
Changing Status of Women Entrepreneurs in Himachal Pradesh

RANBIR SINGH

Research Scholar

Faculty of Management Sciences and Liberal Arts
Shoolini University of Biotechnology and Management Sciences
Bajhol, Solan, Himachal Pradesh
India

O.P. MONGA

Professor and Associate Dean

Faculty of Management Sciences and Liberal Arts
Shoolini University of Biotechnology and Management Sciences
Bajhol, Solan, Himachal Pradesh
India

Abstract:

In India, concept of women entrepreneurship is of recent origin. Women have become aware about their rights and situations and entered in different fields of business. They have established their own successful business empires. They are contributing towards the growth of economy and improvement of their socio-economic conditions. Government of India has given appropriate importance to women empowerment in the country and several schemes has been introduced for the development of women entrepreneurs. This paper highlights the various socio-economic aspects and challenges of women entrepreneurs in the state of Himachal Pradesh.

Key words: Women Entrepreneurs, Socio-Economic Variables, Financial Institutions, Financial Status, Marketing Problems

Introduction

“Women perform 66 percent of the world’s work, produce 50 percent of the food, but earn 10 percent of the income and own 1 percent of the property” (World Bank 2011, 1).

Women constitute almost half of the total population in the world. But their representation in gainful employment is comparatively low. In most countries, average earnings of women are lower than those of men (Mathur 2011).

In Hindu scriptures, a woman is admired and preached in the name of *Durga*, *Saraswati*, *Parvati* and *Kali*, but in real life she is treated as *abla* (weak and dependent). Women in traditional societies are still confined to the four walls of home, children, household affairs and family rituals. Very few get the opportunity to come out of the four walls and enter economic activities (Ahuja 2011).

Women entrepreneurs are fast becoming a force to consider within the business world and are not only involved in business for survival but to satisfy their inner urge of creativity and to prove their capabilities. Educated women is contributing to a great extent to the social transformation and in the future, will be seen that more women venturing into areas traditionally dominated by men (Masood 2011).

Today, many women have established their own economy i.e., entrepreneurial empire and are now ruling their world as they wished to. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. They are successful in all spheres and have shifted from kitchen to higher level of professional activities.

Status of Women in India

In developing countries like India, earlier marriage was the only career for most women. Women were restricted to selected professions such as teaching, nursing and office work. Over the years, more and more women are going in for higher, technical and professional education (Mathur 2011).

In former days, for women there were 3 Ks- Kitchen, Kids, Knitting, then came 3 Ps- Powder, Papad, Pickles and now at present there are 4 Es- Electricity, Electronics, Energy, Engineering (Mangayarkarasi 2013).

Women entrepreneurs manufacturing solar cookers in Gujarat, small foundries in Maharashtra and T.V. capacitors in Orissa have proved beyond doubt that given the opportunities, they can excel their male counterparts. Smt. Sumati Morarji (Shipping Corporation), Smt. Yumutai Kirloskar (Mahila Udyog Limited), Smt. Neena Malhotra (Exports) and Smt. Shahnaz Hussain (Beauty Clinic) are some exemplary names of successful and talented women entrepreneurs in our country (Rahman & Thakur 2009).

Concept of Women Entrepreneurship

Entrepreneurship has been a male-dominated phenomenon from the very early age, but time has changed the situation and brought women as today's most memorable and inspirational entrepreneurs. It is estimated that women entrepreneurs presently comprise about 10% of the total number of entrepreneurs in India, with the percentage growing every year. If the prevailing trends continue, it is likely that in another five years, women will comprise 20% of the entrepreneurial force (Saidapur 2012).

Entrepreneurship is essential for increasing production, utilizing materials and employing human resources, and ameliorating the problems of unemployment. The basic

objective of developing entrepreneurship is to enable the society generate productive human resources as well as to mobilize and sustain them for the subsequent process of development (Begam 2006).

