

PROJECT REPORT
ON
**WOMEN EMPOWERMENT THROUGH
ENTREPRENEURSHIP**

*Submitted in partial fulfilment of the requirements for the award of degree of Master
of commerce of the University of Calicut*

Submitted by
HANNA T A
REG NO: AIAWMCM017

Under the guidance of
Dr. PRINCY FRANCIS
Assistant Professor and Research Guide
Research Department of Commerce



M.E.S ASMABI COLLEGE
P. VEMBALLUR– 680 671

2022-2024

CERTIFICATE

This is to certify that the project report entitled on “**WOMEN EMPOWERMENT THROUGH ENTREPRENEURSHIP**” is a bone- fide record of project carried out by **HANNA T A** in partial fulfilment of her requirements for her Master of Commerce of University of Calicut.

Smt. CHITHRA P

M.Com, M.Ed

Head & Assistant Professor

Research Department of Commerce

M.E.S. Asmabi College, P. Vemballur

Place : P.Vemballur

Date :

CERTIFICATE

This is to certify that the nature of the project report entitled “**WOMEN EMPOWERMENT THROUGH ENTREPRENEURSHIP**” is a bona fide record of the work done by **HANNA T A** and submitted in partial fulfilment of the requirement for the award of the degree of Master of Commerce at the University of Calicut. This independent project report was completed under my supervision and guidance.

Dr. PRINCY FRANCIS

M.com, P.hD. B.Ed, NET, SET

Assistant Professor

Research Department of Commerce

M.E.S Asmabi College, P.Vemballur

Place: P.Vemballur

Date:

DECLARATION

I, **HANNA T A**, hereby declare that report entitled “**WOMEN EMPOWERMENT THROUGH ENTREPRENEURSHIP**” is bonafide record of project work carried out by me under the supervision and guidance of **Dr. PRINCY FRANCIS** Assistant Professor, M.E. S Asmabi College P.Vemballur. The information and data given in the report is authentic to the best of my knowledge.

HANNA T A

Place: P.Vemballur

Date:

ACKNOWLEDGEMENT

*First of all, I am thankful to **GOD**, the Almighty for all his blessings showered upon me throughout my life and his grace, I could successfully complete the project work.*

*I am especially thankful to my project guide **Dr. PRINCY FRANCIS**, Assistant Professor of Research Department of Commerce, M.E.S Asmabi College, for her timely advice & farsighted and reflective supervision throughout the study and for the preparation of the project report.*

*I wish to express my sincere gratitude to Smt, **CHITHRA P**, Head of the Research Department of Commerce, M.E.S Asmabi College for the valuable suggestions and help.*

*I express my sincere gratitude to **Dr. A. BIJU**, the Principal of M.E.S Asmabi College, P. Vemballur, for the supportive research environment he always sustained in the department.*

*I express my gratitude to **Mrs. SALIHA P. I**, the librarian of M.E.S Asmabi College, P. Vemballur, for her support and timely guidance.*

I am grateful to the selected respondents who cooperated with me at the time of the survey.

I wish to express my sincere gratitude to all my teachers and non-teaching staff, for their motivation, support and guidance throughout the preparation of this project.

Finally, I express my sincere thanks to my parents, friends and relatives for their constant support and encouragement throughout the preparation of this project report.

HANNA T A

TABLE OF CONTENTS

CHAPTER NO.	TITLE	PAGE NO.
1	INTRODUCTION	1-5
2	REVIEW OF LITERATURE	6-14
3	THEORETICAL FRAMEWORK	15-30
4	DATA ANALYSIS AND INTERPRETATION	31-46
5	FINDINGS, SUGGESTIONS AND CONCLUSION	47-50
	BIBLIOGRAPHY	
	APPENDIX	

LIST OF TABLES

TABLE NO	TITLE	PAGE NO
4.1	Age of respondents	31
4.2	Educational background	32
4.3	Family background	33
4.4	Type of Business	34
4.5	Year of experience	35
4.6	Monthly income	36
4.7	Participation in women entrepreneurs educational programs	37
4.8	Aware of state and central governmental policies for women empowerment	38
4.9	Users of state government policies	39
4.10	Users of central government policies	40
4.11	Specific area for women entrepreneurs need more support	41
4.12	Training programs for women empowerment	42
4.13	Challenges among women entrepreneurs	43
4.14	Women empowerment through entrepreneurship	45

LIST OF CHARTS

TABLE NO	TITLE	PAGE NO
4.1	Age of respondents	31
4.2	Educational background	32
4.3	Family background	33
4.4	Type of Business	34
4.5	Year of experience	35
4.6	Monthly income	36
4.7	Participation in women entrepreneurs educational programs	37
4.8	Aware of state and central governmental policies for women empowerment	38
4.9	Users of state government policies	39
4.10	Users of central government policies	40
4.11	Specific area for women entrepreneurs need more support	41
4.12	Training programs for women empowerment	42

CHAPTER I
INTRODUCTION

1.1 INTRODUCTION

Globally, women's empowerment is becoming increasingly important for both societal advancement and economic growth. Women's empowerment can be effectively achieved through entrepreneurship, which provides opportunities for financial independence, leadership growth, and social influence. This study explores the complex relationship between women's empowerment and entrepreneurship. This study aims to shed light on the ways in which female entrepreneurship can propel women's empowerment on an individual, group, and societal level by examining the obstacles, prospects, and results connected to it.

The significance of this study lies in its ability to provide useful insights to stakeholders, practitioners, and policymakers regarding interventions and methods that encourage and support women's entrepreneurship. We can create an atmosphere that supports gender equality and inclusive economic growth by comprehending the obstacles faced by female entrepreneurs and figuring out the best ways to support their success. In today's world, women's empowerment is a vital goal, and entrepreneurship is becoming a powerful means of promoting female empowerment. Women entrepreneurship, which is defined as the founding and running of enterprises by women, is gaining popularity all over the world due to its ability to promote social change, advance gender equality, and accelerate economic growth. This complex problem has an impact on many facets of women's lives, from financial inclusion and economic independence to social views on gender roles and leadership chances.

In recent years, there has been a growing focus on women's empowerment through entrepreneurship, driven by a heightened awareness of the unique hurdles women encounter in securing traditional job opportunities and advancing into leadership roles. Entrepreneurship provides women with a means to overcome systemic obstacles like biased hiring practices and limited access to funding, allowing them to carve out their own professional paths and pursue their career goals on their own terms. Additionally, businesses led by women often prioritize social responsibility and sustainability, contributing not just to economic progress but also to community well-

being and environmental stewardship. Thus, exploring the intersection of women's empowerment and entrepreneurship reveals a diverse range of opportunities, challenges, and transformative possibilities that hold the potential to promote gender equality and foster inclusive economic development.

1.2 STATEMENT OF THE PROBLEM

The empowerment of women through entrepreneurship stands as a pivotal yet complex endeavor in contemporary society. While entrepreneurship is often hailed as a vehicle for economic growth and societal transformation, its potential to empower women remains a subject of intense scrutiny and debate. The intersection of gender dynamics, cultural norms, institutional barriers, and economic realities presents a multifaceted landscape that shapes the experiences of women entrepreneurs worldwide.

The study focused on the following questions:

- Which of the policies used by the women entrepreneurs in their business?
- What are the challenges faced by women entrepreneurs?
- Is there any relationship between perception of women entrepreneurship and women empowerment?

1.3 SIGNIFICANCE OF THE STUDY

The importance of this research lies in understanding the evolving landscape of female entrepreneurship, a trend that reflects shifting societal attitudes towards women's roles, responsibilities, and economic empowerment. Despite the obstacles and risks involved, such as deeply entrenched gender norms in Indian society, there is a growing recognition of women's potential in business, propelled by factors like government initiatives, rising female education levels, and heightened social consciousness regarding women's societal contributions. The significance of studying the empowerment of women through entrepreneurship lies at the intersection of gender equality, economic development, and social change. Firstly, Women's entrepreneurship holds the capacity to greatly impact for economic growth by expanding the labor force,

increasing productivity, and fostering innovation. When women are empowered to start and grow businesses, they not only create wealth for their own benefit as well as generate employment opportunities for others, thereby positively impacting local and national economies. Secondly, examining the empowerment of women through entrepreneurship can address gender disparities in access to assets and opportunities. Entrepreneurship can serve as a vehicle for women to overcome systemic barriers such as limited access to finance, education, and networks. By understanding the factors that facilitate or hinder women's entrepreneurial endeavors, policymakers and stakeholders can develop targeted interventions and policies to foster a more encompassing and encouraging environment for female entrepreneurs.

Furthermore, researching how women can empower themselves through entrepreneurship can have positive effects on society as a whole. Women-owned companies frequently place a high priority on social and environmental objectives, which promotes community well-being and sustainable development. Furthermore, women who become financially independent through business are more inclined to question conventional gender norms, assert their agency in decision-making processes, and promote gender equality in other areas of their lives.

1.4 SCOPE OF THE STUDY

In this study the major concern is to analyses the “women empowerment through entrepreneurship”. The data has been collected from sample of 60 women entrepreneurs in the Kodungallur Municipality. The data has been collected from 1st February 2024 to 8th March 2024.

1.5 OBJECTIVES OF THE STUDY

- To study the policies, programs, institutional networks promoting women entrepreneurs.
- To identify the challenges faced by women entrepreneurs.
- To investigate the relation between perception of women entrepreneurship and women empowerment.

1.6 HYPOTHESIS OF THE STUDY

H₀ : There is no significant relation between perception of women entrepreneurship and women empowerment among sample population.

1.7 RESEARCH METHEDODOLOGY

1.7 1Research design

The research design of the study is both descriptive and analytical in nature.

1.7 2Population

The population of the study includes the women entrepreneurs in Kodungallur municipality.

1.7 3Sample size

The size of the sample taken for the study is 60.

1.7 4 Primary data

Primary data were collected from the women entrepreneurs in Kodungallur municipality.

1.7 5 Secondary data

Secondary data has also been collected from various journals, books, and websites.

1.7 6 Sampling Technique

The sampling technique adopted for the study was non-probability sampling method and convenience method.

1.77 Tools used for analysis

For analysis and interpretation of collected data, percentage analysis is used to testing of data is conducted with respect of specific objectives, encompassing methodologies like correlation analysis.

1.7 8 Period of the study

The study was conducted during the period between January 2024 to June 2024

LIMITATIONS OF THE STUDY

- All findings and observations made in the study are based on the responses given by the respondents irrespective of their state of mind. So the information given by the respondents need not be perfect at all times.
- This study is limited to scope in the context that it includes only the area of Kodungallur municipality, and that too 60 entrepreneurs, to be precise.
- Another restrictive factor was time. Additionally, the study may have been impeded by the respondents' busy schedules with personal and professional errands throughout the questionnaire response period.

CHAPTERISATION

- **Chapter 1** is the introduction part it deals with the introduction, statement of the problems, significance of the study, scope of the study, Objectives, hypothesis, research methodology, limitations of the study and chapterisation.
- **Chapter 2** Literature review it includes relevant reviews of projects with related or similar topics.
- **Chapter 3** includes theoretical review, it helped to throw light on the theoretical framework related to the topic.
- **Chapter 4** deals with data analysis and interpretation.
- **Chapter 5** deals with the findings, suggestions, and conclusion.

CHAPTER II
REVIEW OF LITERATURE

REVIEW OF LITERATURE

Vosuri Sandya Rani, Natarajan Sundaram (2023) Empowered women, with control over their lives and finances, and benefit from entrepreneurship training. The study explores the positive correlation between female entrepreneurship and women's empowerment in Chittoor. Analyzing 300 entrepreneurs, from rural and urban areas, it highlights financial struggles and job pressures. Government programs support women with training, funding, and marketing assistance. Entrepreneurship enhances women's conditions, fostering their involvement in national growth. This study pioneer's detailed research on women's entrepreneurship in Chittoor, India

Alice Civera , Michele Meoli (2023) Using feminist theories and entrepreneurial ecosystems, this study investigates the performance of female entrepreneurs' businesses. Studies reveal that women-owned companies—regardless of whether they are university spinoffs—perform better than men-owned companies in terms of survival rates but worse in terms of growth. The study focuses on disparities among women-led firms by comparing academic and nonacademic organisations in Italy. Female-led academic spinoffs thrive and survive at rates comparable to those of male-run businesses. Using data from 1,055 Academic Spin-Offs (ASOs) in the Spinoff Italia database, the study sheds light on intricate trends in female entrepreneurship in the Italian setting.

Mr. Ch.subbarayudu, prof.ch.srinivasa rao (2021) Micro, Small, and Medium-Sized Enterprises (MSMEs) are critical to India's economic development and the backbone of global trade. The contemporary state of entrepreneurship in India is examined in this study, with a focus on women entrepreneurs operating in rural areas. Despite accounting for a substantial portion of the labour force, women nevertheless face discrimination. The report recognises women's entrepreneurship as a significant economic engine and emphasises its role in generating jobs and finding solutions to issues. Still, there aren't enough female entrepreneurs. To be globally competitive, men and women must participate equally. The government should put in place supportive measures to promote women's growth in entrepreneurship.

