

**A STUDY ON THE PERFORMANCES AND PROBLEMS
FACED BY WOMEN ENTREPRENEURS IN KOTTAYAM
DISTRICT**

Project work submitted in partial fulfilment of the requirement for the award of

Bachelor Degree in Commerce

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CERTIFICATE

*Certified that this is a bonafide report of the project work undertaken by Ms **Jinny Susan Joseph** (Register No: 170021084417), Ms **Alma Mariam Thomas** (Register No: 170021084396), Ms **Taniya Regi** (Register No: 170021084444), Ms **Remitha Merin Ebi** (Register No: 170021084428) and Ms **Jesmy Reeba Abraham** (Register No: 170021084416) of B.com Semester VI, in partial fulfilment of the requirements for the award of the Bachelor's Degree in Commerce of Mahatma Gandhi University, Kottayam under my supervision and guidance.*

Faculty – in – Charge

Countersigned

Principal

Head of the Department

DECLARATION

We do hereby declare that the project titled “A STUDY ON THE PERFORMANCES AND PROBLEMS FACED BY WOMEN ENTREPRENEURS IN KOTTAYAM DISTRICT” is a bonafide report of the project work undertaken by us in partial fulfilment of the requirements for the award of the Bachelor of Commerce (Model III-Taxation) of Mahatma Gandhi University, under the guidance of Mrs Sruthi Sara Rajan, Assistant Professor, Department of Commerce, Saintgits College of Applied Sciences, Pathamuttom, Kottayam. We also declare that this project report has not been submitted by us anywhere, fully or partially for the award of any degree, diploma, fellowship or other similar title or recognition of any university/institute to the best of our knowledge and belief.

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ACKNOWLEDGEMENT

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CHAPTER-1

INTRODUCTION

Women Entrepreneurs are a group or as a woman, the one who initiate, organize, and run a business enterprise. A confident, innovative and creative woman capable of achieving self-economic independence individually or in collaboration, generating employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life is a women entrepreneur.

The changes in the judicial and economic system of our country have certainly led women to achieve success. It is with the help of government and their incentives provided by them that a woman has increasing prospects in entrepreneurship.

Though women entrepreneurs are supported worldwide and they have so many opportunities to flourish, they still do face a lot of hurdles on their way to success. Both physically and mentally they are being challenged in the area of work. Some of them even had to face humiliations in the initial stages of business. The upgraded thinking of the society had helped in the upbringing of women entrepreneurs in the society.

Today's women are taking more and more professional and technical degrees to cope up with the market needs and are flourishing as enterprises of designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation.

In our study, we aim to understand the concept of women entrepreneurs in Kottayam, their traits and performances in business. We seek to explore the difficulties they face while setting up and carrying out the enterprise.

STATEMENT OF THE PROBLEM

The major problem faced by the women entrepreneurs are:

The Traditional mind-set that setting up businesses is still perceived to be a man's domain. Women are expected to spend more time with their family members and do not encourage them to travel extensively for exploiting business opportunities.

Banks and financial institutions hesitate to provide financial assistance to women as they are unsure as to who will repay the loan. Women entrepreneurs are not generally aware of the subsidies and incentives available for them, this prevents them from availing special schemes.

OBJECTIVES OF THE STUDY

1. To ascertain the performance of women entrepreneur's in Kottayam district.
2. To study the problems in starting and running women entrepreneurship in Kottayam district.
3. To suggest different remedial measures to help and accelerate women entrepreneur's to run their business.
4. To study the method by which women entrepreneurs are raising funds.
5. To study whether adequate promotional schemes are offered by government for women entrepreneurs.

SIGNIFICANCE OF THE STUDY

Women entrepreneurs have the potential to contribute towards innovation, job creation and economic growth. In connection with our research we will try to find out the concept of women entrepreneurship in Kottayam It will help to understand the role of women entrepreneurs and to analyse their contribution in developing their business. This study also throws a light on the obstacles faced by women entrepreneurs and to further measure their performance and suggest remedial measures.

RESEARCH METHODOLOGY

The current study is based on primary data collected from 50 respondents from different areas of kottayam city. A well-structured questionnaire was designed to collect the information

from the respondents. The questionnaire was designed to study the role of women entrepreneurs'. The responses have been collected by means of face to face interview.

Sample size: In this survey the sample size designed was 50 heads within the kottayam district.

Sampling procedure: We adopted interview and questionnaires method for collection of primary data, as it is not possible to take appointment from a large number of respondents.

The secondary data regarding the project is collected from magazines, books, journals and newspapers.

Sampling Technique: The sampling technique adopted is judgement sampling.

LIMITATIONS OF THE STUDY

1. Area of the study is limited to Kottayam region.
2. Information can be biased due to the use of questionnaires.
3. The reluctance to provide genuine information can affect the validity of their response.
4. Difficulty in finding out 50 women entrepreneurs in kottayam region alone.

CHAPTER SCHEME

CHAPTER 1- INTRODUCTION

CHAPTER 2 - THEORETICAL REVIEW

CHAPTER 3 - ANALYSIS AND INTERPRETATION

CHAPTER4 - FINDINGS, SUGGESTIONS AND CONCLUSIONS

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CHAPTER - 2

THEORETICAL FRAMEWORK & LITERATURE REVIEW

THEORETICAL STRUCTURE:

WOMEN ENTREPRENEURSHIP:

Women Entrepreneurship is the process in which women initiate a business, gather all resources, undertake risks, face challenges, provides employment to others and manages the business independently. Approximately 1/3rd of the entrepreneurs in the world are women entrepreneurs.

According to the definition given by Government of India, -“A women entrepreneur is defined as an enterprise owned and operated by women having a minimum financial interest of 51% of the capital and giving at least 51% employment generation to women”.

Women Entrepreneurs explore the prospects of starting a new enterprise, undertake risks, introduction of new innovation, coordinate, administrate and control the business by providing effective leadership in all aspects of business.

TRAITS OF WOMEN ENTREPRENEURS

- 1. Ambitious:** A successful women entrepreneur is a dreadfully strong-minded one, has an inner urge or drives to change contemplation into realism. Knowledge from her previous employment, relying on educational qualification or lessons learnt from inborn business, she is ready to grab opportunities, set goals and process clear vision. She steps confidently forward and is ambitious to be successful.

2. **Open and willing to learn:** A successful women entrepreneur keep side by side of changes, as she is fully conscious of the importance of the dynamic society. She is ahead of her competitors and thrives on changes. She is inquisitive, concerned to learn and accommodative to innovations.
3. **Cost conscious:** A successful women entrepreneur prepares pragmatic budget estimates. She provides cost effective quality services to her clients. With minimized cost of operations, she is able to force her team to capitalize on profits and gather its benefits.
4. **Can balance home and work:** A successful women entrepreneur is good at balancing varied aspects of her life. Her multitasking attitude combined with support from spouse and relatives enables to bring together business priorities with domestic responsibilities competently and efficiently.
5. **Legal Responsibility:** A women entrepreneur is eager to share her achievement with the society. She is dedicated to assist others and enjoys her liability.
6. **Focus:** The plan their work and work with plan. Set long-term and short-term goals and take consistent action in moving towards them.
7. **Resourceful:** The effectively coordinate the available factors and resources such as mentoring, training, coaching , building a strong educational base and experience which can help lead to success.

ESSENTIAL QUALITIES OF A WOMEN ENTREPRENEUR

- Innovative thinking and farsightedness
- Comfortable with ambiguity, uncertainty and risk
- Effective choice making skills
- Strong determination and hardworking
- High levels of work motivation
- Social competence and social intelligence
- Being dynamic and conscious

- Access and alertness to latest scientific and technological skills
- Clear vision and improvement
- Enthusiastic and optimistic
- Communication skills and ability to build social and interpersonal relationships
- Analytical thinking, creativity and practical implementation of ideas
- Empathy, patience and resistance
- Honesty and integrity
- Effective decision making

FUNCTIONS OF WOMEN ENTREPRENEURS

1. **Planning:** Planning is the basic managerial function of a woman entrepreneur. It helps in determining the course of action for achieving various entrepreneurial objectives like what to do when to do, how to do and who will do a particular task.
2. **Organizing:** Every woman entrepreneur needs personnel to look at the different aspects of the enterprise. She sets up the objectives, goals to be achieved by its personnel. The function of organizing is to arrange, guide, coordinate, direct and control the activities of other factors of production i.e. men, materials, money, and machines so as to accomplish the objectives of the enterprise.
3. **Staffing:** Every woman entrepreneur has to perform the function of staffing which includes manpower planning, recruitment, selection, and training, placement of manpower, development, promotion, transfer and appraisal and determination of employee remuneration.
4. **Directing:** Directing is concerned with carrying out the desired plans. It initiates organized and planned activities and ensures effective performance by subordinates towards the accomplishment of group activities.
5. **Leadership:** A woman entrepreneur has to issue various orders, instructions and guide her subordinates in their work to improve their performance and achieve

enterprise objectives. It is the ability to build up confidence and zeal among people and to create an urge in them to be a successful leader, she must possess the qualities of foresight, drive, initiative, self-confidence, and personal integrity.