Entrepreneurship has gained currency across the world and female entrepreneurship has become an important module. India is one of the fastest emerging economies and the importance of entrepreneurship is realized across the gamut.

Reasons for Starting Business by Women

Most of the women start business due to some distressing event, such as divorce, discrimination due to pregnancy or the corporate glass ceiling, the health of a family member, or economic reasons such as a layoff. But a new talent pool of women entrepreneurs is forming today, as more women opt to leave corporate world to chart their own destinies. They are flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation (Goyal & Parkash 2011). The following are the major reasons for women becoming entrepreneurs:

- 1. Need of Money:** The desire and need to generate income in households where income is low or where wage earners have been laid off.
- 2. To Become Independent:** Women work because they don't want to remain dependent upon their husbands or of male members of their family for their extravagance etc.
- 3. To Build Self Image:** Some women desire to build their own image and don't prefer to be called as only somebody's daughter.
- 4. Demographics:** Divorce and family disruption factors are also responsible for women to work outside home and earn money for their livelihood.

- 5. Technology:** Technology makes it possible for women to work productively from home and to stay actively involved in the lives of their children. 27% of women with home based businesses have children under the age of 18, 25% have children as young as 6 years old and 30% have children less than 6 years old. To a much greater extent than men (56 to 48%) women starts a business to supplement income and to manage family responsibilities. Women-owned businesses are no passing fad. They are crucial to a healthy economy. They typically require little or no investment, they can be headquartered in the home, and they give women flexibility in balancing their work and family lives. Technology allows the cultivation of clients nationwide and even worldwide and there are lots of resources to help women get started.

Problems of Women Entrepreneurs

Women entrepreneurs encounter two sets of problems i.e., general problems of entrepreneurs and problems specific to women entrepreneurs (Desai 1994). Various problems associated with the women entrepreneurship are discussed below:

- 1. Financial Problems:** Finance is regarded as “life blood” for any enterprise, be it big or small. However, women entrepreneurs suffer from shortage of finance on two counts. Firstly, women do not generally have property on their names to use them as collateral for obtaining funds from external sources. Thus, their access to the external sources of funds is limited. Secondly, the banks also consider women less credit-worthy and discourage women borrowers on the belief that they can at any time leave their business. Given such situation, women entrepreneurs are bound to rely

on their own savings, if any and loans from friends and relatives who are expectedly meager and negligible. Thus, women enterprises fail due to the shortage of finance.

2. **Stiff Competition:** Women entrepreneurs do not have organization set-up to pump in a lot of money for canvassing and advertisement. Thus, they have to face a stiff competition for marketing their products with both organized sector and their male counterparts. Such a competition ultimately results in the liquidation of women enterprises.
3. **Lack of Education:** In India, around 60% of women are still illiterate illiteracy is the root cause of socio-economic problems. Due to the lack of education and that too qualitative education, women are not aware of business, technology and market knowledge. Also, lack of education causes low achievement motivation among women. Thus, lack of education creates problems for women in the setting up and running of business enterprises.
4. **Male Dominated Society:** Male chauvinism is still prevailing in India. The constitution of India speaks of equality between sexes. But, in practice women are looked upon as *abla* i.e., weak in all respects. Women suffer from male reservations about a women's role, ability and capacity and are treated accordingly. In nutshell, in the male-dominated Indian society, women are not treated equal to men. This in turn, serves as a barrier to women entry into business.
5. **Low Risk Bearing Ability:** Women in India lead a protected life. They are less educated and economically not self-dependent. All these reduce their ability to bear risk involved in running an enterprise. Risk bearing is an essential requisite of a successful entrepreneur. In addition to above problems, inadequate infra structural

facilities, shortage of power, high cost of production, social attitude, low need for achievement and socio-economic constraints also hold the women back from entering into business.

