

Exploring the Facilitating and Motivating Factors for Women Entrepreneurs- A Case Study of Women Entrepreneurs in Urban Informal Sector of Baroda



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Abstract

Entrepreneurship seems to be ideal for women seeking participation in the country's economic development because of certain factors. Emergence of entrepreneurship needs considered to be closely linked to social, cultural, religious and psychological variables. These changes seem to have because acceptable norms in the context of women at work. Since women are integral part of the industrialized society, it is now believed that women must work using her acquired skill to supplement income for the family. Now they are expected to pick up self-employment opportunities rather than waiting for employment in organized sector. For this there is a need to create appropriate awareness and environment to promote entrepreneurship. Women entrepreneurship paves away for better and full utilization of capital as well as mobilizes the potential female human resources. The growth of women entrepreneurship can lead and help to enhance the status of the women in the society. The present study analyses various factors like, motivating, facilitating, compelling factors and the personality traits of women which are responsible for inducing women to take up entrepreneurship. The paper is divided in three sections. Section I deals with general introduction. Section II, examines the demographic profile of women entrepreneurs in urban informal sector of Vadodara city of Gujarat and also tries to find out what are the motivating, compelling, facilitating factors and personality traits of women which helps them to become an entrepreneur. Section III takes care of conclusion and suggestions.

Keywords: Women Entrepreneurship, Entrepreneur, self-employment, Motivating Factors, Facilitating Factors, Compelling Factors, Personality Traits.

Introduction

In India, women have started contributing in a very significant way to economic health and competitiveness. The New Industrial Policy (NIP) has stressed the importance of entrepreneurship among women. The NIP concedes that merely making larger resource allocation for women within the prevailing pattern and structure of development would not yield the desired results. However, participation of women in economic activity is confined to unorganized and organized sector, self-employment and entrepreneurship. (Boserup Ester, 1970)

Like other developing countries, in India too, the role assigned to women is limited to the domestic sphere. The work done by women has been greatly undermined. Despite the fact that women are taking up entrepreneurship in many challenging fields, the contribution of women in entrepreneurial activity in India is not so significant. "The status of women in India has long been paradoxical. They have had access to professions such as medicine, teaching, and politics and have the right to own property. Among some social classes, women are extremely powerful. Women have been taking increasing interest in recent years in income generating activities, self-employment, and entrepreneurship. This is seen in respect of all kinds of women both in urban and rural areas (Rajani, 2008)".

The present study analyses various factors like-motivating, facilitating, compelling factors and the personality traits of women which are responsible for inducing women to take up entrepreneurship. The paper is divided in three sections. Section I deals with general introduction.

Part II, examines the demographic profile of women entrepreneurs in urban informal sector of Vadodara city of Gujarat and also tries to find out what are the motivating, facilitating, compelling factors and personality traits of women which helps them to become an entrepreneur. section III takes care conclusion and suggestions.

Entrepreneurship and Economic Development

In a country like India where development process has not yet gained full momentum, entrepreneurship does not emerge out of an industrial background. Although it has well developed institutions to support and encourage it, it is characterized by the conditions associated with underdevelopment. It may so happen that entrepreneurs in an underdeveloped country may not be necessarily an "Innovator" but an "Imitator" who may imbibe into his organization technology and products of the innovators in other developed regions. An increase in entrepreneurship will lead to an overall positive impact on production and employment. A direct relationship is being observed between entrepreneurship development and socio-economic development. Entrepreneurship acts as an instrument of economic and social change.

Need for Women Entrepreneur and Entrepreneurship

The definition of entrepreneurship has never been differentiated on the basis of gender and can be extended to women entrepreneurs without any restrictions. Women entrepreneurs are defined as the women or group of women who initiate, organize and operate a business enterprise. Since women are integral part of the industrialized society, it is now believed that women must work using her acquired skill to supplement income for the family. Women entrepreneurship paves away for better and full utilization of capital as well as mobilizes the potential female human resources. The growth of women entrepreneurship in any country will serve the twin purpose on one hand it will enhance the status of the women in the society and on other hand it will contribute towards economic development.

