# CHAPTER 1

# INTRODUCTION

The past decades of Indian economy makes it evident that the structure of ownership in the industrial sector, in agriculture, in trade and commerce sectors has changed drastically. Today, India is witnessing the emergence of a large number of entrepreneurs, but there is definitely potential for many more. An entrepreneur can be defined as one who initiates and establishes an economic activity or enterprise. Entrepreneurship thus refers to the general trend of setting up new enterprises in a society (Begum, 1993). The International Labour Organization defines an entrepreneur as a person with a set of characteristics that typically includes self-confidence, result-oriented, risk taking, leadership, originality and future oriented. In India, entrepreneurship is considered as one of the best means of triggering economic and social development. The impact of entrepreneurs as the engine for the economic growth is well recognized globally. As the early history of entrepreneurship in India is intimately associated with the country's culture, customs and traditions, entrepreneurship often evolved along with societal etiquette .

Women entrepreneurs are highly increasing in the economies of almost all countries. The hidden business potentials of women have been increasing with the growing sensitivity to the role and economic status in the society. The knowledge, skill and compliance in business are the core reasons for women to come forward into business ventures. Women entrepreneurs engage in business due to push and pull factors which give confidence to women to have a self-sufficient occupation and status on their foots. Logic towards independent decision making on their life and career is the motivational factor behind this insists on ‘Women Entrepreneur’ is a person who accepts challenging role to meet her personal desires and turn out to be economically independent. A strong desire to do enormous positive is an integral quality of entrepreneurial women, who is competent of contributing values in both family and social life. With the introduction of media, women are conscious of their own qualities, rights and also the work situations. The glass ceilings are shattered and women are found indulged in every line of business from Achar to Telecommunication. Right efforts in all areas are vital in the development of women entrepreneurs and their greater involvement in the entrepreneurial activities.

**1.2 SIGNIFICANCE OF THE STUDY**

The significance of studying the role of women entrepreneurs in the inclusive development of Kannur district lies in its potential to foster economic growth, social equity, and sustainable development within the region. By understanding and promoting the contributions of women entrepreneurs, the study can uncover opportunities to enhance financial inclusion, create employment opportunities, and empower marginalized communities. Additionally, it can shed light on the unique challenges faced by women entrepreneurs in accessing resources, navigating market dynamics, and overcoming societal barriers, thereby informing policies and programs aimed at promoting gender equality and fostering a more inclusive and resilient economy in Kannur district.

**1.3 STATEMENT OF THE PROBLEM**

Development of an economy is possible only through entrepreneurship. Entrepreneurship is one of the important factors of industrialization. In the absence of entrepreneurship, industrialization cannot take place. Entrepreneurs are playing an important role in the economic development of underdeveloped country. Women’s skills and knowledge, their talents and abilities in business and a compelling desire of wanting to do something positive are some of the reasons for the women entrepreneurs to organize industries. Empowering women in entrepreneurship leads to break the inequalities and reduce poverty. In the MSE sector worldwide, women make up one population and in manufacturing they constitute one-third of the global labour force. In addition to their economic and income-generating activities, i.e. as breadwinner of a family, unpaid family worker, service providers in the communities and mother/care-taker of the family. Thus the study on home based women entrepreneurs in Kannur district and the study aims at undertaking the entrepreneurial development among women highlights their motivational force and relationship between socio-economic backgrounds of women entrepreneurs.

**1.4 OBJECTIVES OF THE STUDY**

* To measure the role of women entrepreneurs in economic development
* To analyze the performance of women entrepreneurs and the problem faced by them.
* To examine the factors leading to successful women entrepreneurs
* To examine the socio-economic background of the women entrepreneurs.
* To offer suggestions towards facilitating growth of women entrepreneurs

**1.5 SCOPE OF THE STUDY**

The study focuses on the women entrepreneurs in Kannur district of Kerala. The selected district with its good infrastructural facility, offers sound prospects for industrial developments. The scope of the study encompasses women entrepreneurs in Kannur district only and examines the socio-economic background and the problems faced by them. The development of society requires full participation by all section of the population including women. Involvement of women in entrepreneurial activities would ensure effective utilization of labour, generation of income and hence improvement in quality of life. The study seeks to examine their various home based entrepreneurial activities in the society. Thus, the study carries a great importance as to the position of entrepreneurial activities among women in Kannur District.

**1.6 Research methodology**

1. METHODOLOGY
2. The study is based on primary data collected from women entrepreneurs through a structured
3. questionnaire.
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6. questionnaire.
7. The study is based on primary data collected from women entrepreneurs through a structured
8. questionnaire

Research methodology is a way to systematically solve the research problem. It may be understood as a science of study. How research is done scientifically. It is the back bone of project work. It names that the way want researcher select his sample size, methods of data collection, various tools used for studying the problems with certain objectives.

**SOURCES OF DATA**

The main source of data are primary data and secondary data

**Primary data**

Primary data are collected through questionnaire and personel interview

**Secondary data**

The secondary data have been collected from magazines, newspaper and from internet

**Sample size**

The sample were collected from different women entrepreneurs in Kannur district. A total of 50 respondents were selected for his study

**TOOLS OF DATA ANALYSIS**

* Simple bar diagram
* Pie diagram

**1.7 LIMITATIONS OF THE STUDY**

* Due to time constrains only a limit sample size taken and analyzed still a larger sample size could increase the accuracy in the result
* The area of study is limited to Kannur district only. Hence the result may not be true for other geographical area.
* Quality of information highly depended on the knowledge of the respondent.
* There is only a limited time to collect data for preparing project report.
* The response of the respondents may or may not be genuine.