Anirudh Agrawal, Poonam Gandhi, Prajakta Khare (2021) This study investigates the ways in which the socially conscious company "Pahal" empowered women through the encouragement of economic activity. Three phases of observation and interviews were conducted over the course of eight months by researchers and the social entrepreneur to assess the initiative's impact. The "Pahal Initiative" gave women the confidence to launch a meal delivery service, which changed the dynamics of the home. As income increased, women's decision-making responsibilities expanded, upending patriarchal conventions. But after a year, the programme was abandoned, which resulted in a decline in economic activity and women's social standing. The study clarifies the limitations and transformative possibilities of social entrepreneurship in addressing intersectionalities based on gender.

Dr Shambunath (2021) this study uses secondary data from multiple sources to examine the state of women entrepreneurs in rural India. The study highlights the important role that rural women entrepreneurs play in sustainable economic growth and highlights the difficulties that they currently face, including low awareness, low literacy, and low confidence. It emphasises how important it is to increase capacity and provide training in areas like finance, marketing, literacy, production, and management. The paper envisions bright futures for rural women's entrepreneurship and India's general growth, and it promotes favourable policies and government programmes to support them.

Shaista Noor, Filzah Md Isa, Leilane Mohd Nor (2020) The study explores women's empowerment in Pakistan, emphasizing entrepreneurship's impact on decision-making. Using a survey with 120 women, it reveals entrepreneurship enhances women's decision-making compared to housewives. Challenges include limited government support, complex bank procedures, and a lack of entrepreneurial education. Overcoming these hurdles, especially through accessible bank loans, can boost women's confidence and resource control. The study advocates for a women empowerment model to guide policymakers in fostering entrepreneurship and achieving empowerment

Pallavi Kashyap (2020) This study examines the socioeconomic and demographic status of female entrepreneurs in the Panitola Development Block, with an emphasis on the challenges they encounter on a daily basis and the conditions in which they operate. By addressing problems in their work lives and socioeconomic factors, the research finds unresolved concerns and emphasises the remarkable role played by women entrepreneurs in the field. The paper promotes legislative and governmental measures to assist female entrepreneurs, emphasising street vendors who account for a large share of the informal labour sector. 50 female entrepreneurs are included in the study, and information is gathered from primary and secondary sources via questionnaires and surveys. It emphasises women's business's revolutionary potential and advocates for women's empowerment as a catalyst for progress in the country.

Anjali Chunera (2020) this study explores challenges hindering women entrepreneurs in India through a cross-sectional survey. Social constraints like gender inequality, family discouragement, and male dominance, along with personal constraints such as lack of self-confidence and motivation, pose significant hurdles. Financial constraints include working capital inadequacy, while environmental factors like inadequate institutional support add to the challenges. The study emphasizes addressing these issues urgently through gender-specific training, awareness programs, vocational skill courses, and supportive policies to foster unimpeded women development. The study does not specify a sample size for the research on women entrepreneurs in India.

Senapati and Ojha (2019) explored how women's socioeconomic emancipation is facilitated by entrepreneurship while addressing the obstacles that women face in operating businesses in the Puri area of Odisha. Using the snowball sampling method, they polled 100 participants, selected from 30 registered and 70 non-registered firms, in order to collect both qualitative and quantitative data. The results show advances in a number of areas, such as income level, involvement in home decision-making, independence, standard of living, connections with family, self-assurance, and social and economic standing. But there were other obstacles that women business owners had to overcome, like limited funds, problems juggling work and personal duties, and challenges with marketing. Interestingly, money turned out to be a major barrier to

starting and maintaining businesses, especially when it came to launch and running expenditures.

Anju P.A., Elizabeth Paul Chakkachamparabil (2018) Women entrepreneurship is a recent but evolving trend, reflecting changing societal attitudes. Women entrepreneurs, driven by a desire for economic independence, face challenges in a traditionally male-dominated environment. Despite increased education and social awareness, they encounter obstacles in finance, marketing, production, and health. This study, conducted in Thrissur District, surveyed 60 women entrepreneurs, revealing prevalent issues like limited risk capacity, lack of long-term finance, market competition, and insufficient workspace. The findings highlight the need for addressing these challenges to foster the growth of women-owned businesses.

Praveen Varghese Thomas, Sonny Jose (2018) this piece is a case study that illustrates the difficulties that the Unarvu Self-Help Group—a group of young women starting a business in rural Kerala—had to overcome. It draws attention to the group's resiliency and social challenges. The study highlights the importance of supporting women entrepreneurs by examining the experiences of a social worker trainee. It assesses an effective social work intervention technique using a descriptive case study methodology, highlighting the significance of contextual understanding. Obstacles to business still exist for Keralan women, notwithstanding gains in literacy and social standing. Government programmes provide financial assistance; yet, advancement is impeded by factors such as psychological makeup and familial responsibilities. Streamlining processes and supporting neighbourhood college projects can improve the success of women entrepreneurs.

Prachita Patil (2018) the study looks at programmes and laws put in place by the government to encourage the rise of female entrepreneurs in India. It offers suggestions for assisting and motivating women to pursue entrepreneurship, emphasising the necessity of programmes for awareness-raising, orientation, and skill-building. This study's secondary data came from a range of sources, including journals, websites, and other publications. According to the GEM 2007 report, women are more likely to be

early-stage entrepreneurs in low- and middle-income countries between the ages of 25 and 34, and established entrepreneurs between the ages of 35 and 44. The government, banking institutions, and private business owners must collaborate to create a comprehensive strategy because women comprise 45% of India's population. Empowering women entrepreneurs is essential to sustainable development, necessitating actions to remove gender discrimination and promote equality in the workplace.

Dr Rupa Rathee & MS Renu(2017) This study explores the benefits and drawbacks of rural women entrepreneurship through a detailed literature analysis and case studies of successful rural women entrepreneurs like Jyothi Reddy and Kalpana Saroj. A range of sources, including research papers and journals, were used to collect data. Among the challenges are limited financial resources, entrepreneurship, and a lack of education. Improvements in living conditions, self-assurance, and economic empowerment are among the gains. Despite obstacles, the increasing number of rural women pursuing careers in business is transforming social roles. Thanks to legislation that supports them and education, women's interests have shifted from traditional to entrepreneurial. The study emphasises both the positive developments that rural women entrepreneurs have brought about and the challenges they face.

Dr. Prof.N.Rajendran, P.Ramamoorthy (2016) This study looks at the role that female entrepreneurs have played in the economic growth of Coimbatore, Tamil Nadu. Focusing on beauty salons reveals that this industry is suitable for women who are constrained by external factors. Based on in-depth interviews with 19 entrepreneurs, the study is exploratory and descriptive in character. Because they create jobs and financial freedom, beauty parlours are vital to the fashion industry. The study claims that as people age, their knowledge grows, leading to more investment and return. Women in this sector can benefit from courses; initially, the investment might be modest and then raised as experience and returns rise. When everything is taken into account, it highlights the positive prospects for female entrepreneurs in this industry.

Mushtaq Ahmad Darzi, Gowsia Bashir, Suhail Ahmad Bhat (2016) This essay examines how important women's entrepreneurship is to the social and economic advancement of a nation. It utilises current theoretical concepts supported by empirical research in entrepreneurship to analyse the dependability and support systems for female entrepreneurs in underdeveloped countries. Books, articles published in various journals, magazines, conference papers, working papers, websites, and published reports from the RBI, NABARD, Census Surveys, SSI Reports, and other academic institutions have all been consulted for the secondary data. Globally, women-owned enterprises greatly boost wealth, employment, and innovation. The study does, however, point out barriers to women's empowerment in India, which impedes initiatives for economic development. Women's entrepreneurship is impacted by push factors like poverty and financial constraints like low education, male dominance, limited mobility, maternal responsibilities, and low education. In order to lessen dependency on entrepreneurial endeavours, the report highlights the need for improved job and educational options.

Mohammad Israr Khan (2015) The paper delves into multifaceted aspects like entrepreneurship, empowerment, and feminism, culminating in policy recommendations for advancing widespread women entrepreneurship in developing societies. It addresses gender equality, focusing on women's economic empowerment and entrepreneurial challenges. The discussion incorporates a feminist perspective, analyzing discrimination and entrepreneurial subordination. The paper highlights UNIDO's framework for developing women entrepreneurship, especially in rural areas like India. A key conclusion underscores the public good nature of women's empowerment, entrepreneurship, and capacity building, advocating for comprehensive social and policy attention to address these issues effectively in developing economies.

Saida Parvin(2015) This study delves into women's empowerment, assessing 20 cases in Bangladesh. Despite varied claims of success or failure in existing literature, the study reveals that popular beliefs about microfinance can create a false sense of empowerment. Borrowers often face real challenges, challenging the notion of true empowerment. The findings suggest a need to revisit the definition of women's

empowerment and revise assessment tools for funding by policymakers in governmental, non-governmental, and multinational donor agencies.

Anjali Singh (2014) The performance and SWOT analysis of female entrepreneurs, government support for female entrepreneurs, and biographies of successful Indian women entrepreneurs are the three primary subjects of this study. It highlights the barriers that women face in the workplace and in education, underscoring the shortcomings of government measures on their own. The study, which draws heavily from secondary data, emphasises the significance of women in India's mixed economy. Despite the challenges, it emphasises the potential of women entrepreneurs and asks for comprehensive support from the government, the family, and society to integrate them into the economy and progress India.

Ms Yogitha Sharma (2013) this extensive essay examines diversification with an emphasis on Indian women entrepreneurs. It explores the difficulties encountered, success stories, variables impacting women entrepreneurs, and government initiatives through a thorough literature analysis. Secondary data from a variety of academic sources, such as books, articles, journals, and websites, is used in the descriptive study. The analysis offers insightful information that advances knowledge of the significance and reasoning behind diversification initiatives undertaken by Indian women entrepreneurs.

Anitha D pharm, Dr R sritharan(2013) The Erode District of Tamil Nadu, which was chosen for the study because of its robust infrastructure and significant industrial expansion, is home to women entrepreneurs. It focuses on the challenges faced by women launching their own enterprises and is specific to certain Erode groups. 90 respondents were chosen using standardised questionnaires in an organised manner from all Taluks. The results demonstrate that women are willing to take on business challenges that are supported by supportive families and societies and are motivated by their creativity and skill. Education is a powerful force for social transformation, indicating that women will soon surpass men in traditionally male-dominated industries. Important factors for female entrepreneurs in Erode District are the

applicability of training programmes, the type of business, the approach, and the socioeconomic background.

Dr. A.B. Siddiqui (2012) this study examines the challenges faced by Indian women entrepreneurs, focusing on issues including financial constraints, gender inequality, risk aversion, and family obligations. Despite the perception that women are a source of power, males frequently treat them with chauvinism. The study uses primary and secondary data to identify the key problems. It encourages conquering these challenges with the aid of inspiration, training, encouragement, and support from friends and family. A sample of 25 female academics and entrepreneurs were included in the study using unstructured questionnaires. The study's conclusion emphasises the need for comprehensive approaches that include social change, personal development, and support systems to empower women entrepreneurs in India.

Fridah Muriungi Mwobobia (2012) An MSEs Baseline survey and desktop research were used to investigate the challenges faced by female small-scale entrepreneurs in Kenya. The majority of MSEs, 47.4% of whom were women, worked in conventional industries including hair styling, according to the results. Small and medium-sized businesses (SMEs) encounter a number of difficulties in the economy, such as limited funding, prejudice, disputes with local councils, and limited access to justice and education. Both the public and commercial sectors have embraced programmes like the Women Enterprise Fund, a Women's University of Science and Technology, and financial assistance. The paper makes several recommendations, including better capacity building, financial support, legal assistance, and greater recognition of female entrepreneurs, and it calls for more research in this field.

Nivedita Dwivedi & Amit Kumar Dwivedi (2011) this study looks at how women have contributed to the economic development of Faizabad, Uttar Pradesh, focusing on beauty salons in particular. It proves that this enterprise generates income for women who are responsible for their families. Beauty salons give women economic power and not only influence fashion trends, but also raise the standard of living for their families. Drawing from in-depth interviews with seventeen entrepreneurs, the report

demonstrates the potential for growth within the beauty parlour business. Women who enrol in certificate programmes stand to benefit from beginning small and gradually increasing their investment. Experience boosts investment as well, boosting return on investment and indicating that female entrepreneurs in this field have a promising future.

