

CHAPTER VI

FINDINGS, RECOMMENDATIONS AND CONCLUSION

6.1 FINDINGS

SOCIO – ECONOMIC CONDITIONS AND INCOME AND EXPENDITURE PATTERN OF THE WOMEN ENTREPRENEURS.

Findings related to respondents based on age show that the respondents who were in the 30-40 years category are majority in the Manufacturing, Trading and Service category. The respondents belonging to 18-30 years category stand second and in all others categories their position was next to the respondents belonging to above 40 years category.

Findings related to respondents based on religion shows that the respondents who were in the Hindu religion category of majority in Manufacturing, Trading and Service Categories. In this case of women entrepreneurs category, the respondents belonging to Christian religion categories stand second and Muslim religion categories stand on was third place.

Findings related to respondents based on education reveals that majority of the respondents had education up to Primary level constituting 34.7 percent followed by 30.7 percent up to SSLC level and 17.3 percent respondents are illiterates. The HSC and graduates constitute 14.7 percent and 2.7 percent respectively.

Findings related to respondents based on marital status show that the majority of the respondents are married constituting 89.3 percent followed by unmarried with 10.7 percent.

Findings related to respondents based on types of family reveal that the majority of the respondents are nuclear constituting 76.0 percent followed by Joint family with 24.0 percent. In all the three categories namely Manufacturing, Trading and Service types, joint family constitute the majority with 32 percent followed by 28.0 percent and 12.0 percent respectively. Among Service sector, the nuclear family respondents are the majority with 88.0 percent followed by 72.0 percent and 68.0 percent.

Findings related to the distribution of respondents based on their family size. It reveals that of the total, the majority of the respondents have the size of family having 3 members constituting 48.0 percent followed by size of family with 4 and above with 44.0 percent and family size of 2 with 8.0 percent respectively.

Findings related to the distribution of respondents based on their area of residency. Rural constitutes 100 percent of the total of the all three category of businesses such as Manufacturing, Trading and Service.

Findings related to respondents based on community wise reveals that the majority of the respondents are backward castes with the percentage of 65.3. The number of respondents in Most Backward caste and Schedule caste are very low under the percentage of 22.0 and 12.0.

Findings related to respondents based on occupation reveal in the Manufacturing, Trading and Service categories of business. The majority of respondents are petty traders with the percentage of 48.0, the number of respondents in employment and agriculture are very low under the percentage of 30.7 and 21.3.

Findings related to respondents based on their types of house reveal that the majority of the respondents are type of house with tiles constituting 90.7 percent followed by PUCCA and Hut with 6.7 percent and 2.7 percent. In all the three categories of business, types of house PUCCA constitute the majority with Manufacturing and Service sector house followed by Trading. Among types of house with tiles and hut respondents the majority with Manufacturing followed by Trading and Service.

Findings related to respondents based on year of formation shows that a majority of 280 who constitute 46.7 percent belong to formation of groups 2-4 years category, followed by 32.0 percent, 17.3 percent and 4.0 percent in the formation of group 4-66 years, above 6 years and up to 2 years categories.

Findings related to respondents based on number of earning members in family, reveal that majority of the respondents have earning members of family (2 members) level constituting 57.3 percent followed by 24.0 percent to 3 members and 17.3 percent to 1 member and 1.3 percent to above 3 members respectively of the total. It indicates that the Manufacturing business constitutes 56.0 percent followed by 36.0 percent and 8.0 percent number of members earning categories and trading business that constitutes 52.0 percent followed by 24.0 percent, 20.0 percent and 4.0

percent earning categories of the family and Service business constitutes 57.3 percent followed by 24.0 percent, 17.3 percent and 1.3 percent to the respective categories.

Findings related to respondents based on income wise analysis show that the Manufacturing, Trading and Services types of business. The majority of respondents in manufacturing sectors are coming under the group of income below 10000 to 20000. The number of respondents is very low under the income group of above 30000. The majority of respondents in Trading business are coming under the group of income 20000 to 30000. The number of respondents in Trading business is very low under the income group of above 30000. The majority of respondents in Service business are coming under the group of income 20000 to 30000. The number of respondent in trading business is very low under the income group of above 30000.

Findings related to respondents based on business support shows that the majority of 264 who constitute 44.6 percent belong to marketing supportive of business category whereas 184 respondents (31.1 percent) were in the finance supportive of business category. Only 80 respondents who constitute 13.5 percent of the total were in any other supportive of business.