Schemes for Women Entrepreneurs in India

Development of women has been a policy objective of the government since independence. Until the 70s the concept of women's development was mainly welfare oriented. In 1970s, there was a shift from welfare approach to development approach that recognized the mutually reinforcing nature of the process of development. The 80s adopted a multi-disciplinary approach with an emphasis on three core areas of health, education and employment. Women were given priorities in all the sectors including SSI sector. Government and non government bodies have paid increasing attention to women's economic contribution through self employment and industrial ventures (Natrajan & Gordon 2007; Hattangadi 2007). There are several schemes for women operated by different departments and ministries. Some of these schemes are mentioned below:

1. Integrated Rural Development Programme (IRDP)
2. Khadi and Village Industries Commission (KVIC)
3. Training of Rural Youth for Self-Employment (TRYSEM)
4. Prime Minister's Rojgar Yojana (PMRY)
5. Entrepreneurial Development Programmes (EDPs)
6. Management Development Programmes (MDPs)
7. Women's Development Corporations (WDCs)
8. Marketing of Non-Farm Products of Rural Women (MAHIMA)
9. Assistance to Rural Women in Non-Farm Development (ARWIND) schemes

10. Trade Related Entrepreneurship Assistance and Development (TREAD)
11. Working Women's Forum
12. Indira Mahila Yojana
13. Indira Mahila Kendra
14. Mahila Samiti Yojana
15. Mahila Vikas Nidhi
16. Micro Credit Scheme
17. Rashtriya Mahila Kosh
18. SIDBI's Mahila Udyam Nidhi
19. Mahila Vikas Nidhi
20. SBI's Stree Shakti Scheme
21. NGO's Credit Schemes
22. Micro & Small Enterprises Cluster Development Programmes (MSE-CDP)
23. National Banks for Agriculture and Rural Development's Schemes
24. Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP)
25. Priyadarshini Project- A Programme for Rural Women Empowerment and Livelihood in Mid Gangetic Plains
26. NABARD- KfW-SEWA Bank Project
27. Exhibitions for women, under promotional package for Micro & Small enterprises approved by CCEA under marketing support

Literature Review

In India women entrepreneurs emerge mostly because of the 'push factors' i.e., responsibility thrust on them. In western societies, women in service tend to become entrepreneurs because of job discrimination, constraints on promotion, sexual harassment at workplace, influence of mentors and mass media communication (Berns 1986).

A research study revealed that women who ventured into business primarily had to keep themselves busy. 85.5% of

them were married, 65.2% were in age group of 36 to 45. 1.7% had children above age of 10 years. They had given preference to manufacturing industry (66.6%) as compared to service industry (18.8%) and trading (14.6%) (Tinani 1988).

In a study on entrepreneurial success and profiles of women in Madras and Pondicherry revealed that 12 percent of women entrepreneurs belonged to age group of 20-30 years, 44 per cent belonged to 31-40 years age group, whereas 36 per cent belonged to 41-50 years age group and only 8 per cent of the women entrepreneurs belonged to 51-60 years age group (Jayshree & Sugirthavthy 1991).

A study revealed that 68 percent of the trained rural women had primary school education, 21 and 11 percent were had middle and higher secondary level education respectively (Mahale, Gavimath & Varghese 1991)

Different studies conducted on women entrepreneurs reveal that entrepreneurship is not a special privilege for the educated, for the women with no formal education or training many venture into business and prove to be successful (Rani 1991).

A study reveals that women take much more time in decision making. Since women are sentimental and guided by emotion rather than calculations, they cannot take quick and firm decision which is very much needed in business ventures. Moreover, they are not very independent; therefore in decision making they are very much guided by others. This is also seen that women are not very aggressive; hence lack emotion stability in dealing the business issues (Sharma 1994).

In case of Kerala, even though the indicators of social development of women are remarkable, the same degree of achievement is not recorded in the economic front as employees and entrepreneurs (Koshy & Joseph 2000).