6. **Motivation:** A woman entrepreneur has to provide some personal incentive to the subordinates to motivate, persuade and inspire them for contributing their best towards the achievement of enterprise objectives.
7. **Supervision:** After giving instructions, the woman entrepreneur has to see that the given instructions are carried by subordinates at work to get the required and directed work done and to correct the subordinates whenever they go wrong.
8. **Coordination:** Coordination is one of the most important functions. It creates a team spirit and helps in achieving goals through collective efforts to provide unity of action in the pursuit of common objectives.
9. **Controlling:** Controlling is the process which enables to get its policies implemented and take corrective actions if the performance is not according to the pre-determined standards.

PROBLEMS FACED BY WOMEN ENTREPRENEURS

1. Problem of Finance:

Women entrepreneurs suffer from shortage of finance on two counts. Women do not generally have property on their names to use them as collateral for obtaining funds from external sources. Thus, their access to the external sources of funds is limited. The banks also consider women less credit-worthy and discourage women borrowers on the belief that they can at any time leave their business. Given such situation, women entrepreneurs are bound to rely on their own savings, if any and loans from friends and relatives who are expectedly meagre and negligible. Thus, women enterprises fail due to the shortage of finance.

2. Scarcity of Raw Material:

Most of the women enterprises are plagued by the scarcity of raw material and necessary inputs. Added to this are the high prices of raw material, on the one hand, and getting raw material at the minimum of discount, on the other.

3. Stiff Competition:

Women entrepreneurs do not have organizational set-up to pump in a lot of money for canvassing and advertisement. Thus, they have to face a stiff competition for marketing their products with both organized sector and their male counterparts. Such a competition ultimately results in the liquidation of women enterprises.

4. Limited Mobility:

Unlike men, women mobility in India is highly limited due to various reasons. Cumbersome exercise involved in starting an enterprise coupled with the officials humiliating attitude towards women compels them to give up idea of starting an enterprise.

5. Family Ties:

In India, it is mainly a women's duty to look after the children and other members of the family. Man plays a secondary role only. In case of married women, she has to strike a fine balance between her business and family. Her total involvement in family leaves little or no energy and time to devote for business. Support and approval of husbands seem necessary condition for women's entry into business

6. Lack of Education: In India, around three-fifths (60%) of women are still illiterate. Illiteracy is the root cause of socio-economic problems. Due to the lack of education and that too qualitative education, women are not aware of business, technology and market knowledge. Also, lack of education causes low achievement motivation among women. Thus, lack of education creates one type or other problems for women in the setting up and running of business enterprises.

7. Low Risk-Bearing Ability:

Women in India lead a protected life. They are less educated and economically not self-dependent. All these reduce their ability to bear risk involved in running an enterprise. Risk-bearing is an essential requisite of a successful entrepreneur. In addition to above problems, inadequate infrastructural facilities, shortage of power, high cost of production, social attitude, low need for achievement and socio-economic constraints also hold the women back from entering into business.

8. Unfavourable Environment:

The society is dominated by males. Many business men are not interested to have business relationship with women entrepreneurs. Male generally do not encourage women entrepreneurs.

9. Lack of Information:

Women entrepreneurs are not generally aware of the subsidies and incentives available for them. Lack of knowledge may prevent them from availing the special schemes

10. Role Conflict:

Marriage and family life are given more importance than career and social life in Indian society.

11. Lack of persistent Nature:

Women generally have sympathy for others. They are very emotional. This nature should not allow them to get easily cheated in business.

12. Lack of Mental strength:

Business involves risk. Women entrepreneurs get upset very easily when loss arises in business.

REVIEW OF LITERATURE

INTRODUCTION

A review of literature in connection with the performance of women Entrepreneurship is necessary to enumerate the areas already investigated. The summary of this investigation leads to many points and it attempts to give a summary about the investigation and research topics. It describes the study of entrepreneurs, particularly focusing their attention on women entrepreneurs.

The flow of research in recent years, regarding diverse aspects of entrepreneurship has developed into a genuine flood.

Rietz & Henrekson, (2000) – “Based on conventional indices such as employment, profitability, value added, and growth of sales – tells us that female entrepreneurs underperform comparative to their male counterparts. But this needs more thorough examination and evaluation.”

Narasimha Murthy (2009) – “provides two reasons for the need to examine women entrepreneurship per se. One, women’s entrepreneurship is an important unexploited source of economic growth. Two, women entrepreneurs generate new jobs for themselves and for others”.

Schumpeter (1930), Peter Drucker (1980s) “Modern entrepreneurship emphasizes an undeniable and strong relation between entrepreneurship and innovation. Entrepreneurship is seen as a critical link between new knowledge and economic development as it facilitates the transfer of knowledge. These factors distinguish entrepreneurship from more simple forms of management and ordinary business activities.”

Garcia-Palma & Sánchez-Mora Molina, (2016) – “The impact of knowledge could be seen in wisdom. Many studies show that higher education (including self-learning and love of wisdom) and training are strong dimensions or impact factors for women’s capacities, possibilities and action. The construction of knowledge is what makes the difference between genders.”

Amlathe & Mehrotra, (2017) “Several studies in India show that even with much liberalization and incentives women seem confined to family-owned businesses. Government sponsored development activities have benefited only a small section of women, namely the urban middle class. The attitude of women entrepreneurs needs to be reoriented towards the promotion of leadership qualities. The government has to take efforts to provide market assistance, provision of land, create awareness of its schemes and assistance to women entrepreneurs.”

Fernandes, Crasta, and Hans, n.d. “Women have a desire to succeed, which is the awakening of their dormant individuality. They know how to do hard work in a smart way that will reduce the burden of doing additional work. This will work positively for female entrepreneurship.”

Kavitha & Hans, (2018) “Using the power to empower, women entrepreneurship can be developed. Women entrepreneurship in India is still at a nascent stage. Women are often heavily discriminated against but at the same time, changes in the global and domestic environment have contributed towards the growth of women entrepreneurship in India.”

Raman et al., (2013) “Women are successfully crossing the hurdles; they are becoming their own bosses. Leadership development is one of the key takeaways here. From the survey of literature the predominant notions that emerge are career, equity and justice besides participative development. Thus the research gap identified is how to develop women entrepreneurship in a way that is neither secondary nor subordinate to male entrepreneurship. Generally, women’s role is traditionally homemakers where men being the major breadwinners. Along with modernization, women have ventured into entrepreneurial areas and started to compete alongside men. In Malaysia, most women entrepreneurs are in the SMEs sector which contributes to Malaysian economy significantly.”

Hisrich and Brush (1984), “entrepreneurs’ motivations can be broadly divided into two groups which are “push” and “pull” factors. “Push” and “Pull” factors are commonly used to describe women entrepreneurs’ motivation.”

Minniti and Arenius, (2003) “Women in low income countries with a high rate of birth tend to easily become entrepreneurs. Their participation is mainly to provide better income for the entire family members”

Shapero and Sokol (1982) “the desperation of being unemployed, having children to feed with unreliable spouses have driven women into starting businesses in order to sustain their living.”

Wang and Wong, (2002) “The importance of family background is to support and instil entrepreneurial value which is a very powerful element to motivate women to become entrepreneurs. Women with parents whom are self-employed have higher chances to be self-employed too”

Jalbert, (2000) “Women’s motivation to start up a business is associated to their need to be more independent, achieve job satisfaction and self-actualization as well as having power”

Winn, (2004) “Women start to venture into businesses because they believe their businesses will generate income and give personal satisfaction. Salaried jobs may limit their time and may jeopardise their relationship between colleagues. Therefore, self-employment gives them the opportunity to enjoy freedom with personal integrity”

RESEARCH GAP

Without any strong government support any business cannot stand alone so in the research the support of the Kerala government and district administration more than 90% of the women in Kottayam District are currently starting their own business ventures to develop a

new pattern to the business development in the district. But it is clear that every business need not be successful enough as expected in the beginning. There are many reasons to justify the losses. Many of them were lack of support from the family or from the community. But in many cases lack of knowledge is the main reason. No pre-planning which is also one of the main reasons for the failures. Hence there is a need to focus on the problems faced by the women entrepreneurs in the study area. In the context, this research will play a pivotal role in filling up gap in the field of research on problems at the time of starting or during the operation of existing business by women entrepreneurs in the Kottayam District of Kerala state.