Women Entrepreneurs in Urban Informal Sector

The growth of informal sector in developing country like India may be due to the plentiful labour that otherwise is not able to find appropriate employment in the organized sector. The existence of informal sector in India and other developing countries has been prearranged around generating self-employment for majority of the population. In recent years due to increasing unemployment trends in the economy a large proportion of men and women are taking up self-employment and entrepreneurial activities in urban informal sector. It is believed that informal sector works as parking lot for those women who are otherwise unable to find a gainful employment in the formal sector. In this sector various forms of linkages and occupational mobility of workers has fostered entrepreneurship for women also. Thus in this sense, the informal sector not just supports women workers but also fosters entrepreneurship.

Review of Literature

In the recent years, various issues relating to women entrepreneurs have been gaining attention, especially in the context of socio-economic change and economic development. Various studies have been carried out in the area. There are various factors like economic, social, religious, cultural, and psychological factors influence the origination and achievement of women as entrepreneurs.

Kiron Wadhwa (1976) studied on how in the past women were working either in field or on construction projects and that too along with her husband and were confined to manual types of jobs. In two professions maximum concentration of women's employment was found i.e. teaching and nursing, while society gave considerable respect to the former and those engaged in the latter profession were not given much respect. Majority of the women were working out of economic necessity and to supplement their family incomes.

Savitri Arputhamurthy (1990), the study mentioned that in socio-economic development of any country, women play a crucial role. But due to discriminatory socio-economic practices, they are burdened with cumulative inequalities whether it is a developed country or developing country. In the case of rural women, the situation is worse. It has been noticed that women generally take up those specific jobs, which their male counterparts otherwise usually avoid, leading to a kind of job segregation in the labour force, and also leads to wage differential employment and occupational discrimination. Heggade O.D. (1998) studied and attempts to evaluate the output, employment, income effect of the growth of women entrepreneurs and possible reductions in gender-bias in traditional societies and also in resource allocation to encourage the participation of women in socio-economic development.

H. V. Sundaran (1999) studied that unemployment is one of the major problems, which Indian economy is facing presently. The youths are not willing to take up self-employment venture. The reason is they face many problems. The problems are in the form of firstly (a) financial weakness and secondly (b) lack of knowledge regarding self-employment and entrepreneurship and its training programmes. To increase self-employment in this region he put forward many suggestions. The youths are unaware about EDPs and entrepreneurship. There is need for creating awareness and motivating youths and student to take up self-employment.

Adnan Alias (2004), studied about the increasing participation of women as owners and an anchor person in business has stimulated the issue of gender in entrepreneurship studies. Prior to the phenomenon, efforts to differentiate a business as women-owned was least apparent since entrepreneurship has always been associated with men and masculinity. Hence, gender entrepreneurship has widely been used to refer to women or female involvement in business.

B. Parimala Devi (2015), studied that the women entrepreneurship is still an untapped source of economic growth in India, which has received scant policy attention so far. Entrepreneurship development among women is important for the achievement of broader development objectives such as growth with equity. Factors like political instability, poor infrastructure, high production costs and non-conductive business environment affect women entrepreneurs more than men.

Objectives of the Study

1. To examine the demographic profile of women entrepreneurs in urban informal sector of Vadodara city of Gujarat.
2. To analyze various factors like motivating factors, facilitating factors, compelling factors and personality traits which induce women to take up entrepreneurship.
3. To recommend suggestions based on the findings of the study.

Methodology

The data for the study was collected from the respondents belonging to the urban Vadodara city of Gujarat. As population to be covered for the study was large, so a representative sample of 200 respondents were taken, using purposive and snow ball sampling technique.

