

CHAPTER – 6

FINDINGS

1. Out of 250 sample respondents 62.4% of the respondents are belong to 30 to 45 age group. 19.2% of respondents are belong to age group below 30 16.4% of respondents are in between 45 to 60 age.
2. The young women entrepreneurs are large in the factor of their age criteria. 87.6% (219) women entrepreneurs are married and remaining 12.4% are unmarried (31).
3. 39.2% of women entrepreneur are belong to BC (98). In the next level 37.6% are MBC. It is 94 out of 250 respondents. 11.2% of respondents are SC and 4% of respondents are ST.
4. 27.6% of respondents are completed their higher secondary level of education (Up to +2), whereas 25.6% of respondents are competed their school level of education (SSLC).
5. Regarding the nature of family, out of 250 sample respondents 56% of respondents (140) are Nuclear family setup life whereas 110 respondents are (44%) are living with Joint life.
6. The majority of the respondents are certificate course and 107 respondents are not having technical qualification.
7. It is clear from the table that 35.6% of life partner are doing own business. it is 89 out of 250 sample respondents. In the next level 19.6% (49) are employee.

8. 42% of sample respondents (42) are working more than 10 hours in their enterprises. 33.2% of women entrepreneur has spent five to 10 hour per day in their work.
9. 179 entrepreneurs said “yes” that is they can effectively discharge the dual role as business and home. It is 71.6% out of 250 sample respondents.
10. Out of 250 sample respondents 201 are having small children and majority of (55.2%) them depend parents or parents-in-law to look after their children when they are at work. 19.2% of entrepreneur are having problem of taking care of child while they are at work.
11. 53.2% of women entrepreneur has depend upon their life partner in their business. It is 133 out of 250 sample respondents. 26.4% women entrepreneur depend upon their parents in their work at the time of need is arising.
12. 54.4% of women entrepreneur has agreed that they caught up with some amount of stress while they discharge the dual role as a business and home.
13. The mean score of “Encouragement and Assistance given by the Govt.” is 5.74 (i.e., $5.74 > 4$) which is the highest and ranked first. This means that the entrepreneur’s enterprise motive is mostly attached by the government encouragement and assistance to them.
14. The mean score of “for Family improvement” is 2.74 (i.e., $2.74 < 4$) which is the lowest and ranked last. It indicates that the women entrepreneurs are de-motivated with that factor.
15. The most preferred factor is ranked first the factor which influenced most of the women entrepreneur is “Prior experience of family business” has been

- ranked first with the score of (1039) points, “Low competition” has been ranked second with the score of (906) points,
16. the least preferred factor is ranked first the factor which influenced most of the women entrepreneur is “High Profit” has been ranked third with the score of (856) points.
 17. Out of 250 sample respondents 119 are supported by their husband and 64 are supported by the parents. It is clear from the table that life partner has played an important role in the success of women entrepreneurial business.
 18. 64% of women entrepreneur (160) business is Forest based Product manufacturing. And remaining 36% (90) are engaging Food and Agro based product manufacturing.
 19. 60.8% of entrepreneurs are establishing their business either before 1995.
 20. 40% of them doing their business in semi-urban area. 34.8% of women entrepreneur’s businesses are in Urban area and remaining 25.2% of business are in the rural area of Pudukkottai District.
 21. 61.2% of women entrepreneurial business is sole proprietorship. 12% of business are partnership business
 22. 75.6% of productions are manual product and 2% are chemical product.
22.4% are doing both Manual and Chemical Products in their business.
 23. 62% of women entrepreneur are depend upon their own sources for their business. 17.2% of them are getting Loan from various financial institutions.
 24. 69.6% of entrepreneur is spent less than Rs.2 lakhs for plant and machinery.
Out of this 40% invest in between Rs.1lakhs to Rs. 2 lakhs and reaming