CHAPTER – 3

DATA ANALYSIS AND INTERPETATION

- Primary data was collected with the help of a questionnaire that was filled by 50 respondents.
- After recording their responses, conclusions were arrived at after analysing the same. While analysing, the following were studied.

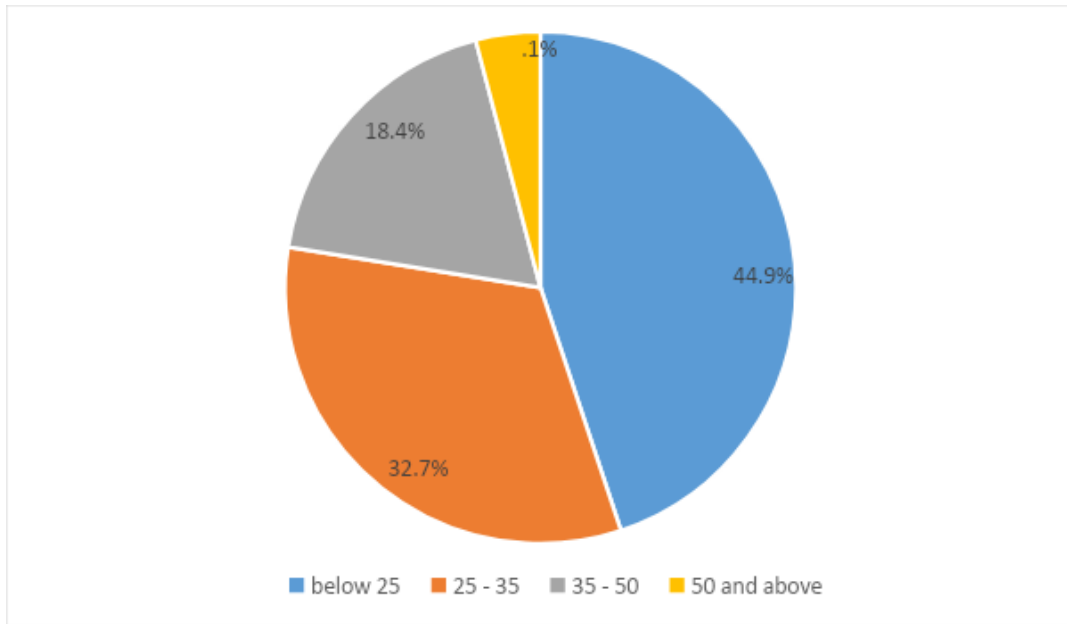
Table 3.1 Age of the respondents

Age	Number of respondents	Percentage
Below 25	22	44.9
25-35	9	18.4
35-50	16	32.7

50 and above	2	4.1
Total	49	100

(Source: Primary data)

Figure 3.2 Age of respondents



(Source: Table 3.1)

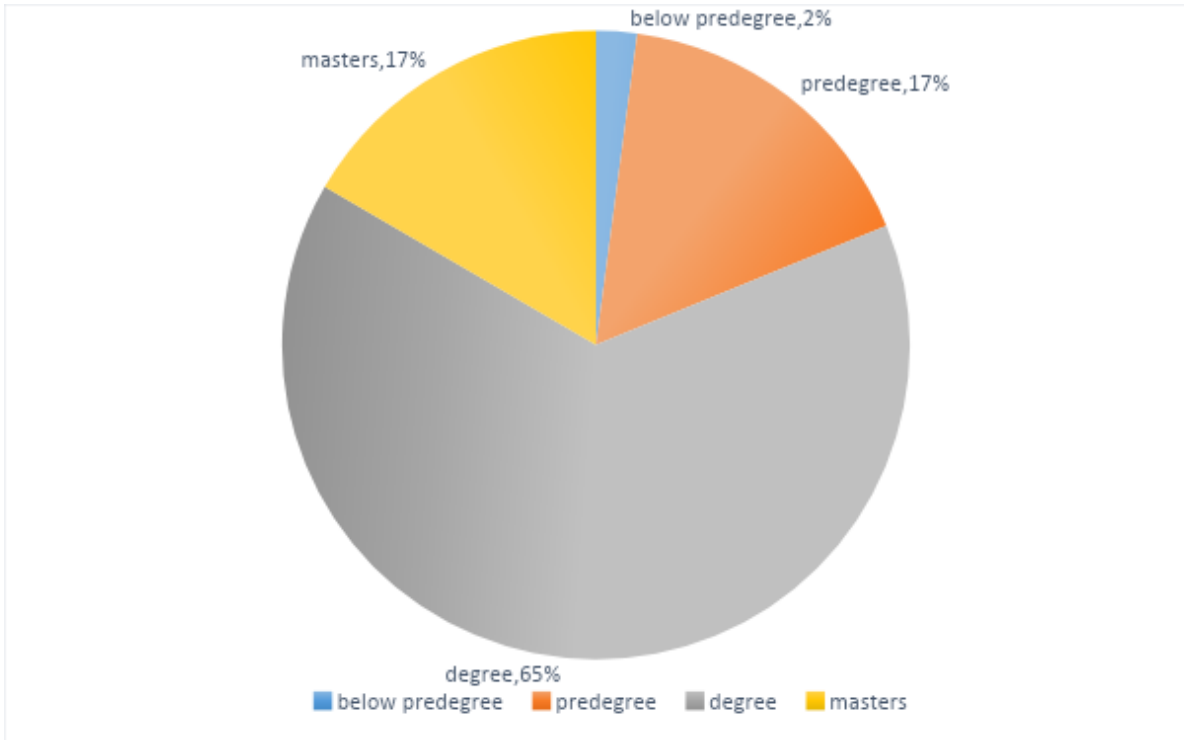
INFERENCE: As per figure 3.1, majority of respondents were found to be in the age group of below 25, i.e. 44.9% and minority of the respondents were 50 and above, i.e. 4.1%

Table 3.2 Educational Qualification

Qualification	Number of respondents	Percentage
Below predegree	1	2
Predegree	8	17
Degree	31	64
Masters	10	16
Total	50	100

(Source: Primary data)

Figure 3.2 Educational Qualification of respondents



(Source: Table 3.2)

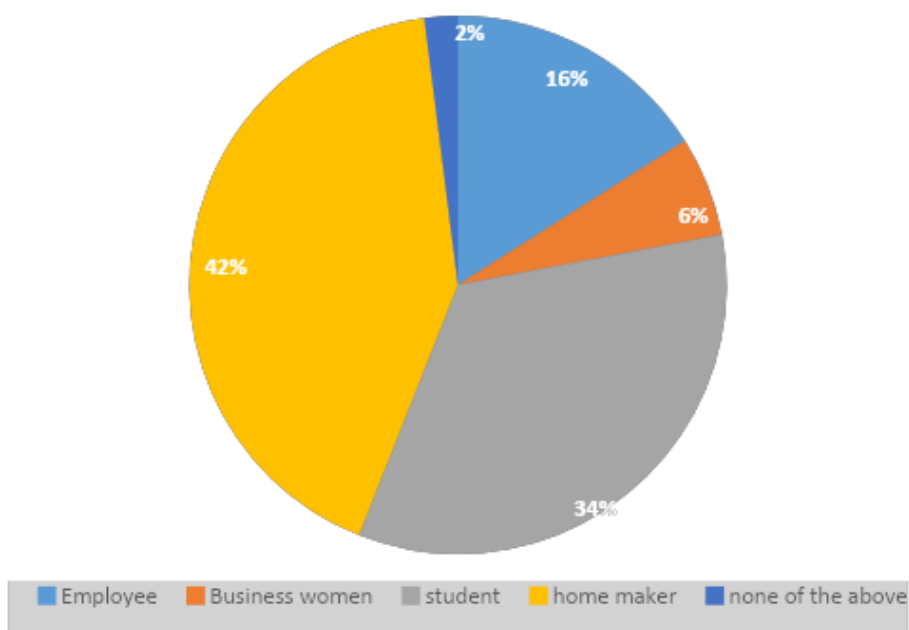
INFERENCE: As per table 3.2, Sixty-four percentage of the respondents has degree qualification and only 2% of the respondents have below predegree qualification

Table 3.3 Occupation before starting the enterprise

Occupation	Number of respondents	%
Employee	8	16
Business woman	3	6
Student	17	34
Home maker	21	42
None of the above	1	2
Total	50	100

(Source: Primary data)