Nimalathan Balasundaram, Sadia Akhter, Mir Mohammed Nurul Absar (2010)

This study examines the role that entrepreneurial development (ED) can play in empowering women in developing economies using desk research. The guidelines benefit practitioners, researchers, planners, legislators, and academicians working in the field. Processing data, which is mostly obtained from secondary sources like books, journals, and research, benefits stakeholders. The report emphasises how women are developing their managerial, financial, and strategic planning skills. Self-employment fosters independence and self-governance and allows control over resources. Transitioning from operational to leadership roles presents a challenge for women in expanding businesses. Overall, the study highlights how entrepreneurship is giving women greater authority and how this is crucial for their psychological and economic growth.

Tambunan, (2009) have out studies on the most recent achievements of Asian emerging countries' female entrepreneurs. Based on an examination of relevant recent literature and data analysis, the study's main focus was on female entrepreneurs running small and medium-sized enterprises. This paper states that SMEs are growing in significance in developing Asian countries; on average, they make up more than 95% of all enterprises in all industries. The poll also revealed the absence of female entrepreneurs in this field, which can be ascribed to a number of problems such as low educational attainment, a lack of capital, and cultural or religious constraints. The majority of women who own SMEs, the survey did discover, are forced entrepreneurs trying to raise their family's standard of living.

CHAPTER III
THEORETICAL FRAMEWORK

THEORATICAL FRAMEWORK

The conversation around women's empowerment has accelerated recently in a number of arenas, including academia, the formulation of public policy, and community groups. The understanding that entrepreneurship is a powerful tool for promoting women's empowerment is at the heart of this discussion. Researchers, policymakers, and practitioners who want to comprehend, promote, and harness the transformative potential of entrepreneurial activities to enhance women's agency, autonomy, and socio-economic status are increasingly focused on the intersection of women's entrepreneurship and empowerment.

ENTREPRENEUR

An entrepreneur is someone who attempts to innovate, coordinates production, takes on risk, and manages the economic uncertainties associated with running a business. (S.S. Khanka, 2009)

WOMEN ENTREPRENEUR

Entrepreneurs are defined as women who organise and integrate production components, organise and launch company ideas, manage the firm, and assume associated risks and economic uncertainties (S.S. Khanka, 2009). The definition of women entrepreneurs provided by the Indian government is predicated on their participation in equity and employment inside a firm. By definition, a woman entrepreneur is a person who owns and manages a business, has at least a 51 percent financial stake in the capital, and employs women in at least 51 percent of the positions created by the business. The need that women make up more than 50% of the workforce in businesses that are owned and run by women has drawn criticism for this definition, too.

WOMEN ENTREPRENEUR- A CONCEPT

Women entrepreneurs venture into business driven by various factors, whether they are propelled by external pressures or drawn by internal aspirations for independence and

success. The journey of entrepreneurship presents both challenges and opportunities, motivating women to innovate and contribute to societal progress. Encouraging women's entrepreneurship involves fostering conducive environments and conducting motivational campaigns to support them as they navigate the complexities of balancing personal, familial, and professional responsibilities. While economic necessity serves as a primary motivator for many women in India, particularly those without extensive education or professional qualifications, a significant segment of educated and skilled women are driven more by the desire for autonomy, fulfillment, and accomplishment rather than purely financial or social needs. The changing landscape of modernization, education, and awareness of women's rights has catalyzed a shift in women's roles and aspirations. With adequate education, training, and support systems, women can excel in various domains, including entrepreneurship. Their active participation in economic endeavors, whether in formal or informal sectors, holds immense significance for reducing unemployment, combating poverty, promoting gender empowerment, and fostering overall societal development (Prachita Patil, 2018)

SOME MOTIVATIONAL FACTORS FOR WOMEN ARE:

- More Concerned about Hazards in Business Ownership
- Require More Detailed Information
- Require Less Social Support to Start Business
- Less Willing to Fail in Business
- Risk Adverse Generally
- Be their own boss
- Be independent to earn money
- Innovative ideas
- Employment generation for themselves and society

NEED FOR WOMEN ENTREPRENEURS IN INDIA

There is a common belief that men are the primary providers for their families, but the field of Gender and Development has shown the essential role of women entrepreneurs.

Educating single women leads to the education of entire families. Traditionally, women were limited to household and childcare roles, but modern children now seek mothers who can balance both home and business responsibilities, posing a significant challenge. This shift in education for children ultimately benefits future generations. Despite male dominance in the 21st century, women must work harder to prove their competence against male competitors. It is often overlooked that qualities like decisiveness and strength, seen as feminine intuition and emotional connectivity, are inherent to women. Additionally, with many women living in semi-urban and rural areas, the government has launched various programs to promote women's entrepreneurial development. Today, women are increasingly prominent in fields such as Information Technology (IT), Management, Personal Care, and Healthcare services, as well as in emerging technology sectors like Database Management, Designing, and Multimedia Services. While women may not directly compete with men in every area, they face numerous barriers and challenges that hinder their path to becoming successful entrepreneurs, contributing to the scarcity of women entrepreneurs in India. Studies by the Center for International Enterprise have shown that women's financial independence leads to poverty alleviation, improved child health, and an enhanced national economy.

- **Economic Advancement:** Although gender parity is still rare in many countries, encouraging women to participate actively in economic growth is crucial for national prosperity. Women can establish businesses that cater to unique clienteles or specialized markets, significantly enhancing economic progress and stability.
- **Targeted Poverty Alleviation Efforts:** Many organizations emphasize entrepreneurship as a key strategy for empowering women and reducing poverty. By removing barriers, women can secure incomes, assert their independence, and create employment opportunities, aiding in alleviating youth poverty. A single woman entrepreneur can also provide jobs for other homemakers, a critical step towards poverty reduction and women's empowerment.

- **Increased Local Economic Investment:** Women in emerging markets tend to reinvest about 90% of their earnings into the local economy, primarily on household essentials. In contrast, men often spend their earnings on personal indulgences like tobacco, alcohol, and social activities. This spending pattern by women supports economic growth and creates thriving hubs of economic activity.
- **Enhanced Innovation:** Women, skilled at multitasking, naturally possess creativity and innovation, often surpassing men in this regard. Theories suggest that women's access to different market niches, distinct societal roles, or unique needs contribute to their innovative abilities. Regardless of the reasons, it is clear that women entrepreneurs offer valuable and diverse perspectives crucial for fostering a robust global economy in the 21st century.

FACTORS INFLUENCING WOMEN ENTREPRENEURSHIP

Women entrepreneurs initiate business ventures, undertake risks, develop innovative ideas, and provide effective leadership in various aspects of business. They are influenced by both push and pull factors that give them the confidence to pursue their dreams and motivate them to become self-sufficient.

- **Push Factor - A Need:** Push factors compel women to become entrepreneurs due to external pressures. These factors might include financial difficulties, family responsibilities, and the death of a breadwinner, divorce, or separation. Though less influential than pull factors, these reasons still drive some women to entrepreneurship:
 1. Death of a husband
 2. Health problems of a husband
 3. Separation or divorce
 4. Family responsibilities
- **Pull Factor - An Ambition:** Pull factors attract and motivate women to become entrepreneurs out of a desire to achieve personal goals. These factors include the

passion to innovate, the desire for independence, the need for freedom and social status, and the aim to earn money. Women are drawn to entrepreneurship by:

1. The desire to earn money
2. The quest for independence
3. Encouragement from others
4. The pursuit of higher social status
5. The desire to engage oneself in meaningful work
6. The goal of providing employment to others
7. The fulfillment of personal dreams

SOME SUCCESSFUL WOMEN ENTREPRENEURS IN INDIA

India is home to many successful women entrepreneurs who have overcome various challenges on their entrepreneurial journeys. Notable among them are Kiran Shaw, Ekta Kapoor, Sabina Chopra, and Shahnaz Husain. According to 2015 studies, several emerging women entrepreneurs have also made significant strides:

- **Falguni Nayar** (Company: Nykaa.com): At 45, former Kotak Mahindra MD Falguni Nayar launched Nykaa.com, an online beauty products website, turning her entrepreneurial dream into a successful business.
- **Pankhuri Shrivastava** (Company: Grabhouse): At 25, Pankhuri Shrivastava, an engineer by education, founded Grabhouse, a broker-free website helping customers find apartments, shared rooms, and PG accommodations. Today, the startup attracts over 1.5 lakh visitors daily.
- **Ankita Sheth** (Company: Vista Rooms): Ankita Sheth co-founded Vista Rooms, one of India's fastest-growing online aggregators for budget hotels. As the sole female entrepreneur in a highly male-dominated sector, she is also an avid traveler and social activist, having participated in Anna Hazare's campaigns.
- **Swati Bhargava** (Company: Cashkaro.com): Swati Bhargava co-founded Cashkaro, India's largest and fastest-growing cashback and coupon site. The company raised \$3.8 million in Series a funding from Kalaari Capital.

- **Pranshu Bhandari** (Company: CultureAlley): In October 2014, Pranshu Bhandari launched CultureAlley, an English learning application. Within eight months, the app reached 3 million installs on Android in India.

CONSTRAINTS FACED BY WOMEN ENTREPRENEURS

Women entrepreneurs in India face a myriad of challenges, which can be categorized into four main areas: social, personal, financial, and environmental constraints.

- Social constraints encompass various issues such as gender inequality, discrimination from banks and other institutions, male dominance across sectors, lack of support from family, low social acceptance, and barriers related to literacy, socio-economic status, caste, religion, and cultural values.
- Personal constraints include difficulties in gaining acceptance in the business sphere traditionally dominated by men, experiencing mistreatment from customers and suppliers, managing dual roles of home and work with inadequate family support, and struggling to balance responsibilities while often neglecting further opportunities for development. Women may also limit themselves due to self-doubt, low confidence, fear of failure, and lack of entrepreneurial and leadership skills, compounded by limited access to training, information, and government support.
- Financial constraints pose significant hurdles, with challenges such as insufficient working capital, lack of credit facilities, high interest rates, limited investment opportunities, and difficulties in accessing loans due to property ownership policies and bureaucratic hurdles. Women entrepreneurs often lack awareness of available sources of finance and face inadequate support from financial agencies.
- Environmental constraints relate to workplace challenges, including a lack of managerial education, poor marketing facilities, inadequate institutional and governmental support, limited understanding of government regulations, technological gaps, location disadvantages, scarcity of skilled workers and raw materials, fierce competition, inadequate accommodation, difficulties in

demand estimation and pricing, and maintaining positive interpersonal relationships.(Anjali Chunera, 2020).

CHALLENGES FACED BY INDIAN WOMEN ENTREPRENEURS

In addition to the fundamental challenges, Indian women entrepreneurs encounter the following specific issues:

- **Family Ties:** Indian women are deeply connected to their families and are often expected to handle all domestic duties, care for children, and attend to family members. These responsibilities consume significant time and energy, making it difficult to focus on and manage their businesses effectively.
- **Male-Dominated Society:** Despite constitutional guarantees of gender equality, male chauvinism remains prevalent. Women are not treated equally to men, and their business ventures often require the approval of the family head. Entrepreneurship is traditionally viewed as a male domain, hindering the growth of women entrepreneurs.
- **Lack of Education:** Many Indian women lag in educational attainment, with around 60% being illiterate. Those who are educated often receive inferior or inadequate education compared to men, due to factors like early marriage, prioritizing sons' education, and poverty. This lack of proper education leaves women entrepreneurs unaware of new technologies, production methods, marketing strategies, and government support, impeding their success.
- **Social Barriers:** Prevailing traditions and customs in Indian society can obstruct the progress of women entrepreneurs. Caste and religious dynamics further complicate their efforts, particularly in rural areas where social barriers are more pronounced and women are often viewed with suspicion.
- **Shortage of Raw Materials:** The scarcity or unavailability of proper and adequate raw materials can doom enterprises run by women. They face significant challenges in procuring necessary inputs, especially when prices are high.

- **Financial Problems:** Women entrepreneurs struggle to secure and meet the financial needs of their businesses. Financial institutions often hesitate to provide assistance due to perceived lower creditworthiness and higher risk of business failure. Additionally, financial issues arise from blocked funds in raw materials, work-in-progress, finished goods, and delayed customer payments.
- **Tough Competition:** Women entrepreneurs typically use low technology in production processes. In highly competitive markets, they must strive to survive against well-organized sectors and male counterparts who have extensive experience and access to advanced technology.
- **High Production Costs:** Inefficient management and slow adoption of changing technology contribute to high production costs, posing significant challenges for women entrepreneurs.
- **Low Risk-Bearing Capacity:** Indian women are generally seen as less capable of bearing the risks essential for running a business. This is exacerbated by lack of education, training, and financial support, reducing their ability to manage business risks effectively.
- **Limited Mobility:** Traditional values and inability to drive restrict women's mobility. Traveling alone or staying overnight for business is often viewed with suspicion. Younger women, in particular, may feel uncomfortable dealing with men who exhibit undue interest beyond work-related matters.
- **Lack of Entrepreneurial Aptitude:** Many women lack the entrepreneurial mindset necessary for success. Even after attending various training programs, they often struggle to overcome the risks and challenges inherent in organizational work.
- **Limited Managerial Ability:** Effective management requires specialized skills, which many women entrepreneurs lack. Their limited abilities in planning, organizing, controlling, coordinating, staffing, directing, and motivating hinder their business success.
- **Legal Formalities:** Navigating the legal requirements for running a business is a daunting task due to prevalent corruption and procedural delays in government

offices for licenses, electricity, water, and shed allotments. This makes it challenging for women to ensure the smooth operation of their enterprises.

