

CHAPTER - VI

SUMMARY, FINDINGS AND SUGGESTIONS

6.1 Introduction

Empowerment of women is high on the policy agenda. Empowerment of women through equipping them to be economically independent, personally self reliant and enable them to face any difficult situation. Micro Entrepreneurship has played an important role in empowering women in all aspects of life. Micro entrepreneurship is exploring new areas of economic participation in society. Micro entrepreneurship has changed the life style of women and reorganized their priorities and time in life. Women are keen to strike a balance between their business and home. Entrepreneurship is need of the hour to eradicate poverty and raise the status of women in economic, political and social field in society. Micro Entrepreneurship will help them do suitable job with their family responsibility and house hold work. Micro entrepreneurship provides self-employment and income to alleviate poverty. Gender equality can be achieved through micro entrepreneurship's owned by women.

- To analyze the various programs related to the development of women entrepreneurship.
- To analyze growth and trend patterns in the development of women entrepreneurs in India and Karnataka.
- To explain economic empowerment of women through micro entrepreneurship.
- To analyze the performance of women entrepreneurs in micro enterprises.
- To compare the performance of women entrepreneurs in rural and urban areas, and across registered and unregistered enterprises.

The study is based on both secondary and primary data. Secondary data are collected from various sources and primary data analysis is based on survey conducted in Mysuru district from seven taluks. The sample size is 480 in Mysuru district from both rural and urban registered and unregistered women entrepreneurs. The study is based on the three types of business i.e. trade, manufacturing and service sector of women entrepreneurs. The collected primary data is analyzed with the help of statistical tools like percentage, frequency, cross tabulation, Garrett's technique, paired sample 't' test, index

, Cramer's Vend Independent Sample t test is used to test the hypotheses. The secondary data is analyzed with the help of statistical tools including percentage analysis, average, annual growth rate, coefficient of variation (C.V), compound annual growth rate (C.A.G.R), One way ANOVA and Post hoc tests. This is the content of the first chapter.

The second chapter has dealt with the review of literature related to women entrepreneurship and theoretical framework of entrepreneurship. The review of literature is classified into four Categories as indicated below.

- Women Entrepreneurship at the International level.
- Women Empowerment through Micro Entrepreneurship in India and Karnataka
- Women Entrepreneurship Programs and Problems in India and Karnataka
- Women Entrepreneurship in Rural and Urban areas in India and Karnataka.

It is observed that though there are several studies in this area none of them has exclusively dealt with the analysis of micro entrepreneurship in Mysuru district in Karnataka state.

- The third chapter has discussed the development programmes for women entrepreneurship in India and Karnataka. It also deals with the financial assistance and entrepreneurship training institutions or organizations in India and Karnataka.
- The fourth chapter has dealt with the growth and trend pattern of women entrepreneurs in India and Karnataka.
- The fifth chapter has analyzed the process of empowerment through micro entrepreneurship in Mysuru district on the basis of survey.
- The sixth chapter has presented the summary of the findings and policy suggestions.

6.2 Summary of the Findings

Major findings based on secondary data analysis and primary data analysis are presented below.

6.2. 1 Findings based on Secondary Data Analysis

- ❖ The study found that Udyogini scheme in Karnataka; there are gaps between physical and financial targets and achievements. Out of physical target of 65,651, actual achievement is 61,767 and financial target is 58, 11, 05,000 but actual achievement is 48,37,60,032 during the years 2000 to 01 to 2013-14 for Udyogini scheme in Karnataka. It is noted that, most of the trained women had not utilized the funds because of rules and procedures of the bank loans.
- ❖ The same scenario is observed at district level also. Out of physical target 3300, actual achievement is 2483 and financial target 29,32,02,94 but actual achievement is 20,01,97,00 during the year 2000 to 01 to 2013-14 of Udyogini scheme in Mysuru District. The study observed that, there is no consistency in the number of trained women and utilization of the fund in Udyogini scheme Therefore most of the women have not attended the training programmes due to the lack of motivation.
- ❖ The study shows that, out of physical target of 6,855, actual achievement is 5,969 and out of the financial target of 11,54,74,00 actual achievement is 90,75,554 during the year 2009 to 10 to 2013-14 with respect to marketing assistance scheme in Karnataka. Total there is greater gap in the number of trained women and utilization of financial assistance during the year 2009-10 to 2013-14. It is noted that, most of the trained women have not utilized the funds.
- ❖ The study found that in marketing assistance scheme in Mysuru district, out of the physical target of 238 (trainees) actual achievement is 262 and out of the financial target 20,60,000 actual achievement is 12,29,401 during the year 2009 to 10 to 2013-14. The maximum number of women has trained but the fund utilization minimum in these years. The greater variation in the number of trained women and utilizing the amount during the year 2009-10 to 2013-14. All the trainees are not utilizing the fund, because women entrepreneurs (trainees) are not participating in exhibition conducted at District level. Hence, an exhibition at the taluk level is