- 29.6% are investing Below Rs. 1 lakh. 11.2% of women entrepreneur are invest more than Rs. 5 lakhs for plant and machinery.
25. 60.8% of women entrepreneur (152) repaying the loan in time with a fixed amount regularly.
26. 86.4% of women entrepreneur (216) stated that their business enterprises are running in profit. 13.6% of entrepreneurs are having a opinion that their business are not running in profit.
27. 55.6% entrepreneur having a opinion that they facing a medium level of completion in their business, whereas 35.2% entrepreneur said that they are facing a high competition in their business.
28. 80% of women entrepreneur prefer cash sale and remains 6.4% prefer Credit sale and remaining 13.6% are prefer both cash and Credit.
29. 70% (175) are preferred to marketing the product within the district only. 64.8% of women entrepreneur choose direct selling method to sell the product in the market.
30. 94% of women entrepreneurial business is getting full employees support to run the enterprises successfully whereas 6% said they have not received full co-operation from the business.
31. 47.6% of enterprises paying the employee wages weekly and 32.4% of enterprises paying monthly salary and 20% are paying daily wages to their workers.
32. 70.4% of women entrepreneur are aware various schemes and assistance provided by the Central and state government. 66.4% of women entrepreneur don't benefited from the schemes.

33. It is also stated that 54% of women entrepreneur has gone through EDP training sponsored by either state or Central government.
34. the most important factors which hesitate the women entrepreneur to start the business enterprises is ranked first the factor which women entrepreneur business is “Acquiring or knowing new Technology” has been ranked first with the score of (1040) points,
35. Out of 250 sample respondents, 135 has gone through EDP training, among this 53.2% of respondents are accept the EDP training is success for their carrier. Out of 115 sample respondents, 101 has not gone through EDP training, among this 46.8% of respondents are accept the EDP training is success for their carrier.
36. Chi square Test of Independence confirmed that there is no association between undergone EDP training (Undergone EDP Training, and not undergone EDP training) and success of women entrepreneur carrier.
37. Entrepreneurs who acquired certificate course (66 out of 79) have got higher level of satisfaction over the successful women entrepreneur than Diploma (39 out of 45) and Degree holders (15 out of 19).
38. Chi square Test of Independence confirmed that there is an association between technical qualification acquired by the women entrepreneurs (Certificate course, Diploma and Degree) and success of women entrepreneur carrier.
39. 88 entrepreneurs who felt high competition, 89.8% of them run their business successfully. Out of 139 women entrepreneurs who felt medium

level of completion in their business, 55.9% of them not able to run their business successfully.

40. Chi square Test of Independence confirmed that There is an association between three level of prevailing business competition (high, Medium and Low) and success of women entrepreneur carrier.

41. The entrepreneurs who face high level of competition in their business are become a successful women entrepreneur and people who are facing medium and low level of competition in their business are not able to predict a successful women entrepreneur.

42. out of 250 sample respondents 84 are availed govt. supported scheme and assistance and 166 not get any assistance and support from the Govt. 67.1% of women entrepreneurs who are not get any assistance from Govt are able to run their business successful.

43. Chi square Test of Independence confirmed that there is no association between Aailed of any Govt. scheme and assistance for women entrepreneurs (yes or no) and success of women entrepreneur carrier.

44. It is finding that the entrepreneurs who are not bet any assistance or support from Govt are able to run their enterprises successfully

45. Out of 250 sample respondents 156 are in the age group between 30 to 45. Out of 156, 62.0% of women entrepreneurs confident to tell successfully run the business enterprises. Out of 41 entrepreneur from the age group between 45 to 60, 17.6% of women entrepreneurs not able to run the business enterprises successfully.

46. Chi square Test of Independence confirmed that there is association between three level of age group of women entrepreneurs and success of women entrepreneur carrier.
47. It is finding that the entrepreneurs who are age between 30 to 45 are able to run their enterprises successfully.
48. out of 250 sample respondents 100 are doing their business in semi urban, 87 entrepreneurs are running their business in Urban area and remaining 63 are women entrepreneurs business are in rural area.
49. Out of 100 semi-urban are business, 83 are tell to success of their enterprises and 17 are not agree that they are not successfully run the business.
50. Out of 87 urban business, 76 are agree that they can successfully run the business and 11 do not agree. Out of 63 rural business, 57 are agreed that they can successfully run the business.
51. Chi square Test of Independence confirmed that there is association between three location of women entrepreneurs business and success of women entrepreneur carrier.
52. It is found that the entrepreneurs who are doing their business in semi-urban area are more successive than urban and rural location.
53. 43.5% of women entrepreneurs who are spent more than 10 hours for their business can say that they can successfully run the business. 23.6% of women entrepreneurs who are spent less than 5 hours.
54. Chi square Test of Independence confirmed that there is association between time spent by women entrepreneurs for their business and success of entrepreneur carrier.

