement actual programs and policies. So far, the responses from the people under study leads to the point that so many policies, incentives and subsidies are introduced, but it's very tedious to avail all the benefits.
- It is evident that a huge chunk of the population is still not aware of these government schemes, so they should ensure that the public are conscious about the same by conducting various drives, workshops, etc. at local level.
- Apart from government schemes, banks also promote women entrepreneurship through Stree Sakthi, Mudra Yojana, etc. The women concerned should all the needful.
- Women should stand up for women. If women are not standing up for themselves, none will. They should start clubs and cells for their own upliftment. Occasional meetings should be held for discussing various issues and concerns regarding women entrepreneurship.

## 5.4 CONCLUSION

Women entrepreneurship is a challenging and demanding journey that women must undertake to prove their mettle.

According to research findings, women are more than capable of confronting the hurdles of starting a business, and yet, rural areas still face significant challenges compared to urban areas. Rural entrepreneurs earn substantially less than their urban counterparts, as they are mostly confined to running small businesses, while urban entrepreneurs engage in more lucrative enterprises. The earning capacity of customers varies in both areas, resulting in different pricing strategies for the same type of business, ultimately leading to different salary ranges.

In the present era, women in both urban and rural areas face minimal barriers except for basic requirements such as raising funds and high rent. Digital advancement has hindered the business growth in both areas. In urban areas, customers rely heavily on good reviews rather than price and brand recognition, which can easily destroy a business through a bad review posted by random individuals online. This can severely damage a business's reputation. In contrast, rural areas have customers who prefer online shopping for quality products at reasonable prices, which directly affects local businesses.

Despite a vast range of business activities available, most women entrepreneurs still limit themselves to garment making, beauty parlors, and tailoring shops. Furthermore, most entrepreneurs are unaware of the various incentives, schemes, or policies available to them. The government's less supportive approach and lack of awareness about the various incentives available to women entrepreneurs pose significant problems when starting a business.

In conclusion, women entrepreneurship has been on the rise, and women have come a long way in overcoming the obstacles they face. However, significant challenges still exist, particularly in rural areas, and more needs to be done to support women entrepreneurs and promote their businesses.

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- [\(PDF\) Women Entrepreneurship-A Literature Review \(researchgate.net\)](http://researchgate.net)

- 15 Basic Problems Faced by Women Entrepreneurs in India while starting a Business  
([theofficepass.com](http://theofficepass.com))
- Federation of Indian Women Entrepreneurs (FIWE) – Networking platform for women.  
Technical know-how, Industry research & expertise, Skill development & training.
- Cowe (co-we.com)
- Overview - CWE
- Women Entrepreneur | Entrepreneurship Platform | HEN INDIA
- WEN - Women Entrepreneur Network (wenindia.org)

## **APPENDIX**

## QUESTIONNAIRE FOR WOMEN ENTREPRENEURS

### 1. Age

- a) Below 20 years
- b) 20-30 years
- c) 30-40 years
- d) Above 40 years

### 2. Qualification

- a) SSLC
- b) Higher Secondary
- c) Degree
- d) Post degree
- e) Others

### 3. Marital status

- a) Married
- b) Unmarried

### 4. Nature of business activity selected by you

- a) Beauty parlor
- b) Tailoring shop
- c) Boutique
- d) Ready-made garments
- e) Restaurant
- f) Provision store
- g) Others

If other, pls mention your business activity.

5. Whether you had any prior experience in the business you started?

- a) Yes
- b) No

6. How did you raise funds for starting a business?

- a) Own fund
- b) Loan
- c) Both own fund and loan
- d) Assistance from friends and relatives

7. Annual salary bracket

- a) Less than 2,00,000
- b) 2,00,000-5,00,000
- c) 5,00,000-10,00,000
- d) More than 10,00,000

8. Have you faced any problems in starting the business?

- a) Yes
- b) No

If yes, what were the problems faced by you?

- 1) Lack of funds
- 2) Delay in getting approvals
- 3) Delay in getting suitable premises
- 4) High rent of premises
- 5) Delay in getting required assets
- 6) Limited business knowledge

9. Do you think there exists a gender gap?

- a) Yes
- b) No

10. Do you think women face pressure to stick to traditional gender roles?

- a) Yes
- b) No

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

- a) 1
- b) 2
- c) 3
- d) 4
- e) 5

12. Are you aware of the various schemes available for women entrepreneurs?

- a) Yes
- b) No

13. Information about various schemes available for women entrepreneurs are easily available and accessible?

- a) Strongly agree
- b) Somewhat agree
- c) Neutral
- d) Strongly disagree
- e) Somewhat disagree

14. Have you received any assistance from the government?

- a) Yes
- b) No

15. There is enough infrastructural support for women entrepreneurs.

- a) Strongly agree
- b) Somewhat agree

- c) Neutral
- d) Strongly disagree
- e) Somewhat disagree

### **QUESTIONNAIRE FOR THE GENERAL PUBLIC**

1. How many women do you think are engaged in entrepreneurship in your area?

- a) <5
- b) 5 to 10
- c) 10 to 20
- d) Above 20

2. What according to you are the different problems women face in the field of entrepreneurship?

- a) Problem of funding the business
- b) Limited access to professional network
- c) Limited industry knowledge
- d) Lack of business knowledge

3. Do you think women face pressure to stick to traditional gender roles?

- a) Yes
- b) No
- c) Maybe

4. Who do you think earns more? entrepreneurs or employees?

- a) Entrepreneurs
- b) Employees

5. Do you think that women in your area are confined to limited business areas (such as pickle making, food preparation, etc.)?

- a) Yes
- b) No

6. Do you think women face discrimination as workers in a male-dominated society?

- a) Yes
- b) No
- c) Maybe

7. Are you aware of any programs or schemes contacted for the uplift of women entrepreneurs?

- a) Yes
- b) No
- c) Maybe