Tools of Data Collection

The data for the study have been collected with the help of pretested scheduled structured questionnaire, personal interview and participant observation. In the preparation of questionnaire, an attempt was made to structure as many questions as possible. The questionnaire contained many open and close-ended questions.

Processing of Data

The women entrepreneurs were interviewed through a pretested structured questionnaire and personal interview. The edited questionnaires then were coded for tabulation. Considering the objectives and requirement of research the statistical tools used were frequency, percentage, cross tabulation, graphs. SPSS and M S Excel were used for the purpose of analysis.

Limitations of the Study

This research is focused on manufacturing sector in informal sector of urban Vadodara (Baroda) city.

Section II

In India social conditions play a crucial role in entrepreneurship. "It is generally believed that persons with trading and business experience are better equipped to enter into industrial entrepreneurship. The trading community normally constitutes the single largest source of entrepreneurs (Kumar, 1990)". It is believed that only certain communities engage themselves in certain enterprises and who have business background. Obviously, the change of women from conventional role of home maker to contemporary role of an entrepreneur is bound to have lot of ramification.

Table 1: Age of Respondents

| S. No. | Age Group | No. of Women | % |
|--------------|--------------------|--------------|-------|
| 1 | Below 22 years | 16 | 8.00 |
| 2 | 23- 32 years | 43 | 21.50 |
| 3 | 33-42 years | 90 | 45.00 |
| 4 | 43-52 years | 37 | 18.50 |
| 5 | 53 and above years | 14 | 7.00 |
| Total | | 200 | 100 |

"Age predicts the possibility of effective working of the entrepreneurs. Some of the entrepreneurs achieve their success at certain ages. The age of the entrepreneurs refers to the age at the time of investigation but does not refer to age of the respondents at the time of establishment of respective units. Age has no immediate effect on the success or failure to some extent (Debnath, 2001)". Table 1 shows the respondents age profile. It can be noticed that majority of respondents i.e. 45 percent of women entrepreneurs belonged to 33-42 years of age group, 21.5 percent of the women entrepreneurs belongs to age of 23-42 years of age group and 18.5 percent of women entrepreneurs belonged to age group of 43-52 years. 8 percent women entrepreneurs were below the age of 22 years and 7 percent women entrepreneurs were above 53 years of age.

Table 2: Educational Qualifications of Respondents

| S. No. | Highest Educational Qualification | No. of Women | (%) |
|--------------|-----------------------------------|--------------|-------|
| 1 | Illiterate | 15 | 7.5 |
| 2 | Can read and write | 16 | 8.0 |
| 3 | Primary education | 26 | 13.0 |
| 4 | S.S.C | 16 | 8.0 |
| 5 | H.S.C | 60 | 30.0 |
| 6 | Graduation and Above | 66 | 33.0 |
| 7 | Technical education | 1 | 0.5 |
| Total | | 200 | 100.0 |

Education is considered as one of the important element in bringing social change. The barometer of progress in women's education is indicated by level of literacy. This acts as an important catalyst of their general well being. To grow as equal citizens the availability of education provides them with opportunity. In both market and non-market activities, education enhances the productivity of women and also provides them greater access to paid employment and higher earnings. "The lack of education seriously delimits their employment options in the modern sector of the economy. The denial of educated propels young girls into quagmire of early marriage, child bearing with increasing prospects of having a large family and thus restricting her participation in other walks of life (Mathur, 2001)". "Education also plays a vital role in the development of entrepreneurship. It has implications for development of entrepreneurial abilities (Casson, 1982)". "The formal education has always been considered as an important asset of an individual in building his/

her occupational career in bureaucratic society (Lipset and Bendix, 1959)".

The educational level of women entrepreneurs in the present study shows that 7.5 percent women were illiterate which is relatively very low when compared with the total women entrepreneurs, 8 percent were literate, and 13 percent had primary education. 8 percent had completed their SSC, 30 percent completed their studies till HSC and 33 percent had graduate qualifications or higher. Only 0.5 percent women had technical education. This indicates that, more educated women have started taking up entrepreneurship. The educational qualifications of the respondents were clearly related to the reasons that made them work.

