

**PROBLEMS AND PROSPECTS OF WOMEN ENTREPRENEURS IN
THIRUVANANTHAPURAM**

*A Dissertation submitted to the University of Kerala in Partial Fulfilment of the
Requirements for the Masters of Arts Degree Examination in Sociology*

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2022-2024**

DECLARATION

I, **DEVIKARAJAN**, hereby declare that the dissertation titled “**PROBLEMS AND PROSPECTS OF WOMEN ENTREPRENEURS IN THIRUVANANTHAPURAM**” is based on the original work carried out by me and submitted to the University of Kerala during the year 2022 – 2024 towards partial fulfilment of the requirements for the Master of Sociology Degree examination. It has not been submitted for the award of any degree, diploma, fellowship or other similar title of recognition before.

Place: Thiruvananthapuram

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CERTIFICATE OF APPROVAL

This is to certify that the dissertation entitled “**PROBLEMS AND PROSPECTS OF WOMEN ENTREPRENEURS IN THIRUVANANTHAPURAM**” is a record of genuine work done by **DEVIKA RAJAN**, a fourth semester, Master of Sociology student of this college under my supervision and guidance and that is hereby approved for submission.

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ACKNOWLEDGEMENT

I would like to thank all those who helped me to accomplish this study. I thank the **Almighty**, for giving me enough strength, patience, perseverance and the right attitude to pursue this study satisfactorily. I thank my family, who supported me through thick and thin, motivating me and enabling me to complete this endeavor.

This study would not have happened without the guidance and support of my research guide, **Dr. Nisha Jolly Nelson**, Head of the Department of Sociology, Loyola College of Social Sciences, Thiruvananthapuram. I admire her optimism and the faith she had in me for undertaking this dissertation. I express my sincere gratitude towards her for her timely guidance, useful comments and constant encouragement.

I am indebted to all the participants who have participated in this research, and my friends who spared their precious time and energy to help take this project to fruition.

I am privileged to be a student of Loyola College that has provided me such a great learning experience and has sparked my interest in research field.

Devika Rajan

MA Sociology

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ABSTRACT

Women entrepreneurs are emerging as a significant force in the business world, driven not merely by necessity but by an inherent desire to channel their creativity, prove their potential, and carve out a space for themselves in traditionally male-dominated fields. Educated women are becoming catalysts for social transformation, with their contributions steadily expanding beyond conventional roles. These women are not just running businesses for survival but are also establishing their own entrepreneurial empires, reshaping the economic landscape according to their aspirations.

The rise of women entrepreneurs reflects the broader shift in societal attitudes toward gender roles and economic participation. Their success stems from a unique combination of skills, knowledge, and adaptability, empowering them to engage in diverse business ventures. From managing households to spearheading professional enterprises, women have broken free from stereotypical confines and now thrive in various sectors, showcasing their ability to excel at higher professional levels.

Entrepreneurs, in general, are pivotal to the economic and social development of any nation. Women entrepreneurs, though still a smaller proportion, play an increasingly visible and influential role in this domain. Society is now beginning to afford women a more prominent socioeconomic status, recognizing their contributions in entrepreneurship. State and central governments have introduced numerous schemes and empowerment programs aimed at encouraging women to enter and sustain their enterprises under favorable working conditions.

This study delves into the experiences of women entrepreneurs in Thiruvananthapuram, Kerala, examining both the challenges and opportunities they face. Despite the progress made, these women still confront barriers such as limited access to financial resources, technology, and markets, as well as persistent societal stereotypes and gender biases. However, there are considerable growth opportunities available, driven by supportive government initiatives, the rising demand for women-led enterprises, and the expansion of digital platforms.

Addressing these challenges and leveraging the available opportunities will enable women entrepreneurs to break down barriers and make even more substantial contributions to the local economy.

CHAPTER I

INTRODUCTION

1.1. INTRODUCTION

In today's societies, women have come out of the four walls of the houses to contribute their might in all sorts of activities including the economic one also. Women, who till recently, confined their activities to selected professions such as education, nursing, office work, medical etc. Are now entering in professions like business, Industry, Trade, Agriculture, Horticulture, Sericulture, Animal Husbandry, Fisheries, Agarbati-making, Tailoring, Garment Industry, Pottery, Doll-making, fancy items, bee keeping, Beauty Parlour etc. Thus, women entrepreneurs can take a lead in both unorganized and organized sectors. Women entrepreneur is relatively a new concept. Conceptually, whether men entrepreneur or women, these are not two drastically different concepts from each other. Any women or group of women which innovates, initiates or adapts an economic activity may be called a women entrepreneur. Women constitute half of the total world population and the same obtains in India also. They are regarded as the best half of the society. In traditional society, they were confined to the four walls of houses performing household activities. In modern societies, they have come out of the four walls of their houses to play key roles in service sectors and national administrations. The global evidence buttress that women have been performing exceedingly well in politics, administration, social work and so on. In India, concept of women entrepreneurship is of recent origin. Women have become aware about their rights and entered in different fields of business. They have established their own successful business empires. They are contributing towards the growth of economy and improvement of their socio-economic conditions. Women workforce ratio in the country is increasing due to increase in the women literacy rate in India. Government of India has also given appropriate importance to women entrepreneurship in the country and several schemes have been introduced for the development of women entrepreneurs. Entrepreneurship has been a male-dominated phenomenon from the very early age, but time has changed the situation and brought women as today's most memorable and inspirational entrepreneurs. "Women Entrepreneurship" refers to any start-up, Venture, or organisation formulated or initiated by a Woman or group of Women as a result of their Thinking capabilities, innovative ideas, mind set, and combining these factors to initiate, create, Co-Ordinate, Organise, Direct, control, and operate the Formulation or initiative efficiently and

effectively. Women entrepreneurship is a process in which women initiate a business, gather all resources, undertake risks, face challenges, provide employment to others and manages the business independently. Approximately 1/3rd of the entrepreneurs in the world are women entrepreneurs. Government of India has defined women entrepreneurs based on women's participation in equity and employment of a business enterprise. Accordingly, the GOI has defined women entrepreneur as “an enterprise owned and controlled by a women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women.” (Government of India, 2012). Women entrepreneurs participated in business operations as a result of push and pull factors that enhance Confidence to women to have a self-sustaining profession and stand on their feet. Logic towards self-decision Making on their life and career is that the motivational factor behind this insists on ‘Women Entrepreneur’ is a Person who receives a challenging role to fulfil her personal needs and turn out to be financially independent.

1.2 BACKGROUND OF THE STUDY

Women entrepreneurship has emerged as a significant contributor to the global economy, with increasing numbers of women starting and running their own businesses. In Thiruvananthapuram, Kerala, women entrepreneurs are playing a vital role in the local economy, despite facing numerous challenges. These challenges include:

- Limited access to funding and resources
- Societal stereotypes and gender bias
- Lack of networking opportunities and mentorship
- Balancing work and family responsibilities

This study seeks to explore the problems faced by women entrepreneurs in Thiruvananthapuram, examine their impact on business performance, and identify opportunities for growth and development. By understanding these challenges and prospects, stakeholders can develop targeted interventions to support and empower women entrepreneurs, promoting economic growth and development in the region.

1.2.1. FACTORS INFLUENCING WOMEN FOR ENTREPRENEURSHIP

Women entrepreneurs are identified as a business venture and form a projection of new enterprise, undergo risk, develop innovative ideas, coordinate and control business providing effective leadership in all variation. Women entrepreneurs are influenced by push and pull factors which give them confidence to fulfil their dreams, motivate them and compensate them to have a self-sufficient occupation to stand on their own feet.

PUSH FACTOR-A NEED

Push factors are circumstances that compel women to become entrepreneurs out of necessity. These include financial difficulties, family responsibilities, the death of a primary breadwinner, or situations like divorce or separation. Such challenges often leave women with few alternatives, making entrepreneurship a practical solution for securing financial stability and addressing immediate needs.

PULL FACTOR-AN AMBITION

On the other hand, pull factors refer to the motivations and aspirations that drive women toward entrepreneurship from a place of ambition. These factors include a passion for pursuing personal visions, a desire to innovate, the need for independence, aspirations for social status, and the goal of achieving financial self-sufficiency. While push factors arise from external pressures, pull factors are driven by internal desires and ambitions, shaping the entrepreneurial journeys of women.

1.2.2. FEATURES OF WOMEN ENTREPRENEURSHIP

Management and control:

A woman or a group of women manages the whole business of enterprise. She prepares various plans and executes them under her own supervision and control. There may be some person to help her but ultimate control lies with the women.

Employment to women:

A woman entrepreneur must provide at least 51% of the employment granted in her enterprise to women.

Risk-taking:

Risk means uncertainty. It is the condition of not knowing the outcome of an activity. A woman Entrepreneur takes calculated risk. She faces uncertainty confidently and assumes risk. She has to tie up capital and wait for good likes to take realistic risks because she wants to be a successful Entrepreneur.

Good organizer:

The most critical skill required for industrial development is the ability of building a sound Organization. A woman entrepreneur assembles, co-ordinates, organizes and manages various Factors namely land, labour and capital. She obtains factors of production from the society and Supplies them as finished products.

Self-confidence:

It is essential to be self-confident for a woman entrepreneur. She should have faith in herself and In her abilities. She should have the confidence to implement the changes and overcome any Resistance to change. A woman entrepreneur should have courage to own the mistakes and Correct them.

Decision maker:

The main function of a woman entrepreneur is to make decision. She takes various decisions regarding the activities of her enterprise. She decides about the types of business to be done and the way doing it. A women entrepreneur must be clear and creative in decision making process.

Hard worker:

A distinguishing feature of a woman entrepreneur is the willingness to work hard. She has to Follow the principle, “Hard work is the key to success”.

1.2.3. PROBLEMS OF WOMEN ENTREPRENEURS***Problem of Finance:***

Finance is regarded as “life-blood” for any enterprise, be it big or small. However, women entrepreneurs suffer from shortage of finance on two counts. Firstly, women do not generally have property on their name to use them as collateral for obtaining funds from external sources. Thus,

their access to the external source of fund is limited. Secondly, the bank also considers Women are less credit-worthy and discourage women borrowers on the brief that they can at any time leave their business.

Shortage of raw-materials:

Women entrepreneurs encounter the problems of shortage of raw - materials and necessary inputs.

Stiff Competition:

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

Family Ties:

Family problems are important barriers for the success of women entrepreneurship. Lack of Family support and social support discourage women in starting and running enterprises.

Lack of Education:

Illiteracy is the root cause of socioeconomic barriers or hurdles and low level achievement and advancement motivation among women. Lack of knowledge of latest technological change, Successful women entrepreneurs must be self motivated through setting up a mind and taking up risk and accepting social responsibilities on their shoulder. The other factors such as family support, government policies, financial assistance etc, are also important motivational factors to set up business.

Lack of Skills and Knowledge in Business Administration:

Due to lack of skills and knowledge in business administration women entrepreneurs are facing problems in handling the business activities successfully. Women must be educated and trained constantly to acquire the skills and knowledge in all the functional areas of business management.

Lack of awareness about the schemes, policies and financial assistance :

Every women entrepreneur may not be aware of those financial institutions who extend their maximum support in the form of incentives, loans, schemes etc.

Male dominated society:

The Constitution of India speaks of equality between sexes. But in practice women are weak in all respects. In male dominated Indian society, women are not treated equal to men. This in turn serves as a entry – barrier for women to start their own enterprise.

Marketing problems:

During the process of marketing of products women entrepreneurs faced certain problems viz. Poor location of shop, lack of transport facility and tough competition from larger and established unit.

Financial Problems :

Finance is a most important aspect of any business. Non-availability of long-term finance, regular and frequent need of working capital and long procedure to avail financial help is found to be the financial problems faced by women.

1.2.4. STEPS TAKEN BY GOVERNMENT FOR DEVELOPMENT OF WOMEN ENTREPRENEURS

Nowadays even the government has come up with multiple schemes which will benefit working women, women entrepreneurs, start-ups etc to run their business smoothly. Being a mother, sister, daughter etc, Women entrepreneurs see the world through a different lens and, in turn, do things in a different manner. Multitasking has been in their blood since ages. Women – owned businesses enterprises are playing a more active role in society. India has a lot more examples of inspiring and significant business women in various fields Education, IT, Travel, Food, Beauty, Mass media, healthcare, telecommunications, property etc.

