CHAPTER 6

DATA ANALYSIS & DISCUSSION

6.1.1. Profile of the women entrepreneurs

The demographic profile of the respondents is given in Table 1. Out of the 63 respondents taken for the study 40 every penny have a place with the age – group of 33-40 years. As to conjugal status 83 every penny are hitched, 79 every penny have youngsters and 71 every penny have kids over 10 years old. 38 every penny have finished their studies up to graduation and 59 every penny have the work experience. Concerning family sort 73 every penny have atomic families and 87 every penny get backing of their relatives, 40 every penny get the backing as enthusiastic backing. 76 every penny ladies ambitious people are original business visionaries, 51 every penny have their business premises as a piece of their home. 21 every penny are occupied with style outlining and customizing and 14 every penny run magnificence parlor. 40 every penny ladies burn through 4-8 hours in their business. 60 every penny have utilized their own particular trusts to begin the business while 40 percent have acquired from different wellsprings of which 19 every penny have obtained from their relatives. For 59 every penny of the respondents their business is by all account not the only wellspring of income

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<td>Above 10 years</td>
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<td>Illiterate</td>
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<td>Work Experience</td>
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<td>Form of Support</td>
<td>Manual help</td>
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<td>Emotional support</td>
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<td>13</td>
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<td>First generation Entrepreneur</td>
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<td>Parents as entrepreneurs</td>
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<tr>
<td>Nature of factory building</td>
<td>Part of house</td>
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<td>Separate building</td>
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<td>Fashion Designing &amp; Tailoring</td>
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<td>Interior Designing</td>
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<td>Confectionary &amp; Bakery</td>
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<td>Agriculture</td>
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<td>Medical &amp; General Stores</td>
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<td>Other activities</td>
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<td>Time spent in business</td>
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<td>Sources of Funds</td>
<td>Own funds only</td>
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<td>Own funds &amp; borrowed funds</td>
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<td>Sources of Borrowings</td>
<td>Relatives</td>
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<td>Financial institutions</td>
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6.2. Women's Entrepreneurship Development (WED)\(^{129}\)

The ILO's Women's Entrepreneurship Development program (ILO-WED) is a piece of the Small Enterprise Development Program (SEED). ILO-WED chips away at improving financial open doors for ladies via doing confirmed activities in backing of ladies beginning, formalizing and developing their
ventures, and by mainstreaming sex equity issues into the ILO’s work in big business improvement. This way to deal with WED is highlighted in the ILO WED Strategy that was embraced by the Governing Body in March, 2008.

The ILO-WED methodology is triple, working with governments, managers' associations, exchange unions, and nearby group based associations to: make an empowering situation for WED that produces quality occupations; fabricate institutional limit in WED; and advancement of devices and bolster administrations for ladies ambitious people. It does as such both through focused on methodologies and sex mainstreaming, with an unmistakable goal to contribute towards sex correspondence and ladies' monetary strengthening.

➢ Concept of Entrepreneur

A business visionary is an individual who consolidates capital and work for generation. As indicated by Cantillion "business visionary is the operators who purchases method for generation at specific costs, so as to offer at costs that are sure right now at which he submits himself to his expense". As per P.F Drucker " he is one who dependably (1) scans for change (2) reacts to it (3) adventures it as an open door."

□ Concept of Women Entrepreneur

A lady business visionary is a lady who begins and possesses and endeavour by putting no less than 51% in an undertaking.

Categories of Women Entrepreneurs

• Women in sorted out & disorderly area

• Women in customary & advanced commercial enterprises

• Women in urban & provincial regions

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• Women in expansive scale and little scale businesses.
• Single ladies and joint endeavor.

Categories of Women Entrepreneurs in Practice in India

• First Category

• Established in huge urban areas

• Having more elevated amount specialized & proficient capabilities

• Nontraditional Items

• Sound budgetary positions

• Second Category

• Established in urban communities and towns

• Having adequate training

• Both customary and nontraditional things

• Undertaking ladies administrations kindergarten, crèches, excellence parlors, wellbeing center and so forth

• Third Category

• Illiterate ladies

• Financially week

• Involved in family business, for example, Agriculture, Horticulture, Animal Husbandry, Dairy, Fisheries, Agro Forestry, Handloom, Power loom and so on.

Supportive Measures for Women’s Economic Activities and Entrepreneurship

• Direct & aberrant money related backing

• Technological preparing and honors

• Federations and affiliations
Direct & Indirect Financial Support

• Nationalized banks

• State account organization

• State modern improvement enterprise

• District businesses focuses

• Differential rate plans

• Mahila Udyog Nidhi plan

• Small Industries Development Bank of India (SIDBI)

• State Small Industrial Development Corporations (SSIDCs)

Technological Training and Awards

• Stree Shakti Package by SBI

• Entrepreneurship Development Institute of India

• Trade Related Entrepreneurship Assistance and Development (TREAD)

• National Institute of Small Business Extension Training (NSIBET)

• Women’s University of Mumbai

Federations and Associations

• National Alliance of Young Entrepreneurs (NAYE)

• India Council of Women Entrepreneurs, New Delhi

• Self Employed Women’s Association (SEWA)

• Association of Women Entrepreneurs of Karnataka (AWEK)

• Associated Country Women of the World (ACWW)
6.3. RESEARCH DESIGN

6.3.1. Data Methodology

The present study is observational one in light of overview technique. The information were gathered from both essential and optional source. The essential information were gathered from ladies ambitious person who occupied with magnificence consideration benefit by method for meeting calendar.

