

PROJECT REPORT

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On

**“AN ANALYTICAL STUDY OF ENTREPRENEURSHIP
DEVELOPMENT AMONG WOMEN IN SATARA DISTRICT”**

Submitted by

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January- 2014

DECLARATION

I hereby declare that the thesis entitled “**AN ANALYTICAL STUDY OF ENTREPRENEURSHIP DEVELOPMENT AMONG WOMEN IN SATARA DISTRICT**” completed and written by me has not previously formed the basis for the award of any Degree or Diploma or other similar title of this or any other University or examining body.

Place: Satara

Date:

Principal Investigator
(Mr.Rajeshkumar P. Chetiwal)

CERTIFICATE

This is certify that the Minor Research Project entitled ““AN ANALYTICAL STUDY OF ENTREPRENEURSHIP DEVELOPMENT AMONG WOMEN IN SATARA DISTRICT” which is being submitted herewith for the fulfillment of Minor Research Project of University Grants Commission, Western Regional Office, Ganeshkhind, Pune is the result of the original research work completed by Shri Chetiwal Rajeshkumar Parmanand.

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Date:

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*“Debts can be certainly repaid, but co-operation extended and the guidance given
By someone can never be repaid.”*

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Chapter no. I: - Introduction and Research methodology:-

1. Introduction:-

“You can tell the condition of a nation by looking at the status of its women”

- Jawaharlal Nehru

Indian women are considered as a source of power (Shakti) since mythological times. Goddesses are being worshipped as mother, in the major religions of India, which means the mother is the source, giving life to everyone. Moreover, the mother is the first teacher for the young ones, who helps to recognize the world from the beginning.

Women Constitutes almost half of the total population in the world. But their representation in gainful employment is accordingly low. According to I.L.O. report, in 1980, Women are 50 percent of the worlds population, do the two thirds of the worlds work hours, receive ten percent of the worlds income and own less than one percent of the worlds property, all because of an accident of birth. In most countries, average earnings of women are lower than those of men. In several development countries, marriage is the only career for most women. Women have confined their activities to selected profession such as Education, Nursing, Medicine, and Office work. Very few women enter profession like Industry, Engineering, and Trade etc.

Women play a critical role in the family which is the basic unit of the society. At the same time, in the sociological set up the Indian society is a male dominant one. The inadequate support to women and insufficient protection to their respective families affect society as a whole and undermines efforts to achieve gender equality. Women are considered as weaker sex and are left with

closed commitments only. Entrepreneurship has been a male-dominated pursuit, but many of today's most memorable and inspirational entrepreneurs are women.

Many women in India have attained prominent or leadership positions, rising to the highest echelons in every walk of life -- for example as entrepreneurs, industrialists, civil servants, police officers, airline pilots, scientists, engineers. Yet women must overcome additional barriers to have equitable access to the labor market, to access control over economic resources and entrepreneurial opportunities. The Entrepreneurship Development Process for Women in India is increasingly being recognized as an important untapped source of economic growth since women entrepreneurs create new employment opportunities and avenues for women's economic independence.

Women entrepreneurship has been recognized as an important source of economic growth. Empowerment of women has emerged as an important issue in recent times. The economic empowerment of women is being regarded these days as a Sine-quo-non of progress for a country; hence, the issue of economic empowerment of women is of paramount importance to political thinkers, social scientists and reformers.

The Self Help Groups (SHGs) have paved the way for economic independence of rural women. The members of SHGs are involved in Micro – Entrepreneurships. Women entrepreneurs create new jobs for themselves and others and also provide society with different solutions to management, organization and business problems. Through that, they are becoming economically independent and providing employment opportunities to others.

The year 2000 was declared as the year of empowerment of women in India, and national policy for empowerment of women was formally announced in the

country in 2001. It assumed significance even before it was formally approved. This is divided into seventeen sections, with each section concentrating on one area of change. Though this policy disappointed many people who had been expecting a more realistic attitude in preparing the policy, it is indeed a positive beginning. Empowerment of women needs a change in the cultural milieu also.

Women's entrepreneurship can make a particularly strong contribution to the economic well-being of the family and communities, poverty reduction and women's empowerment, thus contributing to the Millennium Development Goals (MDGs). Thus, governments across the world as well as various developmental organizations are actively undertaking promotion of women entrepreneurs through various schemes, incentives and promotional measures.

The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The number of women entrepreneurs has grown over a period of time, especially in the 1990s. Women entrepreneurs need to be lauded for their increased utilization of modern technology, increased investments, finding a niche in the export market, creating a sizable employment for others and setting the trend for other women entrepreneurs in the organized sector. While women entrepreneurs have demonstrated their potential, the fact remains that they are capable of contributing much more than what they already are. Women's entrepreneurship needs to be studied separately for two main reasons.

The first reason is that women's entrepreneurship has been recognized during the last decade as an important untapped source of economic growth. Women entrepreneurs create new jobs for themselves and others and also by being different. They also provide the society with different solutions to management,

organization and business problems as well as to the exploitation of entrepreneurial opportunities. The second reason is that the topic of women in entrepreneurship has been largely neglected both in society in general and in the social sciences. Not only have women lower participation rates in entrepreneurship than men but they also generally choose to start and manage firms in different industries than men tend to do.

1.1 Women Entrepreneurship in India:-

Women the word sounds so powerful. Women have a unique position in the society. Real development cannot take place if it bypasses women, who not only represent one half of a country's population but also the kernels around which societal revolution take place. Urban women in India always had more advantages and opportunities than women residing in rural areas. Better Education, better economic resources, and more availability of required things for urban women have made rapid improvements despite lacking in basic facilities.

Women entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. Entrepreneurship enhances financial independence and self esteem of women. Around 50 per cent of India's population is women, yet business spheres such as trade, commerce and industry is still considered a male preserve. In India, women constitute around 50 percent of the population but their participation in the economic activities is only 34 percent. As per the Human Development Report (2007), India ranks 96th on the gender related development index of 137 nations. The gender empowerment measures, which estimate the extent of women participation in the country's economic and political activities, rank India as 110th of the 166 nations. Entrepreneurial work has also been predominantly a man's world in India, are women. Among the states, Gujarat, Maharashtra and Karnataka have more women entrepreneurs.

Indian women are in no way inferior to men in all walks of life and they can be good entrepreneurs as men in the country. Therefore, it is essential to exploit the potential of Indian women. Women's participation in trade, industry and commerce, requiring entrepreneurship is still poor, mainly because of the problems associated with their gender roles. Therefore, promotion of entrepreneurship and economic empowerment of women poses a challenge to the government, funding agencies and non-government organizations. It is important for these people on the limitations faced by the women and to plan supporting systems to enhance the women entrepreneurship in India.

The Government of India has been implementing several policies and programmes for the development of women entrepreneurship in India. It is estimated that presently women entrepreneurs comprise about 10% of the total entrepreneurs in India. The term “Women Entrepreneurship” mean, an act of business ownership and business creation that empowers women economically, increases their economic strength as well as position in society. Hence women-entrepreneurs have been making a considerable impact in all most all the segments of the economy which is more than 25 percent of all kinds of business .In India “Entrepreneurship” is very limited amongst women especially in the formal sector, which is less than 5 percent of all the business. Indian women business owners are changing the face of businesses of today, both literally and figuratively. The dynamic growth and expansion of women-owned businesses is one of the defining trends of the past decade, and all indications are that it will continue unabated. For more than a decade, the number of women-owned businesses has grown at one-and-a-half to two times the rate of all businesses. Even more important, the expansion in revenues and employment has far exceeded the growth in numbers. Now women have taken up entrepreneurial role in order to create a meaning for themselves. The traditional roles of housewives are gradually changing into

women entrepreneurs. Some of the factors responsible for these changes are better education, changing socio cultural values and need for supplementary income. When proper exposure, education and knowledge are imparted to them, Indian women will prove themselves to be highly potential productive force for the development of the nation.

In the Globalised world, women entrepreneurs are playing a vital role and they have become important part of the global quest for the sustained economic development and social progress. India's Eleventh Five Year Plan (2007-12) has recognized for the first time that women are not just as equal citizens but as agents of economic and social growth. In India, though women have played a key role in the society, their entrepreneurial ability has not been properly tapped due to the lower status of women in the society. In India, the women role has been explicitly recognized with a market shift in the approach from women welfare to women development and empowerment from the Fifth Five Year Plan (1974-79) onwards and today the significant role of women in entrepreneurship constantly increasing due to various global factors.

1.2 Different categories of women entrepreneurs in practice in

India are:

Category-I

- Established in big cities
- Having higher level technical & professional qualifications
 - Non traditional Items
 - Sound financial positions

Category-II

- Established in cities and towns
- Having sufficient education
- Both traditional and non traditional items
- Undertaking women services-kindergarten, crèches, beauty parlors, health Clinic etc

Category-III

- Illiterate women
- Financially weak
- Involved in family business such as Agriculture, Horticulture, Animal Husbandry, Dairy, Fisheries, Agro Forestry, Handloom, Power loom etc.

1.3 Status of women entrepreneurship in India:-

- A report published by ESCAP in 2005 titled "Developing Women Entrepreneurs in South Asia" pointed out that in India, a majority of women entrepreneurs in SMEs fall within the age group 25-40 years. The states of Gujarat, Maharashtra and Karnataka count a greater proportion of entrepreneurs, mostly women from families which are already in business or have service-related backgrounds.
- The Indian society has evolved as a traditionally male-dominated one. Women tend to be considered as the weaker sex and socio-economically depended on men throughout their life. Women mostly occupy subordinate positions and execute decisions generally made by other male members of the family.