Figure 3.3 Occupation before starting the enterprise



(Source: Table 3.3)

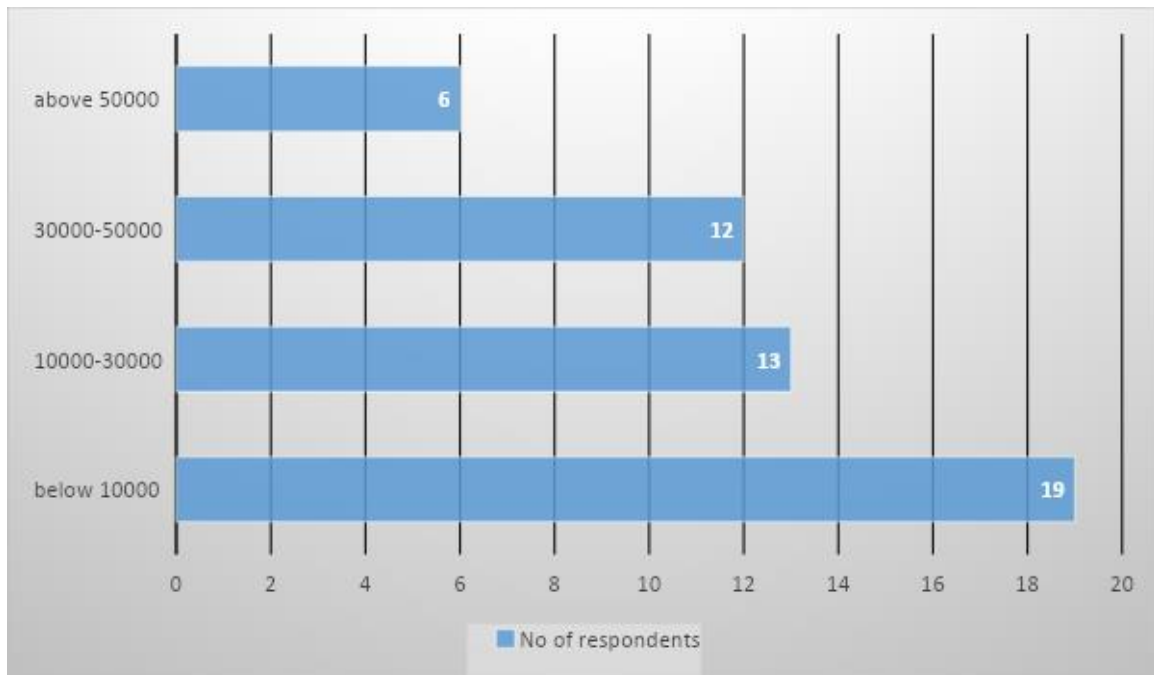
INFERENCE: As per table 3.3, majority of the respondents were home makers that is 42% and minority of the respondents were in the none of the above category i.e. 2%

Table 3.4 Monthly Incomes

Income	Number of respondents	%
Below 10000	19	38
10000-30000	13	26
30000-50000	12	24
Above 50000	6	12
Total	50	100

(Source: Primary data)

Figure 3.4 Monthly Income



(Source: Table 3.4)

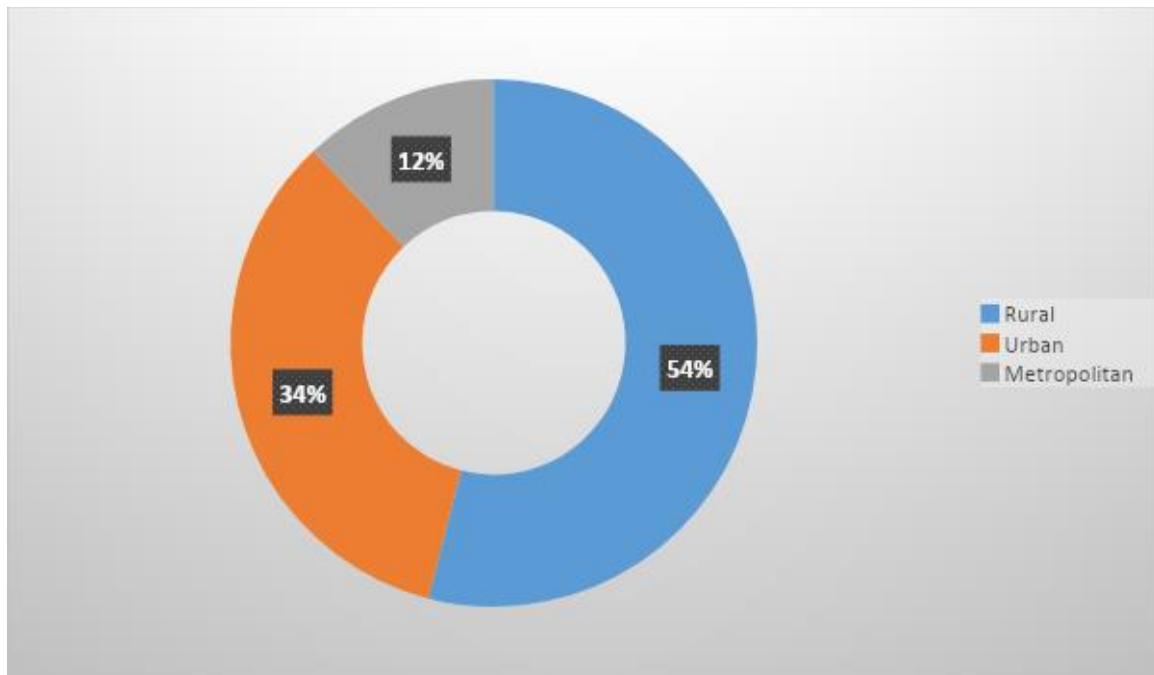
INFERENCE: As per table 3.4, 38% of the respondents have income below 10000 Rs, 26% from 10000-30000 Rs, 24% from 30000-50000 Rs and 12% above 50000 Rs of income.

Table 3.5 Place of living

Place	Number of respondents	%
Rural	17	34
Urban	27	54
Metropolitan	6	12
Total	50	100

(Source: Primary data)

Figure 3.5 Place of living



(Source: Table 3.5)

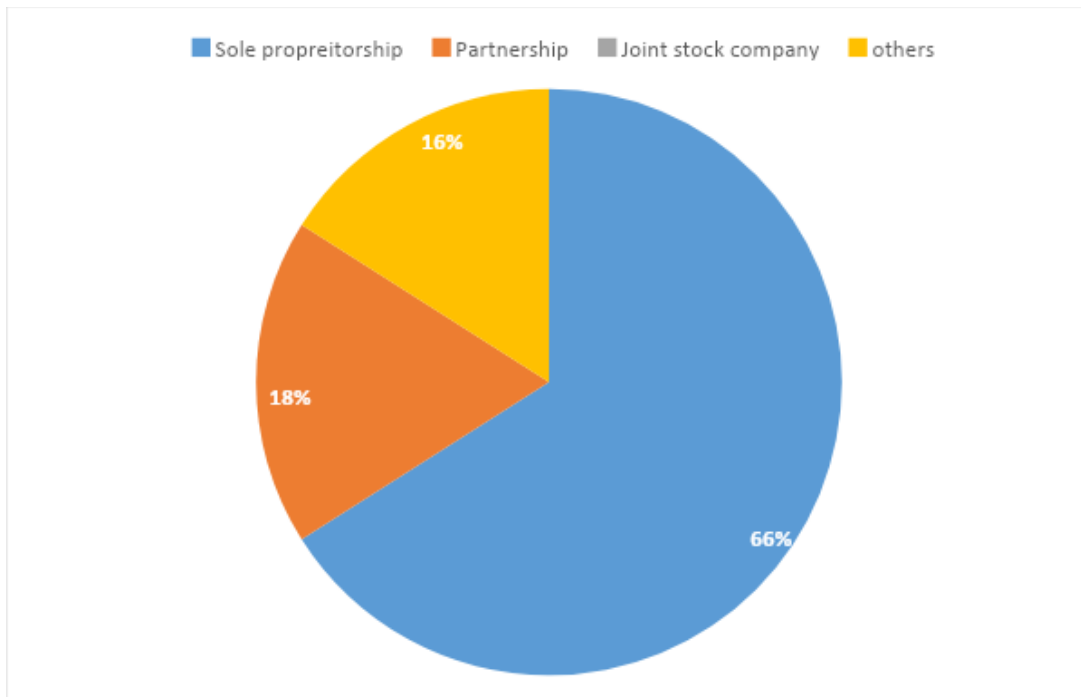
INFERENCE: As per table no. 3.5, Majority of the respondent's place of living is in rural areas and minority of the respondents live in metropolitan areas.