- **Exploitation by Middlemen:** Due to limited ability to handle marketing, distribution, and money collection, women entrepreneurs often rely on middlemen, who tend to exploit them. This exploitation reduces sales and profits.
- **Lack of Self-Confidence:** Inherent traits often lead to a lack of self-confidence, which is crucial for business success. Balancing family responsibilities with business management is a constant struggle, sometimes requiring women to sacrifice their entrepreneurial ambitions.

BENEFITS OF WOMEN ENTREPRENEURSHIP

- **Economic Empowerment:** Women entrepreneurship contributes to women's economic empowerment by increasing their income and providing social and economic opportunities. This empowerment leads to the development of women and the overall welfare and advancement of the community.
- **Self-Confidence:** Starting their own businesses boosts women's confidence. Entrepreneurial women possess a strong determination to achieve positive outcomes, balancing family and social responsibilities while understanding their rights and work situations. Motivational factors further enhance their confidence.
- **Converting Hobbies into Professions:** In rural areas, women often have hobbies such as cooking, sewing, knitting, painting, toy making, and jewelry making. Entrepreneurship allows these women to transform their hobbies into income-generating professions, providing both personal and professional satisfaction.
- **Role Models for Others:** Economic empowerment and decision-making capabilities enable entrepreneurial women to serve as role models. Their self-identity, education, and qualifications boost their confidence, encouraging other women to engage in social interactions, political activities, and leadership roles.

- **Improved Standard of Living:** Economic empowerment leads to improved living standards for rural women entrepreneurs. Enhanced living conditions and environments contribute to the overall development of their communities.
- **Decision-Making Capacity:** Women entrepreneurs play a crucial role in family and community decision-making. Their increased self-confidence and social status enable them to face new challenges, seize opportunities, innovate, and make independent decisions that foster family and community development.

EMPOWERMENT OF WOMEN THROUGH ENTREPRENEURSHIP

In the early 1980s, the United Nations reported that women globally performed two-thirds of the world's work, earned one-tenth of the world's income, and owned one-hundredth of the world's economic resources (Lavoice, 2000). Self-employment or entrepreneurship serves as a key instrument for women's empowerment. Women choose self-employment or entrepreneurship for several reasons, with autonomy being highly valued as it provides personal freedom. This level of autonomy offers opportunities to:

- **Make Their Own Decisions:** Decision-making ability is fundamental to empowerment, as it reflects the capacity to choose.
- **Engage in Preferable Work:** Working in non-traditional fields opens access to more powerful networks, directly enhancing empowerment.
- **Achieve Financial Independence:** Financial independence is a crucial factor in empowering women.

WOMEN ENTREPRENEURSHIP AND STATE GOVERNMENT POLICIES

Women Entrepreneurship: By encouraging innovation, generating employment, and advancing economic empowerment, women entrepreneurs are essential to economic growth. Diverse economic growth is facilitated by the distinct viewpoints and skills that female entrepreneurs frequently bring to the commercial sector. Notwithstanding various obstacles including restricted financial resources, societal hindrances, and

juggling familial obligations, female entrepreneurs persist in prospering and motivating others.

- **Mahila Udyam Nidhi:** Mahila Udyam Nidhi: The Small Industries Development Bank of India (SIDBI) introduced the Mahila Udyam Nidhi (MUN) programme with the goal of encouraging and supporting women-owned businesses in the nation. Through this programme, women entrepreneurs can receive financial support for starting new small-scale businesses as well as for growing, updating, and diversifying already-existing ones. Mahila Udyam Nidhi provides flexible repayment terms and concessional interest rates, hence facilitating women's access to money for their entrepreneurial enterprises. The Mahila Udyam Nidhi scheme promotes financial inclusion and encourages women to start their own businesses, both of which are important ways that the system empowers women and advances economic growth.
- **Mahila Vikas Nidhi:** Launched by the Small Industries Development Bank of India (SIDBI), the Mahila Vikas Nidhi (MVN) project aims to assist and encourage female entrepreneurs in rural areas. The programme helps women launch or grow their small-scale and cottage industry enterprises by providing financial support for income-generating ventures. Its goal is to improve women's socioeconomic standing by making loans, training, and skill development programmes more accessible to them. The Mahila Vikas Nidhi project aims to empower women in rural communities by providing them with the necessary resources and expertise to promote sustainable development and economic self-reliance.
- **Kerala State Women's Development Corporation (KSWDC):** The Kerala State Women's Development Corporation (KSWDC) is a non-profit organisation whose mission is to empower women in Kerala's socioeconomic sphere. It offers women all around the state a variety of services, such as financial aid, skill-development courses, and support for starting their own businesses. Through training programmes, mentorship opportunities, and

subsidised loans, KSWDC's efforts aim to increase women's engagement in a variety of areas. KSWDC strives to raise women's living standards, advance gender equality, and support community development by creating an atmosphere of progress and self-sufficiency.

- **Swarnima Scheme for Women in Backward Classes:** Established by the National Backward Classes Finance and Development Corporation (NBCFDC), the Swarnima Scheme aims to empower women from economically disadvantaged backgrounds by offering financial assistance for their start-up projects. This programme encourages self-employment and financial independence by providing women with discounted loans to launch new ventures or grow current ones. The Swarnima Scheme helps women get over financial obstacles, increase their income, and elevate their socioeconomic standing by making credit easier to get. In order to promote inclusive growth and lessen economic inequality among communities of colour, the effort is essential.
- **Mahila Samridhi Yojana:** The Mahila Samridhi Yojana is a government initiative that offers financial support to women entrepreneurs so they can launch or grow their own businesses. This programme, which was started by the Ministry of Women and Child Development, provides women entrepreneurs with a number of advantages, including training courses, subsidised loans, and mentorship possibilities. The goal of the Mahila Samridhi Yojana is to increase women's economic involvement and socioeconomic empowerment by providing access to finance and fostering skill development. This programme is essential for encouraging women to start their own businesses and for advancing general economic development.
- **District Industries Centre (DIC):** At the district level, it plays a critical role as a facilitator in encouraging and supporting industrial development. These centres, which are run by the Ministry of Micro, Small, and Medium-Sized Enterprises, are essential for encouraging industrial growth and entrepreneurship. DICs serve as a one-stop shop for facilitation, offering both current and potential entrepreneurs a range of services such financial help,

infrastructure support, entrepreneurial counselling, and skill development initiatives. Additionally, they support the execution of government initiatives and policies meant to foster cottage industries and small and medium-sized businesses (SMEs). DICs play a vital role in the economic development of their districts by fostering local entrepreneurship, increasing industrial productivity, and generating employment possibilities through the provision of all-encompassing support and direction.

CENTRAL GOVERNMENT POLICIES

- **Stand Up India:** The government of India created the flagship programme Stand Up India to encourage women, members of Scheduled Castes (SCs), and members of Scheduled Tribes (STs) to pursue entrepreneurship. The programme intends to make bank loans in the range of Rs. 10 lakh to Rs. 1 crore available to a minimum of one borrower belonging to a Scheduled Caste (SC) or Scheduled Tribe (ST) and one borrower who is a woman per bank branch for the establishment of greenfield businesses in the manufacturing, services, or trading sectors. The government aims to strengthen these underprivileged groups in society by offering them financial support, mentoring, and handholding services through Stand Up India.
- **The Pradhan Mantri Mudra Yojana (PMMY),** The government of India introduced the Pradhan Mantri Mudra Yojana (PMMY) with the goal of giving financial support to microenterprises and entrepreneurs all around the nation. This policy allows loans up to Rs. 10 lakh, without the need for collateral, from a variety of lending organisations, including banks, non-banking financial firms (NBFCs), and microfinance institutions (MFIs).
- **The Prime Minister's Rozgar Yojana (PMRY)** was a government initiative in India aimed at providing self-employment opportunities to educated but unemployed youth and aspiring entrepreneurs in urban and rural areas. Launched in 1993, the scheme offered financial assistance through bank loans for setting up small business ventures in the manufacturing, service, and business sectors. PMRY targeted individuals in the age group of 18 to 35 years, with specific

reservations for women, Scheduled Castes (SCs), Scheduled Tribes (STs), ex-servicemen, and other marginalized sections of society.

- **The Women Entrepreneurship Platform (WEP)** To encourage and assist women entrepreneurs in the nation, the Government of India developed the Women Entrepreneurship Platform (WEP) under the auspices of NITI Aayog. WEP was established in 2018 to provide women entrepreneurs with a single, accessible platform for networking, capacity-building, mentorship, and financing. It offers a digital platform where female entrepreneurs may present their enterprises, establish connections with possible investors, mentors, and partners, and obtain pertinent data and tools. By tackling the obstacles women entrepreneurs encounter and giving them the resources they need to grow and flourish, WEP seeks to empower them through a range of programmes, courses, and events. In order to promote gender equality in the Indian business scene and to create an environment that is favourable to women entrepreneurs, WEP plays a crucial role.
- **Mahila E-Haat** is an online marketplace that the Indian government's Ministry of Women and Child Development established to support female artisans and entrepreneurs by giving them a place to display and sell their goods. Mahila E-Haat was established in 2016 to help women business owners, particularly those from underserved and rural areas, reach a larger clientele and grow their enterprises. The portal sells a variety of goods, such as apparel, accessories, food items, home decor, handloom items, and handicrafts. For both buyers and sellers, it offers an intuitive interface that streamlines transactions and encourages financial inclusion. Mahila E-Haat is vital in enabling female entrepreneurs by furnishing them with a venue to exhibit their abilities, produce revenue, and attain economic autonomy.

KEY AREAS WHERE WOMEN ENTREPRENEURS NEED ENHANCED SUPPORT

- **Technology:** To improve corporate operations and competitiveness, access to cutting-edge technology and instruction in digital tool use are essential.
 - **Health Care:** Assistance in comprehending health care policies, availability of reasonably priced healthcare for themselves and their staff, and direction on safety and health requirements.
 - **Finance:** To efficiently run and expand their enterprises, they need have better access to financial resources, such as grants, loans, and investment possibilities, as well as financial literacy programmes.
 - **Marketing:** Support in creating tactics that will reach a larger audience and boost sales, such as branding, digital marketing, and market research.
- Legal Assistance:** Getting help navigating legal obligations, safeguarding intellectual property, and handling issues arising from contracts.

EMPOWERING WOMEN THROUGH SPECIALIZED TRAINING INITIATIVES

Training programmes are essential for women's empowerment because they provide them with the information, abilities, and self-assurance to take advantage of opportunities and overcome obstacles. Numerous governmental and non-governmental organisations provide training programmes that are specifically designed to meet the demands of women's empowerment. Among the instances are:

- **Entrepreneurship Training:** A lot of organisations provide courses in entrepreneurship aimed at giving women the know-how and abilities to launch and run their own companies. These courses address subjects including marketing, financial management, company planning, and leadership abilities.
- **Vocational Training:** Vocational training programs provide women with practical skills and certifications in various trades and industries, such as tailoring, handicrafts, beauty and wellness, catering, and information

technology. These programs enable women to gain economic independence and access employment opportunities in diverse sectors.

- **Leadership and Management Training:** Leadership and management training programs aim to develop women's leadership skills, decision-making abilities, and confidence to take on leadership roles in their communities, organizations, and workplaces. These programs often include workshops, seminars, and mentoring opportunities.
- **Financial Literacy and Management:** Financial Literacy and Management: Training programmes in financial literacy assist women in learning about budgeting, saving, investing, and debt management. These programmes give women the financial knowledge and skills they need to make wise financial decisions and attain financial stability.
- **Digital Literacy and Technology Training:** Programmes that teach women digital literacy and technology skills including utilising computers, the internet, and digital tools and platforms are crucial. These initiatives support women in using technology for their own and their careers, communicating clearly, and gaining access to internet resources.
- **Health and Wellness Programs:** Health and wellness programs focus on promoting women's physical and mental well-being through education, counseling, and support services. These programs address issues such as reproductive health, maternal and child health, nutrition, mental health, and gender-based violence.