55. It is found that the entrepreneurs who are spending more hours (more than 10 hours per day) for their business are more successive.
56. The result of regression analysis found that among the eight government supporting factors, the six variables namely, G2. Govt's assistance Target oriented and reaching the needy entrepreneurs, G3. Govt. policies & assistance to women entrepreneurship are encouraging, G4. Gov.'s Industrial policy is more favorable & encouraging, G6. Know the various govt. schemes and assistance provided by the Government, G7. Govt. incentives & subsidy are easily availed & in time, G8. Personal political influences are not plays in providing assistance are positively influence the overall growth and development of women entrepreneur business in semi-urban area.
57. The remaining two independent variables namely G1. Govt and Bank official are favor in granting loan to women entrepreneurs, G5. short and easy procedures in getting govt assistance, were not included in the regression model as they have insignificant effect on overall growth and development of women entrepreneur business in semi-urban area.
58. The regression analysis result found that among the eight government supporting variables, The four Government supporting variables namely, Govt. policies & assistance to women entrepreneurship are encouraging (G1) G3. Govt. policies & assistance to women entrepreneurship are encouraging, G6. know the various govt schemes and assistance provided by the Government, G8. Personal political influences are not plays in providing

assistance are positively influence the overall growth and development of women entrepreneur business in Urban area

59. Whereas the remaining four independent variables namely Govt. incentives & subsidy are easily availed & in time (G2) Govt's assistance Target oriented and reaching the needy entrepreneurs (G4) short and easy procedures in getting govt assistance (G5) know the various govt schemes and assistance provided by the Government (G7) were not included in the regression model as they have insignificant effect on overall growth and development of women entrepreneur business in Urban area.
60. The regression analysis result shows that among the eight government supporting variables, the four independent variables namely, Govt. policies & assistance to women entrepreneurship are encouraging (G1) Govt. incentives & subsidy are easily availed & in time (G2) Govt's assistance Target oriented and reaching the needy entrepreneurs (G4) Personal political influence are not play in providing assistance (G6) are positively influence the overall growth and development of women entrepreneur business in Rural area.
61. The remaining four independent variables namely Govt and Bank official are favour in granding loan to women entrepreneurs (G8) short and easy procedures in getting govt assistance (G5) know the various govt schemes and assistance provided by the Government (G7) Govt's Industrial policy is more favourable& encouraging (G3) were not included in the regression model as they have insignificant effect on overall growth and development of women entrepreneur business in Rural area.

62. The regression analysis result found that among the five Employee supporting factors The three independent variables namely, Labour absenteeism is not a problem (E2) Prevailing employee co-operation in the enterprises (E4) i can win the loyalty of employees (E5) are positively influence the overall growth and development of women entrepreneur business in semi-urban area.
63. The remaining two independent variables namely availability of skilled labour (E1), able to give right wages (E3) were not included in the regression model as they have insignificant effect on overall growth and development of women entrepreneur business in Semi-Urban area.
64. The regression analysis result shows that among the five employee supporting variables, The three independent variables namely, availability of skilled labour (E1) Prevailing employee co-operation in the enterprises(E4) i can win the loyalty of employees(E5) are positively influence the overall growth and development of women entrepreneur business in urban area.
65. The remaining two independent variables namely Labour absenteeism is not a problem (E2) able to give right wages (E3) were not included in the regression model as they have insignificant effect on overall growth and development of women entrepreneur business in Urban area.
66. The regression analysis result shows that among the five employee supporting variables, The FOUR independent variables namely, availability of skilled labour (E1) Labour absenteeism is not a problem(E2) able to give right wages(E3) Prevailing employee co-operation in the enterprises(E4) are

positively influence the overall growth and development of women entrepreneur business in rural area.