In light of the goals of the study, the paper has been intended to delineate the accessible bolster benefits and additionally their effect and adequacy of ladies enterprise in Bangladesh. To this end a broad writing study has been directed. The study is construct generally with respect to optional information from distributed sources including sites of diverse associations. Information and data from optional sources were gathered by counseling different applicable diaries, studies directed by different contributor and improvement offices, and distributions of Asian Development Bank, International Labor Organization, Bank of Small Industries and Commerce, Bangladesh Bureau of Statistics and so forth.

To get to the heart of the inquiries raised above, we analyze philanthropic and for profit business people in a generally huge city of Pune in Maharashtra, India. To control for the difference of outer circumstances that may emerge in examining business enterprise in distinctive sub-areas of philanthropies and for-benefits, we picked just those endeavors managing basically with ladies and kids. Therefore, by constraining the topographical area and sub part we endeavor to control for contrasts that may be inferable from the decision of area or client base.

We led top to bottom meetings with both the charitable and revenue driven organizers about the establishing of their business or philanthropic, and the
elements that affected and roused their choices. We utilized one instrument to learn financial attributes of the author, including a self-assessment of identity qualities and social and family history. These meetings endured between 1.5-2 hours and were directed in the dialect most commonplace to the respondent, Marathi or English. The creator most acquainted with both dialects did coding of transcripts of meetings for open ended inquiries. We utilized a basic organization for close-finished information questions.

The examination makes an endeavor to dissect ladies support in entrepreneurial exercises to highlight the commitment of ladies business people towards financial improvement. In the process it further endeavors to look at the encouraging components and also obstacles that this class confront in running their units. Arrangements and projects of the administration additionally exist to advance and fortify the advancement of ladies enterprise in India1. The center of the paper is on ladies interest in little business wanders in India, since the majority of the ladies business people are occupied with this area. The Government of India has characterized ladies business people taking into account ladies investment in value and job of a business venture. In like manner, a ladies venture is characterized as "an endeavour claimed and controlled by a ladies having a base money related enthusiasm of 51% of the capital and giving no less than 51% of the livelihood created in the undertaking to ladies". Ladies ventures can be named: (i) possessed by ladies, (ii) oversaw by ladies and (iii) utilizing ladies.

**Existing research on ladies' enterprise:**

The work area exploration audited studies led on ladies' business enterprise and analyzed whether other financial variables had an effect on enterprise and how these effects varied by part. Different perspectives, among others, that these studies brought out were: How do ladies business people vary from men business people? Do they approach enterprise in the same way?

What inspires ladies business people? What encounters impact their decision of getting to be business visionaries? Have business advancement bolster administrations added to the methodology of ladies getting to be business
Key Findings:

In view of the audit of existing research on ladies' business enterprise, the accompanying key discoveries:- were inferred, which endeavor to audit the effect of sociocultural elements and other ecological variables as empowering agents or boundaries to ladies business enterprise. Those learning focuses are condensed under the accompanying headings:

- Conceptual comprehension of ladies business visionaries
- Status of ladies business visionaries in India
- Social setting of ladies business visionaries
- Historical examples of ladies' business in India
- Gender imbalance
- Other difficulties and obstructions that ladies business visionaries face

Theoretical comprehension of ladies business visionaries

- Women business visionaries are affected by both push and force variables. Force components include:

  Desires for independence and freedom, individual fulfillment and accomplishment, or quest for a test, testing/dismissing sexual orientation generalizations, crevice in the business, and so forth.

  - Push variables include: disappointment with the work business sector, requirement for more noteworthy wage,
unemployment, wish for a superior life or higher income, monetary impetus and inspiration from government/plans for help, fascination of high net revenues, and so forth.

**Status of ladies business visionaries in India:**

- A report distributed by ESCAP in 2005 titled "Creating Women Entrepreneurs in South Asia" called attention to that in India, a lion's share of ladies business people in SMEs fall inside the age bunch 25-40 years. The conditions of Gujarat, Maharashtra and Karnataka tally a more prominent extent of business visionaries, basically ladies from families which are now in business or have administration related foundations.

- The Indian culture has advanced as a generally male-ruled one. Ladies have a tendency to be considered as the weaker sex and socio-monetarily relied on upon men for the duration of their life. Ladies generally possess subordinate positions and execute choices by and large made by other male individuals from the gang.

- Despite an equivalent populace, not very many ladies were independently employed and the dominant part of them were occupied with the casual segment like horticulture, agro-based commercial ventures, painstaking work, handloom and bungalow based businesses.

- Sixty-five every penny of the populace in India live in towns; Self Help Groups (SHGs) have made ready for monetary freedom of rustic ladies included in micro entrepreneurship.

**Sociocultural connection of ladies business visionaries**

- Each and every state in India has a society of its own. There are organizations, customs and ceremonies which encourage values, methods of settling on decisions and characterize connections in the middle of men and ladies and their parts in both home and work settings.

- Women need to assume numerous parts; as a wife, mother, guardian or little girl and have a tendency to
Smother their genuine yearnings and ways of life as they assume diverse parts all the while in the group. Ladies in rustic zones, with low education rates regularly take up independent work to meet the squeezing monetary needs of their gang.