Findings related to respondents based on roles in the self-help groups show that the majority of 568 who constitute 95.9 percent belong to member of SHGs business category whereas 24 respondents (4.1 percent) were in the trainer of SHGs business category. In this case of women entrepreneurs of three types of business categories, the majority of respondents in Manufacturing and Trading business and followed by trainer vary less percentage of Service business categories.

Findings related to respondents based on the investment made by the respondents are 71.64 percent of the respondents from the manufacturing sector invested their money in fixed assets 28.36 percent of the respondents invested in Working Capital. In case of trading sector 54.58, percent of the respondents invested their money in fixed capital and 45.42 percent of the respondents invested their money in Working Capital.

Findings related to respondents based on form of organization shows that the majority of 472 who constitute 78.7 percent belonging to sole trader business category whereas 128 respondents (21.3 percent) were in the partnership business category. In this case of women entrepreneurs of three types of business category, the majority of respondents in Trading and Service business and followed by manufacturing business.

Findings related to respondents based on trading business show that the majority of 56 who constitute 28.0 percent belong to selling cloth and vegetables of business category whereas 32 respondents (16.0 percent) were in the cosmetics and fancy of trading business category. Only 24 respondents were in 12.0 percent of the grocery items trading in Kanyakumari district and 16 respondents were in 8.0 percent of the home appliances and other trading business in the total.

Findings related to respondents based on manufacturing business show that the majority of 32 who constitute 16.0 percent belong to juice manufacturing business category whereas 24 respondents (12.0 percent) were in the snacks/cookies and detergent powder manufacturing business category. Only 16 respondents were in (8.0 percent) dry fish business, coconut oil, pickles and flour items manufacturing in

Kanyakumari district and 8 respondents were in 4.0 percent of the candle, handi craft, nursery garden, agriculture, thread weaving, papad and paper cup/plate manufacturing business in the total.

Findings related to respondents based on service business show that the majority of 104 who constitute 52.0 percent belong to Beauty parlor of service business category whereas 32 respondents (16.0 percent) were in the fast food service, tiffin service of service sector business category. Only 16 respondents were in (8.0 percent) of the Xerox machine service in Kanyakumari district and 8 respondents were in 4.0 percent of the door delivery and tailoring service business in the total.

Findings related to respondents based on service received by women entrepreneurs show that the majority of 520 who constitute 8.0 percent respondents received the service from Government in three types of business. Only 20.0 percent respondents have not received service by government.

Findings related to respondents based on the type of assistance show that the majority of 400 who constitute 76.9 percent received capital subsidy in three types of business, whereas 72 respondents (13.8 percent) were in interest subsidy received in government. Only 8 respondents (1.5 percent) received in power tariff in 600 respondents.

Findings related to respondents based on assistance received by Women Entrepreneurs are 60.8 percent of the respondents received service 39.2 percent of the respondents received finance from District Industries Centre. 65 percent of the

respondents availed no service Tamil Nadu Industrial Investment Corporation Ltd. 13.3 percent of the respondents availed service and 21.7 percent of the respondents availed finance from this institution. 13 percent of the respondents did not received any service from Industrial Technical Consultancy Organization of Tamil Nadu.

Findings related to respondents based on the type of business done by the Entrepreneurs. Nearly 41 percent of the respondents are doing textile business, 17 percent of the respondents are doing agro based entrepreneurship, and 3 percent of the respondents are engaged in forest based business.

Findings related to respondents based on types of training show that the majority of 442 who constitute 74.7 percent belong to EDP training to women entrepreneurs in three types of business categories whereas 80 respondents (13.5 percent) were in workshops training to women entrepreneurs of the three types of business category. Only 62 respondents were in 10.5 percent of the conference training to women entrepreneur in Kanyakumari district in the total.

Findings related to respondents based on name of the trainer shows that the majority of 456 who constitutes 77.0 percent NGOs trainer in three types of business category whereas 72 respondents (12.2 percent) were in SHGs trainer in three types of business category. Only 40 respondents were in 6.8 percent of the central government trainer in Kanyakumari district in the total.

Findings related to respondents based on period of training show that a majority of 193 who constitute 32.6 percent one week training to women

entrepreneurs' in three types of business category whereas 171 respondents (28.9 percent) were in ten days training to women entrepreneurs in three types of business category. Only 131 respondents were in 22.1 percent of the one month training to women entrepreneurs in three types of business in the total. The majority of one week training in three types of business category and followed by ten days, one month, three month and six month.