A study revealed that entrepreneurs face constraints in aspects of financial, marketing production, work place facility and health problems. Financial problems are related to non-

availability of long-term finance, regular and frequent need of working capital. Poor location of shop and lack of transport facility are major marketing problems. Production problems included the problem of non-availability of raw material. Entrepreneurs also face health problems such as fatigue, tension, and headache. Women entrepreneurs also face problem of improper water and space facility (Nayyar et al. 2007).

Objectives of the Study

1. To study the factors of women entrepreneurs;
2. To assess the financial status, decision making status and social status of women entrepreneurs in the state of Himachal Pradesh;
3. To assess the awareness level of women entrepreneurs about different government agencies, financial institutions and schemes provided by them;
4. To identify the different problems faced by women entrepreneurs in running and promotion of their business enterprises;
5. To provide suggestions and recommendations on the basis of present study.

Research Design

The research design adopted for this study was of ex-post facto in nature since the phenomenon had already occurred. Ex-post-facto research is a systematic empirical enquiry in which the researcher does not have direct control over independent variables because their manifestation has already occurred or they are inherently not manipulated (Kerlinger 1973). The study was carried out on women entrepreneurs registered with the Directorate of Industries, Himachal Pradesh. There were 1322 registered women units in the twelve districts of Himachal Pradesh up to 31 March 2011. It was decided to

select the top 5 districts (Mandi-462, Kullu-221, Hamirpur-169, Kangra-127, and Bilaspur-124) for the proposed study. With the help of data analysis it was seen that only these five districts were having 1103 units out of 1322 total registered units in the state and contribute 83.4 percent of total units in the state. Most of them were micro enterprises run by an individual or a group of individuals. The units were divided into 8 product groups are as follows:

1. Textiles & Garments
2. Food and Allied Products
3. Repair & Personal Services
4. Furniture and Wood works
5. Manufacturing
6. Printing & Papers
7. Electrical, Electronics, Computers & Data processing
8. Miscellaneous

The final selection of representation sample of 276 women entrepreneurs was done by taking 25 % percent random units from each product group of 5 districts. Thus, the sample was approximately of 276 women entrepreneurs from all five districts. The structured questionnaire was used to collect the primary data from sample respondents.

Results and Discussions

Socio- Economic Variables of Women Entrepreneurs

While studying the socio-economic aspects of women entrepreneurs, the researcher had considered several factors like, age, qualification, work experience, family background and family income.

Table 1 Socio-Economic Variables of Women Entrepreneurs

Socio-Economic Variables		No. of Respondents	Percentage
Age (In Years)	21-30	49	17.8%
	31-40	84	30.4%
	41-50	86	31.2%

	51-60	57	20.6%
	Total	276	100%
Family Occupation	Farmer	99	35.9%
	Business	83	30.1%
	Govt. Job	29	10.5%
	Pvt. Job	65	23.6%
	Total	276	100%
Family Income (In Rupees)	5000-10000	145	52.5%
	10001-15000	80	29.0%
	15001-20000	51	18.5%
	Total	276	100%
Qualification	Primary	46	16.7%
	Secondary	89	32.2%
	Graduate	105	38.0%
	Postgraduate	36	13.0%
	Total	276	100%
Work Experience (In Years)	0-1	152	55.1%
	2-4	73	26.4%
	5-7	51	18.5%
	Total	276	100%

Source: Primary Data

The sample distribution of 276 women entrepreneurs according to 4 age groups shows that 17.8% respondents belonged to the age group of 21 -30 years, 30.4% respondents belonged to the age group of 31-40 years, 31.2% respondents belonged to the age group of 41 -50 years and 20.6% respondents belonged to the age group of 51-60 years. It is found that majority (61.5%) of respondents were in the age group of 31-50 years. Age of the respondents ranged between 21-60 years and the mean age of the sample is 41 years. This shows that at this stage they were mature enough to understand different aspects of business.

The data illustrates that out of 276 women entrepreneurs 35.9 % belonged to farmer background, 30.1% women entrepreneurs belonged to business families and 23.6% women entrepreneurs were associated with the private job family occupation. Only 10.5% women entrepreneurs were associated with government job family background. It is reported that majority (66%) of women entrepreneurs belonged to farmer and business family occupation.