67. The remaining ONE independent variable namely win the loyalty of employees (E5) are not included in the regression model as they have insignificant effect on overall growth and development of women entrepreneur business in rural area.

68. The regression analysis result shows that among the five Financial supporting variables, The Three independent variables namely, Panel interest is levied for late prepayment is reasonable (F3), Amount is adequate for the enterprises need (F4), flexible repayment method (F5) are positively influence the overall growth and development of women entrepreneur business in semi-urban area.

69. The remaining two independent variable namely Interest rate is low (F1), Fund is available in time (F2) were not included in the regression model as they have insignificant effect on overall growth and development of women entrepreneur business in semi-urban area.

70. The regression analysis result shows that among the five Financial supporting variables, The Three independent variables namely, Fund is available in time (F2), Panel interest is levied for late prepayment is reasonable (F3), Amount is adequate for the enterprises need (F4) are positively influence the overall growth and development of women entrepreneur business in semi-urban area.

71. The remaining two independent variable namely Interest rate is low (F1), flexible repayment method (F5) were not included in the regression model

as they have insignificant effect on overall growth and development of women entrepreneur business in urban area.

72. The regression analysis result shows that among the five Financial supporting variables, The Three independent variables namely, Interest rate is low (F1), Amount is adequate for the enterprises need (F4), flexible repayment method (F5), are positively influence the overall growth and development of women entrepreneur business in semi-urban area
73. The remaining two independent variable namely Fund is available in time (F2), Panel interest is levied for late prepayment is reasonable (F3) were not included in the regression model as they have insignificant effect on overall growth and development of women entrepreneur business in rural area.
74. The regression analysis result shows that among the six general supporting variables, Four independent variables namely, need assistance and guidance from own family members at first (C1), Risk taking ability by women is strong (C3), There should be separate support agencies for women entrepreneurs (C4), more assistance from Women entrepreneur supporting agency (C5)are positively influence the overall growth and development of women entrepreneur business in semi-urban area.
75. The remaining two independent variable namely male domination in the business helps the women enterprises to grow fast (C2), Periodical Management training for women entrepreneurs (C6) were not included in the regression model as they have insignificant effect on overall growth and development of women entrepreneur business in semi-urban area.

76. The regression analysis result shows that among the six general supporting variables, Four independent variables namely, need assistance and guidance from own family members at first (C1), Risk taking ability by women is strong (C3), There should be separate support agencies for women entrepreneurs (C4), Periodical Management training for women entrepreneurs (C6) are positively influence the overall growth and development of women entrepreneur business in urban area
77. The remaining two independent variable namely male domination in the business helps the women enterprises to grow fast (C2), more assistance from Women entrepreneur supporting agency (C5), were not included in the regression model as they have insignificant effect on overall growth and development of women entrepreneur business in urban area.
78. The regression analysis result shows that among the six general supporting variables, three independent variables namely, male domination in the business helps the women enterprises to grow fast (C2), Risk taking ability by women is strong (C3), There should be separate support agencies for women entrepreneurs (C4), are positively influence the overall growth and development of women entrepreneur business in rural area.
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SUGGESTION

Most Government support or private support regarding either micro or macro finance programs target women entrepreneur with the explicit goal of empowering them. Yet verifying their impact on women entrepreneur empowerment and determining which factors empower women entrepreneur more significantly remains difficult.

Woman entrepreneur growth and development is a multi-dimensional process which intersects the woman's personal, family, social, cultural, economic and political space. Moreover, it is a latent variable, namely Government supporting factors, employee supporting factors, Financial supporting factors and General supporting factors that along with its components cannot be directly observed or measured. This study undertakes this challenging task to investigate and determine the factors that have a significant impact in growth and development of women entrepreneurs. Based on the above analysis the following suggestion has been made.