Development of women has been a policy objective of the government since independence. Women were given priorities in all the sectors including SSI sector. Government and non-government bodies have paid increasing attention to women's economic contribution through self-employment and industrial ventures. The First Five-Year Plan (1951-56) envisaged a number of welfare measures for women. Establishment of the Central Social Welfare Board, organization of Mahila Mandals and the Community Development Programmes were a few steps in this direction. In the second Five-Year Plan (1956-61), the empowerment of women was closely linked

with the overall approach of intensive agricultural development programmes. The Third and Fourth Five-year Plans (1961-66 and 1969-74) supported female education as a major welfare measure. The Fifth Five-Year Plan (1974-79) emphasized training of women, who were in need of income and protection. The Eight Five-Year Plan (1992-97) focused on empowering women, especially at the Grass Roots Level, through Panchayati Raj Institutions. The Ninth Five-Year Plan (1997-2002) adopted a strategy of Women's Component Plan, under which not less than 30 percent of funds were earmarked for women related sectors. The Tenth Five-Year Plan (2002-07) aims at empowering women through translating the recently adopted National Policy for Empowerment of Women (2001) into action and ensuring Survival, Protection and Development of women and children through rights-based approach. At present, the Government of India has over 27 schemes for women operated by different departments and ministries. Some of these are:

- Integrated Rural Development Programme (IRDP);
- Khadi And Village Industries Commission (KVIC) ;
- Training of Rural Youth for Self-Employment (TRYSEM)
- Prime Minister's Rojgar Yojana (PMRY)
- Entrepreneurial Development programme (EDPs)
- Management Development programmes;
- Women's Development Corporations (WDCs);
- Marketing of Non-Farm Products of Rural Women (MAHIMA);
- Assistance to Rural Women in Non-Farm Development (ARWIND)
- Trade Related Entrepreneurship Assistance and Development (TREAD);
- Indira Mahila Yojana ; Indira Mahila Kendra; NGO's Credit Schemes; Micro & Small Enterprises Cluster Development Programmes (MSE-CDP);
- National Banks for Agriculture and Rural Development's Schemes; Rajiv Gandhi Mahila Vikas Pari yojana (RGMVP) ;
- Priyadarshini Project- A programme for Rural Women Empowerment and Livelihood in Mid Gangetic Plains; Exhibitions for women, under promotional package for Micro & Small enterprises approved by CCEA under marketing support.

Trade Related Entrepreneurship Assistance and Development (TREAD) scheme was launched by Ministry of Small Industries to develop women entrepreneurs in rural, semi-urban and urban

areas by developing entrepreneurial qualities. This scheme provides women with trade related training, information and counselling with activities related to trade, products and services etc. Self Employed Women's Association (SEWA) is a trade union registered in 1972. Their main goal is to organize women workers for full employment whereby workers obtain work security, income security, shelter etc. Government has also launched some schemes such as Swarna Jayanti Gram Swarojgar Yojana and Swaran Jayanti Sekhari Rojgar Yojana which provide reservations for women and encourage them to start their ventures. Apart from schemes there are also training programmes launched by government especially for self employment of women that provide training and encourage them for entrepreneurship these are as under:

- Support for Training and Employment Programme of Women (STEP)
- Small Industry Service Institutes (SISIs)
- State Financial Corporations
- National Small Industries Corporations
- District Industries Centre (DIC)

1.3 STATEMENT OF THE PROBLEM

Women entrepreneurs are instrumental in driving economic growth and fostering social development, contributing significantly to the empowerment of women and the overall well-being of society. They serve as role models and sources of inspiration for other women aspiring to start their own businesses. However, their entrepreneurial journeys are often impeded by various obstacles, many of which stem from entrenched gender biases and societal norms.

One of the primary challenges faced by women entrepreneurs is the lack of family support, which can undermine their efforts and aspirations. Additionally, women frequently struggle with self-confidence and determination, exacerbated by anxieties about making mistakes and difficulties in balancing business responsibilities with family obligations. These issues reflect broader sociological dynamics, where traditional gender roles and expectations impact women's ability to pursue and sustain entrepreneurial ventures.

In a rapidly developing country like India, entrepreneurship is crucial for societal advancement. Women's entrepreneurial potential has become increasingly recognized as a valuable asset, capable of transforming them from job seekers into job creators. Despite this recognition, many women

remain hesitant to embark on business ventures. This reluctance is often rooted in socio-cultural fears, insufficient motivation, and a lack of supportive networks.

The state of Kerala, known for its emerging industrial landscape, has witnessed some success in small-scale industries led by women. However, despite government initiatives and support through various associations, women entrepreneurs often face barriers that hinder their willingness and readiness to engage in business activities. These barriers include entrenched social expectations, limited access to resources, and the psychological impact of gender-based stereotypes.

This study aims to investigate into the entrepreneurial development of women in Thiruvananthapuram by exploring the interplay between their socio-economic backgrounds, motivational factors, and entrepreneurial traits. By highlighting these aspects, the study seeks to provide a comprehensive understanding of the problems and opportunities encountered by women entrepreneurs. It will shed light on the sociological factors influencing their entrepreneurial journeys and offer insights into how to support and enhance their contributions to the local economy and society.

1.4 SIGNIFICANCE OF THE STUDY

The significance of this study lies in its impact on the field of entrepreneurship, gender studies, and policy formulation. Successful women entrepreneurs are not only key contributors to economic growth but also powerful role models who inspire future generations. Their achievements and stories can motivate other women to pursue entrepreneurial ventures, challenging traditional gender roles and fostering a culture of empowerment and resilience. By showcasing the successes and strategies of women entrepreneurs, the study can help break down existing barriers and highlight the possibilities available for aspiring businesswomen.

Furthermore, the research provides crucial insights into the unique challenges faced by women entrepreneurs. Understanding these challenges is essential for policymakers and stakeholders who aim to create supportive environments that facilitate the growth and sustainability of women-led enterprises. By identifying and analyzing the obstacles—such as lack of family support, self-confidence issues, and societal biases—this study can inform the design of targeted support mechanisms and policies. Effective interventions can then be developed to address these barriers, ensuring that women entrepreneurs have the resources, networks, and encouragement they need to succeed.

In addition to its practical implications, this study contributes to the academic discourse on entrepreneurship and gender. By examining the socio-economic backgrounds, motivational factors, and entrepreneurial traits of women in Thiruvananthapuram, the research adds depth to existing literature. It enriches the understanding of women's roles in entrepreneurship, offering new perspectives and data that can inform future studies and academic discussions. This contribution helps to expand the body of knowledge in the field, providing a foundation for further research and scholarly exploration of women's entrepreneurship.

Overall, the study's significance extends beyond immediate practical applications, contributing to a broader understanding of women's entrepreneurial experiences and offering valuable insights for both academic and policy-oriented audiences.

CHAPTER II

REVIEW OF LITERATURE

Women entrepreneurship has witnessed a remarkable surge in recent decades, transforming the economic landscape globally. The rise of women-owned businesses has not only contributed significantly to economic growth but has also challenged traditional gender roles and societal norms. This review of literature aims to delve into the multifaceted world of women entrepreneurship, exploring the factors that drive their success, the challenges they face, and the support systems that can foster their growth.

By examining existing research, this review will provide a comprehensive overview of the key themes and findings in the field. It will explore topics such as:

Motivations and barriers: Understanding the factors that inspire women to become entrepreneurs and the obstacles they encounter in their entrepreneurial journeys.

Success factors: Identifying the characteristics, strategies, and resources that contribute to the success of women-owned businesses.

Challenges and opportunities: Examining the unique challenges faced by women entrepreneurs and the opportunities that exist for their growth and development.

Policy and support systems: Analyzing the role of government policies, educational institutions, and support organizations in promoting women entrepreneurship.

Global trends and regional variations: Exploring the differences in women's entrepreneurship across various countries and regions.

Singh, A. (2008) in his study delves into the various reasons and influencing factors behind women's entry into entrepreneurship. Singh identifies several significant obstacles faced by women entrepreneurs, including limited interaction with successful entrepreneurs, social unacceptance of women in entrepreneurial roles, family responsibilities, gender discrimination, and challenges in accessing financial resources. Singh suggests several remedial measures to address these issues, such as promoting micro-enterprises, unlocking institutional frameworks, and projecting and supporting successful women entrepreneurs to drive growth and development in the field.

Deshpande, R., K., et al. (2009) and colleagues focus on the factors that encourage or discourage women from pursuing entrepreneurship. Their research highlights the importance of educating women, increasing awareness about entrepreneurship, and helping women realize their strengths and significant contributions to both industry and the broader economy. They advocate for measures to improve the visibility and support for women entrepreneurs, emphasizing the need for a more inclusive approach to encourage women's participation in the entrepreneurial domain.

Cohoon, J. M., Wadhwa, V., & Mitchell, L. (2010) in their study provides a comprehensive examination of the motivations, backgrounds, and experiences of both men and women entrepreneurs. Cohoon, Wadhwa, and Mitchell identify key financial and psychological factors that motivate women to start their own businesses. These include the desire to build personal wealth, the opportunity to capitalize on their own business ideas, the appeal of the startup culture, and a longstanding desire to own their own company. The study also notes that women entrepreneurs are particularly concerned with protecting their intellectual capital and highlights the crucial role of mentoring in providing support, encouragement, and financial backing.

Palaniappan, P., Ramanigopal, K., & Mani, M. (2012). Palaniappan and colleagues analyze how women have successfully broken traditional barriers by entering a variety of professions and services. They identify key factors such as skill, knowledge, and adaptability as crucial for women's emergence into business ventures. The study also explores motivational factors and other influences on women entrepreneurs, including strengths, weaknesses, and environmental opportunities and threats. The authors conclude that a lack of training and education, as well as financial constraints, are significant challenges that affect the survival and success of women entrepreneurs.

Krishnamoorthy, K., & Balasubramani, K. (2014) focus on the motivational factors that influence women's entrepreneurial success. They identify several important factors, including ambition, skills and knowledge, family support, market opportunities, independence, government subsidies, and personal satisfaction. The study finds that dimensions such as ambition, knowledge, and independence have a significant impact on entrepreneurial success, underscoring the importance of these factors in achieving entrepreneurial goals.

Sukthankar, S., et al. (2021) explored the impact of entrepreneurial activities on women's economic, social, and cultural empowerment. The study highlights how women's ability to make

independent choices in both family and commercial affairs has increased their self-confidence and organizational skills. Despite facing challenges such as discrimination and issues with the execution of government programs—especially in rural areas—women entrepreneurs have managed to effectively run their businesses and contribute to their communities.

Sargani, S., et al. (2021) investigate the Theory of Planned Behavior (TPB) and its relevance to understanding entrepreneurial intentions. The study examines how attitudinal beliefs, perceived behavioral control, and subjective norms influence entrepreneurial intentions. It also explores the role of education and personal qualities in shaping entrepreneurial behavior, highlighting how these factors interact with gender variations in entrepreneurship. The findings offer insights into the structural relationships between various TPB components and entrepreneurial intentions.

Maniyalath and Narendran (2016) investigated the impact of socioeconomic indicators on female entrepreneurial rates. Their study revealed that factors such as per capita national income, the Human Development Index (HDI), the Gender Inequality Index (GII), and religious composition play a significant role in shaping women's entrepreneurial engagement. They found a positive correlation between the proportion of Christians in a nation and female entrepreneurship, while a negative correlation was observed with the proportion of Muslims.

Perez-Quintana et al. (2017) explored the relationship between gender, gender-role orientation (GRO), and entrepreneurial intentions. Their findings suggest that GRO is a stronger predictor of entrepreneurial choice than gender itself. While traditional masculine GRO was associated with entrepreneurial intentions for both men and women, feminine GRO was more prevalent among women considering entrepreneurship.

Panda (2018) identified several constraints faced by women entrepreneurs in developing countries, including gender discrimination, work-family conflicts, limited access to finance, inadequate infrastructure, unstable business environments, lack of training and education, and personality differences. The study emphasized the importance of addressing both financial and unstable business environment challenges to support women's entrepreneurial growth.

Cabrera and Mauricio (2017) proposed an integrated framework to understand the factors influencing women's entrepreneurship and success. They highlighted the various stages of the entrepreneurial process, from inspiration and opportunity identification to resource acquisition and

performance. The study emphasized the unique challenges faced by women entrepreneurs at each stage and the need for tailored support mechanisms.

Bianco et al. (2017) examined the potential of women's businesses to contribute to gender equality. Their research revealed that gender ideology manifests in structural barriers limiting women's access to resources and perpetuates gender stereotypes in social interactions. However, the study also found that entrepreneurship can be a vehicle for positive change towards gender equality, as women utilize resistance and accommodation strategies to challenge societal norms.

John and Mishra (2011) focused on the challenges faced by small-scale women entrepreneurs in Rajasthan, India. They highlighted the potential of women's entrepreneurship to contribute to socioeconomic development and emphasized the need for appropriate support, leadership, and training to empower rural women entrepreneurs and integrate them into the mainstream economy.

Challenges Faced by Women Entrepreneurs

Several studies have highlighted the obstacles faced by women entrepreneurs in India. Sonu (2019) identified challenges such as limited access to resources, societal pressures, and discrimination. Buna (2009) found that women entrepreneurs in Asian developing countries often face constraints related to education, capital, and cultural factors. Saud (2012) emphasized the socioeconomic constraints hindering women's entrepreneurial growth in India, including limited access to finance, infrastructure, and market opportunities.