needed for women entrepreneurs. Because, these exhibitions, are promoting good sales and also provide a forum for marketing their products.

- ❖ The study observed that, micro credit scheme in Karnataka, out of physical target of 9,000, actual achievement is 5,405 and out of financial target of Rs.600 lakh actual achievement is Rs.321 lakh in SHGs are not participating in the Micro Credit scheme. Hence awareness should be created among SHGs about Micro Credit scheme.
- ❖ The study found that, in the 4th census majority of women entrepreneurs have taken up micro enterprises of both registered (14.9%) and un-registered (9.10%) in India. It is because investment and risk factors are very high in medium and small enterprises.
- ❖ District level analysis shows that, in terms of average growth it is observed that cumulative growth rate is highest in Gadag district with 32.97 per cent followed by Bidar with 26.5 per cent, Bangalore urban 24.27 per cent and Belagavi district with 23.7 per cent. There are a few districts with negative growth rates over the time period. In Raichur district the number of women entrepreneurs reduced from 105 in 2007 to nine in 2014 and hence the negative growth of 21.49 per cent. The other districts are Haveri with (-)7.03 per cent, Chikkamagalur with (-) 3.18 per cent, and Chamarajanagar with (-) 1.87 per cent per annum.
- ❖ The study observed that the total number of registered women entrepreneurs in micro enterprises manufacturing is 23298 and service sector is 20124 during the period 2007 -08 to 2014-15 in Karnataka. The number of microenterprises in manufacturing sector is more than the number of service sector. It means that majority of women entrepreneurs have manufacturing enterprises.
- ❖ The study observed that out of 1925 women entrepreneurs in Mysuru District 1917 are micro enterprises is more than other women entrepreneurs. Women entrepreneurs are found to have registered for micro enterprises are only because micro enterprises easy to run with low investment.

6.2. 2 Findings Based on Primary Data

- **Socio –Economic Background of Women Entrepreneurs**

- ❖ It is found that women entrepreneurs are in Mysuru taluk 136 (28.3%) and minimum women entrepreneurs are in T.Narasipura taluk 40 (8.33%).
- ❖ Women entrepreneurs 228(47.5%) are in the age group of 31 to 43 years. It is observed that women in the age group of 31 to 43 are settled in family life but they need income generating activities. They have efficiency and skill to carry entrepreneurship at this age group, hence they select micro entrepreneurship. Women entrepreneurs 17 (3.5%) above 57 years age group less in number because problems of health and age.
- ❖ Out of total women entrepreneurs 62.3% belong to OBC, whereas 4.2% women entrepreneurs belong to minority and ST category.
- ❖ Women entrepreneurs are married (90.8%) and they are supported by the husband and family.
- ❖ It is found that 71.5% women entrepreneurs belong to nuclear family in Mysuru district. They are able to give full time and dedication to their business.
- ❖ It is noted that 42.3% of women entrepreneurs have school level of education and 43.8% have college level education. Only 4.6% of women entrepreneurs are post graduates, because they have opportunity for other jobs.
- ❖ It is observed that the majority of women entrepreneurs (47.9%) monthly income is Rs. 10001-25000. Whereas 3.5% women entrepreneurs earn more than Rs. 50,001 per month. Therefore women entrepreneurs in micro enterprises are neither rich nor poor.
- ❖ 43.5% of women entrepreneurs were house wife, 30.2% were students, 26.2% were working in other places before entering into the area. Main reasons for women becoming entrepreneurs are family problems, unemployment and low wages.