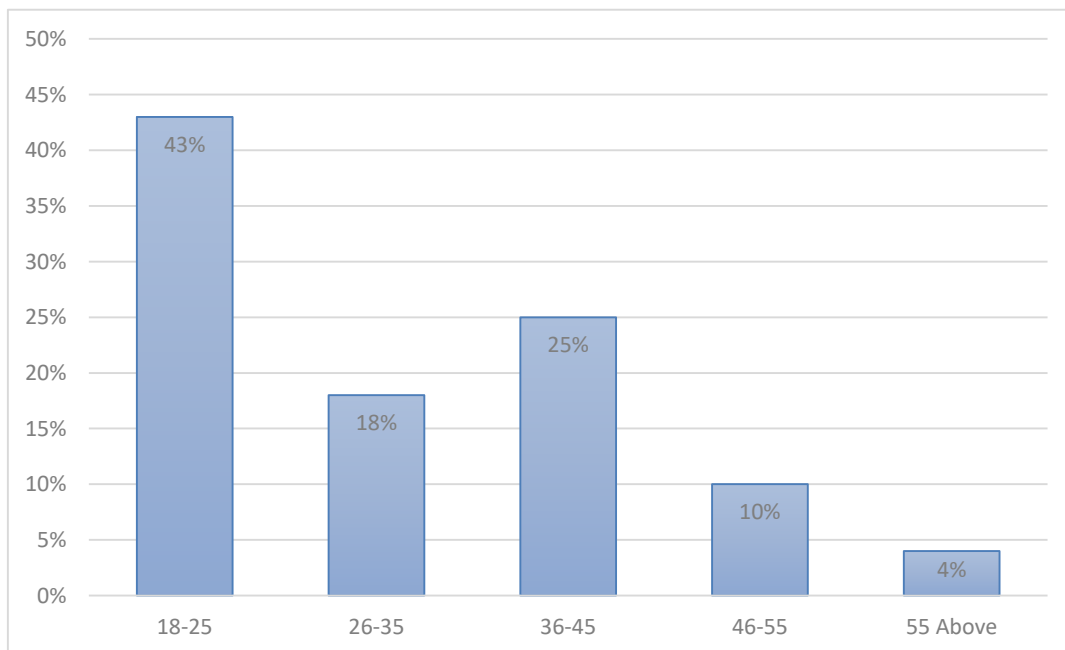
CHAPTER IV
DATA ANALYSIS AND INTERPRETATION

TABLE 4.1
AGE OF RESPONDENTS

Age(in years)	No. of Response	Percentage
18-25	26	43%
26-35	11	18%
36-45	15	25%
46-55	6	10%
55 Above	2	4%
Total	60	100

Source: Primary Data

FIGURE 4.1
AGE OF RESPONDENTS



Interpretation

Table 4.1 Shows respondent distribution by age: 18-25 (43%), 36-45 (25%), 26-35 (18%), 46-55 (10%), 55+ (4%). The largest group is 18-25, the smallest is 55 above.

TABLE 4.2

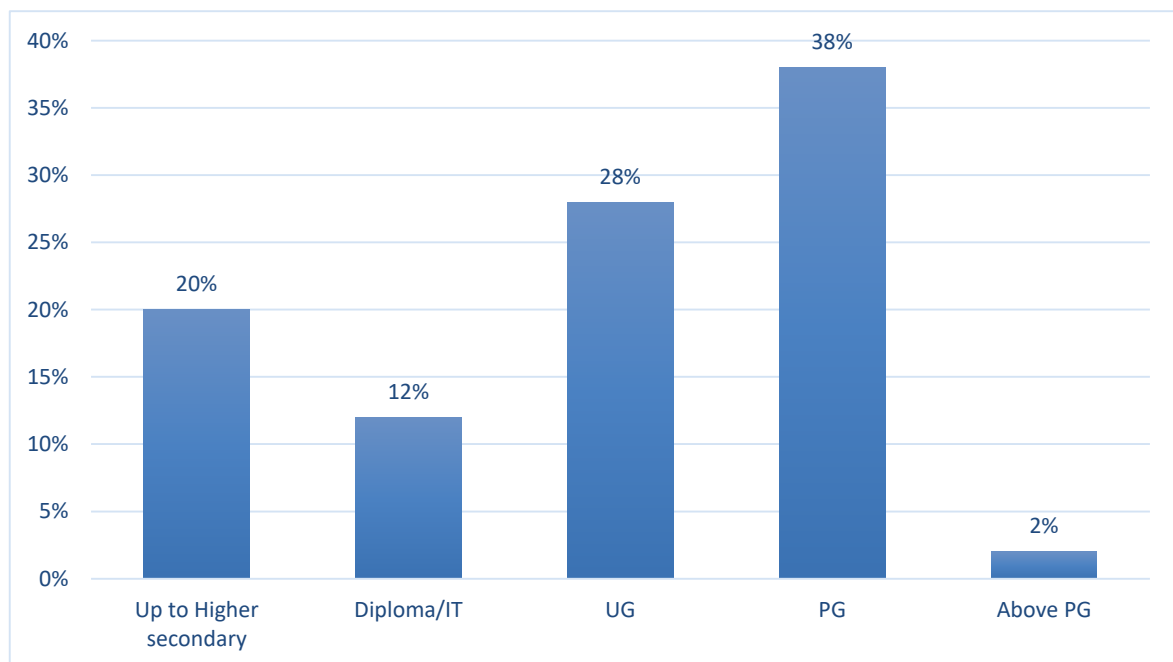
EDUCATIONAL BACKGROUND

Educational Background	No of Response	Percentage
Up to Higher secondary	12	20%
Diploma/IT	7	12%
UG	17	28%
PG	23	38%
Above PG	1	2%
Total	60	100

Source: Primary Data

FIGURE 4.2

EDUCATIONAL BACKGROUND



Interpretation

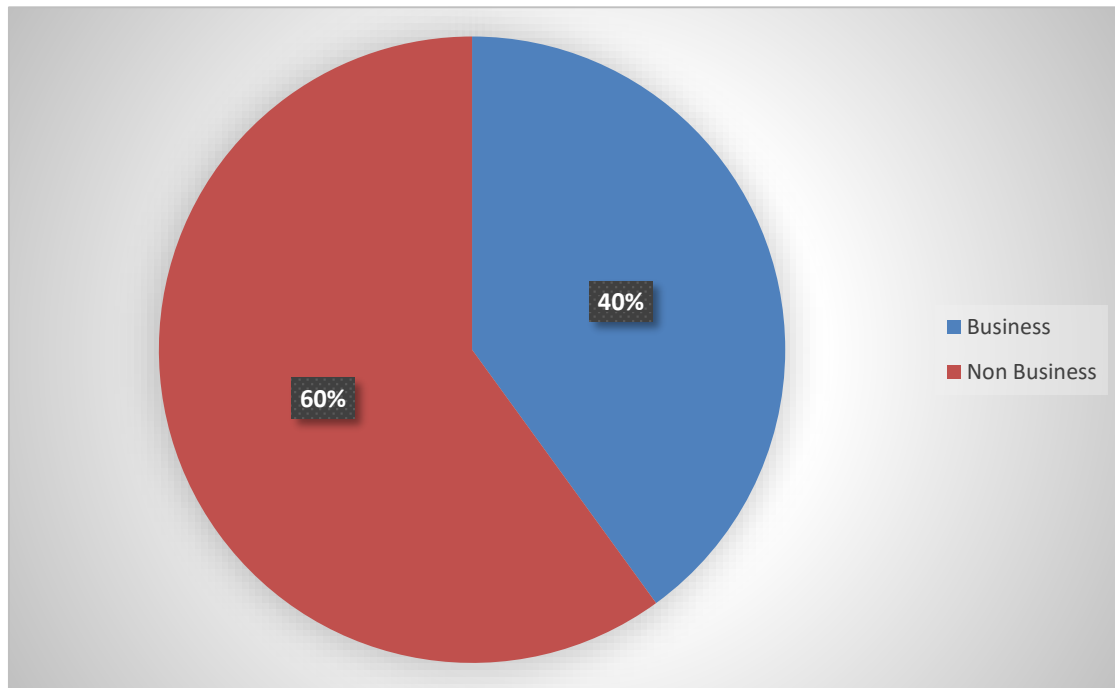
Table 4.2 shows respondent distribution by education: PG (38%), UG (28%), Higher Secondary (20%), Diploma/IT (12%), Above PG (2%). Most respondents have postgraduate education.

TABLE 4.3
FAMILY BACKGROUND

Family Background	No. of response	Percentage
Business	24	40
Non Business	36	60
Total	60	100

Source: Primary Data

FIGURE 4.3
FAMILY BACKGROUND



Interpretation:

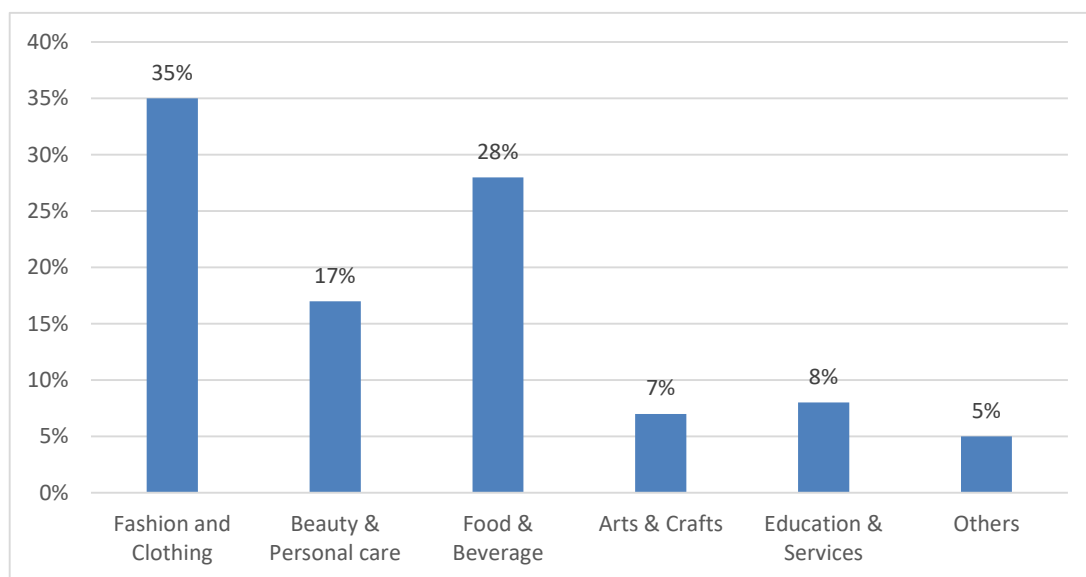
T Table 4.3 shows family backgrounds: 40% from business families and 60% from non-business families, indicating diverse familial influences affecting respondents' perspectives and career trajectories.

TABLE 4.4
TYPE OF BUSINESS

TYPE OF BUSINESS	No. of respondents	Percentage
Fashion and Clothing	21	35%
Beauty & Personal care	10	17%
Food Related	17	28%
Arts & Crafts	4	7%
Education & Services	5	8%
Others	3	5%
Total	60	100

Source: Primary Data

FIGURE .4
TYPE OF BUSINESS



Interpretation:

The table 4.4 shows business types among respondents: Fashion (35%), Food & Beverage (28%), Beauty & Personal Care (17%), Education & Services (8%), Arts & Crafts (7%), and Others (5%). Fashion leads.

TABLE 4.5

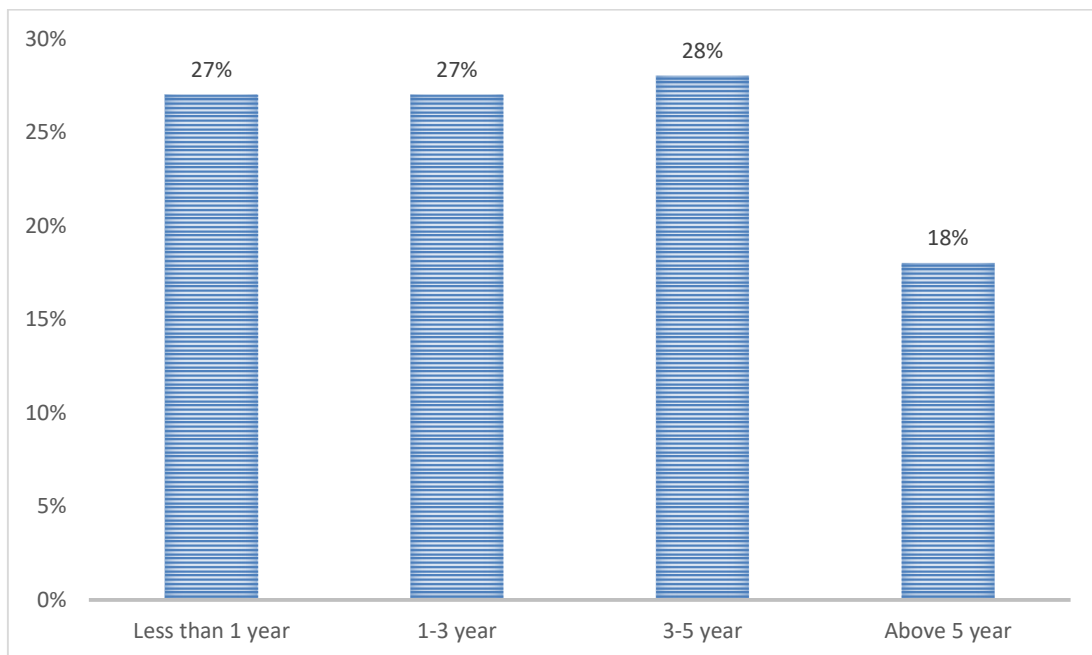
YEAR OF EXPERIENCE

Year of experience	No. of response	Percentage
Less than 1 year	16	27%
1-3 year	16	27%
3-5 year	17	28%
Above 5 year	11	18%
Total	60	100

Source: Primary Data

FIGURE 4.5

YEAR OF EXPERIENCE



Interpretation:

Table 4.5 shows respondents' experience: 3-5 years (28%), less than 1 year and 1-3 years (27% each), and above 5 years (18%). Most have moderate to intermediate experience.