The data shows that out of 276 women entrepreneurs 52.5% had their monthly family income between 5000-10000 rupees, 29 % women entrepreneurs had their monthly family income between 10001-15000 rupees and 18.5 % women entrepreneurs had their monthly family income more than 15000-20000 rupees. It is found that majority of women entrepreneurs had their monthly family income between 5000-10000 rupees. The monthly family income of respondents ranged between 5000-20000 rupees and mean monthly income of family is 9483 rupees.

The data shows that out of 276 women entrepreneurs 38 % were graduates, 16.7 % had acquired primary education and 32.2% had acquired secondary education. Only 13 % women entrepreneurs were post graduates. This also points out that most of the graduated women preferred business than services. They may not get suitable job and need for income generation or creative utilize action of time leads them to undertake entrepreneurship.

The data shows that out of 276 women entrepreneurs 55.1 % women entrepreneurs were having one year or less than one year prior work experience, 26.4 % women entrepreneurs were having 2 to 4 years of work experience and only 18.5 % women entrepreneurs were having 5 to 7 years of work experience. The work experience ranged between 0-7 years and mean of sample is 2.

Financial Status of Women Entrepreneurs

Researcher had assumed various factors for ascertaining the financial status of business enterprise like total investment in business, source of investment in the business and profitability of business for the present study.

The result reveals that out of 276 women entrepreneurs 15.9% had invested between 50001-100000 rupees, 38.7% had invested between 100001-200000 rupees, 22.8% had invested

between 200001-400000 rupees and 11.9% had invested between 400001-600000 rupees. Only 10.5% women entrepreneurs had invested between 600001-1000000 rupees. Total investment of respondents ranged between 50001-1000000 rupees and the mean investment of the sample is 282427 rupees. It is found that majority of respondents (61.5%) had invested between 10000 to 400000 rupees in their enterprises.

The result reveals that 47.4% respondents had invested their own funds in the business and 38% respondents had taken loans from various banks. Only 14.4% respondents had taken loans from other sources of finance such as loans from friends, relatives and private money lenders.

The result reveals that 28.6% respondents were satisfied with the profitability of their enterprises whereas, 71.3% respondents were not satisfied with the profitability of business. It is found that majority of sample respondents were not happy with the profitability of their enterprises. A null hypothesis was also framed as follows:

HO: There is no significant impact of age, family occupation, family income, qualification and work experience on total investment in business

Table 2 Socio-Economic Variables and Total Investment in Business

Socio-Economic Variables	Chi-square value	p-value	Degree of freedom	Level of significance	Result
Age	14.918	.457	12	.05	Non Significant
Family Occupation	20.054	.170	12	.05	Non Significant
Family Income	211.616	.000	08	.01	Significant
Qualification	12.212	.663	12	.05	Non Significant
Work Experience	9.736	.464	08	.05	Non Significant

Source: Primary Data

The table 2 shows that there is significant impact of family income on the total investment in business as the p value is less than the level of significance (.01). Others variables such as age, family occupation, qualification and work experience are not having significant impact on total investment in business as the p value is greater than the level of significance (.05).

Decision Making Status of Women Entrepreneurs

The researcher had assumed various factors associated with decision making status and these were power to take manpower recruitment and selection decisions, power to take marketing and selling decisions and power to take major financial decisions.

The result reveals that out of 276 women entrepreneurs 74.2% respondents were having high decision making power in terms of manpower recruitment and selection decisions, 20.6% respondents were having moderate power in terms of manpower recruitment and selection decisions and only 5% respondents were having low decision making power in terms of manpower recruitment and selection.

The result reveals that out of 276 women entrepreneurs 56.1% were having high decision making power to take marketing and selling decisions, 31.1% were having moderate decision making power to take marketing and selling decisions and only 12.6% were having low decision making power.