- **Business profile of the women entrepreneurs**

- ❖ Women entrepreneurs are engaged in three types of business such as trade (21.2%) manufacturing (58.1%) and service (20.6%).The majority of women entrepreneurs are engaged in manufacturing business. It is observed that manufacturing business is a home based business. Therefore it is easy to run and it could be run with small investment.
- ❖ It is noted that women entrepreneurs in micro enterprises are engaged in tailoring 102 (21.2%), beauty parlor 72(15.0%) and retail shops68 (14.2%) in Mysuru district. Women entrepreneurs have preferred the above business because of the availability of the training facilities and also demand for the enterprise.
- ❖ 62.7% women entrepreneurs are unregistered whereas 37.3% are registered. Majority of women entrepreneurs are not registered their enterprises at DIC because respondents are unaware of the advantage of registration.
- ❖ 90.0% women entrepreneurs belong to sole proprietorship (Sole business) and 10% are in family based establishments. It is observed that most of the women entrepreneurs in micro enterprises preferred proprietary establishment. Because individual responsibility played important role in proprietary business and decisions making are easy in proprietary business.
- ❖ Regarding management of micro enterprises, it is observed that 94.8% respondents are managing themselves and 5.2% respondents were supported by their husbands. Self-managed enterprises are more because micro enterprise is easy to run without others help.

- **Business Wise Distribution of Women Entrepreneurs**

- ❖ It is observed that 245(87.8%) enterprises are unregistered in manufacturing business and 84 (84.8%) in registered in service sector. Manufacturing business could be run with low investment hence women entrepreneurs do not registered the enterprises. But service sector business needs high investment therefore women entrepreneurs registered their enterprises at DIC.

- ❖ It is noted that 80.8% women entrepreneurs in service sector are outside-home. . Service enterprises such as beauty parlor and computer center are run as outside home business. Similarly 73.15% women entrepreneurs in manufacturing at home-based business because this business can be run with low investment and low expenditure. Women entrepreneurs carry on with family commitments along with business.
- ❖ 39.2% women entrepreneurs in trade, 38.4% respondents in service sector borrowed money from bank, because these business needs high investment hence banks are provided financial support. 35.5% women entrepreneurs borrowed money from their husband in manufacturing business, because this business could be run with low investment.
- ❖ 43.1% women entrepreneurs have invested Rs.50,001 to 1,00,000 in trade business and 57.6% have invested Rs.1,00,001 to 5,00,000 in service sector because these business needs high amount. 42.3% of women entrepreneurs invested Rs.5,000 to 10,000 in manufacturing business because this business could be run with low investment.
- ❖ It is observed that the majority of women entrepreneurs (91.2%) in trade and (53.4%) manufacturing business are marketing their products at the local level because there is no problem of transportation to market at local level. Among women entrepreneurs in service sector, 69.7% are delivering their service at district level.
- ❖ The study shows that 43.1% women entrepreneurs are facing the problem of finance in trade business. They don't know how to produce the blue print of their projects to the banks. 20.8% of women entrepreneurs in manufacturing and 28.3% in service sector are facing the problem of price volatility because of the competition by their male counter parts.

- **Region wise Distribution of Women Entrepreneurs**

- ❖ It is found that majority of women entrepreneurs in manufacturing business 62.9% are in rural and 53.3% are in urban areas. Because this business is home based activities.
- ❖ It is observed that 69(28.8%) women entrepreneurs in tailoring, 43(17.9%) in retail shop in rural area. Whereas 33 (13.8%) in tailoring, 56 (23.3%) in beauty parlor 25(10.4%) in retail shop in urban area. Hence more women entrepreneurs run retail shop and tailoring in both rural and urban area. These businesses are home based activities and could be run with low investment.
- ❖ It is observed that 58.8% women entrepreneurs have home based activities in rural area because home based business could be run along with home activities. Whereas 51.2% women entrepreneurs have outside home business in urban area because availability of the market.
- ❖ It is observed that 34.6% women entrepreneurs are financial support by SHGs in rural area. 32.1% women entrepreneurs financial supported by their husband in urban area. It is good sign for entrepreneurship development for women.
- ❖ It is found that 75% women entrepreneurs are marketing their products at local level in rural area, because they have no transportation problem. 58.3% women entrepreneurs marketing their products at district level in urban area, because good marketing facilities are available.
- ❖ It is noted that 52.5% women entrepreneurs started their enterprises based on the motivation of family members in rural area and 47.9% women entrepreneurs started their enterprises based on the own motivation. Family members support for entrepreneurship is a good sign for rural women entrepreneurs.
- ❖ It is observed that 26.2% women entrepreneurs facing the problem of finance in rural area. Whereas 24.6% women entrepreneurs facing the problem of price in urban area. Respondents do not follow rules and regulation of banks regarding finance loan in rural area. But women entrepreneurs facing the problem of price due to the competition in the market in urban area.