Government supporting factors: In recent times, the women of India have taken commendable part in the field of entrepreneurship. The government of India has also stressed special entrepreneurship programmes for women with a view to uplift their socio-economic status. It is recognized that women have to play a key role in the overall economic development of the country. The importance of the economic development of women takes on an added dimension in India when considered in the context of the prevailing social, legal and economic norms. The

government has, therefore, taken several steps to promote women entrepreneurship.

Training and Development: It is suggested that such a special training programs organized by the government to support women entrepreneurs must inform well in advance. It is also suggested that due to lack of communication many women entrepreneurs loose the opportunity to participate this training programs. It is also suggested that providing training and extension services support to women entrepreneurs' growth and development through a comprehensive package suited to their skills and socio-economic status. It has been realized that to emerge as a strong and modern nation and secure its rightful place in the community of nations, sustainable development in rural areas is an essential pre requisite. In order to correct the developmental imbalances and accord due priority in rural areas, the rural development ministry is implementing a number of programs aimed at sustainable development of rural areas with a focus on weaker and vulnerable sections, mainly women entrepreneurs. This program correctly and timely informed to the needy women entrepreneurs according to their locality need. A study revealed that 90% of women at the grass root level need help in Training & Education to improve their business skills. 78% of them were keen to re-start their business again but need encouragement and support from family and other likeminded women.

Finance support: Finance is a most important aspect of any business. Entrepreneurship development among women can be considered a possible approach to economic empowerment of women. A woman entrepreneur is economically more powerful than as a mere worker because ownership not only

confers control over assets and liabilities but also gives her freedom to take decisions. These will also uplift her social status significantly. Non-availability of long-term finance, regular and frequent need of working capital and long procedure to avail financial help was found to be the financial problems faced by Women Entrepreneurs. Government should support the women entrepreneur business through proper mechanism of supplying finance to women entrepreneur.

Network formation: Information is a key resource for women entrepreneurs. Information can relate to markets, suppliers, costs and technology, and networks have emerged as key strategy for offering support to women entrepreneurs. Networking is very important to the success of a business, and it is identified as one of the key ways to strengthen women's enterprises as it can provide access to information, new customers and suppliers. Networks are relations with others in the business community; they are one way to access information.

Marketing Support: Agencies providing marketing assistance help entrepreneur's access current and new markets. Support agencies providing marketing assistance often work to create more effective markets through improving transparency, access and equity, thus allowing benefits to be leveraged for a large number of clients. Standardizing market operations and reducing corruption have also helped in increasing women's willingness to participate in the marketplace.

Guidance and counseling: Many times women entrepreneur need guidance and counseling help on problems specific to their businesses and general issues. This may do by the way of creating a women entrepreneurial forum in order to address all the issues. Such a group should be setup in district level, and the members should address the specific problems related to the basis of nature of business, nature of business area, nature of marketing and the nature business undertaking.

CONCLUSION

Our First Prime Minister Pandit Jawaharlal Nehru rightly said that to build a strong nation we have to make the women of our country play a vital role in educational, technical and financial infrastructures. Further, the necessity of development of women has been understood that women's empowerment and their full participation on the basis of equality in all spheres of society are fundamental for achievement of equity, development and peace.

A women entrepreneur works for self and also provides employment to others. In simpler terms, a women entrepreneur is to have a right mix of all these qualities. Women entrepreneurs have to have both managerial qualities and innovative skills. The Women entrepreneur generates the business ideas, identifies the best business opportunity and analyzes the same through feasibility studies and implements the optimum business opportunity.

The women entrepreneurship development is influenced by many complicated factors including economical, social, cultural and physiological prevailing in the society. Women Entrepreneurship needs to be encouraged, prompted and supplemented to the benefit of the aggregate economy of the country. Providing effective and needed training and extension services support to women entrepreneurs through a comprehensive package suited to their skills for women to enable them to start their own ventures. Extending financial assistance to women entrepreneurs enable to set up industrial units in the large scale. It is conclude by saying Women entrepreneur growth and development can make significant contribution in providing employment to millions of people, generating foreign exchange for the growing economy, producing import substitutes, contributing to value addition, and utilizing the vast human and natural resources of the country.