- In the urban connection, instructed ladies would prefer not to be restricted to their homes and need equivalent treatment and appreciation from their accomplice. Ladies business visionaries appreciate better status inside their family and deal with numerous obligations gave they get the urgent family backing to do as such.

**Chronicled example of ladies’ business in India:**

- The most recent two decades have seen marvelous changes with respects the status and work place support of ladies in India. Ladies' business advancement has risen especially in the wake of expanding globalization, with the backing of dynamic social, financial and political cross streams, innovative headway, and the media.

**6.3.2. Sampling Design**

The study goes for investigating ladies ambitious person occupied with excellence consideration administrations and their issues on beginning and completing magnificence consideration administration. Locale comprises of ladies business person occupied with magnificence consideration benefits in huge number, some of them are rendering excellence consideration administration without legitimate business premises. Those ladies business person occupied with magnificence consideration administration profile couldn't be gotten. Thus, the individuals who are rendering magnificence consideration benefits in indicated parlour name are concentrated and among them an example of 100 beauticians were chosen by applying a non-likelihood irregular examining strategy. Measure up to significance is given to all the ladies business people occupied with excellence consideration benefits regardless of size, volume of business etc.
6.4. JUSTIFICATION OF VARIABLE

The present study on women entrepreneurs engaged in food processing included the following dependent and independent variables.

4.4.1. Dependent Variable:

Success of Entrepreneurs

The above factor is influenced by various aspects of entrepreneurs. Its values may vary and change depending on other factors. It being dependent on other variables is selected as dependent variables for the study.

An entrepreneur would become successful or unsuccessful depending on the co-operation she gets from family members, the availability of skilled and trained workers, the demand for product they produce, competition faced and lot of others. Two entrepreneurs getting the same facilities and market may not be equally successful due to other influencing factors. Therefore, success of women entrepreneurs engaged in food processing activities depends on other factors.

4.4.2. Independent Variables:

a. Education

b. Training

c. Religion

d. Age

e. Type of Family

f. Marital status

6.4.3. Education: The educational level of women itself affects the work they are engaged in. More educated women may tend to handle their work more systematically and scientifically. In case of women entrepreneurs, education may be helpful in terms of managing resources, planning, dealing with
employees, searching for appropriate market for their product, budgeting, etc. The type and level of education possessed by the entrepreneur may make her more competitive and confident. It also tends to influence the problems and success of the women entrepreneurs. Thus education of women is selected as an independent variable for the present study. The responses obtained in this study in a way suggest that there is an absolute need for more entrepreneurship development programmes and societal support for women. Women entrepreneurs in general face conflicts of work and home roles. The main conflicts in work role pertained to inability to expand the enterprise and utilize optimum of skills available. Non-availability of time to spend with family and being a good spouse were the conflict areas faced in the performance of home role. It may be concluded that women entrepreneurship, requires a congenial entrepreneurial climate, which is conducive to motivate and facilitate women to take up entrepreneurial careers.

6.4.4. Training: Training obtained by the entrepreneur and her employees influences the quality of the product they produce and the time taken to produce the same. Trained workers are more skilled and possess the detailed knowledge of the work they do. They are also faster and more systematic than their untrained counterparts. Thus, training influences the entrepreneur’s work to a great extent and therefore its selection as an independent variable for the present study is justified.

6.4.5. Religion: The religion of an entrepreneur may influence the work they do, the knowledge they possess and the attitude they own. Women entrepreneurs may differ according to their religion, it may also happen that due to globalization and secularism women of different religions may have started to follow similar lifestyle. In such cases their religion may not influence the work they do. Thus, it becomes important in the present study to find out whether religion influences the work of the women entrepreneurs engaged in food processing, their problems and their success.

6.4.6. Age: Age is also one of the important influencing factors. Entrepreneurs at young age may be more energetic and active. They may be able to handle more stressful conditions. On other hand older entrepreneur possess more
experience of work as well as life. Thus, they can make better decisions after analysis. Older entrepreneurs may be more resourceful than younger ones.

Hence, to find out how age of the entrepreneur influences their success becomes necessary for this study.

6.4.7. Type of Family: The type of family of the women entrepreneurs also has a significant effect on their work. Those living in joint families are more responsible and accountable to work. On other hand, women from nuclear families may have more freedom to set their own schedules and priorities. Therefore, type of family is selected as an independent variable for the study on women entrepreneurs.

6.4.8. Marital status: Marital status also influences the work of women. Unmarried women may have more freedom; married women may have more resources whereas divorced women may be emotionally weaker. The marital status of the women influences the attitude they have and the style of work they adopt therefore, the present study incorporates marital status as an independent variable for the study

6.5. NULL HYPOTHESIS

a. There will be no critical contrast in the financial elements impacting advancement of chose ladies ambitious people occupied with sustenance handling.

b. There will be no critical contrast in the degree of achievement of chose ladies ambitious people occupied with nourishment transforming exercises.

c. There will be no critical contrast in impact of instruction on chose ladies ambitious people occupied with nourishment transforming area. There will be no significant difference in influence of training on selected women entrepreneurs engaged in food processing.

There will be no significant difference in influence of religion on selected women entrepreneurs engaged in food processing work.
There will be no significant difference in influence of age on selected women entrepreneurs engaged in food processing.

There will be no significant difference in influence of type of family on selected women entrepreneurs engaged in food processing.

There will be no significant difference in influence of marital status on selected women entrepreneurs engaged in food processing.