Table 3.6 Nature of Enterprise

Nature of Enterprise	Number of Enterprise	%
Sole proprietorship	33	66
Partnership	9	18
Joint Stock Company	0	0
Others	8	16
Total	50	100

(Source: Primary data)

Figure 3.6 Nature of Enterprise



(Source: Table 3.6)

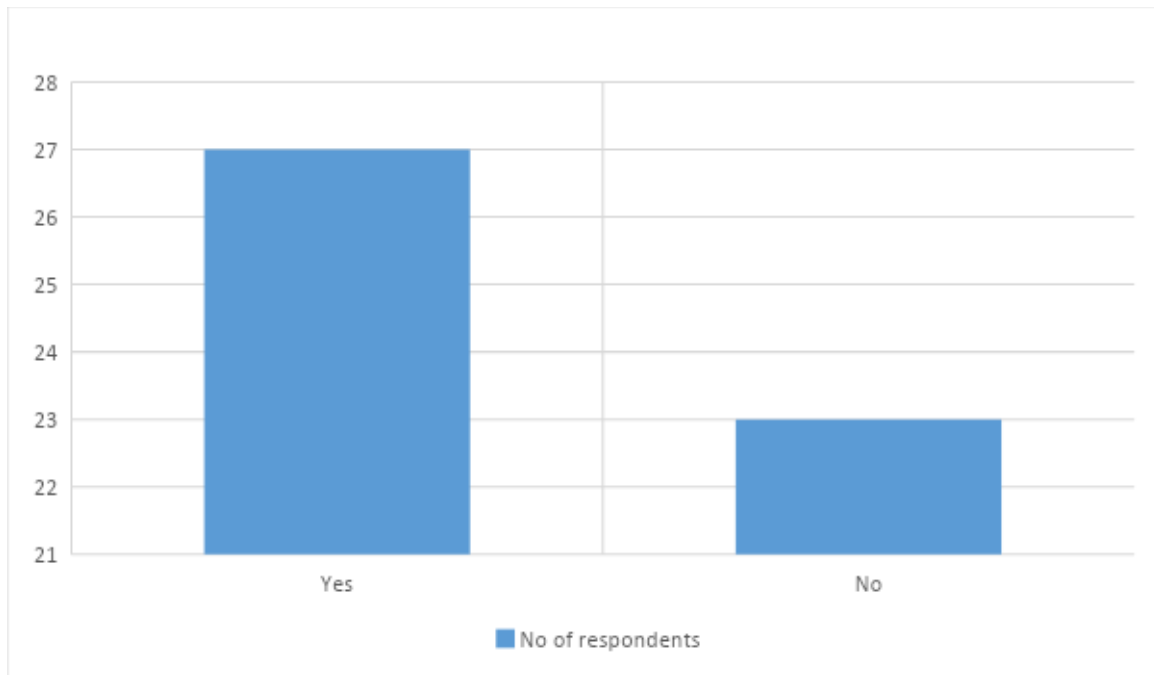
INFERENCE: As per table 3.6, majority of the respondents are sole proprietors, i.e. 66% and minority belongs to other category i.e. 16%.

Table 3.7 Faced Start-up Problems or not

Answers	Number of respondents	%
Yes	27	54
No	23	36
Total	50	100

(Source: Primary data)

Figure 3.7 Faced Start-up problems or not



(Source: Table 3.7)

INFERENCE: As per table 3.7, Majority of the respondents faced problems while starting the enterprise, i.e. 54%

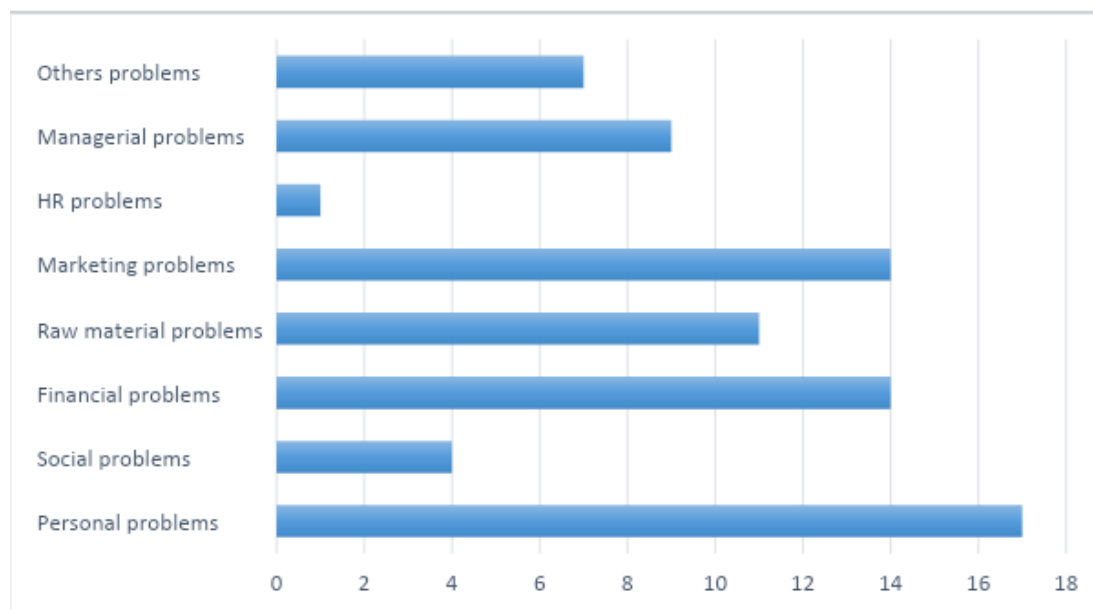
Table 3.8 Types of Problems faced by Respondents

Types of problems	No of responses	%
Personal problems	17	42.5
Social problems	4	10
Financial problems	14	35
Raw material problems	11	27.5
Marketing problems	14	35

HR problems	1	2.5
Managerial problems	9	22.5
Others problems	7	17.5
Total	77	100

(Source: Primary data)

Figure 3.8 Types of problems faced by respondents



(Source: Table 3.8)

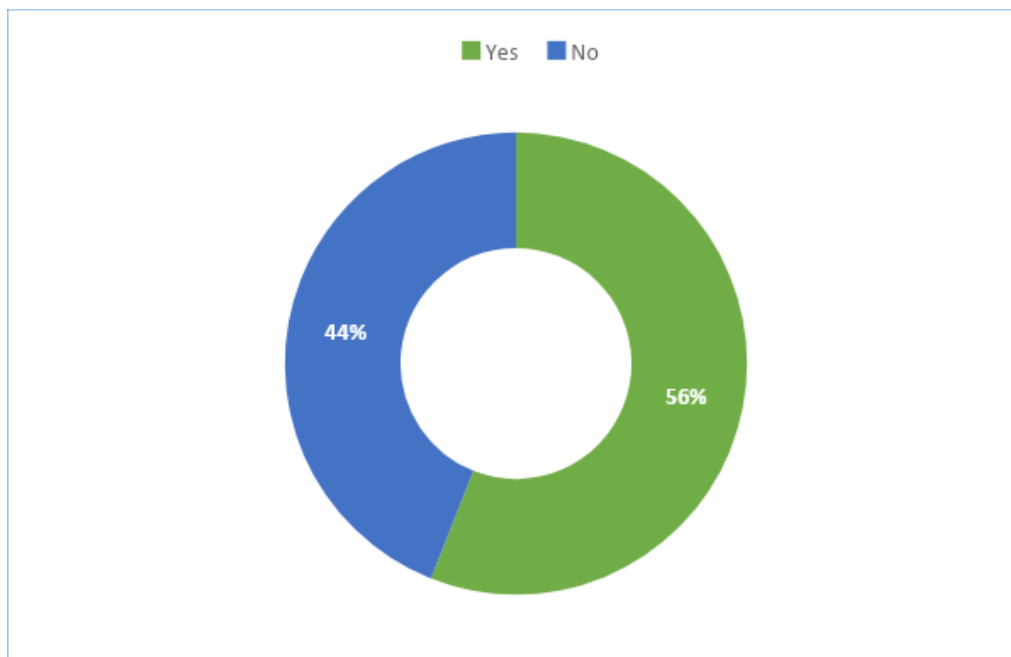
INFERENCE: As per table 3.8, majority of the respondents face personal problems the most, i.e. 42.5% and minority of the respondents face HR problems i.e. 2.5%

Table 3.9 Government support availed by respondents or not

Answers	Number of respondents	%
Yes	28	56
No	22	44
Total	50	100

(Source: Primary data)

Figure 3.9 Government support availed by respondents or not



(Source: Table 3.9)

INFERENCE: As per table 3.9, Majority of the respondents availed government support, i.e. 56%.

