

IDENTIFYING ELEMENTS OF WOMEN ENTREPRENEURS

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ABSTRACT

Entrepreneurship is a multidimensional task and virtually a creative activity. Entrepreneurship is the state of mind which every woman has in her but has not been capitalized in India in a way it should be. Woman constitutes the family, family businesses are the building block of society and nation. Social and economic development of women is necessary for the overall economic development of any society or a country. This paper aims to explore and identify profile and elements then suggest strategies and policies which could create an enabling environment for women entrepreneurs in local market Bhilwara. It aims to contribute a set of practical and policy-worthy proposal to promote the healthy growth of entrepreneurial activities and enterprises owned by women in local market. Researcher has collected primary data through unstructured questionnaire; doing self administered survey of sample size 30. Findings will be displayed using descriptive statistics. This study will help researcher in identifying hurdles of women entrepreneur.

Keywords: *Women; Entrepreneur; Entrepreneurship; Policy; Development*

1. INTRODUCTION

Entrepreneurship is all about one's willingness to take risks create structure and handle an enterprise in a competitive world that is dynamic. Kalpana Sinha, Entrepreneurship and Student of Welfare Department, IMS Noida, for Elets News Network (ENN) writes that entrepreneurship and start-up movements have developed extremely In India. According to National Policy for Skill Development and Entrepreneurship 2015, India is one of the enthusiastic nations in the world with more than 62% of its population in the working age group (15-59 years), and more than 54% of its total population below 25 years of age. Its population pyramid is expected to bulge across the 15-59 age groups over the next decade. Entrepreneurship is the current activity that is creating an atmosphere of excitement in the world. However, to start with the idea of start-ups and running efficiently for it, one feels requirement for secure devotion, a firm decision, confidence and determination.

Source:<http://www.skilldevelopment.gov.in/assets/images/Skill%20India/National%20Policy%20on%20Skill%20Development%20and%20Entrepreneurship%20Final.pdf>

Entrepreneurship, in a very broad sense, has always been at the heart of firm and industrial dynamics extolling. It's influence economy at macro level. Starting with the analysis of the particular properties and outcomes of entrepreneurship as an economic function, researchers then

proceeded to the historical and regulate investigation of resource allocation in the field of entrepreneurship. More commonly, they analyzed the socio-economic institutions that could be relied upon to produce, mediate, and favour entrepreneurship. The United States and India are co-presenting the 8th annual Global Entrepreneurship Summit in Hyderabad (2017). In Summit theme is "Women First, Prosperity for All". GES 2017 is hosting 1,200 entrepreneurs, of which 350 are from the US reporting 38 US states. This is the first time that women are the bulk of participants at GES over 50% of the entrepreneurs are women. She said that when women effort, it constructs a unique multiplier outcome. Women are more likely than men to hire other women, and to give them access to capital, mentorship and networks. Women are also more likely to reinvest their income back in their families and communities. The primary obstacles for women entrepreneurs are starting, owning, and growing. Women entrepreneurs need capital, networks, mentors, and favourable laws and policies.

Intuit India's CSR initiative Intuit Rise launched the women-in-business accelerator programme to help women entrepreneurs grow their business. As businesses go digital and innovative ones move into existence, the ecosystem is viewing a higher number of women entrepreneurs developing. According to the Sixth Economic Census handled by the National Sample Survey Organisation, 14 percent businesses are run by women entrepreneurs and employ nearly 13.5 million people. The number of women entrepreneurs is displayed healthy growth, promoted by the government and other institutions.

Source:

<http://msme.nic.in/WriteReadData/DocumentFile/All%20India%20Report%20of%20Sixth%20Economic%20Census.pdf>

1.1 Definitions of entrepreneurship:

The word 'Entrepreneur' derived from the French verb "Entreprendre" (to undertake). The word was originally used to describe people who "take on the risks" between buyers and sellers or who "undertake" a task such as starting a venture. The fifth edition of the oxford advance learner's dictionary defines an entrepreneur as a person who starts or organise a commercial enterprise, especially one involving financial risk. They process of creation of business enterprise is called entrepreneurship.

Richard Cantillon (1730) defined entrepreneurs as non fixed income earners with known costs of production but uncertain incomes (as they must depend on the market and the demand for their products), and therefore operating at a risk.

Jean-Baptiste Say (1767) defined an entrepreneur as a person able to recognised opportunities and manage them effectively.