**1.8 CHAPTER SCHEME**

The study has been arranged into 5 chapters.

* The first chapter deals with introduction, statement of the problem, objectives, scope, research methodology and limitations of the study.
* The second chapter deals with Review of literature
* The third chapter deals with theoretical frame work.
* The Fourth chapter includes analysis and interpretation of collected data.
* Fifth chapter deals with summary, findings, suggestions and conclusion of the study.

**CHAPTER 2**

**REVIEW OF LITERATURE**

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

G. Palaniappan, C. S. Ramanigopal, A. Mani (19 March 2012) in their article analyzed that women have been successful in breaking their barriers within the limits of their homes by entering into varied kinds of professionals and services. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. This study had also been carried out to analyze the motivational factors and other factors that influence women to become entrepreneurs, the major strength and weakness of women entrepreneurs and the environmental opportunities and threats which promote the entrepreneurship, and to offer suggestions to promote women entrepreneurship of selected districts in Tamilnadu. This study concluded that due to lack of training and education they are not able to survive in the market. Finance is also the major problem for women entrepreneurs.

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 (before 1947), during the British colonial days. The study also analyzed the reasons that have prompted the women entrepreneurs to unleash their entrepreneurial energies into start-ups. Based on both qualitative and quantitative analyses the growth of women entrepreneurship in India have been studied into four different periods Pre-Independence Period (before 1947), Post-Independence Period (after 1947), Post-Liberalization Period (after 1991) and Post -Global Recession period (2008 onwards). The study finally concluded to what extent the various support systems in India can further foster a conducive ecosystem for the Women Entrepreneurs in India.

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

Dr. Sunil Deshpande & Ms. Sunita Sethi, Shodh, Samikshaaur Mulyankan (Oct.-Nov.-2009) in their research paper exhibits the encouraging and discouraging factors in an enterprise and to provide solutions to the various problems faced by the women entrepreneur group. For the betterment of women, entrepreneurs 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, and important position in the society and the great contribution they can make for their industry as well as the entire economy.

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

**CHAPTER 3**

**PROFILE OF THE STUDY**

**CONCEPT OF WOMEN ENTREPRENEURSHIP**

According to the general concept, women entrepreneurs may define as a woman or a group of women who initiate, organize and operate a business enterprise. The Government of India has defined women entrepreneurship as “an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women”. Kerala Government defined women industrial units as unit owned/ organized by women and engaged in small scale and cottage industries with not less than 80% of the total workers as women.

With effect from 6th February 1992, the definition of Women Entrepreneurs’ Enterprises is an “A small scale industrial unit/industrially related services or business or enterprises managed by one or more women entrepreneurs in proprietary concerns in which she/ they will individually or jointly have share capital of not less than 51% as partners/ share holders / directors of private limited company, members of co operative society”.

**EVOLUTION OF WOMEN ENTREPRENEURSHIP**

Although women from a very large proportion of the self - employed group , their work is often not recognized as “work”. The prevailing ‘house hold strategy’ catalyses the devaluation of women’s productive activities as secondary and subordinates to men’s work. Women’s contributions vary according to the structure, needs, costumes and attitudes of society. Women entered entrepreneurial activities because of pure economic conditions, high unemployment rates and divorce catapult In Babylonia, about 200 B.C, and women were permitted to engage in business and to work as scribes. By 14th century, in England and France, women were frequently accepted on a part with men as carpenters, saddlers, barbers, tailors and superiors. Dress making and lace making guilds were competed more with men for some jobs, but were concentrated primarily in textile mills and clothing factories. In 1950, women made up nearly 25% of both industrial and service sectors of the developing countries. In 1980, it increased to 28% and 31% respectively. In India, Women’s participation in economic activity is common from time immemorial. The role of women has gone through several transitions. It took centuries for women’s role to move in the present direction. There are some regions where women live in a barbarian era, chained and shackled to the social taboos, restrictions and lakshmanarek has of others who frame a code of conduct. At the same time there regions where women fight for and win freedom and opportunity to play their roles in a new context with new occupations and a new way of life.

As regards the ancient industries of India, family was the unit of production where women played an important role in the production process. Even in Mohenjodaro and Harappa culture, women shared a responsible position with men and helped in spinning and clay modeling and other simple arts and craft. Women played a very pivotal role in creating household utility requirements and agricultural activities and weaving during the Vedic period. In the traditional economy, they played vital roles in agriculture industry and services. They were the makers of intoxicant Soma –juice, a skilful task. In the 18th Century, women had a significant role in economy and a definite status in the social structure. Women’s informal trading activities in the international distribution system have been well documented since early 1950’s. Since 1970 systematic efforts have been made by the Government to promote self – employment among women. Women entrepreneurship in India became popular in the late 1970s and now more and more women are emerging as entrepreneurs in all kind of economic activities.

According to the 1971 Census, the total female working population is about 14.8% of the total work force. It was only from fifth Five Year Plan (1974 -78) onwards that women’s development was recognized as an identified sector. 1980s provided the real breakthrough for women in many fields and many frontiers. During the 1990’s, women were capable, competent, confident and assertive and had a clear idea about the ventures to be undertaken and they succeeded in them. Many women entered large – scale enterprises of their parents or husbands and proved their competence and capabilities. Women acquired high self – esteem and the capability of solving the problems independently through economic independence.

In the 21st century women are becoming experts in the entire field. With the growing awareness about business and the spread of education, they have entered new areas such as engineering, electronics and energy and acquired expertise in these fields. Many of the new industries are headed and guided by women. However, in India a large number of highly educated women do not seek employment. Marriage and family have always been the first choice for most Indian women. Female role prescriptions have created mind blocks. Men in autonomous start-up category are twice that of women, thrice in the category of manageresses.