TABLE 4.6

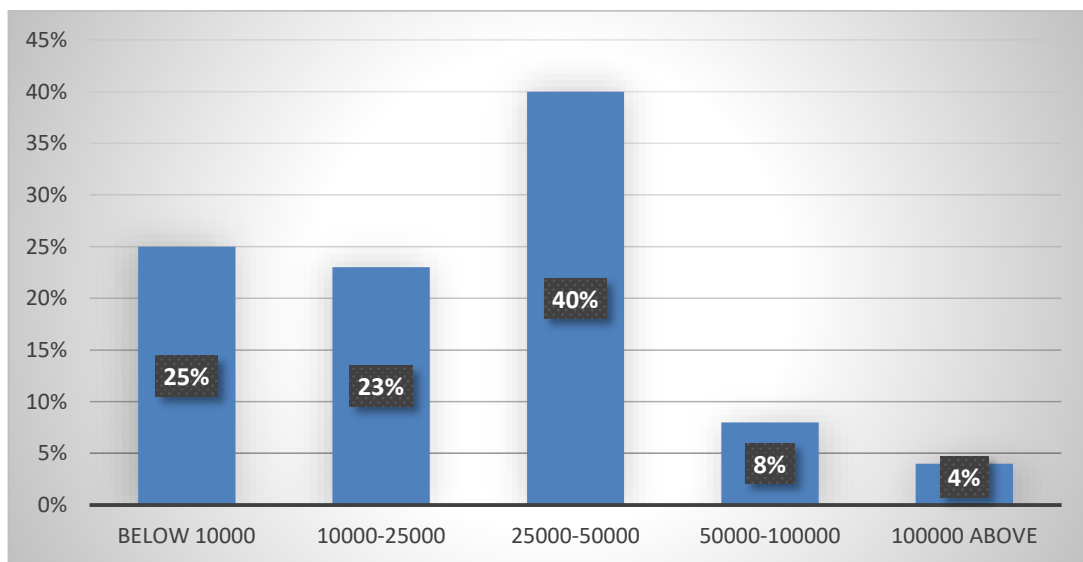
MONTHLY INCOME

Monthly Income	No of response	Percentage
Below 10000	15	25%
10000-25000	14	23%
25000-50000	24	40%
50000-100000	5	8%
100000 Above	2	4%
Total	60	100

Source: Primary Data

FIGURE 4.6

MONTHLY INCOME



Interpretation:

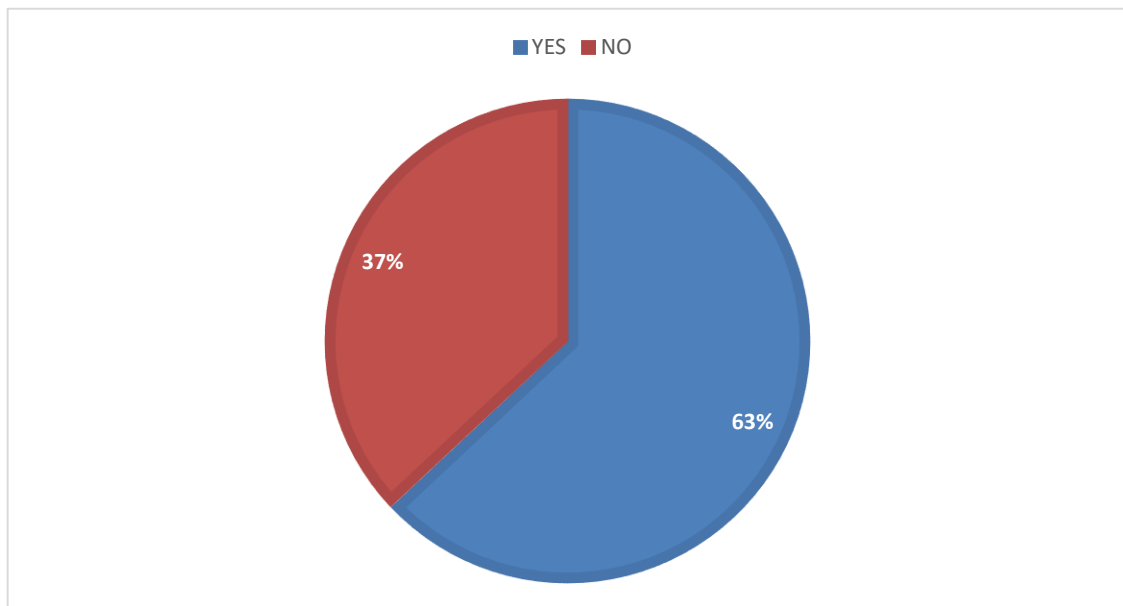
Table 4.6 shows monthly income distribution: 25000-50000 (40%), 10000-25000 (23%), below 10000 (25%), 50000-100000 (8%), and above 100000 (4%). Most earn moderate to upper-middle incomes, with diverse income levels.

TABLE 4.7
PARTICIPATION IN WOMEN ENTREPRENEURIAL EDUCATIONAL PROGRAMS

Participation	No. of response	Percentage
YES	38	63%
NO	22	37%
TOTAL	60	100

Source: Primary Data

FIGURE 4.7
PARTICIPATION IN WOMEN ENTREPRENEURIAL EDUCATIONAL PROGRAMS



Interpretation:

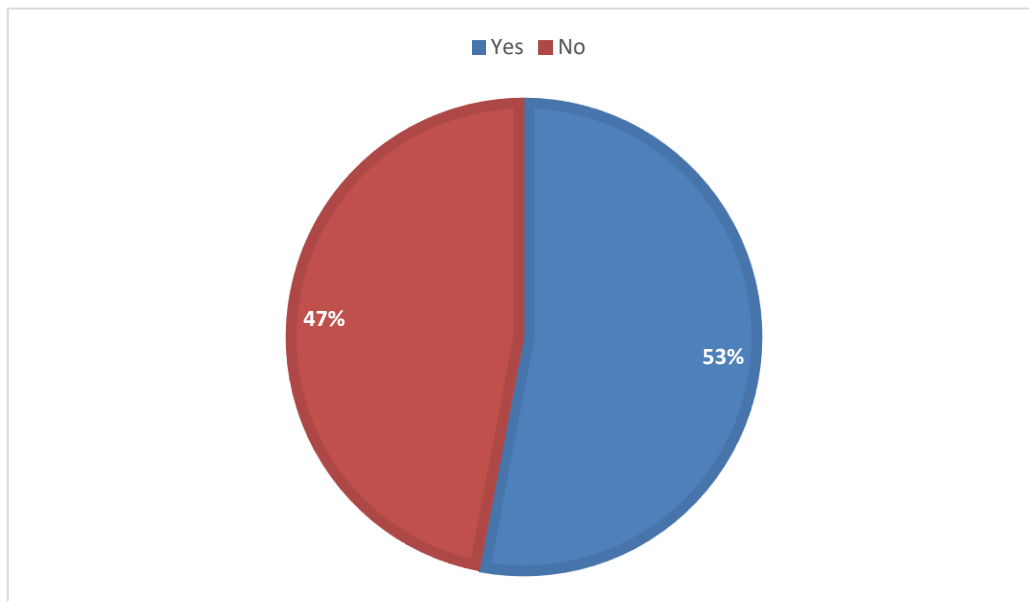
Table 4.7 shows 63% of respondents participated in women entrepreneurial programs, indicating high engagement and interest. Conversely, 37% did not participate, highlighting barriers to access. These programs foster skill development and empowerment.

TABLE 4.8
AWARE OF STATE AND CENTRAL GOVERNMENTAL POLICIES FOR
WOMEN EMPOWERMENT

Aware of policies	No. of response	Percentage
Yes	32	53%
No	28	47%
Total	60	100

Source: Primary Data

FIGURE 4.8
AWARE OF STATE AND CENTRAL GOVERNMENTAL POLICIES FOR
WOMEN EMPOWERMENT



Interpretation:

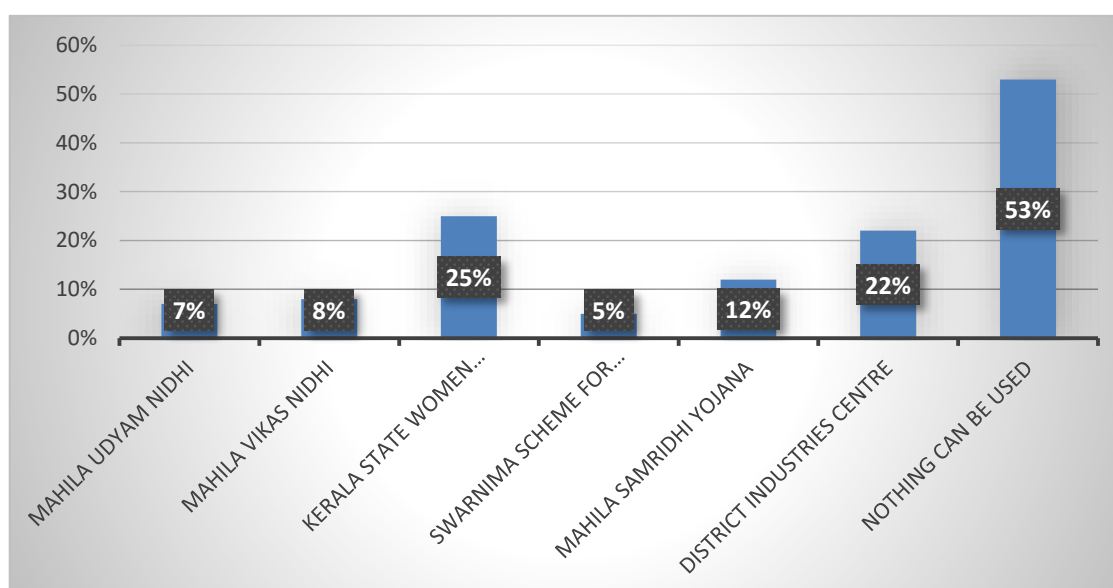
The table 4. 8 shows that 53% of respondents are aware of state and central policies for women empowerment, while 47% are not. This highlights a need for better information dissemination.

TABLE 4.9
USERS OF STATE GOVERNMENT POLICIES

State Govt. Policies	No. of response	Percentage
Mahila Udyam Nidhi	4	7%
Mahila Vikas Nidhi	5	8%
Kerala State Women Development Corporation Limited (KSWDL)	15	25%
Swarnima Scheme for women in backward classes	3	5%
Mahila Samridhi Yojana	7	12%
District Industries centre	13	22%
Nothing can be used	32	53%

Source: Primary Data

FIGURE 4.9
USERS OF STATE GOVERNMENT POLICIES



Interpretation:

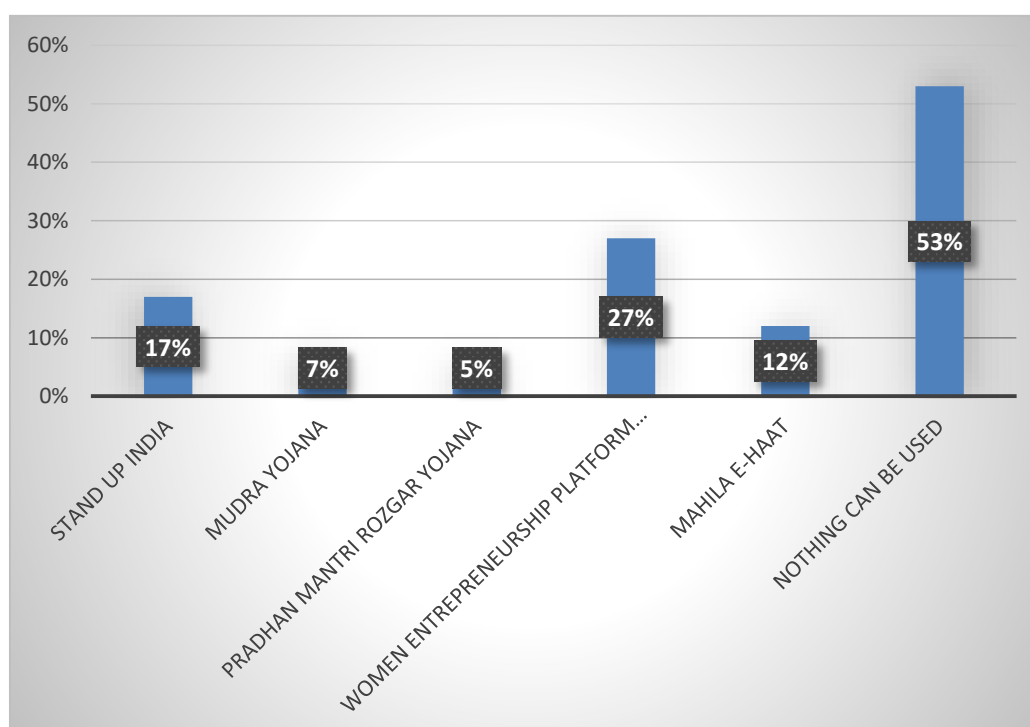
Table 4.9 shows the usage of state government policies by respondents: KSWDL (25%), District Industries Centre (22%), Mahila Samridhi Yojana (12%), Mahila Vikas Nidhi (8%), Mahila Udyam Nidhi (7%), Swarnima Scheme (5%). Notably, 53% find none applicable.