Adam Smith (1776) described that an entrepreneur has all the knowledge necessary to become a great merchant, and is hindered from becoming one only by insufficient capital.

Francis Walker (1876) described an entrepreneur as one who is endowed with more than average capacity to organised and coordinate factors of production like land, labour, capital, and enterprise.

Joseph Schumpeter (1883) defined an entrepreneur as an innovator, individual developing something unique, was established.

Bolton and Thompson (2000) have defined an entrepreneur as “a person who habitually creates and innovates to build something of recognized value around perceived opportunities”.

Hisrich (1990) explained that an entrepreneur is as “who indicates push and creative thinking, is able to manage social and economic mechanisms to turn resources and situations to practical account, and accepts risk and failure”.

Onuoha (2007) “is the practice of starting new organizations or revitalizing mature organizations, particularly new businesses generally in response to identified opportunities.”

Pete Sveen (2012) defined that “Someone with the drive, persistence, and mindset to change the world by filling a need in the marketplace.”

1.2 Concept of women entrepreneurship:

Women entrepreneur defined as a woman or group of women who initiate, organise, and run a business enterprise. In terms of Schumpeterian approach of innovative entrepreneurs, women who innovate, imitate or accept a business activity are called “women entrepreneurs”.

“An enterprise owned and controlled by a women having a minimal financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated by the enterprise to women.”-Government of India

“A woman entrepreneur described as a confident, inventive and creative woman able of attaining self economic independence individually or in collaboration, generates employment opportunities for others through initiating, establishing and running the enterprise by caring step with her personal, family and social life.”-Kamal Singh

According to nutshell, women entrepreneurs who assume a business enterprise, begin it, formulate and link the aspects of production, operate the enterprise and undertake uncertainty and grasp economic uncertainty involved in running a business enterprise.

1.3 Women as entrepreneurs in India:

Women entrepreneurs are essential element for Indian society. By creating the opportunities for women entrepreneurs to flourish, countries are investing in their national well-being and competitiveness. Many women founder trial to access the capital, technology, networks and knowledge that they need to start and grow their business. India lags behind in employment for women. According to a report by Genpact, women are still greatly outnumbered by

men, comprising about 25% of the total workforce, with only 15% of companies having women on their boards. Some say that this is mostly because traditional cultural norms encourage marriage and familial duties, rather than career and entrepreneurship. While it's challenging to find aggregated data, the Global Entrepreneurship Monitor (GEM) has found 126 million women operating their own businesses. Out of 126 million, 98 million operate established businesses (over three and a half years).

II. LITERATURE REVIEW

Cohoon and Wadhwa (2010) conducted research was that successful women and men entrepreneurs are similar in every manner such as they have equivalent levels of education, early interest in starting their own business, a strong desire to build wealth or capitalize on a business idea, access to funding, and they largely agree on the top issues and challenges facing, for instance- the amount of time and effort required to start a business, difficult to recruit a co-founder, financing, the consequences of failure, health insurance, and lack of experience or industry knowledge were lesser concerns for any entrepreneur.

Sharma et al., (2011) have focused that rural woman entrepreneurship can contribute to economic growth in developing countries and clearly represents an untapped potential and women who stays in rural area, entrepreneurship is part of self sufficiency thing. They are often undertaken on a part-time basis, and where it is difficult to separate production and also reproduction tasks, as well as market and non market work.

Smith and Danish (2012) suggested that associated with increasing access to education, particularly university education. It was found that female entrepreneurs in Saudi Arabia are indicating and controlling more small and medium sized entities than at any time in the past and this trend is growing.

Shastri and Rao (2014) considering that the whole scenario, women are capable of innovating business, maintaining it and thus achieving success. Women are very good entrepreneurs, and prefer to choose the same as they can maintain work life balance. We have many well women entrepreneurs in our country, but as we have a culture more inclined towards males, there are many objections which women entrepreneurs face from family and society.

Goyal J., (2015) has elaborated on Prospectus and challenges of women entrepreneurs and that study shown that women entrepreneurs are facing the various challenges in front of them although many women have a good potential to become for proving good entrepreneurs.

Garg and Agarwal (2017) recommended that with higher education and increasing literacy rates, the view of the society is also changing towards venturing of women into entrepreneurial activities. The participation of women in the entrepreneurial activity makes them not only self - confident but also self - dependant.