Table 3: Marital Status of Respondents

| S.No. | Marital Status | No. of Women | % |
|--------------|----------------|--------------|-------|
| 1 | Married | 171 | 85.5 |
| 2 | Unmarried | 18 | 9.0 |
| 3 | Widow | 8 | 4.0 |
| 4 | Divorced | 2 | 1.0 |
| 5 | No Response | 1 | 0.5 |
| Total | | 200 | 100.0 |

Marital status shows that of the total, majority of women i.e., 85.5 percent were married. 9 percent women were unmarried. 4 percent were widow and 1 percent women entrepreneurs were divorced. It can be concluded from the above table; firstly, the marital status of the woman does not make difference to their taking up entrepreneurship. Secondly, married women may need to take up entrepreneurship so as to support their family economically.

Table 4: Type of Family

| S. No. | Type of Family | No. of Women | % |
|--------------|----------------|--------------|-------|
| 1 | Nuclear Family | 72 | 36 |
| 2 | Joint Family | 128 | 64 |
| Total | | 200 | 100.0 |

Type of family of women entrepreneurs in the present study are shown in table 4, it shows that 36 percent women entrepreneurs lived in nuclear family and 64 percent women entrepreneurs lived in joint family.

Table 5: Nature of Enterprise Owned by Women Entrepreneurs

| S. No. | Nature of Enterprise | No. of Women | (%) |
|--------------|----------------------|--------------|-------|
| | Proprietorship | 190 | 95.0 |
| | Partnership | 10 | 5.0 |
| Total | | 200 | 100.0 |

The form of nature of enterprise owned by women entrepreneurs in the present study is shown in the table 5. It shows that of the total 95 percent respondent had proprietorship form of organization. 5 percent has their business in partnership. In most of the partnership business, women's business partners were husbands only. It was noticed, by researcher in the present study

that in such cases husband tried to influence her decision-making. In many cases husband didn't allow the respondent to give complete information about the business. Especially, when the question asked was regarding income earned and the expenses of business.

For starting a business, women's motivation is generally said to be related to their need to be independent, achieve job satisfaction, and attain personal accomplishment and fulfillment to be creative and economically self-dependent. Apart from economic compulsion there are many other reasons responsible for self-employment and entrepreneurship among women. These reasons relate to desire for economic dependence, utilization of individual talents, supplementing their family income, monotony and boredom from domestic life etc.

Table 6: Types of Women Entrepreneurs

| S. No. | Type of Entrepreneurs | No. of Women | % |
|--------------|-----------------------|--------------|-------|
| 1 | Group 1 | 34 | 17.0 |
| 2 | Group 2 | 37 | 18.5 |
| 3 | Group 3 | 31 | 15.5 |
| 4 | Group 4 | 65 | 32.5 |
| 5 | Group 5 | 20 | 10.0 |
| 6 | Group 6 | 9 | 4.5 |
| 7 | Group 7 | 4 | 2.0 |
| Total | | 200 | 100.0 |

Notes

Group 1

Different Garments, Dinning Table Mates

Group 2

Various Food Items, Soda Filling, Different Flours

Group 3

Key Chain, Greeting Cards, Gift Articles, Traditional And Decorative Terracotta, Mehandi Cones, Embroidered Handkerchief, Fancy Dairy, Bangle Box, Soft Toys, Ceramic, Appliqué Work, Painting, Buttons, Handicrafts

Group 4

Kites, Brooms, Paper Bags, Envelopes, File Folders, Agarbatti Box, And Plastic Box

Group 5

Bead Jewellery, Purse And Handbags, Block Printing, Flower Boo Key

Group 6

Furniture, Cane Items

Group 7

Computer Typing, Videographer, Mineral Water Units

"Women entrepreneurs are no more confined to manufacturing of 3 Ps- Pickle, Powder and Papad; but are venturing in modern technical field which speaks for the brighter future of women entrepreneurs. (Vinze, 1987)."