The result reveals that out of 276 women entrepreneurs 51% respondents were having high decision making power to take major financial decisions, 39.4% were having moderate decision making power to take major financial decisions and only 9.4% were having low decision making power to take major financial decisions. A null hypothesis was also framed as follows:

HO: There is no significant impact of age, family occupation, family income, qualification and work experience on power to take marketing and selling decisions

Table 3 Socio-Economic Variables and Power to take Marketing and Selling Decisions

Socio-Economic Variables	Chi-square value	p-value	Degree of freedom	Level of significance	Result
Age	14.352	.026	6	.05	Significant
Family Occupation	4.346	.630	6	.05	Non significant
Family Income	7.193	.126	4	.05	Non Significant
Qualification	2.313	.889	6	.05	Non Significant
Work Experience	2.414	.660	4	.05	Non Significant

Source: Primary Data

The table 3 depicts that there is significant impact of age on power to take marketing and selling decisions as the p value is less than the level of significance (.05). Others variables such as family occupation, family income, qualification and work experience are not having significant impact on power to take marketing and selling decisions as the p value is greater than the level of significance (.05).

Social Status of Women Entrepreneurs

Social status was also determined by assuming different factors like respect in the family, respect in society and participation in social activities.

The result illustrates that out of 276 women entrepreneurs 54.3% were having high respect in their families being a women entrepreneur, 32.9% were having moderate respect in their families being a women entrepreneur and only 12.6% respondents were having low respect in their families being a women entrepreneur.

The result shows that out of 276 women entrepreneurs 77.1% respondents were having high respect in the society being a women entrepreneur, 20.6% were having moderate respect in the society being a women entrepreneur and only 2.1% were having low respect in the society being a women entrepreneur.

The data shows that out of 276 women entrepreneurs 42.3% were having high participation in social activities, 29.3% were having moderate participation in social activities and only 28.2% were having low participation in social activities. A null hypothesis was also framed as follows:

HO: There is no significant impact of age, family occupation, family income, qualification and work experience on participation in social activities

Table 4 Socio-Economic Variables and Participation in Social Activities

Socio-Economic Variables	Chi-square value	p-value	Degree of freedom	Level of significance	Result
Age	9.172	.164	6	.05	Non Significant
Family Occupation	3.635	.726	6	.05	Non Significant
Family Income	2.155	.707	4	.05	Non Significant
Qualification	12.598	.050	6	.05	Significant
Work Experience	5.263	.261	4	.05	Non Significant

Source: Primary Data

The table 4 shows that there is significant impact of qualification on participation in social activities as the p value is equal to the level of significance (.05). Others variables such as age, family occupation, family income and work experience are not having significant impact on participation in social activities as the p value is greater than the level of significance (.05).

Awareness Level of Women Entrepreneurs

Awareness level was defined by assuming respondents' awareness towards various government agencies, financial institutions, schemes and awareness about various EDPs and training programmes.

The result shows that out of 276 women entrepreneurs 29.3% were having high awareness about the various government agencies and financial institutions, 49.2% were having moderate awareness about the various government agencies and financial institutions and only 33.5% were having low awareness about the various government agencies and financial institutions.

The result reveals that out of 276 women entrepreneurs 12.3% were having high awareness about different schemes for women entrepreneurs, 56.1% were having moderate awareness about different schemes for women entrepreneurs and 31.5% were having low awareness about different schemes for women entrepreneurs.