TABLE 4.10
USERS OF CENTRAL GOVT. POLICIES

Central govt. Policies	No. Of response	Percentage
Stand up India	10	17%
Mudra Yojana	4	7%
Pradhan Mantri Rozgar Yojana	3	5%
Women Entrepreneurship Platform (WEP)	16	27%
Mahila E-Haat	7	12%
Nothing can be used	32	53%

Source: Primary Data

FIGURE 4.10
USERS OF CENTRAL GOVT. POLICIES



Interpretation:

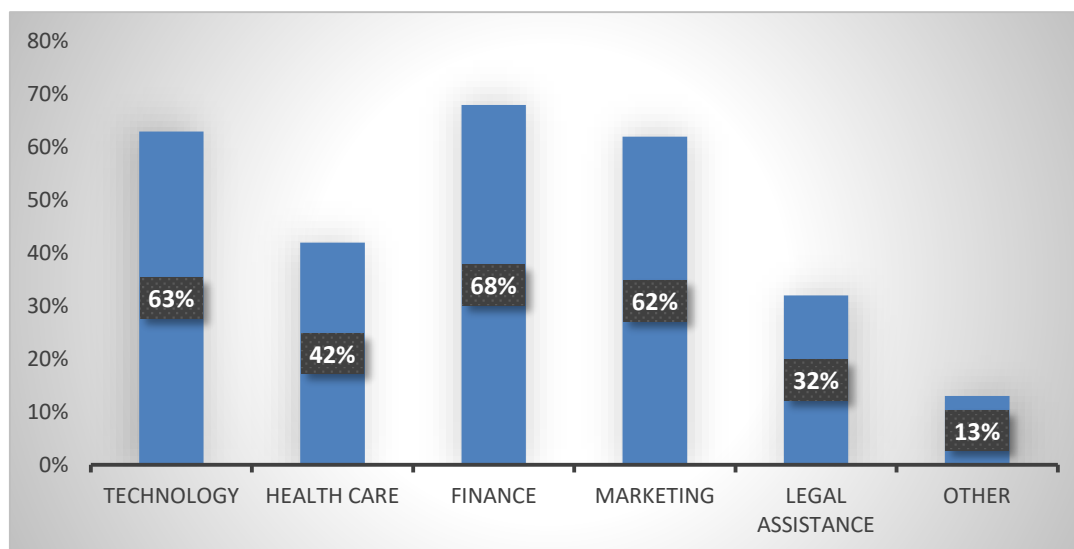
Table 4.10 shows usage of central government policies: WEP (27%), Stand Up India (17%), Mahila E-Haat (12%), Mudra Yojana (7%), Pradhan Mantri Rozgar Yojana (5%). Notably, 53% find none applicable.

TABLE 4.11
SPECIFIC AREAS FOR WOMEN ENTPRENUERS NEED MORE
SUPPORT

Areas for women need more support	No. of response	Percentage
Technology	38	63%
Health care	25	42%
Finance	41	68%
Marketing	37	62%
Legal Assistance	19	32%
Other	8	13%

Source: Primary Data

FIGURE 4.11
SPECIFIC AREAS FOR WOMEN ENTPRENUERS NEED MORE
SUPPORT



Interpretation:

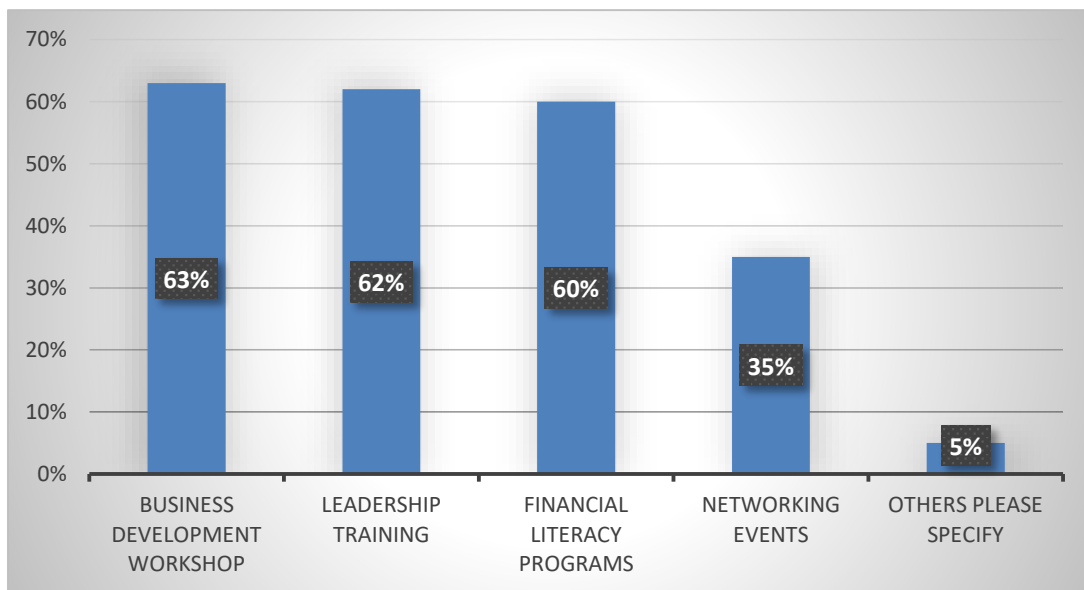
Table 4.11 shows areas needing support for women entrepreneurs: Finance (68%), Technology (63%), Marketing (62%), Healthcare (42%), Legal Assistance (32%), and other unspecified areas (13%).

TABLE 4.12
TRAINING PROGRAMS FOR WOMEN EMPOWERMENT

Training Programs	No. of response	Percentage
Business Development workshop	38	63%
Leadership Training	37	62%
Financial Literacy Programs	36	60%
Networking events	21	35%
Others please specify	3	5%

Source: Primary Data

FIGURE 4.12
TRAINING PROGRAMS FOR WOMEN EMPOWERMENT



Interpretation:

Table 4.12 shows valued training programs for women's empowerment: Business Development Workshop (63%), Leadership Training (62%), Financial Literacy Programs (60%), Networking Events (35%), and other specified trainings (5%).

TABLE 4.13**CHALLENGES AMONG WOMEN ENTREPRENEURS****Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
Financial constraints	60	1	5	3.53	1.171
Marketing Problem	60	1	5	3.37	.882
Male dominant society	60	1	5	2.92	1.197
Lack of education	60	1	5	2.45	1.141
Lack of family support	60	1	4	2.47	1.081
Low mobility	60	1	5	2.67	1.036
Intense competition	60	1	5	2.88	1.166
Overload of work	60	1	5	2.97	1.041
Infrastructure	60	1	5	2.85	1.022
Limited managerial ability	60	1	5	2.82	1.081
Exploitation by middle man	60	1	5	2.82	1.066
Unequal treatment in public sphere	60	1	5	3.02	1.033
Valid N (listwise)	60				

Source: Primary data

The descriptive statistics provide a comprehensive overview of the variables under consideration. Each variable represents a different aspect of challenges faced, ranging from financial constraints to unequal treatment in the public sphere.

Financial constraints have a mean score of 3.53, indicating that, on average, respondents perceive this challenge to be moderately high. Similarly, marketing problems are also perceived as significant, with a mean score of 3.37. Male dominance in society, lack of education, lack of family support, low mobility, intense competition, overload of work, infrastructure issues, limited managerial ability, exploitation by middlemen, and unequal treatment in the public sphere all have mean scores ranging from 2.45 to 3.02, suggesting that these challenges are moderately prevalent among respondents.

Standard deviations ranging from .882 to 1.197 indicate variability in responses across these challenges, suggesting that while some challenges are consistently perceived, others vary more widely in how respondents perceive them. The range of scores for each variable, from a minimum of 1 to a maximum of 5, reflects the breadth of experiences reported by respondents.

Overall, these descriptive statistics provide a nuanced understanding of the array of challenges faced, highlighting both common concerns and areas of variability among respondents.

TABLE 4.14

WOMEN EMPOWERMENT THROUGH ENTRPRENEURSHIP

Objective

- To investigate the relation between perception of women entrepreneurship and women empowerment.

Hypothesis

H0: There is no significant relation between perception of women entrepreneurship and women empowerment among sample population.

Correlation				
			Perception of women entrepreneurship	Empowerment
Spearman's rho	Perception of women entrepreneurship	Correlation Coefficient	1.000	.705**
		Sig. (2-tailed)	.	.000
		N	60	60
	Empowerment	Correlation Coefficient	.705**	1.000
		Sig. (2-tailed)	.000	.
		N	60	60

** . Correlation is significant at the 0.01 level (2-tailed).

The correlation analysis between empowerment and entrepreneurship demonstrates a strong and statistically significant positive relationship between these two variables. Spearman's rho coefficient between empowerment and entrepreneurship is calculated to be 0.705, indicating a robust positive correlation. Importantly, this correlation is

highly significant ($p = 0.000$), suggesting that the observed relationship is unlikely to be due to random chance.

Similarly, the correlation coefficient for entrepreneurship and empowerment is also 0.705, reinforcing the strong positive correlation observed. The significance level ($p = 0.000$) confirms the strength of this association, indicating that as entrepreneurship increases, empowerment tends to increase as well, and vice versa, among the respondents.

With a sample size of 60 for both variables, these findings suggest a notable connection between empowerment and entrepreneurial activities within the surveyed population. This highlights the potential significance of empowerment of women by their entrepreneurship. Further exploration of this relationship could provide valuable insights into mechanisms for promoting entrepreneurship through empowerment initiatives and vice versa.

CHAPTER V
FINDINGS, SUGGESTIONS AND CONCLUSION

FINDINGS

- A majority of respondents (63.33%) reported participation in women entrepreneurial educational programs, indicating a significant interest and engagement in educational initiatives aimed at empowering women entrepreneurs.
- Nearly half of the respondents (53.33%) reported awareness of state and central governmental policies for women empowerment, indicating a substantial but not universal level of awareness among the surveyed population.
- Among respondents, the Kerala State Women Development Corporation Limited (KSWDL) was the most utilized state government policy for women empowerment, with 15 responses, while a significant portion (32 responses) indicated that they did not utilize any of the mentioned policies.
- The Women Entrepreneurship Platform (WEP) emerged as the most utilized central government policy among respondents for women empowerment, with 16 responses, while a significant portion (32 responses) indicated that they did not utilize any of the mentioned policies.
- The area of finance garnered the highest demand for support among women entrepreneurs, with 41 responses, followed by technology (38 responses) and marketing (37 responses), highlighting key areas where additional support is desired.
- Business development workshops were the most sought-after training program among women, with 38 responses, closely followed by leadership training (37 responses) and financial literacy programs (36 responses), indicating a strong interest in skill-building initiatives for empowerment.
- The descriptive statistics reveal a range of challenges faced by respondents, from financial constraints to unequal treatment in the public sphere, with mean scores indicating moderate prevalence, ranging from 2.45 to 3.53, and standard

deviations suggesting variability in perceptions, offering a nuanced understanding of the breadth and variability of experiences reported.

- The correlation analysis reveals a robust and statistically significant positive relationship (Spearman's $\rho = 0.705$, $p = 0.000$) between empowerment and entrepreneurship, indicating that higher levels of empowerment are associated with increased entrepreneurial activity among the sample population.
- Beena Kannan is revered as a role model in entrepreneurship due to her remarkable achievements as a fashion designer and her philanthropic endeavors, inspiring others with her passion and kindness.
- Increased access to capital, business support, mentorship programs, and visibility of successful role models are crucial findings supporting additional support for women entrepreneurs in India.