- **Distribution of Women Entrepreneurs by Training**

- ❖ The study observed that 68.8% of women entrepreneurs run their enterprises after training, whereas 31.2% of women entrepreneurs run their enterprises without training. Majority of women entrepreneurs run their enterprises after training, because they acquire skill and techniques through training programmes only.
- ❖ The study found that 150(31.2%) of women entrepreneurs got trained from peer group, because they cannot attend training centers due to the problem of time and family.
- ❖ It is observed that 241 (73%) of women entrepreneurs have taken skill development programs to run the enterprises efficiently.
- ❖ It is observed that 87.5% of women entrepreneurs are not taking financial help from government. Only 12.5% of women entrepreneurs are taking financial loans from government. It is because women entrepreneurs are not aware of the government programmes.
- ❖ The study shows the economic condition of rural and urban women entrepreneurs in the study area by taking some important indicators like income, conception expenditure, savings and assets before and after the establishment of enterprises.
- The study found that, the average income of women entrepreneurs in rural and in urban area before starting enterprises was Rs. 1366.67 and Rs. 2264.58 respectively. But it has been increased to Rs. 17443.75 and Rs. 23918.75 respectively after starting enterprises. The difference in the mean income is statistically significant. It implies that there is a significant increase in income of the respondents due to the establishment of enterprises.
- The average conception expenditure of women entrepreneurs in rural area and in urban area before starting enterprises was Rs. 900.00 and Rs. 1631.25 respectively. But it has been increased to Rs. 5102.08 and Rs. 6358.33 respectively after starting enterprises. The difference in the expenditure is

statistically significant. It implies that there is a significant increase in expenditure of the respondents due to the establishment of enterprises.

- Savings of women entrepreneurs in rural and in urban area before starting enterprises was Rs. 454.17 and Rs. 637.50 respectively. But it has been increased to Rs. 4758.33 and Rs. 6618.75 respectively after starting enterprises. The difference in the savings is statistically significant. It shows that there is a significant increase in savings of the respondents due to the establishment of enterprises.
 - The average value of assets of women entrepreneurs in rural and in urban area before starting enterprises was Rs. 15875.00 and Rs. 22679.16 respectively. But it has been increased to Rs. 93250.00 and Rs. 342479.17 respectively, after starting enterprises. The difference in the asset is statistically significant. It indicates that there is a significant increase in asset of the respondents due to the establishment of enterprises.
- ❖ The study observed the economic status of business in trade, manufacture and service types of enterprises, in the study area by taking some important indicators like income, conception expenditure, savings and assets before and after establishment of enterprise.
- The study found that, the income of women entrepreneurs in trade, manufacture and service business before starting enterprise was Rs. 1382.35, Rs. 1811.83 and 2272.73 on an average respectively. But it has been increased to Rs. 23053.92, Rs. 19014.34 and 22934.34 respectively after starting enterprise. The difference in the mean income is statistically significant. It indicates that there is a significant increase in income of the respondents due to the establishment of enterprises.
 - The conception expenditure of women entrepreneurs in trade, manufacture and service business before starting enterprise was Rs. 926.47, Rs. 1263.44 and 1621.21 on the average respectively. But it has been increased to Rs. 5818.62, Rs. 5476.70 and 6353.53 respectively after starting enterprise. The difference in the mean expenditure is statistically significant which shows that, there is a

significant increase in expenditure of the respondents due to the establishment of enterprises.