**FACTORS INFLUENCING WOMEN ENTREPRENEURSHIP**

The factors influencing women entrepreneurship are as follows:

1. **Push Factors**

Push factors are elements such as insufficient family income, dissatisfaction with salaries job, difficulty in finding work and a need for flexible work schedule because of family responsibilities. These factors may have more importance for women than for men.

1. **Pull Factors**

Factors that work as entrepreneurial drive factor relate to independence, self fulfillment, entrepreneurial drive and desire for wealth, power and social status, cooperation and support of family members and a strong network of contacts. The most prominent factor is self achievement expressed in terms of challenge which helps women to start, run their own business and turn it into a profitable venture. When a strong need for achievement could not be fulfilled through a salaried position or when there was a desire to transform a perceived opportunity into a marketable idea, then these factors work for a person to start their own venture.

**WOMEN ENTREPRENEURSHIP IN INDIA**

In India the participation of women in economic activities has been known for ages. From the women of barbarian era who were chained and shackled to social taboos, the emergence of women entrepreneurs has gone through several transitions and it took centuries to reach its present state, and their contribution to the national economy is quite visible in India. Women entrepreneurship in India represents a group of women who have broken away from the beaten track and are exploring new vistas of economic participation. Women in India entered business due to pull and push factors. Their task has been full of challenges, and in spite of such opposition they proved themselves independent and successful entrepreneurs. The emergence of women entrepreneurs and women owned firms and their significant contributions to the economy are visible in India and these business re ready for continued growth in the future.

As per 1981 census, there were only 1,50,000 self – employed women accounting for 5.2 per cent of the total self – employed persons of the country. Majority of them were engaged in the unorganized sector like agriculture, handicrafts, handlooms and other cottage industries. Participation of women as industrial entrepreneurs was comparatively a recent phenomenon, commencing from 1990s onwards. There were more than 1,53,260 women as industrial entrepreneurs claiming 9.01 percent of the total entrepreneurs in India during 1988 – 89. There were more than 2,95,800 women entrepreneur claiming 11.2 per cent of the total 2.64 million entrepreneurs in India during 1995-96. This was almost double the percentage of women (5.2 percent) among the total population of self employed during 1981. Of this, a majority was concentrated in low paid, low skilled, low technology and low – productivity jobs in the rural and unorganized sector. During the 11th Five Year Plan (2007 -2012), the total number of women participation in the total SSI sector was estimated as 10,63,721 (10.11%). The estimated number of enterprises actually managed by women was 995,141 (9.46%) in 2007. In the state of Mizoram, Orissa, Karnataka, Goa, Lakshadweep, Kerala, Tamil Nadu and Pondicherry, the share of women employment was significantly higher (more than 20%). Among the (MSME) industrial units owned by women entrepreneurs in India, Kerala tops the list with 1.39 lakh units, followed by Tamil Nadu with 1.30 lakh units. Lakshadweep had the lowest small scale units owned by women entrepreneurs.

The New Industrial Policy (NIP) had stressed the importance of entrepreneurship among women. The NIP conceded that merely making larger resource allocation for women within the prevailing pattern and structure of development would not yield the desired results. The policy had a strategy for the holistic development of women. This would help to develop their personality and at the same time improve their economic and social conditions. This policy had redefined women’s units as units in which they had the majority shareholders and management control.

The department of Small Scale Industry under the Ministry of Industry, Government of India, had taken the initiative to train one lakh women entrepreneurs you take up trade – related activities. In the first phase, it was proposed to undertake the pilot training of 30,000 women entrepreneurs in six selected centers, six project lines, including processed foods, forest produce collection, leather, readymade garments and coir had been selected, which focus on women entrepreneurs. The experience gained from the first phase would be used to extend the programmes to other centers.

The Indian women entrepreneurs thus have the ideal climate for exhibiting their talents. The governments do have the responsibility to improve the lot of women in economic life and prepare them to participate in industrial estate as entrepreneurs. On their own part, Indian women have to overcome their own limitations. It is essential that Indian women must be ready to reach out for new jobs, new responsibilities and new experiences.

**WOMEN ENTREPRENEURSHIP IN KERALA**

No state in the country has attained the level of Physical Quality of Life (PQL) index- lower infant mortality, higher life expectancy, higher literacy and so on achieved by Kerala. Kerala which shares 4.7% of the country’s total production accounts for 4.07% of the number of factories, 4.12% employment, 2.06% of fixed capital and 2.56% of gross output. Kerala is the only state in India, where women out member men. Kerala has made significant progress in the field of social development and this is reflected in the highest literacy among the women. In Kerala, the rate of population growth is low. These were the result if women education. Thus women are playing an important role in the state’s social development. This has led to a remarkable development in entrepreneurship among women in Kerala.

Kerala has an early history of state initiative towards the development of women entrepreneurship. Vigorous attempt were made by the state to promote women entrepreneurship by providing concessions and incentives to them through special program. April, 1975, the Government of Kerala launched a massive programme to promote Small Scale Industries in the state. It was designed to promote employment opportunities to the unemployed educated youth. The program was to implement through Mini Industrial Estates.

In 1975, in the International women’s Year, a special scheme called Women’s Industries Development Program (WIP) was drawn up for promoting and organizing women industrial units, and women industrial co-operative societies in the state. Small Scale and Cottage industrial units owned and managed by women, and in not less than 80% of workers are women will be considered as women industries, and they are eligible for special incentives and concessions under this scheme.