SUGGESTIONS

- Seek out mentorship programs and networking opportunities to gain valuable guidance and support from experienced entrepreneurs.
- Take advantage of financial assistance schemes and subsidies offered by the government to alleviate initial startup costs.
- Adopt technological training and education to maximize the use of digital tools for company expansion and productivity.
- Prioritize financial planning and management to ensure sustainable and profitable operations.
- Actively participate in workshops and seminars to enhance business skills and stay updated on industry trends.
- Build a strong support network, including family and peers, to navigate challenges and celebrate successes together.
- To increase visibility and attract new clients, make use of online marketing techniques and social media platforms.
- Make ongoing investments in your own growth and skill improvement to stay flexible in the face of shifting market conditions and new opportunities.
- Stay resilient and persistent in pursuing goals, overcoming obstacles with determination and confidence.

CONCLUSION

To sum up, the research results offer a thorough understanding of the state of women's empowerment through entrepreneurship in India. According to the respondents' demographic profile, young women in this group are diverse, educated, and have varied degrees of entrepreneurial experience. Their involvement in a diverse range of business endeavours illustrates the depth and breadth of female entrepreneurs' pursuits of entrepreneurship in a variety of industries.

Notwithstanding obstacles including limited resources and unfair treatment, the participants exhibit a keen interest in educational initiatives and governmental regulations targeted at enabling female entrepreneurs. The use of federal and state government programmes, such as the Women Entrepreneurship Platform (WEP) and the Kerala State Women Development Corporation Limited (KSWDL), highlights the significance of supportive policies in promoting the success of entrepreneurs.

Additionally, the correlation study reveals a strong positive association between entrepreneurship and empowerment, indicating that empowering women stimulates more entrepreneurship. The potential for success in entrepreneurship is demonstrated by role models such as Beena Kannan, and the areas that have been highlighted as requiring further support, such marketing, technology, and finance, highlight the necessity of focused interventions to further empower women entrepreneurs in India. All things considered, these results highlight the significance of ongoing initiatives to support women's entrepreneurship, create an atmosphere that facilitates their success, and recognise their value in contributing to social and economic advancement.

BIBLIOGRAPHY

REFERENCES

- Agrawal, A., Gandhi, P. and Khare, P. (2021a) 'Women empowerment through entrepreneurship: Case study of a social entrepreneurial intervention in rural India', *International Journal of Organizational Analysis*, 31(4), pp. 1122–1142. doi:10.1108/ijoa-03-2021-2659.
- Anitha, D., & Sritharan, R. (2013). Problems Being Faced By Women Entrepreneurs in Rural Areas. *The International Journal Of Engineering And Science (Ijes)*, 2(3), 52-55. ISSN: 2319-1813, ISBN: 2319-1805. Retrieved from <http://www.theijes.com>.
- Anju, P. A., & Chakkachamparabil, E. P. (2018). Problems encountered by women entrepreneurs: With special reference to Thrissur district. *Vistas*, 7(1), 16-27. ISSN: 2319-5770, e-ISSN 2394-1138.
- Balasundaram, N., Akhter, S., & Absar, M. M. N. (2010, January). Empowering Women through Entrepreneurship Development in Emerging Economies: An Overview. Retrieved from <https://www.researchgate.net/publication/200803656>.
- Chunera, A. (2020) 'Exploring constraints faced by women entrepreneur in India: An overview', *Asian Journal of Agricultural Extension, Economics & Sociology*, pp. 46–50. doi:10.9734/ajaees/2020/v38i830385.
- Civera, A. and Meoli, M. (2023) 'Empowering female entrepreneurs through university affiliation: Evidence from Italian academic spinoffs', *Small Business Economics*, 61(3), pp. 1337–1355. doi:10.1007/s11187-022-00729-z.
- Darzi, M. A., Bashir, G., & Bhat, S. A. (2016, January). Empowering Women: Fostering Entrepreneurship. Retrieved from <https://www.researchgate.net/publication/351577198>

- Dwivedi, A.K. and Dwivedi, N. (2011) 'Women-empowerment through women entrepreneurship (A Study of Faizabad Zone of Uttar-Pradesh)', *SSRN Electronic Journal* [Preprint]. doi:10.2139/ssrn.1886250.
- Kashyap, P. (2020). A study on women entrepreneurship development in Panitola Development Block. *International Journal of Management (IJM)*, 11(11), 1149-1156. DOI: 10.34218/IJM.11.11.2020.107
- Khan, M. I. (2015, October). Women Empowerment, Entrepreneurship, and Capacity Development. *Journal for Studies in Management and Planning*, 01(09), e-ISSN: 2395-0463. Retrieved from <http://internationaljournalofresearch.org/index.php/JSMaP>.
- Khanka, S. (2009). *Entrepreneurship in India: Perspective and Practice*. New Delhi: Akansha Publishing House
- Mwobobia, F.M. (2012) 'The challenges facing small-scale women entrepreneurs: A case of Kenya', *International Journal of Business Administration*, 3(2). doi:10.5430/ijba.v3n2p112.
- Panwar, S. (2020). *Empowerment of Women through Entrepreneurship in Garhwal Region (Doctoral dissertation)*. [Department of Commerce, University Name]. Retrieved from <http://hdl.handle.net/10603/393827>
- Parvin, S. (2015). *Empowering Women Entrepreneurs through Microfinance – A Case of Rural Bangladesh*. Auckland Institute of Studies, Auckland, New Zealand. Retrieved from saidap@ais.ac.nz.
- Patil, P. (2018, March). *Women Entrepreneurship: A Road Ahead*. Research Proposal. VNIT Nagpur. DOI: 10.13140/RG.2.2.16598.14408.
- Rajendhiran, N., & Masiyamoorthy, P. (2016, October). Women Empowerment through Women Entrepreneurship. *International Journal of Research in Social Sciences*, 6(10), ISSN: 2249-2496. Retrieved from <http://www.ijmra.us>.

- Rani, V.S. and Sundaram, N. (2023) 'Opportunities and challenges faced by women entrepreneurs for Sustainable Development in India', *Journal of Law and Sustainable Development*, 11(10). doi:10.55908/sdgs.v11i10.438.
- Rathee, R., & Renu. (2017, June). Indian Rural Women Entrepreneurs: Challenges and Benefits. *Global Academic Research Journal*, Volume V(Issue IV), ISSN: 2347-3592. Retrieved from <http://www.researchjournals.in>.
- Senapati, A.K. and Ojha, K. (2019) 'Socio-economic empowerment of women through micro-entrepreneurship: Evidence from Odisha, India', *International Journal of Rural Management*, 15(2), pp. 159–184. doi:10.1177/0973005219866588.
- Shambunath. (2021). Women entrepreneurship in rural India: Key to India's economic growth. *International Journal of Research and Analytical Reviews (IJRAR)*, 8(1), 10. Retrieved from <http://www.ijrar.org>
- Sharma, Y. (2013). Women Entrepreneur In India. *IOSR Journal of Business and Management*, 15(3), 09-14. e-ISSN: 2278-487X, p-ISSN: 2319-7668. Retrieved from <http://www.iosrjournals.org>.
- Siddiqui, A. B. (2012). Problems Encountered by Women Entrepreneurs in India. *iJARS*, Vol. I(Issue II), 189. Retrieved from Institute of Productivity & Management (IPM), Kanpur.
- Singh, A. (2014). Role of Women Entrepreneurs in India: A SWOT Analysis. *International Journal of Management and International Business Studies*, 4(2), 231-238. ISSN 2277-3177. Retrieved from <http://www.ripublication.com>.
- Subbarayudu, C., & Rao, C. S. (2021). Policies and schemes for women entrepreneurs in India. *International Journal of Research and Analytical Reviews (IJRAR)*, 8(1), 213. Retrieved from <http://www.ijrar.org>
- Tambunan, Tulus, (2009), Women entrepreneurship in Asian developing countries: Their development and main constraints, *Journal of Development and Agricultural Economics* Vol. 1(2), Page No. 027-040.the glass ceiling. Thousand Oaks, CA: Sage.
- Thomas, P.V. and Jose, S. (2018)

APPENDIX

QUESTIONNAIRE

WOMEN EMPOWERMENT THROUGH ENTREPRENEURSHIP

1. Name (Optional)
2. Age
 - 18-25
 - 26-35
 - 36-45
 - 46-55
 - 55 Above
3. Educational Background
 - Up to Higher secondary
 - Diploma/IT
 - UG
 - PG
 - Above PG
4. Family Background
 - Business
 - Non Business
5. Type of your business
 - Fashion and Clothing
 - Beauty and Personal Care
 - Food related
 - Arts and Crafts
 - Education and Service
 - Others
6. How many years of entrepreneurial experience do you have ?
 - Less than 1 year
 - 1 to 3 year
 - 3 to 5 year
 - Above 5 year
7. Monthly Income
 - Below 10000
 - 10000-25000
 - 25000-50000

- 50000-100000
- 100000 Above

8. Have you previously participated in any women focused entrepreneurial educational programs?

- Yes
- No

9. Are you aware of state and central government policies aimed at empowering women entrepreneurs?

- Yes
- No

10. Which of these state government policies do you use for your entrepreneurship?

- Mahila Udyam Nidhi
- Mahila Vikas Nidhi
- Kerala State Women Development Corporation Limited (KSWDL)
- Swarnima Scheme for women in backward classes
- Mahila Samridhi Yojana
- District Industries centre
- Nothing can be used

11. Which of these central government policies do you use for your entrepreneurship?

- Stand up India
- Mudra Yojana
- Pradhan Mantri Rozgar Yojana
- Women Entrepreneurship Platform (WEP)
- Mahila E-Haat
- Nothing can be used

12. Are there specific areas or industries where you feel women entrepreneurs need more support?

- Technology
- Health care
- Finance
- Marketing
- Legal Assistance
- Other

13. Which type of training programs would you find most beneficial for empowerment?(Select up to 3)

- Business Development workshop
- Leadership Training
- Financial Literacy Programs
- Networking events
- Other please specify

14. Challenges faced by women entrepreneurs

Challenges	Never	Rarely	Sometimes	Often	Always
Financial Constraints					
Marketing Problem					
Male dominant society					
Lack of education					
Lack of family support					
Low mobility					
Intense competition					
Overload of work					
Infrastructure					
Limited managerial ability					
Exploitation by middle man					
Unequal treatment in public sphere					

15. Perception of women entrepreneur

(1. Strongly Disagree, 2. Disagree 3. Undecided, 4. Agree, 5. Strongly Agree)

	SA	A	U	D	SD
Socio-Economic					
It improved my standard of living					
It increased monetary investment in business					
It improved the source of finance					
It is changing my family history					
It increases my amount of spending capacity					
Ambitious					
It helped me in making money					

I gained social prestige through entrepreneurship					
It provided Self-employment					
It helped me to fulfill others desire					
I did something creative by entrepreneurship					
Compelling					
Un-employment inspires me for entrepreneurship					
I started my business due to dissatisfaction in existing job/occupation.					
Family pressure forced me to start entrepreneurship.					
I started my business to make use of ideal funds					
Making use of available technical or professional assistance in entrepreneurship					
Facilitating					
Success stories helped me to start business					
Previous experience in the line of activity helped me					
Influence or encouragement from others helped me					
Inherited business encouraged me					
Previous employment in the same line helped me to start this business					
Psychological					
Decision making style changed after entrepreneurship					
I have Entrepreneurial orientation attitude					
I have special motives with this					
Personal traits improved					

16. Empowerment of Women's through Entrepreneurship

- **Personal Level**

	SA	A	U	D	SD
My physical mobility(going out of the house) increased					
My educational(knowledge) level improved					
My health and sanitation improved.					
My family relationship improved					
My career choice options increased					

• **Government Level**

	SA	A	U	D	SD
I am participating in government programs					
I am participating in government training programs (entrepreneurial cell...etc.)					
I am receiving subsidies from government					
I get financial assistance from government.					

• **Professional Level**

	SA	A	U	D	SD
I have decision-making skill of my own					
I have technical knowledge of my business					
I have good leadership quality					
I have team spirit					
I have solutions of critical situation					
I have special traits in business (Doctors, engineers, Lawyers...etc.)					

• **Economic Level**

	SA	A	U	D	SD
My income level increased					
I improved my purchasing power(personnel use)					
I improved my purchasing power(business use)					
My savings level is increasing year by year.					

• **Social Level**

	SA	A	U	D	SD
I increased my social participation in local institutions					
My relationship with society improves					
I am fighting against social violence through the women's forum					
I also participate in social awareness programs (AIDS, Sanitation, Education..Etc.)					

17. Who is your role model in the field of entrepreneurship and why?

18. What additional support do you think is crucial for fostering a conducive environment for women entrepreneurs in India?