The result reveals that out of 276 women entrepreneurs 32.9% were having high awareness about various EDPs & training programmes, 10.8% were having moderate awareness about various EDPs & training programmes and 56.1% were having low awareness about various EDPs & training programmes. A null hypothesis was also framed as follows:

HO: There is no significant impact of age, family occupation, family income, qualification and work experience on awareness about various government agencies and financial institutions

Table 5 Socio-Economic Variables and Awareness about Various Government Agencies and Financial Institutions

Socio-Economic Variables	Chi-square value	p-value	Degree of freedom	Level of significance	Result
Age	14.234	.027	4	.05	Significant
Family	4.043	.671	6	.05	Non

Occupation					significant
Family Income	4.881	.300	4	.05	Non Significant
Qualification	4.149	.657	6	.05	Non Significant
Work Experience	2.770	.597	4	.05	Non significant

Source: Primary Data

The table 5 reveals that there is significant impact of age on awareness about various government agencies and financial institutions as p value is less than the level of significance (.05). Others variables such as family occupation, family income, qualification and work experience are not having significant impact on awareness about the various government agencies and financial institutions as p value is greater than the level of significance (.05).

Financial Problems of Women Entrepreneurs

Researcher had assumed financial problems for the study in terms of shortages of funds, high rate of interest, and difficulty in getting loans from financial institutions.

The result illustrates that out of 276 women entrepreneurs 51% were having high problem of shortages of funds in their enterprises, 28.6% were having moderate problem of shortages of funds in their enterprises and 20.2% were having low problem of shortages of funds in their enterprises.

The result reveals that out of 276 women entrepreneurs 38.4% were having high problem of high rate of interest, 47.8% were having moderate problem of high rate of interest and only 13.7% were having low problem of high rate of interest.

The data shows that 60.8% respondents were having high problems in getting loans from financial institutions, 20.6% respondents were having moderate problems in getting loans from financial institutions and only 18.4% respondents

were having low problems in getting loans from financial institutions. A null hypothesis was also framed as follows:

HO: There is no significant impact of age, family occupation, family income, qualification and work experience on problem of shortages of funds

Table 6 Socio-Economic variables and Problem of Shortages of Funds

Socio-Economic Variables	Chi-square value	p-value	Degree of freedom	Level of significance	Result
Age	5.630	.466	6	.05	Non Significant
Family Occupation	3.532	.740	6	.05	Non significant
Family Income	3.708	.447	6	.05	Non Significant
Qualification	5.260	.511	6	.05	Non Significant
Work Experience	5.641	.228	4	.05	Non significant

Source: Primary Data

The table 6 reveals that there is no significant impact of age, family occupation, family income, qualification and work experience on problem of shortages of funds as the p value is greater than the level of significance (.05). Therefore, hypothesis i.e., there is no significant impact of age, family occupation, family income, qualification and work experience on problem of shortages of is accepted.

Marketing Problems of Women Entrepreneurs

Marketing problems were also assumed by the researcher in terms of problem of competition, advertisement and market information.

The result reveals that out of 276 women entrepreneurs 46.7% were having high problem of competition, 38.7% were having moderate problem of competition and only 14.4% were having low problem of competition.

The result reveals that out of 276 women entrepreneurs 21.7% were having high problem of advertisement, 44.9% were having moderate problem of advertisement and 33.3% were having low problems of advertisement.

The data reveals that out of 276 women entrepreneurs 13.7% were having high problem of market information, 41.6% were having moderate problem of market information and 44.5% were having low problems of market information. A null hypothesis was also framed as follows:

HO: There is no significant impact of age, family occupation, family income, qualification and work experience on problem of competition

Table 7 Socio-Economic Variables and Problem of Competition

Socio-Economic Variables	Chi-square value	p-value	Degree of freedom	Level of significance	Result
Age	7.193	.303	6	.05	Non Significant
Family Occupation	7.562	.272	6	.05	Non significant
Family Income	5.199	.267	4	.05	Non Significant
Qualification	4.397	.623	6	.05	Non Significant
Work Experience	3.073	.546	4	.05	Non significant

Source: Primary Data

The table 7 shows that there is no significant impact of age, family occupation, family income, qualification and work experience on problem of competition as the p value is greater than the level of significance (.05). Therefore, hypothesis i.e., there is no significant impact of age, family occupation, family income, qualification and work experience on problem of competition is accepted.