Though the entry of women in the entrepreneurial field is a recent phenomenon in Kerala, they have been attracting the attention of policy makers and government departments by their excellent performance. A couple of decades ago the number of working women was very less, but now, as the cost of living has increased, they have keenly felt the need to work outside. It is in this context that the question of women entrepreneurship assumed a new significance, especially when unemployment has become a crucial problem for all. Rapid industrialization, socio-political movements and growth of science and technology brought significant change.

During 1975 – 76, the number of industrial units run by women was only 74. Thereafter it rose steadily and in 1986 – 87 it was 1143 and within six years it rose to 4190. As on 31-03-1995 the number of units in the hand of women entrepreneurs were 18361 in Kerala. This showed a tremendous growth to 38364 in 2000 and the figure reached by 2014. In the year 2013 – 14 the number of new units registered was 3354.

The emergence of the women entrepreneurs in Kerala has been an outcome of the motivation they get from the family members to get self employed, by availing themselves of the preferences and concessions given by the Government departments and agencies.

Initially in Kerala women sought employment in offices or skilled jobs in manufacturing and service sector only. Women in Kerala are skilled in traditional and self acquired craft like embroidery, toys and doll making, mat weaving etc. Today they have entered every industry from garments to hi-tech computer service and they are treated on an equal footing with men in all aspects of industry. They started owning chemical units, engineering units and computer service centers.

**MICRO, SMALL AND MEDIUM ENTERPRISES (MSME)**

The Government of India has enacted the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006 on June 16, 2006 which was notified on October 2, 2006 in terms of which the definition of Micro, Small and Medium Enterprises is an under.

1. Enterprises engaged in the manufacture or production, processing or preservation of goods as specified below:
2. A micro enterprise is an enterprise share investment in plant and machinery does not exceed Rs. 25 lakhs.
3. A small enterprise is an enterprise where the investment in plant and machinery is more than Rs 25lakhs but does not exceed Rs. 5 crore; and
4. A medium enterprise is an enterprise where the investment in plant and machinery is more than Rs. 5 crore but does not exceed Rs. 10 crores.

In case of the above enterprises, investment in plant and machinery is the original cost excluding land and building and the items specified by the Ministry of Small Sale Industries vide its notification no. S.O.1772 (E) dated October 5, 2006.

1. Enterprise engaged in providing or rendering of services and whose investment in equipment original cost excluding land and building and furniture, fittings and other items not directly related to the service rendered or as may be notified under the MSMED Act, 2006 are specified bellow.
2. A micro enterprise is an enterprise where the investment in equipment does not exceed Rs. 10 lakhs.
3. A small enterprise is an enterprise where the investment in equipment is more than Rs. 10 lakh but does not exceed Rs. 2 crore, and
4. A medium enterprise is an enterprise where the investment in equipment is more than Rs. 2 crore but does not exceed Rs. 5 crore.

With the enactment of MSMED Act, 2006 the system of Small Scale Industries (SSI) registration has been done away with and the new system of filing of Enterpreneurs Memorandum (EM) has been introduced. Also the earlier concept of “Industries” has been changed to enterprises under MSMED Act, 2006.

**PROBLEMS OF WOMEN ENTREPRENEURS**

Poverty is the greatest curse of mankind. This is a black spot on the moon of human happiness. Poverty Preys on women. The basic problem of a woman entrepreneur is that she woman. She as to shoulder much responsibility in the management of the family and also the business affairs. In practice, they have been treated as Able, the weak and dependent. In male dominated society, they do not get equal status with men. Male child is still preferred to a female child right from the birth. In most religions, women have been treated as second to men. They face all kinds of discrimination. Women contribute more than half of the wealth of nations. Yet they are denied economic, social and even legal rights. Further, their ‘invisible hands’ are almost unaccounted for.

Women entrepreneurs face two sets of problems, namely, general problems of entrepreneurs and problems specific to woman entrepreneurs. These are summarized as follows.

1. Shortage of finance
2. Shortage of raw materials
3. Inadequate marketing facilities
4. Keen Competition
5. High cost of production
6. Family responsibilities
7. Low mobility
8. Lack of education
9. Law capacity to bear risks
10. Social barriers
11. Low need for achievement
12. Lack of training
13. Limited managerial ability
14. Lack of self confidence
15. Lack of information

**REMEDIES TO SOLVE THE PROBLEMS OF WOMEN ENTREPRENEURS**

The following measures may be taken to solve the problem faced by women entrepreneurs in India.

1. In banks and public financial institutions, special cells may be opened for providing easy finance to women entrepreneurs. The cells should be managed by women officers and clerks. Further, finance may be provided at concessional rates of interest.
2. Women entrepreneurs should be encouraged and assisted to set up co-operatives with a view to eliminate middleman. These co-operatives will pool the inputs of women enterprises and sell them on remunerative prices.
3. Scarce and imported raw materials may be made available to women entrepreneurs on priority basics.
4. Steps may be taken to make family members aware of the potential of girls and their due role society. At the same time there must be change in the negative social attitudes towards women.
5. In rural areas self employment opportunities should be developed for helping women.
6. Marketing facilities for the purpose of buying and selling of both raw and finished goods should be provided in easy reach.
7. Facilities for training and development must be made available to women entrepreneurs. Family members do not like women to go to distant place for training. Therefore, mobile training centers should be arranged. Additional facilities like stipend, good hygienic crèches, transport facilities etc., should be offered to attract more women to attract more women to training centers.

Women have the potential and the will to establish and manage enterprises on their own. What the need is encouragement and support.