- The savings of women entrepreneurs in trade, manufacture and service business before starting enterprise was Rs. 455.88, Rs. 537.63 and 661.62 on the average respectively. But it has been increased to Rs. 5284.31, Rs. 5467.74 and 6727.27 respectively after starting enterprise. The difference in the mean savings is statistically significant. It implies that there is a significant increase in savings of the respondents due to the establishment of enterprises.
 - The assets of women entrepreneurs in trade, manufacture and service business before starting enterprise was Rs. 13921.56, Rs. 14867.38 and 37222.22 on the average respectively. But it has been increased to Rs. 123431.37, Rs. 215394.27 and Rs. 322121.21 respectively after starting the enterprise. The difference in the mean expenditure is statistically significant which shows that, there is a significant increase in expenditure of the respondents due to the establishment of enterprises.
- ❖ The study has examined the economic condition of registered and unregistered women entrepreneurs in the study area by taking some important indicators like income, conception expenditure, savings and assets before and after establishment of enterprises.
- Income of women entrepreneurs of registered and non-registered entrepreneurs before starting enterprises was Rs. 2368.72 and Rs. 1486.71 respectively. But it increased to Rs. 26083.80 and Rs. 17468.44 respectively after starting the enterprises. The difference in the income is statistically significant. It implies that there is a significant increase in income of the respondents due to the establishment of enterprises.
 - The average conception expenditure of women entrepreneurs of registered and non-registered entrepreneurs before starting enterprises was Rs. 1678.77 and Rs. 1019.93 respectively. But it increased to Rs. 6444.13 and Rs. 5305.64 respectively after starting the enterprises. The difference in the expenditure is

statistically significant. It implies that there is a significant increase in expenditure of the respondents due to the establishment of enterprises.

- The average savings of women entrepreneurs of registered and non- registered entrepreneurs before starting enterprises was Rs. 695.53 and Rs. 456.81 respectively. But it increased to Rs. 7013.96 and Rs. 4900.33 respectively after starting the enterprises. The difference in the saving is statistically significant which shows that there is a significant increase in saving of the respondents due to the establishment of enterprises.
 - Asset of women entrepreneurs of registered and non-registered entrepreneurs before starting enterprises was Rs. 29189.94 and Rs. 13382.05 respectively. But it increased to Rs. 363351.96 and Rs. 131345.51 respectively after starting the enterprises. The difference in the asset is statistically significant which indicates that there is a significant increase in asset of the respondents due to the establishment of enterprises.
- ❖ The study measured and compared the decision making and other aspects of, women entrepreneurs before and after starting micro enterprises were selected namely Standard of living, Type of account, Financial Decision Making and Marketing Decision Making. The analyses of each of this parameters is the opinions opined by the respondents.
- Regarding standard of living out of 480 respondents, 69% of them have opined that better standard of living before starting business, but after establishment of enterprises 77.5% entrepreneurs have stated that they had good standard of living. The results of Cramer's V found that significant relation between standard of living before and after condition ($CV = .719$; $P = .000$) which indicates that the standard of living has improved after starting enterprises.
 - With respect to type of account out of 480 women entrepreneurs 51.7% respondents said that they have no account before starting enterprises, but after establishment of enterprises 94% respondents said that, they have a bank account. The results of Cramer's V found that significant relation between type of account before and after condition ($CV = .657$; $P = .000$) which

indicates that, the improvement in account holding among women entrepreneurs.

- As regards to financial decision making, out of 480 respondents, 48.8% of them opined that, financial decision making was made usually before starting enterprises, whereas after starting enterprises 65.2% women entrepreneurs said that, they always made financial decision themselves. The results of Cramer's V found that, significant relation between type of financial decision making before and after condition ($CV = .336$; $P = .000$) which indicate that significant improvement in financial decision making among women entrepreneurs.
- As regards to marketing decision making, out of 480 respondents 46.7% of them opined that marketing decision making was made usually before starting enterprises, whereas after starting enterprises 69.3% women entrepreneurs said that they always made marketing decision themselves. The results of Cramer's V found that significant relation between type of marketing decision making before and after condition ($CV = .388$; $P = .000$) which indicate that significant improvement in marketing decision making among women entrepreneurs.
- On the whole majority of women entrepreneurs were found they have improved in their standard of living, account holding, financial decision making and marketing decision making after establishment of enterprise.