- Despite an equal population, very few women were self-employed and the majority of them were engaged in the informal sector like agriculture, agro-based industries, handicrafts, handloom and cottage-based industries.
- Sixty-five per cent of the population in India lives in villages; Self Help Groups (SHGs) have paved the way for economic independence of rural women involved in micro entrepreneurship.

The following table 1.1 shows the Status of women entrepreneurship in India

Table-1.1 Status of women entrepreneurship in India

States	No of Units Registered	No. of Women Entrepreneurs	Percentage
Tamil Nadu	9618	2930	30.36
Uttar Pradesh	7980	3180	39.84
Kerala	5487	2135	38.91
Punjab	4791	1618	33.77
Maharashtra	4339	1394	32.12
Gujarat	3872	1538	39.72
Karnataka	3822	1026	26.84
Madhya Pradesh	2967	842	28.38
Other States & UTs	14576	4185	28.71
Total	57,452	18,848	32.82

Source: - Third Front, Journal of Humanities and Social Science Vol. I, No. I, Feb. 2013

Situation Analysis and Barriers to Gender Equality:-

Empowerment of women is closely linked to the opportunities they have in education, health, employment and for political participation. Over the years, significant advancements have been made in India on many of these counts. Data on literacy rates, enrolment and drop rates in primary education, life expectancy, infant mortality, maternal mortality rates, etc has shown a progressive trend. However, other parameters that reflect the status and position of women in society such as work participation rates, sex ratio in the age group of 0-6 years and gender based violence continue to be heavily skewed against women. New challenges such as increased intra-country migration, changing labor markets requiring new skill sets and rapidly changing technology have also emerged. (Table 1.2) shows Selected Indicators on Status of Women

Table 1.2-Selected Indicators on Status of Women

Indicators	Male	Female
Literacy Rate (%) Census 2011	82.14	65.46
Maternal mortality ratio (per 100,000 live births) SRS 2009-10		212
Sex Ratio Census 2011	1000	940
Child Sex Ratio (0-6 years) Census 2011	1000	914
Worker Population ratios (Per 1000)	819	336
MPs in Lok Sabha (%)	89.18	10.82

Source:-Ministry of Women and Child Development

1.4 Women Entrepreneur Associations:-

The efforts of government and its different agencies are supplemented by NGOs and associations that are playing an equally important role in facilitating women empowerment. List of various women associations in India is provided in the table below.

Women Entrepreneur Associations in India

S.no.	Association Name
1	Federation of Indian Women Entrepreneurs (FIWE)
2	Consortium of Women Entrepreneurs(CWEI)
3	Association of Lady Entrepreneurs of Andhra Pradesh
4	Association of Women Entrepreneurs of Karnataka (AWAKE)
5	Self-Employed Women's Association (SEWA)
6	Women Entrepreneurs Promotion Association (WEPA)
7	The Marketing Organization of Women Enterprises (MOOWES)
8	Bihar Mahila Udyog SanghBihar Mahila Udyog Sangh
9	Mahakaushal Association of Woman Entrepreneurs (MAWE)
10	SAARC Chamber Women Entrepreneurship Council
11	Women Entrepreneurs Association of Tamil Nadu (WEAT)

- 12 TIE Stree Shakti (TSS)
- 13 Women Empowerment Corporation

1.5 Entrepreneurship Development in Maharashtra:-

Maharashtra Located in the western region of India, Maharashtra is the third-largest state in India in terms of area and the second-largest in terms of population. Maharashtra stretches over 307,690 sq km with a total estimated population of 109.7 million as of March 2009. The state shares borders with Gujarat, Madhya Pradesh, Chhattisgarh, Andhra Pradesh, Karnataka, Goa and the Union Territory of Dadra and Nagar Haveli. The Arabian Sea makes up the state's western coast. The state capital, Mumbai, is the sixth-largest metropolitan area in the world and India's largest and most populous city. Maharashtra is the second largest state in India both in terms of population and geographical area (3.08 lakh sq. km.). The State has a population of 11.24 crore (Census 2011) which is 9.3 per cent of the total population of India. The State is highly urbanized with 45.2 per cent people residing in urban areas. The State has 35 districts which are divided into six revenue division's viz. Konkan, Pune, Nashik, Aurangabad, Amravati and Nagpur for administrative purposes. The State has a long tradition of having statutory bodies for planning at the district level. For local self-governance in rural areas, there are 33 Zilla Parishads, 351 Panchayat Samitis and 27,906 Gram Panchayats. The urban areas are governed through 26 Municipal Corporations, 219 Municipal Councils, 7 Nagar Panchayats and 7 Cantonment Boards.

Food products, tobacco and related products, cotton textiles, other textile products, paper and paper products, printing and publishing, rubber, plastic, chemical and chemical products, machinery, transport equipments, financial

services, auto ancillaries, electrical and non electrical machinery, petroleum and allied products, wine, jeweler, pharmaceuticals, engineering goods, media and entertainment contribute substantially to the income of Maharashtra.

The Maharashtra Small Scale Industries Development Corporation Ltd., popularly known as MSSIDC, was established on October 19, 1962 with a view to giving a new orientation and strength to the development of Small Scale Industries in the State of Maharashtra. The main objective of MSSIDC is to aid, counsel, assist, finance, protect and promote the interests of Small Industries. The Corporation renders assistance to approximately 30000 SSI units in the State.

The small scale industry (SSI) sector plays a pivotal role in the economy contributing substantially in the form of production, employment and export. For speedy growth of the SSI sector in the state, the Government has already brought about simplification in the SSI registration procedure. The maximum investment limit for SSI hand tools and hosiery units is kept at Rs. 5 crore and for other SSI units it is Rs. 1 crore. The limits for tiny SSI units and small scale service and business enterprises are set at Rs. 25 lakh and Rs. 10 lakh respectively.

The total number of registered (provisional and permanent) SSI units in the State at the end of October 2006 was 2.96 lakh. Their total capital investment was Rs. 67,062 crore and the employment generated was 22.45 lakh.

The Maharashtra Industrial Development (MIDC) was established in 1962 with the objective of setting up industrial areas for planned and systematic industrial development in the state. M.I.D.C. is playing a very important role for the development of initially backward areas.

The SSI sector plays a vital role in the development of Maharashtra. There are 83,000 registered units with generation of employment for 6,31,000

individuals. While it is also estimated that there are almost 7, 20,000 unregistered SSI units that generate employment for 14, 21,000 persons. It can thus be assumed that there are a significant number of unregistered SSI units which generate employment for a large number of people.

2. Research Methodology:-

2.1 Review of literature:-

Women entrepreneurship is a recent topic in our country. United nation organization has declared 1975-85 the International women year. Since then various programmes for developing women entrepreneurs have been taken up. So far the literature on women entrepreneurship at national level is concerned, most of from national institute of entrepreneurship and small business development (NIESBUD) New Delhi, Entrepreneurship development of institute of India (EDII)

The following some research studies on women entrepreneurship are reviewed.

S.Dahiwal, “Silent Contributors: - Asian female entrepreneurs and women in business.” Women studies international forum, XXI – 5(1998) found that the women in her study started business more are as a hobby or a pastime than for financial or economic reasons, children were their first priority and they started a business only after their children started attending school or left home. They were involved in their business and made their own decisions. As opposed to these ‘independent’ entrepreneurs, the woman who participate in business owned by family members (Usually a spouse) are motivated by financial reasons and the need to make sure that their children have a good life, Dahiwal calls these woman entrepreneurs as their contributions for the business were often not very visible.

Sulochana Nadkarni in her socio economic study made an attempt to understand in perspective how the new opportunities and the traditional – disabilities in the case of women could be understood.

Bannet Lynn: “Women poverty and productivity in India (EDI seminar paper no.43) Washington DC. The World Bank, 1992 says efforts to improve the position of Indian women must focus on women as economic actors. Women must not be recognized as mere recipients of public support. They are first and foremost economic agents. Making women more productive hence more effective income earners will reduce their dependency and enhance their status. Economic success for women will improve their own lives and those of all Indians.

Aman Kumar (2011) in his book “Panchayati Raj and Women Empowerment” stated that the experts on gender issues hold that women’s advancement involves the process of empowerment and define it is a process, by which women achieve increased control over public decision making. The male domination of society and government are often seen for the purpose of serving male interests and the continued subordination of women. The experts also inform that there are five levels of the women’s empowerment framework, namely- welfare, access, mobilization, and control.

Vinze M. Dubhashis – Study related to the impact of women’s international decade (1975-1985) on development of women entrepreneurship in Delhi.

D.S.Khari(2009) in his book “Women Empowerment Through Entrepreneurship Development” Stated that Many social scientist believe that supporting entrepreneurship development with in low income communities is a plausible development strategy to combat poverty.

Dr.S.K.Thakur(2010) in his book “Empowerment of Rural Women In India” stated that the Government of India had ushered in the new millennium by declaring the year 2001 as ‘Women’s Empowerment year’ to focus on a vision ‘Where women are equal partners like men’. There is no doubt about the fact that development of women has always been the central focus of planning since independence. Empowerment is a major step in the direction but it has to be seen in relational context. A clear vision is needed to remove the obstacles to the path of women’s emancipation both from the government and women’s themselves. Efforts should be directed towards all round development of each and every section of Indian women by giving them their due share.