The study on women entrepreneurs engaged in food processing units was conducted by following systematic and scientific methodology. The method of procedure can be described in following aspects:

- Development of the Tool
- Selecting the Sample
- Pilot Study
- Validating the Tool
- Data Collection
- Categorization of the Variables
- Analysis of the Data

6.6. SELECTING THE SAMPLE\textsuperscript{133}

The present study on women entrepreneurs was done on a sample of 300 women of Pune city who were engaged in various types of food processing activities. Hence, for the data collection of research study, they were divided into five categories as follows

- Dry and Wet snacks making units
- Tiffin service, catering and canteen units
- Khakhara and Thepla making unit
- Papad making units
- Other food processing units

The diagrammatic representation can be seen as under:

**Figure 4: Distribution of selected Sample**

Processing Units.

a. 60 Women from Dry / Wet Snacks making units.

b. 60 Women from Tiffin service, Dining hall, Catering, And Canteens.

c. 60 Women from Khakhara and Thepla making units.

d. 60 Women from Papad making units.

e. 60 Women from other food processing units.

The food processing units like khakhara and thepla dry and wet snacks or tiffin service, catering and canteen services had similar types of functioning.
and thus were clubbed together. In addition to the four above categories, women entrepreneurs of Pune city were also engaged in production of bakery products, cold drinks, masalas, pickles, sweets, confectionaries and readymade batters. But, their number was not large enough to form a separate category of sample. Therefore, they were clubbed together and referred to as others. All the enterprises selected in the five mentioned categories were managed by women entrepreneurs.

To select the sample for the research study, the researcher obtained addresses of women entrepreneurs from various sources as follows:
The packaging of various food products brought at home or sold at shops revealed the addresses of various such enterprises. They were contacted and found whether they suited the criteria for selection. List of selected women entrepreneurs was prepared.

The sales men/women moving from house to house or having their sales outlet at fairs [or similar gatherings] were contacted and addresses /contacts of women entrepreneurs were obtained or established. Selected ones were further added to the list.

A directory of women entrepreneurs in Pune was obtained from the Centre of Entrepreneurship development [CED], Pune. The addresses of women from Pune were short listed. Selected names and addresses were added to the prepared list.

Gatherings of students, women and those of cultural and caste clubs were organized by the researcher. People were informed about the purpose and methodology of the research study on women entrepreneurs. Contact addresses of many women were obtained with the help of these gatherings.

They were added to the list after contacting them personally.

Many addresses of other related women entrepreneurs were also given by women entrepreneurs themselves. Finally they were also added to the list.

The final list of women entrepreneurs engaged in food units of Pune was prepared in five categories. Each category had 70 names from which 60 were to be randomly selected. For the ease of data collection the list of entrepreneurs was divided in to geographical areas of Pune city, following:

- Narhe-Ambegaon Road
- Bhosari
- Laxmi road
- Parvati road
- Pimpri-Chinchwad
The researcher was desirous to collect data on women entrepreneurs of Pune who were engaged in food processing units. For this purpose, first of all the researcher conducted an informal survey among the selected sample. She met some of them personally and obtained information about them, their family and their work. The details were roughly jotted down at all such meetings. This helped the researcher to formulate the tool and gave an idea of what items to include in the tool.

The centre of the study is on Entrepreneur and not Enterprise. Business enterprise is not identified with sexual orientation of a single person. It is seen from the study that ladies can likewise be just as fruitful business visionaries as men.

An incredible lion's share of ladies business visionaries are pushed toward oneself and it is an occupation (call) and an intentional acknowledgement of enterprise. The pretended by companions and relatives as helpers is by all accounts noteworthy. Unemployment and the craving to give great life to the family are seen to be the other convincing components. To win cash was considered as a low level persuading constrain that drove ladies to the edge of enterprise. Another essential finding of the study is that business visionary's relatives assume a crucial part fit as a fiddle to the
ambitious person’s desire and resulting activity.

Data on all parts of ladies in business/endeavors with respects to empowering influences and deterrents to beginning phases of origination, initiation and operation and access to credit, assets and data, learning, possession and choice making - was gathered through the accompanying:

Polls:

• A poll for individual ladies business visionary

• Institutional Questionnaire (amid Consultative Meeting) – Promotional/Credit/Regulatory and Representational establishments

• inside and out meetings for contextual analyses.

Through inside and out meetings, a few contextual analyses of fruitful ladies business visionaries with a different foundation were arranged. The data and lessons learnt which rose up out of the contextual analyses educated the investigation of empowering influences and obstructions, for example, individual, ecological, sociocultural and so on for ladies’ enterprise India.

It was decided that the data will be collected with the help of personal interview. Personal interviews would be helpful in following ways-

• Obtaining more detailed answers wherever required

• Rapport building with respondents

• Developing understanding with respondents so that they are not shy or hesitant to reveal any details

• Clarifying the purpose of research to the respondents

• Cross checking in case any doubtful data was given by the respondents
The interview schedule for research was developed in following parts –

6.8. **Background Information**

The first part of the interview schedule consisted of questions on name, address, contact number, age, education, marital status and other personal and family details. Most of them questions were kept close ended. Options were given and space was given to tick mark on the applicable option.

6.9. **Basic Details of Enterprise / Unit**

In the second part, questions like training obtained, types of food products manufactured, reasons for starting the enterprise and other such related questions were asked. All of them were close ended questions with yes / no or multiple choice answers.