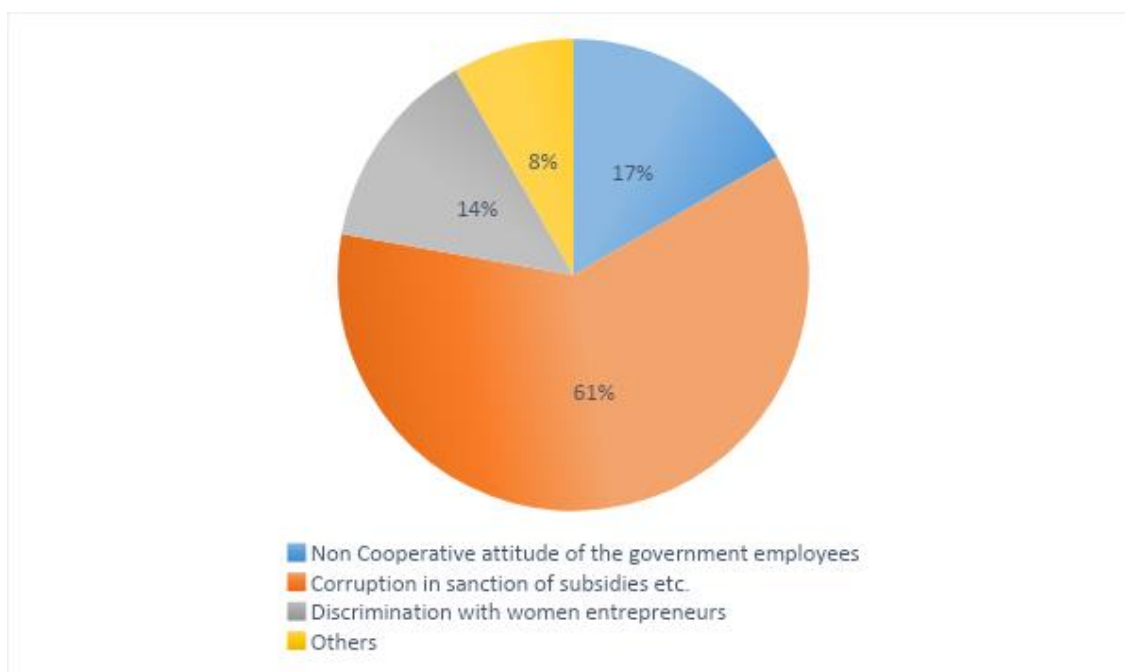
Table 3.10 Problems that arose regarding availing government support

Problems	Number of respondents	%
Non Cooperative attitude of the government employees	6	17
Delay in sanction of subsidies etc.	22	61
Discrimination with women entrepreneurs	5	14

Others	3	8
Total	50	100

(Source: Primary data)

Figure 3.10 Problems that arose regarding availing government support



(Source: Table 3.10)

INFERENCE: As per table 3.10, Majority of the respondents faced the problem of corruption in sanctioning of subsidies etc., i.e. 61% and minority of the respondents face other problems i.e. 8%.

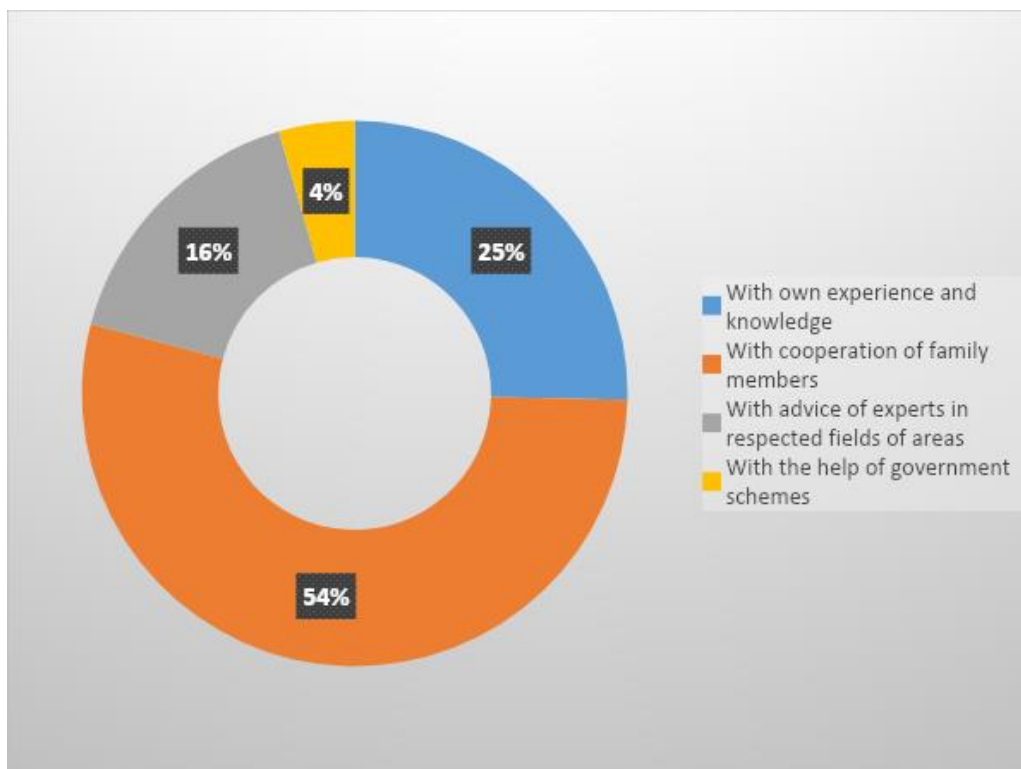
Table 3.11 Pattern of solving problems by respondents

Pattern of solving problems	Number of responses	%
With own experience and knowledge	17	34.7
With cooperation of family members	36	73.5
With advice of experts in respected fields	11	22.4

of areas		
With the help of government schemes	3	6.1

(Source: Primary data)

Figure 3.11 Pattern of solving problems by respondents



(Source: Table 3.11)

INFERENCE: As per table 3.11, majority of the respondents solve their problems with the help of family members i.e. 54% and minority of them solve their problems with the help of advice from experts' i.e. 22.4%.

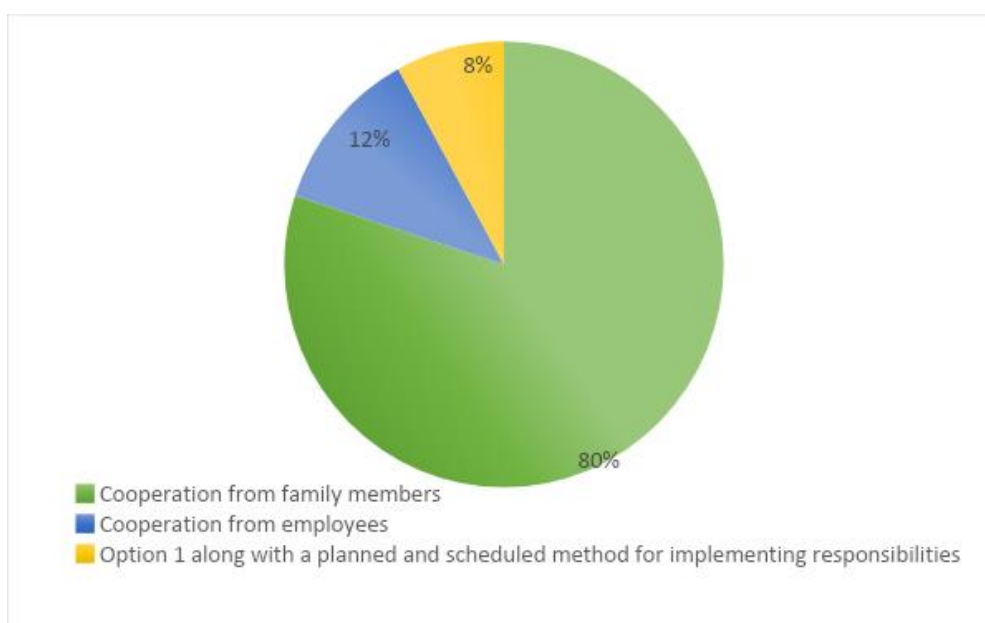
Table 3.12 Opinion of respondents regarding discharging of dual duties in business and home

Opinion	Number of respondents	%
Cooperation from family members	40	80

Cooperation from employees	6	12
Option 1 along with a planned and scheduled method for implementing responsibilities	4	8
Total	50	100

(Source: Primary data)

Figure 3.12 Opinion of respondents regarding discharging of dual duties in business and home



(Source: Table 3.12)

INFERENCE: As per table 3.12, majority of the respondents’ opinion regarding discharge of dual duties in business and home is with the cooperation of family members, i.e. 80% and minority is with Option 1 along with a planned and scheduled method for implementing responsibilities i.e. 8%.