III. GOVERNMENT SCHEME AND BANK LOANS FOR WOMEN ENTREPRENEURS IN INDIA

According to Dr. Sunil Shukla, the director of Entrepreneurs Development Institute of India (EDII), has the purpose of renovating the entrepreneurship course in CBSE inculcating innovation temperament, entrepreneurial values and to inspire students to explore opportunities in the entrepreneurship and technology domain to create start-ups. He added teacher training programmes, an instructor handbook, resource materials and cases on young entrepreneurs which were provided by the Entrepreneurs Development Institute of India (EDII).

The Government of India has started distinct schemes to boost and strengthen the women of India. As today Indian women who want to start a business at small and micro level but unable to start up cause of lack of funds, infrastructure, supplies etc., the following below are some of the schemes floated by Government of India (GOI) to support and encourage Indian women to start-up their own.

3.1 Annapurna Scheme:

Under this scheme Government of India helps those women who are into the business of food catering. Government of India (GOI) has provided maximum amount of Rs. 50,000 on composite term loan which needs to be repaid in long thirty six (36) month instalment. In this scheme there is 1 month "EMI free" period. It requires a guarantor and the assets to be submitted as collateral security. The interest rate applicable on this loan is as per prevailing market interest rates at the time of application.

3.2 Stree Shakthi Package:

Another scheme was framed for women entrepreneurs where small scale units managed by one or more women entrepreneurs having ownership stake not less than 51% in a firm or business. The scheme was offered by most of the state banks (like state bank of India, state bank of Mysore) at a concessional rate of interest.

3.3 Bharatiya Mahila Bank:

Bharatiya Mahila Bank was established by Government of India (GOI) to support and encourage women entrepreneurs to start-up their own enterprise. This Bank offers loans like Micro Loans, Loan against property and SME loans in retail sectors.

3.4 Dena Shakti Scheme:

Dena Shakti Scheme was given by Dena Bank which focuses at providing financial assistance to women entrepreneurs at 0.25% reduction on the interest rate. This loan is provided to those women entrepreneurs who are working in agriculture sector, manufacturing sector, micro-credit sector, retail stores or small enterprises.

3.5 Udyogini Scheme:

Udyogini scheme was launched by Punjab and Sind Bank. Loan is available at lower interest rates on flexible terms and conditions. This loan can be used for agricultural activities, retail, and small-business enterprises.

3.6 Cent Kalyani Scheme:

This scheme has been offered by Central Bank of India. In this scheme, the interest rate differs from one sector to another sector which is based on market rates. This scheme focuses on women who are employed in villages and cottage industries, micro, small and medium enterprises, self-employed women, agriculture and allied activities, retail trade and government sponsored programs.

3.7 Mahila Udyam Nidhi Scheme:

Punjab National Bank has initiated this Scheme. This Scheme is created mainly to target the small scale sector. Under this one can get up to INR 10 lakh repayable within 10 years. The applicability of interest is dependent on market rates and these are revised time to time. This loan is provided for creating small scale industries, agricultural activities, retail traders and other self-employed women entrepreneurs. In this scheme, there are some special loans accessible for parlours, day care centres, buying auto rickshaw, two wheelers and cars etc.

3.8 Seed Funding Support for Technology Based Start-ups:

The challenge that the young female innovators face is to raise the initial funding for her start-up. To reach a stage where she has done the technology demonstration and working prototype, the innovator is looking for preparing his business plan, product validation and launch of start-up. Therefore, to inspire the conversion of technology based innovation into a commercialized start-up, the Department of Science and Technology has launched a programme named NIDHI to support start-ups. This programme is aimed at providing funding and incubation to support start-ups across the country. There are several numbers of schemes taken up under this programme. Some relevant schemes are as follows:

1. NIDHI PRAYAS scheme which is focused on addressing the gap between idea and prototype funding;
2. NIDHI Seed Support System for funding early-stage start-ups to commercialize & launch their innovative product and
3. NIDHI Centres of Excellence, which will help start-ups to enter into global market.

3.9 Mudra Yojana Scheme For Women:

This scheme has been launched by the Govt. of India for individual women wanting to start small enterprises and businesses like beauty parlours, tailoring units, tuition centres, etc. as well as a group of women wanting to start a venture together. The loan doesn't require any collateral security and can be availed as per three schemes:

1. Shishu loan: The amount of this loan is limited to ₹50,000 and can be availed by those businesses that are in their initial stages.