Findings related to respondents based on the relationship between, the respondents business and their husband's occupation are nearly 90.0 percent of the respondents husband runs a related unit, 10 percent of the respondents husbands are employed in a similar units and 1.0 percent of the respondents husbands are doing occupation irrelevant of their business.

Finding related to respondents based on getting loans from SHG on time are 70 percent of the women entrepreneurs in manufacturing sector are getting loan from SHG on time, 30 percent of the respondents are not getting any loan from SHG. In case of trading sector, 60 percent of the respondents are getting loan from SHG and 40 percent of the respondents are not getting loan from SHG.

Findings related to respondents based on the repayment of their EMI are 90 percent of the respondents in manufacturing sector are able to repay their EMI regularly, but only 10 percent of the respondents are not able to repay their EMI regularly. In case of trading and service sector, every one of the respondents repay their EMI on time. No one is unable to repay their loan.

Findings related to respondents based on the default in the repayment of loan are the reason for the default in repayment of loan in manufacturing sector are due to misuse of funds, failure of business, repayment period is not suitable. In case of trading sector and service sector, the reason for the default in repayment of loan are also due to misuse of funds, failure of business and repayment period is not suitable.

Finding related to respondents based on repayment scheme of women entrepreneurs are 89.3 percent of the respondents repaid their repayment amount by monthly, 8 percent of the respondents repaid their loan by weekly and 2.7 percent of the respondents repaid their loan quarterly.

Findings related to respondents based on area of marketing show that of the 600 respondents, a majority of 259 who constitute 43.2 percent of respondent product marketing in taluk of the three types of business category whereas 185 respondents (30.8 percent) were in marketing of block wise of the three types of business category. Only 146 respondents were in 24.3 percent of marketing in districts of kanyakumari in the total respondents.

Findings related to respondents based on competition on aspects show that the majority of 192 who constitute 32.0 percent competitive aspect of packaging in three types of business category whereas 160 respondents (26.7 percent) were in competitive aspects of price in three types of business category. Only 88 respondents were in 14.7 percent of the quality aspect of completion in three types of business in the total. The majority of competitive aspect in three types of business category of

package, price, quality and followed by quantity, advertisement, technology and brand in the total respondents.

Findings related to time spent by the respondents in their business units are nearly 35 percent of the respondents spent 6 to 8 hrs per day in their business. 27.5 percent of the respondents spent 4 to 6 hrs per day in their business and only 7.5 percent of the respondents spent more than 10 hrs in their business unit.

ENTREPRENEURIAL SCHEMES OF CENTRAL AND STATE GOVERNMENTS

Findings related to schemes for Mahailr Thittam in Kanyakumari district commercial banks wise show that loan provided to manufacturing sector of women entrepreneurs' Indian overseas bank tops in such scheme of loan sanctioning, which is followed by canara bank, Indian bank, state bank of India and central bank of India. The trading sector is high in Indian overseas bank, which is followed by Indian bank, central bank of India, canara bank and state bank of India. The service sector of business is very high in Indian overseas bank followed by Indian bank, central bank of India, canara bank and state bank of India.

Findings related to schemes for Siru Vaniga Thittam in Kanyakumari district commercial banks wise show that loan provided to manufacturing sector of women entrepreneur Canara Bank tops in such scheme of loan sanctioning, which is followed by Central Bank of India, Indian bank, Indian Overseas Bank and State Bank of India. The trading sector is high in Indian Bank, which is followed by Canara Bank, Indian Overseas Bank, Central Bank of India and State Bank of India. The service sector of

business is very high in Indian overseas bank followed by Indian bank, Canara Bank ,Central Bank of India and State bank of India.

Findings related to schemes for Mahila Samitiyojana in Kanyakumari district commercial banks wise show that loan provided to manufacturing sector of women entrepreneur Central Bank of India tops in such scheme of loan sanctioning, which is followed by Indian Bank, State Bank of India and Indian Overseas Bank and Canara Bank. The trading sector of business is very high in Central Bank of India followed by Indian Bank, Indian Overseas Bank, State Bank of India and Canara Bank. The service sector of business is very high in Central Bank of India followed by Indian Overseas Bank, Canara Bank and State Bank of India.