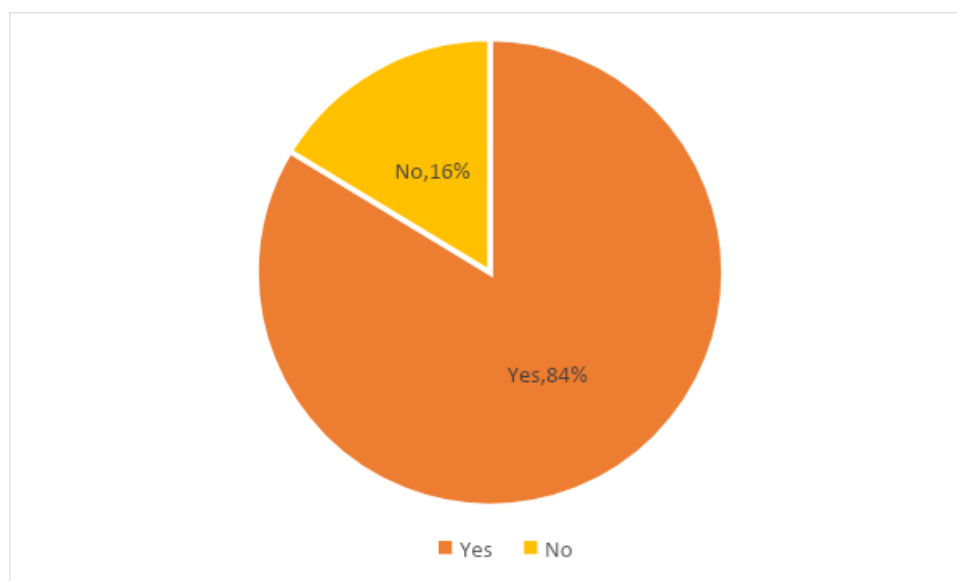
Table 3.13 Decision regarding whether opportunities available to women entrepreneurs increase due to changing social environment

decision	Number of respondents	%
Yes	41	83.7

No	8	16.3
Total	50	100

(Source: Primary data)

Figure 3.13 Decision regarding whether opportunities available to women entrepreneurs increase due to changing social environment



(Source: Table 3.13)

INFERENCE: As per table 3.13, Majority of the respondents are of the view that opportunities available to women entrepreneurs increase with the changing social environment, i.e. 84%.

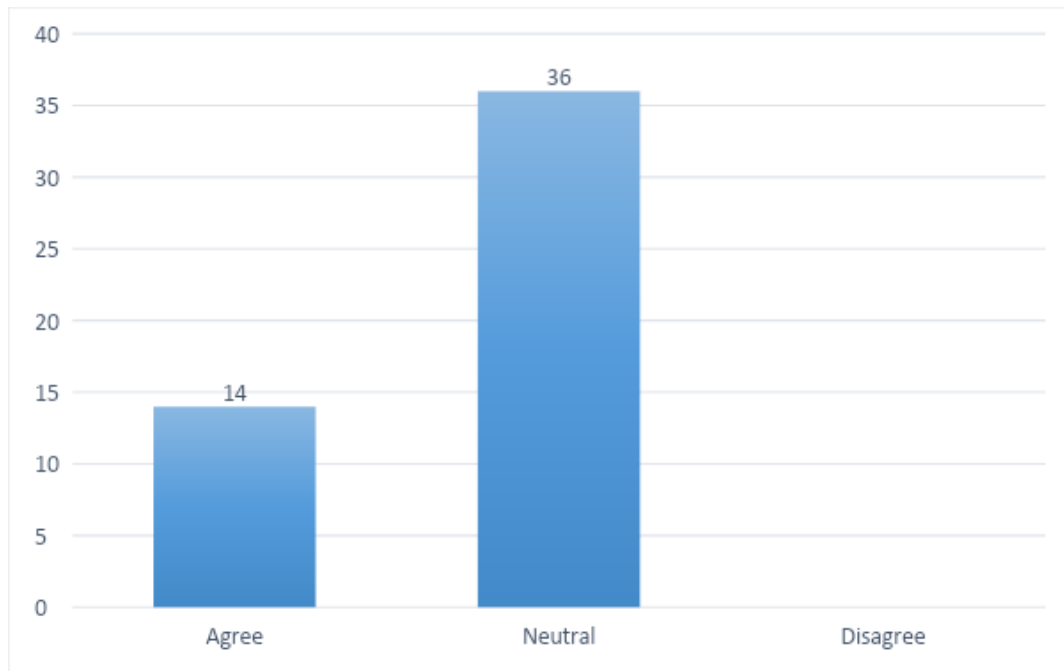
Table 3.14 Impact of Entrepreneurship Development Programs (EDP) in increasing prospects of women entrepreneurship

Answers	Number of respondents	%
Agree	14	26
Neutral	36	74

Disagree	0	0
Total	50	100

(Source: Primary data)

Figure 3.14 Impact of Entrepreneurship Development Programs (EDP) in increasing prospects of women entrepreneurship



(Source: Table 3.14)

INFERENCE: As per table 3.14, majority of the respondents say there is neutral impact on the opportunities of women entrepreneurs increasing with the changing social attitudes, i.e. 74% and 26% of the respondents agree.

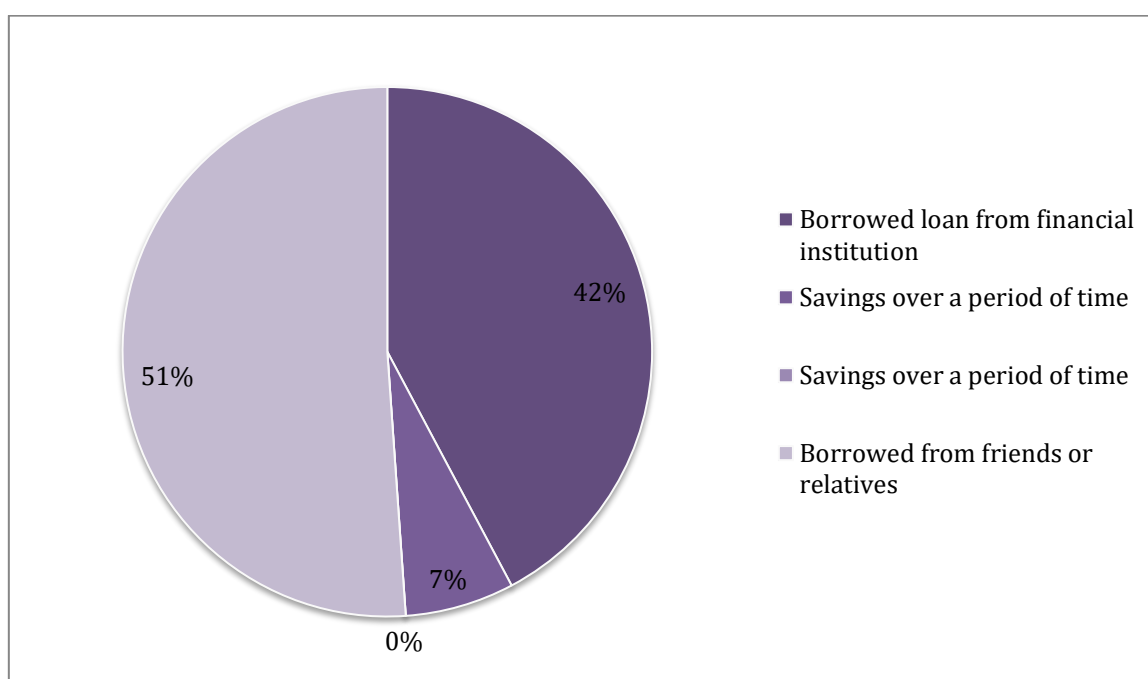
Table 3.15 Major source of money for starting the enterprise

Source of money	Number of respondents	%
Borrowed loan from financial institution	19	38

Savings over a period of time	3	6
Savings from other enterprise or business	0	0
Borrowed from friends or relatives	23	46
Total	50	100

(Source: Primary data)

Figure 3.15 Major source of money for starting the enterprise



(Source: Table 3.15)

INFERENCE: As per table 3.15, Majority of the respondent's major source of money was procured by borrowing from friends or relatives, i.e. 51%.