Table 7: Availability of Finance

| S. No. | Availability of Finance | No. of Women | % |
|--------------|------------------------------|--------------|-------|
| 1 | Own funds | 110 | 55.0 |
| 2 | Relatives | 37 | 18.5 |
| 3 | Friends | 22 | 11.0 |
| 4 | Bank loan | 25 | 12.5 |
| 5 | Other financial institutions | 6 | 3.0 |
| Total | | 200 | 100.0 |

Table 7 shows the availability of finance i.e. from where women raised capital to invest in her business. Only 12.5 women availed loan from banks and 3 percent took loan from other financial institutions. Remaining women raised and invested their own capital and others depended on their relatives and friends.

Motivational Factors

For starting a business, women's motivation is generally said to be related to their need to be independent, achieve job satisfaction, and attain personal accomplishment and fulfillment to be creative and economically self-dependent. Apart from economic compulsion there are many other reasons responsible for self-employment and entrepreneurship among women. These reasons relate to desire for economic independence, utilization of individual talents, supplementing the family income, monotony and boredom from her domestic life.

"A motivational factor varies from individual to individual and also depends upon the personality and traits of an individual. Also, money remains the motivating factor amongst all (Lakmisha, 2003)".

David McClelland in his achievement motivation theory has discussed about an individual's need for achievement for personal accomplishment. It is the drive to excel, endeavor for success and to achieve in relation to a set of standards. According to him, need for achievement is simply the desire to do well not just for the sake of social recognition or prestige but also for the sake of an inner feeling of personal accomplishment. It is this need for achievement that motivates people to take risk. People with high need for achievement behave in an entrepreneurial way. Need for achievement stimulates the behavior of a person to be an entrepreneur.

Table 8: Reasons for Taking up Entrepreneurship

| S. No. | Reasons for taking up entrepreneurship | No. of Women | % |
|--------------|--|--------------|-------|
| 1 | To earn/ self dependence | 173 | 86.5 |
| 2 | To continue family business/ family desire | 11 | 5.5 |
| 3 | Gain prestige/ambition | 16 | 8.0 |
| Total | | 200 | 100.0 |

One of the reasons is strong desire to earn lot of money. Women in the recent times feel that they are equally confident and capable as men. Also they are no different in terms of personality and traits. Their desire and expectations to achieve something in life and become economically self-dependent motivates them to become entrepreneur. Self-employment not

just helps in improving their social and economic status but also gives them feeling of achievement. When they start receiving these rewards they further feel enlightened and motivated to take up entrepreneurial and expand their venture.

Table 9: Rewards as Women Entrepreneur

| S. No. | Rewards earned as Women entrepreneur | No. of Women | % |
|--------------|--------------------------------------|--------------|-------|
| 1 | Social status | 33 | 16.5 |
| 2 | Economic independence and money | 135 | 67.5 |
| 3 | Sense of achievement and pride | 32 | 16.0 |
| Total | | 200 | 100.0 |

Table 9 shows the rewards earned by women as an entrepreneur. Majority of the women feel that self-employment not just helps in improving their social and economic status but also gives them feeling of achievement. When they start receiving these rewards they further felt enlighten and motivated to work hard and expand their venture.

Compelling Factors

"Apart from ambitions a prospective individual may be motivated by his/ her compelling circumstances. Sometimes, lack of employment or means of livelihood drives a person to resort to entrepreneurial activity. This might be a probable compulsion in India where there is large-scale unemployment and government and semi-government organizations are offering a variety of promotional support for starting up entrepreneurial venture for educated unemployed youths. A person may be compelled to diversify his/her economic interests in order to secure a better future for the children, and so on. The combined effect of ambition and compulsion may be quite enough to influence a person for industrial entrepreneurship (Tewari and Pandey, 1991)".