Dr. Lalitha Rani in her women entrepreneurs study analyzed the various aspects contributing to women entrepreneurship their strengths and weaknesses.

Dr.S.K.Jha (2010) in his book “Women Empowerment in Globalised 21st Century” stated that Indian women experiences their life space as a battle ground between the perspective roles based on idealized models of a bygone era and the emerging concomitant map of modern society which pulls them towards wider horizons. Caught between the traditional past and the competitive future inspired by own dreams and aspirations most of the Indian women walk on a tight rope. They carry the burden of both the traditional and modern role of expectation.

Rathore and Chhabra (1991) in their paper on ‘Promotion of women entrepreneurship:- Training strategies’ state that Indian women find it increasingly difficult to adjust themselves to the dual role that they have to play as traditional housewives and compete with men in the field of business, and industry. Working women are often tossed between home and work and experience mental conflicts as they are not able to devote the necessary amount of time and energy to their

home and children and find it mostly difficult and sometimes impossible to pursue a career.

B.Shobha Rani and D. Koteswara Rao (2007) in their article, “Perspective of Women Entrepreneurship”, Discuss the socio-economic attributes of women entrepreneurs; factors influencing the motivation of women to become entrepreneurs; and selection of enterprises in industry, service and business.

Shelina Akhtar (2005) in her article, Women entrepreneurship in urban Bangladesh : A Study examines the socio-economic conditions of women entrepreneurs in Chittagong city of Bangladesh, analyses the nature and status of their business, assesses the impact of the business on the family and society, pinpoints problems faced by the enterprises and suggest possible solutions.

2.2 Objectives of the study

The present study is based on the following objectives.

- 1) To Study socio-economic profile, motivational and promotional aspects of women entrepreneurs in Satara District.
- 2) To find out existing status of women entrepreneurship in Satara District.
- 3) To examine obstacles and problems faced by women entrepreneurship.
- 4) To study the challenges and avenues of women entrepreneurs.

2.3 Need and Utility of the present study:-

Women entrepreneurship is an even newer phenomenon. This research is an effort to study the women entrepreneurs of satara District. The main purpose is to study the development of women entrepreneurs. In the past, women's contribution to their family and economic activity is not taken into consideration. Particularly in the primary sector women were not viewed as being within the production system. This is due to the inherent gender biases of patriarchal society, in which only men are perceived as workers and as earners having maximum family responsibilities. Money is not the sole objective among women to enter into the business. Self employment is emerging as very important source of livelihood for women. The present study focused on Satara District.

This study will be a great asset to all those who are interested in conducting further in depth studies of the theme of women entrepreneurship in our country.

This study will also be of great use to the Indian women who are engaged in enterprise, to the institutions engaged in the development of women entrepreneurs, to the planner and policy makers on women entrepreneurs, executives of business organizations, academicians and faculty of entrepreneurship development programmes.

Moreover this study will be extremely useful for entrepreneurial trainers, curriculum designers, potential and existing entrepreneurs. Students of management and entrepreneurship and all those involved in promotion of industries –institute linkages would find this study informative and useful

Identification of the problem is certainly the first step towards its solution. In the practical world of business, it is not important what you think, but what you know, this is important and what you are able to do with what you know.

Most of the studies on women entrepreneurship did not reveal the following facts in detail.

- 1) What motives them to become entrepreneurs
- 2) What are the areas where women entrepreneurs have more opportunities available to them in establishing their ventures?
- 3) Should the potential women entrepreneurs undergo any specialized type of training?
- 4) What should be the desirable or recommendable business environment for business?
- 5) What are the reactions of children and family members of women entrepreneurs?
- 6) What has been the contribution of women entrepreneurs to the society?

2.4 Sources of information:-

Majority of information has been collected from the primary sources. The primary data have been collected through a pre-tested, particularly structured questionnaire and by approaching the women entrepreneurs personally. However, the discussion and personal interview with the women entrepreneur's officials and non officials and other expert in the field has been additional source of information. The study is based on the collected data in the course of field survey of satara District. In this connection, this issue like pattern of

analysis, sampling tools and techniques and collection of data are discussed to present the way of process.

Apart from the information collected as above, secondary data was drawn from books, articles, journals, annual reports, published dissertations.

2.5 Design of the sample:-

In any type of field study relating to small scale units, the major problem appears to be the selection of a representative sample. As a detailed study of all the total women entrepreneurs of vast area of 11 Talukas in Satara District was difficult, tedious and time consuming. With a view to make a sample fully representative, the method of purposive sampling was used and a sample of 50 registered women entrepreneurs was taken for the study.

Out of 50 chosen women entrepreneurs for the study, all women entrepreneurs' responded and complete data has been collected. The details of samples selected and women entrepreneurs responded from rural, taluka, and District place of Satara are shown in the table.

2.6 Limitations of the study:-

This study is modest beginning on women entrepreneurship development in Satara District. Separate census list of women entrepreneurs is not available with any DIC. Efforts were made to pick up the women owned units from DIC registrar. Thus, the list of the registered small scale women entrepreneurs was prepared for study. For the purpose of present study, we have used the purposive sampling techniques and tools of research and limitations of the same are assumed. Some of them are entitled as follows:-

1. This study is mainly for the assessment of the women entrepreneurship in SSI in Satara District.
2. Actual involvement of women with some of the units was difficult to tap; therefore it was difficult to highlight the real picture of entrepreneurial development process by women.
3. The women entrepreneurs were personally and individually contacted. It was a herculean task to make them willing to answer the questions in the questionnaire. Some women entrepreneurs expressed unwillingness for several questions and some of them hesitated to give information. However, with great difficulty we got response from women entrepreneurs.
4. Data and essential information is collected from primary and secondary sources with their limitations.
5. Non working units are excluded for the purpose of analysis. Only working units are studied analyzed and tabulated.

2.7 Hypothesis of the study:-

- There is a positive growth in entrepreneurship among women in Satara District.
- In Satara District there is an opportunity to develop entrepreneurship among women.

2.8. Outline of the Study:-

The study has organized in the following chapters:-

1. Chapter 1- Introduction and Research methodology: in this chapter introduction about the subject, objectives of the study, data collection methods, and limitations of study have been discussed.

2. Chapter 2- Theoretical Framework of women entrepreneurship and entrepreneurship development – In this chapter researcher has studied various Concepts of entrepreneurship, Women Entrepreneurs and Entrepreneurship Development, Role of Women Entrepreneurs, Types of women entrepreneurs, Characteristics of Entrepreneurship, Classification of Women Entrepreneurship, Challenges and Opportunities for women entrepreneurs.

3. Chapter 3- Profile of Satara District – in this chapter researcher has studied historical background of Satara, Geographical and infrastructural factors, Industrial development, and climate and rainfall of Satara District.

4. Chapter 4- Data presentation and analysis have presented in this chapter as Socio-Economic Profile of Women Entrepreneurs, Organizational Performance of Women Entrepreneurs, Financial Performance of Women Entrepreneurs, Marketing Performance of Women Entrepreneurs, and Difficulties of Women Entrepreneurs have been discussed.

5. Chapter 5- Observations, findings and suggestions have presented on the basis of data analysis will be presented in this chapter

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2.1. Entrepreneurship Development: An Overview:-

Entrepreneurship is a turf where men are the major players, but, lately many women entrepreneurs have also prove their mettle. Women who were earlier the bread maker have now become the bread earners and they are doing a great job indeed. According to J.A. Schumpeter, “Woman who innovates, imitates, or adopts a business activity is called woman entrepreneur.” Thus women entrepreneur are those women who initiate, organize and operate business enterprise and want to prove their mettle in innovative and competitive jobs. She also wants to oversee and control every aspects of her business for its overall success.

In the simplest sense, women entrepreneurs are those women who take the lead and organize the business or industry and provide employment to others. It signifies that section of female population who venture out into industrial activities. It may be defined as a woman or group of women who initiate, organize and run a business enterprise. However, Government of India has given a broader definition of the term women entrepreneur. It defined women entrepreneur as “an enterprise owned and controlled by women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women”.

The Indian government has introduced several programmes to promote women entrepreneurship in India. The TREAD programme was operated through Small Industries Development Bank of India (SIDBI). SIDBI has initiated various schemes for the growth of women entrepreneurs through Mahila Udyam Nidhi (MUN), Mahila Vikash for Nidhi (MVN), Micro Credit Scheme (MSC), Women Entrepreneurial Development Programme (EDP), and Marketing Development Fund (MDF) for women entrepreneurs. In the context of the opening up of the economy and the need for up gradation of technology, the Consortium of Women

Entrepreneurs of India (CWEI) is a common platform to help the very women entrepreneurs in finding innovative techniques of production and marketing and finance. Prime-Minister Rozgar Yojna (PMRY), National Rural Employment Programme and (NREP), Rural Landless Employment Guarantee Programme (RLEGP) are some of the important schemes floated by the Government which encourage women to enter into work entrepreneurial activities. With growing awareness about business and due to growth of educational level, in professional education, industrialization, urbanization and democratic values awareness, the tradition bound Indian society has undergone a change and women entrepreneurs have shifted their entrepreneurial activities to engineering, electronics and energy. They made personal choices, stood up for their convictions and had the courage and strength to enter into new ventures. As a result of these efforts, numbers of women entrepreneurs have increased over the years.