Factors Influencing Women's Entrepreneurial Success

Padma (2005) explored the factors influencing women's entrepreneurial success in backward areas. She identified poor socioeconomic conditions, low literacy rates, lack of financial support, and limited government support as key challenges. Prabha (2008) emphasized the importance of social acceptance, family support, and networking in fostering women's entrepreneurial growth. Agatha et al. (2004) highlighted the role demands faced by women entrepreneurs, including accommodation, creativity, and innovation.

Strategies for Promoting Women's Entrepreneurship

Kulkarni and Tapiawala (2009) advocated for the development of new policies and programs to support women entrepreneurs. They emphasized the need for effective research to identify their

specific needs and opportunities. Ghule (2012) suggested that women entrepreneurs should adopt a situational leadership style and seek consultation from employees and family members. Iyer (2015) recommended increased access to finance, institutional assistance, and marketing support for women entrepreneurs.

Mallika Das (2001) in her study on women entrepreneurs in India focused on Kerala. It concluded at the initial problems faced by these women seemed similar to those faced by women in western countries. Ganesh R and RC Maheshwari (2002) in their study women entrepreneurs' problems and prospects identified that self-motivated women entrepreneurs do not receive any structured entrepreneurial input but they learn the same through trial and error and highlight the prospectus and the future challenges. Reflection of the Indian women in the entrepreneurial world-a study V harithikollam and Indira J Parikh(2005) says about the transformation that occurred the rule of women till the 21st century. Binitha V Thampi (January 2007) in her attempt to understand the association between women's work and children's well-being in a specific social setting. It also tried to explain the casual relationship of women's work status on child well-being. It was found that as a number of activities on the work front increases, the amount of time that mothers spend on child care decreases. This study showed that maternal employment does not result in child morbidity out comes; it certainly constrains women in finding alternate care arrangements as well compelling them to prepare most of the work in the child care regime.

Lal Madhurima and sahaishikha(2008) identified physiographic variables like, degree of commitment, entrepreneurial challenges and future plan for expansion based on demographic variables. The study identified business owners, characteristics as self-perception, self-esteem, entrepreneurial intensity and operational problems for future plans for growth and expansion. The study suggested that though, there has been considerable growth in number of women opting to work in family-owned business that they still have lower status and face more operational challenges in running business.

Dr.Sunil Deshpande and Mrs. Sunitha Sethi, Shodb, Samikshaaur Mulyankan(October November 2019) in their research paper exhibits encouraging and discouraging factors in an enterprise to provide solution to the various problems raised by the women entrepreneur. For the betterment of women entrepreneur emphasis should be on educating women on strata of population spreading awareness consciousness amongst women to outshine enterprise field, making them realise their

strength and important position in the society and great contribution they can make or their industry as well as the entire economy.

Kaushik (2013), studied to find out numerous Motivating and de-motivating internal and external Factor responsible for women entrepreneurship. In the Study, it was found that the women entrepreneurs Confront many issues like finance, marketing, health, And family. To overcome with these issues the author Also gave some suggestions like the product must fit The need, provide technical training, support from the Financial institution, gender specific training is Required to suit socio –economic-demographic Condition, Public speaking scheme by the government For women entrepreneurs, and make a social culture Relation with a hope that this suggestion may help the Government.

Bharthvajan (2014), done a descriptive research on Secondary data available about the women Entrepreneurs and the key issues and problems faced By them. It was found that in most of the countries, Regions and sector entrepreneurs are male, but at the Same time it was found that the women's are actively Taking part in owning their own business.

Chander and Arora (2013), in their study, they tried To examine and understand the financial issues faced By women entrepreneurs during initial start-up of their Enterprise in Haryana. A study was conducted on three Different divisions of Haryana state, i.e. Ambala, Rohtak and Gurgaon. Finally, after completing their Study, they found that 39.2% women entrepreneur face Issues just because of the lack of information about the Schemes for women entrepreneurship and Unwillingness of representatives to finance women Entrepreneurs are the major issues. For overcoming From these issues, the government has to take required Actions.

Kumbhar (2013), discussed the recent issues related To the women entrepreneurship in rural India on the Basis of secondary data and some observations. After Going through the different research paper the author Found that the imbalance between family and career, Responsibilities of women, lack of information about Capacities, low ability to bear risk, problems of work With male workers, negligence by financial Institutions, lack of self-confidence, lack of Professional education, etc. Are main issues of women Entrepreneurship development in rural India.

Munshi, et al. (2011), studied on the latest visible Trends in Women Entrepreneur in India and globally. In the study, they found that the women Entrepreneurship have been making a significant

effect In most of the segments economy. In India, women has Have entered into the world of entrepreneurship in Increasing number and contributing to the Indian Economy. A number of issues faced by women has Been removed except few, for which different training And development programs are running.

Ansari (2016), focused on the recent status of women Entrepreneurs in India and issues faced by them. This Study was conducted with the intention to find out the Numerous inspiring and discouraging factors of Women entrepreneurship. Author also suggested the Different ways to eliminate these barriers.

Stalin (2017), studied the issues and challenges faced By women entrepreneurs in Tamilnadu and suggested That treat women as a target group in all their Entrepreneurial schemes, do not make any Qualification as mandatory to avail government Assistance, plan training programs upon Entrepreneurial schemes of the women, put efforts in Simplifying the procedures, increase their efficiency Through suitable technologies, and assistance from Central and state governments for marketing.

Dilip (2016), focused on different challenges and Issues faced by women entrepreneurs. Father in their Studies, they concluded that the government of India Has developed numerous women oriented program Under the vigilance of the ministry of MSME for more Growth in women entrepreneurship. Women can do Best for social-financial development of the country if They keep aside their family customs.

Baba (2013), put an effort to study and understand the Role, trends, problems faced by women entrepreneurs In Jammu and Kashmir. Assistance to women Entrepreneurs and remedies to the problem have also Been discussed further in the paper. Conclusively, it Was found that we are better placed in terms of women Entrepreneurship because efforts are being taken at the Global level. There are different NGOs taking part to Support women entrepreneurship financially and Encourage them.

Vinay and Singh (2015), discussed about the status And scope of women entrepreneurship, in which they Endeavor to find the reason to become an entrepreneur And precautionary steps taken by the Government of India to remove the complications. Government must Have a proper plan

to overcome with the issues of Women entrepreneurship as this will definitely Enhance the social and economic status of women's Empowerment.

Singh and Raina (2013) described the problems and challenges faced by women entrepreneurs in India and also analysed the policies of Indian government for women. The study mainly focused to find out the status of women entrepreneurs in India. The study found that in modern India, more and more women are taking up entrepreneurial activity especially in MSMEs. It also observed that Indian women have imprinted a position for themselves in the male dominated world. It further showed that Indian women can well manage their household work as well their workplace deadline.

Shefali Verma Thakral (Verma Thakral, 2010) In her research study on "Challenges faced by women entrepreneurs in a developing economy" highlighted constraints faced by women entrepreneurs. She stated that the marketing problems women faced are of location and lack of transport facility. In her research she pointed out the need of training and orientation with policy support to encourage women entrepreneurs.

G. Jayammal (2009) presented research study on, "problems of women entrepreneurs in Coimbatore". Based on his research he stated that marketing problem is the most unaddressed in the district. He explained that, women entrepreneurs face difficulty in marketing the products due to lack of enough knowledge of how to market their products and also relying on local markets.

Jakhar & Krishna, C. (2020), examined opportunities and challenges related to entrepreneurship that the women of our country. Women entrepreneurship in India faces many challenges and requires a radical change in attitudes and mind-sets of society. It is important to promote entrepreneurship among women to improve the economic situation of women. The actions & steps that have been taken by the government-sponsored development activities have benefited only small strata of Society and more needs to be done in this area.

Sanchita (2013) in her paper "Women entrepreneur in Haryana: Challenges and Problems" mentioned various problems of rural women entrepreneurs like working capital, distribution channel, sales promotion, electricity, human resource, and competition.

According to Siddiqui (2012) in “Problem encountered by women entrepreneur in India”, The major problems faced by women entrepreneurs were family obligation, problem of Finance, and male-female competition.

Vijayshree (2011), A Study on problems and prospects of women entrepreneur in informal market in Chennai. The findings of the study revealed that finance and cultural factors was the major constraints for the growth of women. The study highlighted the Problems faced by rural women entrepreneurs in informal market. The researcher has used Non-probability convenience sampling technique.

This review highlights the prospects and challenges faced by women entrepreneurs in India. While progress has been made, significant barriers remain. To foster women's entrepreneurship, it is essential to address these challenges through targeted policies, programs, and support systems. By empowering women entrepreneurs, India can harness their potential to contribute to economic growth and social development.

CHAPTER III

RESEARCH METHODOLOGY

3.1. INTRODUCTION

This chapter explains the research methodology that were used in gathering data and analysis which are relevant to the research. Research methodology refers to the systematic approach and set of procedures used by researchers to collect, analyse, and interpret data in order to answer specific research questions or test hypotheses. It encompasses the overall strategy for conducting research, including the selection of research design (such as qualitative, quantitative, or mixed methods), data collection techniques (such as surveys, experiments, or interviews), and data analysis methods. The methodology ensures that the research process is rigorous, reliable, and valid, and it guides researchers in making informed decisions about how to approach their studies and interpret their findings.

3.2. TITLE OF THE STUDY

PROBLEMS AND PROSPECTS OF WOMEN ENTREPRENEURS IN THIRUVANANTHAPURAM.

3.3. OBJECTIVES

GENERAL OBJECTIVE

To examine the Problems and Prospects of Women Entrepreneurs in Thiruvananthapuram

SPECIFIC OBJECTIVES

- To identify and analyze the major constraints faced by women entrepreneurs in running their businesses, including financial, regulatory, and societal constraints.
- To examine the opportunities and prospects for the growth of women-owned businesses in Thiruvananthapuram.
- To examine the impact of government support programs on business outcomes among women entrepreneurs.
- To check whether adequate training and marketing facilities are available for women entrepreneurs

3.4. RESEARCH DESIGN

This study is basically quantitative in nature. The research design used in this study was a survey design. According to Creswell (2012), survey designs are procedures in quantitative research in which investigators administer a survey to a sample or to the entire population of people to describe the attitudes, opinions, behaviours, or characteristics of the population. The type of survey design used in this study was cross-sectional as the researcher examines entrepreneurs across different sectors. The collected data is then analysed using software's like Statistical Package for the Social Sciences. The findings are presented through tables, charts, graphs, or written descriptions, along with a discussion of any limitations of the study. Cross-sectional research design is a type of observational study where data is collected from a specific population or a representative subset at a single point in time. It allows researchers to analyse and compare different variables, such as behaviours, attitudes, or health outcomes, within that population simultaneously. Cross-sectional studies are commonly used in social sciences, epidemiology, and public health to gain insights into a particular issue or phenomenon as it exists at a given moment.

3.5. SAMPLING

Purposive sampling was used to collect data from the respondents. This is a non- probability sampling method that was chosen based on the characteristics of the population and the objectives of the study. Purposive sampling is used when the researcher wants to reach a specific subset of people. The study focuses on the women entrepreneurs in the Thiruvananthapuram District. For this research, a sample of 60 women entrepreneurs were selected.

3.6. SOURCES OF DATA

Both primary and secondary sources of data are collected for the research. Primary Data

Primary data was collected using an interview Schedule designed by the researcher.

And the researcher has collected secondary data from books, journal articles, internet sources and other magazines.

3.7. TOOLS OF DATA COLLECTION

The researcher employed an interview schedule, administered through Google Forms, to collect

primary data from respondents. This digital approach enabled efficient data collection and organization.

3.8. TOOLS OF DATA ANALYSIS

For data analysis, the researcher employed the Statistical Package for the Social Sciences (SPSS), which is a software package specifically designed for statistical analysis.

3.9 PILOT STUDY

To assess the feasibility of the study, a pilot study was conducted. five respondents were selected, and data was collected from them. After analyzing the data obtained from the pilot study, necessary corrections and modifications were made to the interview schedule. This process helped refine the, interview schedule ensuring its effectiveness and suitability for the main study

3.10 PRE-TEST

Once the interview schedule was drafted, the researcher conducted a validity test to assess whether the interview schedule yielded the intended data. The test aimed to identify any issues, such as response latency, partially completed responses, and potential confusion regarding the initial questions in the questionnaire itself.