6.10. **Information About Raw Materials**

The third part included questions like what they buy and how they buy the raw materials required for producing food products. Questions like whether they could get the raw materials at appropriate price and whether they face shortage of raw materials were asked. The answers were either in yes / no format or multiple choice options were given.

6.11. **Information about Facilities**

Details like type and quantity of fuel used and water supply were included in fourth section of the interview schedule. Here multiple options (answers) were given for all questions wherein the applicable one or more were to be tick marked.

Information About Building / Infrastructure

Area of the building, distance from home etc. were included in the fifth section of the interview schedule. All questions were close ended with multiple choice answers.
6.12. Information about Workers / Employees

The sixth section of the interview was about the workers working at the food processing enterprises/units. The details pertaining their number, age, sex, timing, education, pay etc. were sought. They were included in the form of close ended questions.

6.13. Information about Finance

Details on investment, budgeting, profit, calculation, etc. were asked in this part of the interview schedule. Details about loan and accounting were also included. Account is viewed as "life blood" for any venture, be it huge or little. Nonetheless, ladies business visionaries experience the ill effects of deficiency of money on two numbers. Firstly, ladies don't for the most part have property on their names to utilize them as security for acquiring stores from outside sources. Accordingly, their entrance to the outer wellsprings of stores is restricted. Also, the banks additionally consider ladies less credit-commendable and dishearten ladies borrowers on the conviction that they can whenever leave their business. Given such circumstance, ladies business visionaries are sure to depend all alone investment funds, if any and advances from companions and relatives who are expectedly pitiful and unimportant. In this manner, ladies ventures fizzle because of the deficiency of account.


Quantity, type, frequency, pricing and other related details about production were asked with the help of close ended questions in this part of interview schedule. Details on techniques of preservation and packaging were also included.

6.15. Information about Marketing

The researcher asked about techniques of marketing, advertising, stock clearance and issues of rejection in the ninth section of the interview schedule. All possible options in this case were also laid down for close ended questions.

6.16. Information about Account
This part of the interview schedules not only included the information on profit but also those on future investments /savings and efforts to survive in the competitive market.

Indian monetary development has been described by multifaceted advancement. Advancement in economy gives the unmistakable sign of moving of nation from agrarian economy to administrations like business, managing an account and correspondence. Enterprise is one of the key driver of evenhanded monetary developments.

As per Peter F. Drucker, "Business is neither a science nor and workmanship. It is a practice. It has a learning in business enterprise is an intend to an end, what contributes information practically speaking is to a great extent characterized by the closures, that is, by the practice" Entrepreneurship alludes to the demonstration of setting up another business or restoring a current business to take focal points from new open doors. Consequently, business people shape the economy by making new riches and work opportunities. Business people allude to an individual or a gathering of persons who has a certain arrangement of characteristics and perform a certain arrangement of exercises, which go to make a business visionary.

6.17. Opinion Scale

It was a five point opinion scale with highly satisfied, satisfied, neutral, dissatisfied and highly dissatisfied categories. Scores of +2, +1, 0, -1 and -2 were given respectively for each of the above categories. Items like support of family members, problems faced, etc. were included in this part of the interview schedule.

The Bhimthadi Jatra, a stage for ladies self - help bunches (SHGs) to market their produce, has effectively finished six years of the country fair in Pune with a few examples of overcoming adversity shockingly. Ladies' gatherings from Mizoram, West Bengal, Karnataka, Himachal Pradesh, Orissa, Andhra Pradesh and Maharashtra will join in showing a scope of painstaking work and handlooms, other than a plenty of sustenance things. A portion of the normal members imparted their encounters of attaching to the Bhimthadi Jatra and how it helped them enhance their business.
6.18. Information about Experiences

This was the only open ended part of the interview schedule wherein the details about outstanding experiences were asked.

While formulating the interview schedule, care was taken to use simple and clear language. This was done because the schedule should be easily understood and followed by anyone else other than the researcher, in case the researcher needed help. All desired details were clubbed together and divided into sections. Mostly close ended format was followed for the ease of statistical analysis. The content was neatly typed in Marathi with the help of computer software. Uniform fonts and margins were given in the layout of interview schedule. Multiple copies of the tool were taken.

6.19. PILOT STUDY

Thirty women entrepreneurs were selected randomly from the list (of women entrepreneurs engaged in food processing industry in Pune) prepared by the researcher for pilot study. Interviews of these women were conducted with the help of the tool prepared. The tool was analyzed in terms of clarity, detailing, space provided, language used and time taken. Few modifications were made in the interview schedule on the basis of this pilot study.

6.20. VALIDATING THE TOOL

In order to ensure the validity of the tool developed for the research, the researcher got the tool validated from various experts as follows –

6.21. DATA COLLECTION

The selected sample of 300 women entrepreneurs engaged in food processing units in Pune was divided in to 12 geographical categories.

The schedule of data collection was spread into 50 days but the data collection
continued till three months. This was because immediate dates could not be obtained after completing one particular area. Changes in planned schedule were also made due to some emergencies and unavailability of respondents.

The researcher interviewed all the selected women entrepreneurs personally. However, she was accompanied by friends, relatives and colleagues whenever required. But collecting the data personally helped the researcher to gain better understanding of the entrepreneurs and their work. Although tiring and time-consuming, collecting the data personally was advantageous for the researcher.