Manufacturing Problems of Women Entrepreneurs

Manufacturing problems were defined by assuming certain factors by the researcher. The problem of raw material, technology and high cost of machines were assumed as manufacturing problems for the study.

The result reveals that out of 276 women entrepreneurs 56.1% were having high problem of raw material, 38% were having moderate problem of raw material and only 5.7% were having low problem of raw material.

The result illustrates that out of 276 women entrepreneurs 22.4% respondents were having high problem of technology, 15.5% were having moderate problem of technology and 61.9% were having low problem of technology.

The result shows that out of 276 women entrepreneurs 64.4% respondents were having high problem of high cost of machines, 27.1% were having moderate problem of high cost of machines and 8.3% were having low problem of high cost of machines. A null hypothesis was also framed as follows:

HO: There is no significant impact of age, family occupation, family income, qualification and work experience on problem of technology

Table 8 Socio-Economic Variables and Problem of Technology

Socio-Economic Variables	Chi-square value	p-value	Degree of freedom	Level of significance	Result
Age	5.315	.504	6	.05	Non Significant
Family Occupation	4.465	.614	6	.05	Non Significant
Family Income	.726	.948	4	.05	Non Significant
Qualification	12.664	.049	4	.05	Significant
Work Experience	5.077	.279	4	.05	Non significant

Source: Primary Data

The table 8 reveals that there is significant impact of qualification on problem of technology as the p value is less than the level of significance (.05). Others variables such as age, family occupation, family income and work experience are not having significant impact on problem of technology as the p value is greater than the level of significance (.05).

Labour Problems of Women Entrepreneurs

Researcher had assumed problem of non availability of skilled labour, problem of absenteeism and problem of high wages as labour problems for the study.

The result reveals that out of 276 women entrepreneurs 60.8% were having high problems of non availability of skilled labour, 20.6% were having moderate problems of non availability of skilled labour and 18.4% were having low problems of non availability of skilled labour.

The result shows that out of 276 women entrepreneurs 31.8% were having high problem of absenteeism of workers, 34.4% were having moderate problem of absenteeism of workers and 33.6% were having low problem of absenteeism of workers.

The result reveals that out of 276 women entrepreneurs 52.8% were having high problem of high wages, 34.3% were having moderate problem of high wages and 12.6% were having low problem of high wages. A null hypothesis was also framed as follows:

HO: There is no significant impact of age, family occupation, family income, qualification and work experience on problems of non availability of skilled labour

Table 9 Socio-Economic Variables and Problem of Non Availability of Skilled Labour

Socio-Economic Variables	Chi-square value	p-value	Degree of freedom	Level of significance	Result
Age	4.936	.552	6	.05	Non

					Significant
Family Occupation	5.987	.425	6	.05	Non Significant
Family Income	9.192	.056	4	.05	Non Significant
Qualification	4.887	.558	6	.05	Non Significant
Work Experience	1.082	.897	4	.05	Non Significant

Source: Primary Data

The table 9 shows that there is no significant impact of age, family occupation, family income, qualification and work experience on non availability of skilled labour as the p value is greater than the level of significance (.05). Therefore, hypothesis i.e., there is no significant impact of age, family occupation, family income, qualification and work experience on problems of non availability of skilled labour is accepted.

Conclusion

This study will be helpful in the area of business management and it will be of massive importance as a contribution to database on women entrepreneurs. It may also be helpful to the government officials, policy making and other governmental and non- governmental agencies which are functioning for development of women entrepreneurship.

Women empowerment programmes should be organized by the government, private sector and NGOs to encourage more women to start their own businesses. This will enable them to make more contribution to the nation's economic development in terms of poverty alleviation, job creation, wealth creation and economic vitality.

The current policies and schemes should be regularly monitored in order to assess their effectiveness and shortcomings.

Effort should be made to establish proper networking among various governmental and non-governmental

organizations and awareness campaign should be initiated about the various entrepreneurial opportunities available for women entrepreneurs.

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