Women entrepreneurs have been making a significant impact in all the segments of the economy in India, Canada, Great Britain, Germany, Australia and USA. The areas chosen by women are Retail Trade, Restaurants, Hotels, Education, Culture, Cleaning, Insurance and Manufacturing. Women take up business enterprises to profession as a challenge and get over financial difficulties and respond with an urge to do something. Women Entrepreneurs are achieving higher level of 4 Es, namely (1).Engineering (2) Electronics (3) Energy (4) Electricity.

Earlier there was 3 Ks

- Kitchen
- Kids
- Knitting

Then came 3 Ps

- Powder
- Papad
- Pickles

At present there are 4 Es

- Electricity
- Electronics
- Energy
- Engineering

2.1.1. Why do Women Take-up Employment?

Push Factors--

- Death of bread winner
- Sudden fall in family income
- Permanent inadequacy in income of the family

Pull Factors--

- To utilize their free time or education
- Women's desire to evaluate their talent
- Need and perception of Women's Liberation, Equity etc.
- To gain recognition, importance and social status.
- To get economic independence

2.2. Women Entrepreneurship in India in the 21st Century:-

The combined effect of increased awareness, better education and a change in societal mind set the roles that women today play has improved and changed. This is the century of telecom, IT and Financial institutions. Women expertise in all these industries is beginning to emerge and women are emerging as a force to reckon with. Women have come out of their role which was laid back and which related with their father, brother or husband. With the spread of education and awareness, women have shifted from the kitchen, handicrafts and traditional cottage industries to non-traditional higher level of activities. Service sector has opened up vast opportunities for women entrepreneurship developments. However women entrepreneur are subjected to certain limitation that impede their functioning. The limitation include inter-alia poor self-image of women; discriminating treatment; faulty socialization; lack of social acceptance; unjust social, economic and cultural system; susceptible to negative attitude; and low dignity of labor.

2.3. The Evolution of Entrepreneurship and Women Entrepreneurship:-

The word “entrepreneur” is derived from the French verb “enterprendre”. It means “to undertake”. There are many views and opinions on the concept of entrepreneurship forwarded by some of the world famous management gurus and economists as mentioned below which will help in understanding this concept.

Oxford Dictionary:-

“A person who sets up a business or businesses, taking on financial risks in the hope of profit”

International Encyclopedia:-

“An individual who bears the risk of operating a business in the face of uncertainty about the future conditions”

In many countries, the term entrepreneur is often associated with a person who starts his own new business. Business encompasses manufacturing, transport, trade and all other self employed vocation in the service sector. Entrepreneurship has been considered as the propensity of mind to take calculated risk with confidence to achieve predetermined business objectives.

2.3.1. Emergence of Women Entrepreneurship:-

Entrepreneurship among women is phenomenon of late eighties. With spread of education and awareness, women have taken higher level of activities. During 1970s, the decade of the International women’s year, efforts to promote self employment among women received greater attention from the government and private agencies. Financial institutions and banks have also set up special cells to assist women Entrepreneurs. The result has been the emergence of women Entrepreneurs on the economic scene in recent years.

2.3.2 What Is Entrepreneurship:-

Entrepreneurship can be defined as an ability to discover, create, or invent opportunities and exploit them to the benefit of the society which in turns bring prosperity to the innovator and his organization. From the social and micro-economic perspective, it is held that the economic development of any nations is a direct function of the number of high quality innovators and entrepreneurs it supplies.

The Entrepreneurship is essentially a function. It is creativity and behavior manifestation of persons to shifting recourses from areas of low productivity to higher productivity. Its traits are willingness to take risk, high economic and achievement motivation, self- confidence, problem solving disposition, adequate knowledge and skills, ability to face situations and good managerial ability.

According to the **ILO**, “Entrepreneurs are people who have the ability to see and evaluate business opportunities, to gather the necessary resources, to take advantage of them and to initiate appropriate action to ensure success.”

2.4. Concept of Women Entrepreneurship:-

Women entrepreneurs are the women or a group of women who initiate, organize, and operate, a business enterprise. The Government of India notes women entrepreneurs as,

“An enterprise owned and controlled by women saving a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women.”

Schumpeter's Definition

“The entrepreneur in an advanced economy is an individual who introduce something new in the economy- a method of production not yet tested by experience in the branch of manufacturing, a product with which consumers are not yet familiar, a new source of raw material or of new markets and the like”

Drucker's Views on Entrepreneur

“An entrepreneur is the one who always searches for change, responds to it and exploits it as an opportunity. Innovation is the specific tool of entrepreneurs, the means by which they exploit changes as an opportunity for a different business or different service”

2.4.1. Empowerment of Women Entrepreneurship:-

Actually, the situation of women has changed, completely in the last 30 years. At the beginning of the 1970s women were a blind spot in both development aid and the debate on it. The promotion of women is now established in all state institutions and Non-Governmental organizations.

The Empowerment of women is one of the central issues in the process of development of countries all over the world. The Government of India has made empowerment of women as one of the principal objectives of the ninth five year plan (1997-2002) and also declared 2001 as the year of '**Women's Empowerment**'.

Empowerment is a multi-faceted, multi dimensional and multi-layered concept. Women empowerment is a process in which women gain greater share of control over resources-material, human and intellectual like knowledge, information, ideas and financial resources like money-and access to money and control over decision making in the home, community, society and nation, and to gain 'power'.

In Other words empowerment is a way of defining challenging and overcoming barriers in ones life through which people increase their ability to shape their own lives and environment.

According to the country report of Government of India, “Empowerment means moving from a position of enforced powerlessness to one of Power”.

2.5. Routes to women Entrepreneurship:-

There are generally following five routes to women entrepreneurship. These are:-

1. Women who became entrepreneurs due to economic needs.
2. Women who take up entrepreneurship as a challenge to satisfy some of their personality traits.
3. Educated women who would like to utilize the knowledge gained.
4. Women who take it up as a family occupation.
5. Women who take it up as leisure time activity.

2.6. Government Schemes for Women Empowerment:-

The Government programme for women development began as early as 1954 in India but the actual participation began only in 1974. At present, the Government of India has over 27 schemes for women operated by different departments and ministries. Some of these are:-

- Integrated Rural Development Programme (IRDP)
- Training of Rural Youth for Self-Employment (TRYSEM)

- Prime Ministers Rojgar Yojana (PMRY)
- Womens Development Corporation Scheme (WDCS)
- Working Womens Forum
- Indira Mahila Yojana
- Indira Mahila Kendra
- Mahila Samiti Yojana
- Rashtriya Mahila Kosh
- Khadi and villege Industries Commisssion
- Indira Priyadarshani Yojana
- SBIs Stree Sakti Scheme
- NGOs Credit Scheme

The efforts of government and its different agencies are ably supplemented by non-governmental organizations that are playing an equally important role in facilitating women empowerment. Despite concerted efforts of governments and NGOs there are certain gaps. Of course we have come a long way in empowering women yet the future journey is difficult and demanding.

2.7. Need and Importance for Developing Women Entrepreneurship:-

The policy of liberalization is expected to open flood gates for major industrial investments both from within and outside the country. The spurt in industrialization will bring about an all round economic development. This would mean both a need and opportunity for women entrepreneurs to participate in the economic activity of the country. The participation of women in the economic activities is necessary not only from a human resources point of view but also is essential even from the objective of raising the status of women in the society.

The economic status of the women is now accepted as an indicator of a society's stage of development and therefore it becomes imperative for the government to frame policies for development of entrepreneurship among women. The low status of women in large segment of Indian society cannot be raised without opening up opportunities of independent employment and income for them. The long term objectives of the development programmes for women should be to raise their economic and social status in order to bring them into the mainstream of national life and development. For this, due recognition has to be accorded to the role and contribution of women in the various socio-economic and political and cultural activities.

2.8. Women Entrepreneurship in Small Scale Industries:-

The Small Scale Industrial (SSI) Sector is one of the most vital sectors of the Indian Economy in terms of employment generation, the strong entrepreneurial base it helps to create and its share in production.

The position of women and their status in any society is an index of its civilization. Women are to be considered as equal partners in the process of development. But women in India have been neglected a lot. They have not been actively involved in mainstream of development even though they represent equal proportion of the population and labor force. Primarily women are the means of survival of their families, but are generally unrecognized and undervalued, being placed at the bottom of the pile.

2.9. State-wise Distribution of total SSI units in India:-

The small scale industrial units are functioning in all the states in India. According to third all India Census of Small Scale Industries, there are 10.52 millions units functioning in India. The total employment contribution of the sector is 24.93 million, with a per unit contribution of 2.37. Table given below reveals the state wise distribution of Small-Scale Industries in India.