**SIGNIFICANT SCHEMES IN INDIA THOSE SPECIFICALLY INTRODUCED FOR WOMEN FOR PROVIDING SPECIAL BENEFITS TO WOMEN –**

1. Trade related entrepreneurship assistance and development scheme for women (TREAD):
2. Micro and Small Enterprises Cluster Development Programme (MSE-CDP):
3. Credit guarantee fund scheme:
4. Help for Entrepreneurial and Managerial Development:
5. Scheme for Women Entrepreneurs to Encourage Small & Micro Manufacturing Units.
6. Dena Bank to support India’s women entrepreneur.

**FUNCTIONS OF WOMEN ENTREPRENEURS**

Following functions are performed by women entrepreneurs:

1. **Creating New Venture**

Women entrepreneurs identify the opportunities, evaluate them and select the best opportunity. They convert the opportunity into new venture. Women entrepreneur are imaginative in nature and they can develop ideas about new venture.

1. **Risk Bearing**

Every business includes some portion of risk. But women entrepreneurs have risk taking parity. They calculate different types of risk such as financial risk, social risk, psychological risk etc. they handle risks by gathering information.

1. **Innovation**

This is another major function of women entrepreneurs. They convert their ideas into innovations to meet market demands by the help of research and development facilities.

1. **Management**

Women entrepreneurs believe in hard work. They directly engaged in the management. They take part in planning, coordinating and controlling. They motivate and provide leadership to the employees.

**STEPS TAKEN BY GOVERNMENT FOR THE DEVELOPMENT OF WOMEN ENTREPRENEURSHIP IN INDIA**

Development of women has been a policy objective of the government since independence. In 80s three core areas of health, education and employment achieved utmost attention. Women are given priorities in all the sectors including SSI sector. Government and non government bodied have tried to increase women’s economic contribution through self employment and industrial ventures.

1. The First Five Year Plan (1951 – 56) envisaged a number of welfare measures for women. Establishment of the Central Social Welfare Board, Organization of Mahila Mandals and the Community Development Programmes were a few steps in this direction.
2. In the Second Five Year Plan (1956-61), the empowerment women was closely linked with the overall approach of intensive agricultural development programmes.
3. The Third and Fourth Five Year Plans (1961-66) and (1967-74) supported female education as a major welfare measure.
4. The Fifth Five Year Plan (1974-79) emphasized training of women, who were in need of income and protection. This plan coincided with International Women’s Decade and the Submission of Report of the Committee on the status of women in India. In 1976, Women’s Welfare and Development Bureau was setup under the Ministry of Social Welfare.
5. The Sixth Five Year Plan (1980-85) was a definite shift from welfare to development. It recognized women’s lack of access to resources as a critical factor restricting their growth.
6. The Seventh Five Year Plan (1985- 90) emphasized the need for gender equality and empowerment. For the first time, emphasis was placed upon qualitative aspects such as inculcation of confidence, generation of awareness with regards to rights and training in skills for better employment.
7. The Eight Five Year Plan (1992-97) focused on empowering women, especially at the Grass Root Level, through Panchayati Raj Institutions.
8. The Ninth Five Year Plan (1997-2002) adopted a strategy of Women’s Component Plan, under which not less than 30% of funds / benefits were eamarked for women related sectors.
9. The Tenth Five Year Plan (2002-2007) aims at empowering women through translating the recently adopted National Policy for Empowerment of Women (2001) into action and ensuring Survival, Protection and Development of women and children through rights based approach.
10. During (2007-12) Government ensured that at least 33% of the direct and indirect beneficiaries of all government schemes are women and small children. A Central Sector Scheme (CSS), Support for Training and Employment Programme of women (STEP) provides training for skill up gradation to poor and asset – less women in traditional sectors of agriculture, animal husbandry, diary, fisheries, handlooms, handicraft, Khadi and Village Industries, Sericulture, social forestry, and waste land development
11. In framing policies or schemes for the Twelfth Five Year Plan (2012-17) the special needs of women must be taken due care of. The Mahila Kisan Sashaktikaran Pariyojana (MKSP) which is a Sub-component of National Rural Livelihoods Mission (NRLM) was recently launched to meet the specific needs of women farmers, and help them achieve social, economic and technical empowerment.

**CHAPTER 4**

**DATA ANALYSIS AND INTERPRETATION**

**TABLE NO 4.1**

**AGE WISE CLASSIFICATION**

|  |  |  |
| --- | --- | --- |
| **PARTICULARS** | **NO OF RESPONDENTS** | **PERCENTAGE** |
| Below 25 | 14 | 28 |
| 25 – 35 | 18 | 36 |
| 35 – 45 | 10 | 20 |
| 45 Above | 8 | 16 |
| **TOTAL** | **50** | **100** |

**Source: primary data**

**FIGURE NO 4.2**

**AGE WISE CLASSIFICATION**

**INTERPRETATION**

The above table shows that 36% of the respondents comes under the age group of 25-35, 28% comes under the age group of below 25, 20% are comes under 35-45 and 16% of them comes under the age group of above 45.

**TABLE NO 4.2**

**COMMUNITY**

|  |  |  |
| --- | --- | --- |
| **PARTICULARS** | **NO. OF RESPONDENTS** | **PERCENTAGE** |
| SC | 15 | 30 |
| OBC | 21 | 42 |
| General | 14 | 28 |
| **TOTAL** | **50** | **100** |

**Source: primary data**

**FIGURE NO 4.2**

**COMMUNITY**

**INTERPRETATION**

The above table shows that 42% of the respondents are comes under OBC category, 30% are comes under SC category and 28% of them comes under general category.