6.22. CATEGORISATION OF VARIABLES

The categories of all the selected independent and dependent variables were made prior to data collection. They were as follows:

6.22.1. Success of Entrepreneurs

The researcher had considered three criteria for assessing the success of selected entrepreneurs. The first criterion was the annual income of women entrepreneur. It was obtained in five categories of below Rs 50,000, Rs 50,001 to Rs 100,000, Rs100, 001 to Rs 200,000, Rs 200,001 to Rs 300,000 and more than Rs 300,001. Scoring of 1,2,3,4 and 5 were given respectively for the income categories. The second criterion was time since the enterprise got started functioning. The answers were obtained in four categories of 0 to 5 years, more than 5 to 10 years, more than 10 to 15 years and more than 15 years. Scores of 1, 2,3 and 4 were given respectively. The third criterion was number of workers in the enterprise. Data regarding this number was obtained in four categories of 1 to 10, 11 to 20, 21 to 30 and more than 30. For this scores of 1, 2,3 and 4 were given respectively. Thus the maximum attainable score was 5+4+4=13. The respondents were categorized into less successful and more successful.

In this dynamic world, ladies business visionaries are an essential piece of the worldwide mission for managed monetary advancement and social advancement. In
India, however ladies have assumed a key part in the general public, their entrepreneurial capacity has not been legitimately tapped because of the lower status of ladies in the general public. It is just from the Fifth Five Year Plan (1974-78) onwards that their part has been unequivocally perceived with a stamped move in the methodology from ladies welfare to ladies advancement and strengthening. The advancement of ladies business enterprise has turned into an imperative part of our arrangement needs. A few strategies and projects are being executed for the improvement of ladies business enterprise in India.

There is a requirement for changing the mentality towards ladies in order to give equivalent rights as revered in the constitution. The advancement towards sexual orientation balance is moderate and is mostly because of the inability to join cash to arrangement responsibilities. In the expressions of president APJ Abdul Kalam "engaging ladies is an essential for making a decent country, when ladies are enabled, society with dependability is guaranteed. Strengthening of ladies is crucial as their musings and their quality frameworks lead to the development of a decent family, great society and at last a decent country."

At the point when a lady is enabled it doesn't imply that another individual gets to be feeble or is having less power. Actually, if a ladies is enabled her capabilities towards choice making will without a doubt impact her family's conduct. In cutting edge nations, there is a marvel of expansion in the quantity of independently employed ladies after the world war 11. In USA, ladies claim 25% of all business, despite the fact that their deals on a normal are under two-fifths of those of other little business. In Canada, ladies possess 33% of little business and in France it is one fifth.

6.22.2. Problems of Entrepreneurs

The issues confronted by the chose ladies ambitious people were examined in five sections. A five point size of profoundly fulfilled, fulfilled, nonpartisan, disappointed and exceptionally disappointed was utilized for which scores of +2,+1,0,-1 and -2 were given. A respondent could pick up a most extreme of +2 score for every part and accordingly the greatest feasible score would be 10. Here, three classifications were
considered on the premise of joined scores of 5 sections - confronted issues Negative scoring, Neutral- 0 scoring, confronted no issues – positive scoring.

6.22.3. Education

This independent variable was categorized into four:

- Illiterate to primary education
- Secondary education
- Higher education till graduation
- Higher education till post-graduation and more

6.22.4. Training

The entrepreneurs engaged in food processing industry may or may not have obtained the training for doing their work. Thus the dichotomous variable was categorized into two:

- Obtained training
- Did not obtain training

6.22.5. Age

The selected women entrepreneurs may be young or old. There was no fixed age decided for a person to be an entrepreneur. But from the informal survey and pilot study it was revealed that all respondents were above 20 years of age

Therefore the following four categories were made-

- 20 to 30 years
- 31 to 40 years
• 41 to 50 years
• More than 50 years.

6.22.6. Religion

This polychromous variable was categorized into four –

• Hindu
• Muslim
• Christian
• Others.

6.22.7. Marital Status

It was found that both married and unmarried women were engaged in food processing. But it was even found that those women who were divorcees or were widows also started their own enterprise to make productive use of time and for economic independence. Thus, this variable was categorized into four as follows –

• Married
• Unmarried
• Widow
• Others

6.22.8. Type of Family

The selected women entrepreneurs may belong to different types of families Thus, this variable was categorized as –
• Joint family
• Nuclear family.

In India, it is mostly a lady's obligation to care for the youngsters and different individuals from the gang. Man assumes an auxiliary part just. In the event of wedded lady, she needs to

strike a fine harmony between her business and gang. Her aggregate contribution in family leaves next to zero vitality and time to commit for business. Backing and support of husbands appear to be important condition or ladies' entrance into business. Likewise, the instructive level and family foundation of spouses emphatically impact ladies' entrance into business exercises.

6.23. ANALYSIS OF THE DATA\textsuperscript{142, 143}

The complete data on selected women entrepreneurs engaged in food processing units in Pune was obtained using interview schedule. The data were rechecked in the schedule to assure that no important or applicable information was missing. Then the data was coded in the form of numbers. Numbers 1, 2, and so on were given for the (closed ended) options for all questions. These codes were entered into coding sheets. Separate coding sheets were prepared for each of the five categories of 60 women entrepreneurs. The coding was then transferred to the computer using SPSS software. It was analysed using mean distributions, standard deviations, ANOVA test etc. The derived results were converted into table and necessary explanation and interpretations were given.

