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## **A Study on Perceptions of Women Entrepreneurs about the Programmes, Institutional networks and the involvement of supporting agencies in promoting Women Entrepreneurship**

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### **Introduction**

Entrepreneurship has gained currency across the sphere and female entrepreneurship has become an important module. India is one of the fastest emerging economies and the importance of entrepreneurship is realized across the scope. “Women Entrepreneurship” means an act of business ownership and business creation that empowers women economically increases their economic strength as well as position in society. Women-entrepreneurs have been making a considerable impact in all most all the segments of the economy. “Women Entrepreneur” is a person who denies the role of their personal needs to participate and be accepted economically independent. Strong desire to do something positive is a high-quality of a women entrepreneur who contributes to the position values of family and social life.

Women Entrepreneurs have been making a significant impact in all segments of economy of the world. Their willingness for the future is apparent in their growing confidence, in their strengths and in their desire to seek different forms of work in order to achieve a new balance between work and home. Thus a women entrepreneur is one who starts business and manages it independently and tactfully takes all the risks, accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable to contribute values in both family and social life and she is one, who faces the challenges boldly which will lead to success.

### **Role of Women as an Entrepreneur**

The first Prime Minister of India Pandit Jawaharlal Nehru said, “When women move forward, the family moves, the village moves and the nation moves.” The best approach to move i.e. to develop the conditions of women in the country is through empowerment.

For as former President of India Dr. A.P.J. Kalam once said, “Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation.”

### **Functions of Women Entrepreneurs**

A Women Entrepreneur has also to perform all the functions involved in establishing an enterprise

- Functions for establishing of an enterprise
- Idea generation and screening
- Determination of objectives
- Undertaking a risk and handling of economic uncertainties involved in business
- Project Preparation
- Product Analysis
- Introduction of innovations, imitations of innovations
- Form of business
- Co ordination, administration and control
- Raising funds
- Supervision and leadership
- Procuring men, machine and materials and operations of business

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

### **Statement of the Problem**

Entrepreneurs are playing an important role in the economic development of both underdeveloped and developing country. Women’s skills and knowledge, their talents and abilities in business and a compelling desire of wanting to do something positive are some of the reasons for the Women Entrepreneurs to organize industries. Women remain perhaps the world’s

most underutilized resource. Despite all the social hurdles, India is bringing the success stories of women. With this lead women wants to start the business by her own but, though it is male dominated society in every lead which she takes there will be male domination by many ways like having the name alone in women but the enterprise is managed by the men, in some cases women will manage the entire enterprise but the decisions are been taken by the men. The Government has realized the importance of Women Entrepreneurship and as a result, it offers a variety of programmes for Women Entrepreneurs. The State of Tamil Nadu is the industrially developing area in which some of the entrepreneurs excel in small scale industry. Even though the Government organizes Women by various associations, they are not ready to undertake the business. Thus, the study aims to undertake the study of Perceptions of Women Entrepreneurs about the Programmes, Institutional networks and the involvement of supporting agencies in promoting Women Entrepreneurship

### **Objectives of the study**

To study the Perceptions of Women Entrepreneurs about the Programmes, Institutional networks and the involvement of supporting agencies in promoting Women Entrepreneurship.

### **Research Methodology**

#### **i) Area of the Study**

The area of the study refers to Coimbatore City, the third largest city of the state. Coimbatore is one of the most industrialized cities in Tamil Nadu, known as the textile capital of South India or the Manchester of the South India. The city has large amount of educational and health care institutions to serve the people.

#### **ii) Sources of Data**

The study has used primary and secondary data that are collected from 175 entrepreneurs in Coimbatore city and from District Industries Centre, Coimbatore. The Interview schedule has been prepared in such a way that the respondents were able to give their opinions freely and frankly.

#### **iii) Sample Design**

For the purpose of the study, convenient sampling technique has been administered in the study among the entrepreneurs.

#### **iv) Statistical Tools Applied**

- Percentage analysis
- Chi-square analysis

### **Limitations of the study**

The research is geographically restricted to Coimbatore city only. The data have been collected from 175 Women Entrepreneurs Only.

### **Review of Literature**

Review of literature is the study of the prevalent materials related to the topic of the research. This helps the researcher to get a clear idea about the particular field. Following are some of the literature that are reviewed and enlisted.