2. Kishor loan: The amount of this loan scopes between ₹50,000 and ₹5 lakhs and can be availed by those who have a well-established enterprise.
3. Tarun loan: The amount of this loan is ₹10 lakhs and can be availed by those enterprises that are well established but require funds for the purpose of expansion.

If the loan is granted, a Mudra card that functions the similar as a credit card however the funds available are limited to 10% of the loan amount granted.

3.10 Orient Mahila Vikas Yojna Scheme:

This scheme is launched for those women who are holding a share capital of 51% individually or jointly in a proprietary concern by Oriental Bank of Commerce. No collateral security is needed for loans of ₹10 lakhs up to ₹25 lakhs in case of small-scale enterprises and the period of repayment is 7 years. A concession on the interest rate of up to 2% is given.

IV. RESEARCH OBJECTIVES

- 1) To Explore and summarize; various schemes of Government for women entrepreneurs.
- 2) To study the profile of women entrepreneurs in micro enterprises in local market.
- 3) To identifying the variables elements of women entrepreneurs.

V. RESEARCH METHODOLOGY

5.1 Research design: The researcher aim to explore and identify strategies and policies which could create an enabling environment for women entrepreneurs in local market Bhilwara.

5.2 Method of sampling: Non Probabilistic sampling (Convenience Sampling)

5.3 Area of study: This study is undertaken in the state of Rajasthan, district of Bhilwara.

5.4 Sample Size: The sample size for the study is 30 respondents, who are residing and doing business in Bhilwara.

5.5 Data Source: The primary data is collected using descriptive unstructured questionnaire through self administered survey in unorganised enterprise.

VI. ANALYSIS AND INTERPRETATION

This paper deals with the analysis and interpretation of the study on the topic, "Identifying Elements of Women Entrepreneurs", is presented based on a sample of 30 respondents. The collected data are classified and tabulated. The data are analyzed using the simple percentage analysis tool.

VII. LIMITATION OF THE STUDY

The researcher has selected 30 samples size. Such small quantity of the respondents cannot represent the characteristics of women entrepreneurs as a whole.

Table: 1 Personal detail

Q-1 Age classification (in years) of respondents		
Age group (in years)	Percentage of respondents	Pie chart
18-25	13.33	
26-35	26.67	
36-45	60.00	
Total	100	
Q-2 Education		
Education variables	Percentage of respondents	Pie chart
Uneducated	40.00	
Higher Secondary	33.33	
Graduate	20.00	
Post Graduate	6.67	
Total	100	
Q-3 Marital Status		
Marital Status	Percentage	Pie chart
Unmarried	3.33	
Married	90.01	
Divorced	3.33	
Widow	3.33	
Total	100	

Source: Primary Detail

VIII. FINDINGS

The following are the important findings of the study:

1. Majority of the respondents are in the age group of 36-45 years and 40 per cent are uneducated.
2. Majority of the respondents are married family 90.01 per cent of the respondents.
3. Majority of the respondent's Trading based occupation is business and they are running the present business for about 2 to 5 years.
4. Majority of the respondent's have necessity based business and they spend 9-12 working hours.
5. Majority of the respondent's have no awareness of Government scheme and bank loans and main source of finance for enterprise from own fund.
6. Majority of the respondents, facing enterprise problem like shortage of money, marketing skills and lack of confidence.

7. Women entrepreneur gets support from their family and they have responsibilities of their family still they manage their enterprise very well.

Table:2 Business Detail

Q. 4 Nature of Enterprise		
Nature of Enterprise	Percentage	Pie chart
Service based	36.67	
Trading based	63.33	
Total	100	
Q.5 No. of Experience		
No. of Experience in enterprise	Percentage	Pie chart
Less than 1 year	13.33	
2 to 5 years	36.67	
6 to 9 years	20.00	
10 to 13 years	3.33	
14 to 17 years	16.67	
More than 18 years	10.00	
Total	100	
Q.6 Reason for Start ups		
Reason for Start up	Percentage	Pie chart
Necessity based	86.67	
Hobby based	10.33	
Family based	3.33	
Total	100	
Q.7 No of hours spending at work		
No.of hours spending at work	Percentage	Pie chart
5 to 8 Hours	26.67	
9 to 12 Hours	56.67	
13 to 16 Hours	13.33	
More than	3.33	

9. PROFILE OF THE RESPONDENTS

They were uneducated but they count money very easily. They have full of family support and they have also good entrepreneurial skills. They are very motivated about their work. They also gave full time to work and also having