Table 2.1-Statewise Distribution of SSI units in India

Sr.No.	Name of the state/ Union Territory	No. of SSI Units	Percentage to Total
1	Uttar Pradesh	1707977	16.23
2	Andhra Pradesh	875430	8.32
3	Maharashtra	803568	7.64
4	Madhya Pradesh	793552	7.54
5	Tamil Nadu	787965	7.49
6	West Bengal	771388	7.33
7	Karnataka	658821	6.26
8	Gujarat	530314	5.04
9	Bihar	519351	4.94
10	Kerala	452826	4.30
11	Rajasthan	441572	4.20
12	Orissa	388277	3.69
13	Punjab	376826	3.58
14	Chhattisgarh	263903	2.51
15	Haryana	223294	2.12
16	Assam	194379	1.85
17	Delhi	177080	1.68

18	Jharkhand	132446	1.26
19	Uttaranchal	106484	1.01
20	Himachal Pradesh	76198	0.72
21	Jammu and Kashmir	73125	0.70
22	Manipur	47999	0.46
23	Tripura	24352	0.23
24	Meghalaya	22520	0.21
25	Chandigarh	22247	0.21
26	Nagaland	13861	0.13
27	Mizoram	11116	0.11
28	Pondicherry	8860	0.08
29	Goa	7097	0.07
30	Andaman and Nicobar Island	3203	0.03
31	Daman, Diu, dadra and nagarhaveli	3010	0.03
32	Arunachal Pradesh	1252	0.01
33	Lakshadweep	532	0.01
34	Sikkim	368	0.01
	All India	10521190	100

Source: <http://www.smallindustryindia.com/ssiindia/census/ch11.htm>.

It is referred from above table that the State of Uttar Pradesh tops the list with more than 17 lakhs SSI units followed by Andhra Pradesh, Maharashtra, Madhya Pradesh, and Tamil Nadu. Sikkim has the lowest number of small scale units i.e. 368 units.

2.10. State-wise Distribution of SSI units in India Owned by Women Entrepreneurs:-

In India small scale units are owned both by men women. The table given below reveals that among the small scale industrial units owned by women entrepreneurs in India.

Table 2.2-Statewise Distribution of SSI units in India owned by women Entrepreneurs:-

Sr.No.	Name of the state/ Union Territory	No. of SSI Units	Percentage to Total
1	Kerala	139225	13.09
2	Tamil Nadu	129808	12.20
3	Karnataka	103169	9.70
4	Maharashtra	100670	9.46
5	Andhra Pradesh	77166	7.25
6	Uttar Pradesh	72667	6.83
7	West Bengal	69625	6.55
8	Madhya Pradesh	68823	6.47
9	Gujarat	53703	5.05
10	Bihar	49443	4.65
11	Orissa	38233	3.59
12	Rajasthan	36371	3.42
13	Punjab	29068	2.73
14	Delhi	14383	1.35
15	Assam	11757	1.11
16	Manipur	10745	1.01
17	Chhattisgarh	10034	0.94

18	Haryana	9620	0.90
19	Uttaranchal	8804	0.83
20	Jharkhand	7865	0.74
21	Jammu and Kashmir	5742	0.54
22	Himachal Pradesh	3722	0.35
23	Mizoram	3700	0.35
24	Meghalaya	3580	0.34
25	Chandigarh	2243	0.21
26	Pondicherry	1065	0.10
27	Tripura	836	0.08
28	Goa	810	0.08
29	Daman, Diu, dadra and Nagarhaveli	213	0.02
30	Nagaland	179	0.02
31	Arunachal Pradesh	150	0.01
32	Andaman and Nicobar Island	110	0.01
33	Sikkim	98	0.01
34	Lakshadweep	67	0.01
	All India	1063721	100

Source: <http://www.smallindustryindia.com/ssiindia/census/ch11.htm>.

The above table shows Kerala tops the list with 1.39 lakh units, followed by Tamilnadu with 1.30 lakh units. Tamilnadu ranks second in the total number of small-scale units owned by women entrepreneurs in India. Lakshadweep has the lowest number of small-scale units owned by women entrepreneurs.

2.11. Women Empowerment and Planning Process:-

The all round development of women has been one of the focal point of planning process of India. **The first five year plan (1951-56)** envisaged a number of welfare measures for women. Establishment of the Central Social Welfare Board, organization of Mahila Mandals and the Community Development Programmes were a few steps in this direction.

In the **second five year plan (1956-61)**, the empowerment of women was closely linked with the overall approach of intensive agricultural development programmes.

The **Third and Fourth five year plan (1961-66 and 1969-74)** supported female education as a measure welfare measure.

The **Fifth Five year plan (1974-79)** emphasized training of women, who were in need of income and protection. This plan coincided with international women's decade and the submission of report of the committee on the status of women in India. In 1976, women's welfare and development bureau was set up under the ministry of social welfare.

The **sixth Five Year plan (1980-85)** saw a definite shift from welfare to development. It recognized women's lack of access to resources as a critical factor impeding their growth.

The **Seventh Five Year plan (1985-90)** emphasized the need for gender equality and empowerment. For the first time, emphasis was placed upon qualitative aspects such as inculcation of confidence, generation of awareness with regards, to rights and trainings, in skills for better employment.

The **Eighth Five Year plan (1992-97)** focused on empowering women, especially at the grass roots level, through Panchayat Raj Institutions.

The **Ninth Five Year plan (1997-2002)** adopted a strategy of women's component plan, under which not less than 30 percent of funds/benefits were earmarked for women-specific programmes.

The **Tenth Five Year plan (2002-2007)** aims at empowering women's through translating the recently adopted national policy for empowerment of women (2001) into action and ensuring survival, protection and development of women and children through rights based approach.

The **Eleventh Five Year plan (2007-2012)** The Plan period saw the introduction of many new schemes and programmes targeted at particular groups or aimed at addressing specific issues. These included SABLA, for empowering adolescent girls, IGMSY for supporting poor women during the final stages of their maternity, Mahila Kisan Sashaktikaran Yojana for women farmers, a scheme for leadership training of Minority women, Ujjawala for combating trafficking and Dhanalakshmi to tackle the issue of declining sex ratio.

The **Twelfth Five Year plan (2012-2017)** India is amongst the fastest growing countries in the world today, with a GDP growth rate of more than 8 % during the XI plan period. This high level of growth can be sustained only when all sections of the society, especially women become equal partners in the development process. It is well recognized that societies which discriminate by gender tend to experience less rapid economic growth and poverty reduction than societies which treat men and women more equally. Gender equality and empowerment would, thus, need to be a core development goal if the growth

planned in the XII plan has to be achieved.

2.12. The various types of women entrepreneurs are:

- Women entrepreneurs in organized & unorganized sector
- Women entrepreneurs in traditional & modern industries
- Women entrepreneurs in urban & rural areas
- Women entrepreneurs in large scale and small scale industries.
- Single women and joint venture entrepreneurs.

2.13. Classifications of Women Entrepreneurship:-

A) The first type is called “INNOVATIVE ENTREPRENEURS”; these are women that mainly started a business to challenge conventional assumptions about the social position of women. They want to prove through their own (success) case that work or professional development is more important than conventional female roles. These Entrepreneurs want to fulfill professional ambitions in their own companies that previous roles as employees did not allow them to.

B) The second type of Women Entrepreneurs is called “RADICALS-PROPIETORS”. These *girls* are active in economic and political ventures that strongly promote female issues. They do not care as much for profit-making (without saying that their business is not profitable) as “INNOVATIVE ENTREPRENEURS”, their motivation is to advocate for the long term development of women interests.

C) The third category is called “CONVENTIONALS”. These women, who are also not attached to traditional female roles, differ from “INNOVATIVE ENTREPRENEURS” in the fact that they do not necessarily present resentment

about limited career opportunities in previous jobs. In fact, they might have exercised secondary jobs in the past and they might have changed from job several times. To me (Oriana) this is the category that I understood the less, I mean, for me “CONVENTIONALS” are “INNOVATIVE ENTREPRENEURS without resentment” who had less job stability in the past.

D) The final type is called “DOMESTICS”. These women, even if self-employed and entrepreneurs, see their businesses as secondary to their roles as mothers and wives, for instance. Having their own company offers opportunities for self-fulfillment and autonomy, however subordinated to their personal obligations.

2.14. Factors influencing women entrepreneurs:-

Setting up an enterprise is not an easy job for women entrepreneurs and at the same time running the enterprise is a greater task. A challenge is always there for these women entrepreneurs to run their enterprise successfully earning profit and ensuring the growth of the enterprises which will severely test their entrepreneurial skill and survival of the unit. Despite various odds against them, several women are off to run their own enterprises. Even though there has been a considerable increase in the number of women entering in entrepreneurial activity, they are being introduced to many constraints and difficulties with regard to control and decision making, social status and enthusiasm in the product or serviced in which they are dealing. It is found that women are entering more in this venture as compared to man to start their own business to make social contribution in addition to desire of exploring their inner self and fulfilling their means of livelihood.