CHAPTER IV

DATA ANALYSIS AND INTERPRETATION

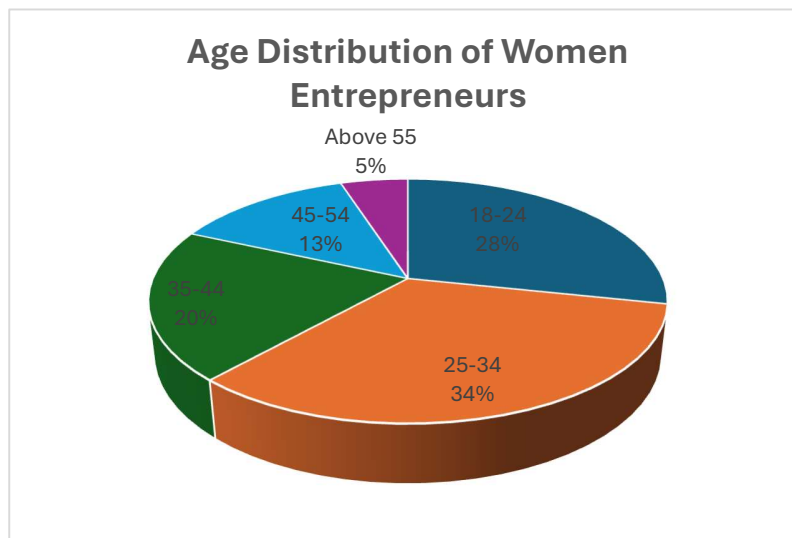
4.1. INTRODUCTION

This section presents the analysis and interpretation of data collected from women entrepreneurs in Thiruvananthapuram district, with a focus on identifying the major constraints faced by them in running their businesses, as well as the opportunities and prospects for growth. The data was collected through a survey of 60 women entrepreneurs in Thiruvananthapuram, using a structured interview schedule.

4.2. SOCIO-ECONOMIC PROFILE

The variables considered for the study are age, marital status and annual income.

Figure 4.1 Age of the respondents



The distribution of respondent's ages is illustrated in Fig. 4.1. Roughly 34% respondents belongs to the age group of 25-34 years .28% respondents belongs to the age group of 18-24 years . 20 % respondents belongs to the age group of 35-44 years and 13 %respondents belongs to the age group of 45-54 years . Out of 60 respondents 5 respondent belong to the age group of above 55 . This age distribution suggests that women entrepreneurs in Thiruvananthapuram tend to be relatively young, with a majority in the early stages of their careers.”

Figure 4. 2 Education Level of Respondents

The analysis of education level as shown in fig.2. defines that 38% holding graduation degree followed by 20% women continued their study upto post-graduation . 22 % of the respondents studied up to HSC and 20% of the respondents have studied up to High School or below. The data suggests a relatively educated group of women entrepreneurs.

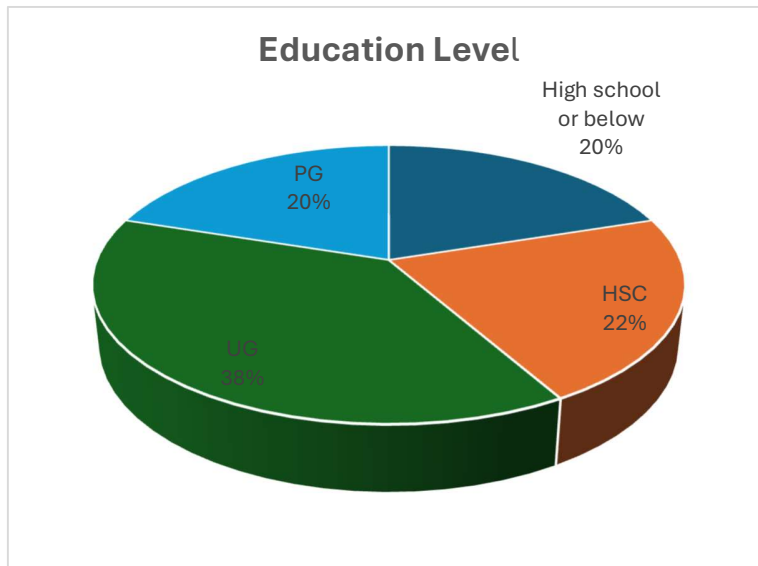
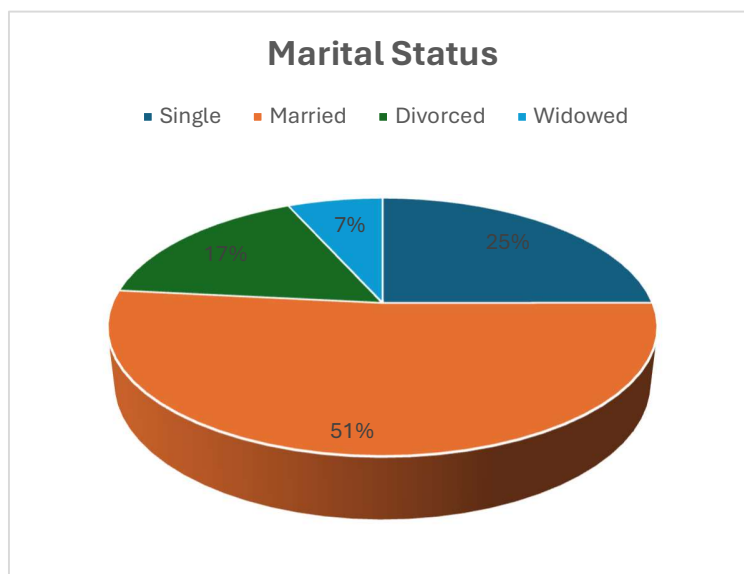


Figure 4. 3 Marital status of respondents



The provided data elucidates the distribution of marital statuses among the respondents. It indicates that 51% of respondents is categorised as married . 25% falls under the category of single , denoting their unmarried status. 17% of the respondents are divorced and 7% of the respondents are widowed.

Figure 4.4 Occupation of respondents

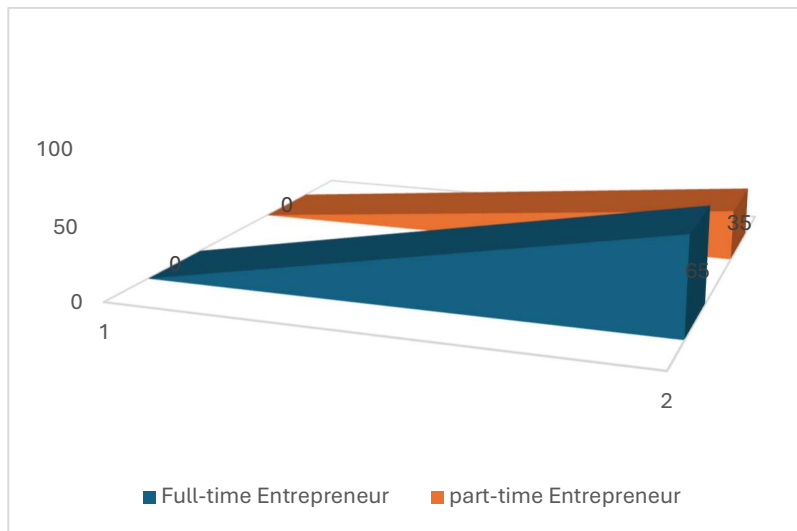


Fig.4.4 illustrates the occupation of women entrepreneurs, 65% of the respondents are full- time entrepreneurs and 35% of the respondents are part -time entrepreneurs.

Figure 4. 5 Factors motivated to start business

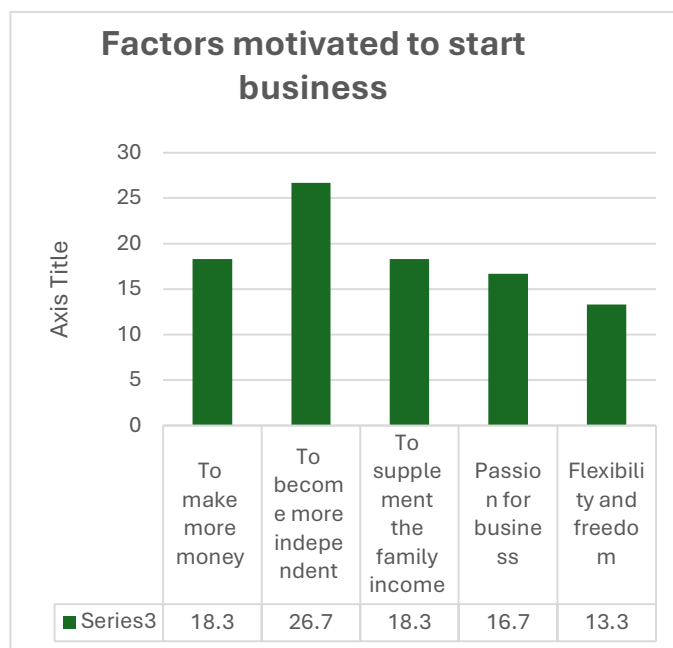


Fig.5.28.3% of respondents start a business to be more independent . 16.7% start a business to earn more money .16.7% start a business because of passion. 13.3% of respondents start a business for flexibility and freedom and 6.7% of respondents start a business to pursue a unique idea. The data indicates a diverse range of motivations driving women entrepreneurs in Thiruvananthapuram, with a emphasis on independence, financial stability, and personal fulfilment.

Figure 4. 6 Main Industry of business

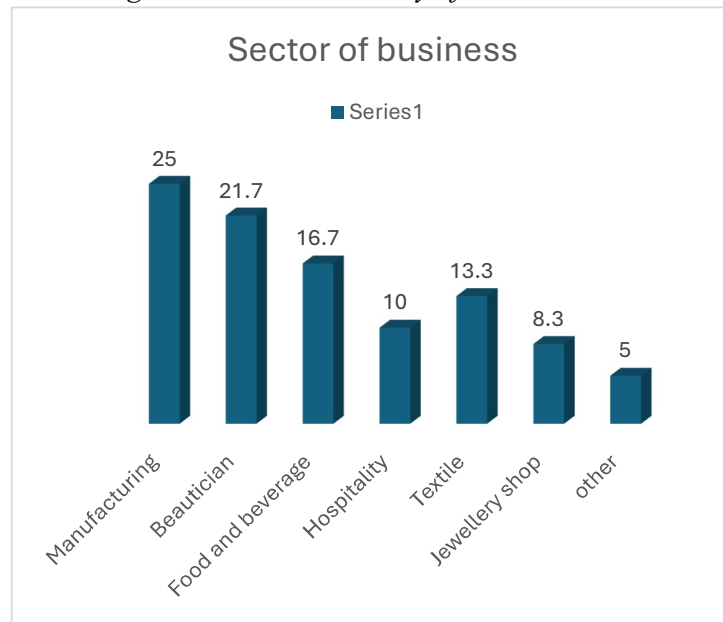


Fig 4. 6 Illustrates 25%of the respondents are doing manufacturing.21.7% of the respondents are beautician. 16.7% of the respondents are doing food and beverage. 13.3% of the respondents are selling clothes . 8.3% of the respondents are selling jewellery and 5% of the respondents are engaged in other sectors . The data suggests that women entrepreneurs in Thiruvananthapuram are diverse in their business pursuits, with a range of activities across manufacturing, services, and sales.

The below figure illustrates out of 60 respondents 50 % of the respondents have the experience of 0-3 years in doing their business. 33.3 % of the respondents have the experience of 3-5 years. 13.3 % of the respondents have the experience of 6-9 years in doing their business and 3.3 % of the respondents have the experience of 10+ years in doing their business. The data indicates that women entrepreneurs in Thiruvananthapuram are primarily early-stage or growing businesses, with limited numbers of mature or long-established businesses.

Figure 4.7 Age of business

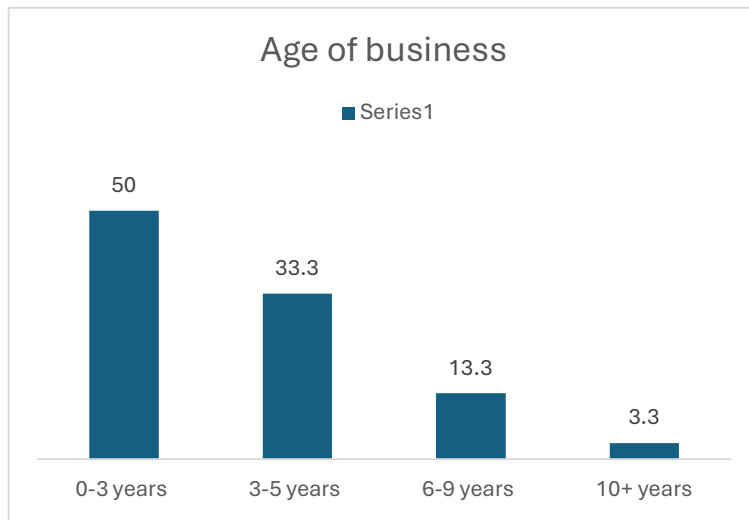
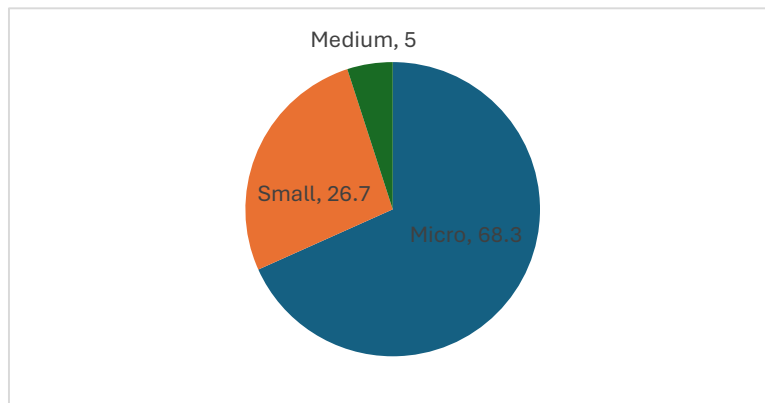


Figure 4.8 Size of the business



The Figure 4.8 shows that out of 60 respondents 68.3% are doing micro, 26.7% are small scale business and 5% are medium term of business. Therefore, the present study found that majority of respondent is running Micro size business.

Annual Income

Fig 4.9 displays the annual income distribution among the respondents. 31.7% of the respondents estimated that their annual income increased slightly . 31.7% of the respondents estimated that their annual income 20-50% increased moderately . 18.3 % of the respondents estimated that their annual income stayed the same. 13.3% of the respondents estimated that their annual income increased significantly more than 50%. The data indicates that the majority (63.4%) of women

entrepreneurs in Thiruvananthapuram experienced some level of increase in annual income, suggesting positive business growth and financial performance.

Figure 4. 9. Annual Income

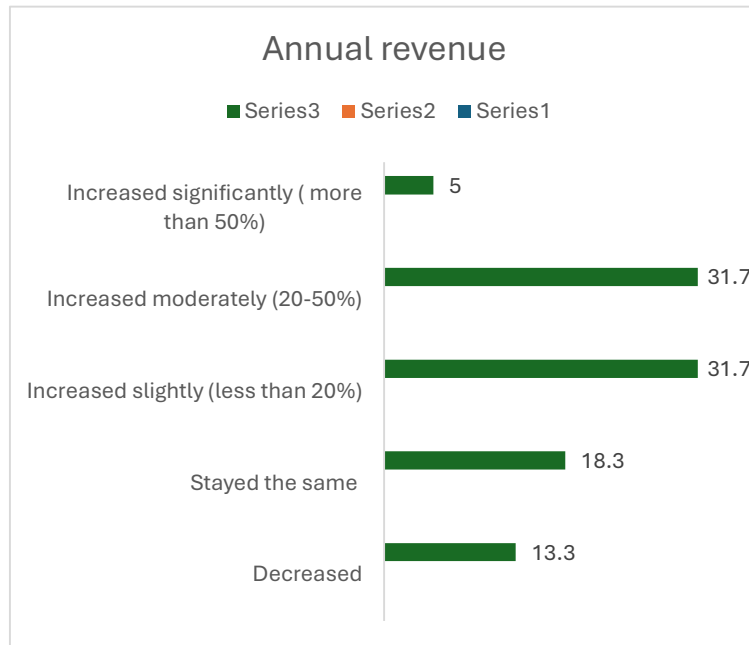
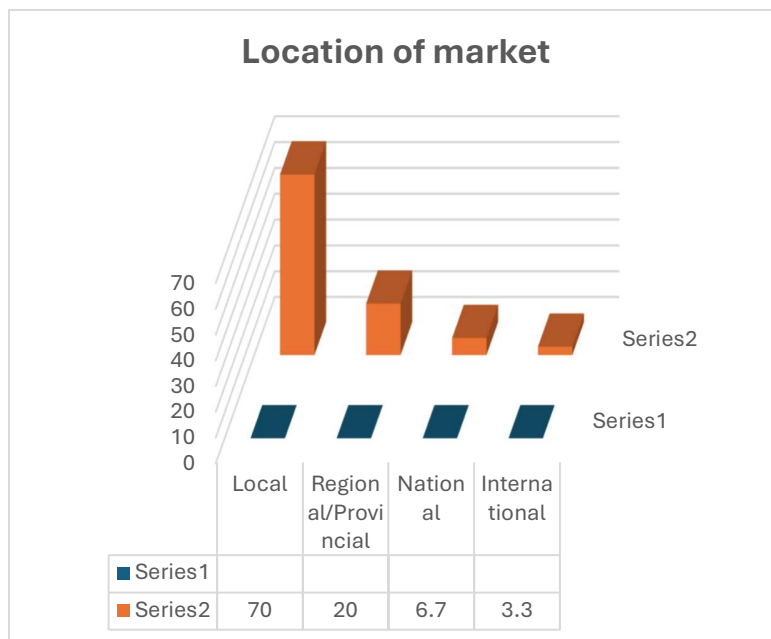


Figure 4. 10. Location of Market



The Figure 4. shows that 70% of the respondents are concentrated in local market. 20% of the respondents are regional or provincial. A smaller portion is distributed across National (6.7%) and International (3.3%) markets.

Figure 4. 11. Legal structure of business



Figure 4.11 illustrates, The tallest bar, indicating that the highest percentage of business in the dataset are partnerships (41.7%) sole proprietorship (36.7%) hold the second – largest share of the market. 18.3% of the respondents are private limited company and 3.3% of the respondents are cooperative. Both cooperatives and private limited companies have relatively smaller percentages compared to partnerships and sole proprietorships.

4.3. PROBLEMS FACED BY WOMEN ENTREPRENEURS

The Figure 4.12 shows that 50% of the respondents are faced difficulties in balancing work and personal life. 35% of the respondents are sometimes faced difficulties in balancing their work and personal life and 15% of the respondents reported no issues in balancing work and personal life. This suggests that work – life balance is a common challenge for many individuals.

Figure 4. 12. Difficulties faced by respondents in balancing work and personal life

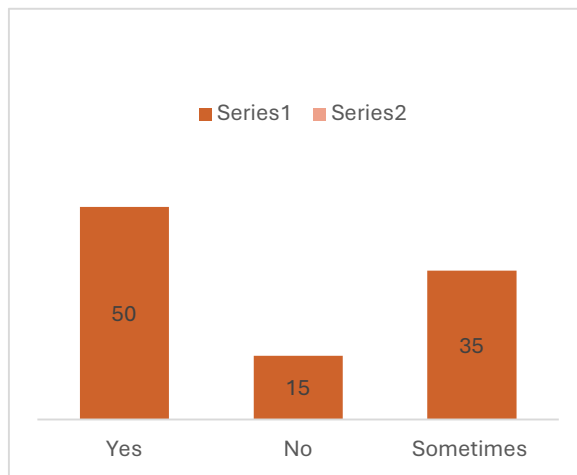


Figure 4. 13. Capital funding

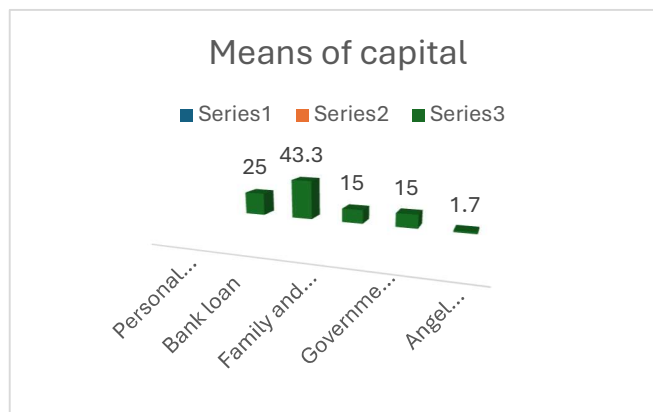


Figure 4. 13 shows that 43.3% of the respondents means of capital are from Bank loan. 25% of the respondents means of capital are from personal savings. 15% of the respondents means of capital are from family and friends. 15% of the respondents capital funding is from government grant or program and only 1.7% of respondent capital funding is from angel investors or venture capitalists. Bank loans and personal savings are the dominant sources of capital for the respondents, with government grants and support from family and friends also playing a significant role.

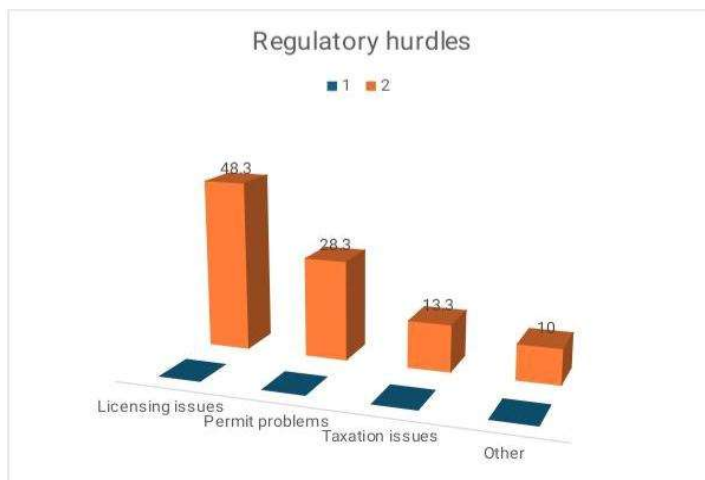


Figure 4. 14. Regulatory Hurdles

Fig 4.14 illustrates that 48.3% of the respondents are faced licensing issues . 28.3% of the respondents are faced permit problems.13.3% of the respondents are faced taxation issues and 10% of the respondents are faced other regulatory hurdles . The data indicates that women entrepreneurs in Thiruvananthapuram encounter various regulatory challenges, with licensing issues being the most prevalent.

Figure 4. 15. Societal constraints

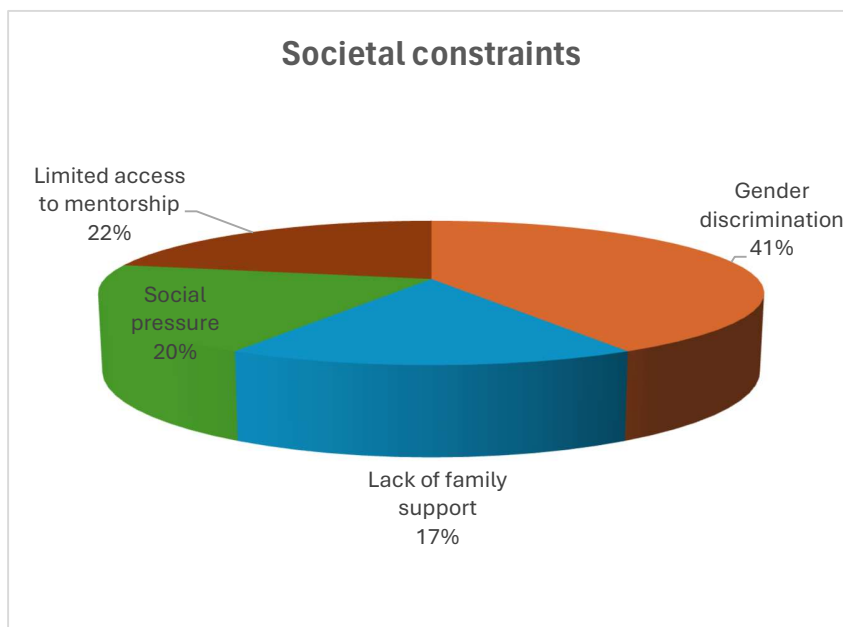


Figure 4. 15 presents a pie chart illustrating the perceived societal constraints faced by the women entrepreneurs, Gender discrimination is the most significant societal constraint, accounting for

41% of the responses. Limited access to mentorship is identified as a constraint by 22% of the respondents. Social pressure is identified as a constraint by 20% of the respondents. Lack of family support is the second most prevalent constraint, comprising 17% of the responses. Gender discrimination is the dominant societal constraint faced by women entrepreneurs, followed by limited access to mentorship, social pressure and lack of family support.

Figure 4. 16. Biggest challenge as a women entrepreneur

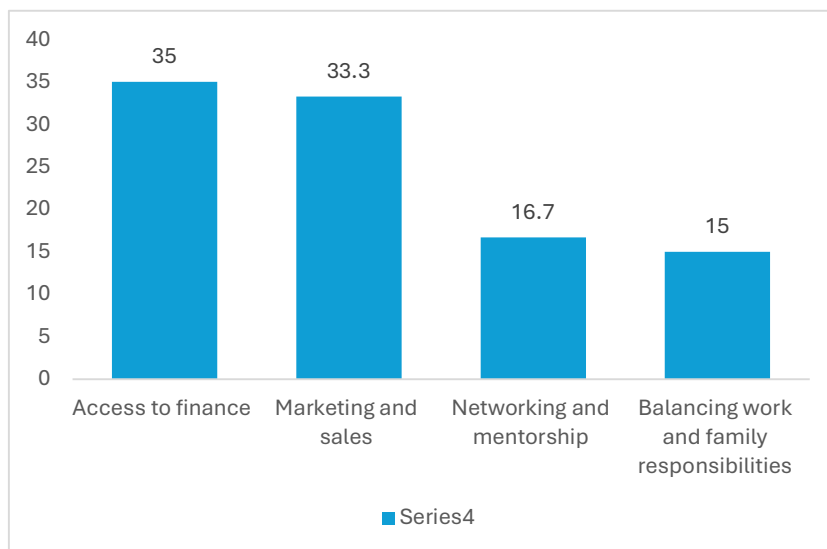
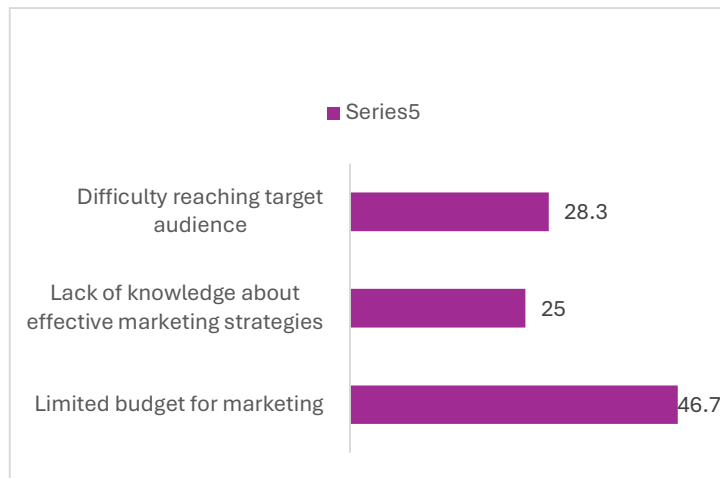


Figure 4. 16 illustrates, 35% of the respondents biggest challenge as a women entrepreneur is access to finance. 33.3% of the respondents biggest challenge is marketing and sales. 16.7% of the respondents biggest challenge is networking and mentorship and 15% of the respondents biggest challenge is balancing work and family responsibilities. Based on Figure 4. 16, the primary challenges faced by women entrepreneurs are access to finance and marketing/sales.

Biggest challenges faced by women entrepreneurs in marketing their businesses

Figure 4. 17 presents a bar graph illustrating the biggest challenges faced by entrepreneurs in marketing their businesses. The biggest challenge for entrepreneurs is limited budget for marketing, with 46.7% of respondents indicating it as their biggest hurdle. Difficulty reaching target audience is also a challenge for 28.3% of respondents and lack of knowledge about effective marketing strategies is also a challenge for 25% of respondents.

Figure 4. 17. Biggest challenges faced by women entrepreneurs in marketing their businesses



4.4. PROSPECTS FOR WOMEN ENTREPRENEURS

Figure 4. 18. Awareness of Government support programs specifically for women entrepreneurs

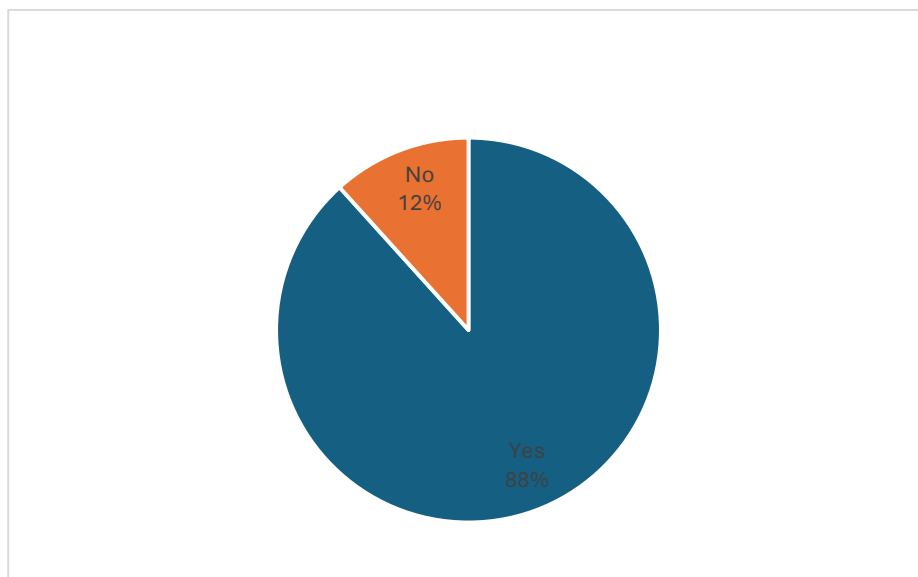


Fig 4.18 illustrates the 88.3% of the respondents are aware about government support programs but 11.7% are not aware about government programs .

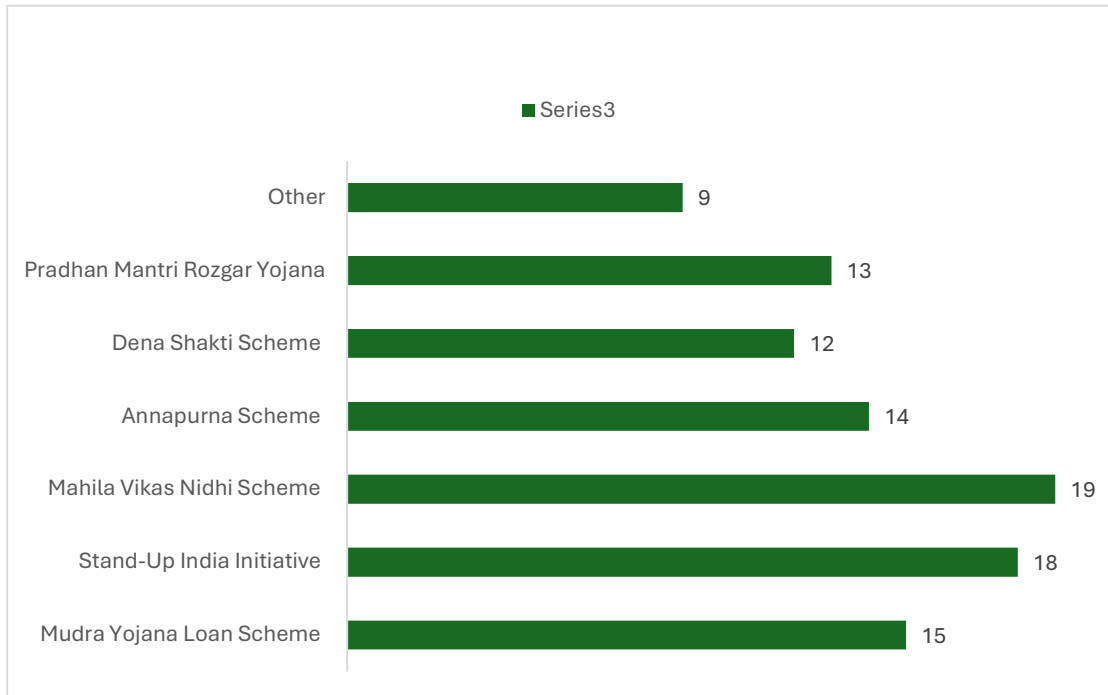


Figure 4. 19. Importance of access to training programs on business skills for the success of women entrepreneur's businesses

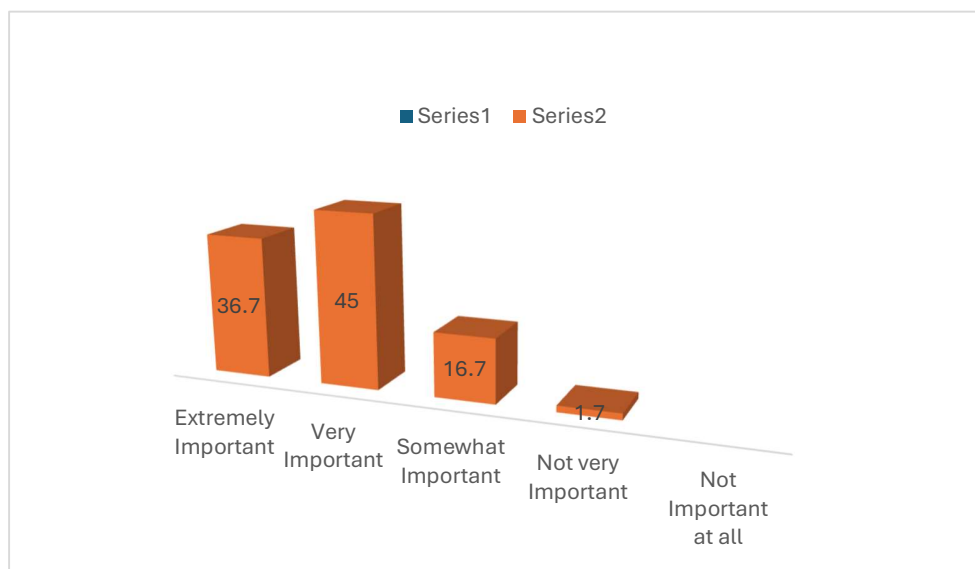


Figure 4. 19. depicts a bar graph illustrating the perceived importance of access to training programs on business skills for the success of a business. 45% of the respondents consider access

to training programs as very important for their business's success. 36.7% of the respondents consider access to training programs as highly crucial for their business's success. 16.7% of the respondents consider access to training programs as somewhat important and only 1.7% of the respondent who do not consider access to training programs as very important for their business's success. Overall, the data strongly suggests that access to training programs on business skills is widely perceived as crucial for business success.

Figure 4. 20. Participation of women entrepreneurs in training programs specifically designed for them

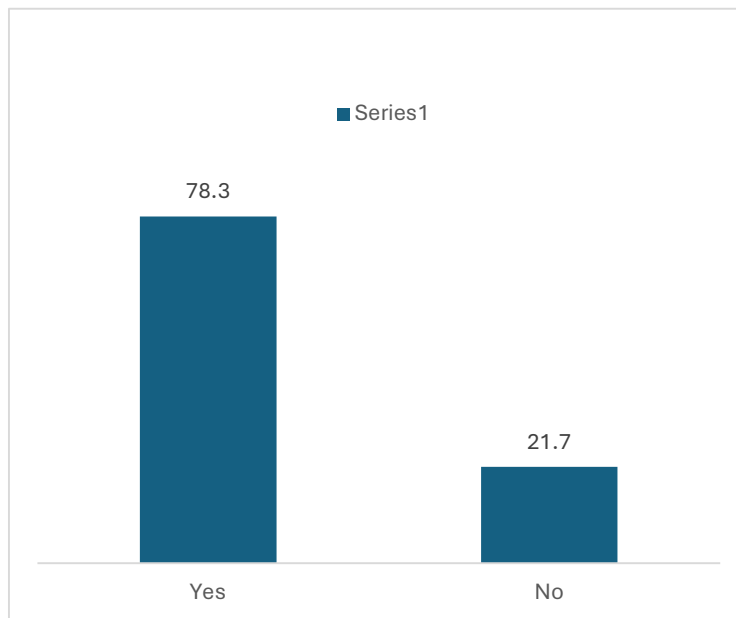
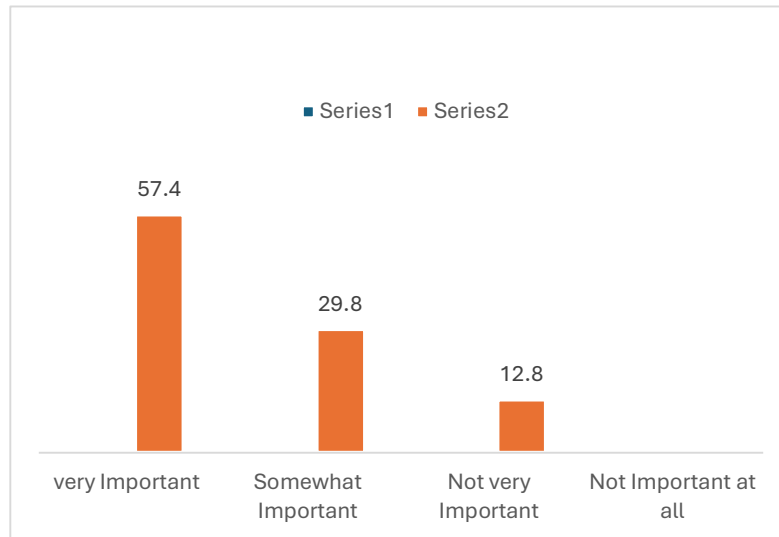


Figure 4. 20 presents data on whether women entrepreneurs have participated in training programs specifically designed for them. The Figure 4.20 displays a bar chart comparing the responses “Yes” and “No”. 78.3% of the respondents have participated in training programs specifically designed for them and 21.7% of the respondents who have not participated in such training programs.

Figure 4. 21. The importance of networking and building relationships with other business owners and professionals to business growth

Figure 4. 21 depicts a bar graph illustrating the perceived importance of networking and building relationships with other business owners and professionals for business growth. 57.4 % of the



respondents consider networking and building relationships as very important for their business growth. 29.8% of the respondents consider networking and building relationships as somewhat important for their business growth. 12.8% of the respondents consider networking and building relationships as not very important. Overall, the data strongly suggests that networking and building relationships are widely perceived as crucial for business growth.

Figure 4. 22. Platforms or tools used by women entrepreneurs for marketing and promoting their businesses

Figure 4. 22 presents a bar graph illustrating the platforms or tools used by entrepreneurs for marketing and promoting their businesses. 65% of the respondents utilize social media for marketing. 11.7% of the respondents utilize website or blog for marketing. 8.3% of the respondents utilize Email marketing is a commonly used tool, suggesting its effectiveness in direct communication with customers. 3.3% of the respondents utilize search engine optimisation. 5% of the respondents used paid advertising for marketing. 3.3% of the respondents used print media for marketing and 1.7% of the respondents used In-store promotions and word of mouth for marketing. Overall, the data indicates a strong reliance on digital platforms for marketing and promotion among entrepreneurs, with Social Media being the most preferred channel.

Figure 4. 22. Platforms or tools used by women entrepreneurs for marketing and promoting their businesses

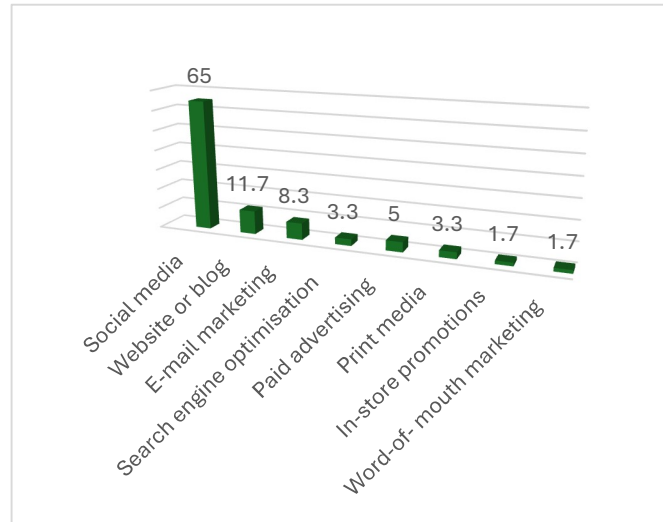


Figure 4. 23. Satisfaction with the support and resources available for women entrepreneurs

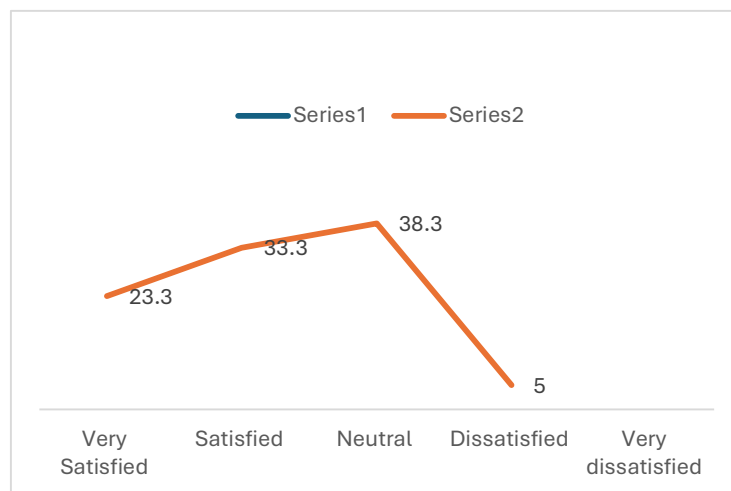


Figure 4. 23. Presents a line graph illustrating the satisfaction levels of women entrepreneurs with the support and resources available to them. 38.3% of the respondents who have a neutral opinion about the support and resources. 33.3% of the respondents are satisfied with the support and resources. 23.3% of the respondents indicating a relatively high level of satisfaction among women entrepreneurs and 5% of the respondents are dissatisfied with the support and resources. Overall,

the data suggests a generally positive perception of the support and resources available for women entrepreneurs, although there is room for improvement based on the level of dissatisfaction.

Figure 4. 24. Long – term goals for women entrepreneurs

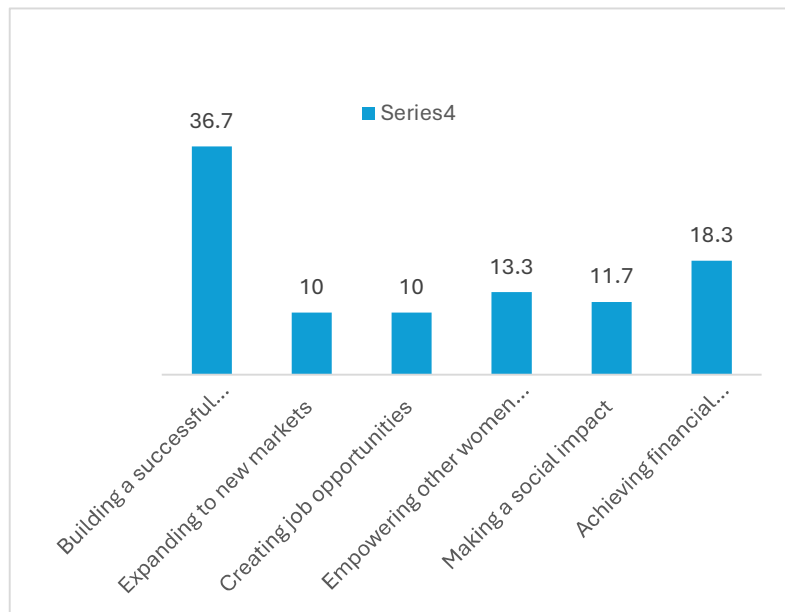


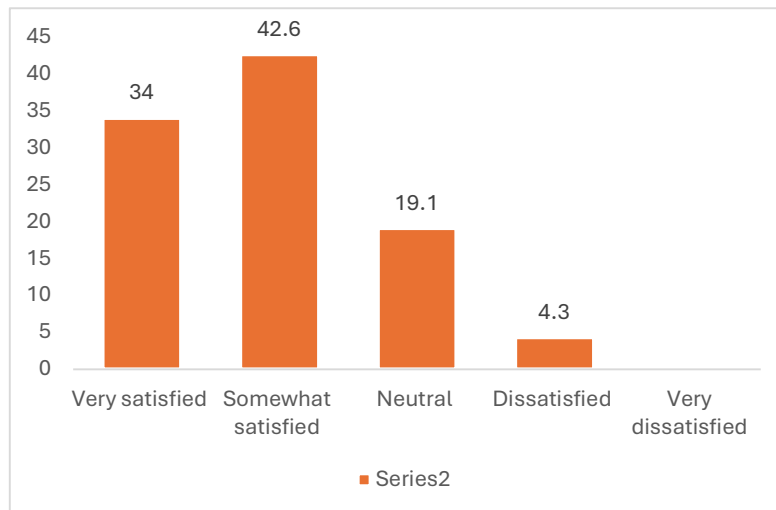
Figure 4. 24. Presents a bar graph illustrating the long- term goals of women entrepreneurs. 36.7% of the women entrepreneurs is building a successful business. This indicates a strong focus on business growth and sustainability. 18.3% of the respondents achieving financial independence. 13.3%, a smaller proportion of women entrepreneurs prioritize empowering other women entrepreneurs. 11.7% of the respondents long- term goal is making a social impact and 10% of the respondents long – term goal is to creating job opportunities and expanding to new markets is a special ambition, suggesting a desire to reach a wider customer base. Overall, the data suggests that women entrepreneurs have a diverse range of long – term goals, with building a successful business being the most prominent.

Satisfaction of respondents with the current business environment

Figure 4. 25 is a bar graph illustrating the satisfaction levels of respondents with the current business environment. 42.6% of the respondents are somewhat satisfied. 34% of the respondents are very satisfied with the current business environment. 19.1% of the respondents with a neutral opinion and 4.3% of the respondents are dissatisfied with the current business environment.

Overall, the data suggests a generally positive perception of the current business environment among the respondents.

4.25 Satisfaction of respondents with the current business environment



Satisfaction with Business Environment:

Very Satisfied (34%): A significant proportion of respondents express high satisfaction with their business environment. This indicates that for over one-third of women entrepreneurs, the current market and business climate provide favorable conditions for growth. Sociologically, this may reflect successful adaptation to structural challenges, indicating that some women have effectively navigated barriers such as financial constraints, gender discrimination, and balancing personal and professional responsibilities.

Somewhat Satisfied (42.6%): This category holds the majority of respondents. The majority feeling "somewhat satisfied" may reflect a cautious optimism. These women entrepreneurs may have experienced some success but still face certain barriers that inhibit their complete satisfaction. This group could be facing challenges such as limited access to resources or regulatory issues that prevent them from fully thriving. Sociologically, it suggests that while the business environment is generally supportive, structural factors like finance, policy, and societal expectations still play a limiting role.

Neutral (19.1%): A notable percentage of women remain neutral about their satisfaction. This neutrality could indicate ambivalence or uncertainty regarding the sustainability of their business

ventures. Sociologically, it may highlight systemic challenges such as fluctuating market conditions, inadequate support systems, or limited business experience that prevent respondents from fully assessing their business outcomes.

Dissatisfied (4.3%): A small percentage of respondents express dissatisfaction with their business environment. These women may be struggling with significant challenges, such as gender discrimination, limited access to capital, or ineffective policies meant to support entrepreneurship. From a sociological perspective, this dissatisfaction may indicate the persistent influence of gender norms and social expectations that hinder women's full participation in the business world.

Very Dissatisfied (0%): No respondents fall into this category, which suggests that while challenges exist, they may not be severe enough to cause extreme dissatisfaction. This absence of extreme dissatisfaction could be attributed to the resilience of women entrepreneurs in Thiruvananthapuram or the presence of some supportive structures in the environment.

Structural Challenges: The distribution of responses reflects that women entrepreneurs face systemic barriers like financial issues, access to resources, and societal gender roles. However, the high level of satisfaction suggests that many have found ways to navigate these barriers, possibly through support networks or government programs.

Agency and Empowerment: The relatively high satisfaction rates suggest that women entrepreneurs in Thiruvananthapuram are exercising their agency to succeed in business. Their ability to overcome barriers and maintain satisfaction reflects their empowerment within the economic sphere.

Social and Economic Policies: The data implies that government and institutional support might be improving, given the high satisfaction levels. This highlights the potential role of policy interventions in addressing barriers and fostering a more inclusive environment for women entrepreneurs.

Overall, the data suggests a generally positive perception of the business environment among women entrepreneurs, tempered by the challenges of navigating a traditionally male-dominated sector and accessing the necessary resources for growth.

CHAPTER V

FINDINGS, SUGGESTIONS & CONCLUSION

5.1. FINDINGS

The present study is intended to analyse the problems and prospects of women entrepreneurs in Thiruvananthapuram District. The total number of respondents is 60. The details are collected from the sample members with the help of interview schedule. The major findings of the study are:

- Majority of the sample respondent (34%) belong to the age group of 25-34 years. The predominance of women entrepreneurs in the 25-34 age group is consistent with global trends observed in entrepreneurial research. Mohammed et al. (2019) in "Entrepreneurial Characteristics and Their Influence on Firm Performance: A Study of Women Entrepreneurs in Malaysia" found that this age range is often marked by a blend of experience and energy, which drives entrepreneurial ventures. Entrepreneurs in this age bracket are typically at a stage where they have accumulated some professional experience and are ready to leverage it to start their own businesses.
- Majority of the sample respondents are graduates. The high educational attainment among the respondents aligns with findings from McKenzie and Woodruff (2018) in "The Impact of Education on Female Entrepreneurship in Developing Countries," which highlights that higher education levels are positively associated with entrepreneurial activity. Graduates are more likely to engage in entrepreneurship due to their acquired knowledge, skills, and a broader understanding of business practices, which enhances their ability to navigate complex business environments.
- Out of 60 women entrepreneurs, 51% are married. Marital status can influence entrepreneurial decisions, including the shift to full-time entrepreneurship. Marriage often provides a support system that can facilitate the transition to full-time entrepreneurship. The data reflects that a significant portion of women entrepreneurs in Thiruvananthapuram have made the shift to full-time roles, supported by their marital status and the stability it provides.
- The majority of women entrepreneurs in Thiruvananthapuram are full-time entrepreneurs (65%).
- The primary motivation for starting a business among women entrepreneurs in Thiruvananthapuram is to gain independence (28.3%). Das et al. (2019) in "Understanding the Motivation of Women Entrepreneurs in Emerging Markets" emphasize that gaining independence is a key motivator for women starting their own businesses. This motivation is reflected in the data

for Thiruvananthapuram. Additionally, the prevalence of manufacturing as a primary business sector aligns with broader trends where manufacturing provides tangible opportunities for business creation and growth.

- Manufacturing is the most common business activity among women entrepreneurs in Thiruvananthapuram, with 25% of respondents engaged in this sector.
- Majority of the respondents have (0-3) years of business experience.
- Majority of the respondents have around 1-5 employees in their organisations. Li and Liu (2020) in "The Impact of Experience on the Performance of Small and Medium Enterprises" demonstrate that less experienced entrepreneurs often start with small-scale operations. The data indicating a majority of respondents with 0-3 years of experience and a small number of employees reflects a common scenario where new entrepreneurs begin with limited resources and gradually expand their operations as they gain more experience.
- The majority (63.4%) of women entrepreneurs in Thiruvananthapuram experienced an increase in annual income, indicating positive business growth and financial performance.
- Majority of the respondents are focused on the local market.
- The form of business organised by majority of sample respondents (41.7%) is partnerships.
- The majority (50%) of women entrepreneurs in Thiruvananthapuram face difficulties in balancing their work and personal life. **Nayyar (2007)** found that a significant number of women entrepreneurs face difficulties in balancing business and household responsibilities, a challenge that is echoed by the 50% of women in this study who struggle with this issue. Gendered expectations around domestic roles are often a primary factor in these challenges.
- Bank loans are the primary source of capital for 43.3% of women entrepreneurs.
- Licensing issues are the most common regulatory challenge faced by women entrepreneurs (48.3%)
- Most of the sample respondents (41%) have faced discrimination on the basis of gender. **Pillai and Anna (1990)** discussed the prevalence of gender discrimination in entrepreneurial ventures, noting that social and institutional barriers hinder women's progress. The 41% of respondents in this study who reported facing discrimination indicates that these issues are still pervasive in today's entrepreneurial landscape.
- Access to finance is the biggest challenge faced by 35% of women entrepreneurs

- (88.3%) of women entrepreneurs are aware of government support programs, (11.7%) are not much aware about the various schemes introduced by the government to support women entrepreneurs.
- The overwhelming majority (81.7%) of women entrepreneurs consider access to training programs as very important or highly crucial for their business's success. According to **Vairavarajan (2015)**, participation in training programs can significantly impact business outcomes for women entrepreneurs. The 78.3% of women in this study who have participated in such programs reflect a growing recognition of the importance of skill development, though the remaining 21.7% may indicate limited access due to geographical or resource constraints.
- The majority (78.3%) of the respondents have participated in training programs specifically designed for them, a significant minority (21.7%) have not participated in such training programs, indicating a potential gap in access or awareness.
- The majority (46.7%) of entrepreneurs struggle with limited marketing budgets, highlighting the need for cost-effective marketing solutions.
- The overwhelming majority (87.2%) of the respondents consider networking and building relationships as very important for their business growth.
- Social media is the most widely used marketing platform, utilized by 65% of entrepreneurs.
- The majority (56.6%) of women entrepreneurs are satisfied with the support and resources available. Among 60 respondents 38.3% have a neutral opinion and 5% of the respondents are dissatisfied with the support and resources.
- The majority (36.7%) of women entrepreneurs prioritize building a successful business, indicating a strong focus on growth and sustainability.
- The majority (76.6%) of respondents have a positive perception of the current business environment, with 34% being very satisfied and 42.6% somewhat satisfied. 19.1% are neutral and rest of them are dissatisfied with the current business environment. Li and Wang (2019) in "Support Systems and Satisfaction Among Women Entrepreneurs in Developing Countries" assess how support systems influence entrepreneurial satisfaction and perception. The majority's positive perception of the business environment and satisfaction with available resources suggest that the existing support structures are effective, aligning with the findings from this study.

5.2. SUGGESTIONS

- The government could encourage women entrepreneurs to expand their own business by providing additional loans and advances either without interest or with least rate of interest.
- Entrepreneurial development programmes could be conducted particularly to motivate the women entrepreneurs for starting a new innovation business.
- The government could take necessary steps to promote women entrepreneurship by providing tax relief, tax reductions, subsidies, seed capital, venture capital etc.
- Family is another obstacle for every women entrepreneur to start-up a business. So provide adequate awareness programmes to their parents and spouses.
- Most of the women entrepreneurs are of the opinion that because of lack of training, they are not able to survive in the market. Hence, the government should conduct frequent training programmes. This training should be made compulsory for women entrepreneurs.
- Motivational classes by successful women should be conducted to overcome the low risk taking attitude among women.
- In banks and public financial institutions, special cells may be opened for providing easy finance to women entrepreneurs. Finance may be provided at concessional rates of interest.
- Adequate marketing facilities could be made available to the women entrepreneurs.
- Create awareness about the financial institutions for providing loans and other schemes to the women entrepreneur.
- Facilities for training and development must be made available to women entrepreneurs. Family members do not like women to go to distant place for training. Therefore mobile training centres should be arranged.
- Government should provide safety measures to women entrepreneurs.

5.3. CONCLUSION

India is a male dominated society and women are assumed to be economically as well as socially dependent on male members. India has great entrepreneurial potential. Like men women entrepreneurs also can contribute to the economic development of a country. They have the potential and ability to succeed but they encounter various problems. It's challenging to run a business, and being a woman makes it even more challenging. Women entrepreneurs faced lots of problems like lack of education, social barriers, legal formalities, high cost of production, male

dominated society, limited managerial ability, lack of self confidence etc. Various factors like pull and push factors influencing women entrepreneurs.

Today's women have ventured into manufacturing, trading and service sector from the earlier days where they were limited only to the domestic jobs. The participation of women in the entrepreneurial activity makes them not only self- confident but also self- dependant. Thus, it provides them an opportunity of not only contributing to the economic development of the nation, but also enables them to give a better life to their family. However, they face a number of barriers in the quest of achieving their ambition. They face social barriers right in the beginning of the start – up phase followed by the financial barriers. Market and skill related barriers make it more difficult for them to begin their entrepreneurial ventures. Barriers created by their own fears and attitude towards taking decisions for starting the business is another factor for the dismal percentage of women – owned enterprises. However, amidst a lot of difficulties, they have proven their ability to manage not only small businesses but also convert them into highly successful large industries. . A proper environment with support from society, primarily their own family, and government can solve many of the issues and as such, government has rolled out several initiatives and schemes to help women entrepreneurs to overcome these barriers. Various initiatives have been taken in 7th, 8th and 9th five – year plans by making the women entrepreneurs a target group and developing schemes around this group. There are numerous schemes, wherein women receive additional benefits/concessions/assistance such as PMEGP; also M/o MSME is executing two specific schemes for women i.e. TREAD and Mahila Coir Yojana. Mahila Vikas Nidhi and Rashtriya Mahila Kosh were funds setup in accordance with the provisions in the 9th five year plan for providing financial assistance to the women entrepreneurs. Also, with higher education and increasing literacy rates, the view of the society is also changing towards venturing of women into entrepreneurial activities. In the constantly changing scenario, the government should not only spread awareness at a large scale about various initiatives for women entrepreneurs but also setup dedicated centres for helping women entrepreneurs. Also, a single window setup for women entrepreneurs staffed with well informed and skilled personnel could help the women entrepreneurs to manage the cumbersome government procedures, manage tax related issues and complete legal formalities. Designing training programmes and workshops, more relevant to today's scenario along with programmes addressing Government takes various steps for the upliftment of women entrepreneurs in 7th five

year plan, 8th five year plan and in 9th five year plan. Indian Government provides number of schemes to promote the women entrepreneurship. During the ninth five year plan, the government has introduced in 1998 an important scheme on Trade Related Entrepreneurship of Assistance and Development (TREAD) aiming at economic empowerment of women in rural, urban, semi- urban areas. It develops their entrepreneurial skill and eliminates the constraints faced by women entrepreneurs. Women have the potential and the determination to set up, uphold and supervise their own enterprises in a very systematic manner. Appropriate support and encouragement from the society in general and family members in particular is required to help them scale new heights in their business ventures. The right kind of assistance from family, society and Government can make these women entrepreneurs a part of the mainstream of national economy and they can contribute to the economic progress of India in this era of globalization.

Nowadays government is also offering financial support and other assistance to women entrepreneurs but most of them are not much aware about that. The government at the central and state assists women entrepreneurs in a number of ways. Women entrepreneurship has been regarded as an important source of economic growth. It can make a strong contribution to the economic wellbeing of the family and community. Indian Government provides number of schemes to promote the women entrepreneurship. Women entrepreneurs mainly face the problem of shortage of working capital. But they are highly satisfied with their current position of business. The attitude of women entrepreneurs are changing than before, they are well confident and ready to take any type of risk.

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APPENDIX

INTERVIEW SCHEDULE

PROBLEMS AND PROSPECTS OF WOMEN ENTREPRENEURS IN THIRUVANANTHAPURAM

1. Age
 - a) 18-24
 - b) 25-34
 - c) 35-44
 - d) 45-54
 - e) Above 55

2. Education Level
 - a) High school or below
 - b) HSC
 - c) UG
 - d) PG
 - e) Others

3. Marital status
 - a) Single
 - b) Married
 - c) Divorced
 - d) Widowed

4. Occupation
 - a) Full-time Entrepreneur
 - b) Part-time Entrepreneur
 - c) Other:

5. Which of the following comes closest to describing why you started your business ?

- a) To make more money
- b) To become more independent
- c) To supplement the family income
- d) Passion for business
- e) Flexibility and freedom
- f) Pursuit of a unique idea
- g) Other:

6. What is the main industry of your business?

- a) Manufacturing
- b) Beautician
- c) Food and Beverage
- d) Hospitality
- e) Textile
- f) Jewellery Shop
- g) Other:

7. How long you have been running your business?

- a) 0-3 years
- b) 3-5 years
- c) 6-9 years
- d) 10+ years

8. What is the size of your company?

- a) Micro (1-10 employees)
- b) Small (11-50 employees)
- c) Medium (51-200 employees)

9. Which of the following best describes your annual revenue growth?

- a) Decreased

- b) Stayed the same
- c) Increased slightly (less than 20%)
- d) Increased moderately (20-50%)
- e) Increased significantly (more than 50%)

10. Location of market?

- a) Local
- b) Regional / provincial
- c) National
- d) International

11. What is the legal structure of your business?

- a) Sole proprietorship
- b) Partnership
- c) Private limited company
- d) Cooperative

12. Have you faced any difficulties in balancing your work and personal life as a women entrepreneur?

- a) Yes
- b) No
- c) Sometimes

13. How did you initially finance your business?

- a) Personal savings
- b) Bank loan
- c) Family and friends
- d) Government grant / program
- e) Angel investor/ venture capital
- f) Other:

14. What regulatory hurdles have you encountered ?

- a) Licensing issues

- b) Permit problems
- c) Taxation issues
- d) Other:

15. Have you faced any societal constraints in your entrepreneurial journey?

- a) Gender discrimination
- b) Lack of family support
- c) Social pressure
- d) Limited access to mentorship
- e) Other:

16. How have societal constraints impacted your business growth?

(Scale:1-5, where 1 is “not at all” and 5 is “significantly” ?

Not at all

- 1
- 2
- 3
- 4
- 5

Significantly

17. What is your biggest challenge as a Women entrepreneur ?

- a) Access to finance
- b) Marketing and sales
- c) Networking and mentorship
- d) Balancing work and family responsibilities
- e) Other:

18. Are you aware of any government support programs specifically for women entrepreneurs?

- a) Yes
- b) No

19. If yes, mark the government schemes you are aware of

- a) MUDRA YOJANA LOAN SCHEME
- b) Stand-Up India Initiative
- c) Mahila Vikas Nidhi Scheme
- d) Annapurna Scheme
- e) Dena Shakti Scheme
- f) Pradhan Mantri Rozgar Yojana
- g) Other:

20. How important do you consider access to training programs on business skills (marketing, finance, management) for the success of your business ?

- a) Extremely Important
- b) Very Important
- c) Somewhat Important
- d) Not Very Important
- e) Not Important at all

21. Have you participated in any training programs specifically designed for women entrepreneurs ?

- a) Yes
- b) No

22. If yes, Please rate the overall quality of the training programs you participated in on a scale of 1 (very poor) to 5 (Excellent)

Poor

- 1
- 2
- 3
- 4
- 5

Excellent

23. What are the biggest challenges you face in marketing your business?

- a) Limited budget for marketing
- b) Lack of knowledge about effective marketing strategies
- c) Difficulty reaching target audience
- d) Other:

24. How important is networking and building relationships with other business owners and professionals to your business growth?

- a) Very Important
- b) Somewhat Important
- c) Not very Important
- d) Not Important at all

25. Which platforms or tools do you use for marketing and promoting your business?

- a) Social media (Facebook,, Instagram, Twitter)
- b) Website or blog
- c) E-mail marketing
- d) Search engine optimisation (SEO)
- e) Paid advertising (Google Ads, Facebook Ads)
- f) Print media (Newspapers , magazines)
- g) In- store promotions
- h) Word -of- mouth Marketing
- i) Other:

26. Are you satisfied with the support and resources available for women entrepreneurs?

- a) Very Satisfied
- b) Satisfied
- c) Neutral
- d) Dissatisfied
- e) Very dissatisfied

27. What are your long term goals as a woman entrepreneur ?

- a) Building a successful business
- b) Expanding to new markets
- c) Creating job opportunities
- d) Empowering other women entrepreneurs
- e) Making a social impact
- f) Achieving financial independence
- g) Other:

28. How would you rate your satisfaction with the current business environment?

- a) Very Satisfied
- b) Somewhat satisfied
- c) Neutral
- d) Dissatisfied
- e) Very dissatisfied

29. What advice would you give to aspiring women entrepreneurs?

30. What other suggestions or ideas do you have for improving the functioning of women entrepreneurs?