**TABLE NO 4.3**

**MARITAL STATUS**

|  |  |  |
| --- | --- | --- |
| **PARTICULARS** | **NO. OF RESPONDENTS** | **PERCENTAGE** |
| Single | 13 | 26 |
| Married | 31 | 62 |
| Divorced/widow | 6 | 12 |
| **TOTAL** | **50** | **100** |

**Source: primary data**

**FIGURE NO 4.3**

**MARITAL STATUS**

**INTERPRETATION**

The above table shows that 62% of the respondents are married, 26% are single and 6% of them are divorced/widow.

**TABLE NO 4.4**

**EDUCATIONAL QUALIFICATION**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Formal | 14 | 28 |
| Vocational courses | 12 | 24 |
| Illiterates | 6 | 12 |
| Graduates | 18 | 36 |
| **Total** | **50** | **100** |

**Source: primary data**

**FIGURE NO 4.4**

**EDUCATIONAL QUALIFICATION**

**INTERPRETATION**

The above table shows that 36% of the respondents are graduates, 24% are completed vocational courses, 28% have formal educational qualifications and 12% of them are illiterates.

**TABLE NO 4.5**

**FACTORS CONSIDERED TO CHOOSE ENTREPRENEURSHIP**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Passion | 14 | 30 |
| Source of income | 12 | 50 |
| Other | 6 | 20 |
| **Total** | **50** | **100** |

**Source: primary data**

**FIGURE NO 4.5**

**FACTORS CONSIDERED TO CHOOSE ENTREPRENEURSHIP**

**INTERPRETATION**

The above table shows that 30% of the respondents choose entrepreneurship because of passion and 50% the respondents are choose entrepreneurship because of source of income and rest of them are others.

**TABLE NO 4.6**

**OPINION WITH THE FIELD WHICH IS INTENDED TO CHOOSE**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Clothing | 22 | 44 |
| Stationary | 12 | 24 |
| Plastic manufacturing | 9 | 18 |
| Others | 7 | 14 |
| **Total** | **50** | **100** |

**Source: primary data**

**FIGURE NO 4.6**

**OPINION WITH THE FIELD WHICH IS INTENDED TO CHOOSE**

**INTERPRETATION**

The above table shows that 44% of the respondents are intended to choose clothing field, 24% are intended to choose stationary field, 18% are choosing plastic manufacturing and 14% of them intended to choose other fields.

**TABLE NO 4.7**

**MONTHLY INCOME**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Below 1 lakh | 32 | 64 |
| 1-3 lakh | 10 | 20 |
| 3-5 lakh | 6 | 12 |
| Above 5 lakh | 2 | 4 |
| **Total** | **50** | **100** |

**Source: primary data**

**FIGURE NO 4.7**

**MONTHLY INCOME**

**INTERPRETATION**

The above table shows that 64% of the respondents have a monthly income of below 1 lakh, 20% have 1-3 lakh, 12% have 3-5 lakh and 4% of them have above 5 lakh.

**TABLE NO 4.8**

**TYPE OF ORGANIZATION**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Sole proprietorship | 20 | 40 |
| Partnership | 30 | 60 |
| **Total** | **50** | **100** |

**Source: Primary data**

**FIGURE NO 4.8**

**TYPE OF ORGANIZATION**

**INTERPRETATION**

The above table shows that 60% of the respondents have partnership firm and 40% of them have sole proprietorship.

**TABLE NO 4.9**

**FREQUENCY OF PRACTICING AND ADMIRE FAIR TRADE PROGRAMS**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Always | 20 | 40 |
| Sometimes | 15 | 30 |
| Rarely | 10 | 20 |
| Never | 5 | 10 |
| **Total** | **50** | **100** |

**Source: Primary data**

**FIGURE NO 4.9**

**FREQUENCY OF PRACTICING AND ADMIRE FAIR TRADE PROGRAMS**

**INTERPRETATION**

The above table shows that 40% of the respondents opined that they always practicing and admiring fair trade programs, 30% are opined sometimes, 20% are opined as rarely and 10% of them never practicing and admiring fair trade programs.

**TABLE NO 4.10**

**REASON FOR THE SUCCESS OF A WOMEN ENTREPRENEUR**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Hard work | 16 | 32 |
| Quality / variety of products | 8 | 16 |
| Uniqueness of design | 6 | 12 |
| Management/marketing skills | 13 | 26 |
| Family support | 5 | 10 |
| Others | 2 | 4 |
| **Total** | **50** | **100** |

**Source: Primary data**

**FIGURE NO 4.10**

**REASON FOR THE SUCCESS OF A WOMEN ENTREPRENEUR**

**INTERPRETATION**

The above table shows that 32% of the respondents considering hard work as the most important reason for the success of a women entrepreneur, 26% are considering management/marketing skills, 16% considering quality/variety of products, 12% considering uniqueness of design, 10% are considering family support and 4% of them considering g other reasons.

**TABLE NO 4.11**

**PROBLEMS FACED FOR STARTING OWN BUSINESS**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Lack of capital | 10 | 20 |
| Lack of experience | 20 | 40 |
| Competition | 8 | 16 |
| Others | 12 | 24 |
| **Total** | **50** | **100** |

**Source: Primary data**

**FIGURE NO 4.11**

**PROBLEMS FACED FOR STARTING OWN BUSINESS**

**INTERPRETATION**

The above table shows that 40% of the respondents faced lack of experience for starting their own business, 24% of them faced of others, 20% faced lack of capital, 16% faced by competition .