2.15. Personality traits of women entrepreneurs:-

Indian women of today have taken many strides towards business ownership. The broad classification of women business owners include women who establish, inherit, or acquire a business; women who start businesses with spouses or business partners but are either at the forefront or behind the scenes; and finally, women who start fast-growing or part-time or slow growing firms. Although earlier researches on women entrepreneurs have suggested that significant differences existed between female and male entrepreneurs. However, more recent studies have shown that there are far more similarities than differences between women and men entrepreneurs in terms of psychological and demographic characteristics. The dominant predictors of success in case of women entrepreneurs are work experience and years of self-employment. In comparison to their women counterparts who established their businesses two decades earlier, women who have started their businesses sometime during the past decade are more likely to have the following:

- A higher level of education, previous professional and managerial experience, as well as executive level experience
- A greater appetite for capital, both credit and equity
- A strong motivation for autonomy and achievement
- A dynamic personality
- Creativity to innovate and implement
- Independence and self reliance
- High self confidence
- Willingness & ability to take risks
- Alertness to opportunities
- Ability to marshal resources
- Ability to respond to market & environment signals

Table 2.3-Moreover personality traits of women entrepreneurs includes

Risk taker	Proactive
Opportunist	Visionary
Inventor	Tolerance of ambiguity
Commercialize	Desire for independence
Trader	High energy
Innovator	Ability to bounce back
Flexible	Results oriented
Need for achievement	All rounder
Internal control	Decisive
Self confident	Self Motivated
Pragmatic	Flair

2.16. Problems associated with women entrepreneurs:-

Basically all women entrepreneurs almost suffer from two main category of Problems, such problems can be designated as follows:-

1) Specific Problems:-

- Problem of finances arrangement
- Limited mobility factor in case of women entrepreneurs
- Family responsibilities, ties as well as commitments
- Lack of education and prevalent levels of illiteracy amongst women
- Scarcity of raw materials required for productive capacities

- Lesser risk and uncertainty bearing attitude

2) General Problems:-

- Lack of self-confidence and optimistic attitude amongst women
- Absence of proper support and back-up for women by their own family members and the outside world people
- Old and outdated social outlook to stop women from entering in the field of entrepreneurship
- Cut-throat competition with other group of men and established self-sufficient entrepreneurs
- Domination by male and ideology of male dominated society

2.17. Some Schemes of Banks for women Entrepreneurs:-

Table 2.4- Schemes of Banks for women Entrepreneurs

Name Of Banks	Name Of Schemes
Bank of India	Priyadarshni Yojna
Canara bank	Canmahila
Central bank of India	Cent kalyani
Dena bank	Dena Shakti
Obc	Orient mahila vikas Yojna
Pnb	Mahila nidhi udyam scheme
Punjab and sind bank	Udyogini scheme
Sbi	Stree Sakti package
State bank of mysore	Stree Sakti
Sidbi	Mahila udyam nidhi

2.18. Challenges before Women Entrepreneurs:-

Men and women are equal before Indian law. But, the reality is otherwise. The challenges women entrepreneurs face, in India, are immense and complex; in fact, worse than men counterparts. A brief outline of such important challenges is described below.

1. No independence :-

Being women, she is always considered as subordinate to men as well as a secondary citizen in both domestic as well as public affairs. Thus women, in general, are deprived of authority or at least independence.

2. Social Attitude :-

Our social customs and civilization do not permit young women who are in the thirst of starting a suitable venture-to move freely with men in seeking appropriate help or guidance. Thus, she is in a way crippled.

3. Low literacy :-

In general, women are less literate and less exposed to worldly affairs than men in India. It is more acute in rural areas. So, many young women are still unaware of most of women welfare schemes and opportunities awaiting them.

4. Risk Stress :-

Indian women always feel less secure and hence her risk bearing stress is obviously low. So, the impact of temporary losses or shortcomings is sometimes unbearable to her.

5. Dual Role :-

A woman, however high in her public life or in her business enterprise, has to perform the duty at home as mother and wife. This dual responsibility is deterrent factor in the progress of her supposed entrepreneurship.

6. Financial constrains :-

Financial problem is still a great challenge. Financial institutions like banks are also reluctant to spare funds to women just for being a woman. Thus, they are forced to rely on their own resources or relatives or close friends which may not be sufficient to run the business.

7. Marketing :-

Inadequate mobility, cut-throat competitions, inability to provide on credit basis because of insufficient flow of funds and cheating by middlemen as agencies are some of the important potential factors that have different effect in pursuit of successful entrepreneurship by women, just because they are women.

8. Demoralizing attitude:-

The secondary and humiliating treatment meted out to women entrepreneurs by licensing officials, tax authorities, labor officers, etc. make them run away from business.

Other challenges and obstacles women entrepreneurs face:-

- Ø Availing finance and juggling many responsibilities are major hurdles faced by women in initiating, requiring and managing an enterprise. Other hindering external factors include gender discrimination, inaccessibility to information, training opportunities, infrastructure, etc. Some internal factors such as risk aversion by women, lack of self-esteem and self-confidence, lack of vision etc. also create hinder women's entrepreneurship.
- Ø Lack of or insufficient education facilities results in lack of knowledge and information about availability of raw material, access to finance and Government' schemes and facilities and other existing or upcoming opportunities. In India, as per the 2011 census 30 per cent of women are illiterate compared with 13 per cent illiteracy among men.
- Ø Women in India are mostly economically dependent from their husbands who reduce their ability to bear the risks and uncertainties involved in launching a business. The educational level and family background of their husbands also influence women's participation in entrepreneurship.
- Ø Lack of awareness amongst women about the financial assistance offered (incentives, loans, and schemes) by the institutions in the financial sector is one of the major challenges. Hence, in spite of financial policies and programmes for women entrepreneurs, financial support has reached only few women entrepreneurs. Achievement motivation is found to be scarce among women because of the Indian socialization pattern and socio-cultural factors which are gender biased. Their domesticated role is widely accepted and assumed.
- Ø Although the Indian society is fast evolving, it remains a male-driven / patriarchal society in which women have to fight many battles in order to become successful entrepreneurs. Although the principle of gender equality

is enshrined in the Constitution of India, which confers equal rights and opportunities to both men and women, in practice, women are still widely considered as “abla” i.e. weak. This de factor gender inequality serves as a major barrier to women’s entry into business.

- Ø In India, parental immovable property (land/building/house) or business goes to the male child by succession. This is one amongst the many reasons why women face difficulty in obtaining finance, managing the working capital and credit. In addition, women entrepreneurs often have to take loans in the names of their husbands, fathers, or brothers and consequently by default involve them into the business.
- Ø Women need to devote considerable amount of time for their business if they want it to grow. Meanwhile by contrast, if a woman is unable to devote sufficient time to her family, many conflicts will emerge. If family members are not supportive, cooperative or encouraging, women are most likely to choose not to pursue an enterprise, as Indian women typically place more emphasis on family ties and relationships. Married women have to walk a fine line between business and family. Women's family and personal obligations are sometimes a great barrier for succeeding in a business career. Only few women are able to manage both home and business efficiently, devoting enough time to perform all their responsibilities.
- Ø Another challenge encountered by women entrepreneurs is a lack of management skills, usually because of lower propensity of previous business/job experience. Furthermore, support providers discriminate against women entrepreneurs to a large extent when providing consultations and guidance.

- Ø One more intricate problem faced by women entrepreneurs is the management of the working capital. Working capital is required for maintaining finished stock to meet the market demand, for production and for meeting marketing and other administrative expenses. It is generally very difficult for women entrepreneurs to access such loan facilities from financial institutions as women may be unable to provide security or guarantee.
- Ø Society's attitude towards women entrepreneurs, unequal opportunities amongst men and women and broadly a lack of self-confidence haunt women entrepreneurs. This low level of self-confidence, will-power and optimistic attitude amongst women create a fear of committing mistakes which affects their business. The family members and the society are often reluctant to stand beside their entrepreneurial Endeavour.

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Chapter III: - Profile of Satara District

3.1 Introduction:-

Satara District is a district of Maharashtra state in western India with an area of 10,480 km² and a population of 2,808,994 of which 14.17% were urban (as of 2001). According to the 2011 census Satara district has a population of 3,003,922. This district comes under Pune Administrative Division along with Pune, Sangli, Solapur and Kolhapur Districts. The Sahyadri range, or main range of the Western Ghats, runs north and south along the western edge of the district, separating it from Ratnagiri district. Satara district consists of four subdivisions namely Satara, Wai, Karad and Phaltan, divided into eleven talukas (tahsils). These are Satara, Karad, Wai, Mahabaleshwar, Phaltan, Man, Khatav, Koregaon, Patan, Jaoli and Khandala. There are ten Vidhan Sabha constituencies in this district. Phaltan, Man, Khatav, Koregaon, Wai and Satara are part of Satara Lok Sabha constituency and Jaoli, Patan, Karad (North) and Karad (South) are part of Karad Lok Sabha constituency.

3.2 Historical background of Satara district:-

The period of Maratha's rule over Satara is considered as a golden era in the history of Satara. After Shivaji his son Shahji started establishing his control on the hilly areas of Poona. The major incidences which took place during the reign of Chhatrapati Shivaji Maharaj revolved between Pune and Satara especially in the Sahydari ranges. Western part of the Satara district was covered by the deep forest and hills and with an objective of protecting his empire Shivaji built almost 25 forts in this region. There were always frequent wars between Adil Shah and Shivaji, the army of Adil Shah was headed by Afzal Khan who was finally defeated in the war that took place at Pratapgarh. In 1663 the forts of Parali and

Satara were conquered by Shivaji Raje and he requests his Guru Shri Samartha Ramdas Swami to stay in fort of Parali which was later named as Sajjangad.

3.3 Geographical Location:-

Satara district is located in the south western part of the state of Maharashtra and lies between 17.5° to 18.11° North Latitudes and 73.33° to 74.54° East Longitudes. It is bounded on the north by Pune, on the south by Sangli, on the west by Ratnagiri, on the north-west by Raigad, and on the east by Solapur district of Maharashtra state. The district headquarters Satara is well connected to the state Capital Mumbai (260 km to the north west), and the major towns of Pune and Kolhapur by the Mumbai Bangalore National Highway No. 4. Satara is also well connected to other districts of Maharashtra by State highways and other roads. There is one railway line -Mumbai to Kolhapur- which passes through Satara district. The total distance in Satara district is 124 KM.