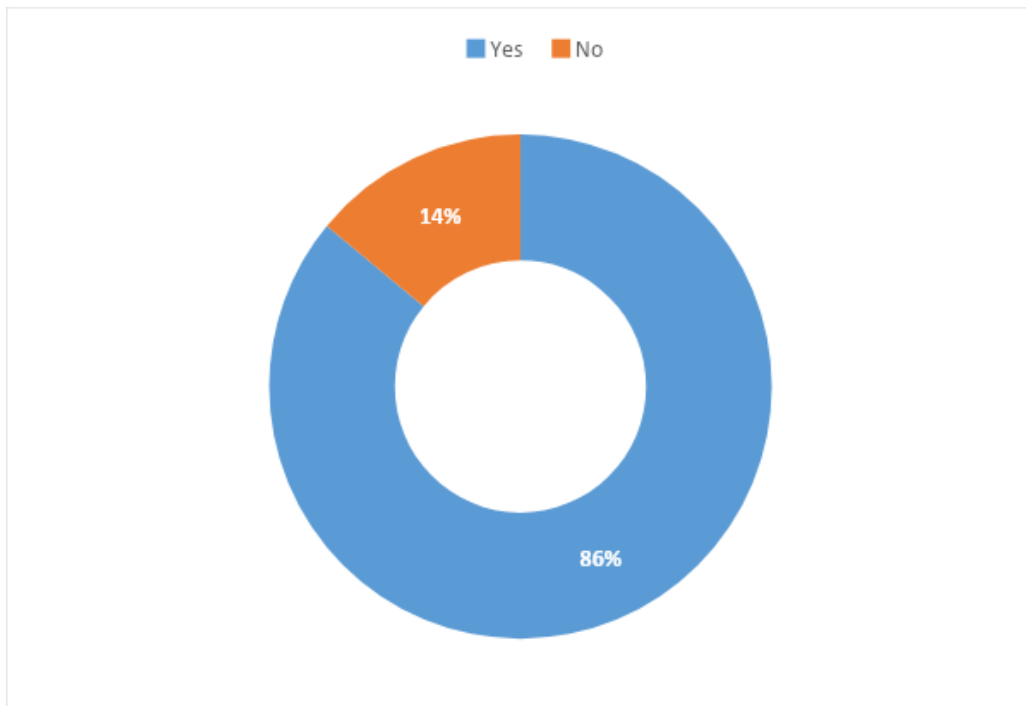
Table 3.16 Respondents availing government schemes

Answers	Number of respondents	%
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Yes	43	86
No	7	14
Total	50	100

(Source: Primary data)

Figure 3.16 Respondents availing government schemes



(Source: Table 3.16)

INFERENCE: As per table 3.16, Majority of the respondents are availing government schemes, i.e. 86%.

CHAPTER-4

FINDINGS, SUGGESTIONS AND CONCLUSIONS

FINDINGS:

- After conducting the survey, we found that the respondents believe that they are facing a lot of problems regarding their entrepreneurial activities.
- After the research, we have come to know that the majority of the women entrepreneurs are sole proprietors, that is 66%, 18% of them are in partnership firms and the rest 16% came in the category of others.
- The study shows that, 42.5% of the women entrepreneurs face personal problems, 35% of them face financial and marketing problems, 27.5% of them face raw material problems, 22.5% face managerial problems and the rest 17.5% face other problems.
- It is inferred from the study that a vast majority of women who enter into entrepreneurship are well educated, that is 64% of the respondents have acquired their degree and this has reflected positively in the success of their business.
- From the research, we have found that 56% of the respondents have availed government support and the rest 44% were unaware about the government support and schemes.
- 61% of the respondents faced the problem of delay in sanctioning of government subsidies and 19.4% faced non cooperative attitude of the government employees. This lessens the opportunities available to women entrepreneurs.
- EDP programmes have affected positively in the success of their business. Most of the entrepreneurs prefer to attend EDPs as it increases the growth of women entrepreneurs.
- A vast majority of the respondents, 74% solve their problems with the support of their family members, 34% find solutions by their own experiences and knowledge, 22.4% with the help of experts in those respected fields and the remaining 6.1% rely on government support.
- 80% of the respondents maintain a balance between their profession and personal life with the cooperation of family members, 12% from the support of employees and 8% by keeping a proper plan regarding executing their dual duties.

- From the analysis it is found that 42% of the women entrepreneurs were homemakers before starting the enterprise, 34% were students and 16% were employees.

SUGGESTIONS

- Cooperation from husband and other family members can be sought by the women entrepreneur to manage home and business effectively.
- Women should have a positive attitude, team-building spirit and courage for facing obstacles and independence in thinking to succeed in their business ventures.
- Society needs to extend its cooperation to women in the same way a man gets cooperation from his family. This will greatly encourage women to effectively manage home and business.
- Reform of financial policies and regulatory frameworks like removal of collateral securities and ease of business registry process when women entrepreneurs seek financial assistance from the bank or other designated institutions.
- Developing the right kind of personality, attitude and skill is one of the important and essential aspects for the success of an enterprise. If provided proper training, women can become good entrepreneurs.
- Government should enable women to open up ventures in identified prospective business ventures by accelerating the training programs and by easing the procedural requirements in this field.
- Aggressive board commercials will be the best solution to curb the problem of poor knowledge of government support schemes as women hardly find any such mediums being used for information circulation to women entrepreneurs. Unless the beneficiary knows about the schemes in place, there is no purpose of bringing one in the system.
- Raw materials to the manufacturer women entrepreneurs and finished goods to the distributor women entrepreneurs should be given on credit with longer repayment period options.

CONCLUSION

It can be said that today we are in a better position wherein women participation in the field of entrepreneurship is increasing at a considerable rate, efforts are being taken at the economy as well as global level to enhance woman's involvement in the enterprise sector. This is mainly because of attitude change, diverted conservative mind-set of society to modern one, daring and risk taking abilities of woman, support and cooperation by society members, and relaxations in government policies, granting various uplifting schemes to women entrepreneurs, etc. Then what else is required is to continue with the above changed trend, emphasizing on educating women strata of 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 make for their industry as well as the entire economy. For this many NGOs should also come forward to extend their support services in the form of pooling financial resources for helping them and spreading education amongst various category of people of the society to encourage woman's in their families to represent themselves in entrepreneurship sector and earn a good name, reputation, financial status, and goodwill in the field of industry, trade, commerce. We can promise ourselves and make a sincere commitment of contributing to the field of women entrepreneurship at individual level which undoubtedly bring drastic positive change in growth and development of women entrepreneurship at country and even at global level

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APPENDIX

QUESTIONNAIRE

PERFORMANCES AND PROBLEMS FACED BY WOMEN ENTREPRENEURS IN KOTTAYAM DISTRICT

1. Email Address:

2. Name:

3. Age Group: below 25 25-35 35-50 50 and above

4. Educational Qualification

Below Pre-degree

Pre-degree

Degree

Masters

5. Occupation before starting enterprise:

Employee

Business Woman

Student

Home Maker

None of the above

6. Monthly Income

Below 10000

10000-30000

30000-50000

Above50000

7 .Place of living: Rural Urban Metropolitan

8. Name and Address of the Enterprise:

9. Nature of Enterprise:

Sole Proprietorship Partnership Joint Stock Company Others

10. Have you faced any problems while starting your business enterprise?

Yes No

11. If Yes, What type of problems have you faced as an entrepreneur?

- Social Problems
- Personal Problems
- Financial Problems
- Raw Material Problems
- Marketing Problems
- HR Problems
- Managerial Problems
- Others

12. Were there enough government support?

Yes No

13. If No, What were the problems that arose?

- Non-Cooperative attitude of the Govt. employees.
- Corruption in sanction of subsidies, incentives and loan.
- Discrimination with women entrepreneur.
- Others.

14. How do you solve your various problems as a women entrepreneur?

- With own experience and knowledge.
- With cooperation of family members.
- With advice of experts in respected fields.
- With the help of Gov. Schemes.

15. In your opinion, how can a business woman successfully discharge dual duties in business and home?

- Cooperation from family members.
- Cooperation from employees.
- Others.

16. Do you think whether women are having more opportunities because of changing social environment?

Yes No

17. Will special Entrepreneurship Development Programs (EDP) for women increase the prospects of women entrepreneurship?

- Agree
- Neutral
- Disagree

18. What major source of money you started enterprise with?

- Borrowed loan from financial institution
- Savings over a period of time
- Savings from other enterprise or business
- Borrowed from a friend/relative
- Other

19. Have you received any benefits from Gov. schemes?

Yes No

20. If Yes, Name the schemes: