



**ENTREPRENEURIAL INTENTION AND SUCCESS RATE OF
ENTREPRENEURS – AN EMPIRICAL STUDY ON WOMEN
ENTREPRENEURS IN KARNATAKA**

Thesis Submitted to Kuvempu University for the Award of the Degree of

DOCTOR OF PHILOSOPHY

IN

MANAGEMENT

Submitted by

Mrs. Uma S.N. MBA

Under the Supervision of

Dr. H.N. Ramesh MBA, Ph.D

Professor

Institute of Management Studies and Research

Kuvempu University,

Jnanasahyadri, Shankarghatta



Institute of Management Studies and Research

Kuvempu University

Jnanasahyadri, Shankarghatta-577451

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*Dedicated to My beloved Grandparents,
Parents, My In-laws and Jeevik Kesari*



Dr. H.N. Ramesh

Professor

Research Guide

Institute of Management Studies and

Research, Jnana Sahyadri,

Shankaraghatta - 577 451

Shivamogga District, Karnataka, INDIA

CERTIFICATE

This is to certify that the thesis entitled **ENTREPRENEURIAL INTENTION AND SUCCESS RATE OF ENTREPRENEURS – AN EMPIRICAL STUDY ON WOMEN ENTREPRENEURS IN KARNATAKA**, submitted by **Mrs. Uma S.N.** for the award of the Degree of **Doctor of Philosophy** in Management is an authentic work carried out by her under my guidance. I also certify that no part of this work has been presented for the award of any Degree or Diploma or any other similar title to any other University/Institute.

Date: 11/06/2018 Place: Shankaraghatta	 Dr. H.N. Ramesh Prof. H.N. Ramesh, M.A., Ph.D. Research Guide Professor, Dept. of M.B.A. Kuvempu University Jnana Sahyadri, Shankaraghatta-577 451
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Uma S.N.

Research Scholar

Institute of Management Studies and Research

Kuvempu University

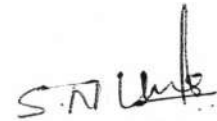
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DECLARATION

I hereby declare that this thesis entitled **ENTREPRENEURIAL INTENTION AND SUCCESS RATE OF ENTREPRENEURS – AN EMPIRICAL STUDY ON WOMEN ENTREPRENEURS IN KARNATAKA**. Is an authentic record of independent research work carried out by me under the guidance of **Dr. H.N. Ramesh**, Professor, Institute of Management Studies and Research, Kuvempu University, Jnana Sahyadri, Shankarghatta, Shimoga. I further declare that this thesis or any part of it has not been submitted earlier to any other University / Institute for the award of any Degree, Diploma, Fellowship or Similar Title.

Place: Shankarghatta

Date: 11/06/2018



Uma S.N.

Research Scholar

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Abstract

The women of 21st century are contributing towards the socio-economic conditions. India has always been a land of entrepreneurs and also occupied a strategic position in the Indian economy. The topic of women in entrepreneurship has been largely neglected in society. Now days number of women taking up entrepreneurial activities especially in micro, small and medium scale enterprises. Women across India are showing an interest to be economically independent. In India, most of the studies have been carried out on male entrepreneurs as comparison to women entrepreneurs. With this mind set, the purpose of this study is intended to find out entrepreneurial intentions which are encouraging women to become successful entrepreneur, their challenges which faced in initial stage and during their business, entrepreneurial opportunities and government support of women entrepreneurs. The study is giving importance to behavioural intentions of women entrepreneurs with emphasis of pull and push intentional factors. Present research determines the success rate of women entrepreneurs into three types, such as entrepreneurial success skills, entrepreneurial success attributes and entrepreneurial success measures. Women entrepreneurial challenges are classified into two types, such as initial stage and real time challenges. Real time challenges further divided into 5 types such as, personal, knowledge, social, business and labour challenges.

The present study is carried out on 250 sample respondents of eight districts (Bangalore, Tumkur, Mysore, Belgaum, Shimoga, Chickmagalur, Dharwad and Gulbarga) of four divisions in Karnataka. Study adopted by geographical cluster sampling method with the objective to understand the unique characteristics of women entrepreneurs, to determine the

women entrepreneurial intentions, successes rate, challenges ,opportunities, various agencies and government support and lastly analyse the profile of successful women entrepreneurs in India.

The study uses both exploratory and descriptive research design and for testing hypothesis correlation analysis and linear regression methods has been adopted. By extensive analysis research has revealed different finding in the study. It is hoped that findings will be helpful to the policymakers and planners in the field of women entrepreneurship. To conclude the study drawn suggestions as per the research objectives and findings. The current study would also be great use to researcher, women entrepreneurs, professionals, consultants, and NGO and women entrepreneurial associations.

CHAPTER -1

INTRODUCTION

1.1. Introduction

1.2. Evolution of Entrepreneurs

1.3. Meaning of Entrepreneur

1.4. Role of Entrepreneurs in Economic and Social Development

1.5. Entrepreneurs across the Country

1.6. Theories of Entrepreneurship

1.7. History of Women Entrepreneurs

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Chapter -1

Introduction

1.1. Introduction

The term entrepreneur has been a topic of research in various academic fields around the world. The interdisciplinary nature of the subject – entrepreneurship itself is a comprehensive, complex, social and economic phenomenon.

In the light of this, the present research study seeks to understand and explore the entrepreneurial intentional factors which are motivating women to become a successful entrepreneur. This chapter provides an overview of the research study by describing the concept of entrepreneur, evolution of entrepreneurs, role of entrepreneurs in socio-economic development, women entrepreneurs across the country, women entrepreneurial history, brief profile of women entrepreneurs, unique characteristics and profile of successful women entrepreneurs, followed by review of literature and research gap discussed in the chapter.

India is emerging as an economic inspiration of the world and the country's economic growth and development determined by physical, financial and human resources. Most economists agree that in developing countries entrepreneurs are necessary elements for stimulating economic growth. Hence, government considered entrepreneurs are key strategy maker for the economic development of the country. The successful enterprises are primary engines for job creation, income growth and poverty reduction. In view of increasing importance, the success of small and medium enterprises has been of interest to researchers and policy makers, therefore it has become the subject of research and innovations.

In recent years women are taking part in entrepreneurial field and achieving noticeable success. Indian government is also supporting and encouraging women to participate in entrepreneurial activities in various ways.

At present, there are only 8.05 million women entrepreneurs out of 58.5 million entrepreneurs in India. The number is increasing every year to fill the gap. There are three types of enterprises such as micro, small and medium enterprises, maximum numbers of women are into micro and small-scale enterprises and about 79 percent of them are self-financed. Indian women entrepreneurs have been passionate for the position across the world and showing great potential and interest towards entrepreneurial field. At the same time, their entrepreneurial activities are contributing enormously for socio-economic growth of the country.

Today, many women have established their own identity in the entrepreneurial territory and they are now ruling the world as they aspire to. The hidden entrepreneurial potential of women has progressively changing with the growing compassion to the role and economic status in the society. Knowledge, skill, and adaptability in business are the main reasons for women to appear into business ventures. They are successful in all fields and have shifted from household activities to higher level of professional activities. Women have shown an inclination toward taking self-oriented jobs and professions with their family support, financial assistance and industrial guidance. After two decades of independence, incredible changes have been observed in the status of women in Indian society. Thus, there is a large scope of research in this area on changes, intentions, challenges and success factors of women entrepreneurs.

1.2.Evolution of Entrepreneurs

Entrepreneurs play a prime role in all the sectors, but the transformation of social phenomenon with respect to economic development has been extremely increased. The role of entrepreneurs in every surface of business especially developing countries like India is required, because they do perceive a lot of business opportunities through which they generate lots of jobs and produce sustainable economic development. Entrepreneur has been described as “capacity and willingness to develop, organize and manage business venture along with any of its risks in order to make profit”.

Indian history has revealed many facts regarding entrepreneurship. In the pre-colonial time the Indian trade and business were at its peak. In 1st century, Kanishka Empire started nurturing Indian entrepreneurs and traders. Following that, round 1600 A.D., India established its trade relationship with Roman Empire at that time gold was the significance trade. Then Portuguese and English captured the Indian sea waters and slowly entered to Indian business. They forced the entrepreneurs to become traders and they themselves took the role of entrepreneurs. This was the main reason for the downfall of Indian business in the colonial time, which had its impact in the post-colonial time also. Due to these facts Indian ideas and principles were became rigid.

Having a region of historic trade routes and vast empires, the Indian subcontinent was identified with its commercial and cultural wealth. In middle age, capitalists were the passive risk holders and merchant adventure took the active role in trading with all emotional and physical risks. After successful trading, profits were divided into two parts, capitalist taking up to 75% and merchant settled with remaining 25%. In this era, scenario of entrepreneurship was completely different, because entrepreneurs were only responsible for

managing resources; they were not taking any risks due to all the resources were provided by the government.

In 17th century, the connection of entrepreneurial risk has been developed. Individual entrepreneurs were entered into the contract with government for providing services and supplying required goods. In the mid of 18th century, the entrepreneur was distinguished from the capital provider. In the same period, Thomas Edison invented many innovative inventions, but he was unable to provide finance. In fact, he was only a capital user (as entrepreneur) not a provider (a venture capitalist). In India, modern factory system was first introduced in 1850; this was the major wave of entrepreneurship in India. The first cotton mill was set up in Bombay by a Parsi and J.N. Tata started the iron and steel industry. It is true that in the beginning Parsis dominated the entrepreneurial activities. The second wave of entrepreneurial growth began in First World War. During these decades, cement and sugar industries experienced fast progress. Secondly, the relative importance of Parsis declined and the Gujarati, Marwari and Vaishya have emerged. The preconditions for innovating entrepreneurship had come into existence but the managerial talents skill was lacked. The process of entrepreneurial growth got more force from the Second World War. Since; the Indian economy has undergone a rapid change. Gradually annexed by British East India Company from the early eighteenth century and colonized by United Kingdom from mid-nineteenth century. After a long struggle, India becomes an independent country on 1947. Then, it has world's 12th largest economy at market exchange rates and 4th largest in purchasing power.

In the end of 19th and beginning of 20th centuries, entrepreneurs were viewed typically from the economic perspective, because they organize and manage enterprises for their personal gain but functions of the entrepreneurs were to recreate or transform the pattern of production by introducing an invention.

1.3. Meaning of Entrepreneur

The term “Entrepreneur” is often used interchangeably with “Entrepreneurship” but conceptually they are different in a way. Entrepreneurship is an abstraction and entrepreneurs are tangible persons. The word entrepreneur originally derived from French word literally translated means someone who “undertakes difficult task”.

In developing countries entrepreneurs play a highly important role and entrepreneurial skills are considered as essential for industrial development for alleviation of mass unemployment and poverty. On the other hand, another important issue has been identified in developed economy that occupational transition from salaried to self-employment. In India it has been identified that employed individuals tend to stay at their jobs, rather than taking risk of transitioning to self-employment. Self-employment is considered as last resort in order to avoid unemployment.

Earlier entrepreneurs used to be established amongst some of the socio, economic groups while the majority of educated Indians used to prefer working for salary. This mind set gradually been changed and many educated youths are turning their attention towards emerging business opportunities. India is considered as one of the best countries in the world for entrepreneurial activities for which entrepreneurship is dynamic process of creating incremental wealth and it evolves with global economic, social and political

changes. Entrepreneurs are creating employment, contribution to GDP and per capital income, balanced regional development, promotion of export and trade, improvement in the standard of living, increased innovation and overall development of the economy of the country.

The literatures on entrepreneurial research reveal some similarities in the characteristics of entrepreneurs. Entrepreneurs' main characteristics are personal initiative, the ability to consolidate resources, management skills, a desire for autonomy and risk taking aggressiveness, competitiveness, goal-oriented behaviour, confidence, opportunistic behaviour, reality-based actions, the ability to learn from mistakes, and the ability to employ human relation skills. In recent years entrepreneurs have been doing so many things and entrepreneurs are considered as innovators and developers, who recognize and seize opportunities, convert those opportunities into workable and creating profitable ideas, add value through time, effort, money or skills, assume the risks of the competitive marketplace to implement these ideas, and realize the rewards from these efforts.

1.3.1. Definitions of Entrepreneur

In many countries, the term entrepreneur is often associated with a person who starts his own new business. According to Webster dictionary, the term entrepreneur is one who organizes, manages and assumes the risk of the business or enterprise.

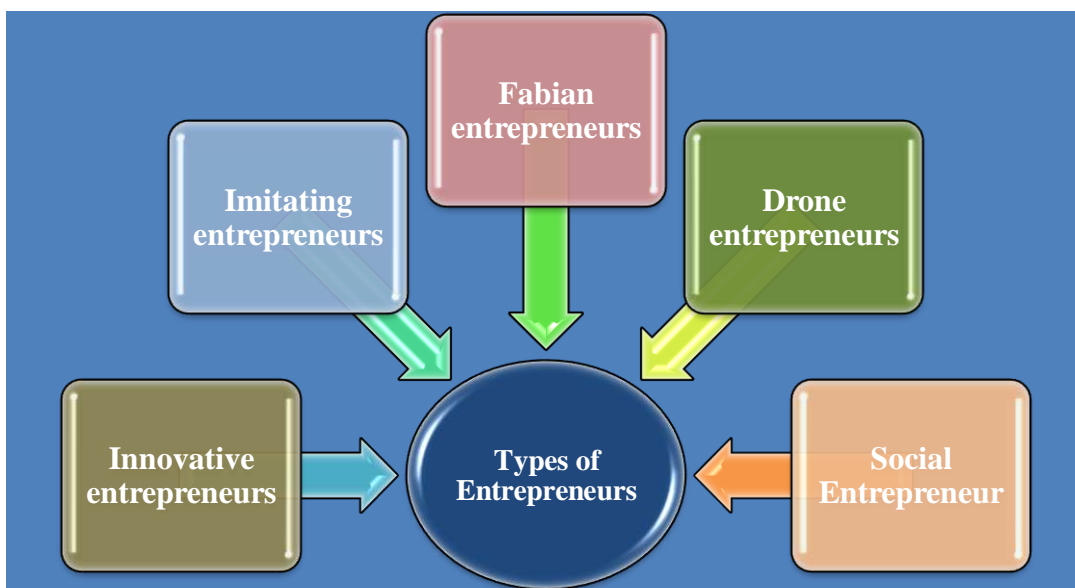
Sl. No	Author	Definition
01	Irish Economist Richard Cantillon(1680-1734)	Entrepreneur is “someone who takes the risks of running an enterprise by paying a certain price by securing and using resources makes product and reselling the product for an uncertain price”.
02	Francis walker, 1876	Entrepreneur one who is endowed with more than average capacity to organize and coordinate factors of production like land,labour, capital and enterprise. Entrepreneur is a pioneer, leader and captain of the firm.
03	Joseph Schumper 1883-1950	Entrepreneur is an innovator playing the role of a dynamic businessman adding material growth to economic development

Source: (M.Charantimath, 2006)

1.3.2. Types of Entrepreneurs

The entrepreneurs are classified into five different types based on entrepreneur willingness to create innovative ideas, behaviour and their intentions etc.

Figure: 1.1.Diagram RepresentsTypes of Entrepreneurs



1. Innovative Entrepreneurs – This type of entrepreneurs are considered as risk takers, industry leaders and high level challenge lovers, who contribute significantly towards the economic development of the country. These entrepreneurs are unusual foresight to recognize the demand for goods and services. Those are ones who invent the new ideas, products, production methods, discover potential markets and reorganize the company's structure. Forexample -Mr.Ratan Tata is considered to be an innovative entrepreneur, who launched Tata Nano Car at a considerably low cost.

2. Imitating Entrepreneurs – This kind of entrepreneurs are those who instantly copy the new inventions made by the innovative entrepreneurs. Thus, they are suitable for the underdeveloped regions where they can imitate the combinations of inventions.

3. Fabian Entrepreneurs– Fabian entrepreneurs do not initiate any inventions but follow things only after they are satisfied with its success rate. This kind of entrepreneurs wait for some responsive time before the innovation becomes well examined and tested by others in the market and do not result in a huge loss due to its failure.

4. Drone Entrepreneurs– This category of entrepreneurs is extremely conservative and unenthusiastic to change since they are happy with their present mode of business and do not want to try changes even if they are suffering from the losses.

5. Social Entrepreneur – Social entrepreneur is an individual who establishes adventure with the aim of solving social problems or effecting social change. Social Entrepreneurs are ready to take any risk and effort to create optimistic changes in society through their initiatives. These entrepreneurs drive towards social innovation and transformation in

various fields including education, health, human rights, workers' rights, environment and enterprise development.

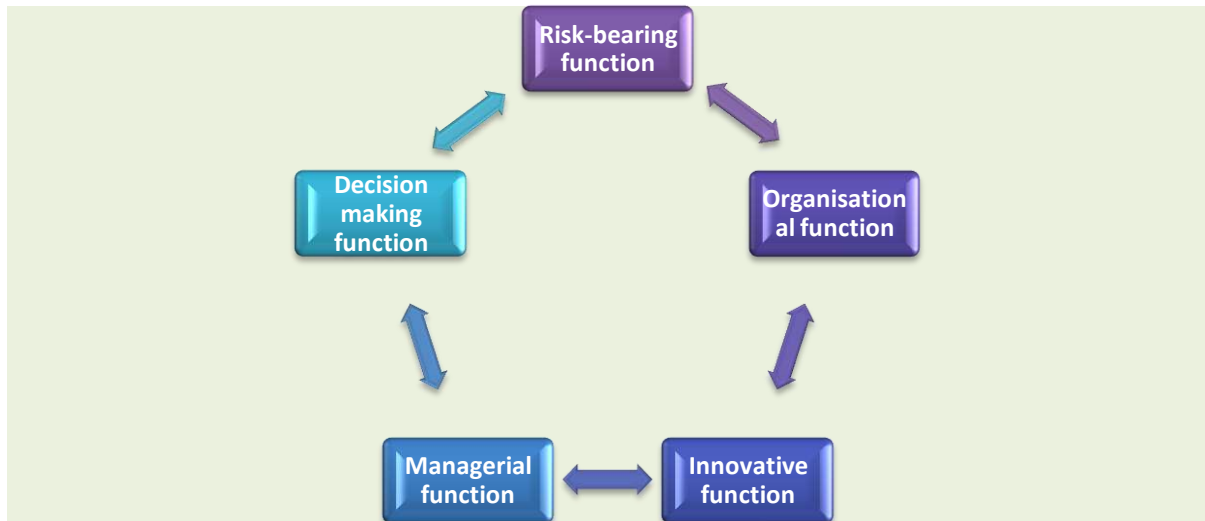
Entrepreneurs can also be classified on the basis of their socio-cultural background, based on timing of venture creation and based on entrepreneurial activities. For instance, based on socio-cultural characters normally can be seen in first generation entrepreneurs, entrepreneurs from business family, minority entrepreneurs and women entrepreneurs. In the category of timing of venture creation, entrepreneurs are early starters, experienced entrepreneurs and matured provisional entrepreneurs. Last kinds of entrepreneurs are novice, serial and portfolio an entrepreneur comes under based on entrepreneurial activities. All entrepreneurs have different kind of objectives for running their business.

1.3.3. Essential Functions of an Entrepreneur

An entrepreneur performs a series of functions necessary right from the origin of an idea up to the establishment with effective operation of an enterprise. Recognizes the commercial potential of a product and service, formulates operating policies for production, product design, marketing and organizational structure.

There are few important characters which play a vital role in affecting entrepreneurial ability, certain personal character, on job experience, competency acquiring by formal education and financial resource management (Agnieszka, 2014).

Figure: 1.2. Diagram Represents Essential Functions of an Entrepreneur



The functions of an entrepreneur as **Risk holder** is specific in nature they assumes all possible risks of business which emerges due to possibility of changes in the taste of consumers, modern techniques of production and new inventions. Thus, ownership of risk or uncertainty still remains the most significant function of an entrepreneur tries to minimize by his proper initiative, skill and high-quality judgment.

According to J.B, an entrepreneur is one who combines the land of one, the labour of another and the capital of yet another and thus produces a product. By selling the product in the market, entrepreneur pays interest on capital, rent on land and wages to labours and remains is considered as profit. In this way, author describes an entrepreneur as **a planner in the organizational function** who alone decides the lines of business to expand and capital to employ more prudently.

Innovative function is one of the basic functions of an entrepreneur. Who performs to innovate new products, services, ideas and information for the enterprise. As an innovator, the entrepreneur predicts profitable opportunities and tries to make use of it and always involved in the process of doing innovative things.

According to Peter Drucker, "Innovation means by which the entrepreneur either creates new wealth producing resources or endows existing resources with enhanced potential for creating wealth". Whenever a new idea occurs entrepreneurial efforts are critical to convert the idea into realistic relevance.

Entrepreneur carry out the basic managerial functions of planning, organizing, co-ordinating, staffing, directing, motivating and controlling in the enterprise. In large organizations, all **managerial functions** of the entrepreneur are delegated to the rewarded managers for more effective and efficient execution.

Decision making function is one of the most essential function of an entrepreneur refers to decision making in various fields of the enterprise. A. H. Cole described entrepreneur as a sole decision maker and attributed the following functions to then. Entrepreneur establishes the business objectives suitable for the entrepreneurial activity, develops an enterprise and creates an environment for maintaining a cordial relationship with all employees and subordinates in the organization.

1.4. Entrepreneur Role in Economic Development

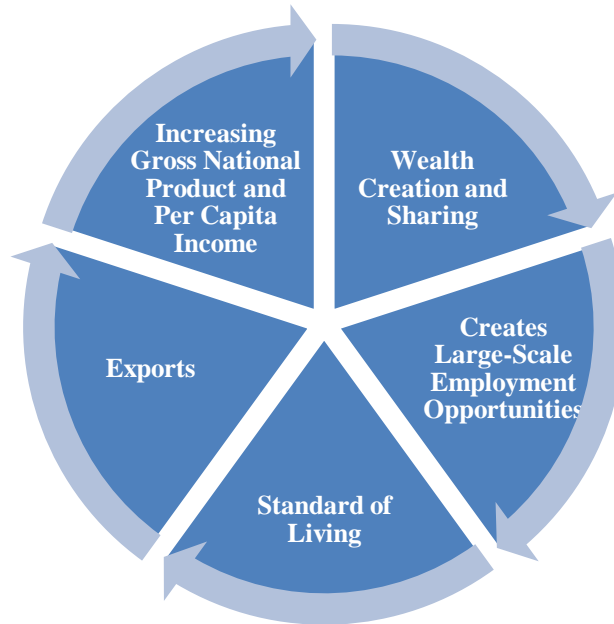
Entrepreneurs are combination of certain qualities, skills, result, traits and capabilities in the specific environment, entrepreneurs give a creative response to the environment and undertake to establish their enterprise. Economic development is differing from country to

country as per their entrepreneurial activities as well as responsiveness of the political system. Entrepreneurship and economic development is essential key and inference for policy makers, business owners, change agents and charitable donors. If people understood about the benefits and drawbacks of entrepreneurial avenues then balanced approach to nurturing entrepreneurship will absolutely a result in a positive impact on economy and society. Enterprise is a crucial engine for economic development of a country and entrepreneurs are playing an influential role in the economic growth and standard of living of the country.

An entrepreneur in developing countries is wide and covers a range of issues from culture, values, institutional barriers such as financial sector development, governance, property rights, adequacy of education and technical skills (Zoltan Acs, 2010). In developing countries entrepreneurship is a central focus and role of entrepreneurs are categorized into three types, initially it shows immersive ideas in development economics, secondly it outcomes influences positively as well as negatively and third considerably determined by the dynamics of development (Wim Naude, 2013).

The entrepreneur is a business leader looks for innovative ideas and implements those ideas into result in economic growth and development. Entrepreneurship in developing countries makes difference by opportunity, financial resources and human resource. Developing countries required more entrepreneurial activities compare to developed countries, in developing countries entrepreneur acts as a trigger head and give spark to economic activities by their entrepreneurial decisions and also entrepreneurs play a key role in all kind of industrial sectors.

Figure:1.3.Entrepreneur Role inEconomic Development



1. Wealth Creation and Sharing- By establishing the enterprises, entrepreneurs invest their own funds and also attract capital from different sources from investors, lenders and the public. in the form of debt, equity, etc.This kind of pooled capital that results in wealth creation and distribution is one of the basic imperatives and goals of economic development.

2. Creates Large-Scale Employment Opportunities- Unemployment is the major problem of underdeveloped nations. Entrepreneurs provide large-scale employment opportunities to many unemployed with setting up different kind of enterprises.In this manner, entrepreneurs play a successful role in reducing the problem of unemployment in the country, which is effective path in the direction of economic development of the nation.

3. Standard of Living - Increase in the standard of living of people in a society is yet another key goal of economic development. Entrepreneurs not only creating jobs to people

,but also by developing and adopting innovations which leads to improvements in the quality of people life in the country.

4. Exports - Any growing business would eventually desire to get started with exports and expand their business to overseas markets. This is an important element of economic development since it provides access to bigger markets and leads to currency inflows. Another key benefit is expansion that leads to more stable business revenue during economic downturns in the local economy.

5. Increasing Gross National Product and Per Capita Income-Entrepreneurs are always hunting for new opportunities. They explore and utilize opportunities, encourage effective resource mobilisation of capital and skill, bring in new products and services and develops markets for growth of the economy. Increase in gross national product and per capita income of the people in a country is a sign of economic growth.

The entrepreneur is necessary for the economic development of a country. The progress of a country will depend upon entrepreneurial skill, talent as well as hard work.

1.4.1.Role of an Entrepreneur in Social Development

Entrepreneurs are not only contributing for economic development of the nation but also contributing for social development.Social entrepreneurship is important for social and economic values in the society.A social entrepreneur addresses issues in an innovative way with respect to many problems in the society such as HIV,mental ill-literacy, crime , drugs abuse, rural area problems and women issues etc.,

The impact of entrepreneurs role in evolving social responsibilities are connecting entrepreneurial activities to other social efforts, aimed at improving the quality of life, achieving progress and enriching human existence(Shaker A, 2015).

Social entrepreneurship more rapidly and fairly impresses many people in society by addressing social issues and trying to achieve ongoing sustainable impact through their social mission rather than purely profit maximization. Most of the corporate companies are also contributing towards socio – economic development in the form of CSR programs. By social entrepreneurship development in the case of Grameen economic situation of six millions disadvantaged women micro entrepreneurs were improved. Entrepreneurs in socio-economic development as seen as a positive force, as change agents providing leading edge innovations to social needs. The role of social entrepreneur's expansion of social services in developing countries offers the greatest opportunity for social entrepreneurs to create systemic change. An example is Sala Uno, an organization offering high-quality and low-cost cataract surgeries at a hospital in Mexico. A typical operation in Mexico costs US\$ 1,600 in the private hospital Sala Uno's efficient financial structure provides it for US\$ 500 and this model works particularly well for urgent needs.

There are three conditions necessary for successful partnerships between governments and social entrepreneurs in a country. First, obtaining results needs to be the key element of the relationship. Second, contracts must be continuous if results are met. This is the source of sustainability for successful social enterprises that work with governments. Third, entrepreneurs need to fully realize the enormous responsibility that comes from using taxpayer money to provide a social service. Public leaders must realize that partnering with social enterprises can help society develop in comprehensive and effective ways. Social

entrepreneurs might just be able to balance their budgets while delivering better services for poor people. The socio-economic development by entrepreneurship is greatly possible if number of entrepreneurs concerned towards social problems.

1.5. Entrepreneurs Across the Country

Entrepreneurship globally differs in their culture, political systems, economic systems, legal and level of economic development. Higher level of entrepreneurship significantly related to greater economic development, formal sector participation and better governance (Leord Klapper, 2010).

Top of the international ranking of entrepreneurial spirit comes from Poland, Portugal and USA, their national citizens would like to manage their own enterprises or business rather works for company as salaried employees. Other countries like Norway, Denmark; Russia is still underdeveloped in entrepreneurial activities and only 30% of the citizens are interested in entrepreneurial activities. Bangladesh, Philippines are developing country and reliance on agriculture high degree of this population is self-employed.

According to Global Entrepreneurship Index 2017, China and India are strengthening their entrepreneurial ecosystems and creating billion dollar start-ups, while Malaysia, Iceland and the Baltic states are emerging as digital entrepreneurship leaders, the top of the rankings were dominated by countries in the innovation-driven stage of development.

While the United States maintained its place at the top of the Index, its GEI score had dropped slightly from 86.2 to 83.4, it was followed by Switzerland (with a score of 78.0), Canada (75.6), Sweden (75.5), Denmark (74.2), Iceland (73.5), Australia (72.5), the UK (71.3), Ireland (71.0) and the Netherlands (67.8). However, the most interesting story of the

Index goes to India, which jumped 29th in the ranking to land in 69th place with a score of 25.8. Topping the list again is Germany. Start-ups thrive in the nation's structured environment, known around the world for its efficiency and precision. Creative energy and talent cluster in Berlin, a budding start-up haven home to trailblazers such as sound cloud, a music sharing platform, and the European school of management and technology, which has made entrepreneurship a key element of its degree programs.

The top five countries such as Japan, The United States, The United Kingdom and newcomer Switzerland, also Germany well-established economies that have the resources to support new endeavours, both legally and financially. The top-ranked countries in Asia jump an average of five spots in the entrepreneurship ranking compared to their overall best countries rank, with Singapore climbing seven places to eighth and South Korea moving 10 places up to 13th.

The United Arab Emirates is the highest-ranked nation outside of Europe and the Pacific Rim on the entrepreneurship ranking. Despite low-cost prospects, Latin American and African nations are not able to capitalize on the demand for outsourcing as well as Asian countries. But at number -32, South Africa is the first African nation to appear on the list, scoring about 19 points on a 100-point scale. Number-38, Brazil is the first from Latin America. The bottom group of countries – including Pakistan and number-79, Bolivia – have low secondary school enrolment rates, (According to the World Bank 2015).

The Distance to Frontier (DTF-2015), score benchmarks to economies with respect to regulatory best practices and represents the absolute distance to the best performance on each of the report indicators. When compared across multiple years, the DTF score shows

how much the regulatory environment in an individual economy has changed over time. Scores are indicated on a scale of 0 to 100, where 0 represents the worst performance and 100 the best.

Singapore, which received a DTF score of 88.27 and an ease of business rank of First, scored especially well in enforcing contracts, trading across borders, dealing with construction permits and protecting minority investors. The report notes that Singapore made positive steps by introducing a new electronic litigation system to make enforcing contracts easier.

New Zealand received a DTF score of 86.91 and an ease of doing business rank of Second. It performed especially well in starting a business, getting credit, protecting minority investors and registering property. The report notes that New Zealand implemented a reform that makes it easier to do business by improving access to credit information by distributing both positive and negative credit information.

Hong Kong received a DTF score of 84.97 and ranked third in ease of doing business, showing particularly strong results in dealing with construction permits, protecting minority investors, trading across borders and paying taxes. The report notes that while Hong Kong made a starting business more difficult by increasing the registration fee, it strengthened minority investor protections.

Denmark earned a DTF score of 84.20 and ranked fourth in ease of doing business. Its best results were seen in dealing with construction permits, trading across borders, registering property and resolving insolvency. The report highlights that Denmark made it easier to start a business by reducing the paid-in minimum capital requirement.

The Republic of Korea received a DTF score of 83.40 and an ease of doing business ranking of five, with especially strong results for getting electricity, trading across borders, enforcing contracts and resolving insolvency. The country took positive steps by making the transfer of property easier, and by strengthening minority investing protections. Since the previous year report recognizes,ten economies that have improved the most in performance, Tajikistan, Benin, Togo, Cote d’Ivoire, Senegal, Trinidad and Tobago, the Democratic Republic of Congo, Azerbaijan, Ireland, and the United Arab Emirates. Combined, these top improvers affected 40 regulatory reforms that make it easier to do business.

Tajikistan made the most significant advance in the past year due to improvements made in several areas, including the introduction of new software to streamline the business registration process.

Table: 1.1. Global Entrepreneurship Index 2016

RANK	Country Name	GEI
01	United States	86.2
02	Canada	79.5
03	Australia	78.0
04	Denmark	76.0
05	Sweden	75.9
06	Taiwan	69.7
07	Iceland	68.9
08	Switzerland	67.8
09	United Kingdom	67.7
10	France	66.4

Source: GEI-2016

As per the GEI-2016 score, India is not representing in Top 10 counties.For making this, possible educated and skilful woman should take part in entrepreneurial

activities, Government also should encourage and provide extensive and reachable facility to rural and urban women. Society has to take step forward with respect to encouraging women and facilitating opportunities for women in the entire business field. Collective efforts are to be initiated by every individual in the country for representing India in list of top ten countries in future.

1.6. Theories of Entrepreneurship

An entrepreneur as described by the small business association puts together a business and accepts the associated risk to make a profit. While this definition serves as a simple but accurate description of entrepreneurs, it fails to explain the phenomena of entrepreneurship itself. Number of theories exists, but all of them fall into one of five main categories as shown in below diagram.

Figure.1.4. Diagram Represents the Theories of Entrepreneurship



1. Economic Theories

Economic theories of entrepreneurship tend to receive significant criticism for failing to recognize the dynamic, open nature of market systems, ignoring the unique nature of entrepreneurial activity and downplaying the diverse contexts in which entrepreneurship occurs.

2. Resource-Based Theories

Resource-based theories focus on the way individuals leverage different types of resources to get entrepreneurial efforts off the ground. Access to capital improves the chances of getting a new venture off the ground, but entrepreneurs often start ventures with little ready capital. Other types of resources entrepreneurs might leverage include social networks and the information they provide, as well as human resources.

3. Psychological Theories

Psychological theories of entrepreneurship focus on the individual and the mental or emotional elements that drive entrepreneurial individuals. A theory put forward by psychologist David McClelland, a Harvard emeritus professor, offers that entrepreneurs possess a need for achievement that drives their activity.

4. Sociological Theories

The sociological theory centres its explanation for entrepreneurship on the various social contexts that enable the opportunities entrepreneurs leverage. Paul D. Reynolds, a George Washington University research professor, says that social network, a desire for a meaningful life, ethnic identification and social and political environment.

5. Opportunity-Based Theory

Prolific business management author, professor and corporate consultant, Peter Drucker put forward an opportunity-based theory. Drucker contends that entrepreneurs excel at seeing and taking advantage of possibilities created by social, technological and cultural changes.

1.7. History of Women Entrepreneurs

The present place of work would not be the same without its authoritative female entrepreneurs. Throughout history, women have made their mark on the working world with ingenious innovations, out-of-the-box business ventures, and unprecedented success.

The term entrepreneur is used to describe individuals who have ideas for products or services that they turn into a working business. In earlier times, this term was reserved for men. Women became more involved in the business world only when the idea of women in business became palatable to the general public, however, this does not mean that there were no female entrepreneurs until that time.

In being stages, female operated small businesses as a way of supplementing their income. In many cases, they were trying to avoid poverty or replacing the income from the loss of a spouse. At that time, the ventures that these women undertook were not thought of as entrepreneurial activities.

In the 17th many women inherited money and lands, and through this inheritance, became business owners. One of the most successful women from this time was Margaret Hardenbrook Philipse, who was a merchant, a ship owner, and was involved in the trading of goods.

During the mid 18th century, it was popular for women to own certain businesses such as brothels, taverns and retail shops. Most of these businesses were not perceived with good reputations, because, it was considered shameful for women to be in these positions.

During the 18th and 19th centuries, more women came out from under the oppression of society's limits, and began to emerge into the public eye. Despite the disapproval of society, women such as Rebecca Lukens flourished. In 1825, Lukens took her family business of Iron works, and turned it into a profit-generating steel business.

In the 1900s, due to a more progressive way of thinking, and the rise of feminism, female entrepreneurs began to be a widely accepted term. Although these female entrepreneurs serviced mostly female consumers, they were making great strides.

Women gained the right to vote in 1920, two years later, Clara and Lillian Westropp started the institution of women's savings and loan as a way of teaching women how to be smart with their money. As society progressed, female entrepreneurs became more influential. With the boom of the textile industry and the development of the railroad and telegraph system, Carrie Crawford Smith was the owner of an employment agency opened in 1918. Women such as Madame C. J. Walker took advantage of the changing times. Walker was able to market her hair care products in a successful way, becoming the first African American female millionaire. Madame C.J.Walker sought to provide help to many women by giving them opportunities to work.

A. Women Workforce in the Early Days

In the beginning of the 20th century, feminism finally began to make real changes in the female working climate. Prior to this time, women owned businesses only if they were in

dire straits – those without husbands who did not want to become social burdens. These businesses mostly included brothels, taverns, and alehouses.

At the turn of the century, progressive ideals gave rise to a social sphere that was much more conducive for female business owners. In the early 1900s, female entrepreneurs such as Madam C.J. Walker, Coco Chanel, Olive Ann Beech, and Ma Perkins got their start. These powerful women established their own brands and fought tooth and nail for success in the face of discrimination, unfair wages, and stigmas plaguing female business owners.

B. Women Workforce during Second World War

World War II wasn't the very beginning of female entrepreneurship – women have been inventing things and creating their own businesses for centuries. However, it does mark a time when women entered the American workforce in unprecedented numbers.

From 1940 to 1945, the percentage of working women rose by almost 10% due to male military enlistment leaving gaps in the workforce. Women took up a variety of positions, from sewing clothes to repairing planes. Women entrepreneurs boomed during this period, generating income from a wide range of home-based businesses. After the war ended, many continued their trades, earning independent incomes. One of the most noteworthy from the early days of female is Elizabeth Arden, the woman who singlehandedly established the American beauty industry in 1910. Her empire boomed after the war, with Red Door salons opening in fashion capitals around the world. Today, the Elizabeth Arden franchise is still a mainstay in terms of quality and craftsmanship.

C. Women Empowerment in the United States

In the 1960s and '70s, women saw great changes in their political and social landscapes. Divorce rates escalated, leading to an increase in working single mothers. Many women saw entrepreneurship as the ideal solution.

The American feminist movement finally broke down barriers for women in the workplace, leaving behind the idea that women had to be homemakers for society to accept them. Women earned legal rights and began branching out from typical jobs such as secretaries, teachers, and nurses to explore the larger business sphere.

As women begin seeking professional fulfillment outside the home, they started some of the most successful companies to date. Mary Kay Ash is one of the most successful entrepreneurs of this age. She went door to door selling books during World War II. She and her husband divorced when he returned from the war in 1945. In 1963, Mary Kay Ash retired from Stanley Home Products and wrote her own business plan. That summer, she founded Beauty by Mary Kay (now known as Mary Kay Cosmetics, Inc.) with help from her sons – a business that took the beauty industry by storm.

Women entrepreneurship was a highly neglected domain during the past, but with the help of education and awareness among the women the image has been changed and women have emerged as today's most outstanding and inspirational entrepreneurs. From 1980 to 2000, hundreds of women earned recognition as some of the world's most successful entrepreneurs.

From Madonna gracing the cover of Forbes magazine as “America's Smartest Business Woman” to Martha Stewart and Oprah establishing their empires, business women were

finally in the spotlight. The world was beginning to recognize the incomparable power of women who were determined to do big things.

In 1988, Congress passed the women's business ownership Act. This eliminated outdated laws that required a husband's signature on business documents and bank lending discrimination. It also enabled female entrepreneurs to apply for government contracts. The act assisted in the success of female entrepreneurs, providing policies and programs to support their business endeavours. It marked the start of workplace equality among American men and women.

D. The Modern Women Entrepreneur

The 21st century has seen an upsurge for women entrepreneurs, but it is not always a bed of roses. Female business owners still face wage and gender discrimination and fewer opportunities than their male counterparts do. Still, women are making major impacts in media, business, politics and many more.

From Beth Comstock – CEO of GE Business Innovations – to media mavens Taylor Swift and Jennifer Lawrence, women are redefining their roles in the modern marketplace. Some of the most powerful female entrepreneurs of today include Oprah Winfrey, Beyoncé, Lucy Peng, Sofia Vergara, and Sheryl Sandberg. Women have founded top brands Cisco, Bark & Co., Slide Share, Flickr, Build-a-Bear, Naturals2Go and Proactive.

Modern women leaders are assertive, persuasive and willing to take risks. They managed to survive and succeed in this cut throat competition with their hard work, diligence and perseverance.

1.7.1. Legendary of Women Entrepreneurs

Women entrepreneurs may not be celebrated in history books, but their contributions to the world have greatly impacted our society. The legendary women entrepreneurs on our list have constantly pushed the standards of their fields to leave the world a better place. These women are all different, yet they share similar stories of triumph in the face of hardship. Some were selected because their invention changed the way we live, while others were chosen for craving out a better path for women.

Debbi Fields, founder of Mrs. Fields Cookies, explains entrepreneurial motivation: "Entrepreneurship has no age or time limits it thrives on hope and inspiration. Those who choose to participate can only make the world a better place." That's exactly what these entrepreneurs have done. Today's women-owned firms are among the fastest-growing firms in the nation-women start businesses at twice the rate of all companies. About 7.7 million firms are majority-owned by women (51 percent or more), employing about 7.1 million people and generating \$1.1 trillion in sales, according to the Centre for Women's Business Research.

1. Eliza Lucas Pinckney -1739. Dying' to make a difference: She's known as America's first important agriculturalist for introducing blue indigo dye into continental North America. Eliza Lucas was born in Antigua, an island in the West Indies, in 1722. Schooling in London, where she developed a love for botany. When she was still young, her family moved to the U.S., and her father acquired three plantations. At the age of 16, Pinckney took over the plantations near Charles Town, in the Province of South Carolina, after realizing that the growing textile industry was creating a need for new dyes, Pinckney began making a high-quality blue indigo dye in 1739. Her creation was a success: Indigo soon ranked second

to rice as a South Carolina export crop. She went on to produce flax, hemp, silk and figs. Pinckney died in 1793, but her legend lives on. She became the first woman inducted into the South Carolina Business Hall of Fame in 1989.

2. Lydia Pinkham, 1875 -The Ann Landers of the 1800s - Some would call her the Ann Landers or Dr. Ruth. In 1875, Lydia Estes Pinkham of Lynn, Massachusetts, converted her herbal home remedies into a big business by skilfully marketing her products toward women and educating them about health issues. Pinkham's vegetable compound became one of the best-known patent medicines of the 19th century.

Pinkham was deemed a crusader for women's health in an age when women's needs weren't being met by the medical community. Cooper Laboratories bought the company in 1968, though pills and a liquid stamped with Pinkham's name are still available at some drugstores.

3. Madam C.J. Walker-1905, craving the Path for Women Entrepreneurs-Madam C.J. Walker was an African American entrepreneur, philanthropist and a political and social activist. Eulogized as the first female self-made millionaire in America, she became one of the wealthiest African American women in the country, “The world's most successful female entrepreneur” of her time, one of the most successful African-American business owners ever.

Walker made her fortune by developing and marketing a line of beauty and hair products for black women through Madame C.J. Walker Manufacturing Company, the successful business she founded.

4. Ruth Handler-1959, Barbie - Creating an American Icon - With the creation of the Barbie doll, Ruth Handler has changed the way little girls play and dream, and has forever left her stamp on American culture. Handler came up with the idea of creating a doll that looked more like an adult after noticing that her daughter preferred to play with paper dolls that looked like adults. Although her husband didn't think the idea would sell, Handler debuted Barbie (her daughter's nickname) at a New York toy fair in 1959. Handler and her husband, Elliot, were already selling dollhouse furniture and other toys through their company, Mattel, based out of their Hawthorne, California, garage. Within five years, Mattel became a Fortune 500 company. In 1967, Handler became president of Mattel Inc., a position she stayed in until 1974. Her legacy lives on today, and Barbie brings in more than \$1 billion a year for Mattel.

5. Dame Anita Roddick-1976,a Business with a Conscience -Dame Anita Ruddick, founder of **The Body Shop**, became interested in environmental activism at an early age through her world travels. What begin as a way of living has emerged into a business with more than 2,100 stores and more than 77 million customers. In 1976, Roddick opened the doors to her first shop in Brighton, England. What sets The Body Shop apart from other stores offering similar bath and hygiene products has been Roddick's commitment to running a company dedicated to the pursuit of social and environmental change.The Body Shop has established community trade relationships in more than 20 countries. The Body Shop was purchased by the L'Oreal Group in 2006.

1.8. Women Entrepreneurs in India

Since globalization has been tremendous growth in the development of women entrepreneurs in India. Government has also pitched in with various policy interventions which has enabled the growth of women entrepreneurs in India. A SHG- Bank Linkage program has helped to promote entrepreneurship in India. There are 13.72% registered MSME enterprises managed by women. Entrepreneurship will give her chance to own property and help commodity production in the state, which in turn would help sustain the social sector. Unlike in a paid job scenario, women can have personal freedom and decision-making authority. This in turn will get them a better place in the society.

Entrepreneurship is considered as one of the most important factors contributing to the economic development of the society. Women entrepreneurs are gaining importance in India in the wake of economic liberalization and globalization. Women in the present day have been recognized as an indivisible part of the global struggle for a stable economy. Same is the case in India where women have recently become the symbol of change. (Vibhavari M, 2016).

Women entrepreneurship has contributed to the nation in different forms such as, formation of capital, generation of employment, balanced regional development, improvement in standard of living and innovations. Reasons that motivate women's entry in commerce vary but despite all of their variations in socio-economic backgrounds, they have proved their worth again. They have taken risks in businesses and managed to make them pay off. Over and over, Indian women have competed with men and proven to be equal in every race, including Entrepreneurship.

It is a well established fact that enterprising women have amazing ability to work hard and develop innovative ideas towards building an economical sound and healthy society. Nowadays, women entrepreneurs are contributing lot to the economic growth. They are creators for themselves and others and also provide society with different solutions to management, organization and solutions for business problems. However, the number of women entrepreneurs is fairly less and often face gender-based barriers to starting and growing their businesses (Mohan Kumara-2013).

Women entrepreneurs see the world through a different lens and in turn, do things in a different manner. Self employment and entrepreneurship is the greatest avenue for a women towards independent, ensure income from job, security and flexibility. We have several reasons why women entrepreneurs have a fantastic future in entrepreneurial field because women are better connectors and possess proficiency in networking. Women are perfectionists and never settle for mediocre results. Multitasking has been in their blood since ages. Women think success comes from hard work not just from being "awesome." Women share the credit. They build companies where employees feel valued for their contributions and input. Women know the expressive methodologies to balance Personal and profession life. It is time to provide the support and tools to ensure that women-led businesses flourish in this decade. The policy and institutional framework for developing entrepreneurial skills, providing vocation education and training has widened the horizon for economic empowerment of women.

However, women constitute only one third of the economic enterprises. There exist a plethora of successful business women entrepreneurs both in social and economic fields in India. They are performing well. Government of India has also introduced National Skill

Development Policy and National Skill Development Mission in 2009, in order to provide skill training, vocational education and entrepreneurship development to the emerging work force. The increasing presence of women in the business field as entrepreneurs has changed the demographic characteristics of business and economic growth of the country. Women-owned businesses enterprises are playing a more active role in society. Entrepreneurship is clearly a meaningful option that can offer greater income as well as more varied lifestyle choices. In lower-level GDP countries, entrepreneurship can provide a way out of poverty for women faced with few other opportunities.

There are few eminent women entrepreneurs who have left their remarkable mark on Indian society and culture. These strong-willed ladies went beyond the norms of the societies in which they lived and were concerned in fields such as foreign trade, women's liberation and politics, as well as art and literature.

1. NurJahan - The light of the world as she was called NurJahan (born Mehrunissa) was the 20th and most beloved wife of Mughal Emperor Jahangir. When the emperor took to opium and drink, he rendered himself ineffective as a ruler. Mehrunissa stepped up to the role. She was an empress who brilliantly utilized her skills in administration, politics, economics and culture to become one of the most successful women entrepreneurs in Indian history. An influential figure, she facilitated the growth of foreign and domestic trade, patronized the arts and architecture, made innumerable advancements in various crafts and sciences and most of all, opened doors for international diplomacy and privileges for women throughout. She carried forward her textile businesses, owned ships that took pilgrims to Mecca and traded luxury goods from the world over. She sent out royal decrees and was the first and only Mughal empress to have issued coins in her name. Even in her time, she was **by and large**

considered the real power behind the throne. NurJahan went beyond the conventional ways prescribed for the women of her era, thus proving to be far more successful than any male ruler of her times.

2. Jahanara Begum -The eldest child of Mughal emperor Shah Jahan was a resplendent figure, and counsellor to father Shah Jahan and Brother Aurangzeb. A woman of many talents, she was a patron of the arts and literature, Begum who planned Principal Bazaar, Chandni Chowk and old Signature Street which can be seen in old Delhi's and Shahjahanabad (the walled city of Delhi founded by Shah Jahan).

After the demise of Mumtaz Mahal, she was bestowed with half of her mother's property (worth ten million rupees) her annual stipend was raised from six lakhs to one million and she was entrusted with the royal seal. In the year 1644, Begum was given the port of Surat and she owned her own ship, the Sahibi, used for transporting consignment and pilgrims between Surat and Mecca wherein revenues from maritime trade filled in her coffers and made her exceptionally wealthy.

3. Savitri Bai Phule—Savitri Bai Phule, gave her invaluable contribution to the emancipation of women in India during the British rule. She, along with her husband, Jotiba Phule, founded the first women's school in India at Bhide Wadai, Pune (1848) and became the first female teacher of the school, at a time when women's education was frowned upon. In 1852, she also opened a school for Untouchable girls. She was a pioneer in the liberation of the rights of women, and also led the way in the struggle against oppression of Dalits, Adhivasis and religious minorities. Savitri Bai and her adopted son Yashwanth opened a health centre (health Clinic) to treat those affected by the worldwide third deadly disease of **the bubonic**

infection when it affected the region in and around Pune in 1897, out of the city in an area free of infection.

They also established a rehabilitation centre for caring for pregnant rape victims and delivering their children (BalataPratibandhakGriha), who had been prone to the social and cultural evils of society. Apart from this, she founded an organization called the 'SatyashodakSamaj' to challenge the slavery brought about by the caste system.

4. RaziaSultana - Razia Sultana, the only woman to have reigned in the Delhi Sultanate, was a star who illuminated the world with her brilliance. The beloved daughter of Iltutmish, she was an excellent administrator and a consummate politician, more competent than any of her brothers. An efficient ruler, she established utmost law and order and contributed greatly to the infrastructure of the empire by encouraging trade, enhancing the road and rail network, digging wells, and constructing schools, libraries and centre of research that included the works of ancient philosophers along with the Quran and the traditions of Muhammad.

Hindu works in the sciences, philosophy, astronomy and literature were reportedly instituted in schools and colleges during her reign. She even patronized the arts and culture, encouraging the progress of poets, painters and musicians.

1.8.1. Profile of Successful Women Entrepreneurs in India

Many women entrepreneurs are contributing towards economic development of the nation and also considered as major change leaders of the society by providing job opportunities as many individuals.

There are few indicators for successful women entrepreneurship such as , increased in literacy and educational skills, easy access to funding , expansion of the business, independency and ability to earn income, easy access to customer, suppliers and business partners, work life balance and global existence (Motilewa,2015).These successful women entrepreneurs play significant role by inspiring and becoming a role model for many budding women entrepreneurs.

The successful business model of women entrepreneurship is none other than ShriMahilaGrihaUdyogLijjatPapad, popularly known as Lijjat, is an Indian women's cooperative involved in manufacturing of various fast-moving consumer goods. Primarily Lijjat is a cottage industry, urban by its origin, which has spread to the rural areas. Started in the year 1959 with a seed capital of Rs. 80, now Lijjat has an annual turnover around Rs. 6.50 billion (over 100 million USD) in 2010, with Rs. 290 million in exports. The main objective of the Lijjat is empowerment of women by providing employment opportunities.

By 2015 Lijjat has provided employment around 43,000 people.Lijjat situated in Mumbai with 81 branches and 27 divisions all over India.Lijjat was the brain child of seven Gujarati women from Mumbai. It is considered as one of the most remarkable entrepreneurial initiatives by a woman that is identified with female empowerment in India. The women lived in LohanaNiwas,a group of five buildings in Girgaum.They wanted to start a venture to create a sustainable livelihood using the only skill they had that is cooking.

From KVIC for the period 1998–99 to 2000–01 Lijjat received the "Best Village Industries Institution". "Businesswoman of the Year" award was given to "The Women behind LijjatPapad" at The Economic Times Awards for Corporate Excellence in the year 2002. At

the awards ceremony, the President of Lijjat urged the State Governments of Maharashtra and Punjab to reconsider their decision of withdrawing the tax exemption on Lijjat'sSasa detergent.

1. Kiran Mazumdar Shaw– She is one of the successful entrepreneur’s of Karnataka as well as in India. She is the founder chairman and managing director (CMD) of Biocon Limited. She started Biocon in 1978 and spearheaded its evolution from an industrial enzymes manufacturing company to a fully integrated bio-pharmaceutical company. Born in Bangalore, completed her Bachelors in Zoology from Mount Carmel College, Bangalore University. In Melbourne University Malting and Brewing from Ballarat College later she did her post-graduation .She worked as a trainee brewer in Carlton and United Breweries, Melbourne and as a trainee maltster at Barrett Brothers and Burston, Australia.

Today Biocon under Shaw’s leadership has established, itself as a leading player in biomedicine research with a focus on diabetes and oncology.kiran is also a member of the board of governors of the prestigious Indian School of Business and Indian Institute of Technology Hyderabad.Kiran received the prestigious Padma Shri (1989) and the Padma Bhushan (2005) from the government of India.

2. ShahnazHusain – Sheis known as the “Queen of Herbal Beauty Care”. She was married at the age of 16, but her interest in beauty and cosmetic made her to discover Shahnaz Herbals Inc. The company is best known for its herbal cosmetics particularly skin care products ‘without animal testing’. Company has over 400 Franchise clinics across the world covering 138 countries. She has been award ‘Padma Shri’ by the Government of India in 2006 and ‘World’s Greatest Woman Entrepreneur’ award in 1996 by Success Magazine.

3. Rashmi Sinha – Rashmi born in Luck, India. She owns a PhD in neuropsychology from the Brown University. Prior to that, she completed her B.A. and M.A. from Allahabad University. In 2006, she co-founded “Slide-Share” along with her husband, a site to share presentations online. The site received tremendous response and was acquired by LinkedIn for \$100 million in 2012. She was ranked 8th in the Fortune’s most powerful women entrepreneurs list and named one of the world’s top 10 women Influencers in Web 2.0 by Fast Company.

4. Sabina Chopra- She is the Co-Founder of Yatra.com, an online travel website. She holds a Bachelor’s of Art degree from Delhi University and landed her first job with a Japanese Airlines. Later, she headed India’s operation of eBookers, Europe’s leading online travel company. In 2010, she was felicitated with the Women Leaders of India. Under her guidance, the company has enhanced its customer base and earned recognition.

5. Radhika Ghai Aggarwal - She is the Co-Founder and CMO of Shop Clues, a marketplace that connects buyers and sellers online. She has studied MBA from Washington University in St. Louis and a post graduate degree in advertising and Public Relations. Prior to that, she worked with Nordstrom, Seattle and Goldman Sachs, USA. She has a remarkable 14 years marketing experience and has been one of the driving forces behind Shop Clues success.

6. Vandana Luthra – Vandana Luthra Cosmetic Company (VLCC), a beauty and wellness giant has its presence in 11 countries across Asia, Africa and the GCC (Gulf Cooperation Council) and credit goes to Vandana Luthra. Initially, a homemaker, Vandana started her journey in 1989. Born in Kolkata, West Bengal, this beauty expert got herself well versed with beauty, fitness, food, nutrition and skin care when she pursued higher education in Germany, UK and France, after completion a professional course from Polytechnic for

Women in New Delhi. She was awarded the Padma Shri in 2013 for her contribution. By Fortune India in 2015, she was listed as 33rd most powerful business women in India

7. Aditi Gupta - One of the most common taboos is Menstruation, but with time, it is getting attention that is needed for society to accept the fact and talk openly about it. One such initiative has been taken by Aditi Gupta. In 2012, she Co-Founded Menstrupedia with Tuhin Paul, a crowd funded initiative. The company provides a resourceful guide about menstruation which helps women to stay healthy and active during their menstrual cycle. Aditi is a post-graduate in New Media Design from National Institute of Design, and graduated in Electronics and Instrumentation Engineering. Aditi first got an idea for Menstrupedia while doing her thesis in post graduation at NID (National Institute of Design). Aditi was born and brought up in Garhwa, a small town in Jharkhand.

8. IndraNooyi -She is one of the most well-known faces amongst Indian women entrepreneurs –IndraNooyi is the CFO and President of PepsiCo. With a Masters Degree in Public Management from Yale University and Masters in Finance and Marketing from IIM, Kolkata, Nooyi held several senior positions at Motorola and Asea Brown Boveri before joining Pepsi Co. Indra born in Chennai did her Bachelor's in Science from Madras Christian College in 1974. Beginning her career in India, Nooyi held product manager positions at Johnson & Johnson and textile firm MetturBeardsell. Nooyi joined PepsiCo in 1994 and was named president and CFO in 2001. She has been conferred with prestigious Padma Bhushan for her business achievements and being an inspiration to India's corporate leadership. Her strong acumen for business has helped company garner as much as 30 billion dollars worth of crucial deals within the last couple of years.

Indian women entrepreneurs have risen against all odds and have made their mark. Globalized India has provided rich opportunities to women entrepreneurs. Government has pitched with policy intervention to train and equip women entrepreneurs. Few women entrepreneurs are highly successful and made their mark in the international arena too. All the stake holders must join hands for the noble venture to utilize the opportunity and realize the potential of women entrepreneurs and there by accelerate the economic development.

1.9. Women Entrepreneurs in Karnataka

Karnataka is the 'Knowledge Hub' of Asia, state is considered as one of the most desired industrial locations in the country for setting industries and home to many Indian companies and multinationals. In recognition of this adage, Karnataka government is dedicated to advancing women throughout the entrepreneurial ecosystem. By building a diverse entrepreneurial ecosystem that taps into the immense pipeline of talented women entrepreneurs, the Karnataka government has provided an ideal platform for global investors to set up women owned enterprises. Women entrepreneurs face many hurdles like limited access to finance, unfavourable policies, regulatory barriers, lack of access to markets and lack of access to trusted networks. By removing many of these hurdles Karnataka offers enormous opportunities and a level the playing field for women who want to set up and run any type of business.

Karnataka ranks third in the nation for women entrepreneurial activity and is home to 103,169 women business enterprises. The total investment of women owned enterprises totalled \$ 404 million in 2012-13 and they employed 0.46 million people signifying the economic impact of women owned enterprises. The fourth medium, Small and Micro Enterprises (MSME) census, the four States — Karnataka, Kerala, Tamil Nadu and West

Bengal-put together have 51.9 per cent of the country's women-owned business indicating that south India and especially Karnataka has an excellent ecosystem for women entrepreneurs. Not resting on its success Karnataka government has taken further policy decisions that support women enterprises.

New industrial policy 2014-19 merits a special mention that the state has been consistently growing at a very fast pace and it is also called the largest technology cluster in India. Women empowerment is a need for a healthy society. In view of this, the government of Karnataka has taken effective measures to develop a healthy ecosystem dedicated to advance women entrepreneurship. By sustaining this culture, the women entrepreneurs in Karnataka have received an ideal platform which now invites global investors for women to set up their own enterprises.

This aims to encourage women entrepreneurs and give an exceptional driving force to women entrepreneurship and to improve the role of women entrepreneurs and assist the creation of more women enterprises in the state in the next five years. As a global recognition of their achievements in promoting women entrepreneurs, Karnataka becomes the first state to receive an award for the most supportive state for women entrepreneurship and empowerment. The ecosystem consists of the required land bank, good man power supply, several good educational institutions, excellent road and air connection, excellent climatic conditions, stable political environments that concentrated on development and proximity to the nearest market, makes its favourite destination for industrialists from all over the world. Women Entrepreneurs play a significant role in the growth of the economy.

It may be to attain the feeling of achievement and accomplishment. Woman choose entrepreneurship in order to work more creatively, preferred to be one's own boss and to

balance between work and family life, thereby increase their economic standard of living. Karnataka has many associations that focus on creating an ecosystem that supports and encourages women to become successful entrepreneurs. Training, mentoring or networking associations such as AWAKE, EMERG, COWE, KCCI Hubballi and FKCCI are hand holding women entrepreneurs through their hard journey to a successful enterprise.

Along with these associations the Karnataka government contributes to the growth of women enterprises. Many women lead enterprises fail due to lack of proper global exposure. The Karnataka government tries to give international exposure to women entrepreneurs by sponsoring delegations to various trade fairs. This gives an opportunity for women entrepreneurs to network with various business organizations and industries and invite investors to invest in Karnataka with joint ventures between women-to-women entrepreneurs. Karnataka had different focus not only on large industries but also on small enterprises promoted by women, government encourages MNCs to associate with women lead enterprises and invest in Karnataka.

1.9.1. Successful Women Entrepreneurs in Karnataka

For multiple traditional industries Karnataka is considered as home, be it the silk manufacturing sector at Mysore or the Channapatna toys. It is a State that can pride of a rich history and culture spread across Hampi and Mysore, Chitradurga and Dharwad, to name a few and also a strong IT base, with Bangalore becoming a heart for global IT companies. Over the last few decades it has been vibrant with entrepreneurship and hosts for many start-ups. The ecosystem has witnessed the rise of great businesses led by women in fact.

1. Dr.KaminiA.Rao - She is the Founder and Medical Director of Milann, a pioneer in the field of assisted reproduction. Milann was set up in 1989 in Bangalore. Dr.Rao's specialization is in reproductive endocrinology, ovarian physiology and assisted reproductive technology. She has studied medicine at St. John's Medical College and Vanivilas in Bangalore. She has also trained in Fetal Invasive Therapy and is credited with the birth of India's first SIFT baby.

2. Meena Ganesh – She is aSerial entrepreneur, Meena Ganesh is the CEO of **Portea Medical**, which provides affordable and quality home healthcare in India. Last year, the company raised a \$37.5-million series B round, led by existing investor Accel and International Finance Corporation (IFC), a member of the World Bank Group, Qualcomm Ventures, and Ventureast. Meena has co-founded four other start-ups with her husband and serial entrepreneur Krishnan Ganesh. Meena graduated in Physics and did her MBA from IIM, Calcutta. She has worked with PwC, Microsoft, and Tesco.

3. SrividhyaSrinivasan -She Co-Founded her first venture, **Impulse Soft**, a software company at the age of 24 in Bangalore. The company was acquired in 2006 by SIRF, a NASDAQ-listed semiconductor company. With time on her hands and itching to build something else, she co-founded **Amagi Technologies** in 2008.Amagi uses cloud-based technologies to create a reliable, scalable and cost-effective alternative to traditional satellite TV broadcast infrastructure. Srividhya says, when you do things that excite you most, you will go places. Then work will no longer be work, it will be life.

4. RichaKar - She is the Founder and CEO of **Zivame**, online lingerie store which claims to sell a bra every minute. It was started in 2011 and is headquartered in Bangalore. Last year

in September 2016 it announced that it had raised a Series C round of Rs 250 crore from Zodius Technology Fund and Khazanah Nasional Berhad, the strategic investment fund from the Government of Malaysia. After her engineering from BITS Pilani, Richa worked briefly in IT industry. She has also worked with a retailer and global technology company before starting Zivame.

There are many other women in Karnataka who have taken entrepreneurship and built small and medium businesses across different districts.

1.10. Scope of Women Entrepreneur

In developing country like India there is a tremendous scope for women entrepreneurs as day by day unemployment graph is moving upward. Education of women is prime importance for enabling more women to develop professional entrepreneurs competencies. In recent days women are showing interest towards entrepreneurial activities because who are getting financial benefits for their business start-ups. SC, ST women have more benefits by government for their entrepreneurial activities. Government has opened many organizations for empowering women entrepreneurs. Government and non government agencies are providing financial, training facilities to women entrepreneurs. Also addressing entrepreneurial development programs for women who are from minority community.

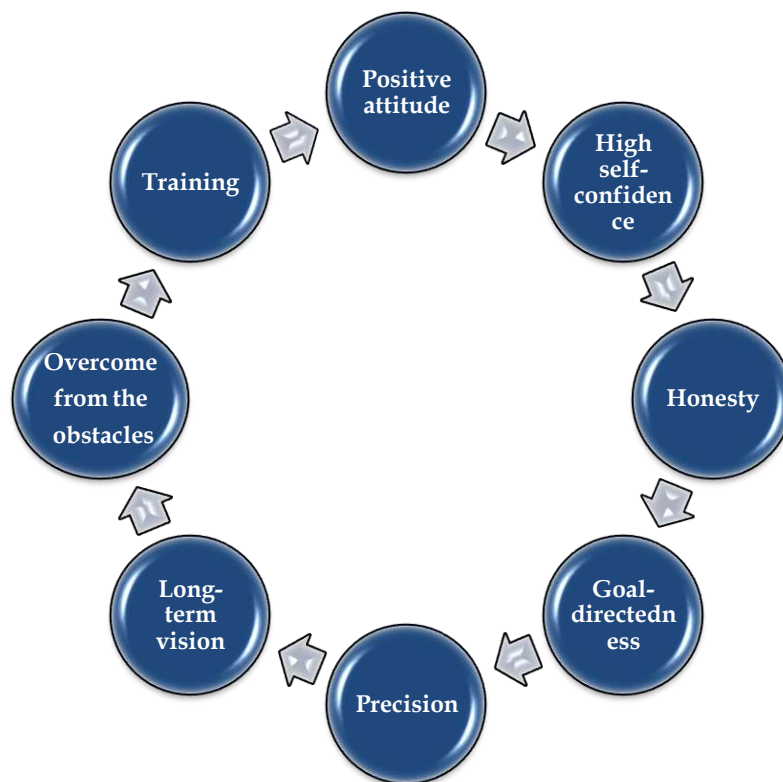
Empowering women is a challenge towards that rural business hub (RBH) programme was being implemented in the industrial backward district by union minister of Panchayathraj. Micro enterprises can help to meet these challenges. Micro enterprises not only improve national productivity, create employment opportunities but also help to develop economic freedom, personal and social capabilities among women.

There are some of the personal and social capabilities, which were developed as result of taking up enterprise among women, possibility of economic empowerment, improved standard of living will be improved by entrepreneurship, build the Self confidence of women to run the business independently, enhance awareness towards legal aspects, financial aspects and also in the international level.

1.10.1. The Characteristic of Woman Entrepreneurs

Entrepreneurial characteristics include generic and specific knowledge, motives, traits, self-images, social roles, and skills that may or may not be known to the person. These characteristics may be even unconscious attributes of an individual. Some of these characters are natural while others are acquired in the process of learning, training and development.

Figure: 1.5. Diagram Represents the Characteristics of Woman Entrepreneurs



There are several characters which impact on women entrepreneurial success; few characters have been explained in the study.

1. Positive Attitude -First and for most character of an entrepreneur is positive attitude. This is the most important factor in turning ideas into practical programs and putting them into better action. Being realistic is necessary however, observing the obstacles are far different with having a negative attitude. With the help of positive attitude women can turn the threats into opportunities for the company.

2. High Self-Confidence -Being powerful and self-confident do not mean being aggressive and bold. Self-confidence and power mean creativity and moving in right path. The sense of being helpful to others most of studies show that women have a higher capability to become influential on others by being helpful to them. A hopefulness to make a positive change in the lives of others is one of the most important characteristics of an entrepreneur and it is counted an important factor in their economic activities.

3. Honesty -Honesty is the strength of success, this character provoke sense of trust on others for everyone like to work with trustful and with honest people.

4. Goal-Directedness -The goals are the dreams that are supplemented by clear practical programming. Women who have clear and detailed programs tend to be more successful.

5. Precision -Finding of vacuums in the market to be filled with entrepreneurship is strategic task in every program. The discoveries of the unfulfilled needs are key to successful production. The women, due to their watchfulness and high precision are more capable than men in recognizing those needs. Therefore, they have a clear view of needs of the markets and their productions may meet the needs of the market.

6. Long-Term Vision -The highest resistance often takes place before a failure. Cautiousness and forethought are among special characteristics of the woman entrepreneurs. Because of the long-term vision of women are facing these problems in their resistance against the failures are higher.

7. Overcome from the Obstacles- For the successful women to take the next step. Although throughout the world, number of woman entrepreneurs is lower than men. Most of the countries labour laws are still not suitable for women's presence in the work scene and there is no sufficient confidence in their entrepreneurship. However, the amount of their growth in this field is being increased.

8. Training- Most of women entrepreneurs transfers their working knowledge to their successors and in form of change the experiences is visible in the company.

1.10.2. Entrepreneurial Competencies

Entrepreneurial competencies can be considered as skills, these competencies are necessary for an entrepreneur to venture into an enterprise. Women have competent capability to organize and manage an enterprise with an understanding of establishment of enterprise goal. These competencies help entrepreneur to successfully venture into an enterprise. This business operation is considered to be very complex in a competitive business environment, which is constantly changing with fast technological advancements. An entrepreneur is expected to interact with these environmental forces which require being highly competent in different dimensions such as, intellectual, attitudinal, behavioural, technical, and managerial aspects. Entrepreneurs are therefore permanently challenged to deploy a set of competencies to succeed in their entrepreneurial endeavours.

Figure: 1.6. Diagram Represents Entrepreneurial Competencies



Success cannot be achieved by shortcuts, for that every individual needs to work hard. In the process of entrepreneurship for achieving success one must have few competences those are,

1. Initiative -It is an inner urge in an individual to do or initiate something. There is popular saying 'well begin is half done'. It is the entrepreneur who takes or initiates the first move towards setting up of an enterprise.

2. Innovative -Most of the innovators have this urge to do something different. Entrepreneur basically is an innovator who carries out new combinations to initiate and accelerate the process of economic development.

3. Systematic Planning—A successful entrepreneurs develop or evolve future course of action keeping in mind the goals to be realized. They believe in developing relevant and realistic plans and ensure proper execution of the same in their pursuit of attaining their goals.

4. Information Seeker-A successful entrepreneur always keeps eyes and ear open and is receptive to new ideas which can help entrepreneur in realizing their goals. They are always ready to consult expert for getting their expert advice.

5. Effective Monitoring- Top performers ensure that everything is carried out in their organizations as per their wishes. They ensure regular monitoring of the working, so that the goals of the organization are achieved in best possible manner.

6. Problem Solving – Successful entrepreneurs take problem as a challenge and put in their best for finding out the most appropriate solution for the same. They will first understand the problem and then evolve appropriate strategy for overcoming the problem.

7. Persistence Failures-Never dishearten an entrepreneur, believes in the Japanese proverb 'Fall seven times, stand up eight'.Entrepreneurs follow Try and Try again for overcoming the obstacles that come in the way of achieving goals.

8. Quality Performance- Successful entrepreneurs are quality consciousness do not believe in moderate or average performance. They set high quality standards for themselves and then put in their best for achieving these standards. They believe in excellence, which is reflected in everything they do.

9. Self Confidence- Top performers as they believe in their own abilities and strengths. They have full faith on their knowledge, skill and competence and they are not worried about future uncertainties.

10. Employee Welfare-Future of the organization depends on its employees. If the employees are dedicated, committed and loyal, the organization is bound to perform well. A

successful entrepreneur tries to promote organization's interests through promotion of interests of the workers. He takes personal interest in solving problems confronting workers and generates the feeling that there is independence of the interests of workers and the management.

11. Commitment to work -Successful entrepreneurs are prepared to make all sacrifices for honouring the commitments they have made. Whatever they commit, they take it is a moral binding for honouring their commitments, irrespective of the costs involved.

1.10.3.Opportunities and Challenges of Women Entrepreneurs in India

SWOC (Strength, Weakness, Opportunity and Challenges) analyses is kind of examination technique for the better improvements for future activities and challenges. SWOC can be used in all areas for example-self analysis, product, marketing and business etc.,this will help to analyze internal and external factors effects on respective activities. Successful women entrepreneurs are not only have positive rewards, also they had weaknesses and many challengesin their business area.

Various factors like positive reinforcement and negative reinforcement influencing women entrepreneurs. Successful leading business women are the ideal role model for our country (Anjali Singh, 2014)

1	STRENGTHS	<p>The successful women are holding with better access to family support, willingness to work hard, confident, innovative and creative.</p> <p>Capable of achieving economic independence, individually or in collaboration achievements, etc.</p> <p>Self commitment, systematic planning, business and communication skills, qualitative products and services. Good at financial and people management, etc,</p>
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		<p>Depth knowledge in their business line of product and Services, good at new technology updates etc.</p> <p>Skilful employees, right customer and market.</p>
2	WEAKNESSES	<p>Dual responsibility and work life balance, conscious and responsible for society's attitude once they are successful and public notable person.</p> <p>Guilt because of not spending quality time with their family and children.</p> <p>Idea generation less due to lack of interaction and time. No good time for updating new skills and knowledge.</p>
3	OPPORTUNITIES	<p>Right education, good job experience and exposure, exposure of urban area and great network.</p> <p>Financial aid from various institutions and supports.</p> <p>Assured capital market. High demands from customer for the product and services</p> <p>Utilizing of right policies and benefit as women entrepreneurs.</p> <p>Well-established large organizations and best support from government and non government agencies.</p>
4	Challenges	<p>Great competitions, many similar and duplicate products are in the market. An international company occupies more market share in the domestic market.</p> <p>Unnecessary demands from employees. No qualitative results from the team.</p> <p>On time lack of delivery or production from the employees.</p> <p>Wrong people in the management and decision making team.</p> <p>Stoppage of production and high customer complaints and service issues.</p>

The evolution from homemaker to women entrepreneur is absolutely not an easy task and in the same way it is highly difficult for a woman to succeed and sustain in her business. She

has to learn from her experiences, adapt herself and overcome from the challenges in her business field. She has to creatively utilize her strengths to overcome from the threats and grab all the opportunities to minimize her weaknesses. This will be certainly being a mantra for her to develop and grow her business successfully.

A successful entrepreneur has different kind of SWOC compare to start up and budding entrepreneurs. The SWOC analysis revealed that different types of entrepreneurs have different kind of advantages as well as challenges and opportunities in their business. Different level of entrepreneurs has different kinds of issues and strengths. Properly channelizing of right strength for their business is very important. SWOC is required for all women entrepreneurs for analyzing themselves and for their business.

SWOC would help them for achieving success, women entrepreneurs can easily understand the business problems, identify the opportunities and make required changes as per the business situation and requirements. Also at the same time even they can benchmark for the better business activities.

1.11. Review of Literature

Conceptualization of a good research is based on the quality of literature review and finding the research gap and relevant review is the bedrocks of a research. In the present research extensive review of literature is made. The recommence of literature review enabled in the study for statement of the research problem and research questions, statement of research hypotheses and designing appropriate data collection instrument. The reviews also enabled and substitute the findings and conclusion drawn in the study.

In this section summary of literature reviewed are presented in the significant order. For the proper understanding the reviewed literature are presented in the following headings.

- 1) Entrepreneurship
- 2) Women Entrepreneur
- 3) Entrepreneurial Intentions
- 4) Entrepreneurial Success
- 5) Entrepreneurial Challenges
- 6) Opportunities and Government Support

For the study purpose different literature, articles were collected and reviewed from the period of 2003 till 2017. Collected articles are related to the study area.

1. Entrepreneurship

RoquedoCarmoAmorimNeto (2017), “Exploring the relationship between entrepreneurial behaviour and teachers' job satisfaction”. This paper tries to prove that entrepreneurial behaviour and job satisfaction, on the same note the research papers reveals that there is a great association between gender and educational level on entrepreneurial behaviour. Research also proves that demographic characteristics are highly influence on entrepreneurial behaviours and job satisfaction.

SimenMarkussen, Knut Roed (2017), “The gender gap in entrepreneurship – The role of perfects” Research study reveals that two important areas those are career entrepreneurship is strongly affected by peers, family members, neighbours and schoolmates and other one is gender gap preserved through the influence of gender specific networks and peer effects that seems to be highly influenced by man and women. More influenced by women in this study because female are underrepresented because of existing entrepreneurship rates are much higher for men than women.

Nagaraju (2016), “In the Study “Entrepreneurship –SMAC the right Eco system for start-up” As per the study author says that entrepreneurs are optimistic and future oriented. They believe that success is possible and willing to take risk with their resources in the pursuit of profile. As per the study says that 75% of all new start-up’s fails within first two to five years because of new entrepreneurs and budding entrepreneurs are facing major challenges like vision and business idea, raising capital for start-up, assembling a business team, finding the right business location and manpower, dealing with the competition, and lack of finding good customers, negative mindset, lack of marketing facilities, changes and trends. As per the research author suggest that one way to improve their odd is for a start-up’s to

join a seed incubators or accelerator programs these programs are designed to help business improvements and its chances for success. Also these programs hand hold the entrepreneurs by guidance from right mentors.

Prasad N.G.A (2016), in his research article of “The role of small enterprises and government agencies in alleviation of poverty in India.”The study focused on small enterprises role and empowering poverty line people with the help of employment .As per the study millions of people in India are unemployed and under employed. For this problem need to come up with more and more small scale enterprises in rural areas.

This small enterprise plays an important role in minimizing the problems dividing high employment with lower investment. Study also reveals that the government of India launched district industry canters program with the objective to develop small enterprises to create more employment opportunity in rural and backward area. This study found that small enterprises are generating more employment opportunities and eradication of poverty .This sector also contributes very impressively to the GDP. The Study suggests financial support towards small enterprises growth of sustainability.

2. Women Entrepreneur

PoorvaBhonde (2015),“Women Entrepreneurs and development In India.”The research tells that rural women have dependency mindset and it has to get changed. According to this research real empowerment of rural woman is to make them to be more creative, independent, confident and responsible for their action.

SyukurriahIdrusa (2013), “The effectiveness of training model for women entrepreneurship program.”Author explains in this concept that women entrepreneurship

program is very helpful for profitability and productive level increment of enterprises and creates a new job opportunities. As per the study product and service line is the success factor of any business. Business plan is the most important opportunity for the business. Research highlights that most important knowledge and skill for the business is ability to obtain financial assistance and creative problem solving skills in the business.

Ray Sarbapriya (2010),“Some aspects of women entrepreneurs in India”, this study highlights that there is a significant difference between women and men entrepreneurship on the ground of perseverance, pre disposition and ability to work hard as well as the ability to specific emotional intelligence.

Aida Idris (2008),“A profile of Innovative women entrepreneurs” the study reveals that the importance of innovations is not just product and technological, research also says that women capability of developing new marketing techniques administrative procedures and flexible, operating norms considered as innovation in women entrepreneurial field.

3. Entrepreneurial Intentions

Ozaralli, Nurdan, and Nancy K. Rivenburgh (2016) "Entrepreneurial intention: antecedents to entrepreneurial behaviour in the USA and Turkey." As per the research reveals that there are three behavioural intentional factors which would influence an individual to become an entrepreneur those are 1. Personality intentional factors (Optimism, innovativeness, risk taking propensity, competitive) 2. Social factors (experiential activities, education, family and successful entrepreneurial family) 3. Societal factors (Culture valuation, future & current economic and political condition). All these behavioural intentions are differ from person to person, place to place and influences as per the condition of an individual.

Tripti Bisaw (2015), “Woman Entrepreneur – The Role Men Play in Their Success”. In this paper author found out that why women are entering into an entrepreneurial concept after knowing about more challenges needs to be faced to become a successful. Author revealed the secrets of women entering into an entrepreneurial field because of couple of motivational factors influence them like, social status, self identity, qualification, education, government procedures and policies, employment generation, independence and freedom of taking personal decisions, innovative thinking, self fulfilment through new challenges and opportunities because of these motivational factors women are ready to accept any challenges for entering into entrepreneurial field.

Abir S. Al Harrasi (2014), study of “Factors Impacting Entrepreneurial Intention Literature Review” study indicates that major four factors which are most important intentions for women to become an entrepreneur, the four set of main factors are the personality traits factors, contextual Factors, Motivational Factors and Personal Background factors. His study clearly explains about each factor such as, Personality traits factors – Self confident, Risk taking ability, Needs for achievements, Internal Locus of control, Innovativeness and Autonomy. Contractual related factors – cultural, social, economical, political and perceived support. Motivational related factors - need for more income, desire for security and status. In his last factor is personal background related factors - age, gender, education, family background and business experience.

Andrea Roy (2014), “Lining female enterprise motivation to business” Research proves that women entrepreneur’s motivations relating to business concepts such as risk propensity instead of family concern like work life balance, makes business survival livelihood much higher or greater.

Ángel Manuel and Díaz-Auni6n(2014),“Gender analysis of entrepreneurial intentions as a function of economic development across three groups of countries”research reveals that there is difference in intentional factors as per the gender, the major intentional factors as per the research is socio economic and psychological factors and these two factors influences in different way towards each gender.

Hala.W. (2014)“Impact of entrepreneurship education on entrepreneurial intention of university students in Egypt” The study found that there is positive relationship between entrepreneurship education and intentions.

Khalid Ismail(2012), in his study of“Stimulating factors on women Entrepreneurial Intention” Intentions in choosing entrepreneurship as a career is directly related with the personality and cultural factors. His finding says that women entrepreneurs’ career choice is significantly influenced by cultural factors rather than personality factors.

SantiSetyaningsih(2012)“Influencing Factors of Entrepreneurial Development in Indonesia”.As per the research finds that entrepreneurs are motivated by the high income, personal and family life flexibility to control own time and family security. Research reveals that family participation is the biggest support at the time of new business start-up.

Ivan StefoovicandSlobadaPrakic (2010),“Motivational and success factors of entrepreneurs: the evidence from a developing country”success research conducted in Serbia and results found that motivational factors of entrepreneurs are generic in developing countries, research says that lack of motive concerned with sustainable development of enterprise in a large run. On the other hand there is a variety of success factors affecting enterprise. This is primarily depending on the current situation in the local environment. The

study says that understanding motivational & success factors can be helpful for entrepreneurs & their SME's because it could affect in crisis of percentage of successful ventures. Author suggests that it is necessary to make significant improvements in the process of institutionalization of supporting SME's. This can be achieved by creating environment that will facilitate development of entrepreneurship through numerous stimulating activities such as incentives that would facilitate cooperation of SME's & large enterprises & creation of clusters, establishing organizations for providing assistance to entrepreneurs (Example- Association of entrepreneurs, government agencies for SME's development, business incubators, industrial parks Etc.,) and providing easy accessible of capital.

Irum Rani (2015), "Motivational factors among women to become entrepreneurs :A qualities approach" Research stated that most of the women are entering to the entrepreneurial field because some of the motivational factors like more governmental schemes and handholding's, leading luxury life and creating some new and different things these are more influencing factor for women to become an entrepreneur.

Riccardo Fini (2009), "The foundation of Entrepreneurial Intention" entrepreneurial intention is micro founded, it is primarily explained by psychological characteristics, individual skills, and environmental influence. Research results show that environmental support fails to predict entrepreneurial intention. This suggests that the support coming from government, context and universities is not relevant in shaping entrepreneurial intentions. In dealing with this should keep in mind that entrepreneurial intention reflects a state of mind directing a person's attention and action towards the performance of entrepreneurial behaviour. In other words, this dimension is a cognitive Representation of the actions to be implemented to achieve entrepreneurial behaviour. Therefore, it may be possible that

awareness of external support comes into play at later stages, when individuals are consciously implementing entrepreneurial actions and in order to implement these actions better and to make them succeed, they look for external support.

Jon.C(2007), “Prior Family business exposure as intergenerational influence and entrepreneurial intent –A theory of planned behavioural approach”, research indicates that family business experience intent, attitude and behavioural of an entrepreneur. The research result suggests that family support and mediation variable also would contribute towards entrepreneurial intention to start new business.

4. Entrepreneurial Success

Md. Rafi Yaacob (2015), as per the research of “Entrepreneurial Success: An Exploratory Study among Entrepreneurs” reveals that major entrepreneurial factors are personality, cultural factors, Environment factors, Micro finance, out of these factors personality stands primarily. In this entrepreneurial field self confidence is very much required for an entrepreneur in order to manage their business successful.

Abbas Sabet (2014), “Factors affecting women entrepreneurs’ success (Case study women enterprise of fare province)”. Research proves that for establishing successful business women entrepreneurs are supporting themselves with the positives attitude.

Arcelia Toledo-López (2012), “Defining success in subsistence businesses” the paper defining success in subsistence businesses reveals that substance entrepreneurs play a very important role in economic development towards success of substance business. The study says that business success cannot be measured only by financial indicator. There are many

other indicators which contributes towards business success like, education and competency of entrepreneur, sales revenue, long-term business plans, acceptance of technology, growth intentions and commercialization into international markets. In contrast, socio-cultural attributions, such as family values, goals, and motivation to get into and stay in business.

Holland and Neila (2016),"Images of Success of Women Entrepreneurs: The Impact of Religion on Launching, Operating and Sustaining a Business Venture."The research results study support that existence of strong link between women's religious faith and desire to launch, operate and success in business. Research reveals strong religious background and faith incorporating their images of success into their religious views. It was observed in the study that religious motives impacted on the business launching and overall operations.

Seuwandhi B (2012),"Factors contributing to the Success of Women Entrepreneurs in Sri Lanka" The research states that there are six major factors are contributing towards women entrepreneur success in their business. Those support success factors are child wood experience, psychological characteristics, entrepreneurial competencies, formal and informal learning and external support and additional factors identified termed as culture.

Peter A.Gloor (2011),"Analyzing success of start-up entrepreneurs by measuring their social network distance to a business networking hub." As per the research study networking is very important for business success study reveals that innovators will become more successful this success motivates or attracts them for more net working partners. Success will take place with the better connected members and those are more successful.

ZafirMohdMakhbu (2011),"Entrepreneurial Success: An Exploratory Study among Entrepreneurs "This study reveals that the combination of entrepreneurial factor has

significant relationship with the successes of an entrepreneur. Author says there Skills and entrepreneurial special characters are influences for entrepreneurial success, but the religious duty/ honesty factor is perceived to be the best factor influencing entrepreneurial success compared to others factors. As per the study strong skills for an entrepreneurial success are leadership, networking, strong communication, independence and ability to make decisions is more strong skill for an entrepreneurial success. Political, social networks and government support provide minimal contribution to the success of entrepreneurs. The study reveals that special characteristics of entrepreneurs, including perseverance, good social skills, high self-efficacy and a high internal locus of control, are drivers of the success of entrepreneurs.

Nieuwenhuizen, Cecile, and Jaap Kroon (2010)."The relationship between financing criteria and the success factors of entrepreneurs in small and medium enterprises" this article examined entrepreneurs success by financial institutions and by examination suggest that financial institutions should measure the success of the entrepreneur by important criteria's like leadership of an entrepreneur , knowledge and skill, market orientation, financial insight and management, creativity, innovation and risk orientation. These are the important evaluating success factors of an entrepreneur.

5. Entrepreneurial Challenges

Geetha Devi (2016),in the research study of"Empowering women entrepreneurs through solving their specific problems"this study revealed that women are facing two sets of problems like general problem and Specific problem. According to the study general problems tries and explains that impact and effect on the overall enterprise and specific

problem deals with affect on smooth running and operations of an enterprise. Research found out few remedial measures for these respective problems like need to provide more working capital to the small and large scale women entrepreneurs. Should continually motivate and inspire entrepreneurs for that should be introduced entrepreneurship concepts in high school level. The study says women have more potential and determination to setup, uphold and supervise their own enterprise in a very systematic manner. So, society should eliminate all forms of gender discrimination and allow women to be treated at par with men.

Nazrul Islam, (2016), “Factors influencing the development of women entrepreneurship in Bangladesh.” As per the research development of women entrepreneurs are facing major problems of negotiation , bargaining skills and risk relating activities because lack of training and incubator and proves that development of women entrepreneurs self awareness, marketing skills, initiatives are the most important factors for business ventures. These are main challenges which are facing by women entrepreneurs in their business life.

Sanjay Melhotra (2016),“Challenging issues of women entrepreneurship in India: Gender gap and how to close it” research says that women are playing more active role in society and the economy, those are running their business. Study suggest that highly educated, technically sound and professionally qualified women should be encouraged for managing their own business, rather than dependent on wage employment outlets and women entrepreneurship must be moulded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and also strive for excellence in the entrepreneurial arena.

Sudhishan.B (2016),research article referred on“Research design on coping strategies for stress among women entrepreneurs in Rayalasyama region of AndaraPradesh”the study dealt with women entrepreneurs problems which is effecting on their business success. The major problems identified in this research are stress and frustration. According to the study stress referred to the serious emotional disorders as well as psychological problems and frustration in real-life is a manifestation either of resolving conflicts or of real failure. According to the study there are two factors directly related to the performance, interest and decision making because of these issues most of the women entrepreneurs are facing many health and behavioural related problems compare to men and these problems with women because of they are playing dual responsibilities in the life. The study also says that this kind of stress and frustrations accrues those women entrepreneurs on the basis of type and nature of business they are dealing with, nature of family life and experience. study suggests women entrepreneurs should use different techniques to overcome from these problems and family and societal support is very important to make them women entrepreneurs success and for smooth full business activities.

Syed Shah Alam(2012),”An exploratory study of women entrepreneurs in Malaysia: motivation and problem “In his research study he found that major challenges of women entrepreneurs are greater responsibility, inability to obtain financial loans for start up and purchasing, inability to acquire locations for the enterprise, inability to spend enough time with the family and stress due to heavy work.

HemaMirji (2015),”Introduction to Women Entrepreneurship: A Comparative Study of Approaches to Work-Life Balance of Women Entrepreneurs” The study reveals that women entrepreneurs are positive towards managing their work as well as their home. As per the

study women entrepreneurs are successfully balancing their work life, at the same time they are facing few challenges while running their enterprises on day to day basis like major one is financial problem and ignorant problem is gender discrimination problem in society.

Motilewa (2015)“ICT and gender specific challenges faced by female entrepreneurs in Nigeria” this study talks about information and communication technology and reveals that ICT does have a positive influence in tackling the challenges faced by female entrepreneurs.

Chinnadurai. P (2015),“Women Entrepreneurs in India: Problems and challenges”in his research finding he explained that right from the beginning women entrepreneurs are facing different series of problems few of mentioned like, lack of self confidence, low risk bearing capacity, lack of entrepreneurial aptitude, problem of finance, gender inequality, lack of education, scepticism of financial institution, limited managerial ability and legal formalities. In his study he mentioned that measures to remove obstacles major change needs to take place in the society that is traditional attitudes and mindset of the people rather than being limited to only creating an opportunity for women. He rightly said in his study that proper training, designed programmes addressing the attitude changes, supportive services and creating awareness, her unique identity and contribution towards the economic growth & development of the country. Right direction, proper planning and execution are required at all levels.

Shivalika Vipul Patel (2015), “Women entrepreneurship Development in India” in her study enlightens the three important aspects of women entrepreneurship those are challenges, promoting and the role of government. Study reveals that major challenges of women entrepreneurs are working capital management, access of start-ups finance, marketing skills,

regulatory requirements, lack of technical knowledge, and lack of confidence. Author suggested that government in terms of encouraging women entrepreneurs,

- 1) Assessing women entrepreneurs to participate in international trade fairs, exhibitions and conferences.
- 2) Complicated government procedure should be simplified.
- 3) Encouraging women to take up entrepreneurship as career purpose, there are very important basic measures government need to take as promotional activities of women entrepreneurs.

Hareena and P.Mohamed (2014), “A Study of Major problems of women Micro Entrepreneurs in India –A Study of Kerala” in their study micro and small business are more contributors for economic development of the country. In this area women are facing many problems and issues in respect with their business. Major problem control security, financial requirements, issue with production, marketing and labour. Women try to solve these problems with different modes but success rate is very minimal. In Kerala women entrepreneurs are expecting that government has to take up steps to provide a necessary training in terms of enhancing and supporting entrepreneurial skills and business.

Shaker P.C and HemaVidhya (2014) “Lessons from Successful Women Entrepreneurs-A Panacea for other women entrepreneurs in India “ author explains normal and successful women entrepreneurial problems and towards development of women entrepreneur for the economic growth of the country. As per their study main problems for the women entrepreneurs are labour, infrastructure, legal formalities, over load of work, mistrust, lack of family support, marketing their products, working capital and lack of credit sources. Having adequate knowledge and experience of the business women are still facing

these issues because of male dominating and major support given by banks to men only. In this study author rightly explains that different ways of developing women entrepreneurs in the society and government should encourage women for better education, adequate training, mentoring, marketing & profitable activates, single window solutions for financial problems. These are supportive measures are helpful for women enterprises to become successful.

T.Vijayaragavan (2014), “Problems and Opportunities of Women Entrepreneurs in India” the study says that in the process of empowerment, women need to realize their strength, weakness, opportunities and threats and move forward to come out from their own potential in order to achieve their goals through self development. Women entrepreneurs must have an intention to fulfil their dreams and it must be transferred into an idea of enterprise.

Faraha Nawaz (2012), “The research study of Problems of Woman Entrepreneurship Development in Bangladesh: A Case Study of RAKUB” the study reveals that still women are facing different problems for successful running their enterprise, in that major challenges as per the study found out that critical and complex problem of getting loans, lack of experience and knowledge about the products, poor technical skills and lack of managerial skills, insufficient capital, huge interest burden and social and cultural obstacles.

Ranbir Singh (2012), “The research of Women Entrepreneurship Issues, Challenges and Empowerment through Self Help Groups: An Overview of Himachal Pradesh.” This study states that women participation is very much important in economic activities of the country and it is very essential in respect of raising the Status of women in the society. Study also insists government should aim to raise women economic and social Status in order to bring

them into the mainstream of the national life and development; women are facing different kind of challenges in their day to day business activities.

Sureshkumar.C (2015), research study of “Women Entrepreneurs Scopes, Challenges and Strategies” equal population of women can be seen in our country but participation in the development of the country is low compare to men. As per the research women challenges are not been ended.

6. Opportunity and Government Support

Maria J. (2017), “How economic freedom effects opportunity and necessity entrepreneurship in the OECD countries” as per the study economic liberalization tends to encourage opportunity of entrepreneurship and to discourage necessity of entrepreneurship. Study reveals that opportunity of entrepreneurship seems to be more benefited from improvements in legal structure, security of property, right regulation of credit, labour and business, greater economic freedom seems to be encouraged in the emergency of new business opportunities and enable entrepreneur to take advantages of them.

SyedaTasnimFabiha (2016), “Empowering Women Entrepreneurs through Information and Communication Technology (ICT): A Case Study of Bangladesh”, in this study author revealed that the most important barriers faced by rural women's family businesses were low ability of the women in creativity , innovation and low income generating by family businesses. The results also showed that the barriers can be fallen into five groups including supportive and logistic barriers, managerial and monitoring barriers, individual and family barriers, skill and expertise barriers, and communication and information barriers.

Meenakshi (2015) “Constraints faced by women entrepreneurs”,this research suggested to the government to help women entrepreneur providing education, opening new guidance cell, entrepreneurial training program, Special infrastructural facilities, separate financial aid and marketing and sales assistance etc,

Chinonye Love Moses (2016), “A Review of the Challenges Militating against Women Entrepreneurship in Developing Nations”,the research say that obstacles and constraints facing women entrepreneurs in most developing nations of the world. Study Suggest that in these counties need to create an enabling or favourable environment, geared at motivating women towards the expression of entrepreneurial related behaviour and research reveals the fact thus policy makers in these nations are encouraged to develop strategic policies and programmes geared at capacity building for women entrepreneurs particularly of their direct relationship between women participation in entrepreneurial activities and a country’s economic development.

PoonamSinha (2016),“Problems and Prospects of Women Entrepreneurship in Uttarakhand”.The study found women and men both are entering to the entrepreneurial activity only for earning money & future is motivating them to become an entrepreneur. The study clearly mentioned about prospects & support for women entrepreneurs like single window approach means preparation of projects report, term loan approval, working capital loan sanction, raw material allocation, training of employees and marketing assistance

Sekar. P. C (2014), “Lessons from successful women entrepreneurs- Panacea from other women entrepreneurs in India”,the research reveals government sponsored development activities have benefited only small women sections. The large majority of them are still

unaffected by change and development activities have benefited only a small section of women that is the urban middle class women. So, research suggests that government should provide marketing and sales assistance .Working capital should be provided to the small and large scale entrepreneurs. In state and district level a women entrepreneur's guidance cell needs to be set for solving entrepreneurial problems. Training in entrepreneurial attitudes should start at high school level through well-designed courses, will build confidence through behavioural games. Encouraging entrepreneurship among women are to be extended at local level. Women development corporations have to gain access to open-ended financing

A number of good literatures helped in research area with respect to understanding about the concept, research gap identification, finalizing of final questionnaire and understood the scope and future requirement of the subject.

1.11.1. Research Gap

Various research gaps were identified in the above studies. The gaps include

Review of the past studies indicates that most of the study focused on entrepreneurial problems, motivations, growth, success, gender gap, economic and social prospects etc., on women entrepreneurship. No study in the review found that focusing on women entrepreneurial intentions and an entrepreneurial success rate.

Though many studies were conducted from the women entrepreneurial prospects but studies were ignored to include different kind of intentional factors which are intending women towards entrepreneurship and also identifying an entrepreneurial success rate.

In the present study an attempt is made to fill these gaps and conduct empirical study on entrepreneurial intentions and their success rate of women entrepreneurs.

CHAPTER -2

RESEARCH DESIGN AND METHODOLOGY

2.1. Introduction

2.2. Need and Significance of the Study

2.3. Statement of the Problem

2.4. Research Objectives

2.5. Research Hypotheses

2.6. Scope of the Study

2.7. Research Methodology

2. 8. Limitation of the Study

2.9. Chapter Scheme of the Study

Chapter -2

Research Design and Methodology

2.1. Introduction

Quality research work depends on the research methodology adopted for the designing, developing, gathering, analysis and interpretation of the research information. Therefore, research design plays a significant role in research.

This chapter presents detailed information on the research design including, problem statement, objectives, hypotheses and scope. The chapter also focuses on sampling design, data collection methods, instruments and also data analysis techniques.

2.2. Need and Significance of the Study

India is one of prime countries in the world of entrepreneurship with large male population 69.6 crore and female population 65.3 crore. Compare to the number of male entrepreneur, women entrepreneurs are very less and when it comes to the success rate it is weak. Hence, this study makes an attempt to analyse the entrepreneur success in general and women entrepreneur in particular.

The study has both social and economic significance, as it focuses on women entrepreneurial intentions and their success. Women entrepreneurship is a neglected area for long, even though their contribution in economic activity is significant. In India women entrepreneurship is a solution for the major problems faced by Indian society such as, disparity of male and female, economic dependency, cultural barriers etc. There are more than eight million women entrepreneurs among the states in India, Tamil Nadu is the number

one state in India having highest number of women entrepreneurs and followed by Kerala and Karnataka.

There is a need for raising the profile of entrepreneurs and bringing a new insight to the mission-driven business movement. There is also a need to connect, support and inspire the next generation of the world-changing entrepreneurs with an emphasis on women entrepreneurs. As the research tries to understand the types of intentions which are motivating women to become an entrepreneurs and their entrepreneurial success, so it adds value in determining the kind of entrepreneurial avenues can be earmarked for women entrepreneurs.

In addition to that, the study also examined information on entrepreneurial challenges – initial stage challenges (obstacles) and real time challenges, entrepreneurial opportunities, government support, success skills, attributes, and success measures of entrepreneurs. This research helps prospective woman entrepreneurs, policymakers, government and non - government agencies to recognize entrepreneurial intentions and awareness of government policies, schemes, initiatives and ideas on measuring success rate of the business.

2.3. Statement of the Research Problem

Entrepreneurs play a vital role in socio-economic welfare of a country. Entrepreneurship has been a male dominated phenomenon from the early age. Globalization and liberalization of the market encouraged women to come forward to become an entrepreneur and start a new business.

In the field of women entrepreneurship, number of research have been taken place but they focuses only on women entrepreneurial challenges, opportunities, Status and their role and

responsibilities etc.,but in depth research study has not been taken place with respect to their intentions to become an entrepreneur and different factors which are influencing them to become successful entrepreneurs in the field of women enterprises and also analyzing the entrepreneurial success rate in their respective business.

The present study focuses on analyzing the entrepreneurial intentions of women entrepreneurs and it links with intentions of women entrepreneurs and their success being an entrepreneur. Therefore intentions are correlated with different success factors such as revenue, growth rate, brand image, employment potential, value addition and technology etc., which are categorized as success skills, success attributes and success measures. The study compares entrepreneurial intentions such as, family, occupation, need for additional income, innovative thinking and employment generation etc., categorized under pull and push intentions. Hence, the present study titled “Entrepreneurial Intention and Success Rate of Entrepreneurs-An Empirical Study on Women Entrepreneurs in Karnataka” The study is able to develop a theory that there is any relationship between entrepreneurial intention and successes rate. This will be intense helpful for the policy makers and prospective entrepreneurs to design a suitable measures for further strengthen the entrepreneurial activities in the country.

2.3.1. Research Questions

In order to focus on entrepreneurial intentions of women entrepreneurs and their entrepreneurial success rate, following research questions are answer in the research.

- 1) What are the unique characteristics of women entrepreneurs?
- 2) What are the entrepreneurial intentions which are encouraging women entrepreneurs?
- 3) What are the initial stages obstacles faced by women entrepreneurs?

- 4) What are the real-time challenges of women entrepreneurs in their day to day business?
- 5) What kind of entrepreneurial opportunities are available for women?
- 6) What are the government support and empowerment programs available for women entrepreneurs?

2.4. Objectives of the Study

The overall objective of the study is to analyse the entrepreneurial intentions and success rate of women entrepreneurs in Karnataka state. To achieve overall objective, the following specific objectives are set for the study.

- 1) To study the unique characteristics of women entrepreneurs
- 2) To determine the entrepreneurial intentions of women entrepreneurs
- 3) To assess the successes rate of women entrepreneurs in the study area.
- 4) To evaluate the challenges and opportunities of women entrepreneurs.
- 5) To understand and analyse the various agencies and government support for women entrepreneurs.
- 6) To analyse the profile of successful women entrepreneurs in India

2.5. Hypotheses of the Study

To verify the problem and draw accurate conclusion, the following hypotheses are developed and tested in the study.

- 1) H_0 –Entrepreneurial intentions and entrepreneurial success are independent
- 2) H_0 – Initial stage entrepreneurial challenges (obstacles) doesn't impact on women entrepreneurial success.

- 3) H_0 – There is no relationship between entrepreneurial success and real-time challenges (during the business) faced by women entrepreneurs.
- 4) H_0 – Entrepreneurial success and entrepreneurial opportunities are not related
- 5) H_0 – Government support is not critical for entrepreneurial success

2.6. Scope of the Study

The study of women entrepreneurs has always been a topic of wider interest and diverse feature as women participation is less in entrepreneurial venture. Scope of the present study is on women entrepreneur, their intentions and success rate of women entrepreneurs in Karnataka. There are several entrepreneurial intentions which are motivating women to become an entrepreneur including social, economic, situational, political and psychological and behavioural intentions.

Present study focuses on entrepreneurial intentions of women entrepreneurs with special emphasis on pull and push factors. Pull intentional factors refers, individual entrepreneurial drive, risk taking ability, need for achievement, self-confidence, past experience and innovativeness etc, Push intentional factors refers, desire to earn more money, dissatisfaction with job, fear of unemployment, lack of job opportunities and poor family background etc,. The study also focuses on success rate of women entrepreneurs in the study area. The success rate is measured by different factors such as entrepreneurial skills, entrepreneurial attributes and entrepreneurial success measures of women entrepreneurs.

The data has been collected for a period of 9 years it ranges from 2007 to 2016. The primary and secondary data have been collected and analysed to meet the research objectives. The

respondents are selected from four different divisions of Karnataka it includes Bangalore, Mysore, Gulbarga and Belgaum districts.

2.7. Research Methodology

2.7.1. Research Design

The present study uses both exploratory and descriptive research design. Exploratory research is used in initial stage of the research to understand the problem and identify the suitable instrument for collecting primary and secondary data. Descriptive research design is an integral part of the research and has been used to explore, describe and analyze the data collected from the respondents on entrepreneurial intentions, challenges, opportunities, government support and success rate to find out the relationship and association between dependent and independent variables.

Research Variables

The research focuses on set of variables which include dependent and independent variables,

1. Dependent variables

Success rate of the women entrepreneur is consider as dependent variable, success is determined on the basis of success skills, success attributes and success measures

2. Independent Variables

The independent variables include entrepreneurial intentions, entrepreneurial challenges - initial stage challenges (Obstacles) and real time challenges, opportunities and government support

The study measures the relationship between dependent and independent variables.

2.7.2. Data Type and Sources

The research data was collected from both primary and secondary sources. Primary data is essential part of the research and collected with the aid of structured questionnaire and also with personal interview. Both qualitative and quantitative data are collected from the respondents.

Secondary data are collected from MSME reports, DIC reports, women entrepreneurial organization reports, Entrepreneurship books, News paper articles, Journals and Websites,Etc.,

2.7.3.Sample Design and Size

Population refers to any complete group of individuals that has one or more characteristics in common those are interest to the researcher from which samples drawn.According to 2015-2016, report of Department of Industry and Commerce,the total women entrepreneurs population in the study area consists of 3,864.The area of the study includes four divisions of eight districts in Karnataka, namely Bangalore, Belgaum,Gulbarga and Mysore.In four divisions eight districts are selected on the basis of geographical cluster sampling. In the present study geographical cluster sampling method is employed to draw250 respondents. The chosen respondents are administered with a designed tested questionnaire. Following tables shows sampledrawn from the register women entrepreneurs.

Table: 2.1.Women EntrepreneursSelected SamplePlan

Sl. No.	Districts	Sample size	
		Respondents	Percentage (%)
1	Bangalore	46	18.4
2	Shimoga	38	15.2
3	Dharwad	29	11.6
4	Belgaum	28	11.2
5	Gulbarga	28	11.2
6	Mysore	27	10.8
7	Chickmagaluru	27	10.8
8	Tumakur	27	10.8

	Total	250	100
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Source: Survey Analysis

The samples in the above table are selected through the geographical cluster sampling method. The sample respondents are deliberately chosen from the eight divisions. While selecting the sample respondents more weightage is given to peripheral areas. For example Bangalore and Belgaum divisions even though they have more number of registered women entrepreneurs, relatively small sample is deliberately chosen to give importance to other areas.

2.7.4. Data Analytical Tool

The primary data collected from the respondents are tabulated and presented with the help of tables and graphs. The data is further analysed by using descriptive statistics such as average, percentage and standard deviation. The hypotheses are tested by Pearson correlation, regression, R-square, F-test, t-test and One Way-ANOVA. The data processing and analysis was made by using Excel and SPSS version 21.

2.7.5. Data Collection Instrument

A structured questionnaire is used to collect primary data from the chosen respondents. Five independent variables of entrepreneurial success such as entrepreneurial intentions, initial stage challenges, real time challenges, opportunities and government support are measured. The validity of the questionnaire has been measured with the help of expert opinions and the reliability has been checked by using Cronbach's alpha. The results of Cronbach's alpha reliability reveal that internal consistency based on the inner item correlation is quite good in all questions and varies from 0.640 to 0.881.

Table: 2.2.Cronbach's Alpha Variability Factors

Items	Number of Items	Cronbach's Alpha
Pull intentional Factors	14	0.640
Push intentional Factors	10	0.665
Initial stage Challenges	18	0.871
Personal Challenges	09	0.753
Knowledge Challenges	05	0.636
Socio- psycho Challenges	06	0.799
Business Challenges	08	0.765
Labour Challenges	07	0.751
Opportunities	19	0.881
Success Skills	17	0.856
Success attributes	18	0.704
Success Measures	22	0.758
Government Facilities	16	0.752
Total	169	8.3727

Source: Data computation

2.7.6. Pilot Study

Prior to administration of final questionnaire, a pilot study was conducted on 30 respondents this has resulted into modification of some questions.

2.8. Limitations of the Study

The Following are the limitations of the study

1. The study is limited to eight districts of four divisions in Karnataka and selected only registered enterprises.
2. Non availability of past data on women entrepreneur has limited to secondary data.
3. As research involves survey research, it is subjected to all limitations of a survey research generally faces such as biased response and other errors.

2.9. Chapter Scheme of the Study

The thesis is organised in 5 chapters as given below,

- 1) Chapter 01 – Introduction**
- 2) Chapter 02 – Research Design and Methodology**
- 3) Chapter 03 – Conceptual Frame Work**
- 4) Chapter 04 – Data Analysis and Interpretation**
- 5) Chapter 05–Findings, Suggestions and Conclusion**

CHAPTER -3

CONCEPTUAL FRAMEWORK OF THE STUDY

3.1. Introduction and Conceptual Research Model

3.2. Women Entrepreneur

3.3. Entrepreneurial Intentions and Intentional Model

3.4. Entrepreneurial Challenges

3.5. Entrepreneurial Opportunities

3.6. Government Support

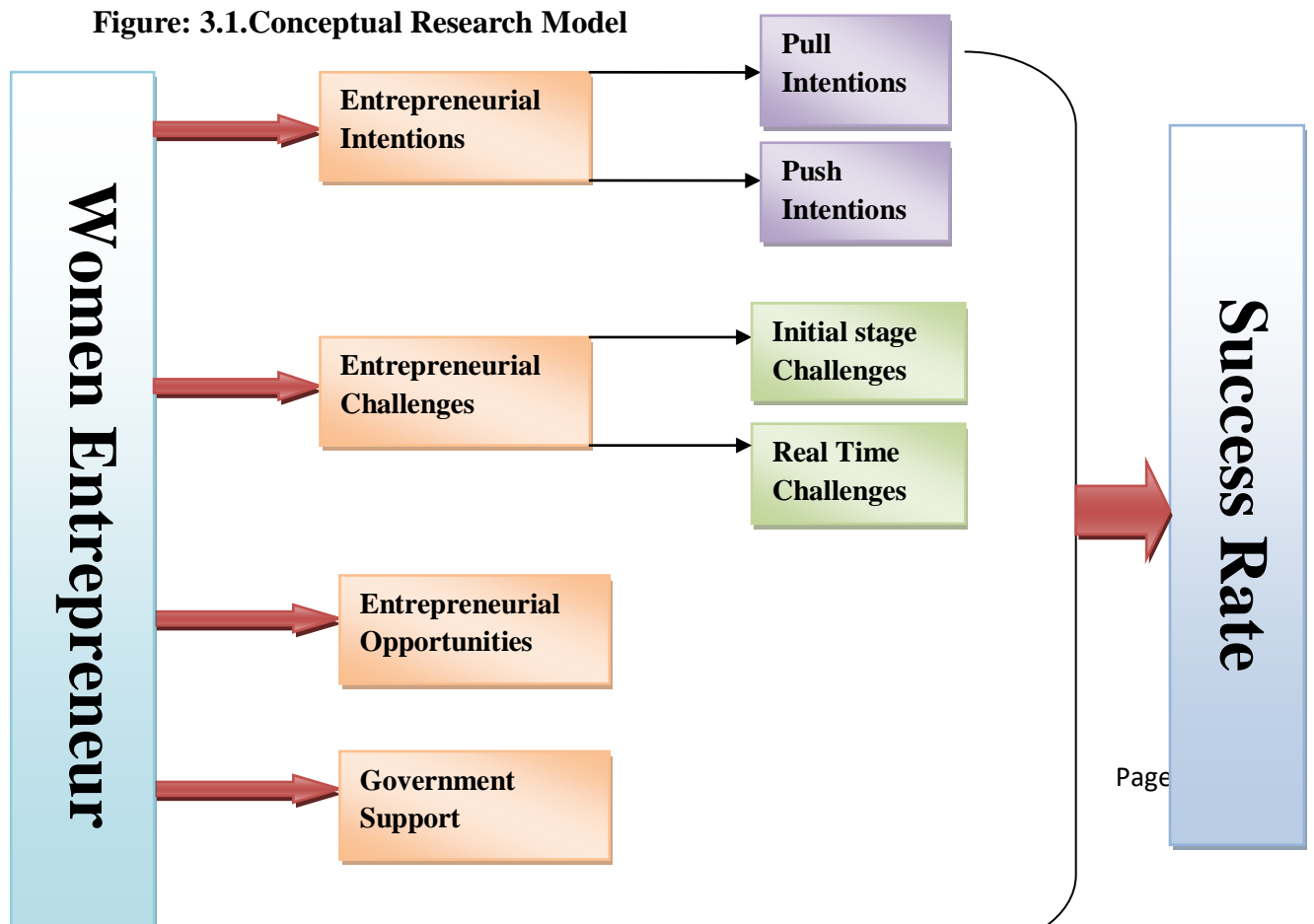
3.7. Success Rate

Chapter -3

Conceptual Framework of the Study

3.1. Introduction

The study is based on the conceptual research model developed for establishing the relationship among various aspects. These aspects are systematically represented in the form a model including women entrepreneur, entrepreneurial intentions, challenges, opportunities, government support and success rate. The study measures relationship and impact importance of the following variables as shown in the below model.



The conceptual model shows women entrepreneur and their entrepreneurial intentions, challenges, opportunities, government support and success rate. The intentions of women entrepreneurs are classified into two types such as, pull and push intentions. These pull and push intentions intending women to become an entrepreneur. Entrepreneurial challenges are divided into two types those are initial stage challenges (obstacles) and real time challenges. Initial stage challenges are those challenges, which are faced by women entrepreneurs in the time of venturing their business. Real time challenges are those challenges which are faced by women during their business. The real time challenges are categorized into five different heads such as, personal, social, knowledge, business and labour challenges. Entrepreneurial opportunities are the area, in which women can undertake entrepreneurial avenues and excel in it. There are many entrepreneurial opportunities for women in manufacturing and services sectors. Government supports are available for women entrepreneurs in the form of low interest capital, tax concession, marketing and training support etc. Success is the end result of any business which is determined by success skills, success attributes and success measures of the business.

The components of the research model is discussed below,

3.2. Women Entrepreneur

Entrepreneurs play an imperative role in the growth of any society. Development of entrepreneurship culture and qualitative business development services are the major requirements for industrial growth. Entrepreneurship emerges from an individual's creative

spirit into long-term business ownership, employment creation, capital formation and economic security. Entrepreneurial skills are essential for industrialisation and for alleviation of mass unemployment and poverty. Based on the general concept of an entrepreneur, women entrepreneurs may be defined as the women or group of women who initiate organize and operate a business enterprise.

The government of India has defined women entrepreneur as an enterprise owned and controlled by women having a minimum financial interest of 51 percent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women.

Women entrepreneurs are playing an important part in this dynamic world for sustaining economic development and social progress. Traditionally woman has lower status in the society, due to that their entrepreneurial ability which has not been tapped properly, even though women have played a key role in the Indian society. With the spread of education and time women started shifting from 3P's - pickle, powder and papad to modern 3E's that is energy, electronics and engineering. The main reasons for women to emerge into business ventures because of their, knowledge, skill and adaptability in business.

In nutshell, women entrepreneurs are those who think of a business enterprise, initiate it, organize and combine the factors of production, operate enterprise and undertake risks and handle economic uncertainty involved in running a business enterprise.

3.3. Entrepreneurial Intentions

Intention is the determination of a person to perform with an attitude or behaviour that is desired in the future. Entrepreneurial intentions may be defined as a position to owning a business or becoming self-employed.

There different types of intentional factors are motivating women to become an entrepreneur such as, mainly for economic necessity to supplement their family income, earn more money, bored at home, desire not to depend on third parties for employment, discover market place, to break through the glass ceiling from a previous job and to give good life to their children etc. There are four major intentional factors which influence women to become an entrepreneur those are the personality-traits, contextual, motivational factors, and personal background factors. Women entrepreneurs also have categorized into three types on the basis of intended to start their business by chance, force and created.

Entrepreneurial intentions are nothing but motivation or aim to be considered as personal orientation which might lead to venture creations. Entrepreneurial intentions are directly related to individual self efficiency. Entrepreneurial self efficiency is nothing but their believes that necessary ability to begin as an entrepreneur, etc.

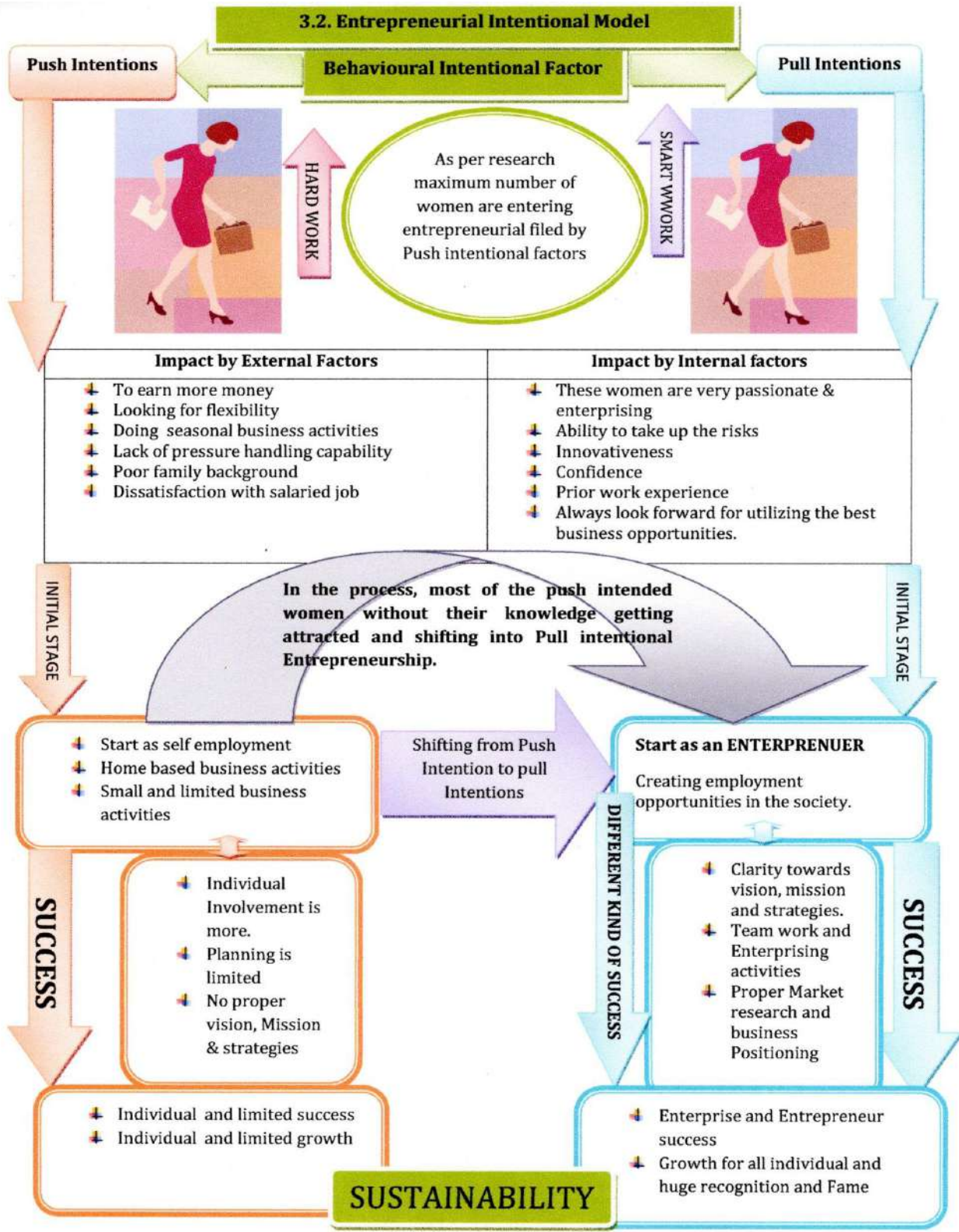
Women entrepreneurs are intended by two different types of entrepreneurial intentional factors such as pull and push intentional factors.

A. Pull Intentional Factors: Pull factors are those which encourage women to become entrepreneurs. These include desire to do something new in life, need for independence, availability of finance, concessions and subsidies.

B. Push Intentional Factors: Push factors are those which compel women to become entrepreneurs. These include unfortunate family circumstances such as, financial irregularity, dissatisfaction with their positions, responsibilities in the family, etc., both pull and push intentional factors are highly influencing women to become an entrepreneur.

3.3.1. Intentions and Success of Women Entrepreneurs (Research Model)

The relationship between entrepreneurial intention and success of women entrepreneurs are shown in the entrepreneurial intentional model .The intentional factors consists of pull and push factors or internal and external factors. The model also shows, how a women entrepreneur shifting from push to pull intentions. The model also highlights the success achievements of a women entrepreneur.



The model acknowledged that many women are entering entrepreneurial field by push intentions, for the purpose of earning more money, for looking at seasonal business opportunities, lack of job security etc., but pull intended women are entering entrepreneurial field with their own desire and passion, the model shows women entrepreneurs intentions, impact factors, initial stage of business activities and their shift from push to pull entrepreneurial business and success.

Both pull and push intentional factors have different kind of impact on business growth and entrepreneurial success. Push intentional women are forced by external factors and they are individually responsible for their business activities and these women are performing independently and risk is huge for them because all sort of job is done by themselves or with limited team of people, push entrepreneurs are always start by small and do trial and error activities, because they do not have proper planning and strategies of their business and also they are less confident on themselves compare to pull intended women entrepreneurs. These entrepreneurs are starting business with intention of earning more money, for flexibility and also aspiring of business success.

In the process of the business push intended women entrepreneurs get experience, exposure, growth and some extent of success too. After seeing growth and success, without their knowledge these entrepreneurs are shifting from push factors to pull factors for achieving continuous success for sustaining their business. Number of entrepreneurs struggle to face real time challenges and they drop out from the business without moving from push to pull intentions. But some of them realize and shift themselves to pull intentions to start their business activities as per the pull factors.

The both intentions have huge differences in terms of success, but pull intentional entrepreneurs have more chance of success rate and sustainability compare to push intended entrepreneurs, because these women entrepreneurs are clear towards their entrepreneurial objectives and goal. These entrepreneurs are organized, well planned and they know the reasons for starting their respective business. Pull intended women are smart workers and influenced by internal entrepreneurial factors. These entrepreneurs are passionate, innovative and confident of their venture and entrepreneurial activities.

All entrepreneurs are aspiring for success but after achieving success in their business, it is completely depend with respective entrepreneurs that how they are scaling their achieved success for future growth and sustaining their business.

3.4. Entrepreneurial Challenges

The challenges faced by women entrepreneurs are broadly divided into two types such as, initial-stage challenges (obstacles) and real time challenges.

3.4.1. Initial Stage Challenges (Obstacles)

Initial stage challenges are those challenges which are faced by women in the initial stage of their business. Many obstacles at the initial stage of the business are not positive prospects for women entrepreneurs.

The earlier stage obstacles faced by women entrepreneurs are lack of startup fund, lack of support from the family, finding right contact for the business, lack of awareness, lack of business knowledge, lack of management and marketing skills, poor partnership, lack of work life balance, legal and policy constraints and lack of right manpower support etc.

Women entrepreneurs are facing above mentioned obstacles in the starting stage of their business and these obstacles are commonly faced by all entrepreneurs. Women entrepreneurs overcome from these initial days challenges with proper training, understanding of their business line, meeting expertise for right guidance, attending many training classes for enhancing their knowledge and skills etc, still many women entrepreneurs are looking for proper solutions, suggestions and guidelines for facing initial stage business challenges.

3.4.2. Real-Time Challenges

Real time challenges are those challenges which are faced by women entrepreneurs during their business. Entrepreneurial real time challenges can be positive or negative based on that they will impact on business.

Entrepreneurship is no more considered as male dominated, because women are also leaving their footmarks in the business world. But even today female entrepreneurs are facing different kind of challenges which are not known to their male counterparts. Major challenges of women entrepreneurs are financial, domestic production, administrative and regulatory requirements, problem in marketing and technology, lack of confidence, lack of working capital, limited mobility, low risk bearing ability, male dominating society and socio cultural barrier, lack of awareness about the schemes, policies and financial assistance, problems in identifying the available resources, lack of business administrative skills and knowledge and family conflicts.

The real time challenges are categorized into five heads such as personal, knowledge, social, business and labour challenges.

Real Time Challenges of Women Entrepreneur

Personal Challenges: Lack of time involvement with family, lack of awareness about business, lack of proper training, lack of leisure, excessive burden of work and responsibility, heavy work scheduled, etc.

Knowledge Challenges: Lack of knowledge about legal aspects, lack of knowledge about competitors, lack of knowledge about government assistance, lack of knowledge about modernized technologies, etc.

Social Challenges: Lack of encouragement from family and society, conflict due to dual responsibility, lack of public relation, inferiority complex, lack of time to attend family gathering, etc.

Business Challenges: Lack of marketing and customer relation, high competition, poor partnership, lack of sourcing the procurements etc.

Labor Challenges: Lack of availability of right manpower, high employee attrition rate, high salary demand, frequent stoppage of work, non-availability of the skilled manpower, lack of employee knowledge, etc.

All the above mentioned challenges faced by women entrepreneur during their business activities and all challenges have different impact on day to day business life of an entrepreneur.

3.5. Entrepreneurial Opportunities

An entrepreneur is a person who is able to look at the environment, identify opportunities to improve the environmental resources and implement action to maximize those opportunities.

It is important to bear in mind the entrepreneurial skills that will be needed to improve the quality of life for individuals, families and communities and to sustain a healthy economy and environment.

Figure: 3.3. Diagram Represents the Opportunities of Women Entrepreneurs



- I. **Joint Liability Groups** -Joint Liability Group provide an opportunity for small groups and villages .This is a group of 4-10 people of same village and locality of homogenous nature and of same socio –economic Background who mutually come together to form a group for the purpose of availing loan from a bank without any collateral. This is one kind of opportunity for women to start their small businesses. The purpose of this group is to provide self-employment and increase production of agricultural products.
- II. **Business Incubator**- A Business Incubator is a company that helps new and start-up companies to develop by providing services such as management training or office

space. Business incubation has been identified as a means of meeting a variety of economic and socioeconomic policy needs, which may include job creation, fostering a community's entrepreneurial climate, technology commercialization, diversifying local economies, building or accelerating growth of local industry clusters, business creation and retention, encouraging women or minority entrepreneurship, identifying potential spin-in or spin-out business opportunities, or community revitalization.

III. Entrepreneurial Development Programme - As the term itself denotes, EDP is a programme meant to develop entrepreneurial abilities among the people. In other words, it refers to inculcation, development, and polishing of entrepreneurial skills into a person needed to establish and successfully run their enterprise. Thus, the concept of entrepreneurship development programme involves equipping a person with the required skills and knowledge needed for starting and running the enterprise.

IV. Tax Concession for Women Entrepreneurs - The contribution of women to India's GDP is significantly lower than the global average. If women are to be empowered in society, they must be financially independent. The government consider reducing tax rates for women or giving them some tax relief to increase their participation in the economy.

V. Special Bank Loan - With the rapidly growing economy in India, the business world has witnessed more women-owned businesses thriving in its full potential. Moreover, the financial institutions focusing on 'woman empowerment,' have

provided the female entrepreneurs with an opportunity to grow in self-owned businesses. Special business loans with profitable rates have been offered by the banks to encourage women in becoming financially independent.

- VI. Self-Help Group** –This is a small voluntary association of poor people preferably from the same socio-economic back drop. They have been recognized as useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of poor through thrift. SHGs enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The role played by self-help groups beyond access to finance and employability needs to be considered to promote holistic and sustainable entrepreneurship.
- VII. Financial Subsidiary for Women Entrepreneurs** -“Women and Agriculture” found that the government was promoting women entrepreneurship by providing financial assistance in the form of term loans, interest, subsidy, unsecured loans and concession in the form of subsidies in the capital, self employment loan etc. It found that the Regional Rural Banks are playing an important role in empowerment of rural women through various credit schemes for entrepreneurship development.
- VIII. Swashakthi Kendra** –This initiative is lunched by Government of India with the financial assistance from International agencies to empower rural women through micro finance.
- IX. The District Industries Centres (DICs)** -This programme was started in 1978 with a view to providing integrated administrative framework at the district level for

encouraging entrepreneurs in rural areas. The DIC is treated as a single window interacting agency at the district level which provides service and support to small entrepreneurs under a single roof at both pre and post investments. District Industries Centres (DICs) give full assistance to the entrepreneurs who are going to start the business on their own and in their regional places. DICs provide various schemes for promoting the growth of rural and cottage industries and also different (micro, small and macro) industrial enterprises.

- X. Mahila Vikas Nidhi**—Mahila Vikas Nidhi which offers developmental assistance for pursuit of income generating activities to women. To provide term loan and working capital to units promoted by women entrepreneurs. Only enterprises owned and administered by a woman entrepreneur, having a minimum financial interest of 51% and giving at least 50% of the employment generated to women.

Women entrepreneurs considered above mentioned opportunities are greatly required for their business activities and these opportunities motivating and encouraging maximum number of women to come forward and venturing their business in the society for better life.

3.6. Government Support

As women entrepreneurship is very sizzling topic for India. Both central and state governments have introduced many policies, programs, empowerment initiatives, but reaching out to the right women entrepreneurs is the biggest concern in the society. Government facilities are very much required for running any business as per women entrepreneurs. As past study shows that maximum numbers of entrepreneurs are not aware

about many government schemes and empowerment programs. The right kind of assistance from family, society and government can enhance the ability of women entrepreneurs contribute to the economic progress of India

There are changes in the demographic characteristics of the business and economic growth of the country, inform of increasing presence of women in the business field as entrepreneurs. Vocational training, education, entrepreneurial skills have broadened prospects towards empowerment of women in the society. In order to accelerate formation of indigenous enterprise by women, imaginative development programmes and policies with sound institutional supports are needed.

3.6.1. Organisational Support for Women Entrepreneurs

The government and non-government organizations are supporting women entrepreneurs for their entrepreneurial activities. These support organizations are helping women in different ways such as, empowerment programs, training programs, financial assistance, counselling and promoting products, help them to show case their entrepreneurial business, certificate trainings, arranging workshops, seminar, guidance to obtain ISO certification, ISI Marks, participation in trade fairs etc.

Figure: 3.4.OrganisationalSupportfor Women Entrepreneurs in India



The above chart shows the important government supporting schemes.

- I. **Small Industries Development Bank of India (SIDBI)**, financial institution aimed to support the growth and development of micro, small and medium-scale enterprises in India. SIDBI has different kinds of financial programs exclusively for women entrepreneurs in India.
- II. **Consortium of Women Entrepreneurs of India organization (CWEI)** - This is located in New Delhi, accredited to government of India and is a member of national board, ministry of MSME and is working closely with ministry of rural development in the PPP mode to support BPL families in India. Also they are knowledge partner to the State government of Andhra Pradesh, working for the sustainable economic empowerment of women and their families through income generating activities and entrepreneurship development.

- III. **Women's India Trust (WIT)** – This is a charitable organization established in the year 1968 by Ms.KamilaTyabji. WIT started by training less privileged and unskilled women in Mumbai. Since then WIT has helped many women to develop skills and earn a regular income, this has changed their lives and the lives of their families.
- IV. **Self Employed Women Association (SEWA)** - The organization is situated in Ahmadabad, Gujarat.SEWA help women who are earning through their small businesses. Goal of this organization is providing women workers for full employment. Full employment means employment there by workers obtains work security, income security, food security and social security (at least health care, child care and shelter).
- V. **Self-Help Group (SHG)** – This is a village-based financial conciliator committee. In India most of the self-help groups are located and these groups are informal associations of people who choose to come together to find ways to improve their living conditions. This is usually composed of 10–20 local women. Self-Help groups have emerged as the most effective mechanism for delivery of micro-finance services to the poor.
- VI. **Federation of Indian Women Entrepreneurs (FIWE)** – This is one of the national-level organizations. One of India's premier institutions for Women thoroughly devoted for entrepreneurship development in the country. FIWE endeavours to provide: Networking platform for women, technical insights, industry research & expertise, skill development training and brings the business women on a common forum and ensures that their opinions, ideas and visions are collectively and

effectively taken up with policy makers and various other agencies respectively for the development of women entrepreneurship.

Below mentioned diagram represents the government and nongovernment support for women entrepreneurs in Karnataka state.

Figure: 3.5.OrganisationalSupport for Women Entrepreneurs in Karnataka



The above mentioned diagram shows the state level organization of supporting women entrepreneurs in Karnataka. These organizations are performing different kind of support functions with respect to women empowerment. Awake, LUB,WE Connect, W2W connect these are NGO's, facilitating support to women entrepreneurs for their entrepreneurial activities. Objective of these association are making women to achieve self reliance and socio-economic independence. These association regularly conducting different kinds of entrepreneurial training programs, exhibition etc., for empowering women entrepreneurs in their respective business field.Canara Bank has a concept of women empowerment training

programs and on completion bank helps them for starting their enterprise as per their skill. NEN is national and state level association where they are conducting different kind programs for urban women for their effective business activates. FKCCI and KASSI are government bodies they have different kinds of empowerment programs for women entrepreneurs. E-MERG is the Engineering Manufacturer Entrepreneurs Resource Group, is the brainchild of a group of enterprising business women. StreeShakthi Groups are formed at the village level to inculcate the savings habit in the members empowering the women economically.

All government and non-government organizations are working towards empowering women in the state by mode of entrepreneurship.

3.6.2. Government Schemes for Women Entrepreneurs

Central and state governments of India have introduced many policies and schemes for women entrepreneurs. These policies and schemes are helpful for women in their entrepreneurial activities.

Figure: 3.6. Diagram Represents Government Schemes for Women Entrepreneurs



- I. **Prime Minister's Rozgar Yojana (PMRY)** - This scheme was launched by central government in 1993 to help those who were unemployed to find opportunities of self-employment. The scheme targets the youth and women by giving them a financial boost to help get them into the employment sector. The implementation of this scheme is carried out by the District Industries Centres (DIC) and the Directorates of Industries as well as the banks. In this PMRY scheme for projects up to Rs.2 lakhs in the business and service sector, no collateral is required. Partnership

firms are also exempt from providing collateral limited to Rs.2 lakhs project cost per person. Under SSI, for projects costing up to Rs.5 lakhs per individual, no collateral is required. Partnerships under SSI do not need to provide collateral for up to Rs.5 lakhs per person.

- II. **MSE Cluster Development Programme** -The Ministry of Micro, Small and Medium Enterprises (MSME), Government of India (GoI) has adopted the cluster development approach as a key strategy for enhancing the productivity and competitiveness as well as capacity building of micro and small enterprises (MSEs) and their collectives in the country. A cluster is a group of enterprises located within an identifiable and as far as practicable, contiguous area and producing same or similar products or services. The essential characteristics of enterprises in a cluster are (a) similarity or complementarily in the methods of production, quality control and testing, energy consumption, pollution controlled (b) Similar level of technology and marketing strategies or practices (c) Similar channels for communication among the members of the cluster (d) Common challenges and opportunities.
- III. **Credit Guarantee Fund Scheme for Micro and Small Enterprises** In this scheme the guarantee cover is generally available up to 75% of the loans extended; however, the extent of guarantee cover is 80% for MSEs operated and owned by women.
- IV. **Credit Linked Capital Subsidy Scheme for Technology Up gradation (CLCSS)**- CLCSS scheme aims at facilitating technology up gradation of micro and small enterprises by providing 15% of capital subsidies on institutional finance availed by them for induction of well-established and improved technology in approved sub-

sectors products. Maximum limit of eligible loan for calculation of subsidy under the revised scheme is Rs.100 Lakh.

- V. **ISO 9000/14000/HACCP Certification-** The scheme provides incentive to that small scale/ancillary undertaking who have acquired ISO9000/ISO14001/HACCP certifications. The scheme foresees reimbursement charges of acquiring ISO9000/ISO14001/HACCP certifications to the extent of 75% of the expenditure subject to a maximum of Rs.75, 000in each case.
- VI. **Entrepreneur Clubs-**The scheme is to support 5 universities to run entrepreneurship clubs. Each university will have to run 240 clubs per and each club may have a membership of 50 entrepreneurs. The E-Clubs create a base for entrepreneurs for coming together to solve their common problems.
- VII. **Scheme for Capacity Building/Seminars for Industry Association–** This scheme strengthen the role and increase the efficiency of industry associations of micro and small enterprises, financial assistance for the secretarial and advisory or extension services (like procurement of computer, peripherals, Fay.photocopy, office furniture, and other office equipments) to select associations is provided up to a maximum of Rs.5 lakh,depending upon the size and reach of the association. To be eligible, the beneficiary associations will be required to provide regular manpower and office space at their own cost and equivalent contribution towards cost of modernization of their facilities and equipment and training of their personnel. Another component of this scheme provides financial assistance for organizing national/state/district level seminars or workshopsor symposia, up to a limit of Rs.2 lakhs for national seminar and Rs.1 lakh for State/District level seminar.

- VIII. **Market Development Assistance International Trade Fairs**– In this scheme selected MSEs are nominated to participate in selected international trade fairs at 50% subsidy on space rent and 75% subsidy on airfare. The subsidy for Women/SC/ST entrepreneurs is 100% on space rent and airfare. The total subsidy amount (on space rent airfare, in all cases) is limited to Rs.1.25 lakhs.
- IX. **Other Financial Schemes**–Udyoginischeme,Mudhra loan,CanaraBank Loan etc.,

3.7. Success Rate

For long it was understood that entrepreneurship is all about innovation and breakthrough ideas, but there is a hard work also been involved to achieve business success. When an entrepreneur opens a business, a great deal of work goes into account for making that business a successful. An experienced business professional notify that business success is planned and does not happen by accident. Entrepreneurial success is nothing but outcome of the specific business.Success of the enterprise is not solely driven by the financial indicators, entrepreneurs are looking at the softer indicators especially those related to lifestyle, social responsibility and customer satisfaction criteria.

Different authors and business leaders said that there is no specific definition for measuring business success. Entrepreneurial success rate cannot be measured in the specific factor or single outcome. Success for business substances has not yet been well established, always considering success is related to financial measures. However not all the business can be measured with the same indicators. Concept of business success is closely related to values, goals and motivations.

There are many factors which are contributing for measuring the success of entrepreneurs such as, investment, years of experience, strong management team, opportunity, product knowledge, commitment to business, enthusiasm, performance, motivation, business planning, persistence and determination, being independent and in control, urge for achievement, leadership abilities, knowledge of competitors and different entrepreneurial skills etc. Also there are three dimensions resilience help to predict entrepreneurial success those are hardness, resourcefulness and optimism. The optimism impact is greater on the women business success compare to men.

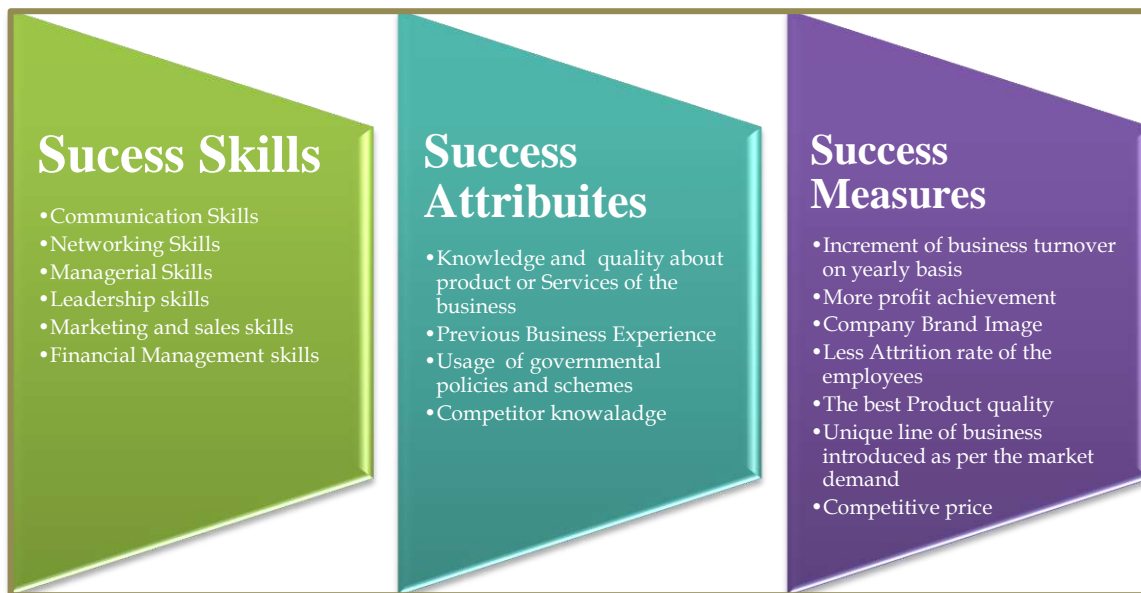
Figure: 3.7. Entrepreneurial Success Rate



From the above diagram it is understood that entrepreneurial success depended on quantitative and qualitative outcome of the business. Some of the important success determinants of women entrepreneurs are broadly classified into three groups such as, entrepreneurial success skills, entrepreneurial success attributes and entrepreneurial success measures. All these success factors are collectively supporting for measuring the

entrepreneurial success rate. Each one of the factors reveals different kinds of outcome of the entrepreneurial success. Success skills are those which are highly required for any entrepreneur for achieving success in their business. Success attributes are ability of an entrepreneur to run their business. Success skills and success attributes are qualitative outcome of the entrepreneurial success. The success measures are quantitative outcome of the entrepreneurial success and collectively these three factors determine the qualitative and quantitative success of an entrepreneur.

Figure: 3.8. Factors Measuring Entrepreneurial Success



For measuring entrepreneurial success all the above mentioned factors are extremely required. Entrepreneurial success skills are communication skills, networking, customer relation skills, financial and people management skills etc. Success attributes includes product and service knowledge, business experience, competitor knowledge etc. Success measures are profit and loss, growth, business expansion and turnover, employee strength etc., are the factors which equally contributing for measuring the entrepreneurial success.

In conclusion, it is understood that overall entrepreneurial success rate cannot be measured by only one factor because different factors have its own success outcome. Combining of qualitative and quantitative means of measuring success rate is easy and helpful for women entrepreneurs because they can understand their entrepreneurial skill, knowledge and enterprise position.

CHAPTER -4

DATA ANALYSES AND INTERPRETATION

4.1. Introduction about Data Analyses and Interpretation

4.2. Analyses of Correlation and Regression

4.3. Regression Model

Data Analyses and Interpretation

4.1. Introduction

This chapter comprehensively presents descriptive and inferential statistical analysis with respect to present research study. The primary data collected from 250 respondents are classified, tabulated and presented using charts and graphs. Further statistical analysis used to analyse the data and draw conclusion.

Table:4.1. Geographical Distribution of the Respondents

Sl. No	Location	Frequency	Percentage%
1	Bangalore	46	18.4
2	Shimoga	38	15.2
3	Dharwad	29	11.6
4	Gulbarga	28	11.2
5	Belgaum	28	11.2
6	Mysore	27	10.8
7	Chickmagaluru	27	10.8
8	Tumakur	27	10.8
	Total	250	100

Source: Primary Data

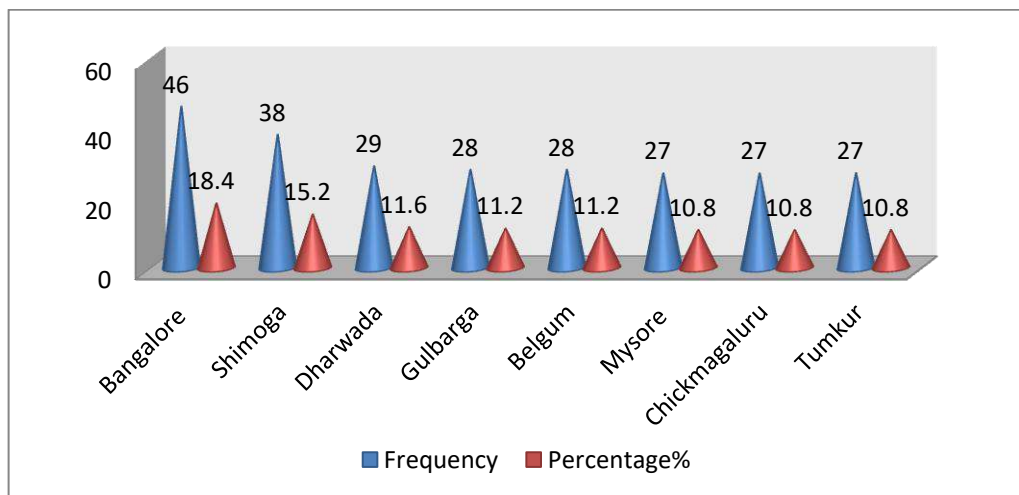


Figure: 4.1. Graphical Representation of Geographic Distribution of the Respondents

It is evident from the above table and graph that 46 (18.4%), 38(15.2%), 29(11.6%) 28(11.2%), 28(11.2%), 27(10.8%), 27(10.8%) and 27 (10.8%) of the respondents are from

Bangalore, Shimoga, Dharwad, Gulbarga, Belgaum, Mysore, Chickmagalur and Tumkur respectively. The descriptive statistics reveals that maximum numbers of women entrepreneurs are located in Bangalore. The reasons behind that Bangalore being the capital city of Karnataka opportunities are more for women entrepreneurs.

Table: 4.2. Educational Background of the Respondents

Sl. No	Education	Frequency	Percentage%
1	Graduate	128	51.2
2	Post Graduate	70	28
3	Undergraduate	42	16.8
4	PhD	8	3.2
5	Others	2	0.8
	Total	250	100

Source: Primary Data

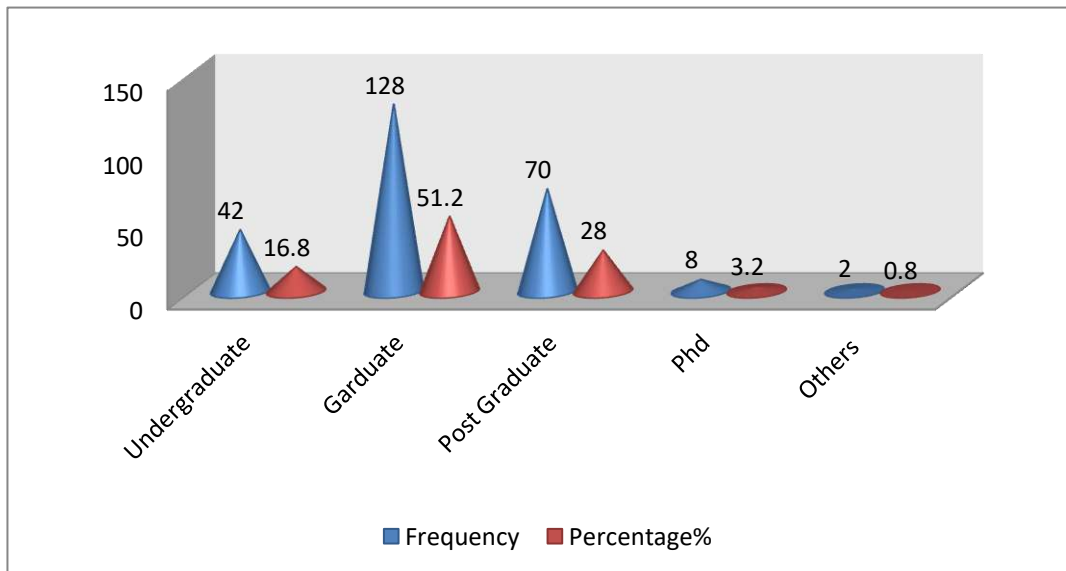


Figure: 4.2. Graphical Representation of Educational Background of the Respondents

It is clear from the above table and graph that 128 (51.2%), 70(28%), 42 (16.8%), 08(3.2%) and 02(0.8%) of the respondents are graduates, post graduates, undergraduates, Ph.D, and others respectively. Descriptive statistics suggests that maximum numbers of entrepreneurs are graduates.

Table: 4.3.Age of the Respondents

Sl. no	Age	Frequency	Percentage%
1	20-30	39	15.6
2	31-40	112	44.8
3	41-50	89	35.6
4	51-60	8	3.2
5	61-and above	2	0.8
	Total	250	100

Source: Primary Data

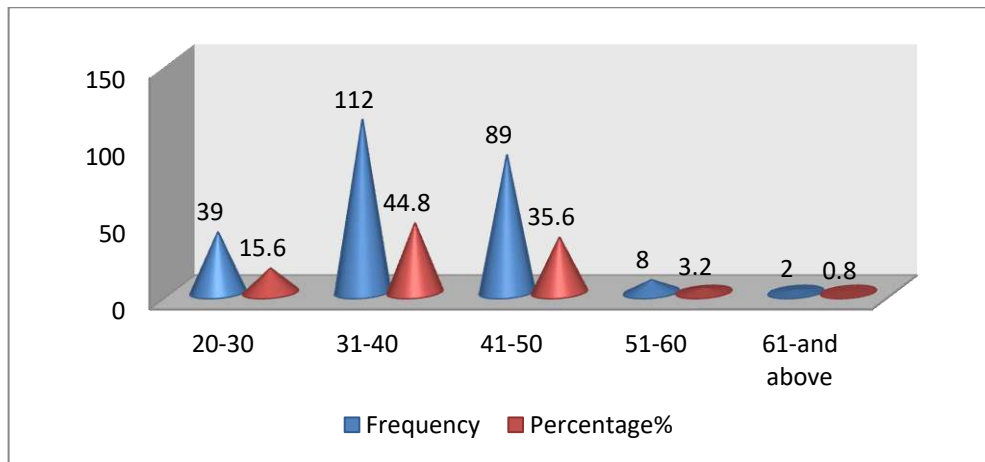


Figure: 4.3.Graphical Representation of the Respondents Age

The above table and graph shows that 39 (15.6%), 112 (44.8%), 89(35.6%), 08(3.2%), 2(0.8%), of the respondents are in the age group ranging from 20-30, 31-40, 41-50 , 51-60 and 61 and above respectively. The descriptive statistics shows that maximum numbers of entrepreneurs are in the age group of 31-40 years and substantial numbers of entrepreneurs are in the age group of 41-50 years.

Table: 4.4.MaritalStatus ofthe Respondents

Sl. No	Scale	Frequency	Percentage%
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1	Married	195	78
2	Unmarried	55	22
	Total	250	100

Source: Primary Data

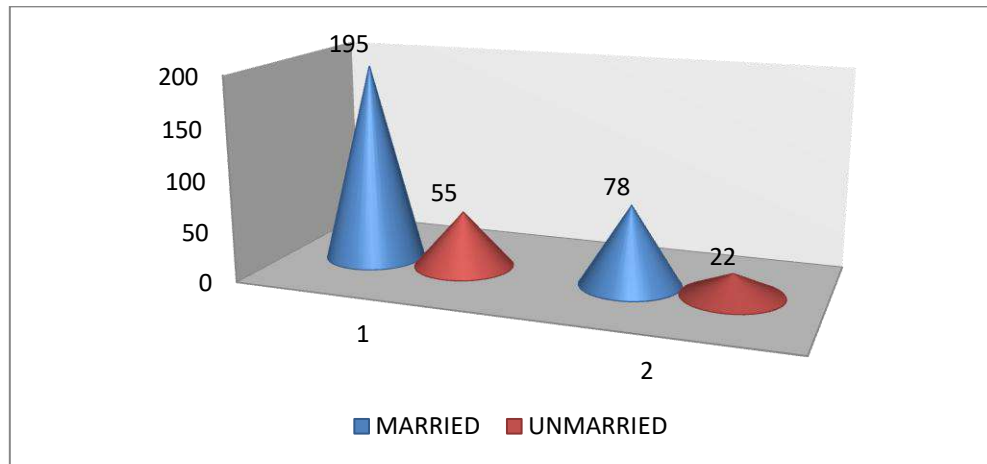


Figure: 4.4. Graphical Representation of Marital Status of the Respondents

The data from the above table and graph shows that 195 (78%) and 55 (22%) of the respondents are married and un-married respectively. Therefore from the descriptive statistics it is understood that majority of the entrepreneurs are married.

Table: 4.5. Parental Status of the Respondents

Sl. No	Children	Frequency	Percentage%
1	Yes	162	64.8
2	No	88	35.2

	Total	250	100
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Source: Primary Data

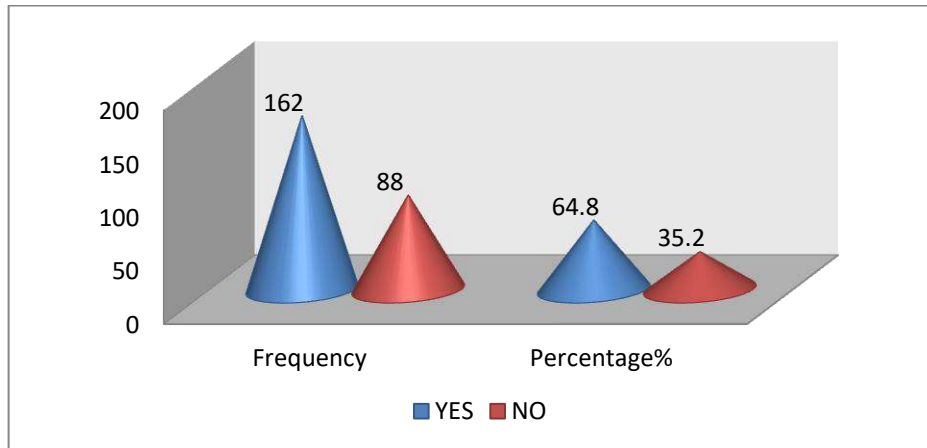


Figure: 4.5. Graphical Representation of Parental Status of the Respondents

It is evident from the above table and graph that 162 (64.8 %), 88 (35.2%) of the respondents possess and do not possess the children respectively. From descriptive statistics it is clear that the substantial proportion of entrepreneurs has children.

Table: 4.6. Prior Work Experience of the Respondents

Sl. No	Previous WorkExperience	Frequency	Percentage%
1	Yes	228	91.2
2	No	22	8.8

	Total	250	100
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Source: Primary Data

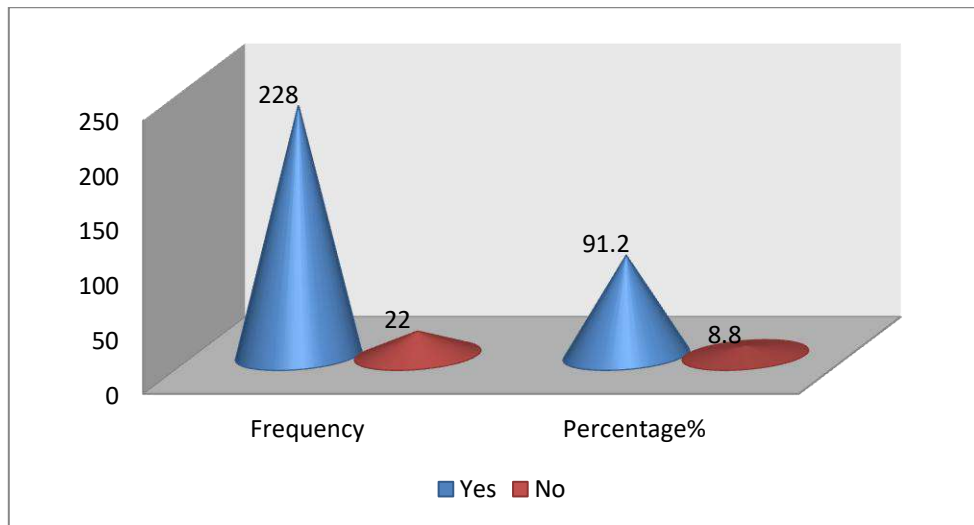


Figure: 4.6. Graphical Representation of Prior Industrial Work Experience of the Respondents

The analysis of the above table and graph shows that 228 (91.2%) have previous work experience and 22 (8.8%) of the respondents do not have prior industry experience respectively. Hence, descriptive statistics suggest that the most of the women had prior industry work experience.

Table: 4.7. Sector wise Industry Experience of the Respondents

Sl. No	Type of Industry	Frequency	Percentage%
1	Service	180	72

2	Manufacturing	72	28
	Total	250	100

Source: Primary Data

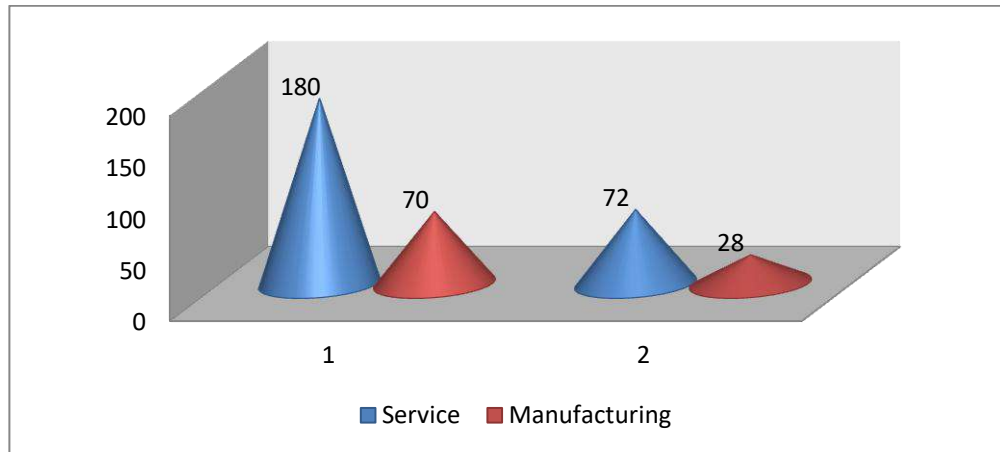


Figure: 4.7. Graphical Representation of Sector wise Industry Experience of the Respondents

It is clear from the above table and graph that 180(72%) and 70(28%) of the respondents are from service and manufacturing industries respectively. Descriptive statistics revealed that most of the women entrepreneurs are worked in service industry.

Table: 4.8. Previous Managerial Experience of the Respondents

Sl. No	Managerial Positions	Frequency	Percentage%
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1	Junior Manager	35	14
2	Middle Manager	96	38.4
3	Senior Manager	71	28.4
4	Corporate Manager	26	10.4
5	None	22	8.8
Total		250	100

Source: Primary Data

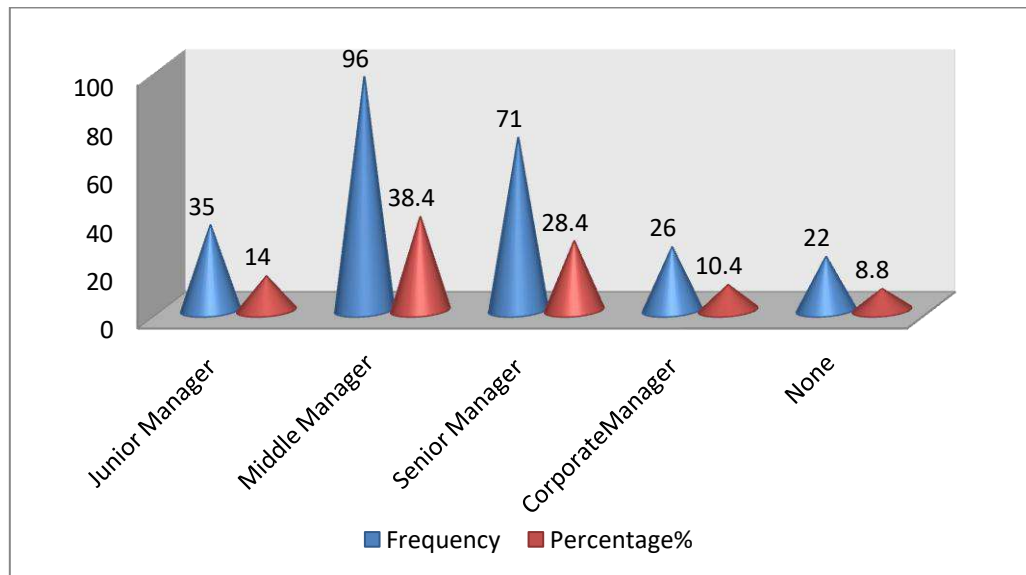


Figure: 4.8. Graphical Representations of Previous Managerial Experience of the Respondents

From the above table and graph, it shows that 35 (14%), 96 (38.4%), 71 (28.4%), 26 (10.4%) and 22 (8.8%) of the respondents worked in the positions of junior manager, middle manager, senior manager, corporate manager and none of the positions respectively. Descriptive statistics suggest that most of the women are experienced in middle level and senior level positions.

Table: 4.9. Categories of Women Entrepreneurs

Sl. No	Entrepreneur Category	Frequency	Percentage%
1	First Generation Entrepreneur	146	58.4
2	Second Generation Entrepreneur	104	41.6
	Total	250	100

Source: Primary Data

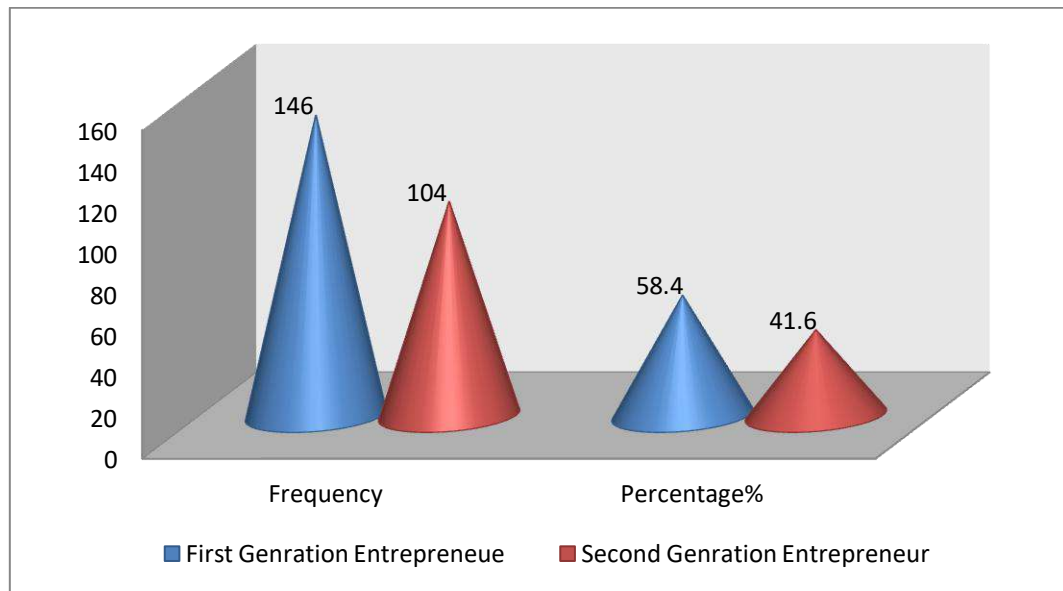


Figure: 4.9. Graphical Representation of Entrepreneurs Category

It is evident from the above table and graph that 146 (58.4%) and 104 (41.6%) of the respondents are first generation entrepreneurs and second generation entrepreneurs. The descriptive statistics suggest that majority number of women started their own ventures as first generation entrepreneur.

Table: 4.10. Sector Wise Distribution of the Enterprise Run by the Respondents

Sl. No	Industry sector	Frequency	Percentage%
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1	Services	183	73.2
2	Manufacturing	67	26.8
	Total	250	100

Source: Primary Data

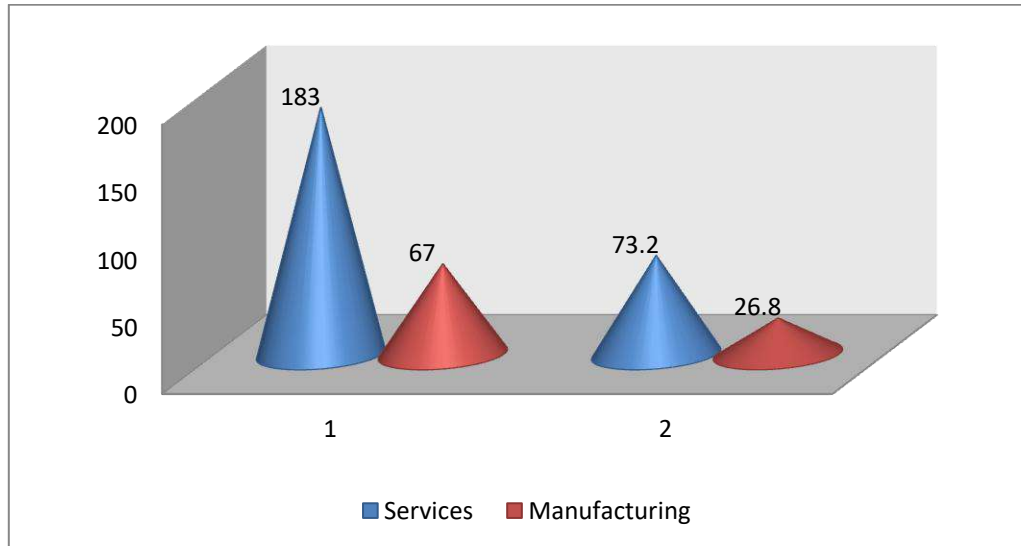


Figure: 4.10. Graphical Representation of Sector Wise Distribution of the Enterprise Run by the Respondents

As per the above table and graph shows that 183 (73.2%) and 67(26.8%) are from service and manufacturing industries respectively. The statistics revealed that most of the entrepreneurs are into service type of industries such as, Engineering, IT, Education industry , Boutique, SPA, Travel services, Fashion services and Recruitment, Training services and online shopping portal services etc.,

Table: 4.11. Enterprise Establishment Status

Sl. No	Firm Establishment	Frequency	Percentage%
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1	1-5 Yrs	61	24.4
2	6-10 Yrs	96	38.4
3	11-15 Yrs	61	24.4
4	16-20 Yrs	13	5.2
5	20-25Yrs	19	7.6
Total		250	100

Source: Primary Data

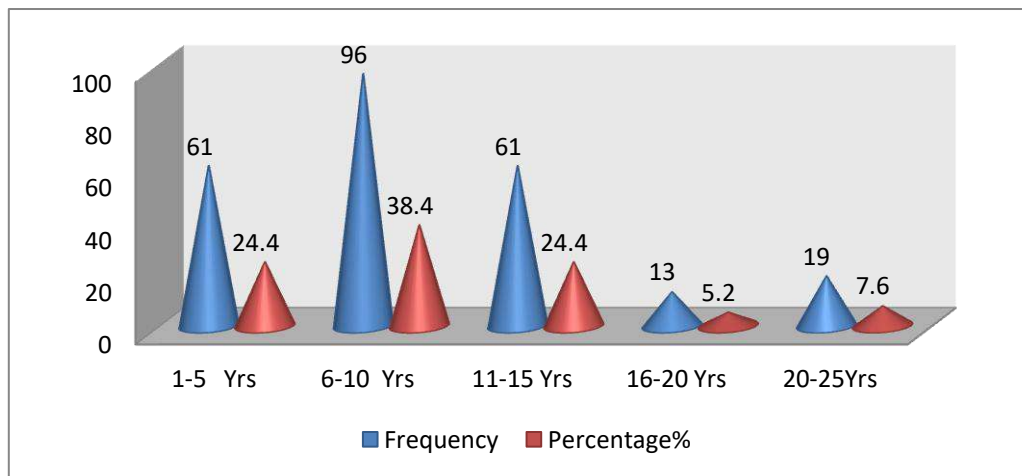


Figure: 4.11. Graphical Representation of Enterprise Establishment Status of the Respondents

It is evident from the above table and graph that 61 (24.4%), 96(38.4%),61(24.4%), 13(5.2%) and 19(7.6%) of enterprises are established between 1-5 years, 6-10 years, 11-15years,16-20 years and 20-25 years respectively. The descriptive statistics revealed that most of the entrepreneurs are running their firm in the time range of 6-10 years.

Table: 4.12. Legal Structure of the Enterprise

Sl. No	Legal Status of the enterprise	Frequency	Percentage%
1	Sole Proprietary Ship	98	39.2
2	Partnership Firm	94	37.6
3	Private Limited Company	58	23.2
	Total	250	100

Source: Primary Data

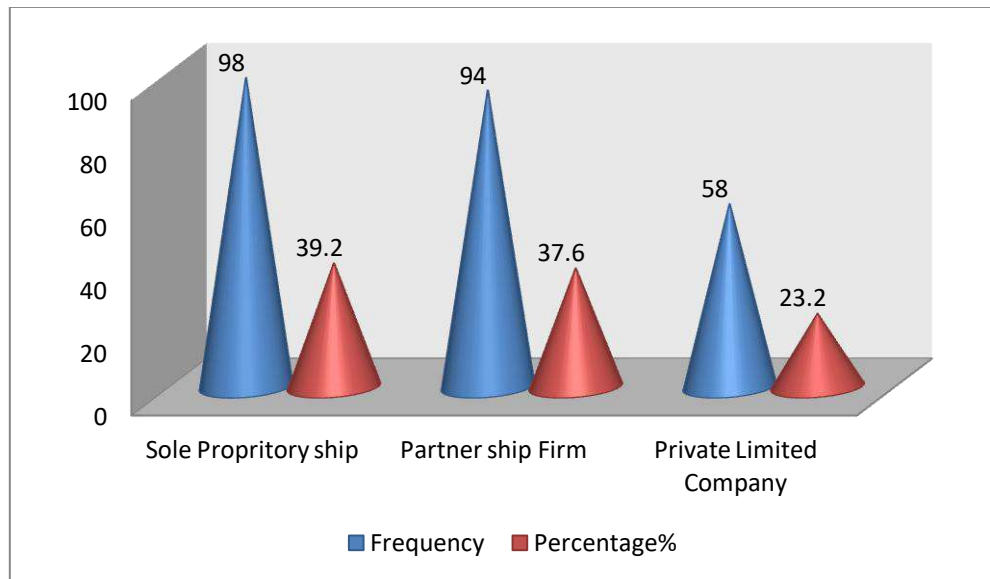


Figure: 4.12. Graphical Distribution on Legal Structure of the Respondents

Analysis from the above table and graph shows that 98 (39.2%), 94(37.6%) and 58(23.2%) of respondents are sole proprietorship, partnership and private limited companies respectively. The descriptive statistics revealed that most of the entrepreneurs are either sole proprietor or partnership status.

Table: 4.13.Capital Sources of the Respondents

Slink	Sources of capital	Frequency	Percentage%
1	Own Capital	85	34
2	Private Bank	81	32.4
3	Financial Institutions	70	28
4	Nationalised Bank	6	2.4
5	Private Borrowings	4	1.6
6	NGO	2	0.8
7	Venture capital	2	0.8
	Total	250	100

Source: Primary Data

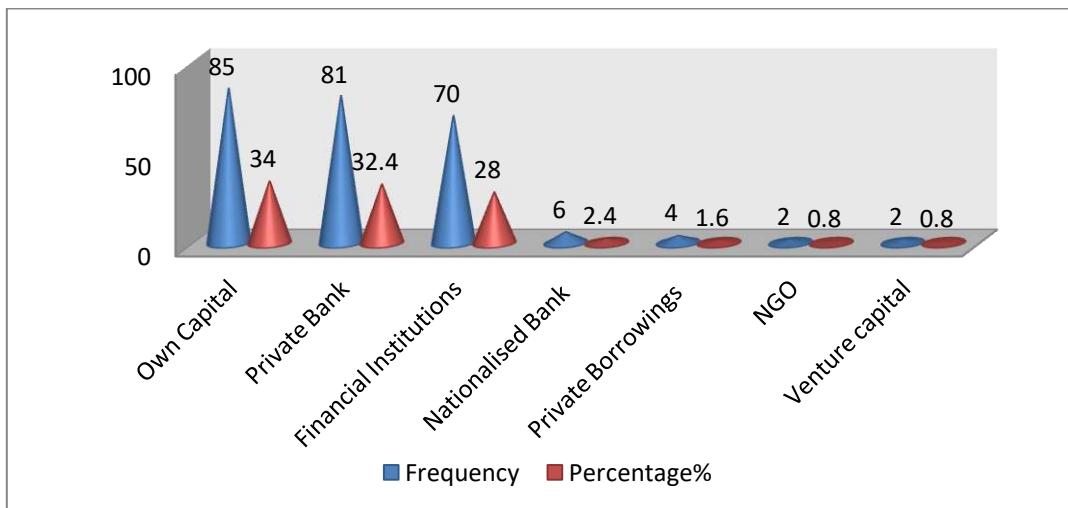


Figure: 4.13.Graphical Representation of Capital Sources of the Respondents

It is apparent from the above table and graph that 85 (34%), 81 (32.4%), 70 (28%), 6 (2.4%), 04 (1.6%), 02 (0.8%) and 02 (0.8%) of the respondents source of capital from own capital, private bank, financial institutions, nationalised bank, private borrowings, NGO and venture capital

respectively. The descriptive statistics revealed that majority of the entrepreneur started business by their own capital.

Table: 4.14. Time Spend by the Respondents in their Business

Sl. No	Per Day	Frequency	Percentage%
1	Up to 4 hrs	79	31.6
2	4-8 hrs	93	37.2
3	8-12 hrs	67	26.8
4	above 12hrs	11	4.4
	Total	250	100

Source: Primary Data

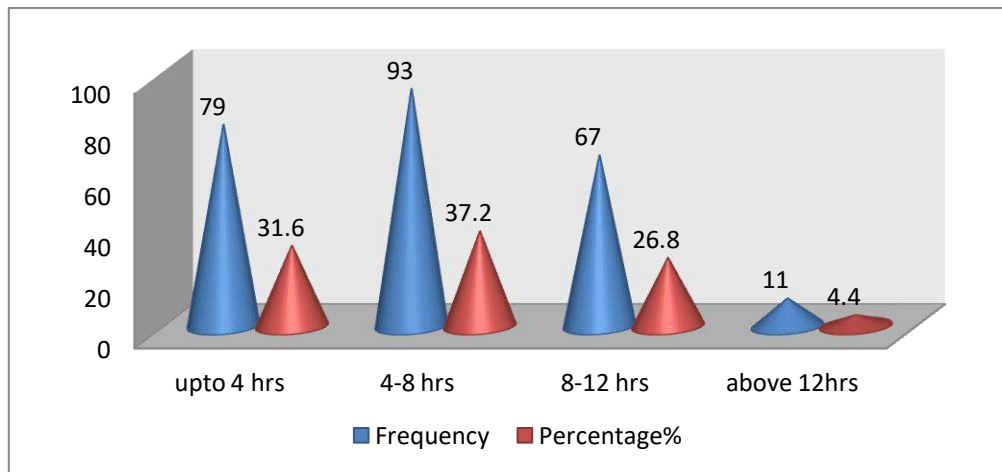


Figure: 4.14. Graphical Representation of the Respondents Time Spend in their Business

It is evident from the above table and graph that 79 (31.6%), 93(37.2%), 67(26.8%) and 11 (4.4%) of the entrepreneurs spend time up to 4hrs, 4-8hrs, 8-12 hrs and above 12hrs in a day respectively. The descriptive statistics revealed that maximum number of entrepreneurs

spend time 4-8 hrs in a day at their enterprise beside these women also take care of their house hold things.

Table: 4.15.Present Trends of the Business

Sl. No	Business Turnover	Frequency	Percentage%
1	Increasing	140	56
2	Constant	107	42.8
3	Decreasing	3	1.2
	Total	250	100

Source: Primary Data

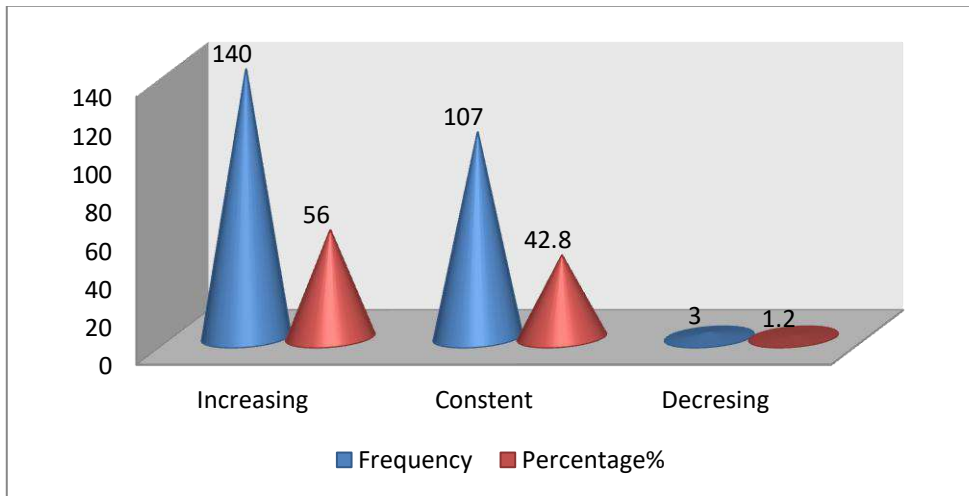


Figure: 4.15.Graphical Representations of Present Trends of the Business

It is revealed from the above table and graph that 140 (56%), 107(42.8%) and 03(1.2%) of the enterprise turnover increasing, constant and decreased respectively.Hence, descriptive statistics revealed that most of the enterprises have shown a continual increment in the turnover on year on year basis.

Table: 4.16.Sources of the Business Idea of the Respondents

Sl. No	Business Idea	Frequency	Percentage%
1	Previous work experience	85	34
2	Existing business	40	16
3	Started by new idea	33	13.2
4	Family Business	30	12
5	Identifying solution for Social problem	07	2.8
6	Entrepreneurial Development Programme	11	4.4
7	Others	44	17.6
	Total	250	100

Source: Primary Data

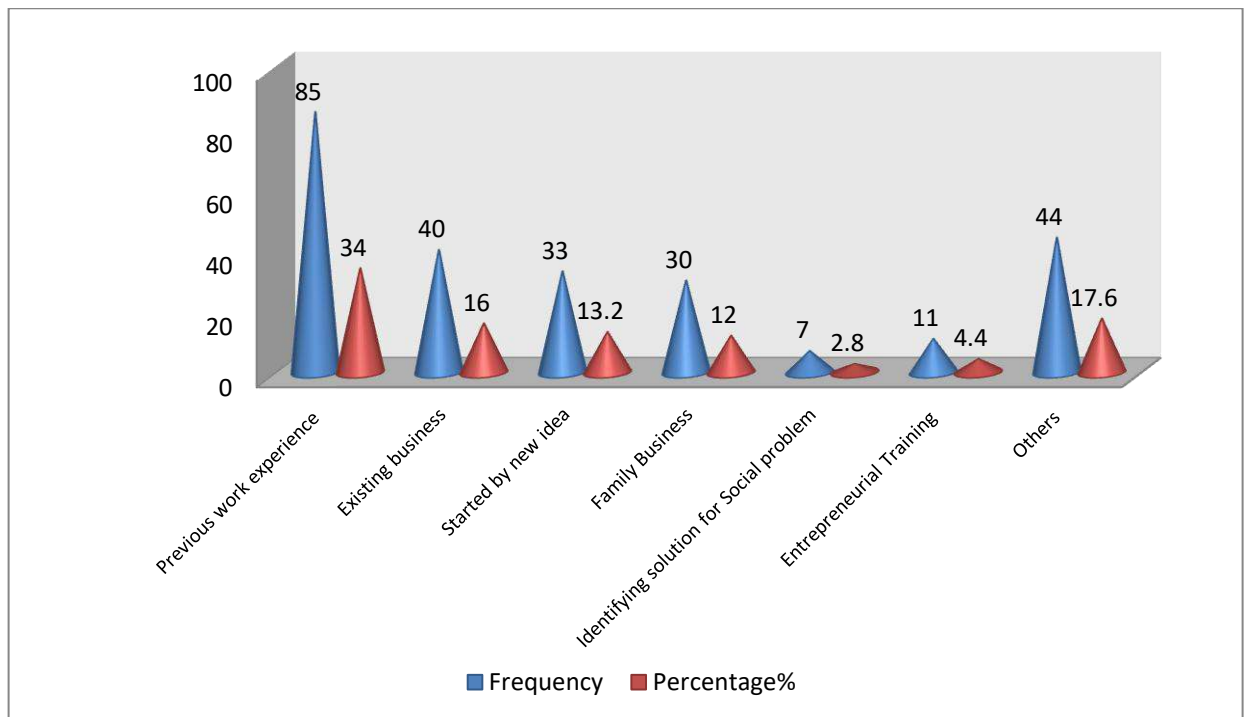


Figure: 4.16.Graphical Representation regarding Sources of the Business Idea of the respondents

It is evident from the above table and graph that 85 (34%), 40(16%), 33(13.2%), 30(12%), 07(2.8%),11(4.4%) and 44(17.6%) of the respondents generated the idea from previous work experience, existing business, started by new idea, family business, Identifying solution for social problem, entrepreneurial training and others impacts respectively. The

descriptive statistics revealed that most of the entrepreneurs generated idea of entrepreneurship by their previous work experience.

Table: 4.17.Stages of the Business

Sl. No	Business Stage	Frequency	Percentage%
1	Start-up	62	24.8
2	Growth	97	38.8
3	Development	55	22
4	Maturity	36	14.4
	Total	250	100

Source: Primary Data

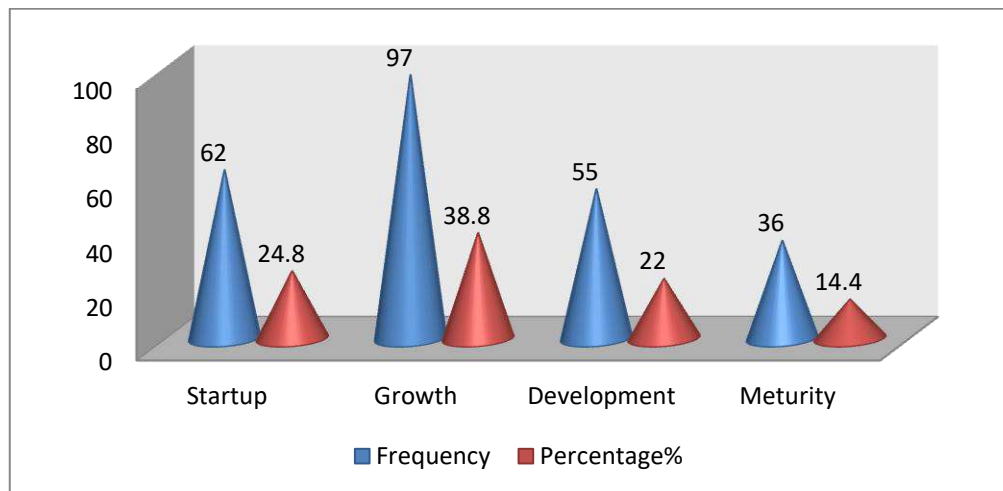


Figure: 4.17.Graphical Representations regarding Stages of the Business

It is apparent from the above table and graph that 62 (24.8%), 97(38.8%), 55(22%) and 36(14.4%), of women entrepreneur are in start-up stage, growth stage, development and maturity stages of the businesses respectively. The descriptive statistics revealed that most of the enterprises are in growth stage.

Table: 4.18.Business Status of the Respondents

Sl. No	Status	Frequency	Percentage%
1	Successful	81	32.4
2	Still struggling	68	27.2
3	Moderate	60	24
4	Constant	31	12.4
5	Planning to sell out	10	04
	Total	250	100

Source: Primary Data

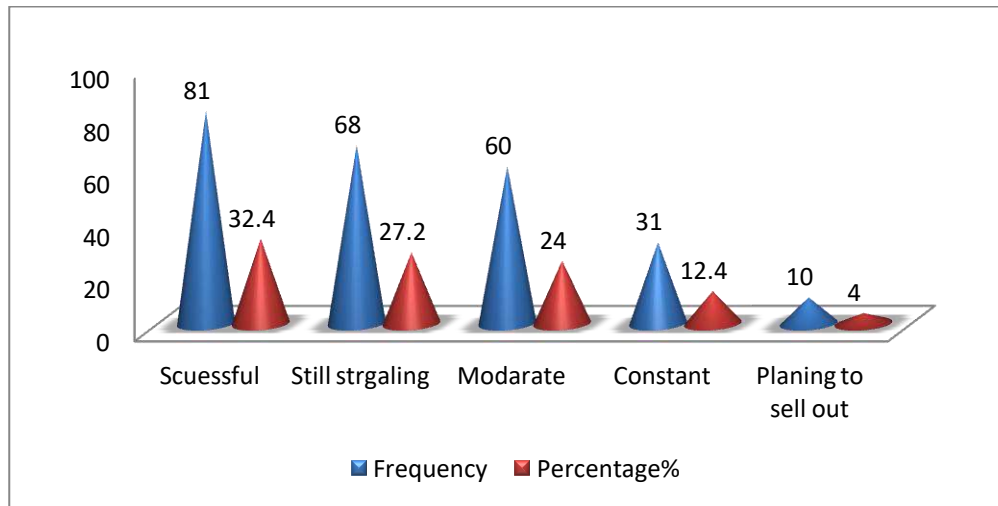


Figure: 4.18.Graphical Representation of the Business Status of the Respondents

From the above table and graph shows that 81 (32.4%), 68(27.2%), 60(24%), 31(12.4) and 10(4%) of women entrepreneurs are successful, still straggling, moderate, constant and planning to sell out of their business respectively. The descriptive statistics data revealed that the majority of the entrepreneurs are successfully running their business.

Table: 4.19.Awareness of the Respondents on Government Schemes

Sl. No	Awareness	Frequency	Percentage%
1	Fully Aware	7	2.8
2	Little Aware	104	41.6
3	Not Aware	139	55.6
	Total	250	100

Source: Primary Data

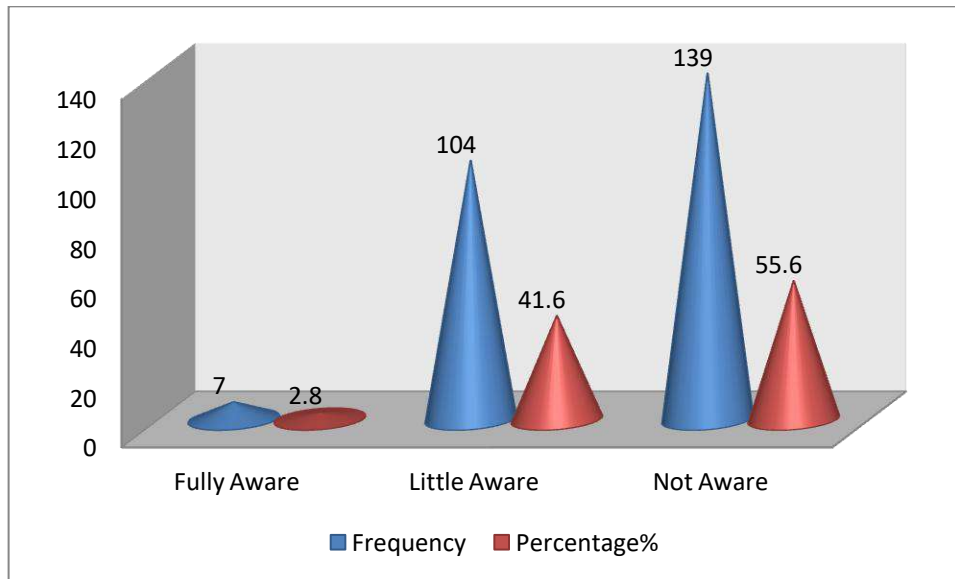


Figure: 4. 19.Graphical Representation about Awareness of the Respondents on Government Schemes

It is evident from the above table and graph that 07 (2.8%), 104(41.6%) and 139 (55.6%) of women entrepreneurs are fully aware, little aware and not aware of the government schemes. Therefore, descriptive statistics revealed that maximum number of entrepreneurs is hardly aware about the government schemes.

Table: 4.20. Benefits of the Government Support Received by the Respondents

Sl. No	Government Support	Frequency	Percentage%
1	Yes	9	3.6
2	No	241	96.4
	Total	250	100

Source: Primary Data

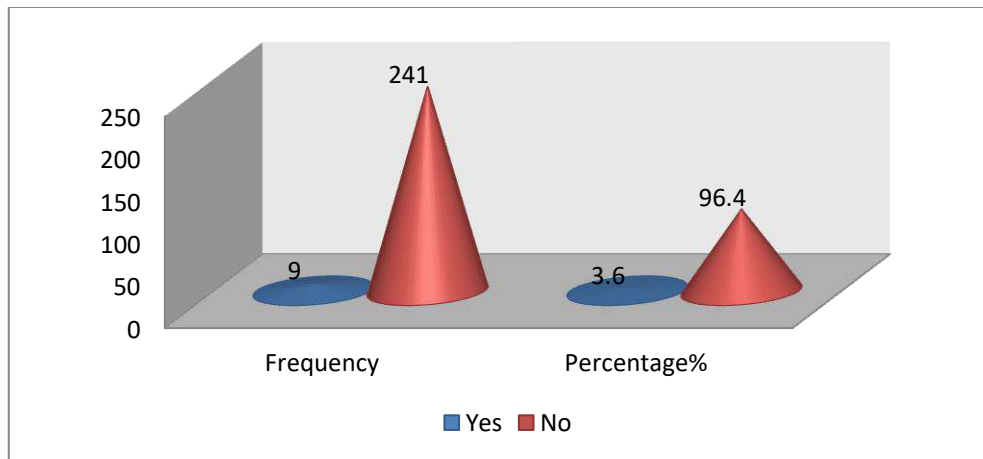


Figure: 4.20. Graphical Representation regarding Benefits of the Government Support Received by the Respondents

It is evident from the above table and graph that 9 (3.6%) and 241 (96.4%) of the respondents were received and not received government support respectively. The descriptive statistics confirmed that maximum number of entrepreneurs did not receive entrepreneurial support from the government.

Table: 4.21.Types of Government Support Received by the Respondents

Sl. No	Types of support	Frequency	Percentage%
1	Financial support	3	1.2
2	Training	6	2.4
3	Initial Investment	0	0
4	None	241	96.4
	Total	250	100

Source: Primary Data

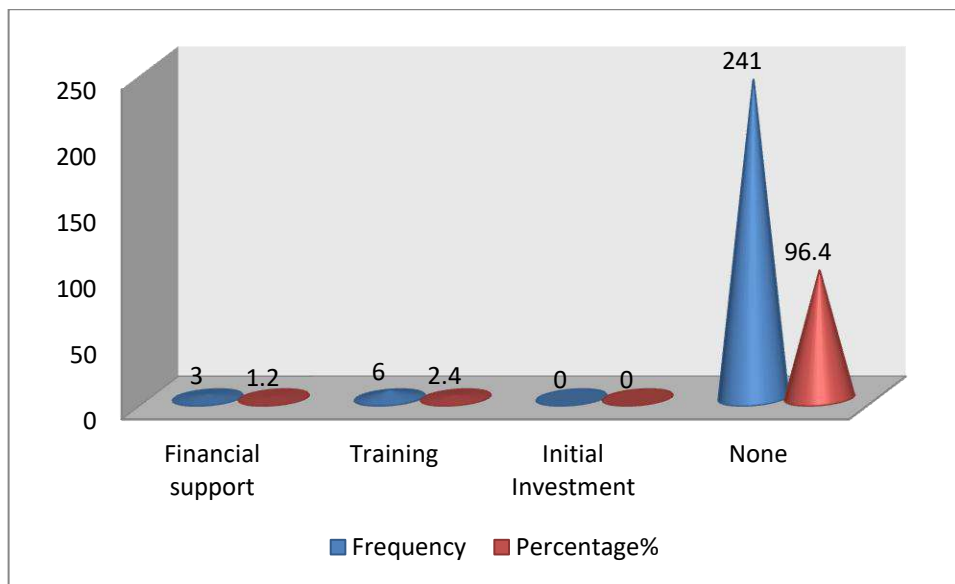


Figure: 4.21.Graphical Representation Regarding Type of GovernmentSupportReceived by the Respondents.

From the above table and graph that 3 (1.2%), 6(2.4%), 0(0%) and241(96.4%)of women entrepreneur received financial support, training support, initial investment and none of support received from the government respectively. The descriptive statistics shows that majority of the entrepreneursnot received any support from the government.

Analysis with respect to research model that is entrepreneurial intentions, challenges, opportunities, government support and success rate of women entrepreneurs are presented below.

Table: 4.22A. Pull Intentional Factors

Sl. no	Pull Intentional Factors	F/%	Low	Medium	High	Total No of samples	Mean	StrandedDeviation	Remarks
1	Self Confidence	F	32	80	138	250	69.4	26.70	High
		%	12.8	32	55.2	100			
2	Risk taking ability	F	18	90	142	250	71.76	25.43	High
		%	7.2	36	56.8	100			
3	Need for Achievement	F	32	69	149	250	71.44	27.68	High
		%	12.8	27.6	59.6	100			
4	Innovativeness	F	14	95	141	250	71.98	23.10	High
		%	5.6	38	56.4	100			
5	Business Experience	F	15	88	147	250	72.48	23.73	High
		%	06	35.2	58.8	100			
6	Government Policies and Schemes	F	12	92	146	250	73.68	22.95	High
		%	4.8	36.8	58.4	100			
7	To utilize the better opportunity in the market	F	18	65	167	250	74.64	24.47	High
		%	7.2	26	66.8	100			
8	Previous Experience or Similar line of business exposure	F	11	62	177	250	77.84	23.30	High
		%	4.4	24.8	70.8	100			
9	Encouragement from family member inspiring entrepreneurial ambitions.	F	18	87	145	250	73.2	24.96	High
		%	7.2	34.8	58	100			
10	Employment Generation	F	14	101	135	250	71.6	22.56	High
		%	5.6	40.4	54	100			
11	Entrepreneurial Drive	F	10	86	154	250	75.68	22.89	High
		%	04	34.4	61.6	100			
12	For Freedom	F	13	73	164	250	74.8	22.53	High
		%	5.2	29.2	65.6	100			
13	Scope of using the technical knowledge in the entrepreneurial area	F	15	57	178	250	78.48	23.14	High
		%	06	22.8	71.2	100			
14	Family Business	F	20	69	161	250	73.92	25.56	High
		%	08	27.6	64.4	100			

Source: Primary Data

It is apparent from the descriptive statistics that women entrepreneurs are rated 32(12.8%),80(32%) and 138 (55.2%) for self-confidence low, medium and high respectively.18 (7.2%),90(36%) and 142 (56.8%) of women entrepreneurs are rated risk taking prosperity low, medium and high respectively. Women entrepreneurs are rated 32(12.8%), 69(27.6%) and 149(59.6%) of low, medium and high respectively for need for achievement.14 (5.6%), 95(38%) and 141(56.4%) of women entrepreneurs rated low, medium and high respectively rated for Innovativeness of pull intentional factor.15 (06%), 88(35.2%) and 147 (58.8%) of women entrepreneurs are rates business experience low, medium and high respectively. Women entrepreneurs rated 12(4.8%), 92(36.8%) and 146(58.4%) of low, medium and high respectively for government policies and schemes of pull intentional factor. 18(7.2%), 65(26%) and 167(66.8%) of low, medium and high respectively rated for To utilize the better opportunity in the market of pull intentional factor. 11(4.4%), 62(24.8%) and 177(70.8%) of low, medium and high respectively rated for previous experience or similar line of business exposure in the market of pull intentional factor. 18(7.2%), 87(34.8%) and 145(58%) of women entrepreneurs rated encouragement from family member inspiring entrepreneurial ambitions. low, medium and high respectively. 14 (5.6%), 101(40.4%) and 135(54%) of Women entrepreneurs rated generating employmentlow, medium and high respectively. 10(4%), 86(34.4%) and 154(61.6%) of women entrepreneurs rated entrepreneurial drive low, medium and high respectively. 13(5.2%), 73(29.2%) and 164(65.6%) of women entrepreneurs rated for freedom, low, medium and high respectively.15(06%), 57(22.8%) and 178(71.2%) of women entrepreneurs rated scope of using the technical knowledge in the entrepreneurial

area low, medium and high respectively. 20(8),69(27.6%) and 161(64.4%) of women entrepreneurs rated family business low, medium and high respectively.

Table: 4.22B.Overall Pull Intentional Factors

Rank	Frequency	Percentage %	Mean	Stranded Deviation	Remarks
Low	66	26.4	51.524	7.12492	Medium
Medium	123	49.2			
High	61	24.4			
Total	250	100			

Source: Primary Data

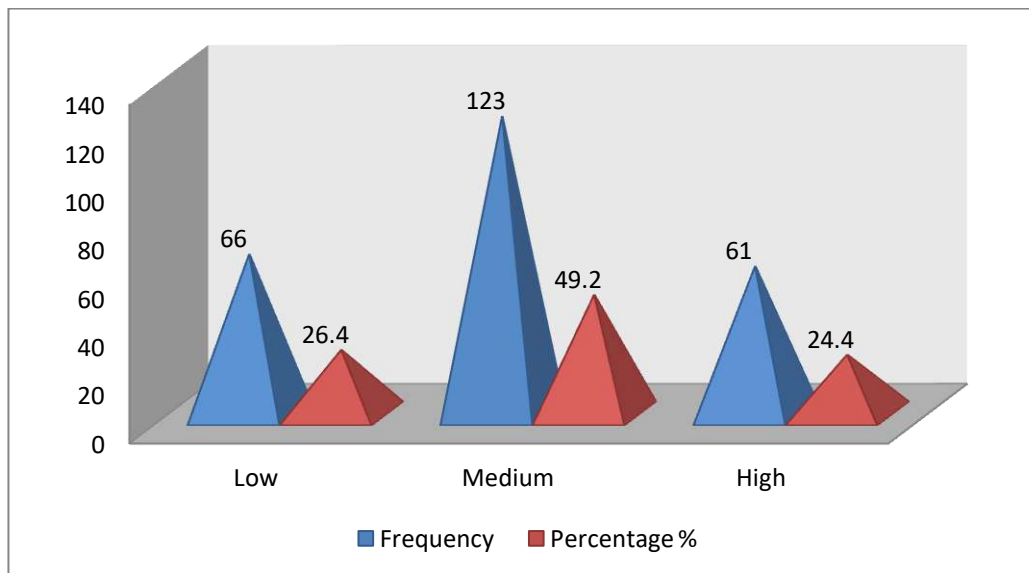


Figure: 4.22.GraphicalRepresentation of Overall Pull Intentional Factors of the Respondents

It is evident from the above table and graph that 66 (26.4%), 123 (49.2%) and 61(24.4%) of respondents rated overall pull intentional factors low, medium and high respectively.The average score regarding pull intentional factor is 51.52 with the standard deviation 7.12.Hence, it is concluded that majority of the respondents believe that pull intentional factors are essential for an entrepreneurs.

Table: 4.23A.Push Intentional Factors

Sl. no	Push Intentional Factors	F/%	Low	Medium	High	Total No of samples	Mean	Stranded Deviation	Remarks
1	Desire to earn more money	F	11	62	177	250	77.84	23.30	High
		%	4.4	24.8	70.8	100			
2	Dissatisfaction with previous job	F	14	101	135	250	71.6	22.56	High
		%	5.6	40.4	54	100			
3	Fear of unemployment	F	14	101	135	250	71.6	22.56	High
		%	5.6	40.4	54	100			
4	Not at all interested to work with or under someone or boss	F	18	90	142	250	71.76	25.43	High
		%	7.2	36	56.8	100			
5	Poor family background	F	18	65	167	250	74.64	24.47	High
		%	7.2	26	66.8	100			
6	Lack of job opportunity	F	18	87	145	250	73.2	24.96	High
		%	7.2	34.8	58	100			
7	For flexible work	F	15	88	147	250	72.48	23.73	High
		%	06	35.2	58.8	100			
8	experienced discrimination in their previous job	F	32	80	138	250	69.04	26.70	High
		%	12.8	32	55.2	100			
9	For less salary	F	12	92	146	250	73.68	22.95	High
		%	4.8	36.8	58.4	100			
10	Lack of pressure handling capability	F	32	69	149	250	71.44	27.68	High
		%	12.8	27.6	59.6	100			

Source: Primary Data

From the above descriptive statistics showsthat 11(4.4%), 62(24.8%) and 177(70.8%) of women entrepreneurs rated desire to earn more money low,medium andhigh respectively.14(5.6%), 101(40.4%) and 135(54%) of low,medium andhigh respectively rated by women entrepreneurs. for the dissatisfaction with previous job factor.14(5.6%), 101(40.4%) and 135(54%) of low,medium and high respectively rated by women entrepreneurs.For fear of unemployment.18 (7.2%), 90(36%) and 142 (56.8%) of women entrepreneurs rated low, medium and high respectively. Rated for not at all interested to work with or under someone or boss.18 (7.2%), 65(26%) and 167(66.8%) of low,

medium and high respectively. Rated for poor family background. Women entrepreneurs rated 18(7.2%), 87(34.8%) and 145(58%) of low, medium and high respectively rated for lack of job opportunity. 15 (06%), 88(35.2%) and 147 (58.8%) of low, medium and high respectively for flexible work. Women entrepreneurs rated 32(12.8%), 80 (32%) and 138 (55.2%) of low, medium and high respectively for experienced discrimination in their previous job. 12 (4.8%), 92(36.8%) and 146(58.4%) of women entrepreneurs rated low, medium and high respectively. For less salary 32(12.8%), 69(27.6%) and 149(59.6%), low, medium and high respectively entrepreneurs rated lack of pressure handling capability.

Table: 4.23B. Overall Push Intentional Factors

Rank	Frequency	Percentage %	Mean	Stranded Deviation	Remarks
Low	64	25.6	36.38	6.124183	Medium
Medium	136	54.4			
High	50	20			
Total	250	100			

Source: Primary Data

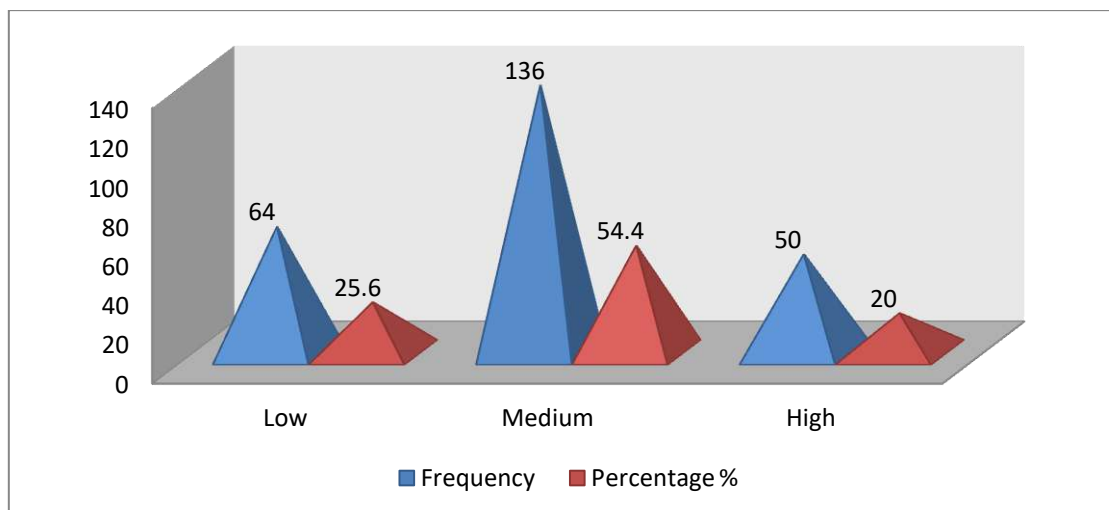


Figure:4.23. Graphical Representation of Overall Push Intentional Factors of the Respondents

Analysis from the above table and graph shows that 64 (25.6%), 136 (54.4%) and 50 (20%) of respondents rated overall push intentional factors low, medium and high respectively. The average score regarding overall push intentional factor is 36.38 with the standard deviation 6.12. The descriptive statistics reveals that overall push intentional factors highly influenced women to become an Entrepreneur.

Table: 4.24.Overall Entrepreneurial Intentional Factors (Pull and Push)

Rank	Frequency	Percentage %	Mean	Stranded Deviation	Remarks
Low	64	25.6	87.904	13.2234	High
Medium	72	28.8			
High	114	45.6			
Total	250	100			

Source: Primary Data

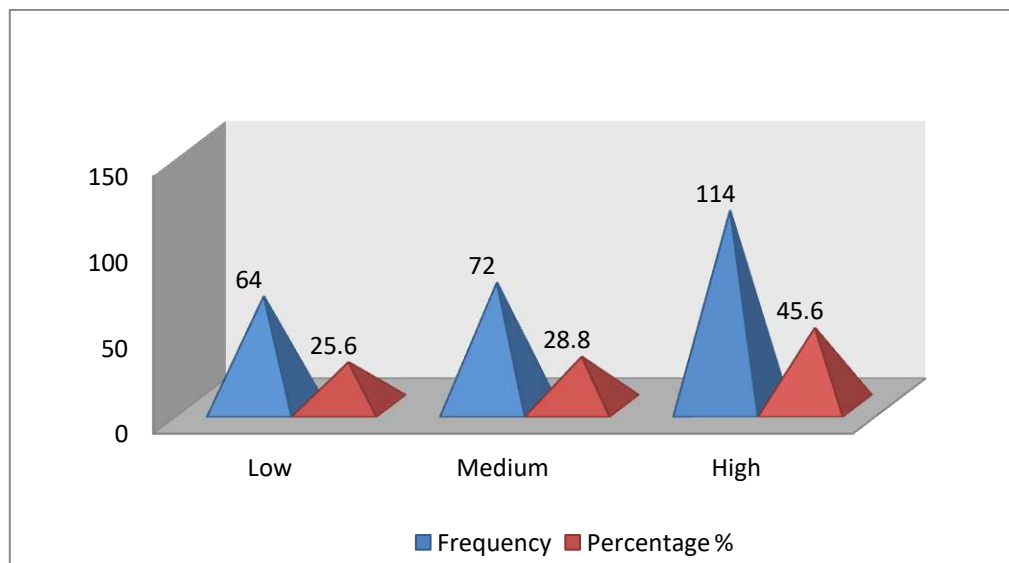


Figure:4.24. GraphicalRepresentations of Overall Intentional Factors of the Respondents

It is clear from the above table and graph that 64 (25.6%), 72 (28.8%) and 114 (45.6%) of respondents rated overall entrepreneurial intentional factors (pull and push intentions) low, medium and high respectively. The average score regarding overall intentional factor is

87.904 with the standard deviation 13.2234. The descriptive statistics reveals that overall entrepreneurial intentional factors have highly influence on women to become an entrepreneur.

Table: 4.25A. Initial Stage Challenges

Sl. No	Initial stage Challenges	F / %	Low	Medium	High	Total No of samples	Mean	Stranded Deviation	Remarks
1	Lack of Start-up fund	F	03	55	192	250	82.72	18.42	High
		%	1.2	22	76.8	100			
2	Lack of Self confidence	F	30	59	161	250	72.4	25.56	High
		%	12	23.6	64.4	100			
3	Lack of business knowledge	F	18	106	126	250	71.6	22.63	High
		%	7.2	42.4	50.4	100			
4	Lack of awareness about the product /services	F	21	129	100	250	65.52	24.24	High
		%	8.4	51.6	40	100			
5	Lack of Management Skills	F	28	99	123	250	67.92	25.46	High
		%	11.2	39.6	49.2	100			
6	Lack of right manpower	F	12	77	161	250	74.24	22.14	High
		%	4.8	30.8	64.4	100			
7	Lack of support from the Family	F	21	89	140	250	71.12	25.77	High
		%	8.4	35.6	56	100			
8	Balancing of work and personal life	F	18	97	135	250	70.88	23.64	High
		%	7.2	38.8	54	100			
9	Lack of technical knowledge	F	15	96	139	250	71.12	23.08	High
		%	06	38.4	55.6	100			
10	Lack of Entrepreneurial skills	F	18	102	130	250	68.96	23.70	High
		%	7.2	40.8	52	100			
11	Lack of customer handling skills	F	33	81	136	250	69.04	27.47	High
		%	13.2	32.4	54.4	100			
12	Lack of government support	F	15	87	148	250	73.52	22.62	High
		%	06	34.8	59.2	100			
13	Finding the right contact for the business	F	05	91	154	250	75.84	22.35	High
		%	02	36.4	61.5	100			
14	Lack of Marketing skills	F	03	82	165	250	76.48	20.44	High
		%	1.2	32.8	66	100			
15	Lack of sourcing of raw material	F	15	86	149	250	72.56	22.54	High
		%	06	34.4	59.6	100			

16	Poor Partnership	F	25	83	142	250	70.96	25.15	High
		%	10	33.2	56.8	100			
17	Location Problem	F	15	71	164	250	77.12	23.80	High
		%	06	28.4	65.6	100			
18	Lack of accessing the business support	F	12	66	172	250	77.6	23.17	High
		%	4.8	26.4	68.8	100			

Source: Primary Data

It is evident from the descriptive statistics that 03(1.2%), 55(22%) and 192(76.8%) of Women entrepreneurs lack of start-up found rated low, medium and high respectively.30 (12%),59(23.6%) and 161(64.4%) of low, medium and high respectively rated by women entrepreneur for the lack of self confidence factor.18 (7.2%), 106(42.4%) and 126(50.4%) of low, medium and high respectively rated for lack of business knowledge.21(8.4%),129(51.6%) and 100 (40%) of women entrepreneurs rated low, medium and high respectively rated for lack of awareness about the product or services.28(11.2%),99(39.6%) and 123(49.2%) of low, medium and high respectively rated for lack of management Skill. Women entrepreneurs rated 12(4.8%), 77(30.8%) and 161(64.4%) of low, mediumand high respectively for lack of right manpower21 (8.4%), 89(35.6%) and 140 (56 %) of low, medium and high respectively rated for lack of support from the family. 18(7.2%), 97(38.8%) and 135 (54%) of low, medium and high respectively rated for balancing of work and personal life.15(06%), 96(38.4%) and 39 (55.6%) of low, medium and high respectively rated for lack of technical knowledge in the market.18(7.2%), 102(40.8%) and 130(52%) of women entrepreneurs rated lack of entrepreneurial skills. low, medium and high respectively.33(13.2%), 81(32.4%) and 136(54.4%) of Women entrepreneurs rated lack of customer handling skills low,medium andhigh respectively.15(6%), 87(34.8%) and 148(59.2%) of women entrepreneurs rated lack of government support low,medium andhigh respectively.05 (2%), 91(36.4%) and

154(61.5%) of Women entrepreneurs rated finding the right contact for the business low,medium andhigh respectively.03(1.2%), 82(32.8%) and 165(66%) of women entrepreneurs rated lack of marketing skills low,medium andhigh respectively. Lack of sourcing of raw materials 15(6%), 86(34.4%), and 149(59.6%) low, medium andhighrespectively. Poor partnership 25(10%), 83(33.2%) and 142(56.8%), low, medium andhigh respectively rated by women entrepreneurs.Location problem 15(6%), 71(28.4%) and 164 (65.6%) low, medium andhigh rated respectively. Lack of accessing the business support 12(4.8%), 66(26.4%) and 172 (68.8%) low, mediumand high respectively.

Table: 4.25B.Overall Initial Stage Challenges (Obstacles)

Rank	Frequency	Percentage %	Mean	Stranded Deviation	Remarks
Low	70	28	65.48	11.84	Medium
Medium	122	48.8			
High	58	23.2			
Total	250	100			

Source: Primary Data

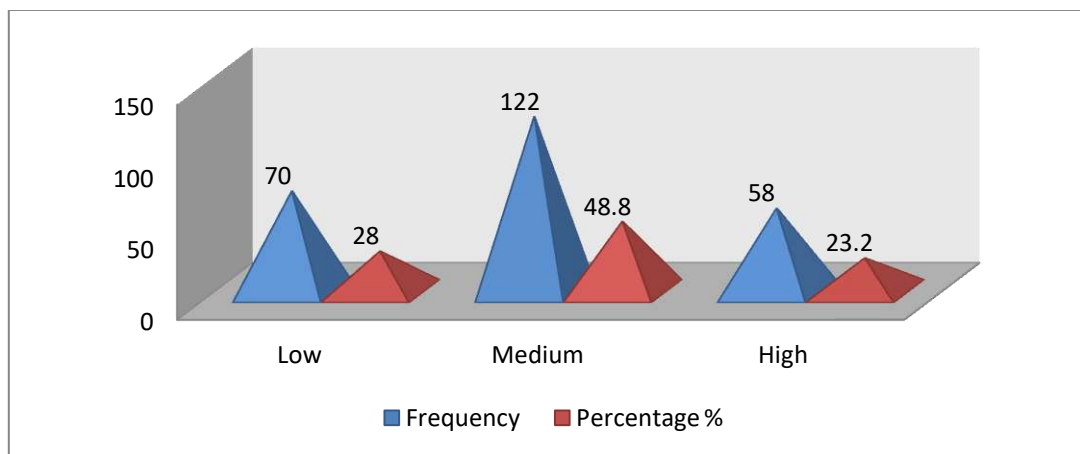


Figure: 4.25.GraphicalRepresentation of OverallInitial Stage Challenges with respect to Women Entrepreneur

It is clear from the above table and graph that 70 (28%), 122 (48.8%) and 58(23.2%) of respondents rated overall initial stage challenges (obstacles) low, medium and high

respectively. The average score regarding overall initial stage challenges 65.48 with the standard deviation 11.84. The descriptive statistics reveals that all women entrepreneurs faced obstacles in their initial stage of the business.

Table: 4.26A. Personal Challenges (Real Time Challenges)

Sl. No	Personal Challenges	F/ %	Low	Medium	High	Total No of samples	Mean	Stranded Deviation	Remarks
1	Poor Risk Taking Ability	F	03	74	173	250	78.4	20.68	High
		%	1.2	29.6	69.2	100			
2	Lack of proper Training	F	3	74	173	250	78.4	20.68	High
		%	1.2	29.6	69.2	100			
3	Lack of Leisure	F	6	95	149	250	20	20.41	High
		%	2.4	38	59.6	100			
4	Excusive Burden of work and Responsibility	F	6	87	157	250	75.52	21.56	High
		%	2.4	34.8	62.8	100			
5	Lack of time for house hold work	F	7	109	134	250	05	20.98	High
		%	2.8	43.6	53.6	100			
6	Heavy schedule	F	24	81	145	250	71.6	24.86	High
		%	9.6	32.4	58	100			
7	Lack of rest and sleep	F	23	97	130	250	69.6	25.23	High
		%	9.2	38.8	52	100			
8	Lack of awareness	F	21	87	142	250	71.2	25.58	High
		%	8.4	34.8	56.8	100			
9	Lack of time involvement with family	F	27	41	182	250	76.88	26.12	High
		%	10.8	16.4	72.8	100			

Source: Primary Data

From the above analysis it is apparent that 03(1.2%), 74(29.6%) and 173(69.2%) of Women entrepreneurs rated poor risk taking ability low, medium and high respectively. 3(1.2%), 74(29.6%) and 173(69.2%) of low, medium and high respectively rated by women entrepreneurs for the lack of proper training. 06(2.4%), 95(38%) and 149(59.6%) of low, medium and high respectively rated for lack of leisure. 06(2.4%), 87(34.8%) and 15(62.8%) of women entrepreneurs rated low, medium and high respectively rated for excessive

burden of work and responsibility.07(2.8%),109(43.6%) and 134 (53.6%) of low, medium and high respectively rated for lack of time for house hold work. Women entrepreneurs rated24(9.6%),81(32.4%) and 145 (58%) of low, medium and high respectively rated forheavy schedule.23(9.2%), 97(38.8%) and 130 (52%) of low, medium and high respectively rated for lack of rest and sleep. 21 (8.4%), 87(34.8%) and 142 (56.8%) of low, medium and high respectively rated for Lack of awareness.27 (10.8%), 41(16.4%) and 182 (72.8%) of low, medium and high respectively rated for lack of involvement with family.

Table: 4.26B. Overall Personal Challenges

Rank	Frequency	Percentage %	Mean	Stranded Deviation	Remarks
Low	67	27	33.396	5.98	Medium
Medium	128	51			
High	55	22			
Total	250	100			

Source: Primary Data

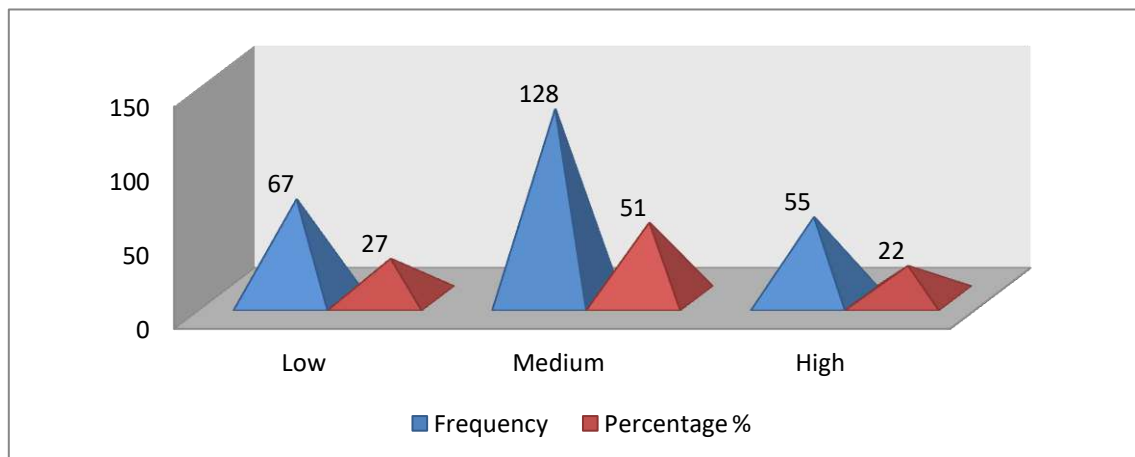


Figure:4.26.GraphicalRepresentation of Overall Personal Challenges ofWomen Entrepreneurs

It is evident from the above table and graph that 67 (27%), 128 (51%) and 55(22%) of respondents rated overallpersonalchallenges low, medium and high respectively. The average score regarding is 33.39 and with the standard deviation 5.98. The descriptive

statistics reveals that all women entrepreneurs undergone personal challenges in one or other stages of the business cycle.

Table: 4.27A. Knowledge Challenges (Real Time Challenges)

Sl. no	Knowledge Challenges	F/ %	Low	Medium	High	Total No of samples	Mean	Std Deviation	Remarks
1	Lack of knowledge about legal aspects	F	16	65	169	250	75.52	22.29	High
		%	6.4	26	67.6	100			
2	Lack of knowledge about competitors	F	15	74	161	250	75.69	21.89	High
		%	6	29.6	64.4	100			
3	Lack of knowledge about modernized technologies	F	13	109	128	250	73.52	22.05	High
		%	5.2	43.6	51.2	100			
4	Lack of knowledge about government assistance	F	33	54	163	250	71.28	24.81	High
		%	13.2	21.6	65.2	100			
5	Lack of knowledge about Bank assistance	F	15	86	149	250	74.32	24.60	High
		%	06	34.4	59.6	100			

Source: Primary Data

It is evident from the descriptive statistics shows that 16(6.4%), 65(26%) and 169(67.6%) of women entrepreneurs lack of knowledge about legal aspects rated low, medium and high respectively. 15 (06%), 74(29.6%) and 161(64.4%) of low, medium and high respectively rated by women entrepreneur for the lack of knowledge about commentators of Knowledge Challenges. 13 (5.2%), 109(43.6%) and 128(51.2%) of low, medium and high respectively rated for lack of modernized technologies. 33(13.2%), 54(21.6%) and 163 (65.2%) of

Women entrepreneurs rated low, medium and high respectively rated for lack of knowledge about government assistance of Knowledge Challenges.15(06%) , 86(34.4%) and 149 (59.6%) of low,medium and high respectively rated for lack of knowledge about bank assistance of Knowledge Challenges.

Table: 4.27B.Overall Knowledge Challenges (Real Time Challenges)

Rank	Frequency	Percentage %	Mean	Stranded Deviation	Remarks
Low	63	25	18.516	3.69	Medium
Medium	147	59			
High	40	16			
Total	250	100			

Source: Primary Data

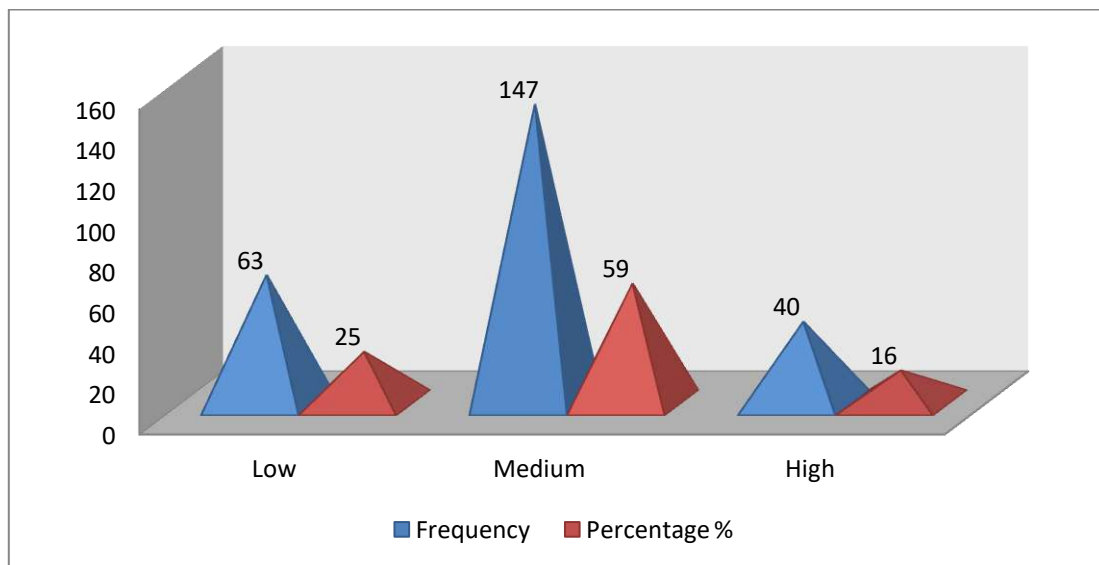


Figure: 4.27.GraphicalRepresentation of Overall Knowledge Challenges withRespect to Women Entrepreneur

From the above table and graph showsthat 63 (25%), 147 (59%) and 40(16%) of respondents rated overall knowledgchallengeslow,medium and high respectively. The average score regarding overall knowledgchallenges18.516 with the standard deviation

3.69. The descriptive statistics reveals that all women entrepreneurs undergone knowledgechallengesbecause of lack of information about business and other facilities.

Table: 4.28A.SocialChallenges (Real Time Challenges)

Sl. no	Social Challenges	F/ %	Low	Medium	High	Total No of samples	Mean	Stranded Deviation	Remarks
1	Lack of self confidence	F	24	57	169	250	75.28	26.13	High
		%	9.6	22.8	67.6	100			
2	Lack of encouragement from family and society	F	23	65	162	250	75.2	26.08	High
		%	9.2	26	64.8	100			
3	Lack of public relation	F	9	93	148	250	74.8	22.53	High
		%	3.6	37.2	59.2	100			
4	Conflict due to dual responsibilities	F	17	74	159	250	74.56	24.49	High
		%	6.8	29.6	63.6	100			
5	Inferiority complex	F	24	76	150	250	71.36	25.26	High
		%	9.6	30.4	60	100			
6	Lack of time to attend family gathering	F	30	95	125	250	67.52	26.48	High
		%	12	38	50	100			

Source: Primary Data

From the above descriptive statistics it is revealed that 24(9.6%), 57(22.8%) and 169(67.6%) of women entrepreneurs rated lack of self-confidence rated low, medium and high respectively. 23 (9.2%), 65(26 %) and 162(64.8%) of low, medium and high respectively rated by women entrepreneur for the lack of encourage from the family and society of social challenges.09 (3.6%), 93(37.2%) and 148(59.2%) of low, medium and high respectively rated for lack of public relation.17(6.8%), 74(29.6%) and 159 (63.6%) of women entrepreneurs rated low, medium and high respectively for conflict due to dual responsibilities of social challenges.24(9.6%),76(30.4%) and 150 (60%) of low, medium and high respectively rated for inferiority complex of social challenges.30(12%), 95 (38%) and

125 (50%) of low, medium and high respectively rated for lack of time to attended family gathering of social challenges.

Table: 4.28B.Overall Social Challenges

Rank	Frequency	Percentage %	Mean	Stranded Deviation	Remarks
Low	69	27.6	21.93	5.34	Medium
Medium	137	54.8			
High	44	17.6			
Total	250	100			

Source: Primary Data

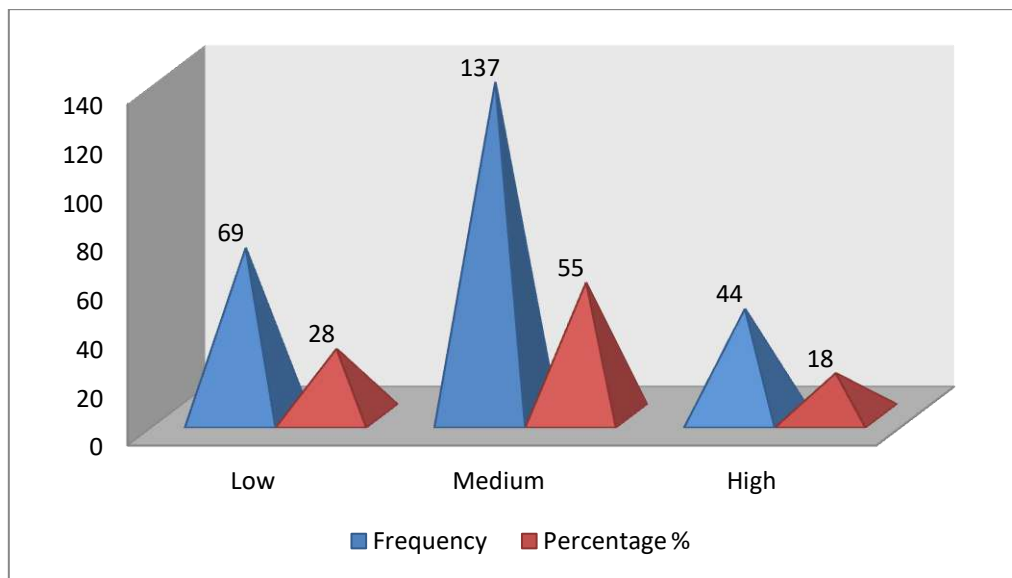


Figure: 4.28. Graphical Representations of Social Challenges with Respect to Women Entrepreneur

It is evident from the above table and graph that 69 (28%), 137 (55%) and 44(18%) of respondents rated overall social challenges low, medium and high respectively. The average score regarding overall social challenges 21.93 with the standard deviation 5.34. The descriptive statistics reveals that all women entrepreneurs faced social challenges because of lack of support from the family and society.

Table: 4.29A. BusinessChallenges (Real Time Challenges)

Sl. no	Business Challenges	F/ %	Low	Medium	High	Total No of samples	Mean	Stranded Deviation	Remarks
1	Lack of Marketing skills	F	15	80	155	250	74.64	23.61	High
		%	06	32	62	100			
2	Business Language problem	F	28	77	145	250	70	25.04	High
		%	11.2	30.8	58	100			
3	Poor financial Management	F	11	75	164	250	76.96	22.03	High
		%	4.4	30	65.6	100			
4	Lack of sourcing the right procurement	F	18	98	134	250	69.84	22.97	High
		%	7.2	39.2	53.6	100			
5	High Competitions	F	18	96	136	250	72.88	23.62	High
		%	7.2	38.4	54.4	100			
6	Poor partnership	F	42	85	123	250	66.48	27.84	High
		%	16.8	34	49.2	100			
7	Product and Service issue	F	27	71	152	250	72.24	25.70	High
		%	10.8	28.4	60.8	100			
8	Lack of working capital	F	6	95	149	250	73.68	21.43	High
		%	2.4	38	59.6	100			

Source: Primary Data

It is understood from the descriptive statistics shows that 15(06%), 80(32%) and 155(62%) of women entrepreneurs lack of marketing skills low, medium and high respectively. 28(11.2%), 77(30.8%) and 145(58%) of low, medium and high respectively rated by women entrepreneur for the business language problem of business challenges. 11(4.4%), 75(30%) and 164(65.6%) of low, medium and high respectively rated for poor financial management. 18(7.2%), 98(39.2%) and 134 (53.6%) of women entrepreneurs rated low, medium and high respectively rated for lack of sourcing the right procurement of business challenges. 18(7.2%), 96(38.4%) and 136(54.4%) of low, medium and high respectively rated for high competitions of business challenges. 42(16.8%), 85(34%) and 123(49.2%) of low, medium and high respectively rated for poor partnership of business challenges. 27(10.8%), 71(28.4%) and 152(60.8%) of low, medium and high

respectively rated for product and service issue of business challenges 06 (2.4%), 95 (38%) and 149 (59.6%) of low, medium and high respectively rated for lack of working capital of business challenges.

Table: 4.29B. Overall Business Challenges

Rank	Frequency	Percentage %	Mean	Stranded Deviation	Remarks
Low	66	26	28.83	5.93	Medium
Medium	125	50			
High	59	24			
Total	250	100			

Source: Primary Data

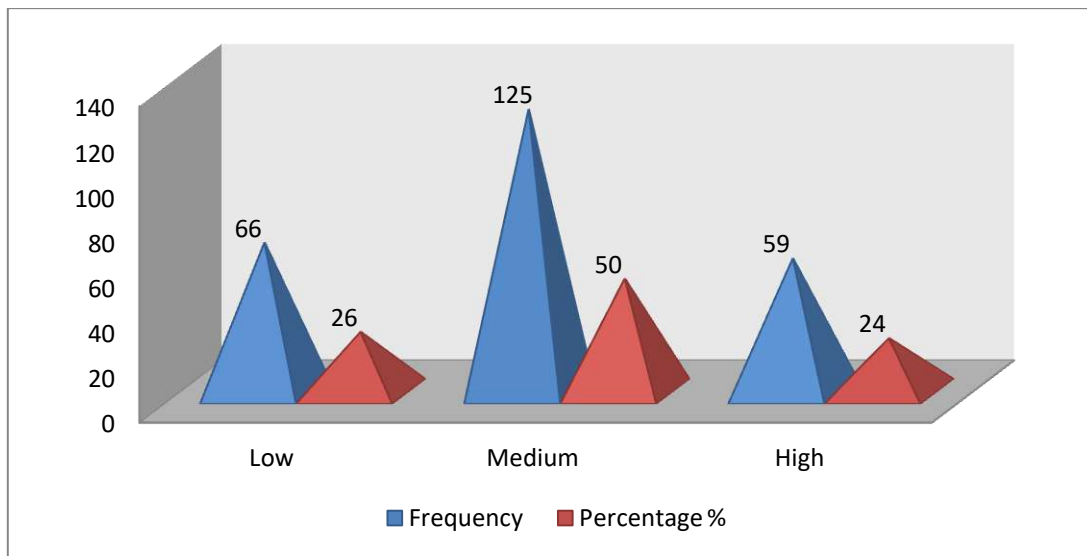


Figure:4.29. Graphical Representation of Overall Business Challenges of Women Entrepreneurs

It is evident from the above table and graph that 66 (26%), 125 (50%) and 59 (24%) respondents rated, overall business challenges low, medium and high respectively. The average score regarding overall business challenges 28.83 with the standard deviation 5.93.

Table: 4.30A.Labour Challenges (Real Time Challenges)

Sl. no	Labour Challenges	F/ %	Low	Medium	High	Total No of samples	Mean	Stranded Deviation	Remarks
1	Lack of right manpower availability	F	5	62	183	250	80.72	19.33	High
		%	2	24.8	73.2	100			
2	Inexperienced work force	F	9	69	172	250	81.04	21.59	High
		%	3.6	27.6	68.8	100			
3	High rate of employee attrition	F	13	72	165	250	78.08	22.30	High
		%	5.2	28.8	66	100			
4	More Absenteeism	F	9	73	168	250	78	21.15	High
		%	3.6	29.2	67.2	100			
5	Frequent work stoppage	F	10	80	160	250	76.16	21.61	High
		%	4	32	64	100			
6	Non availability of the skilled manpower	F	9	71	170	250	77.6	19.81	High
		%	3.6	28.4	68	100			
7	High salary demand from the employee	F	11	87.	152	250	74.32	21.76	High
		%	4.4	34.8	60.08	100			

Source: Primary Data

The analysis of the descriptivestatistics revealed that 05(02%), 62(24.8%) and 183(73.2%) of women entrepreneurs lack of right manpower availability low, medium andhigh respectively.09 (3.6%), 69(27.6%) and 172(68.8%) of low,medium and high respectively rated by women entrepreneur for the inexperienced work force of labour challenges.13(5.2%), 72(28.8%) and 165(66%) of low, medium and high respectively rated for high rate of employee attrition.09(3.6%), 73 (29.2%) and 168(67.2%) of women entrepreneurs rated low, medium and high respectively rated for more absenteeism of labour challenges.10 (4%), 80 (32%) and 160 (64%) of low, medium and high respectively rated for frequent work stoppage of labour challenges.09 (3.6 %), 71(28.4%) and 170(68%) of low, medium and high respectively rated for non-availability of the skilled manpower of

labour challenges. 11 (4.4%), 87 (34.8%) and 152(60.8%) of low, medium and high respectively rated for high salary demand from the employee of labour challenges.

Table: 4.30B. Overall Labour Challenges

Rank	Frequency	Percentage %	Mean	Stranded Deviation	Remarks
Low	66	26	27.296	4.678	Medium
Medium	140	56			
High	44	18			
Total	250	100			

Source: Primary Data

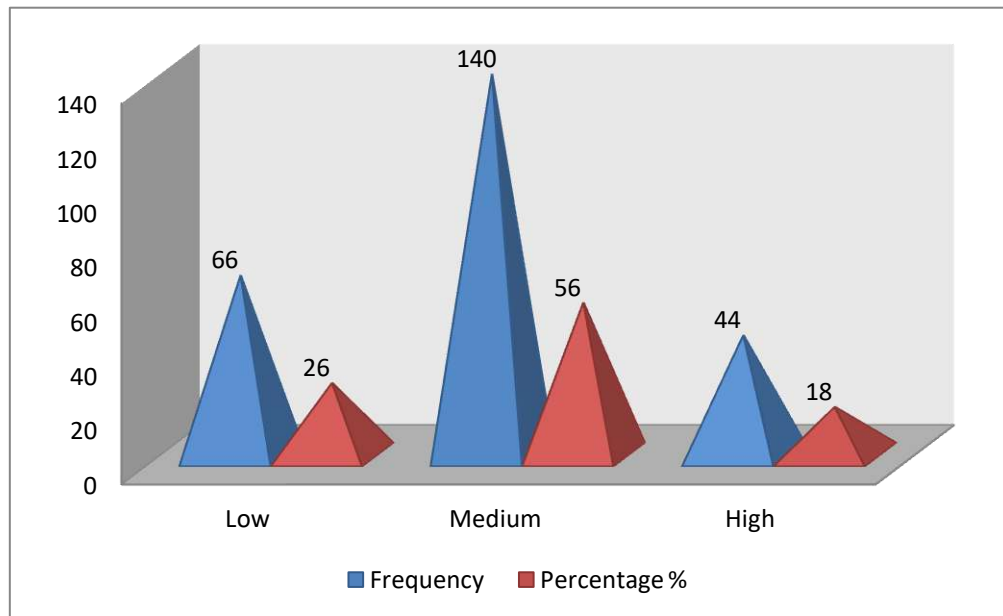


Figure 4.30. Graphical Representation of Overall Labour Challenges of Women Entrepreneurs

It is apparent from the above table and graph that 66 (26%), 140 (56%) and 44 (18%) of respondents rated overall labour challenges low, medium and high respectively. The average score regarding overall labour challenges is 27.29 with standard deviation 4.67.

Table: 4.31. Overall Real-Time Challenges

Rank	Frequency	Percentage %	Mean	Stranded Deviation	Remarks
Low	67	26.8	129.98	18.843	High
Medium	63	25.2			
High	120	48			
Total	250	100			

Source: Primary Data

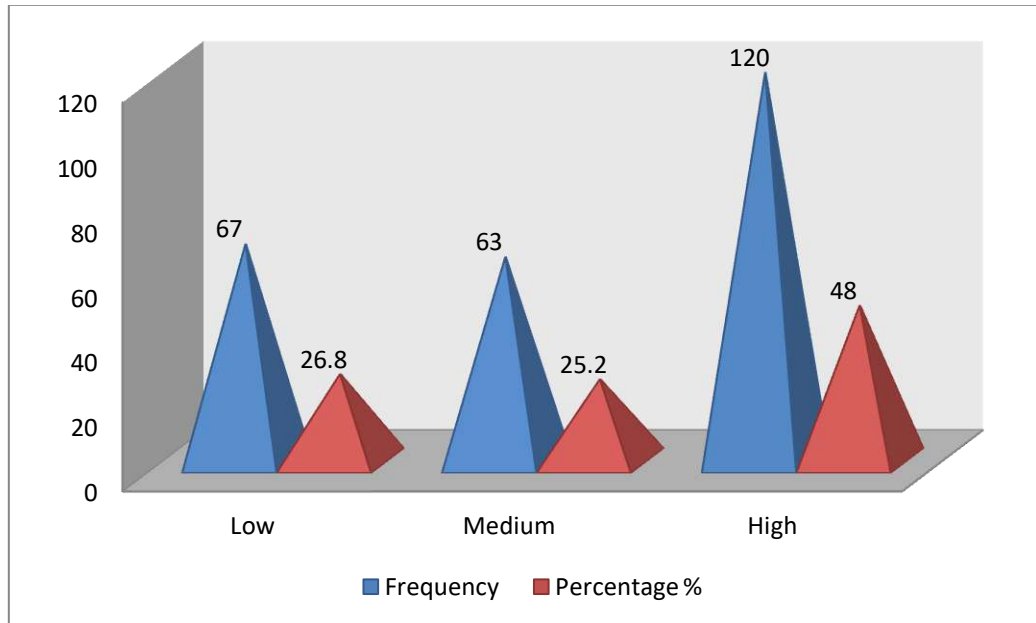


Figure:4.31. Graphical Representation of Overall Real Time Challenges of Women Entrepreneurs

From the above analysis table and graph shows that 67 (26.8%), 63 (25.2%) and 120(48%) of respondents rated over all real time challenges of low, medium and high respectively. The average score is 129.98 with the standard deviation 18.843. Therefore it is inferred that all women entrepreneurs undergone all types of challenges such as personal, business, knowledge, social and labour challenges in one or other stages of their business.

Table: 4.32A. Entrepreneurial Opportunities

Sl. no	Opportunity	F/ %	Low	Medium	High	Total No of samples	Mean	Stranded Deviation	Remarks
1	Tax concession for women entrepreneurs	F	06	72	172	250	78.8	20.44	High
		%	2.4	28.8	68.8	100			
2	Empowerment programs from the government	F	09	78	163	250	77.12	21.16	High
		%	3.6	31.2	65.2	100			
3	Corporate participation for women empowerments	F	10	114	126	250	71.2	22.58	High
		%	04	45.6	50.4	100			
4	Less interest bank loan facilities	F	19	94	137	250	70.24	23.86	High
		%	7.6	37.6	54.8	100			
5	Marketing aid scheme	F	18	100	132	250	70.48	23.79	High
		%	7.2	40	52.8	100			
6	Rural women development & empowerment projects	F	10	96	144	250	73.92	22.84	High
		%	04	88.4	57.6	100			
7	Joint Liability groups	F	16	112	122	250	68.24	23.59	High
		%	6.4	44.8	48.8	100			
8	Women empowerment organizations	F	13	94	143	250	72.96	23.40	High
		%	5.2	37.6	57.2	100			
9	Skilled & entrepreneurial training programmes	F	06	96	148	250	75.92	22.76	High
		%	2.4	38.4	59.2	100			
10	Business	F	09	105	136	250	72.88	22.43	High

	Incubators	%	3.6	42	54.4	100			
11	Finance Institutional Supports	F	13	96	141	250	71.68	22.41	High
		%	5.2	38.4	56.4	100			
12	MahilaVikasanidhi	F	14	105	131	250	68.96	23.50	High
		%	5.6	42	49.6	100			
13	Women Self help group	F	08	124	118	250	60.12	19.77	High
		%	3.2	49.6	47.2	100			
14	Women district industry support centre	F	11	119	120	250	67.32	22.91	High
		%	4.4	47.6	48	100			
15	MahilaUdyogam Nedhi	F	10	123	117	250	69.36	20.98	High
		%	04	49.2	46.8	100			
16	Swashakthi Kendra's /Centers	F	14	102	134	250	70.32	22.68	High
		%	5.6	40.8	53.6	100			
17	Financial Subsidiary	F	09	97	144	250	73.84	22.57	High
		%	3.6	38.8	57.6	100			
18	Streeshakthi schemes	F	11	93	146	250	71.52	22.92	High
		%	4.4	37.2	58.4	100			
19.	Udyogeeni Schemes	F	11	87	152	250	72.24	23.48	High
		%	4.4	34.8	60.8	100			

Source: Primary Data

From the above descriptive statistics shows that 06(02.4%), 72(28.8%) and 172(68.8%) of women entrepreneurs rated tax concession for women entrepreneur low, medium and High respectively. 09 (3.6%), 78(31.2%) and 163(65.2%) of low, medium and high respectively rated by women entrepreneur for the empowerment programs from the government of opportunity. 10 (4%), 114(45.6%) and 126(50.4%) of low, medium and high respectively rated for corporate participation for women empowerment. 19(7.6%), 94 (37.6%) and

137(54.8%) of women entrepreneurs rated low, medium and high respectively rated for Less interest rate bank loan facilities for women entrepreneur of Opportunity.18(7.2%), 100 (40%) and 132 (52.8%) of low, medium and high respectively rated for marketing aid scheme opportunities.10(04%), 96(88.4%) and 144(57.6%) of low, medium and high respectively rated for rural women development & empowerment projects.16(6.4%),112(44.8%) and 122(48.8%) of low, medium and high respectively rated for Joint Liability groups opportunity. It is evident from the descriptive statistics that 13(05.2%), 94(37.6%) and 143(57.2%) of women entrepreneurs rated women empowerment Organizations slow, medium and high respectively.6(2.4%),96(38.4%) and 148(59.2%) of low, medium and high respectively rated by women entrepreneur for the skilled & entrepreneurial training programmes.9(3.6%), 105(42%) and 136(54.4%) of low, medium and high respectively rated for business incubators. 13 (5.2%), 96 (38.4%) and 141(56.4%) of women entrepreneurs rated low, medium and high respectively rated for finance institutional supports. 14(5.6%), 105 (42%) and 131 (54.4%) of low, medium and high respectively rated for mahilavikasanidhi.8(3.2%), 124 (49.6%) and 118(49.6%) of low, medium and high respectively rated for women self-help group.11 (4.4 %), 190(47.6%) and 120(48%) of low, medium and high respectively rated for women district industry support centre.10 (04%), 123 (49.2%) and 117 (46.8%) of low, medium and high respectively rated for mahiladyogammedhi.14 (05.6%), 02(40.8%) and 134(53.6%) of low, medium and high respectively rated for swashakthikendra. 09 (03.6%),97(38.8%) and 144(57.6%)of low, medium and high respectively rated for financial subsidiary for women entrepreneurs.11(4.4%),93(37.4%) and 146(58.4%) of low, medium and high respectively

rated for streeshakthi schemes. 11(4.4%) , 87(34.8%) and 152(60.8%) of low, medium and high respectively rated for udyogeeni scheme.

Table: 4.32B. Overall Entrepreneurial Opportunities

Rank	Frequency	Percentage %	Mean	Stranded Deviation	Remarks
Low	65	26	68.256	12.07633	Medium
Medium	123	49			
High	62	25			
Total	250	100			

Source: Primary Data

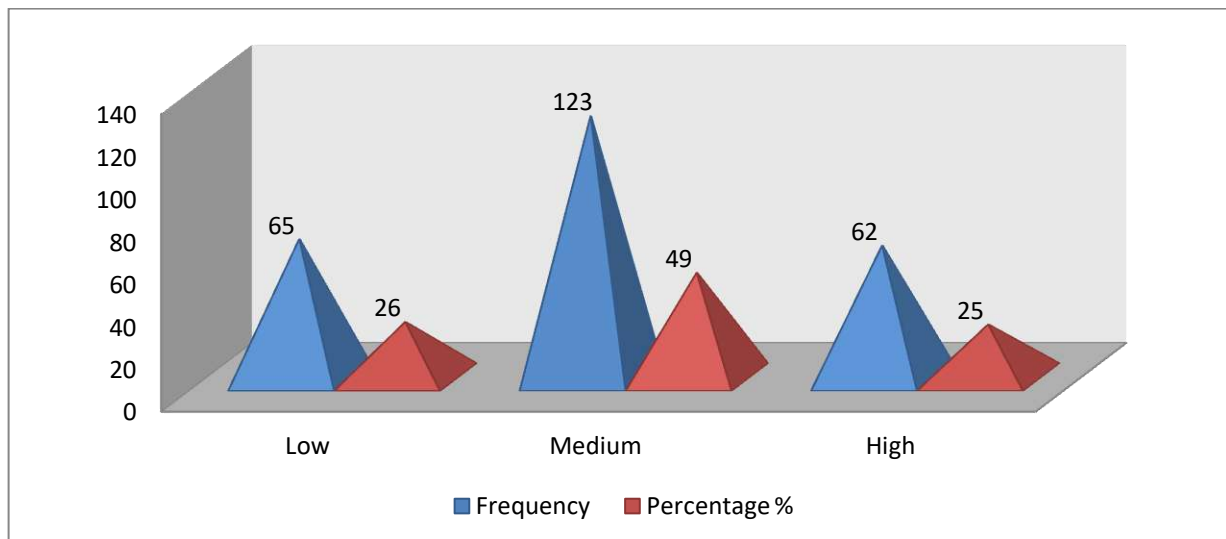


Figure. 4.32. Graphical Representation of Overall Opportunities of Women Entrepreneurs.

It is evident from the above table and graph that 65 (26%), 123 (49%) and 62(25%) of respondents rated overall entrepreneurial opportunities low, medium and high respectively. The opportunities average score is 68.25 with the standard deviation 12.07. Hence, statistics reveals that an opportunity about awareness is too limited according to women entrepreneurs.

Table: 4.33A.Success Skills

Sl. no	Success Skills	F/ %	Low	Medium	High	Total No of samples	Mean	Stranded Deviation	Remarks
1	Good communicational Skills	F	0	20	230	250	90.8	12.80	High
		%	0	08	92	100			
2	Entrepreneurial Skills	F	0	28	222	250	85.84	13.15	High
		%	0	11.2	88.8	100			
3	Interpersonal Skills	F	0	36	214	250	88.24	14.59	High
		%	0	14.4	85.6	100			
4	Negotiation skills	F	0	54	196	250	84.08	17.40	High
		%	0	21.6	78.4	100			
5	Networking Skills	F	0	20	230	250	90.48	12.82	High
		%	0	8	92	100			
6	Time management Skills	F	0	33	217	250	87.2	14.53	High
		%	0	13.2	86.8	100			
7	Managerial Skills	F	0	44	206	250	88.08	15.63	High
		%	0	17.6	82.4	100			
8	Leadership skills	F	0	28	222	250	88.88	13.98	High
		%	0	11.2	88.8	100			
9	Planning & execution skills	F	0	35	215	250	86.8	14.89	High
		%	0	14	86	100			
10	Strategic Management Skills	F	0	40	210	250	87.04	15.26	High
		%	0	16	84	100			
11	Marketing and sales skills	F	0	28	222	250	89.6	13.79	High
		%	0	11.2	88.8	100			
12	People Management Skills	F	0	26	224	250	88.4	13.46	High
		%	0	10.4	89.6	100			
13	Financial Management skills	F	0	24	226	250	88.56	13.24	High
		%	0	9.6	90.4	100			
14	Decision making skills	F	0	50	200	250	85.84	15.60	High
		%	0	20	80	100			
15	Technical Skills	F	0	42	208	250	86.72	15.61	High
		%	0	16.8	83.2	100			
16	Customer relation skills	F	2	38	210	250	87.68	15.98	High
		%	0.8	15.2	84	100			
17	Client serving skills	F	0	25	225	250	89.52	14.23	High
		%	0	10	90	100			

Source: Primary Data

It is identified from the descriptive statistics that 00(0%), 20(08%) and 230 (92%) of women entrepreneurs good communication skills, low, medium and high respectively.00(0%),28(11.2%) and 222(88.8%) of low, medium and high respectively rated by women entrepreneur for the entrepreneurial Skills.00(0%), 36(14.4%) and 214(85.6%) of low, medium and high respectively rated for interpersonal skills.00(0%), 54 (21.6%) and 196 (78.4%) of women entrepreneurs rated low, medium and high respectively rated for negotiation skills.00(0%), 20(08%) and 230 (92%) of low, medium and high respectively rated for networking skills.00(0%),33(13.2%) and 217(86.8%) of low, medium and high respectively rated for time management Skills.00(0%), 44 (17.6%) and 206(82.4%) of low, medium and high respectively rated for managerial Skill.It is evident from the descriptive statistics that00(0%), 28(11.2%) and 222(88.8%) of women entrepreneurs leadership skills low, medium and high respectively.00(0%), 35(14%) and 215(86%) of low,medium and high respectively rated by women entrepreneur for the planning and exercitation skills.00(0%), 40(16%) and 210(84%) of low, medium and high respectively rated for strategic management skills.00(0%), 28 (11.2%) and 222(88.8%) of women entrepreneurs rated low, medium and high respectively rated for marketing and sales skills. 00(0%), 26 (10.4%) and 224 (89.6%) of low, medium and high respectively rated for people management skills.0(0%), 24(9.6%) and 226 (90.4%) of low, medium and high respectively rated for financial management skills. 00(0%), 50(20%) and 200(80%) of low, medium and high respectively rated for decision making skills.00(0%), 42 (16.8%) and 208 (83.2%) of low, medium and high respectively rated for technical skills.2(0.8%) , 38(15.2%) and 210(84%) of low, medium and high respectively rated for customer relation skills by

women entrepreneurs.00(0%),25(10%) and 225(90%) of low, medium and high respectively rated for client servicing skills.

Table: 4.33B.Overall Success Skills

Rank	Frequency	Percentage %	Mean	Stranded Deviation	Remarks
Low	82	32.8	74.688	6.820022	Medium
Medium	114	45.6			
High	54	21.6			
Total	250	100			

Source: Primary Data

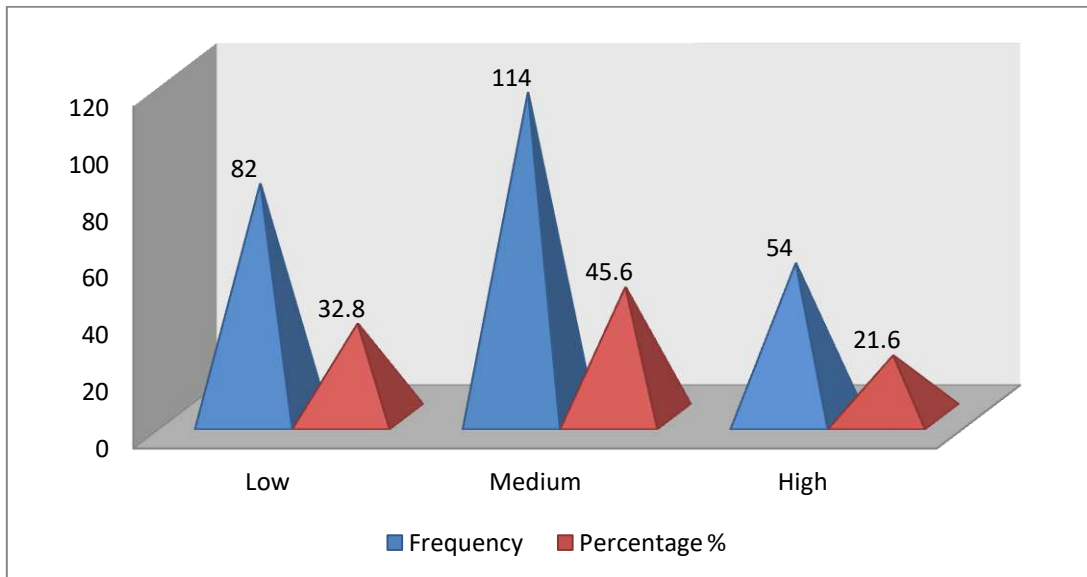


Figure: 4.33.GraphicalRepresentationRegarding Overall Success Skills of Women Entrepreneurs

It is evident from the above table and graph that 82(32.8%), 114 (45.6%) and 54(21.6%) of respondents rated overall success skills low, medium and high respectively. The overall success skills average score is 74.68 with the standard deviation 6.82.Hence, it is concluded that all success skills are required and essential for entrepreneurs.

Table: 4.34A. SuccessAttributes

Sl. No	Success Attributes	F/ %	Low	Medium	High	Total No of Samples	Mean	Stranded Deviation	Remarks
1	Previous Business Experience	F	0	65	185	250	80.8	16.21	High
		%	0	26	74	100			
2	Productand Services knowledge	F	0	44	206	250	83.12	14.61	High
		%	0	17.6	82.4	100			
3	Access to Capital	F	0	90	160	250	79.76	17.96	High
		%	0	36	64	100			
4	Knowledgeable work force	F	0	50	200	250	84	16.42	High
		%	0	20	80	100			
5	Family Support	F	0	73	177	250	82.64	18.21	High
		%	0	29.2	70.8	100			
6	Good supervisory team	F	0	80	170	250	78.46	16.51	High
		%	0	32	68	100			
7	The Best Planning	F	0	69	181	250	81.84	17.69	High
		%	0	27.6	72.4	100			
8	The Best technology Utilization	F	3	73	174	250	79.04	19.69	High
		%	1.2	29.2	69.6	100			
9	Using of government polices and schemes	F	0	83	167	250	79.36	15.91	High
		%	0	33.2	66.8	100			
10	Identifying entrepreneurial avenues	F	0	84	166	250	79.6	16.56	High
		%	0	33.6	66.4	100			
11	Quality product	F	0	87	163	250	78.96	21.37	High
		%	0	34.8	65.2	100			
12	More Advertisement about the company	F	2	57	191	250	81.92	17.17	High
		%	0.8	22.8	76.4	100			
13	Quality service	F	0	65	185	250	83.28	19.48	High
		%	0	26	74	100			
14	Competitor knowledge	F	3	65	182	250	82.8	19.30	High
		%	1.2	26	72.8	100			
15	Low-cost start-up loans	F	3	48	199	250	82.24	17.60	High
		%	1.2	19.2	79.6	100			
16	Tax Concession to women Entrepreneurs	F	0	41	209	250	81.76	15.21	High
		%	0	16.4	83.6	100			
17	Access to loan Guarantees	F	03	31	216	250	83.52	14.68	High
		%	1.2	12.4	86.4	100			
18	Following all government measures	F	3	28	219	250	86.56	15.98	High
		%	1.2	11.2	87.6	100			

Source: Primary Data

The above descriptive analysis shows that 00(0%), 65(26%) and 185(74%) of women entrepreneurs rated previous business experience, medium and high respectively. 00(0%), 44(17.6%) and 206(82.4%) of low, medium and high respectively rated by women entrepreneur for the product and services knowledge. 00(0%), 90(36 %) and 160(64%) of low, medium and high respectively rated for access to capital. 00(0%), 50(20%) and 200 (80%) of women entrepreneurs rated low, medium and high respectively for knowledgeable work force. 00(0%), 73(29.2%) and 177 (70.8%) of low, medium and high respectively rated for family support .00(0%), 80(32%) and 170(68%) of low, medium and high respectively rated for good supervisory team. 00(0%), 69 (27.6%) and 181(72.4%) of low, medium and high respectively rated for the best planning. It is evident from the descriptive statistics that 03(1.2%), 73(29.2%) and 174(69.6%) and of women entrepreneurs the best technology utilization low, medium and high respectively. 00(0%), 83(33.2. %) and 167(66.8%) of low, medium and high respectively rated by women entrepreneur for the using government policies and schemes. 00(0%), 84(33.6%) and 166(66.4%) of low, medium and high respectively rated for identifying entrepreneurial avenues 00(0%), 87 (34.8%) and 163(65.2%) of women entrepreneurs rated low, medium and high respectively rated for quality product. 02(0.8%), 57 (22.8%) and 191 (76.4%) of low, medium and high respectively rated for more advertisement about the company. 00(0%), 65(26%) and 185 (74%) of low, medium and high respectively rated for quality services. 03(1.2%), 65(26%) and 182(72.8%) of low, medium and high respectively rated for competitor knowledge. 03(1.2%), 48(19.2%) and 199 (79.6%) of low, medium and high respectively rated for low cost start-up loans. 00(0%), 41(16.4%) and 209(83.6%) of low, medium and high respectively rated for tax concession to women entrepreneur. 03(1.2%), 31(12.4%) and

216(86.4%) of low, medium and high respectively rated for access to loan guaranties by women entrepreneur. 03(1.2%), 28(11.2%) and 219(87.6%) of low, medium and high respectively rated for all government measures.

Table: 4.34B.Overall Success Attributes

Rank	Frequency	Percentage %	Mean	Stranded Deviation	Remarks
Low	64	25.6	73.492	6.355747	Medium
Medium	139	55.6			
High	47	18.8			
Total	250	100			

Source: Primary Data

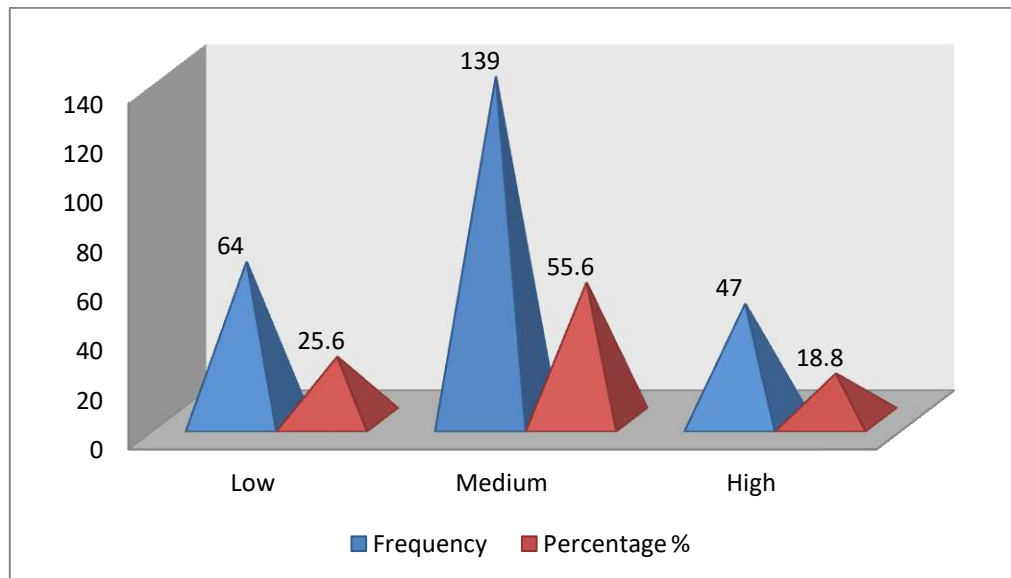


Figure: 4.34.GraphicalRepresentation Regarding Overall Success AttributesofWomenEntrepreneurs

It is evident from the above table and graph that 64 (25.6%), 139 (55.6%) and 47(18.8%) of respondents rated overall success attributes are low, medium and high respectively. The average score regarding overall success attributes73.49 with the standard deviation 6.35. The descriptive statistics reveals that success attributes are highly influence women entrepreneurs for successfullyrunning their business.

Table: 4.35A. Success Measures

Sl. No	Success Measures	F/ %	Low	Medium	High	Total No of samples	Mean	Stranded Deviation	Remarks
1	Increment of company turnover on yearly basis	F	0	29	221	250	86.96	14.26	High
		%	0	11.6	88.4	100			
2	More profit achievement	F	3	34	213	250	86.08	16.27	High
		%	1.2	13.6	85.2	100			
3	Company Brand Image	F	0	56	194	250	83.44	16.79	High
		%	0	22.4	77.6	100			
4	Add on new business	F	2	51	197	250	83.04	17.10	High
		%	0.8	20.4	78.8	100			
5	Opening multiple branches	F	0	55	195	250	84.24	16.02	High
		%	0	22	78	100			
6	Less employees Attrition rate	F	0	52	198	250	85.44	17.07	High
		%	0	20.8	79.2	100			
7	Introduction of multiple products	F	1	67	182	250	80.8	16.79	High
		%	0.4	26.8	72.8	100			
8	Product turnover	F	0	52	198	250	83.92	18.77	High
		%	0	20.8	79.2	100			
9	New add on customers	F	0	48	202	250	87.36	16.33	High
		%	0	19.2	80.8	100			
10	Providing different number of services	F	0	44	206	250	87.68	16.77	High
		%	0	17.6	82.4	100			
11	Unique line of business introduced as per the market demand	F	0	46	204	250	87.28	17.64	High
		%	0	18.4	81.6	100			
12	Number of customer has been increased	F	02	40	208	250	84.48	16.20	High
		%	0.8	16	83.2	100			
13	Customers are recommending our products and services in the market	F	0	38	212	250	83.92	15.17	High
		%	0	15.2	84.8	100			
14	Company Reputation /Score	F	0	42	208	250	83.28	14.46	High
		%	0	16.8	83.2	100			
15	Competitive rate is the success factor for our business	F	1	59	190	250	79.84	16.42	High
		%	0.4	23.6	76	100			
16	Company Employees talent is helping to be successful	F	0	34	216	250	86.96	14.82	High
		%	0	13.6	86.4	100			
17	Team Work and the best strategies are the success factors	F	0	54	196	250	82.96	16.40	High
		%	0	21.6	78.4	100			
18	Right Planning and execution are our success factors	F	0	71	179	250	83.12	17.32	High
		%	0	28.4	71.6	100			

19.	Proper financial utilization and revenue generating	F	0	53	197	250	84.26	15.78	High
		%	0	21.2	78.8	100			
20	Right Skilled and Talented employee force	F	0	53	197	250	84.88	17.56	High
		%	0	21.2	78.8	100			
21	Company strategies and implementation formulas	F	06	53	191	250	83.28	19.64	High
		%	2.4	21.2	76.4	100			
22	Good business networks	F	0	49	201	250	85.6	17.39	High
		%	0	19.6	80.04	100			

Source: Primary Data

From the above descriptive statistics shows that 00(0%), 29(11.6%) and 221(88.4%) of women entrepreneurs increment of company turnover on yearly basis, low, medium and high respectively.03(1.2%), 34(13.6%) and 213(85.2%) of low,medium and high respectively rated by women entrepreneur for the more profit achievement.00(0%),56(22.4%) and 194(77.6%) of low, medium and high respectively rated for company brand Image.02(0.8%), 51(20.4%) and 197(78.8%) of women entrepreneurs rated low, medium and high respectively rated for adopted one more new line of business.00(0%), 55(22%) and 195 (78%) of low, medium and high respectively rated for opening multiple branches.00(0%), 52(20.8%) and 198(79.2%) of low, medium and high respectively rated for less employees attrition rate of rate.01(0.4%), 67(26.8%) and 182(72.8%) of low,medium and high respectively rated for introduction of multiple products. It is evident from the descriptive statistics that 00(0%), 52(20.8%) and 198(79.2%) of women entrepreneurs rated product turnover low, medium and high respectively.00(0%), 48(19.2%) and 202(80.8%) of low, medium andhigh respectively rated by women entrepreneur for the new add on customers. 00(0%), 44(17.6%) and 206(82.4%) of low, medium and high respectively rated for providing different number of services.00(0%), 46 (18.4%) and 204(81.6%) of women entrepreneurs rated low, medium and high respectively

rated for unique line of business introduced as per the market demand.02(0.8%), 40 (16%) and 208 (83.2%) of low, medium and high respectively rated for number of customers has been increased. 00(0%), 38(15.2%) and 212 (84.8%) of low, medium and high respectively rated for customs are recommending our products and services in the market. 00(0%), 42(16.8%) and 208(83.2%) of low, medium and high respectively rated for company reputation and score. 01(0.4%), 59(23.6%) and 190(76%) of low, medium and high respectively rated for competitive rate is the success factor for our success. 00(0%), 34(13.6%) and 216(86.4%) of low, medium and high respectively rated for company employees talent is helping to be successful.00(0%), 54(21.6%) and 196(78.4%) of low, medium and high respectively rated for team work and the best strategies are the success factor. planning and execution are our success factor00(0%), 71(28.4%) and 179(71.6%) of low, medium and high rated respectively.00(0%), 53(21.2%) and 197(78.8%) of low, medium and high respectively rated for proper financial utilization and revenue generating.00(0%), 53(21.2%) and 197(78.8%) of low, medium and high respectively rated for right skilled and talented employee force.06(2.4%), 53(21.2%) and 191(76.4%) of low,medium and high respectively rated for company strategies and implementation formulas.00 (0%), 49(19.6%) and 201(80.04%) of low, medium and high respectively rated for good business networks.

Table: 4.35B. Overall Success Measures

Rank	Frequency	Percentage %	Mean	Stranded Deviation	Remarks
Low	67	26.8	92.936	7.4270146	Medium
Medium	126	50.4			
High	57	22.8			
Total	250	100			

Source: Primary Data

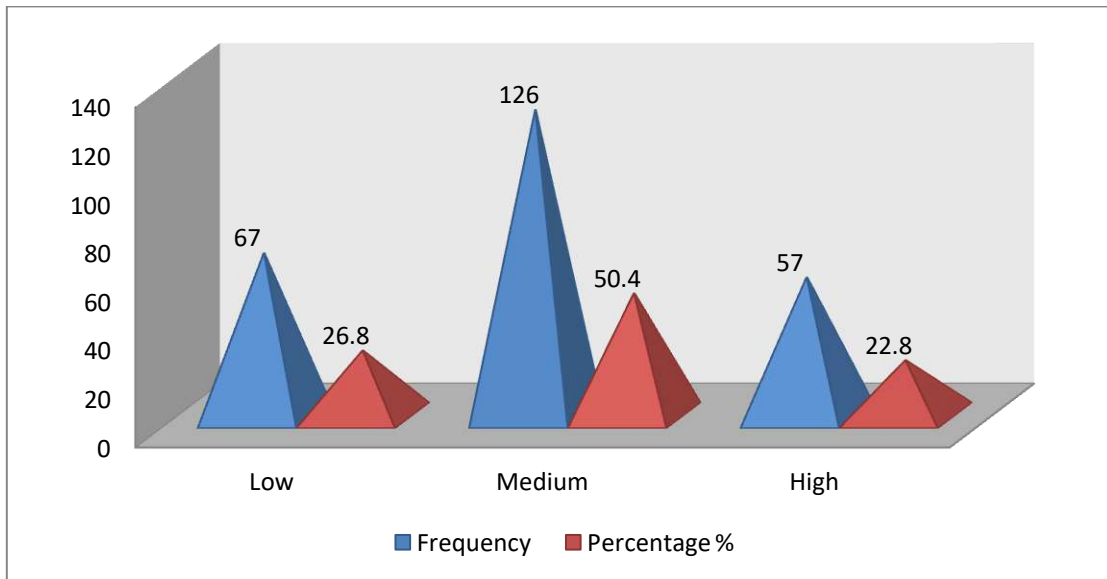


Figure:4.35. Graphical Representation Regarding Overall Success Measures of Women Entrepreneurs

It is evident from the above table and graph that 67 (26.8%), 126 (50.4%) and 57(22.8%) of respondents rated success measures low, medium and high respectively. The average score regarding overall success measures 92.93 with the standard deviation 7.42. The descriptive statistics reveals that success measures also important for entrepreneurial success.

Table: 4.36. Overall Success Rate

Rank	Frequency	Percentage %	Mean	Stranded Deviation	Remarks
Low	64	25.6	241.116	20.25417	High
Medium	63	25.2			
High	123	49.2			
Total	250	100			

Source: Primary Data.

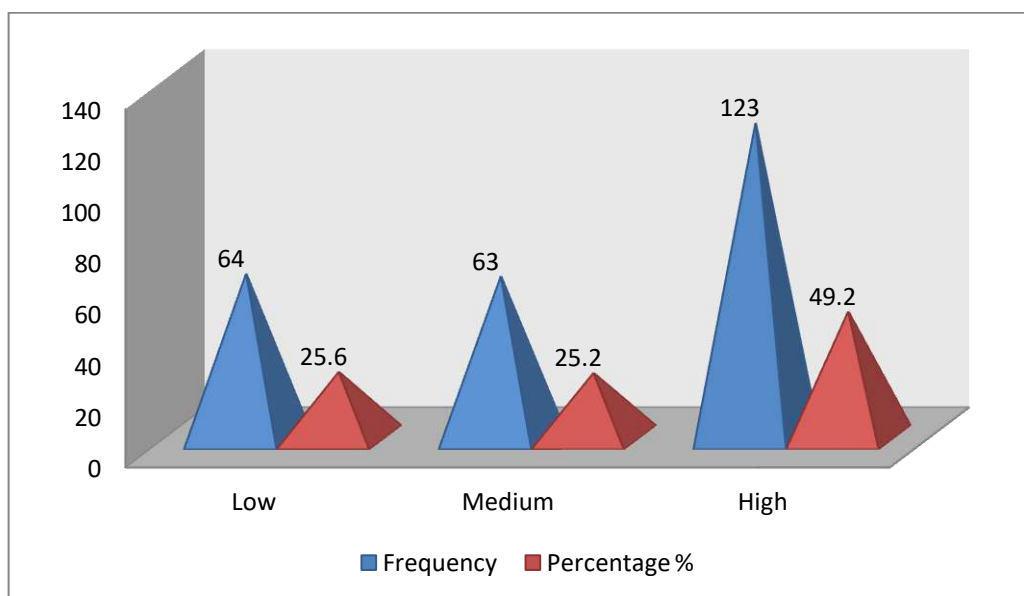


Figure: 4.36. Graphical Representation Regarding Overall Success Rate of Women Entrepreneurs

From the above analysis table and graph it is revealed that 64 (25.6%), 63(25.2) and 123(49.2%) of respondents rated overall success rate low, medium and high respectively. The average score regarding success rate is 241.116 with the standard deviation 20.25. The descriptive statistics reveals that success measures can not be specific, overall collective factors impact on entrepreneurial success rate.

Table: 4.37A. Government Support

Sl. No	Government Facilities /Support	F/ %	Low	Medium	High	Total No of samples	Mean	Stranded Deviation	Remarks
1	Entrepreneurial Awareness programs	F	1	50	199	250	84.8	15.60	High
		%	0.4	20	79.6	100			
2	Skilled based Trainings	F	10	42	198	250	83.12	16.85	High
		%	4	16.8	79.2	100			
3	Financial Assistance	F	3	61	186	250	82.72	19.27	High
		%	1.2	24.4	74.4	100			
4	Easy Administration facility	F	2	68	180	250	80	19.30	High
		%	0.8	27.2	72	100			
5	Awareness about bank loans	F	4	49	197	250	83.6	18.58	High
		%	1.6	19.6	78.8	100			
6	Security from the government for the funds	F	4	56	190	250	80.96	19.28	High
		%	1.6	22.4	76	100			
7	Open window accessibility	F	4	60	186	250	81.28	19.91	High
		%	1.6	24	74.4	100			
8	All kinds of training programs	F	01	55	194	250	83.04	17.84	High
		%	0.4	22	77.6	100			
9	Less Interest rate of Finance	F	3	58	189	250	82.72	18.85	High
		%	1.2	23.2	75.6	100			
10	More subsidiaries for all kind of products and services	F	0	66	184	250	81.28	18.58	High
		%	0	26.4	73.6	100			
11	More number of Entrepreneurial organizations are required	F	2	61	187	250	82.4	18.29	High
		%	0.8	24.4	74.8	100			
12	Should give importance for both rural and urban places	F	0	59	191	250	81.44	18.04	High
		%	0	23.6	76.4	100			
13	Technical Assistance	F	0	61	189	250	82.73	17.74	High
		%	0	24.4	75.6	100			
14	Easy Accessibility for registration process	F	1	58	191	250	82.4	19.23	High
		%	0.4	23.2	76.4	100			
15	Market and sales Support	F	4	50	196	250	82	18.73	High
		%	1.6	20	78.4	100			
16	Knowledgeable team should be nominated for the awareness programs	F	4	51	195	250	81.11	19.74	High
		%	1.6	20.4	78	100			

Source: Primary Data

The above analysis shows that 01(0.4%), 50(20%) and 199(79.6%) of women entrepreneurs rated entrepreneurial awareness program, low, medium and high respectively. 10(4%), 42(16.8%) and 198 (79.2%) of low, medium and high respectively rated by women entrepreneur for the skilled based trainings. 03(1.02%), 61(24.4 %) and 186(74.4%) of low, medium and high respectively rated for financial assistance. 02(0.8%), 68(27.2%) and 180(72%) of women entrepreneurs rated low, medium and high respectively rated for easy administration facility. 04(1.06%), 49(19.6%) and 197 (78.8%) of low, medium and high respectively rated for awareness about bank loan. 04(1.06%), 56(22.4%) and 190(76.0%) of low, and high respectively rated for security from the government for the funds. 04(1.6%), 60 (24%) and 196(74.4%) of low, medium and high respectively rated for open window accessibility. It is evident from the descriptive statistics that 01(0.4%), 55(22%) and 186(77.6%) and of women entrepreneurs. All kind of training programs low medium and high respectively. 03(1.02%), 58(23.2 %) and 189(75.6%) of low, medium and high respectively rated by women entrepreneur for the less interest rate of finance. 00(0%), 66(26.4%) and 184(73.6%) of low, medium and high respectively rated for more subsidiary for all kind of product and services. 02(0.8%), 61 (24.4%) and 187(74.8%) of women entrepreneurs rated low, medium and high respectively rated for More number of entrepreneurial organizations are required. 00(0%), 59(23.6%) and 191 (76.4%) of low, medium and high respectively rated for Should give importance for both rural and urban places. 00(0%), 61(24.4%) and 189 (75.6%) of low, medium and high respectively rated for technical assistance. 01(0.4%), 58(23.2%) and 191(76.4%) of low, medium and high respectively rated for easy accessibility for registration process. 04(1.6%), 50(20%) and 196 (78.4%) of low, medium and high respectively rated for market and sales support.

04(1.06%),51(20.4%) and 195(78%) of low, medium and high respectively rated for knowledgably team should be nominated for the awareness program.

Table: 4.37B. Overall Government Support

Rank	Frequency	Percentage %	Mean	Standard deviation	Remarks
Low	69	27.6	65.8	6.823065	Medium
Medium	120	48			
High	61	24.4			
Total	250	100			

Source: Primary Data

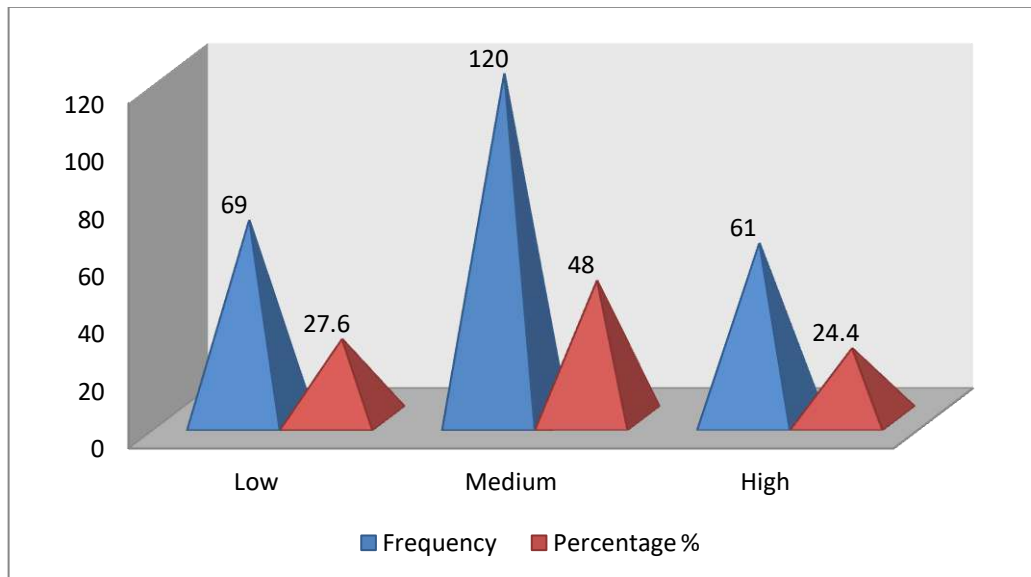


Figure: 4.37. Graphical Representation of Overall Government Support of Women Entrepreneurs.

It is evident from the above table and graph that 69 (27.6%), 120 (48%) and 61(24.4%) of respondents rated overall government support factors low, medium and high respectively. The average score regarding government support factors 65.8 with the standard deviation 6.8. Therefore, it is inferred that most of the women entrepreneurs are not satisfied by the government support.

4.2. Correlation and Regression Analysis

In order to test the stated hypotheses Pearson correlation and linear regression methods have been adopted. Further statistics test has been performed to understand the relationship and impact of independent variables on dependent variable. The following is the summary of the test result.

Hypotheses 1:

H_0 - Entrepreneurial Intentions and Entrepreneurial Success are Independent

Table: 4.38A. Presents Correlation between Entrepreneurial Success and Entrepreneurial Intentions

		Entrepreneurial Intentions
Entrepreneurial Success	Pearson Correlation	0.948^{**}
	Sig. (2-tailed)	0.000
	N	250
** . Correlation is significant at the 0.01 level (2-tailed). (N=250)		

Source: Primary Data, *N = Number of Respondents

In the above table the value of Pearson Correlation is 0.948, with p values = 0, that is p-values < α (@significance level of 0.05/0.01). The result shows a significant and positive strength of relationship between entrepreneurial intentions and entrepreneurial success. Therefore, it can be inferred that the entrepreneurial intentions and entrepreneurial success are statistically significant relation. There is no sufficient evidence to accept the null hypothesis; hence, it is rejected at 0.01 significance level. Thus, stating entrepreneurial intentions and entrepreneurial success are independent. Consequently, **(H_0) is rejected.**

In order to test the above hypothesis (H_0) regression analysis has been conducted. The dependent variable women entrepreneurial Success is regressed on entrepreneurial intentions. The variable entrepreneurial intentions significantly predicts success of an

entrepreneur ($F = 2196.542$) and $p=0$ which manifests that entrepreneurial intentions dependent on women entrepreneurs success. This factor (entrepreneurial intentions) effects on success of a women entrepreneur as $\beta = 0.948$, furthermore, the $R^2 = 0.899$, depicts that this model explains 89.9% of variance in entrepreneurial success due to entrepreneurial intentions. The summary of findings are presented in table and graph,

Table: 4.38B. Regression Parameters of Entrepreneurial Success and Entrepreneurial Intentions

Variable	B	SEB	Beta	R ²	T Value	F value	P value	Remarks
Entrepreneurial Success	1.337	0.029	.948	0.899	46.867	2196.542	.000 ^b	Rejected.
Constant	120.863	2.579						

Source: Primary Data

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.948 ^a	.899	.898	4.24105

a. Predictors: (Constant), Entrepreneurial Intentions

b. Dependent Variable: Grand Total of Success factor

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	120.863	2.579		46.862	.000
	Intentions	1.337	.029	.948	46.867	.000

a. Dependent Variable: Grand Total of Success factor

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	193.0823	271.9883	241.1160	12.29929	250
Residual	-3.91530	21.58035	.00000	4.23272	250
Std. Predicted Value	-3.905	2.510	.000	1.000	250
Std. Residual	-.945	5.211	.000	.998	250

a. Dependent Variable: Grand Total of Success factor

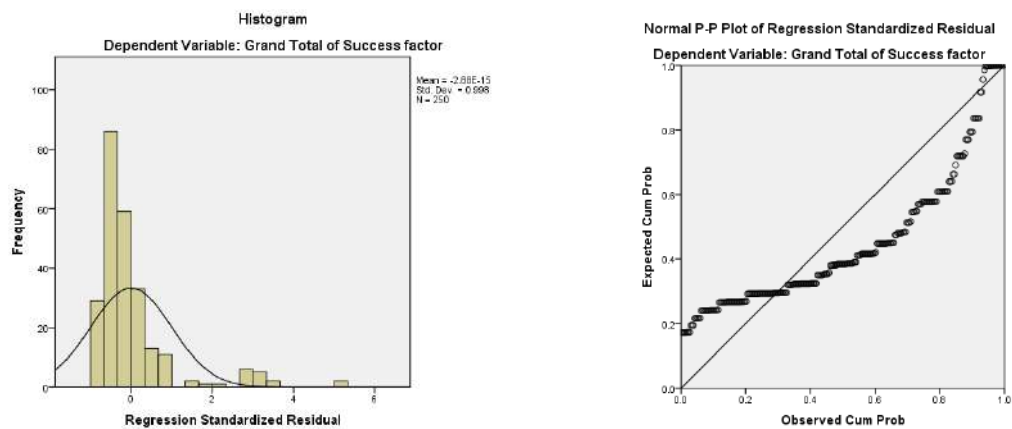


Figure: 4.38a and b Graphical Representation of Rating Regression Standardized Residuals for Entrepreneurial Success versus Women Entrepreneurial Intentions.

In the view of the above findings, it can be concluded that there is a statistically significant relationship between women entrepreneurial success and entrepreneurial intentions. Thus, the research rejects the hypothesis stating entrepreneurial intentions and entrepreneurial success are independent. Consequently, (H_0) is rejected.

Hypotheses 2:

H₀ – Initial Stage Entrepreneurial Challenges (Obstacles) Doesn't Impact on Women Entrepreneurial Success

Table: 4.39A. Presents Correlation between Entrepreneurial Success and Obstacles

		Obstacles
Entrepreneurial Success rate	Pearson correlation	-0.988**
	Sig.(2-tailed)	.000
Correlation is significant at the 0.01 level (2-tailed). (N=250)		

Source: Primary Data, *N = Number of Respondents

From the above analysis the table value of Pearson Correlation is -0.988, with p values = 0 that is p-values < α (@significance level of 0.05/0.01).The result shows a significant and negative strength of relationship between entrepreneurial success and initial stage entrepreneurial challenges. Thus, the research rejects the hypothesis stating initial stage entrepreneurial challenges(obstacle)doesn't impact on women entrepreneurial success.consequently, **(H₀) is rejected.**

In order to test the abovehypothesis (H₀) regression analysis has been conducted. The dependent variable women entrepreneurial success is regressed on obstacles. The variable obstacles significantly predicts success of an entrepreneur (F = 10551.237) and p = 0 which manifests that obstacles impact on women entrepreneurs success. This factor (obstacles) effects the success of women entrepreneur as β = -0.988,furthermore, the R² = 0.977 depicts that this model explains 97.7% of variance in entrepreneurial success due to obstacles. The summary of findings is presented in table and graph

Table: 4.39B. Regression Parameters of Entrepreneurial Success and Obstacles

Variable	B	SEB	Beta	R ²	T Value	F value	P value	Remarks
Entrepreneurial Success	-1.082	0.011	-0.988	0.977	-102.719	10551.237	.000 ^b	Rejected.
Constant	311.994	0.701						

Source: Primary Data

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.988 ^a	.977	.977	1.97021

a. Predictors: (Constant), Obstacles (initial stage challenges)

b. Dependent Variable: Total of success factors

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	311.994	.701		444.959	.000
	Obstacles	-1.082	.011	-.988	-102.719	.000

a. Dependent Variable: **Entrepreneurial Success**

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	214.5748	277.3558	241.1160	12.82520	250
Residual	-6.57477	7.64418	.00000	1.96625	250
Std. Predicted Value	-2.069	2.826	.000	1.000	250
Std. Residual	-3.337	3.880	.000	.998	250

a. Dependent Variable: **Entrepreneurial Success**

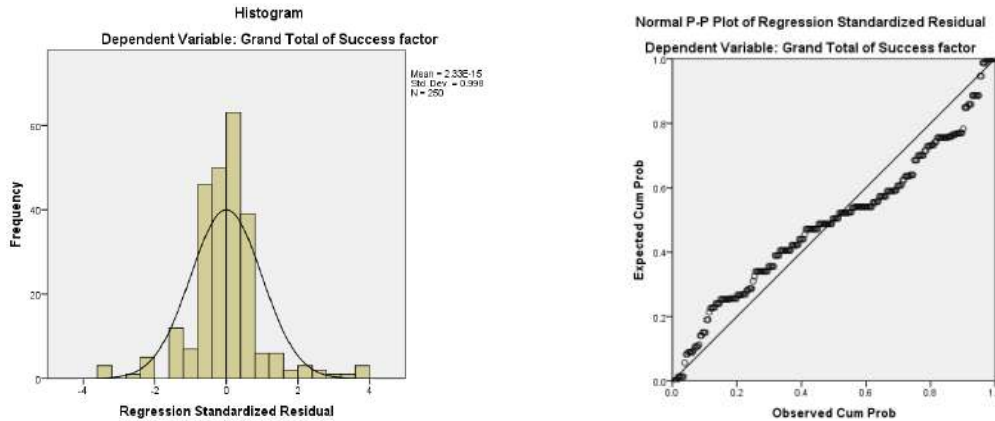


Figure: 4.39a and b Graphical Representation of Rating Regression Standardized Residuals for Entrepreneurial Success versus Women Entrepreneurial Obstacles.

Keeping in view these findings, it can be concluded that women entrepreneurial success there is significantly relation with obstacles. There is a statistically significant relationship between women entrepreneurial success and initial stage challenge. Thus, the research rejects the hypothesis stating an initial stage challenge (obstacles) doesn't impact on women entrepreneurial success. Consequently, (H_0) is rejected.

Hypotheses 3:

H_0 – There is No Relationship between Entrepreneurial Success and Real Time Challenges (During the business) Faced by Women Entrepreneurs.

Table: 4.40A. Presents Correlation between Entrepreneurial Success and Real Time Challenges

		Real time Challenges
Entrepreneurial Success	Pearson correlation	0.862**
	Sig.(2-tailed)	.006
Correlation is significant at the 0.01 level (2-tailed). (N=250)		

Source: Primary Data, *N= Number of Respondents

In the above analysis table shows the value of Pearson Correlation is 0.862, with p values =0.862 that is p - values < α (@significance level of 0.05/0.01). Therefore, it can be inferred that the entrepreneurial success and real time challenges has significant relation. The result

shows a significant and positive strength of relationship between entrepreneurial success and real time challenges. Thus, the research rejects hypothesis stating there is no relationship between success factor and real time challenges faced by women entrepreneurs. Consequently, (H_0) is rejected.

In order to test the above hypothesis (H_0) regression analysis has been conducted. The dependent variable women entrepreneurial success is regressed on real time challenges. The variable real time challenges significantly predicts success of an entrepreneur ($F = 715.396$) and $p = 0$ which manifests that real time challenges impact on Women entrepreneurs success. This factor (Real time challenges) effects the success of a women entrepreneur as $\beta = 0.862$, Furthermore, the $R^2 = 0.743$ depicts that this model explains 74.3% of variance in entrepreneurial real time challenges. The summary of the findings is presented in table and graph.

Table: 4.40B. Regression Parameters of Entrepreneurial Success and Real Time Challenges

Variable	B	SEB	Beta	R ²	T Value	F value	P value	Remarks
Entrepreneurial Success	0.594	0.022	0.862	0.743	26.747	715.396	.000 ^b	Rejected.
Constant	163.953	2.915						

Source: Primary Data

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.862 ^a	.743	.742	6.59639

a. Predictors: (Constant), Real time challenges

b. Dependent Variable: Grand Total of Success factor

Coefficients ^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1	(Constant)	163.953	2.915	56.246	.000
	Real-time challenges	0.594	0.022	26.747	.000

a. Dependent Variable: **Entrepreneurial Success**

Residuals Statistics

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	197.1975	256.5629	241.1160	11.18098	250
Residual	-6.97230	29.03079	.00000	6.58313	250
Std. Predicted value	-3.928	1.382	.000	1.000	250
Std. Residual	-1.057	4.401	.000	.998	250

a. Dependent Variable: **Entrepreneurial Success**

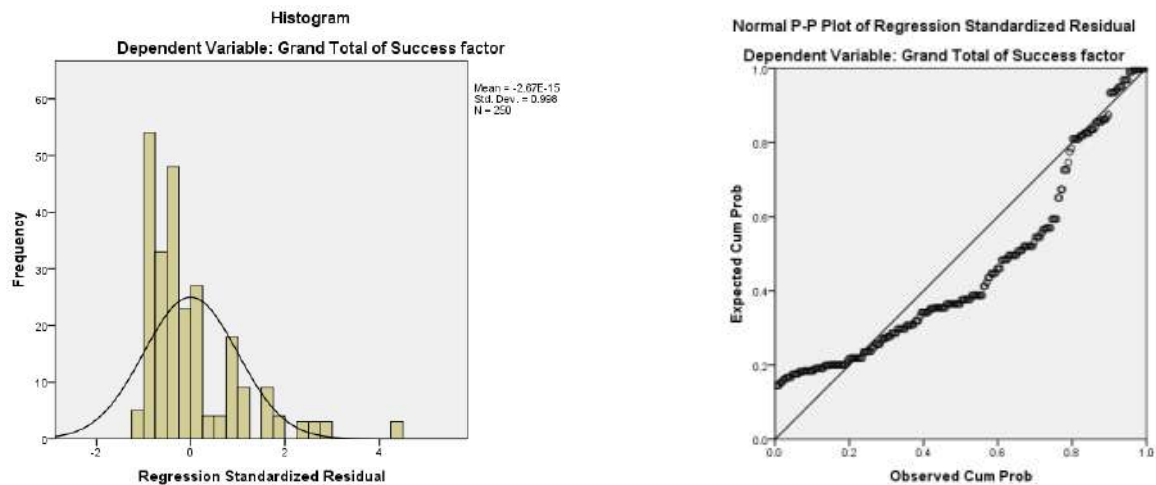


Figure: 4.40 a and b Diagrammatic Representation of Rating Regression Standardized Residuals for Entrepreneurial Success versus Real Time Challenges.

Keeping in view these findings, it can be concluded that women entrepreneurial success have significant relation with real time challenges, there is a statistically significant relationship between women entrepreneurial success and real time challenges. Thus, the research rejects the

hypothesis stating there is no relationship between entrepreneurial success and real time challenges (during the business) faced by women entrepreneurs. Consequently, **(H₀) is rejected.**

Hypotheses 4:

H₀ – Entrepreneurial Success and Entrepreneurial Opportunities are not Related

Table: 4.41A. Presents Correlation between Entrepreneurial Success and Opportunities

		Entrepreneurial Opportunities
Entrepreneurial Success	Pearson correlation	0.956**
	Sig.(2-tailed)	.000
Correlation is significant at the 0.01 level (2-tailed). (N=250)		

Source: Primary Data, *N = Number of Respondents

From the above table and graph it is shown the value of Pearson Correlation is 0.956 with p values = 0 that is P-values < α (@significance level of 0.05/0.01). Therefore, it can be inferred that the entrepreneurial success and opportunities have significant relation. The result shows a significant and positive strength of relationship between entrepreneurial success and opportunities. Thus, the research rejects the hypothesis stating entrepreneurial success and entrepreneurial opportunities are not related. Consequently, **(H₀) is rejected.**

In order to test the above hypothesis (H₀) regression analysis has been conducted. The dependent variable of women entrepreneurial success is regressed on entrepreneurial opportunities. The variable entrepreneurial opportunities significantly predicts success of an entrepreneur (F = 2653.762) and p = 0 which manifests that entrepreneurial opportunities impact on women entrepreneurs success. This factor (entrepreneurial opportunities) effects on the success of a women entrepreneur as $\beta = 0.956$, furthermore, the $R^2 = 0.915$, depicts that this model explains 91.5 % of variance in entrepreneurial opportunities. The summary of the findings is presented in following table and graph.

Table: 4.41B. Regression Parameters of Entrepreneurial Success and Opportunities

Variable	B	SEB	Beta	R ²	T Value	F value	P value	Remarks
Entrepreneurial Success	1.027	.020	0.956	0.915	51.515	2653.762	.000 ^b	Rejected.
Constant	170.984	1.382						

Source: Primary Data

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.956 ^a	0.915	.914	3.80082

a. Predictors: (Constant), Opportunity Total

b. Dependent Variable: Grand Total of Success factor

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	170.984	1.382		123.682	.000
	Opportunity Total	1.027	.020	.956	51.515	.000

a. Dependent Variable: Grand Total of Success factor

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	210.0285	268.5950	241.1160	12.40821	250
Residual	-4.08348	16.40503	.00000	3.79318	250
Std. Predicted Value	-2.505	2.215	.000	1.000	250
Std. Residual	-1.074	4.316	.000	.998	250

a. Dependent Variable: Grand Total of Success factor

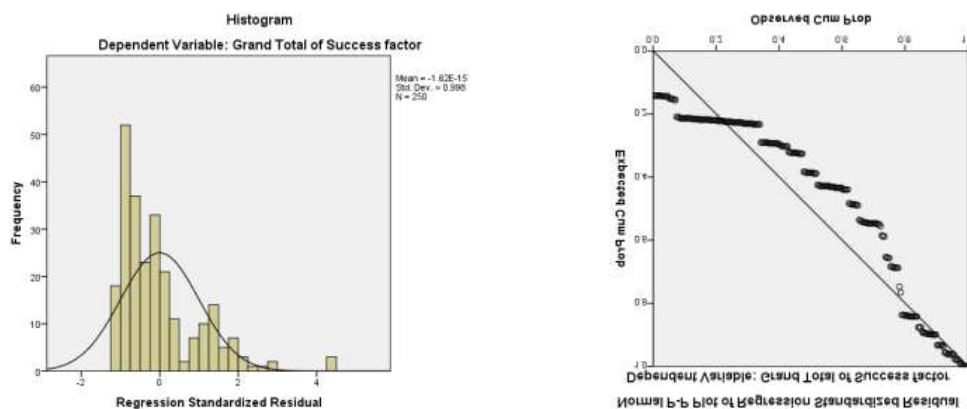


Figure: 4.41a andb GraphicalRepresentation of Rating Regression Standardized Residuals for Entrepreneurial Success versus Entrepreneurial Opportunity.

Keeping in view these findings, it can be concluded that women entrepreneurial success has significant relation with opportunities, there is a statistically significant relationship between women entrepreneurial success and opportunities thus, the research rejects the hypothesis stating entrepreneurial success and entrepreneurial opportunities are not related. Consequently, **(H₀) is rejected.**

Hypotheses 5:

H₀ – Government support is not critical for Entrepreneurial Success

Table: 4.42A. Presents Correlation between Entrepreneurial Success and Government Support

		Government Support
Entrepreneurial Success	Pearson correlation	0.978^{**}
	Sig.(2-tailed)	.000
Correlation is significant at the 0.01 level (2-tailed). (N=250)		

Source: Primary Data, *N = Number of Respondents

In the above table the value of Pearson Correlation is 0.978, with p values = 0 that is P-values < α (@significance level of 0.05/0.01). Therefore, it can be inferred that the entrepreneurial success and government support has significant relation. The result shows a significant and positive strength of relationship between entrepreneurial success and

government support. Thus, the research rejects the hypothesis stating government support is not critical for entrepreneurial successes. Consequently, **(H₀) is rejected.**

In order to test the above hypothesis (H₀) regression analysis has been conducted. The dependent variable women entrepreneurial success is regressed on government support the variable government support significantly predicts success of an entrepreneur (F = 5438.188) and p = 0 which manifests that government support impact on women entrepreneurs success. This factor (government support) effects on the success of a women entrepreneur as $\beta = 0.978$, furthermore, the $R^2 = 0.956$, depicts that this model explains 95.6% of variance in government support. The summary of the findings is presented in following table and graph.

Table: 4.42B. Regression Parameters Entrepreneurial Success and Government Support

Variable	B	SEB	Beta	R ²	T Value	F value	P value	Remarks
Entrepreneurial Success	1.860	.025	0.978	0.956	1.566	5438.188	.000 ^b	Rejected.
Constant	118.747	1.668						

Source: Primary Data

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.978 ^a	.956	.956	2.71518
a. Predictors: (Constant), Government measures				
b. Dependent Variable: Grand Total of Success factor				

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	118.747	1.668		71.181	.000
	Government measures	1.860	.025	.978	73.744	.000

a. Dependent Variable: Grand Total of Success factor

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	213.5922	267.5239	241.1160	12.68895	250
Residual	-7.45195	17.47607	.00000	2.70972	250
Std. Predicted Value	-2.169	2.081	.000	1.000	250
Std. Residual	-2.745	6.436	.000	.998	250

a. Dependent Variable: Grand Total of Success factor

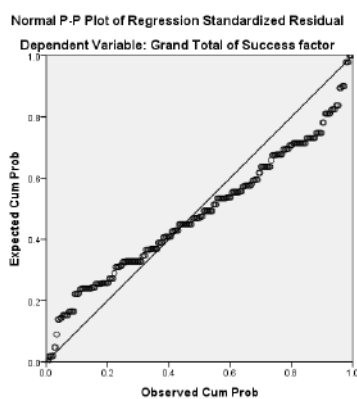
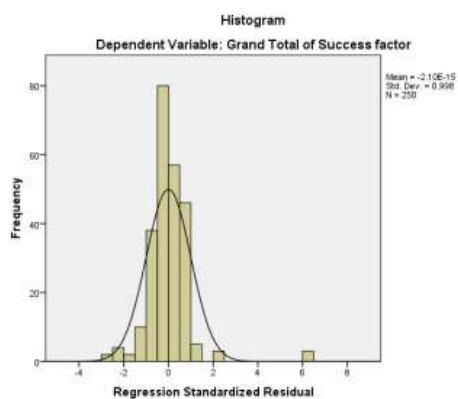


Figure: 4.42a and b Diagrammatic Representation of Rating Regression Standardised Residuals for Entrepreneurial Success versus Government Support.

Keeping in view these findings, it can be concluded that women entrepreneurial success has significant relation with government support there is a statistically significant relationship between women entrepreneurial success and government support thus, the research rejects the hypothesis stating government support is not critical for entrepreneurial success. Consequently, (H_0) is rejected.

4.3. Multiple Regressions between Dependent and Independent Variables

To examining collective impact of the various factors (intentions, obstacles, real time challenges, opportunities, government support) on (success rate) of women entrepreneurs.

The research multiple linear regressions have been carried out and following proposed empirical (regression) model has been developed,

$$Y (\text{Entrepreneurial Success}) = b_0 + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + b_5x_5 + e.$$

Y	Women entrepreneurial success rate
x₁	= Entrepreneurial Intentions
x₂	= Initial stage challenges (Obstacles)
x₃	= Real Time challenges
x₄	= Entrepreneurial opportunities
x₅	= Government Support
E	= Error

Multiple regression analysis was used to answer five objectives of this study in order to determine the contribution of independent variables towards women entrepreneurial success rate. In addition, the partial regression coefficient (B) and standardized regression coefficients called weights beta were used to examine the linear relationship between certain independent variables. Likewise, the explanation of significance of each independent variable was provided based on dependent variable value obtained. The multiple regression-models are presented below,

Table: 4.43. Multiple linear regressions between independent variables and entrepreneurial success rate

Independent variables	B Unstandardized coefficients	Beta Standardized Coefficients	t-value	p- value
Constant	275.204	7.494	36.725	.000
Entrepreneurial Intentions X ₁	0.573	0.406	11.633	.000
Initial stage challenges(Obstacles)X ₂	-0.899	-0.821	-21.146	.000
Real Time challenges X ₃	-0.165	-0.239	-9.027	.014
Entrepreneurial opportunities X ₄	0.109	0.101	2.479	.000
Government Support X ₅	-0.194	-0.102	-2.168	.031

Note: R=0.994 R²= 0.987, F= 3117.64, P=.000

Source: Author's Computation,

The above table shows that statistics R is the multiple correlation coefficients between all of predictor variables as well as the contributions of each added variable in the model. The unstandardized coefficients b value, standardized coefficients, Beta value, t- value and sig-t are also displayed in the table. In addition to these values, R, R-square and F value of the predictor variables are depicted in the table. Multiple regression analyses reveal that overall variance in women entrepreneurial success rate by the independent variables, was moderate (98.7%). the significant level viz. $\alpha = 0.05$. Hence, the model is as follows:

$$Y(\text{Women entrepreneurial success rate}) = 275.204 + 0.573x_1 + -0.899x_2 + -0.165x_3 + 0.109x_4 + -0.194x_5 + e.$$

By examining the normal p-p plot of the regressing standardized residual as shown in below figure, it could be easily observed that the multiple linear regression analysis was stable. This is indicated by the normality line which is very normal. In total, the residual is

normally distributed fall along the normality line. The model is considered to be a good model.

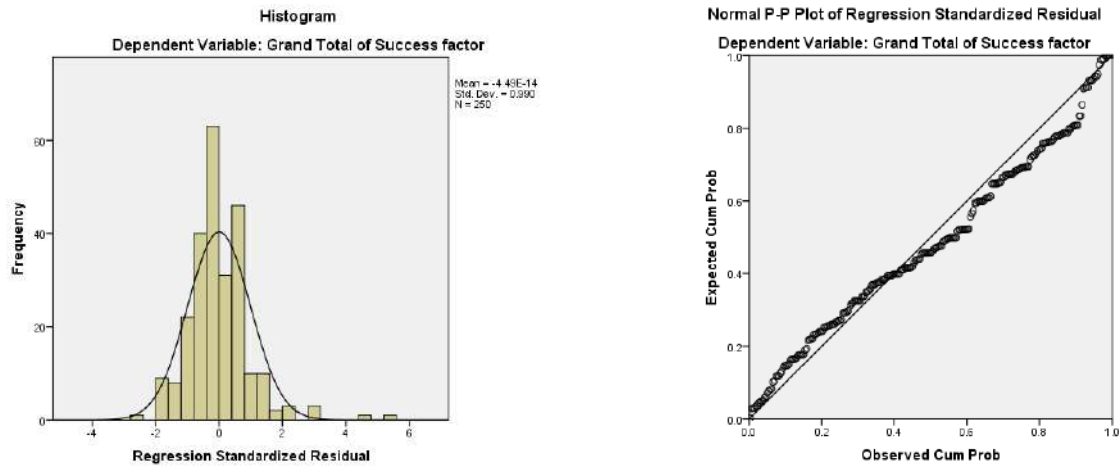


Figure:4.43a andbnormal P Plot of regression standardized residuals on women entrepreneurial success rate.

CHAPTER-5

FINDINGS, SUGGESTIONS AND CONCLUSION

5.1. Findings Related to Primary Data

5.2. Suggestions

5.3. Conclusion

5.4. Scope for Further Research Study

Chapter-5

Findings, Suggestions and Conclusion

The major findings of the study are presented in this chapter. The data collected from 250 respondents with the help of structured questionnaire. The questionnaire is edited, tabulated, presented and interpreted in the previous chapter. The major findings of the study are given below.

5.1. Findings

- 1) The respondents geographically distributed into 8 regions of Karnataka state consists of 46 (18.4%), 38 (15.2%), 29 (11.6%), 28 (11.2%), 28 (11.2%), 27(10.8%), 27(10.8%), and 27(10.8%) from Bangalore, Shivamoga, Dharwad, Gulbarga, Belgaum, Mysore, Chickmagalur, Tumkur and respectively. More numbers of registered women entrepreneurs are located in Bangalore reason being Bangalore is capital city of Karnataka and also awareness about entrepreneurial education and opportunities are more in Bangalore compare to other regions.
- 2) As far as educational background of entrepreneurs are concerned, 128 (51.2%), 70(28%), 42 (16.8%), 08(3.2%) and 02 (0.8%) are graduates, postgraduates, undergraduates, PhD and others respectively. It indicates that education and entrepreneurial spirit are related.
- 3) Demographically it is evident that 39 (15.6%), 112 (44.8%), 89(35.6%), 08(3.2%), 2(0.8%) of the respondents are in the age group ranging from 20-30, 31-40, 41-50 and 51-60 respectively. The data indicates that most of the entrepreneurs are middle aged ranging between 31-40 years.

- 4) The data regarding marital status of women entrepreneurs are confirmed that most of them are married that is 195(78%) and 55 (22%) of them are un-married.
- 5) Beside that it has been found from the survey that 162(64.8%) are having children and remaining 88(35.2%) are not having children. These women are balancing their business as well as family.
- 6) Survey shows that 228 (91.2%) of the respondents are having previous work experience. However,22 (8.8%) do not have any prior industry work experience.
- 7) Further data indicate that 180(72%) and 70(28%) of women entrepreneurs worked in service and manufacturing and sectors.
- 8) Managerial level of experience indicates that 35 (14%), 96 (38.4%), 71(28.4%), 26(10.4%), 22(8.8%) of the women entrepreneurs worked in position of junior manager, middle manager, senior manager, corporatemanager and none of the positions in their previous job. Prior industry work position provides good experience and exposure with respect to team handling, decision making and management skills.
- 9) The analysis of the data shows that 146(58.4%) of women are first generation entrepreneurs and remaining 104(41.6%) of women are second generation entrepreneurs. Hence, it is inferred that first generation entrepreneurs are coming up in big way in recent years.
- 10) The finding of the study shows that 183 (73.2%) of women entrepreneurs are in service sector and 67(26.8%) are in manufacturing sectors respectively. The statistics revealed that majority of women entrepreneurs are currently running service sector business such as Engineering, IT, Education industry , Boutique, SPA, Travel

services, Fashion services and Recruitment, Training services and online shopping portal services etc.,

- 11) The finding of the study shows that 61 (24.4%), 96 (38.4%), 61 (24.4%), 13 (5.2%) and 19 (7.6%) of enterprises are established between 1-5 years, 6-10 years, 11-15 years, 16-20 years and 20-25 years respectively. Hence it is understood from the survey that most of the entrepreneurs are running their firm in the time range of 6-10 years.
- 12) Legal structure of the women entrepreneurs indicates that 98(39.2%), 94(37.6%) and 58(23.2%) are running their enterprises as sole proprietors, partnership companies and private limited companies respectively. Hence it is known that majority of the respondents are sole proprietors.
- 13) Here from the analysis of the data it has been found that 85 (34%), 81(32.4%), 70(28%), 6(2.4%), 04(1.6%), 02(0.8%) and 02(0.8%) of women entrepreneurs obtained invested their own capital, private banks, financial institutions, nationalised banks, private borrowings, NGO and venture capital. Hence it is evident that source of capital for majority of entrepreneurs invested their own capital.
- 14) Majority number of women entrepreneurs about 93(37.2%) are spending time 4-8 hours for their business in day, remaining 79(31.6%) are spending 4 hours day, 67(26.8%) are spending 8-12 hrs and 11(4.4%) of the respondents are spending above 12 hours a day because their enterprise and residence are in the same locality.
- 15) The analysis shows that 140(56%) of women entrepreneurs are experiencing increase in their turnover of the business over the year, 107(42.8%) business is constant and 3(1.2%) of the business shows decrease turnover over the year.

- 16) It has been found that 85(34%) of the respondents become entrepreneurs by previous work experience, 40(16%) of the respondents got an idea looking at existing business, 33(13.2%) of women are become entrepreneurs by their new ideas,30(12%) of the respondents influenced by their family business,07(2.8%) of the respondents become entrepreneurs with social concern, they have started enterprise for identifying the solution for societal problems.11(4.4%) of women started their business with the help of entrepreneurial development programs (EDP) and 44 (17.6%) of women started their business by other impacts.
- 17) The analysis of the data shows that 62(24.8%) are at start-up stage, 97 (38.80%) of women entrepreneurs are in growth stage, 55(22%) are at development stage and 36(14.4%) are in the maturity stages of the business. Therefore more number of women entrepreneurs is in the growth stage.
- 18) The finding of the study shows that 81(32.4%) of women entrepreneurs have claimed that they are successful in their business followed by 68(27.2%), 60 (24%), 31 (12.4%) and 10(4%) of entrepreneurs are still struggling, moderate, constant and planning to sell-out their business.
- 19) As per the awareness of the entrepreneurs on government schemes are concerned 7(2.8%) of the respondents are fully aware, 104(41.6%) of the respondents are little aware,139 (55.6%) are not aware about government schemes.Hence, it is understood that majority of the women entrepreneurs are unaware with government schemes.
- 20) Furthermore analyses revealed that 9 (3.6%) of women entrepreneurs received support from the government and 241(96.4%) not received any support from the government. This non-support from the government might be because of lack of awareness.

- 21) Regarding government support is concerned 3(1.2%) of respondents received financial support, 6(2.4%) of them are gained training support and 241(96.4%) of women sadly revealed that none of the support received from the government. Majority of the respondents has not gained any support from the government because lack of personal interest and awareness.
- 22) It is revealed from the survey that intentional factors are highly influencing on women to become an entrepreneur or open a new venture. As research identified that both pull and push intentional factors are equally contributing on women behaviour to start an enterprise. About 123(49.2%) of respondents motivated by pull intentions such as self confidence, entrepreneurial drive, previous work experience and for better utilizing an available opportunities etc.,.
- 23) The research data shows that 136 (54.4%) of the respondents are influenced by push intentional factors, such as dissatisfaction with their previous job, fear of unemployment, desire to earn more money and for flexible work etc. Therefore research shows that push intentions considerably dominated on pull intentions to start a new business.
- 24) It is revealed from the survey data that 114(45.6%) of the respondents are impacted by both entrepreneurial intentions such as pull and push intentional factors, which means both the factors are motivated women in the different way to start their enterprises .
- 25) The survey data shows that 122 (48.8%) of women entrepreneurs faced different kinds of obstacles in their initial stage of their business such as awareness about the product and services, business knowledge, entrepreneurial skills, finding the right

contact for the business, balancing of work and personal life, management skills, and source of capital etc.

- 26) It is evident from the survey that respondents are facing different kinds of real-time challenges such as 128(51%) are facing personal challenges, 147 (59%) are facing knowledge challenges, 137(54.8%) of them are facing social challenges, 125 (50%) of them are facing business challenges and 140(56%) are facing labour challenges respectively. About 120 (48%) of women entrepreneurs are facing all kind of real time challenges in their day to day business activities.
- 27) The survey shows that 123(49%) of the respondents consider entrepreneurial opportunities are motivating women for starting a new venture such as tax concession, empowerment programs, skilled based trainings, financial subsidiary schemes etc.,
- 28) The analysis of the data shows that 114 (45.6%) of the respondents considered success skills such as good communicational skills, networking, client serving, financial management and people management skills for entrepreneurial success.
- 29) About 139 (55.6%) of respondents considered that success attributes are product and services knowledge, experience, usage of government policies and competitor knowledge etc, are the important success attributes which helps entrepreneurs to run their business successfully.
- 30) The analysis of the data shows that 126 (50.4%) of respondents highlighted success measures such as business turnover, profit and loss, less employee attrition and new business addition etc.
- 31) It has been identified from the analysis that 123 (49.2%) of success rate determined by qualitative and quantitative factor such as success skills, success attributes and

success measures. These three factors are highly determining women entrepreneurial success rate and also help entrepreneurs to run their business efficiently and successfully.

- 32) The Survey data revealed that 120(48%) of women entrepreneurs are not satisfied by the government support. The reasons behind for no satisfaction because lack of awareness and not reaching support to the right women entrepreneurs.
- 33) The Analysis of the data hints that computed values of Pearson correlation between Success Rate and (entrepreneurial intentions, obstacles, real time challenges, opportunities and government support) are 0.948,-0.988, 0.862, 0.956 and 0.978. Hence it can be conclude from the correlation value that intentions,obstacles,challenges,opportunities and government support are critical in determining the success rate of an entrepreneur.

5.2. Suggestions

Based on the analysis of the data and findings of the research following suggestions are made.

1. Developing Entrepreneurial Environment through Balancing Pull and Push Intentional Factors.

Analysis found that 54.4% of women entrepreneurs are motivated by push intentions such as desire to earn more money, flexible work, lack of salary and job opportunities etc. Since, entrepreneurial success largely depends on pull intentional factors such as, self confidence, risk taking tendency, entrepreneurial drive, innovativeness etc. It is suggested in the study to the policy makers to promote and encourage pull factors over the push factors by providing them sufficient subsidiaries, handholding facilities, marketing support and skilful

entrepreneurial training assistance with respect to handle risk, project identification and for innovation.

Entrepreneurial development is male dominated phenomenon, women entrepreneurs have less opportunities compare to their male counter parts. It is also evident from the research that majority of women entrepreneurs expressed their opinion that government need to create more industrial estates exclusively for women entrepreneurs.

2. Effective Strategies for Facing Obstacles and Real Times Challenges

In the present study challenges are classified into two types, such as initial stage challenges (obstacles) and real time challenges. These challenges are faced by all entrepreneurs but managing initial stage challenges are more important for an entrepreneur. In the present study 122 respondents have highlighted their opinion that initial stage challenges such as, lack of start up fund, right manpower and marketing skills and adequate inputs etc., are the major issues that determine women entrepreneurs.

Hence, in this study it is suggested to the policy makers to develop strategies to handle the above obstacles. Initial obstacles may be handled by earmarking start-up fund exclusively for women entrepreneurs, marketing support for their products etc., can be arranged.

Real time challenges are the challenges of an ongoing enterprise, if these challenges are not managed properly then it impact on the growth of the enterprise. Hence, it is suggested to provide assistance to women entrepreneurs in managing these challenges by training in the area of people management, financial management, inventory management and work life balance etc. Government can also focus on small start-ups and mid sized enterprises by providing incubation centre and research and development (R&D) support.

3. Women Entrepreneurial Development Programme (WEDP)

In the study more than 60% of women entrepreneurs opinion that there need to be a separate entrepreneurial development centre for women entrepreneurs which can conduct training programmes on opportunity analysis, project development, managerial functions in all functional areas etc. Hence, in the present study it is recommended to establish separate women entrepreneur development cell for motivating women to become entrepreneurs and monitoring the success.

4. Opportunity Analysis

To promote women entrepreneurs there is a need for identifying the cluster of opportunity for women. It may require environmental analysis. Therefore, government Machineries can be utilised to identify different economic activities for women and promote them effectively. Incentives for women start-up may also be given to motivate women entrepreneurs.

5. Continuous Monitoring of Entrepreneurial Success

Since success of an entrepreneur depends on success factors such as success skills, success attributes and success measures, these factors need to be continuously monitored. Success skills such as good communication, entrepreneurial skills, networking, leadership, people management and marketing skills etc., and success attributes such as product and service knowledge, business experience, quality and competitor knowledge etc. Success measures such as profit and loss, company turnover, employee strength and business explanations etc., are the essential factors for achieving business success of an entrepreneur.

5.3. Conclusion

In the past, entrepreneurship was considered as to be male dominated phenomenon and women by nature not allowed or encouraged to be an entrepreneur. But as the time scale moved women has gain more skills, she has taken up and proved to successful entrepreneur. Today, women participation can be seen in all industrial activities. As an entrepreneur woman in India has proved her footmarks. Identifying the initial factors which drive women into entrepreneurial world is more important. Because, knowing entrepreneurial intentions, policymakers can develop a breeding mechanism and take further a force among the female entrepreneurs. All types of entrepreneurs, it may be start up or stand up requires a professional management to face the initial as well as real-time challenges.

The present study has thrown a light on the factors which impel women to be an entrepreneur with special emphasis to pull and push intentional factors. As research findings shows that push intended women are slightly high in entrepreneurial field but this is not good sign for entrepreneurial success and growth. Push motivated women are starting business with the intention of earning more money, lack of job opportunities, for flexibility and because of family problems etc. These entrepreneurs drop their business any given time and also they are quite satisfied with their business activities. Therefore government and society has to encourage passionate, innovative, social concern and strategy oriented pull intended women entrepreneurs, because these entrepreneurs create more opportunities for other in the society and also they are vision oriented of their business.

Further more research identified women entrepreneurial challenges, opportunities, government support and success. As study uncovers that women entrepreneurs are facing various challenges in their starting stage and during their business. They encounter these challenges because lack of awareness about business, source of capital issue, right

manpower concern, balancing of work life, people and financial management skills etc. These challenges can be solved with imparting proper skills, involvement in business and support from family, society and government. There are different opportunities and government initiatives for women entrepreneurs, but awareness is very limited. For awareness is concerned women and government both have to take serious steps. A woman has to take initiative to register her respective business in different government institutions for gaining opportunities. Research addressed different types of central and state government initiatives for women entrepreneurs, but these initiatives are not reaching the right entrepreneurs. It is a responsibility of the government to identify the right and needy entrepreneurs and supporting them in required field in favour of empowering them in the field of business. The success of the business is the final goal of all the entrepreneurs. The study identified different factors which determine success rate of the entrepreneur, such as entrepreneurial success skills, success attributes and success measures of qualitative and quantitative outcome of the business. With the help of these three factors entrepreneurs can measure their success rate. All the factors equally contributing for addressing the entrepreneurial success rate. After achieving success sustainability is very important for that entrepreneurs need to work on the same direction to make business sustainable.

This study identified Karnataka is a potential place for women entrepreneurs. But at present women participation is less therefore, it is an opportunity for more number of women to come forward and venture out their business in the state. Primarily society should change the perception towards women. If women get motivation for entrepreneurship, then voluntarily women will come forward with confidence and also do many better things in society. Women entrepreneurship is effective and easy, if society changes a perception on

women. Government need to provide aggressive empowerment programs for women in the state. Women entrepreneurs are helpful for many women and also for jobseekers, they are not only creating a job opportunities but at the same time contributing to the nation development in many ways. In society for today's life it is necessary that everyone should encourage more number of women to take part in entrepreneurial activities for making women entrepreneurship successful. The present study is eye opener for government and institutions at the same time study also helps many women to prevail some of the social problems in India.

5.4. Scope for Further Research

Future scope of the study is greatly helpful and direction for new researchers. The research work is always helpful for the society and policymakers. The following are the areas identified for the further research.

- 1) The study has limited for identifying success rate of women entrepreneurs, but there is further scope for identifying the sustainability of the business.
- 2) Study can be feasible in the area of women entrepreneurial challenges in initial stage of business can be concentrate in detail.
- 3) There is high scope for identifying the impact on financial and non financial factors for achieving business success rate in the field of women entrepreneurship.
- 4) Advanced research can be done applying financial models especially to determine the success of business.

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ANNEXURE

**Research Topic: -Entrepreneurial Intention and Success Rate of Entrepreneurs –
An Empirical study on Women Entrepreneurs in Karnataka**

PhD Research Questionnaire

The data (Information) collected through this questioner will be kept confidential and it will be used exclusively for research purpose only.

Kindly use the (✓) symbol for appropriate one

I. Section A: Personal Details:-

1. Name:	
2. Contact No:	
3. E-mail Id:	
4. Company Name :	
5. Address & Location:	
6. Education:	1. Under Graduate () 2. Graduate () 3. Post Graduate () 4. PhD () 5. Other please specify
7. Age:	1. 20 -30 () 2. 30-40 () 3. 40-50 () 4. 50-60 () 5. 60 and above ()
8. Marital status:	1. Married () 2. Unmarried ()
9. Children:	1. Yes () 2. No ()

10. Do you have prior Industry Experience before starting your own business? Please tick appropriate
1) Yes () No ()

10.(1) If Yes, what level did you handle in the organization and type of industry				
Management Level	Junior ()	Middle ()	Senior ()	Top ()
Type of Industry				

11. Which Category of Entrepreneur you belongs to?

- 1) First Generation Entrepreneur ()
- 2) Parents are Entrepreneurs ()
- 3) In laws are Entrepreneurs ()
- 4) Family Business ()
- 5) Any other please specify -----

Section B: Information about your Enterprise

12. When was your firm established?		13. What is your firm's main activity?	
1	1-5 years ago ()	1	Manufacturing ()
2	5-10 years ago ()	2	Services ()
3	10-15 years ago ()	3	Wholesaler ()
4	15-20 years ago ()	4	Retailers ()
5	20-25 years ago ()	5	Distributor ()
6	Over 25 years ago ()	6	Any other please specify

14. Which of the following category describe the legal status of your firm?		15. If it is not a proprietorship firm then how many share holders are there in the firm?	
1	Sole Proprietorship ()	1	01-03 Founders ()
2	Partnership Firm ()	2	03-05 Founders ()
3	Private Ltd. company ()	3	More than 05 found ()
4	Public Ltd company ()		
16. Which are the sources of initial capital investment for your Enterprise?		17. How much time do you spend per day for your business?	
1	By savings ()	1	Up to 4 hrs ()
2	Private Bank Loan ()	2	04 to 08 hrs ()
3	Personal Loan ()	3	08 to 12 hrs ()
4	NGO ()	3	above 12 hrs ()
5	Venture Capital ()		
6	Entrepreneur loan ()		
7	If any other please specify		

18. What is the status of your business turnover on year on year?		19. How many Business ventures you are holding?	
1	Increasing ()	1	Only one ()
2	Constant ()	2	02 – 03 ventures ()
3	Decreasing ()	3	More than 03 ventures ()

Section C: Entrepreneurial Behavior Intentions:

20. How did you get an Idea about your business?		21. Which of the following stage that best describes your firm's current stages of the development?	
1	Family Business ()	1	Start up ()
2	By entrepreneurial training ()	2	Growth ()
3	By friends ()	3	Development ()
4	By existing business ()	4	Maturity ()
5	By Market Opportunity ()	5	Decline ()
6	Started by Own ()		
7	Found out Solution for the problem ()		
8	If any other please specify:		

22. In your opinion rank the behavioral intentions that motivated you to become an entrepreneur?

Sl.no	I. Pull Intentional Factors	Very much Motivated	Some what motivated	Moderate motivated	Less Motivated	Least motivated
1	Self Confidence					
2	Risk taking propensity					
3	Need for Achievement					
4	Innovativeness					
5	Business Experience					
6	Government Policies and Schemes					
7	To utilize the better opportunity in the market					
8	Previous Experience /Similar line of business exposure					
9	Encouragement from family member inspiring your entrepreneurial ambitions.					
10	Self interest stimulating a desire to achieve something new to become an entrepreneur					
11	Entrepreneurial Drive					
13	For Freedom					
12	Scope of using the technical knowledge in the entrepreneurial area					

14	Family Business					
II	Push Intentional Factors					
15	Desire to Earn More Money					
16	Dissatisfaction with previous job					
17	Fear of unemployment					
18	Not at all interested to work with or under someone or boss					
19	Poor family background					
20	Lack of job opportunity					
21	For flexible work					
22	I experienced discrimination in my previous job					
23	For Less Salary					
24	Lack of pressure handling capability					
25	If any other please mention					

Section D: Entrepreneurial Challenges & Opportunities:

23. Rank the following obstacles that you faced at the introductory stage of your business?

Sl.no	Main Obstacles	Very High obstacle	High obstacle	Moderate obstacle	Less obstacle	Least obstacle
1	Lack of Startup fund					
2	Lack of Self confidence					
3	Lack of business knowledge					
4	Lack of awareness about the product /services					
5	Lack of Management Skills					
6	Lack of right manpower					
7	Lack of support from the family					
8	Balancing of work and personal life					
9	Lack of technical knowledge					
10	Lack of Entrepreneurial skills					
11	Lack of communication skills					
13	Lack of government support					
12	Finding the right contact for my business					
13	Lack of Marketing skills					
14	Lack of sourcing of raw material					

15	Poor Partnership					
16	Inexperienced Manpower					
17	Lack of accessing the business support					
18	If any other please mention					

24. Rank the following current challenges that you perceive are impacting your business enterprise?

Sl.no	Current Challenges	Very High	High	Moderate	Less	Least
I. Personal Challenges:						
1	Poor Risk Taking Ability					
2	Lack of proper Training					
3	Lack of Leisure					
4	Excusive Burden of work and Responsibility					
5	Lack of time for house hold work					
6	Heavy schedule					
7	Lack of rest and sleep					
8	Lack of awareness					
9	Lack of time involvement with kids and family					
10	If any other please mention					
II. Knowledge Constrains:						
11	Lack of knowledge about legal aspects					
12	Lack of knowledge about competitors					
13	Lack of knowledge about modernized technologies					
14	Lack of knowledge about government assistance					
15	Lack of knowledge about Bank assistance					
16	If any other please mention					
III. Socio –Psycho Sphere system constrains:						
17	Lack of self confidence					
18	Lack of encouragement from family and society					
19	Lack of public relation					
20	Conflict due to dual responsibility					
21	Inferiority complex					
22	Lack of time to attend family					

	gathering					
23	If any other please mention					
IV. Business Challenges:						
24	Lack of Marketing skills					
25	Business Language problem					
26	Poor financial Management					
27	Lack of sourcing the right procurement					
28	High Competitions					
29	Poor partnership					
30	High salary demand from the employees					
31	Lack of Sources of Capital					
32	If any other please mention					
V. Labor Constraints:						
33	Lack of right manpower availability					
34	Inexperienced work force					
35	High rate of attrition					
36	More Absenteeism					
37	Frequent work stoppage					
38	Non availability of the skilled manpower					
39	Lack of knowledge of the employees					
40	If any other please mention					

25. According to you which are the following opportunities are available for a women entrepreneurship? Kindly tick appropriately.

Sl.no	Opportunities	Very Strong	Strong	Moderate	Less strong	Not at all
1	Tax concession for women entrepreneurs					
2	Empowerment programs from the government					
3	Corporate participation for women empowerments					
4	Less interest rate bank loan facilities for women entrepreneurs					

5	Marketing aid scheme					
6	Rural women development & empowerment projects					
7	Joint Liability groups					
8	Women empowerment organizations					
9	Skilled & entrepreneurial training programmes					
10	Business Incubators					
11	Finance Institutional Supports					
13	Mahila Vikasanidhi					
12	Women Self help group					
13	Women district industry support center					
14	Swalambana Support					
15	Swashakthi Kendra's /Centers					
16	Financial Subsidiary for women entrepreneurs					
17	Streeshakthi schemes					
18	Udyogeeni Schemes					
19	If any other please mention					

Section E: Entrepreneurial Success Factors:

26. Rank the following skills as per their intensity of the requirement to be a successful entrepreneur?

Sl.no	Successful Skills Required	Extremely Required	Essentially Required	Actual Required	Mostly Required	Some Times Required
1	Good communicational Skills					
2	Entrepreneurial Skills					
3	Interpersonal Skills					
4	Negotiation skills					
5	Networking Skills					
6	Time management Skills					
7	Managerial Skills					
8	Leadership skills					
9	Planning & executing skills					
10	Strategic Management Skills					
11	Marketing and sales skills					
13	People Management Skills					

12	Financial Management skills					
13	Decision making skills					
14	Technical Skills					
15	Customer relation skills					
16	Client serving skills					
17	If any other please mention					

27. Rank the following variables according to the degree of need that aid in running the business successfully?

Sl..no	Successful Variable	Highly Needed	Actual Needed	Moderately needed	Some Times Needed	Not Needed
1	Previous Business Experience					
2	Knowledge about the product or Services of the business					
3	Access to Capital					
4	Knowledgeable and the best work force					
5	Family Support					
6	Good supervisory team					
7	The Best Planning					
8	The Best technology Utilization					
9	Using of government polices and schemes					
10	Company Position in the society					
11	Quality product and services					
13	More Advertisement about the company					
12	Relaxation in micro finance schemes					
13	The best Finical Management					
14	Low Cost Startup loans					
15	Tax Concession to women Entrepreneurs					
16	Access to loan Guarantees					
17	Following all government measures					
18	If any other please mention					

28. As an entrepreneur kindly rank the following measures that are vital for business success?

Sl.no	Success Measures	Strongly Agree	Agree	Moderately Agree	Neither Agree nor disagree	Disagree
1	Increment of my company turnover Year on year					
2	More profit achievement					
3	Company Brand has been publicized					
4	Adopted one more newline of business					
5	Opened new branches our success					
6	Less Attrition rate of the employees					
7	Introduced one more new product line along with the old product					
8	The best Product quality					
9	More number of customers are looking for our services or products					
10	The best services					
11	Unique line of business introduced as per the market demand					
13	Number of customer has been increased					
12	Customers are recommending our products and services in the market					
13	Name, fame and brand name of the company has been popularized					
14	Competitive rate is the success factor for our business					
15	Company Employees talent is helping to be successful					
16	Team Work and the best strategies are the success factors					
17	Right Planning and execution are our success factors					
18	Proper financial utilization and revenue generating					
19	Right Skilled and Talented employee force					
20	Company strategies and implementation formulas					
21	Good business networks					
22	Any other please mention					

Section F: Government Support

29. What is the status of your business right now?		30. Do you have awareness about government policies, Schemes and benefits for an women entrepreneurship	
1	Successful ()	1	Fully Aware ()
2	Still Struggling ()	2	Little Awareness ()
3	Moderate ()	3	Don't know anything ()
4	Constant ()		
5	Planning to sell out ()		
6	Any other please specify		
31. Did you get any support from Government agencies, Institutions or Organizations?		32. If yes, what kind of facilities extended by the government agencies for your business?	
1	Yes ()	1	Financial Facility ()
2	No ()	2	Training Facility ()
		3	Initial Investment for Startup your business ()
4	If Any other please specify		

33. Rank the following government supportive measures that are essential to boost the confidence among women entrepreneurs?

Sl.no	Government Facilities	Very much Required	Required	Moderately Required	Less Required	Least Required
1	Entrepreneurial Awareness programs					
2	Skilled based Trainings					
3	Financial Assistance					
4	Easy Administration facility					
5	Awareness about bank loans					
6	Security from the government for the funds					
7	Open window accessibility					
8	All kinds of training programs					
9	Less Interest rate of Finance					
10	More subsidiaries for all kind of products and services					
11	More number of Entrepreneurial organizations are required					
12	Should give importance for rural and urban both places					
13	Technical Assistance					
12	Easy Accessibility for registration process					

13	Knowledgeable team should be nominated for the awareness programs					
14	Market and sales Support					
15	If any other Please mention					

34. Are you a member of any of the women entrepreneurship board	
1) Awake () 2) NEN () 3) Sthree Shakti () 4) Self Help Group () 5) LaghuUdhyogBharathi () 6) Any other please specify	
35. If you are a member of the above Entrepreneurial board then kindly mention that facility you are availing from the board	
1) 2) 3)	
36. Which are the government Schemes you are aware about, please mention the schemes	
1) 2) 3)	
37. For prospective entrepreneurs what is your advice you would like to give?	
1) 2) 3)	

Entrepreneur Signature

Date

Place