There has been a relentless increment in the cooperation of ladies in little business demonstrating massive potential for entrepreneurial improvement among them. From the perspective of execution, it was watched that the ladies undertakings in India have made critical commitment towards era of business, gross yield, resource creation and fares. Ladies frame the family, which take part to create society and Nation. Entrepreneurial development among ladies began late is still in its early stages. Changes in the worldwide and residential environment have contributed towards the
development of ladies business enterprise in India. As watched the achievement of ladies business people varies from State to State in India. It was likewise watched that ladies undertakings are packed in the smaller scale section of the MSME segment. To augment their cooperation in little and medium fragments a stronger composed part of Indian Government, monetary establishments, willful organizations and instructive foundations with an incorporated methodology is fundamental. Youthful female business people ought to impart their examples of overcoming adversity in the realm of e-trade to accelerate entrepreneurial development in India. Ladies business visionaries will be better comprehended and supported by considering and focussing (i) their social and social foundation including family framework (ii) religion and rank and (iii) area where they are staying, e.g., whether it is urban range or country territory or region or piece.

6.24. Statistical Tools

The gathered information were arranged and broke down in a deliberate way. Rate investigation, Factor examination were controlled.

6.25. DIFFERENT REASONS WHICH RESIST WOMEN TO COME IN THE FIELD OF ENTREPRENEURSHIP, FEW OF THEM ARE:

1. Male commanded society: Indian culture is male overwhelmed. In spite of the fact that we say that there is no segregation in male and female yet at the same time, male is perceived as the leader of the family and female needs to regard their requests, be it a father or a spouse.

2. Absence of certainty: Indian ladies have absence of certainty they imagine that working together is not some tea

3. Issue of fund: Indian ladies confront the issue of money just like a ladies relative and companions don’t take the danger of contributing cash. Financiers, loan boss, and monetary establishments wear not approach to give credit as they have the mindset that
offering credit to ladies borrower is dangerous as they think it is misfortune making business.

4. Okay bearing limit: Women basically don’t need to take hazard and in business you need to take hazard. As relatives don't have confided in them and absence of budgetary bolster this oppose a lady to take a danger.

5. Absence of systems administration: To be an effective business visionary it is imperative to have a solid systems administration and ladies come up short in this.

6. Absence of learning of legitimate customs: To begin a business it is essential to know every single lawful formality to be finished and ladies need in this.

7. Detriments taken by center men: Women business people can't run all the time starting with one spot then onto the next and consequently she needs to depend on center men who take burden of her trust and make their own particular benefit.

8. Absence of mechanical information: Entrepreneurship obliges change in innovation to face the opposition, and consequently is exceptionally important to dependably have most recent innovation underway yet ladies need in this.

There are numerous more reason yet these are the couple of essential one. How much ever ladies is taught they do confront this issue and the explanation for this is the unawareness among ladies about enterprise. Guys do have issues yet they handle it and overcome them effectively and reason is their systems administration is solid. They have their family, companions to guide them to bolster them. On the off chance that lady is not ready to beat these issues she must act naturally simply because family or companions don't approach to help her on the grounds that they had first just contradicted her to begin a business.

All obstructions can be overcome just when the instructive establishments' takes the activities to guide young lady understudies, to propel them, to fabricate their certainty at school level by giving business enterprise instruction. MBA universities and different other expert schools do take couple of exercises for understudies identifying with
business, however it has been seen that understudies who do proficient courses likewise run behind position and appealing bundles. Schools that run conventional courses like expressions, science, and business they give hypothetical learning and less accentuation is given on handy information. They have „Business Environment and Entrepreneurship subject in their educational program however it is absolutely hypothesis based.

6.26 EDUCATIONAL INSTITUTIONS CAN PLAY VITAL ROLE IN DEVELOPMENT OF WOMEN ENTREPRENEURSHIP:

Couple of resources from diverse schools were met about what exercises they take for understudies on business enterprise; a large portion of the school resources gave the answer that they sort out one day or two day classes and workshops, on business improvement, understudies are advised to set up slow down to demonstrate their imagination and that’s it no subsequent meet-up taken. At the point when resources were asked, that do they take any exercises particularly for ladies, a large portion of them gave the answer, “NO”. School which is run for just for young ladies there likewise the answer was same. There are schools that take ladies business enterprise programs for young lady understudies however their number is additionally little and much legitimate follow-up is not taken. No legitimate hatchery is given which is critical to having increment in instructed ladies business person.

Young ladies in school were gotten some information about their perspectives in taking business as vocation so the vast majority of the young ladies reacted that they might want to, yet relatives won't bolster them. In the meantime raising money will be the issue and after that the danger taking is likewise the issue for them. When they were asked that what will be their perspective on school taking any sort of business enterprise program for them for one entire year. Numerous young ladies reacted that it will truly help numerous young ladies and as the movement is conveyed in school it, persuading relative will likewise get to be simple.

Schools ought to taken activities to convey different enterprise advancement programs for young ladies. Business enterprise preparing associations like, MITCON, MCCIA and
so forth are there however it is redundant each one methodologies them. On the off chance that legitimate business improvement project is completed by the schools themselves for full one year particularly for the last year young lady understudies it will be an extraordinary help for them.