**Veland Ramadani et al (2013)**, in their study focused about the women entrepreneurs in macedonia, conditions for female entrepreneurship, perspectives for development and an array of problems that women entrepreneurs are facing. The study in order to gain a better picture of current motive problem and perspectives Macedonian women in entrepreneurship, a survey was conducted during the period of December 2011-March 2012, to complement secondary sources. The study states that respondents are asked about motives for starting a business, the size of the business they run, revenues their family status management problems and necessary capabilities as perceived by them. The study finally concluded by reveling that Global Entrepreneurship monitor (GEM) reports are used to compare the indicators of entrepreneurial activity between Republic of Macedonia and other countries in the Region.

**Reena Agrawal (2013)**, in her study showcases the initiative and hard work of a women entrepreneur from India, who has a passion to guide and counsel the young graduates towards their professional education. The case study discusses in detail about the education acquired by the entrepreneur and their vision, initiative, development and operation of her venture, major impediments that came her way, measures adopted by then to overcome themselves and their plans for future expansion and growth. The study finally concluded by stating that women entrepreneur was successful in creating several new jobs in the society, besides the youth to take up their desired career path.

### **Findings, recommendations and conclusion**

In this chapter the findings, recommendations and conclusion of the study is presented.

## Findings

The findings of the study are summarized and presented by objective.

### Percentage Analysis

- \* Majority (63%) of the respondents are aware of programmes and schemes which are available to women entrepreneur.
- \* Most (24%) of the respondents are aware through government publications.
- \* Most (29.1%) of respondents have very high awareness towards programmes and schemes of Prime Minister's Employment Generation Programme (PMEGP).
- \* Majority (59.1%) of the respondents have availed the programmes and schemes available for them.
- \* Most (33.8%) of the respondents have availed Prime Minister's Employment Generation Programme (PMEGP).
- \* Maximum (46.2%) of the respondents have collected the information related to programmes and schemes from women associations.
- \* Majority (58.5%) of the respondents faced hurdles in availing programmes and schemes.
- \* Maximum (44.7%) of the respondents faced hurdle in availing programmes and schemes as it is easily not approachable.
- \* Most (22%) of the respondents have stated the type of advantage got from the programmes and schemes towards entrepreneurial development as self-confidence.
- \* Maximum (36.9%) of the respondents have their benefit got form the applied plan as management skills.
- \* Maximum (35.4%) of the respondents have opined that they have moderate preference towards programmes and schemes.
- \* Maximum (44.6%) of the respondents have opined as moderate satisfaction.
- \* Majority (60%) of the respondents will recommend their fellow women entrepreneurs to avail the programmes and schemes.

### Results from Chi-square analysis

- \* The type of organization, nature of business, initial investment to start the business and number of employees working in organization have significant influence on type of hurdles faced by women entrepreneurs.

- \* The nature of business and experience in business are having the significant influence relating to the level of awareness towards the programme and scheme available to women entrepreneurs relating to Integrated Rural Development Programme (IRDP).
- \* The turnover per year alone is having the significant influence relating to the level of awareness towards the programme and scheme available to women entrepreneurs relating to Khadi and Village Industries Commission (KVIC).
- \* The nature of business alone is having the significant influence relating to the level of awareness towards the programme and scheme available to women entrepreneurs relating to Training on Rural Youth for Self-Employment (TRYSEM).
- \* All the organizational factors have insignificant influence relating to the level of awareness towards the programme and scheme available to women entrepreneur relating to Prime Minister's Employment Generation Programme (PMEGP).
- \* The nature of business and number of employees working in organization are having the significant influence relating to the level of awareness towards the programme and scheme available to women entrepreneur relating to Entrepreneurial Development Programme (EDPs).
- \* The nature of business and number of employees working in organization are having the significant influence relating to the level of awareness towards the programme and scheme available to women entrepreneur relating to Management Development Programme.
- \* The initial investment to start the business and turnover per year are having the significant influence relating to the level of awareness towards the programme and scheme available to women entrepreneur relating to Women's Development Corporations (WDCs).
- \* All the organizational factors have insignificant influence relating to the level of awareness towards the programme and scheme available to women entrepreneur relating to Marketing of Non-Farm Products of Rural Women (MAHIMA).
- \* Number of employees working in organization alone is having significant influence relating to the level of awareness towards the programme and scheme available to women entrepreneur relating to the Assistance to Rural Women in Non-Farm Development (ARWIND) Schemes.