**TABLE NO 4.12**

**WOMEN ENTREPRENEURS ARE FINANCIAL INDEPENDENT**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Strongly agreed | 15 | 30 |
| Agreed | 17 | 34 |
| Neutral | 8 | 16 |
| Disagree | 10 | 20 |
| **Total** | **50** | **100** |

**Source: Primary data**

**FIGURE NO 4.12**

**WOMEN ENTREPRENEURS ARE FINANCIAL INDEPENDENT**

**INTERPRETATION**

The above table shows that 34% of the respondents are agreed that the women entrepreneurs are financial independent, 30% are strongly agreed, 20% are disagreed and 16% of them are neutral.

**TABLE NO 4.13**

**WOMEN ENTREPRENEURS EQUALLY CONTRIBUTE TO THE SOCIETY**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Strongly agreed | 21 | 42 |
| Agreed | 15 | 30 |
| Neutral | 5 | 10 |
| Disagree | 9 | 18 |
| **Total** | **50** | **100** |

**Source: Primary data**

**FIGURE NO 4.13**

**WOMEN ENTREPRENEURS EQUALLY CONTRIBUTE TO THE SOCIETY**

**INTERPRETATION**

The above table shows that 42% of the respondents strongly agreed that the women entrepreneurs are equally contribute to the well being of the society, 30% are agreed, 18% are disagreed and 10% of them have no opinion.

**TABLE NO 4.14**

**PROBLEM FACED TO RUN THE BUSINESS**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| No obstacles | 7 | 14 |
| Combining family & work life | 8 | 16 |
| Liquidity & other financial problems | 15 | 30 |
| No time for training /upgrading skills | 12 | 24 |
| Being a women /gender discrimination | 6 | 12 |
| Low budget | 2 | 4 |
| **Total** | **50** | **100** |

**Source: Primary data**

**FIGURE NO 4.14**

**PROBLEM FACED TO RUN THE BUSINESS**

**INTERPRETATION**

The above table shows that 30% of the respondents said that they now facing liquidity and other financial problems for running their business in Mangattidam panchayath, 24% facing no time for training / upgrading skills, 16% are facing combining family and work life, 14% are not facing any obstacles, 12% facing being a women/ gender discrimination and 4% of them facing low budget.

**TABLE NO 4.15**

**GIVING ADVICE TO OTHER WOMEN ENTREPRENEURS**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Never even thinking of doing | 5 | 10 |
| Absolute must for success | 45 | 90 |
| **Total** | **50** | **100** |

**Source: Primary data**

**FIGURE NO 4.15**

**GIVING ADVICE TO OTHER WOMEN ENTREPRENEURS**

**INTERPRETATION**

The above table shows that 90% of the respondents said that they recommend other women entrepreneurs to absolute must for success were they are in a position to give advice and 10% of them recommend to never even thinking of doing.

**TABLE NO 4.16**

**SAW SOCIAL DEVELOPMENTS IN WOMEN BY CHOOSING ENTREPRENEURSHIP**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Low social harassment | 15 | 30 |
| No gender discrimination | 30 | 60 |
| Others | 5 | 10 |
| **Total** | **50** | **100** |

**Source: Primary data**

**FIGURE NO 4.16**

**SAW SOCIAL DEVELOPMENTS IN WOMEN BY CHOOSING ENTREPRENEURSHIP**

**INTERPRETATION**

The above table shows that 60% of the respondents saw no gender discrimination as social development by choosing entrepreneurship, 30% opined low social harassment and 10% of them opined other social developments.

**TABLE NO 4.17**

**GET HELP FROM GOVERNMENT AS A WOMEN ENTREPRENEUR**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Yes | 35 | 70 |
| No | 15 | 30 |
| **Total** | **50** | **100** |

**Source: Primary data**

**FIGURE NO 4.17**

**GET HELP FROM GOVERNMENT AS A WOMEN ENTREPRENEUR**

**INTERPRETATION**

The above table shows that 70% of the respondents got help from Government as a women entrepreneur and 30% of them didn’t get such help.

**TABLE NO 4.18**

**PROBLEMS FOR THE NON- AVAILABILITY OF GOVERNMENT HELP**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Delaying tactics by Govt. department | 20 | 40 |
| Large number of official formalities | 16 | 32 |
| Ignorance of law | 5 | 10 |
| Discrimination with women entrepreneur | 9 | 18 |
| **Total** | **50** | **100** |

**Source: Primary data**

**FIGURE NO 4.18**

**PROBLEMS FOR THE NON- AVAILABILITY OF GOVERNMENT HELP**

**INTERPRETATION**

The above table shows that 40% of the respondents opined that delaying tactics by Govt. department is the problem for the non-availability of Government help, 32% are opined as large number of official formalities, 18% opined as discrimination with women entrepreneur and 10% of them opined as ignorance of law.

**TABLE NO 4.19**

**OPINION ABOUT THE GROWTH IN WOMEN ENTREPRENEURSHIP**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Support form govt. | 20 | 40 |
| Support form society | 16 | 32 |
| Education | 5 | 10 |
| All of above | 9 | 18 |
| **Total** | **50** | **100** |

**Source: Primary data**

**FIGURE NO 4.19**

**OPINION ABOUT THE GROWTH IN WOMEN ENTREPRENEURSHIP**

**INTERPRETATION**

The above table shows that 40% of the respondents opined that support from govt.is an important aspect in women entrepreneurship, 32% are opined as support from society, 18% opined as education and 18% of them are opined as all of above.