Findings related to schemes for Saran Jayanthi Gram Swarozgar Yojana (SGSY) in Kanyakumari district commercial bank wise show that loan provided to manufacturing sector of women entrepreneurs Indian Bank tops in such scheme of loan sanctioning, which is followed by Canara Bank, Indian Overseas Bank, The trading sector of business is very high in State Bank of India followed by Indian Bank, Indian Overseas Bank, Canara Bank and Central Bank of India. The service sector of business is very high in Canara Bank followed by Indian Bank, State Bank of India and Central Bank of India.

Findings related to schemes for self-employment in Kanyakumari district commercial banks wise show that loan provided to manufacturing sector of women entrepreneur Central Bank of India tops in such scheme of loan sanctioning, which is followed by Canara Bank, State Bank of India, Indian Bank and Indian Overseas

Bank, The trading sector of business is very high in State Bank of India followed by Indian Bank, Central Bank of India, Indian Overseas Bank and Canara Bank. The service sector of business is very high in Central Bank of India and State Bank of India followed by Canara Bank, Indian Bank and Indian Overseas Bank.

FACTORS INFLUENCING THE GROWTH OF WOMEN ENTREPRENEURS IN KANYAKUMARI DISTRICT.

Findings related to impact of women entrepreneurs in manufacturing, trading and service categories of business show that the analysis based on economic, social and political impact of women entrepreneurs are more intervals at 95 percent confidence interval. The economic impact of women entrepreneurs of the extra income for the family, economic development and creating employment opportunity incurred by the respondents during the after women entrepreneurs period compared to that of before women entrepreneur period is statically significant, as the calculated t value 11.103 and followed by 10.59 and 10.44. Hence, it is concluded that the increase in economic impact of women entrepreneurs.

The social impact of women entrepreneurs of the upgrade social status, improved decision making ability, establish women's rights, create self dependency, eradicate gender discrimination, attending bank work, increase your social contribution, purchasing power and level of participation in social function incurred by the respondent during the after women entrepreneurs period compared to that the before women entrepreneurs period is statistically significant as the calculated 't' value is 13.106, 4.893, 10.806, 5.907, 26.395 and 9.673. Hence, it is concluded that the increase in social impact of women entrepreneurs.

The political impact of women entrepreneurs active participation in SHG itself election process for leader, animators, induces to actively take participation in village panchayat system and ability and capacity to politicize the social cause like violence against women incurred by the respondent during the after women entrepreneur period compared to the before women entrepreneurs period is statistically significant as the calculated 't' value is 20.560, 21.196 and 3.753. hence it is concluded that the political impact variable of addressing openly for predominant social causes at least for fundamental rights of the respondents decrease in 't' value of 12.344 during after women entrepreneur period.

Findings related to factors that motivate women entrepreneurs to venture into entrepreneurship of six factors such as status, economic independent, unemployment, innovativeness, government encouragement, and resourcefulness were extracted out of twenty variables. In manufacturing sector on the earnings of the women entrepreneur is Un-employment, Innovativeness. Since their respective regression coefficient are significant at five percent level. One percent increase in the on the above said women entrepreneur motivating factors results in a decline in by 0.783, 0.727 percent respectively from its mean level.

Findings related to trading sector of women entrepreneurs, the analysis pointed out that regression coefficient of status; economic independence, unemployment, innovativeness; government encouragement and resourcefulness have been negative and statistically significant. This implies that one percent increase in the above said status; innovativeness and resourcefulness results in decrease the motivational factors

of the women entrepreneur by 0.529 percent, 0.351 percent and 0.499 percent respectively from the mean level.

Among the service sector of business, the significantly influencing independent variables are women entrepreneurs motivational factors. One percent increase in the above variables will result in a decrease status, economic independence, innovativeness and resourcefulness. Among the service sector of business by 0.643 percent, 0.345 percent, 0.711 percent and 0.314 percent respectively from its mean level.

Findings related to important expectation in the women entrepreneurs for their success in their venture shows that the twenty seven variables included for the analysis of the manufacturing, trading and service sector of the business have resulted in seven important factors namely Finance Assistance from banker, Awareness Programme from NGOs, Enhancement of Skill and Ability, Infrastructure Facilities, Subsidy and Incentives, Coordination and Marketing of Products. The first factor is Finance Assistance from banker, which consists of four variables in it since respective factor loading of the variable is higher in that factor, compared to the other factors. The four variables included in Finance Assistance from banker factors explain to the extent of 75.90 percent respectively. The second factor is Awareness Programme from NGOs factor which includes five variables with the reliability coefficient of 0.720. The Eigen value and the percent of variation of this factor 4.411 and 16.34 percent respectively.