- \* Nature of business, initial investment to start the business, number of employees working in organization and experience in business are having significant influence relating to the level of awareness towards the programme and scheme available to women entrepreneur relating to the trade related entrepreneurship assistance and development (TREAD).
- \* Nature of business, initial investment to start the business, turnover per year and number of employees working in organization are having significant influence relating to the level of awareness towards the programme and scheme available to women entrepreneur relating to the level of awareness towards the Working Women's Forum.
- \* The nature of business, turnover per year and number of employees working in organization having significant influence relating to the level of awareness towards the programme and scheme available to women entrepreneurs relating to the Indira Mahila Yojana.
- \* Type of organization, turnover per year and number of employees working in organization have significant influence relating to the level of awareness towards the programme and scheme available to women entrepreneur relating to the Indira Mahila Kendra.
- \* Turnover per year and number of employees working in organization have significant influence relating to the level of awareness towards the programme and scheme available to women entrepreneur relating to the Mahila Samridhi Yojana.
- \* Type of organization, turnover per year and number of employees working in organization have significant influence relating to the level of awareness towards the programme and scheme available to women entrepreneur relating to the Mahila Vikas Nidhi.
- \* Nature of business alone have significant influence relating to the level of awareness towards the programme and scheme available to women entrepreneurs relating to the Micro Credit Scheme.
- \* Type of organization, nature of business and number of employees working in organization have significant influence relating to the level of awareness towards the programme and scheme available to women entrepreneurs relating to the Rashtriya Mahila Kosh.



- \* Number of employees working in organization alone have significant influence relating to the level of awareness towards the programme and scheme available to women entrepreneurs relating to the Sidbi's Mahila Udyam Nidhi.
- \* Nature of business, initial investment to start the business, type of organization and number of employees working in organization have significant influence relating to the level of awareness towards the programme and scheme available to women entrepreneurs relating to the SBI's Stree Shakti Scheme.
- \* The nature of business and turnover per year have significant influence relating to the level of awareness towards the programme and scheme available to women entrepreneurs relating to the NGO's Credit Schemes.
- \* The nature of business and number of employees working in organization have significant influence relating to the level of awareness towards the programme and scheme available to women entrepreneur relating to the Small Industries Development Bank of India (SIDBI).
- \* The experience in business alone have significant influence relating to the level of awareness towards the programme and scheme available to women entrepreneurs relating to the MSE Cluster Development Programme by Ministry of MSME (CDP).
- \* Nature of business, initial investment to start the business, turnover per year, number of employees working in organization and experience in business have significant influence relating to the level of awareness towards the programme and scheme available to women entrepreneur relating to the Credit Guarantee Fund Scheme for Micro and Small Enterprises.
- \* Turnover per year and number of employees working in organization have significant influence relating to the level of awareness towards the programme and scheme available to women entrepreneurs relating to the National Banks for Agriculture and Rural Development.
- \* Turnover per year and number of employees working in organization have significant influence relating to the level of awareness towards the programme and scheme available to women entrepreneurs relating to the Support to Employment Programmes for Woman (STEP).

- ✱ Initial investment to start the business, turnover per year and number of employees working in organization have significant influence relating to the level of awareness towards the programme and scheme available to women entrepreneurs relating to the Women Entrepreneurs Association of Tamil Nadu (WEAT).
- ✱ Nature of business, initial investment to start the business and number of employees working in organization have significant influence relating to the level of awareness towards the programme and scheme available to women entrepreneurs relating to the New Entrepreneur-Cum Enterprise Development Scheme (NEEDS).

### **Suggestions**

#### **Skill Development**

Adopting a structured skill training package can pave the way for development of women entrepreneurship. Such programmes can train, motivate and assist the upcoming women entrepreneurship in achieving their ultimate goals. Various schemes like the sponsored programmes can be undertaken for such purposes. The course design should focus on imparting input on profitability, marketability and practical management lessons. Besides, there should be consideration in helping the women entrepreneurs in balancing their family life and work life. As a special consideration, computer illiterate women can be trained on Information Technology to take the advantage of new technology and automation.

#### **Simplifying the procedures**

Efforts should be made in the direction of simplification of the procedures, formalities, rules and regulations, etc., required to be fulfilled by the women entrepreneurs in all matter of registration, seeking assistance, subsidies, concessions, relief etc., from different departments and governments sponsored organization involved in providing a variety of services to women entrepreneurs.

#### **Conclusion**

It can be said that today we are in a better position wherein women participation in the field of entrepreneurship is increasing at a considerable rate. Efforts are being taken at the economy as well as global level to enhance woman's involvement in the enterprise sector. This is mainly because of attitude change, diverted conservative mindset of society to modern one, daring and risk-taking abilities of women, support and cooperation by society members, changes

and relaxations in government policies, granting various up-liftmen schemes to women entrepreneurs etc. Thus, what else is required is to continue with the above changed trend, emphasizing on educating women strata of population, spreading awareness and consciousness amongst women to outshine in the enterprise field, making them realize their strengths, and important position in the society and the great contribution they can make for their industry as well as the entire economy.

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