**CHAPTER 5**

**FINDINGS, SUGGESTIONS AND CONCLUSION**

**5.1 FINDINGS**

* Most of the respondents are comes under the age group of 25-35.
* Majority of the respondents are comes under OBC category.
* Most of the respondents are married.
* Most of the respondents are graduates.
* Majority of the respondents are intended to choose clothing field.
* Majority of the respondents have a monthly income of below 1 lakh.
* Most of the respondents have partnership firm.
* Most of the respondents have very high entrepreneurship ability.
* Majority of the respondents opined that they always practicing and admiring fair trade programs.
* Most of the respondents considering hard work as the most important reason for the success of a women entrepreneur.
* Majority of the respondents faced lack of experience for starting their own business.
* Most of the respondents are agreed that the women entrepreneurs are financial independent.
* Most of the respondents strongly agreed that the women entrepreneurs are equally contribute to the well being of the society.
* Majority of the respondents said that their self confidence is increased after becoming an entrepreneur.
* Majority of the respondents said that they now facing liquidity and other financial problems for running their business in Kannur district.
* Most of the respondents said that they recommend other women entrepreneurs to absolute must for success were they are in a position to give advice.
* Most of the respondents saw no gender discrimination as social development by choosing entrepreneurship, 30% opined low social harassment.
* Most of the respondents got help from government as a women entrepreneur.
* Majority of the respondents opined that delaying tactics by Govt. department is the problem for the non-availability of Government help.

**5.2 SUGGESTIONS**

* Regular entrepreneurship awareness programs should be conducted with the intention of creating knowledge among women about the various areas to conduct business.
* Majority of entrepreneur feels that there family is supportive but very few don’t feel that their family is not supportive, the person should try to convince the family to be supportive for their work.
* Attending of training programmes, seminars, workshop and conferences by women entrepreneurs is very important. This will help to reduce the challenges they face in business.
* Motivational courses for housewifes to earn additional income should be launched.
* Women in business should be offered soft loans and subsidies for encouraging them into industrial activities. The financial institutions should provide more working capital assistance both for small and large scale ventures.
* Vocational training to be extended to women community that enables them to understand the production process and production management.
* To develop the socio-economic background of the women entrepreneurs.
* In order to motivate women entrepreneurs, audio visuals of successful women entrepreneurs should be prepared.
* The standard of education of women should be enhanced and effective practical experience and personality development and training programs should be conducted to improvise their over-all personality standards.

**5.3 CONCLUSION**

Women constitute almost half of the total population in India but they are not enjoying their freedoms, equalities, privileges on par with their male counterparts. Since implementation of planning in India, several policies and approaches were made to reduce inequalities between women and men. As a result an shift from ‘welfare’ to ‘development’ to ‘empowerment’ to ‘human development’ approaches has taken place to change the position and status of women. Both government and NGO’s sectors were intervening to empower the women. The National Empowerment Policy, 2001 also emphasized that women’s economic empowerment may be visualized only with the development of women entrepreneurship.

The study seeks to find out the home based women entrepreneurs in rural area. The study discovered that there was lot of important information to be obtained from selected women entrepreneurs. Women entrepreneurs must be analyzed both at the individual level and at the firm level in order to fully comprehend the difference between men and women entrepreneur, since they play an effective role for contributing a mite to the economic development of the country.

A congenial environment is to be created to enable women to participate actively in the entrepreneurial activities. Government, non government promotional and regulatory agencies should come forward and play supportive role in promoting women entrepreneurs the specific training needs of women should also to be taken care of. This all lead to the development of a desirable environment in which women will come forth and give vent to their latent entrepreneurial talents.

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**QUESTIONNAIRE**

Name :

Gender :

1.Age :

1. Below 25
2. 25 – 35
3. 35 – 45
4. 45 Above

2. Community :

1. SC
2. OBC
3. General
4. Marital status :
5. Single
6. Married
7. Divorced
8. / Widow
9. Education :
10. Formal
11. Vocational courses
12. Illiterate
13. Graduates
14. What are the factor that lead you to choose entrepreneurship ?
15. Passion
16. Source of Income
17. Other
18. Field of your business?
19. Clothing
20. Stationary
21. Plastic manufacturing
22. Others
23. What is your total Monthly income
24. Below 1 Lakh
25. 1-3 Lakh
26. 3-5 Lakh
27. Above 5 Lakh
28. Type of organization ?
29. Sole proprietorship
30. partnership
31. What is the most important factor you consider reason for success of an women entrepreneur
32. Hard work
33. Quality/variety of products
34. Uniqueness of design
35. Management / marketing skills
36. Family support
37. Others
38. What are the problems that you will have to face in starting your own business?

a. Lack of capital

b. Lack of experience

c. Competition

d. Others

1. Do you think women entrepreneurs are financial independent ?
   * 1. Strongly agree
     2. Agree
     3. Neutral
     4. Disagree
2. Do you think women entrepreneurs, equally contribute to the well being of the society?
   * 1. Strongly agree
     2. Agree
     3. Neutral
     4. Disagree
3. What are the main problems you are facing now in the running of your business?
4. No obstacles
5. Combining family & work life
6. Liquidity & other financial problems
7. No time for training /upgrading skills
8. Being a women /gender discrimination
9. Low budget
10. If you were in a position to give advice to other women entrepreneurs. What would be your recommendation?
11. Never even thinking of doing
12. Absolute must for success
13. What are the social development you can see in women by choosing entrepreneurship?
14. Low social harassment
15. No gender discrimination
16. Others
17. Do you get any help from Government as a women entrepreneur?
18. Yes
19. No
20. If no what is the problem in availing of the government’s help?
21. Delaying tactics by Govt. department
22. Large number of official formalities
23. Ignorance of law
24. Discrimination with women entrepreneur
25. What are your suggestion for growth in women entrepreneurship?
26. Support from govt.
27. Support from society
28. Education
29. All of above