10. HYPOTHESIS TESTING

One sample 't' Test was applied for small sample size. We have applied non-parametric test for knowledge purpose

Q.8 Awareness of govt. Scheme among respondents		
Awareness of govt. scheme	Percentage	Pie chart
Yes	3.33	
No	96.67	
Total	100	
Q.9 Awareness of bank loan among respondents		
Awareness of bank loan	Percentage	Pie chart
Yes	10.00	
No	90.00	
Total	100	
Q.10 Source of finance for respondents		
Source of finance	Percentage	Pie chart
Own fund	56.67	
From family/relative	36.67	
Bank	6.66	
Total	100	
Q.11 Facing any Enterprise problem by respondents		
Enterprise Problem	Percentage	Pie chart
Yes	60.00	
No	40.00	
Total	100	
Q.12 Facing any Personal problem by respondents		
Own Problem	Percentage	Pie chart
Yes	40.00	
No	60.00	
Total	100	
Q.13 Family Support		
Family Support	Percentage	Pie chart
Yes	100	

Source:Primary Data

good knowledge about their product brand and having good marketing skills. They also try to communicate in English language. They have no awareness about any government scheme and bank loans.

only. It is found may be results are not accurate because of small size of sample and non-sampling error.

H_0 : Mean Age of women is greater than 30 Years.

Result: Null Hypothesis is not rejected, level of significance=0.05 one tailed test.

H₀ : Mean daily time spent by women at their work is less than 8 hours.

Result: Null Hypothesis is not rejected, level of significance = 0.05 one tailed test.

Findings revealed that, mean age of women are greater than 30 years and women spent more than 10 hours at their own work place.

11. MANAGERIAL RECOMMENDATIONS

1. The banks and other financial institutions should provide loan to the women who are willing to do business without lengthy procedure.
2. The indifferent attitude of the society about the motivate them to be an entrepreneur and lead their life as successful women.
3. A workshop or EDP should be given to the students in their graduation level, which will motivate them to be entrepreneur and lead their life as successful women.
4. The need and importance of being engaged in work should be insisted to the girls in their middle age so that there will be increasing number of women participation in business near future.
5. The advertisement should be made effective for the products whose entry is more than 10 years because of their rivals.

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6. Government should give incentives for the export goods of micro business.

12. SUMMING UP

It has been found from the analysis the micro women entrepreneurs are facing various problems like financial problems, socio personal problems and marketing problems in Bhilwara. The women in Indian scenario always face dual responsibility in family as well as in business. In spite of all this, responsibilities and problems the women entrepreneurs are tackle their business problems in a successful manner. With the support of financial institutions and government authorities the women entrepreneurs can give crown to the society and a nation as a whole. Financial liberty and use of their individual skills in an effective manner is considered to be very important. "Women as a mother is always a role model for her child, when she starts utilizing the time in an effective manner that will pay a way for a women as an entrepreneur in a large scale."

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APPENDIX

Questionnaire for women entrepreneur

SECTION A: PERSONAL DETAIL

1. What is your name.....

2. What is your age category?

Under 20 years

20-29 years

30-39 years

40-49 years

3. What is your educational background?

Uneducated

Primary education

Secondary education

University or college education

Postgraduate

Formation/training courses (please specify):.....

4. What is your marital status?

Unmarried

Married

Widow

Divorced

SECTION B: OCCUPATION DETAIL

1. Which type of business you have?

Manufacture based

Trading based

Service based

2. How many years have you experience it?

Less than 1 year

2 to 5 years

6 to 9 years

10 to 13

14 to 17

More than 18

3. Why did you start this business?

Experience in this field

Hobby

Mean of survival (no option)

Venture for something new

Others

4. How many hours you spend in work?

5 to 8 hours

9 to 12 hours

13 to 16 hours

More than 17 hours

5. Are you aware the government provide scheme for women entrepreneurs?

Yes

No

Can't say

If yes, name the

scheme.....
.....

6. Are you aware the bank provides loan for women entrepreneurs?

Yes

No

Can't say

If yes, name the bank

loan.....
....

7. What is main source of finance for enterprise?

From Own fund

From family or relatives

From Bank

8. Have you faced any problem regarding your business?

Yes

No

If yes, which type of problem you faced.....

9. Have you faced any problem regarding personal level?

Yes

No

If yes, which type of problem you faced.....

10. Do your family member support you?

Parents

In laws

Husband