Table 6. 1 Results of Hypotheses Testing

	Objectives	Hypotheses	Tools	Results
1	To explain economic empowerment of women through micro entrepreneurship.	H0:Micro Entrepreneurship does not have positive impact on economic empowerment of women H1:Micro Entrepreneurship has positive impact on economic empowerment of women	Index and Cramer's V	Null hypothesis is rejected, Creamers V revealed a significant association ($CV = .612$, $P = .000$) between before and after conditions with empowerment index. It reveals that, the null hypothesis is rejected and alternative hypothesis that, there is a significant difference in economic empowerment of women entrepreneurs after micro entrepreneurship is accepted.
2.	To analyze the performance of women entrepreneurs in micro enterprises.	H0: There is no difference in the performance of women entrepreneurs trading, manufacturing and services. H1: There is difference in the performance of women entrepreneurs among, trading, manufacturing and services.	Index and Cramer's V	Null hypothesis is rejected, because Creamers V revealed significance of association among three type of business($CV = .067$ $P = 0.69$). It means that there is an association between all the three type of business in performance. We find the null hypothesis is rejected and alternative hypothesis that there is significant difference in performance among different types business of women entrepreneurs at 10% level is accepted.
3.	To compare the performance of women entrepreneurs in rural and urban area, across registered and non-registered enterprises.	H0: There is no difference in the performance of women entrepreneurs across in rural and urban areas. H1: There is difference in the performance of women entrepreneurs across in rural and urban areas.	Independent Simple 't'	Null hypothesis is rejected, because the selected performance variable for urban women entrepreneurs have shown statistically significant compare to their rural counterpart.
		H0: There is no difference in the performance of women entrepreneurs between registered and unregistered enterprises. H1: There is difference in the performance of women entrepreneurs between registered and unregistered enterprises.	Independent Simple 't'	Null hypothesis is accepted, because the selected performance variable for registered women entrepreneurs have shown statistically significant compare to their non-registered counterpart.

6.3 Policy Suggestions

Based on the findings of the study, the following policy measures are suggested for strengthening the status of women entrepreneurs.

- Financial institutions shall facilitate women entrepreneurs in preparing detailed project report for easy loan sanction.
- To improve the performance of rural women entrepreneurs, dedicated marketing facilities for the sale of product of women entrepreneurs should be created, at taluk level. Periodical exhibitions at taluk level must be sponsored by the government.
- Government needs to start a separate wing for registration of women enterprises at DIC and registration of enterprises at mandatory because entrepreneurs are duly informed about government training facilities, programmes and financial subsidies. DIC should initiate awareness programmes
- New avenues must be initiated to create awareness about government programs and schemes to women entrepreneurs through different media on a regular basis.
- Skill development programmes has to be provided through SHGs, NGOs and RUDSETI in rural areas to create awareness.
- A separate women's organization should be formed at the district and the taluk level so as to help women entrepreneurs regarding financial assistance, marketing facilities, skill deployment, subsidies, technical training, and providing raw martial.
- Government has to establish training centers to provide a variety of entrepreneurial activities for women entrepreneurs in both semi-urban and urban areas.
- Creation of new incubation centers for women entrepreneurs and to encourage new startups for women
- A separate bank for women entrepreneurs should be established specifically to provide financial assistance to women entrepreneurs.
- The governments need to publish a directory containing information of all the schemes, procedures of various departments. This will enable women entrepreneurs to contact the concerned officers to seek consoling to start enterprises.

- There is need for a continuous attempt to inspire, encourage and motivate women to take up entrepreneurial activities among students at the college and university level.
- In the light of “Make in India” and Skill India programme initiated by the government of India, the state government must introduce new measures hitherto non-existing to motivate shy women to shed their fears and join the army of women entrepreneurs to bring about radical economic and social transformation of the nation.

6.4 CONCLUSION

Empowerment in all spheres of life of women can be brought about by providing opportunity to take up entrepreneurship. However, this has to be backed by proper education, family support, and institutional support. Skill up gradation and marketing facilities will be a good catalyst in motivating more women to take up entrepreneurship. The secondary data has shown that government schemes namely Udyogini and Marketing Assistance Scheme have given significant impetus to women entrepreneurship in Karnataka. The entrepreneurship development programmes being conducted by government and NGOs is boosting opportunities for women entrepreneurship, both in rural and urban areas. However, marketing support has to be strengthened to create higher levels of confidence among the women entrepreneurs. The women entrepreneurs, though being trained under Government Programmes but are not accessing financial loans. The field survey has highlighted that entrepreneurship has positively impacted the lives of the women entrepreneurs through higher levels of income, savings, opening of bank accounts, expenditures and asset creation. The major positive impact is observed in the decision making process of the women entrepreneurs especially after the establishment of the enterprise, in taking decisions regarding marketing related issues. Though substantial proportion of women entrepreneurs have been trained in entrepreneurship skills, significant proportion of them have learnt the skill from their peer group. The same trend is observed among both rural and urban women entrepreneurs. It is observed that the number of non-registered enterprises is in majority accounting for nearly two thirds of the total enterprises. There is however a need to increase the number of registered enterprises as this would provide more benefits to the entrepreneurs, across the three types of enterprises namely manufacturing, trading and services.