A large portion of the studies (books and articles by outside and additionally Indian research researchers) on Entrepreneurship are miniaturized scale level exploration in view of set number of tests. These studies have been completed at distinctive purposes of time amid the most recent five decades and manage different circumstances. There is impressive writing on ladies' studies in the created nations. However the financial conditions winning, the infrastructural offices accessible and the level of improvement of commercial ventures, exchange and trade in the West are altogether different from the conditions accessible in India. Consequently, their correlations with the Indian situation would not mirror the truth in all. Subsequently, making inferences from them additionally would not be legitimate nor absolutely realistic3.

Interestingly, this is additionally valid for the charitable segment. Notwithstanding the different family foundations, huge numbers of our business visionaries (89%) originate from families where folks were profoundly included in either the procurement of, or bolstering for, social administrations. Folks, as good examples, are profoundly compelling in forming the estimations of social equity among the ladies business people. Parental impact, one lady guaranteed, "made me choose to do social work and volunteer"; this supposition was reverberated in most every one of our meetings. In this manner in the not-for-profit area, the human capital (impact) of folks varies from the revenue driven segment where the folks give abilities and encounters of running revenue driven venture.

In the charitable segment, parental impact helped shape values and folks bolstered the mission of the NGO. Furthermore, in a functional manner, folks regularly helped by volunteering at the NGOs and at times giving cash.

The target business for the study is little scale segment i.e. the organizations having interest in plant and apparatus at a unique cost not surpassing Rs.1 crore. The number
of inhabitants in the study is limited to the ladies business visionaries in Pune locale, who are enlisted under District Industries Center (D.I.C.) Pune district. The organizations that are in operation for in any event most recent 5 years are incorporated in the study. The number of inhabitants in the study is 250 ladies run little scale undertakings. With the end goal of this study the obliged database of ladies business visionaries is been gathered from D.I.C. Pune local office. The group testing technique is utilized to determine the specimen. Out of the number of inhabitants in 250 ladies run endeavors 25 every penny i.e. 63 ventures are taken as test. The aggregate populace of 250 endeavors is partitioned into different sub zones (sub regions being sub urban territories of Pune city)4,5. For selecting the specimen from every sub urban territory helpful testing system is utilized.

**Proposal:**

1. Everybody does not can possibly turn into a business visionary, so fitting applicant ought to be chosen.

2. Enlistment of greatest girls understudies ought to be finished. There ought to be fitting business enterprise program for these selected understudies for full one year.

3. Young lady understudies chose ought to be most presumably from third year as it will help them as they will be the go out understudies.

4. Legitimate enterprise project ought to be outline, so that all data right from which business to be begun, which business has open door for development in nearing future, how to raise fund, how to face rivalry, what are the lawful convention require to begin business, and how to maintain in business are given.

5. Simply giving direction for one year is insufficient, as these young ladies will be the original business visionaries, universities ought to guide them in their prior stage, and fitting brooding ought to be issued them at their initial stage.

6. Schools ought to have tie up with a portion of the money related foundations which will help them to raise fund.
7. Delicate expertise preparing ought to be given.

Ladies ENTREPRENEURSHIP STUDIES CONDUCTED IN INDIA AND ABROAD

Amid 1990s, numerous ladies entered in the field of business enterprise to benefit financial skill and freedom; however a considerable lot of them are seen to be not succeeding admirably as they had arranged. Fundamental reasons frequently are set on the absence of empowering and maintaining offices of entrepreneurial environment when all is said in done. And still, after all that, there are achievement instances of ladies run specialties units in India.

In India, ladies with changed social, financial, political, provincial and etymological foundations constitute a large portion of the country. The financial state of ladies is the key for general development and improvement of the nation. A study directed by Manickaval (1997) demonstrates that 56% of the ladies are unemployed. Henceforth, advancement of ladies business enterprise is crucial to give monetary chances to ladies. Business person is the key component of enterprise and now ladies have been perceived as effective business visionaries as they have qualities attractive and significant for enterprise improvement. During the time spent business enterprise, ladies need to face different issues connected with business enterprise and these issues get multiplied as a result of her double part as a compensation worker and a homemaker.

As indicated by Reddik

GOVERNMENT SCHEMES FOR WOMEN EMPOWERMENT

The administration program for ladies advancement started as ahead of schedule as 1954 in India however the genuine support started just in 1974. At present, the Government of India has more than 27 plans for ladies worked by diverse divisions and services. Some of these are:

- Integrated Rural Development Program (IRDP)
- Training of Rural Youth for Self -Employment (TRYSEM)
• Prime Minister's Rojgar Yojana (PMRY)

• Women's Development Corporation Scheme (WDCS)

• Indira Mahila Yojana

• Indira Mahila Kendra

• Mahila Samiti Yojana

• Rashtriya Mahila Kosh

• Khadi and Village Industries Commission,

• Indira Priyadarshini Yojana

• SIDBI's Mahila Udyam Nidhi Mahila Vikas Nidhi

• SBI's Sree Shaki Scheme

• NGO's Credit Schemes

National Banks for Agriculture and Rural Development's Schemes, The endeavors of government and its diverse offices are capably supplemented by nongovernmental associations that are assuming a just as critical part in encouraging ladies strengthening. Notwithstanding deliberate endeavors of governments and NGOs there are sure holes. Obviously we have made a ton of progress in enabling ladies yet the future voyage is troublesome and requesting.