The third factor is Enhancement of Skill and Ability, which includes four variables with the reliability coefficient of 0.629. The Eigen value and the percent of

variation of this factor are 3.184 and 11.79 percent respectively. The fourth factor is Infrastructure Facilities, which includes five variables with the reliability coefficient of 0.683. The Eigen value and the percent of variation of this factor are 2.201 and 8.17 percent respectively. The fifth factor is Subsidy and Incentives, which include two variables with the reliability coefficient of 0.710. The Eigen value and the percent of variation of this factor are 1.776 and 6.58 percent respectively. The sixth factor is Coordination, which include three variables with the reliability coefficient of 0.749. The Eigen value and the percent of variation of this factor are 1.487 and 5.51 percent respectively. The seventh factor is Marketing of Products, which include three variables with the reliability coefficient of 0.683. The Eigen value and the percent of variation of this factor are 1.154 and 4.27 percent respectively.

Findings related to factors influencing the traits of women entrepreneurs show that in the manufacturing sector are self confidence, Risk taking and Problem Solving, Leadership and Motivation since their respective regression coefficient are significant at five percent level. One percent increase in the above said women entrepreneur traits factors results in a decline in by 0.527, 0.764, 0.332 and 0.43 percent respectively from its mean level.

Findings relate to trading sector of women entrepreneurs, the analysis pointed out that regression coefficient of status; self confidence, risk taking and problem solving; innovativeness and motivation have been negative and statistically significant. This implies that one percent increase in the above said status; self confidence, risk taking and problem solving, innovativeness and motivation results in decrease in the traits of factors of the women entrepreneurs by 0.381 percent, 0.381

percent, 0.212 percent and 0.351 percent respectively from the mean level. Findings related to service sector of business, the significantly influencing independent variables are women entrepreneurs trait factors. One percent increase in the above variables will result in a self confidence and motivation. Among the service sector of business is 0.611 percent and 0.285 percent respectively from its mean level.

ANALYSIS OF PROBLEMS OF THE WOMEN ENTREPRENEURS

Findings related to problems on earnings of women entrepreneurs show that, the analysis of three types of business such as manufacturing, trading and service sector facing problem of personal, marketing, finance, raw material, labour and power. The significantly influencing important problem of women entrepreneurs in manufacturing sector is problem of marketing, problem of finance, problem of raw material, labour problem and problem of power related to growing charge, since their respective regression coefficient are significant at five percent level. One percent increase in the above said women entrepreneurs problem results in a decline in profit by 0.485, 0.207 percent respectively from its mean level.

Findings related to trading sector of women entrepreneurs, the analysis pointed out that regression coefficient of problem of personal, marketing, finance, raw material, labour and problem of power have been negative and statistically significant. This implies that one percent increase in the above said personal problem, marketing problem and problem of finance results in decrease in gross earnings of the women entrepreneurs by 14.820 percent, 0.612 percent, 0.4200 percent, and 0.595 percent respectively from the mean level.

Findings related to the service sector of business, the significantly influencing independent variables are women entrepreneurs problem of personal, marketing, finance, raw material power and labour. One percent increase in the above variables will result in a decrease in gross earning among service sector of business by 0.246 percent and 0.574 percent respectively from its mean level.

6.2 RECOMMENDATIONS

- It is suggested to Non Government Organizations and Central/ State Governments to make all the Schemes introduced in Self-Help Programme be applicable throughout India.
- Finance is the first major problem for women. The banks and other financial institutions should provide loan to women who are willing to do business, without lengthy procedures. Hence, the government can provide interest-free loans, capital subsidy, power tariff subsidy, tax concessions and marketing assistance to encourage women entrepreneurship.
- Most of the women entrepreneurs are of the opinion that because of lack of adequate training they find difficulty in surviving in the market. Hence, the government should conduct frequent training programmes with regard to new production technique and sales techniques. This training should be made compulsory for women entrepreneurs.
- A problem faced by women entrepreneurs is that they have to start repaying the loan amount sooner than when they are ready. Increasing the starting point of loan repayment, repayment schedules should be phased and flexible to allow for unforeseen contingencies that are bound to arise in the beginning stages of industries establishment.