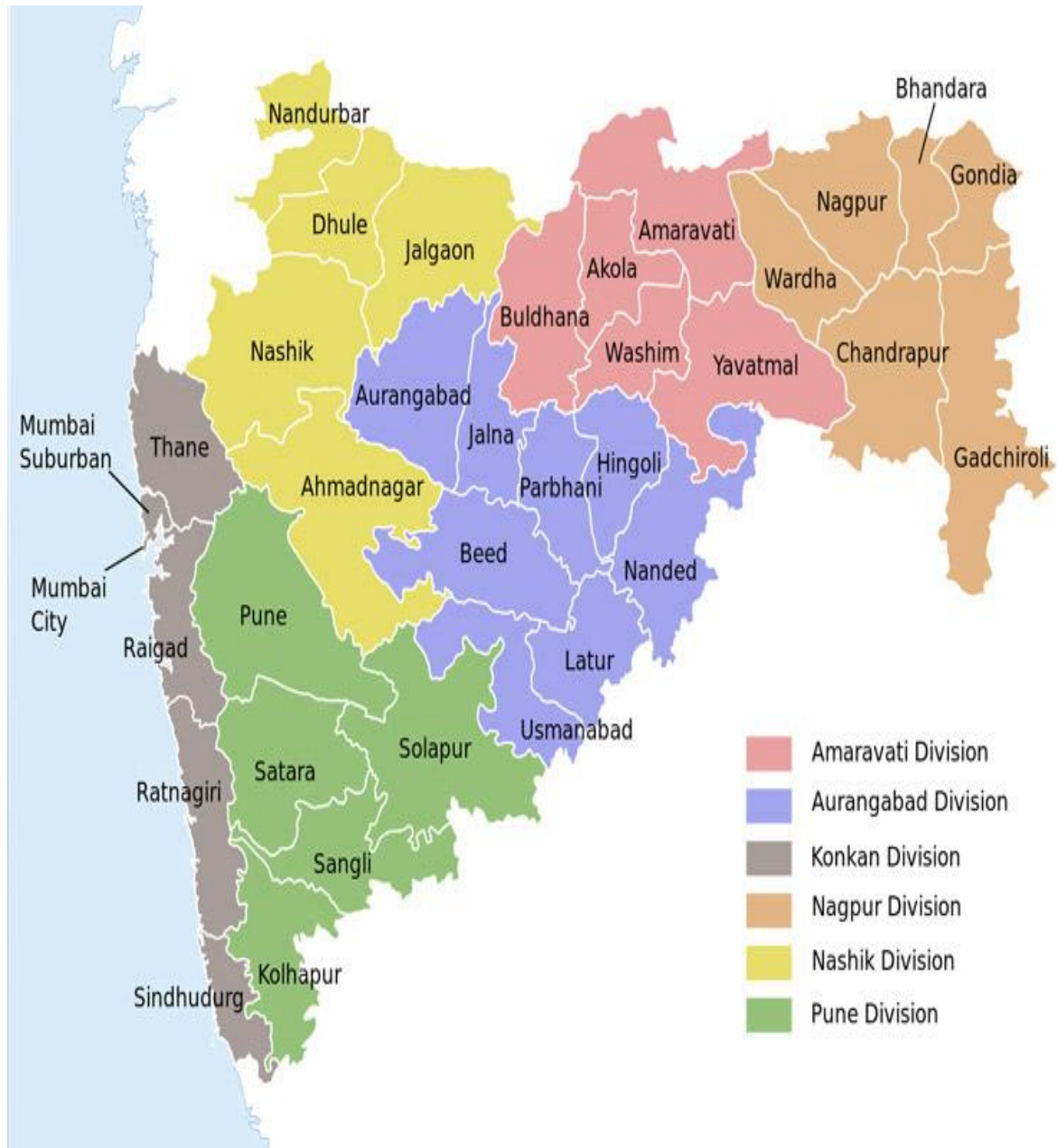
The district has three natural sub-divisions based on the topographical situations - Hilly area in the west, plains of the Krishna River in the central part, and the plateau area in the east. Mahabaleswar is the highest place in the district and is located at a height of 1466 m above mean sea level.

Western part nearing Kas Lake of Satara District is declared as World Heritage. Hence entrepreneurship related to the Tourism industry can be encouraged. Manufacturing of Packaged food items, Packaged Drinking Water, Handloom items, Handicraft items, items and services which will be useful in tourism can be encouraged.

3.4 Map of Satara District:-



3.5 Map of Maharashtra State:-



3.6 Area and Administrative Divisions:-

The whole state of Maharashtra is divided into six revenue divisions; Pune, Konkan, Nashik, Aurangabad, Amravati, and Nagpur. Satara district is part of the Pune division along with the districts of Pune, Sangli, Kolhapur and Solapur. Satara district covers an area of 10480 sq. km. with an east west expanse of 135 km and a north south expanse of 112 km. The district is divided into eleven administrative sub units (tahsils) - Satara, Wai, Khandala, Koregaon, Phaltan, Khatav, Man, Karad, Patan, Jawali and Mahabaleshwar.

3.7 Climate and Rainfall

A) Climate

The climate in general is moderate with temperatures during the summer months (March to mid June) reaching a maximum of 34°C, and in the winter months (November to March) dropping to 10°C. In the western part, the climate is pleasant during the summer, but is very cold during the monsoon. In the plains, the climate is moderate throughout the year.

B) Rainfall

The monsoon period starts in the month of June with the maximum precipitation in July and August. Total rainfall is 3104 mm although there are large differences in the amount of precipitation over various parts of the district.

The Sahyadri hill ranges -chiefly in Mahabaleshwar tahsil -in the western extremity receive more than 6000 mm. Patan and Jawali tahsils also have rainfall

in excess of 2000 mm. moving eastwards the rainfall amount drops to less than 600 mm in the tahsils of Koregaon, Karad, and Satara.

3.8 River Systems, Dams and Soil:-

A) River Systems :-

There are two main river basins in the district - Bhima basin covering 30% of the district in the north eastern part and the Krishna basin over the remaining part. Krishna is the main river in the district - emerging from east of Mahabaleshwar plateau and after traversing a distance of 160 km flows into Sangli district. Main tributary is Koyna, which also originates near Mahabaleshwar, flows in a north-south direction till Helwak and then turns east-west and joins with the Krishna.

The other tributaries of the Krishna are Kudali, Venna, Urmodi, Tarli, Yerla, and Wasna. Nira forming the northern boundary of the district and Man are the tributaries of the Bhima River.

B) Dams :-

There are three major dam projects in the district : Koyna Dam on the Koyna River, Dhom Dam on the Krishna river and Kanher Dam on the Krishna river.

C) Soils:-

Black cotton soil is the predominant soil type found here as is the case with most of the districts on the Deccan Plateau. Lateritic soil covers many parts of the western tahsils of Mahabaleshwar, Javali, Wai and Patan, is typically clayey in nature and reddish in colour. Black cotton soil is found in the central part of the district. Soil fertility is especially high in the valleys of the rivers Krishna, Venna,

Kudali, Koyna and Kole. In Khandala and Phaltan tahsils, the soil has low fertility and is rocky except for the area along the Nira River and its tributaries.

3.9 Administrative Set up of Satara district:-

As per the table give above, in Satara District there are 11 tehsils, 11 Panchayat Samities, 15 Cities, 1716 Villages, 1509 Gram Panchayat, 01 Nagar Panchayat, 08 Assembly Area and 08 Nagar Parishad are looking administrative set up of Satara district.

Table 3.1 Administrative set up of Satara district

Tehsils	11	Gram Panchayat	1509
Panchayat Samities	11	Nagar Panchayat	01
Cities	15	Assembly Area	08
Villages	1716	Nagar Parishad	08

Source: Brief industrial profile of satara district: MSME-DI Mumbai

3.10 Industrial Scenario of Satara district:

Industries at a Glance:

Table 3.2 Industrial Scenario of Satara district

Category	Number of Enterprises		
	Manufacturing	Service	Total
Micro	1034	80	1114
Small	2041	08	2049
Medium	13	01	14
Total	3088	89	3177

Source: DIC, Satara

Table 3.2 shows that Industrial scenario of satara district. In satara there are 1114 Micro industries are working, out of them 1034 are manufacturing and 80 are service industries. 2049 Small industries are working, out of them 2041 are manufacturing and 08 are service industries. 14 Medium industries are working, out of them 13 are manufacturing and 01 are service industries.

3.11 Year-wise Trend of Units Registered with DIC of Satara:-

The following table is showing Year-wise Trend of Units Registered with DIC Satara.

Table 3.3 Year-wise Trend of Units Registered

Year	No. of units registered with DIC Satara
2003-04	1942
2004-05	2049
2005-06	2134
2006-07	2285
2007-08	2440
2008-09	2607
2009-10	2774
2010-11	2930
2011-12	3177

Source: DIC, Satara

Table 3.3 shows that No. of units registered with DIC Satara are increasing every year.

3.12 List of Service Enterprises in Satara:-

The following table is showing list of various service enterprises in satara district.

Table 3.4 List of Service Enterprises

Sr.No.	Service enterprises	Sr.No.	Service enterprises
1	Cosmetology Services	6	DTP
2	Laundry	7	Computer Repairing Services
3	Xeroxing Centre	8	Catering Services
4	Library	9	Tour Operators
5	Photography	10	Electronics Services

Source:-Brief industrial profile of satara district: MSME-DI Mumbai

3.13 List of Potential enterprises – Manufacturing MSMEs:-

The following table is showing list of Potential enterprises – Manufacturing MSMEs in satara district.