Table 10: Compelling Factors to Take up Entrepreneurship

| S. No. | Compelling factors | No. of Women | % |
|--------------|-------------------------------|--------------|-------|
| 1 | Unemployment | 19 | 9.5 |
| 2 | Unsatisfied with previous job | 3 | 1.5 |
| 3 | Large family | 54 | 27.0 |
| 4 | Restart family business | 2 | 1.0 |
| 5 | Any other* | 92 | 46.0 |
| 6 | Multiple response** | 30 | 15.0 |
| Total | | 200 | 100.0 |

Notes

* Any other includes making use of her education qualification or previous experience, hobby etc.

** Those women for whom there was more than one compelling reason to take up entrepreneurship.

Table 10, shows the factors, which compelled women to take up entrepreneurship. Almost 10 percent women took up entrepreneurship due to unemployment. A few women were not satisfied with their jobs. Many women (27 percent) had to take up self-employment due to insufficient

family income. Quite a large number of women (46 percent) women had to take up entrepreneurship for other reasons such as using their free time, educational qualification or hobby. Hence two major reasons for women taking up entrepreneurship is economic support and sense of self-achievement.

Facilitating Factors

There may be different facilitating factors for an individual to take up entrepreneurship. Facilitating factors can be termed as those factors, which make it easier or facilitate an individual to take up entrepreneurship.

Table 11: Facilitating Factors for Women to Take up Entrepreneurship

| S. No. | Facilitating factors | No. of Women | % |
|--------------|-----------------------------------|--------------|-------|
| 1 | Success stories | 87 | 43.5 |
| 2 | Previous association/ experience | 23 | 11.5 |
| 3 | Advice of family/friends/relative | 90 | 45.0 |
| Total | | 200 | 100.0 |

“Ambitions or compulsions alone may not motivate one to enter into entrepreneurship. Apart from ambition and the compelling circumstances, the encouragement of family members, friends and relatives, the previous experience gained in business or employment, professional or technical education acquired, financial and infrastructural supports from institutional and governmental agencies, good market, availability of technology/ raw material etc are also the factors that influence entrepreneurship. There is no controversy of opinion among the authors about which factors play more important role and which plays less important (Kilby, 1971)”. For many women facilitating factor to take up entrepreneurship is success stories of other women entrepreneurs. Similarly, 45 percent women may have taken entrepreneurship on advice of friends or family members and are important facilitating factors for entrepreneurship.

Personality and Traits

Personality and traits of women to become an entrepreneur includes innovation, achievement, motivation, reaction to setback and their perception as an entrepreneur. “What makes an entrepreneur is the combination of various factors that have enabled the personality formation right from childhood as also the psychological urge that exists intensively (Desai, 1997)”. “The entrepreneurial personality is a composite of the person, his skills, styles and motives. The entrepreneur is central to entrepreneurship because without the key individual who makes things happen, there can be no creative results. The ultimate success of a new venture depends largely upon the psychological make-up and determination of the entrepreneur. The varieties of entrepreneurial skills range from intuition to analytical ability (Gupta and Srinivasan, 1992)”.

Table 12: Urge for Innovations by Women as an Entrepreneur

| S. No. | Urge for innovations | No. of Women | % |
|--------------|----------------------|--------------|-------|
| 1 | Yes | 126 | 63.0 |
| 2 | No | 67 | 33.5 |
| 3 | Can't say | 2 | 1.0 |
| 4 | No response | 1 | 0.5 |
| Total | | 200 | 100.0 |

According to Schumpeter, an entrepreneur is basically an innovator who introduces new combinations of means of production. He also emphasized that entrepreneurship is a creative activity. “The entrepreneurs are dynamic persons for innovation and ‘gap-filling’ for economic development. The role of entrepreneurs is that of an innovator who not only combines factors of production but also introduces a change over the existing one. The entrepreneur performs important role in producing goods at the lowest cost, promoting the growth of the firms and maximizing profit (Debnath, 2001)”.