- National commission for self employed women recommended that where raw materials are not easily accessible, alternative channels should be indentified through which good quality of raw material would be procured at reasonable prices.
- Marketing their products is one of the main problems for women entrepreneurs. Hence, women co-operative societies can be started to procure the products from women entrepreneurs and they can help them in selling their products at reasonable prices.
- Women entrepreneurs are not having efficient knowledge of managing finance in an effective manner. They also lack sales techniques and production techniques. To improve their efficiency in all these regards, frequent seminars/workshops should be conducted by the Government and these seminars/workshops should be made compulsory.
- Most of the women have entered into entrepreneurship only after their marriage. Unmarried women can be more successful than married women, in entrepreneurship if they are properly trained. Hence, the Government can conduct entrepreneurial training programmes in colleges at least once in a month. This will motivate more young women to enter into business of their own.
- The awareness of various sources of schemes is low among women entrepreneurs. There is a need to increase the level of awareness. Modern communication media should be utilized to increase the level of awareness. Entrepreneurial awareness may be created among women through seminars, symposiums and workshops. Non-Government Organizations and Government-run training institutions should take greater interest in providing

information and running training programmes for women entrepreneurs and increase productivity and performance level.

- Number of schemes and programmes should be introduced and implemented for the socio-economic emancipation of women at various levels irrespective of caste, race, place, affluence class and indigence. But, these provisions and facilities are to be known to majority of women who are to be the beneficiaries.
- Women entrepreneurs in backward and rural areas need special assistance from government and NGOs. Marketing assistance, technical guidance, good transport facilities and information regarding different types of facilities available need to be provided.
- The State Government should also offer range of incentives by way of providing land and developed plots/sheds on concessional terms, industrial infrastructure facilities, subsidy on investment and water supply, at reduced rates for setting up of units.
- The entrepreneurship development process is maximum among the age group of 30 to 40, but this happens mostly due to mid life crisis especially due to economic crisis. It becomes very essential that the organizations and institutions work with women at a closer level and educate women with importance of entrepreneurship and economic independence. The institutions and organizations should classify their Target groups, educate them before the women can enter into a mid married phase of life and work only for money, keeping short term benefit in mind.

- Government and Non-Governments Organization can arrange conferences to women entrepreneurs on how to develop their leadership quality, decision making and motivational skill over their business.
- It is suggested that it will be more useful if the repayment duration of the loan provided in self-help programme is increased, interest rate of the loan is reduced and the subsidiary amount of the loan is hiked.
- Government and Non-Government Organizations help the women entrepreneurs to improve their new products by launching advanced methods and make awareness of it.
- Policies need to be reviewed and reframed considering the challenges of women entrepreneurs to improve and speed up the finance generation processes. More avenues and platforms need to be introduced by Non Government Organizations, Commercial Banks, and other financial institutions to encourage women entrepreneurs to join as business startups in the economic activity of a country. Education is a positive booster in motivating women to venture into entrepreneurship .With education, women can have self confidence and become more capable of recognizing their strength.
- The Government can provide electricity charges at low cost without power failure which will make women entrepreneurs to gain more in their business.
- Counseling through the aid of committed NGOs, psychologists, managerial experts and technical personnel should be provided to existing and emerging women entrepreneurs.

- Involvement of academicians for the change process along with government and non-government organizations is recommended to see a new rural Kanyakumari district.

6.3 SCOPE FOR FUTURE RESEARCH

This research study entitled “Role of Women Entrepreneurs (SHG) in Promoting Industrial Development in Kanyakumari District- A Study” is only one aspect of developing women entrepreneurs in districts, but various aspects are available, the further research may be conducted on the following titles,

- Women Empowerment in India: A Study based on Women Empowerment Index.
- Financing and Promoting Manufacturing Industries: Problems and perspectives in Tamilnadu.
- Women Entrepreneurship in India: A Study On trading enterprises organized by Women in Tamilnadu.
- Factors affecting women entrepreneurship in small and cottage industries in Kanyakumadi District.
- Opportunities and Challenges for Rural Women Entrepreneurship in Tamilnadu.

6.4 CONCLUSION

It can be concluded that the role of women entrepreneurs in promoting industrial development is also being recognized and steps are being taken to promote women entrepreneurship. Making them realize their strengths and important position in the society and the greatest contribution they can make for the manufacturing, trading and service industries as well as the entire economy. Apart from these Women's participation in economic development calls for arrangements that would lighten their domestic work load and release them for other economic and socially productive work. Though women entrepreneurs face many problems and challenges in their path to become a successful entrepreneur the government has taken many initiatives for the growth of women entrepreneurs. Finally, the researcher has given appropriate suggestions to overcome the problem of women entrepreneurs. If the financial institutions, government and non-government organizations follow the suggestions, it will help to increase the growth of Indian economy.

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