Table 12 shows 65 percent of women have an urge to create something new. Nearly one-third women want to continue with whatever they are doing. Those women who have an urge feel they want to innovate upon existing products if they get an opportunity to do so.

Table 13: Self Perception as an Entrepreneur

| S. No. | Self Perception | No. of Women | % |
|--------------|-------------------------|--------------|-------|
| 1 | Adoptive entrepreneur | 62 | 31.0 |
| 2 | Self-made entrepreneur | 112 | 56.0 |
| 3 | Innovative entrepreneur | 26 | 13.0 |
| Total | | 200 | 100.0 |

Table 13 shows, how do women perceive themselves as entrepreneurs. 31 percent of the women felt that they just adopted certain products and continue with same business. 13 percent women categorized themselves as innovative entrepreneurs, 56 percent as self-made entrepreneurs. According to them they have become entrepreneur at their own without taking anyone's help. The initial ideas of starting a venture were their own. And it was she who has initiated to start a business.

Table 14: Self Perception of Success as an Entrepreneur

| S. No. | Self Ranking For Success | No. of Women | % |
|--------------|--------------------------|--------------|-------|
| 1 | Highly successful | 24 | 12.0 |
| 2 | Successful | 122 | 61.0 |
| 3 | Average | 54 | 27.0 |
| Total | | 200 | 100.0 |

It is equally important to understand how women perceive their success as an entrepreneur as this process of self perception may help them in long run to understand their weakness for growth. 12 percent of women perceive themselves as successful, 61 percent as successful and 54 percent perceived themselves as averagely successful. “Once a woman

realizes that she is successful in their business as an entrepreneur it motivates them to work hard further. It can also help them to realize that even they have greater potentials, self-confidence, self-acceptance, and sense of worthiness, past, present and future orientation, strong beliefs and convictions, emotional maturity and social ability (Sen, 1992)".

Table 15: Does Family Responsibility Hinders Women's Ability as an Entrepreneur

| S. No. | Does family responsibility hinders women's ability as an entrepreneur | No. of Women | % |
|--------------|---|--------------|-------|
| 1 | Yes | | 52.0 |
| 2 | No | | 47.5 |
| 3 | Can't say | | 0.5 |
| Total | | 200 | 100.0 |

Since women are burdened with dual responsibility of managing her home front as well as work, to certain extent it may have probable effect on their entrepreneurial venture as it is likely to hinder their ability as women entrepreneur. More than half of the respondents' i.e. 52 percent felt that family responsibility does hinder their ability as women entrepreneur.

Section III

Conclusions and Suggestions

In the present study the motivational factors to take up entrepreneurship by women can be categorized in two types: Internal factors, which includes desire to do something new, educational background of women entrepreneur in particular and parents in general, and occupational background or past occupation of women themselves as well as parents. For many of them it was support from family and friends or success stories of others. External factors on other hand include government assistance and support in various kinds, promising demand for the products manufactured by women entrepreneurs. "Also, personality, need for achievement aspiration for better standard of living, establishment of social status, mental ability and technical knowledge and the social and political environments are the most vital factors conducive to creation of an environment for the growth of entrepreneurship (Debnath, 2001)".

Keeping in mind the fact that the 50 percent of the total population is female population, one cannot ignore their potential contribution. Considering the importance of economic contribution of female population, the need is to develop entrepreneurship among more number of women. Women intending to start business should be motivated to participate in business training courses. Also, there need to introduce wide range of training modules to cater the needs of women coming from heterogeneous background. According to the above findings it is expected on the part of the government to advocate certain new policies and programmes to improve the

productivity and welfare of women entrepreneurs engaged in urban informal sector.

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