Table 3.5 List of Potential enterprises – Manufacturing MSMEs

Sub Sector	Activities
Agro Based	Dal Mills, Oil Mills, Rice Mills, Floor Mills etc.
Metal Based	Fabrication Units, Welding Units, Lathe Machines etc.
Forest Based	Wooden Articles, Bamboo Products making etc.
Non-Metallic	Brick Making, Plastic Articles making etc.
Food Products	Jams, Jellies making, Tomato puree and ketchup, Bakery Products etc.
Handloom / Handicrafts	Silk and cotton garments etc.
Village Industries	Rope making, Imitation jewelry making etc.

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Chapter no. IV: - Data Presentation and Analysis:-

Introduction:-

The purpose of this topic is to analyze the collected data and to put it into a systematic manner. Therefore, the whole chapter is divided into five parts, which are as follows.

Part I: - Socio-Economic Profile of Women Entrepreneurs

Part II: - Organizational Performance of Women Entrepreneurs

Part III: - Financial Performance of Women Entrepreneurs

Part IV: - Marketing Performance of Women Entrepreneurs

Part V: - Difficulties of Women Entrepreneurs

Part I: - Socio-Economic Profile of Women Entrepreneurs:-

In this section the socio economic background of Women Entrepreneurs in Satara District is discussed. Socio economic characteristics viz. Religion and caste, Occupation, Educational level, Rural/Urban background and the pattern of the families are the conducive for growth and development of entrepreneurship.

Therefore the following characteristics and combinations of the sample Women Entrepreneurs are explained.

- Age
- Educational attainment
- Family educational background
- Caste wise Distribution
- Religion
- Marital status
- Number of children
- Family size
- Type of family
- Area of residence

1. Age Composition:-

The age is one of the important aspects of self development since the resistance to change is relatively less when older. The young are generally interested in learning things and taking risks, essential for entrepreneurship. But elders have more knowledge and experience. Therefore, the age of the women entrepreneurs is included in the present study.

Table 4.1- Age-wise classification of women entrepreneurs

Sr. No.	Age (In Years)	Number of Entrepreneurs	Percentage
1	Less than 30	02	04
2	30-40	16	32
3	40-50	24	48
4	50 and above	08	16
	Total	50	100

Source: - Survey data

From table 4.1 it has been revealed that, the majority of women entrepreneurs are in the age group of 40-50 years and 30-40 years which constitutes 48 and 32 percent respectively. The number of entrepreneurs who are 50 years and above alone constitute 16 percent. The entrepreneurs, who are under the age group of less than 30 years, constitute 04 percent to the total of fifty.

2. Educational Attainment:-

Education is one of the important factors to run an enterprise and it is one of the prime necessities to become entrepreneur. The level of education facilities to enrich the personality of the women entrepreneurs in all aspects.

Entrepreneurship is not an exceptional case. Through education, the women entrepreneurs may widen their scope of operation and become aware of economic opportunities. In the present study, the level of education is classified as school level, college level, and technical level as shown in table 4.2

Table 4.2-Educational Attainment of women entrepreneurs

Sr. No.	Level of Education	Number of Entrepreneurs	Percentage
1	School level	06	12
2	College level	36	72
3	Technical level	08	16
	Total	50	100

Source: - Survey data

It has been inferred from table 4.2 that a maximum of 12 percent of the women Entrepreneurs are having school level education, followed by 72 percent with college level education. 16 percent of women entrepreneurs have technical level education.

The conclusion that can be drawn from table 4.2 many graduates and technically qualified women entrepreneurs are also entering into entrepreneurship line.

3. Family Educational Background:-

In several studies it is provided that educational background of family created awareness among women entrepreneurs. The education of father and mother is one of the major factors which influence the behavior pattern of his

children. Hence this factor is analyzed to assess to what extent it contributed in making of women entrepreneurs. Father, mother and husband are the most important contributor for promoting women entrepreneurs. It is shown in the table 4.3 and analyzed.

Table 4.3- Family Educational Background of women entrepreneurs

Sr. No.	Level of Education	Husband		Father		Mother	
		Number of Entrepreneurs	%	Number of Entrepreneurs	%	Number of Entrepreneurs	%
1	School level	03	06	16	32	37	74
2	College level	37	76	27	54	13	26
3	Technical level	09	18	07	14	---	---
	Total	49	100	50	100	50	100

Source: - Survey data

It is observed that there were one unmarried women entrepreneur and 49 married women entrepreneurs. Among husband 06 per cent (03) of them were taken school level education. 76 percent (37) of them were taken college level education, and 18 percent (09) of them were taken technical level education.

Among Fathers 32 per cent (16) of them were taken school level education. 54 percent (27) of them were taken college level education, and 14 percent (07) of them were taken technical level education.

Among Mothers 74 percent (37) of them were taken school level education. 26 percent (13) of them were taken college level education, and no one of them was taken technical level education.

The conclusion that can be drawn from table 4.3 that the women entrepreneurs were either from families which are already in business or having highly educated husbands and fathers of women entrepreneurs were well educated but majority of mothers had just basic primary and secondary level education.

4. Social Class:-

The caste system was introduced in ancient India on the basis of occupation. Even now to some extent people of a particular caste or community stick to a particular trade. Even though the caste behavior can be molded with the help of education, exposure and multi-media development, it plays its own role relating to entrepreneurship. The table 4.4 showing Caste-wise distribution of women entrepreneurs

Table 4.4- Caste-wise distribution of women entrepreneurs

Sr.No.	Caste	Number of Entrepreneurs	Percentage
1	S.C.	12	24
2	S.T.	--	--
3	S.B.C.	02	04
4	O.B.C.	08	16
5	N.T.	--	
6	Open	28	56
	Total	50	100

Source: - Survey data

From table 4.4 it has been observed that out of 50 women entrepreneurs 12 (24 per cent) women entrepreneurs belonged to scheduled caste followed by 02 (04 per cent) belong to Special Backward Class, Other Backward Class 08 (16 per cent)

and open 28 (56 percent). But no one women entrepreneur is belong to S.T. and N.T. Category among the sample.

5. Religion:-

It can be said that today we are in a better position wherein women participation in the field of entrepreneurship is increasing at a considerable rate. Women sector occupies nearly 45% of the Indian population. The distribution of the women entrepreneurs according to religion in Satara is given in Table 4.5.

Table 4.5- Distribution of women entrepreneurs according to religious groups

Sr. No.	Religion	Number of Entrepreneurs	Percentage
1	Hindu	44	88
2	Muslim	01	02
3	Jain	02	04
4	Other	03	06
	Total	50	100

Source: - Survey data

From table 4.5 it has been observed that out of 50 women entrepreneurs Hindus constituted 44 (88 per cent), Muslims 01 (02 per cent), Jain 02 (04 per cent) and other 03 (06 percent). The conclusion that can be drawn from table 4.5 that the majority of women entrepreneurs are belongs to Hindu religion.

6. Marital Status:-

The marital status of the women entrepreneurs may influence the need of finance and the mode of earnings. It may also determine the ability to start the enterprise and the selection of the enterprise. It can influence the psychological framework of entrepreneurs. In the present study the marital status of women entrepreneurs is classified as unmarried, married, divorced and widow.

Table 4.6-Marital Status of women entrepreneurs

Sr. No.	Marital Status	Number of Entrepreneurs	Percentage
1	Unmarried	01	02
2	Married	46	92
3	Divorced	--	--
4	Widow	03	06
	Total	50	100

Source: - Survey data

Table 4.6 reveals that out of 50 Women entrepreneurs a maximum of 46 (92 per cent) women entrepreneurs are married, while 01(02 per cent) are unmarried and 03 (06 per cent) are widows. It is observed that Most of the women entrepreneurs started their business activity after getting married.

7. Women Entrepreneurs' Number of Children:-

The support of Children is very important for women entrepreneurs because women entrepreneurs have to play dual role as a mother and as an entrepreneur. The table 4.7 showing Women Entrepreneurs' Number of Children.

Table 4.7- Women Entrepreneurs' Number of Children

Sr. No.	Number of Children	Number of Entrepreneurs	Percentage
1	None	02	04
2	One	17	34
3	Two	26	52
4	Three	05	10
5	More than Three	--	--
	Total	50	100

Source: - Survey data

Table no. 4.7 reveals that A large majority 48 (96 per cent) of the women in the sample had Children, most of them 26 (52 per cent) had two children, and 17 (34 per cent) had One children, and 5 (10 per cent) Women Entrepreneurs had three children but 02 (04 per cent) Women Entrepreneurs had no children.

8. Family Size:-

The most important social character of the women entrepreneurs is the family size. The family size indicates the number of family members living together with the entrepreneurs. The family size may be an asset or otherwise, depending upon the earnings capacity of the population. In general, increase in family size leads to financial and social commitments with a few exceptions. This commitment may hinder the growth of entrepreneurship among the entrepreneurs. The family size is classified as below 3, 3 to 5, and 5 and above.

Table 4.8- Family size of women entrepreneurs

Sr. No.	Family Size	Number of Entrepreneurs	Percentage
1	Below 3	02	04
2	3-5	43	86
3	5 and above	05	10
	Total	50	100

Source: - Survey data

A maximum of 43 (86 per cent) of women entrepreneurs have a family size of 3-5 members, followed by 5 (10 per cent) having a family size of 5 and above. 02 (04per cent) have a family size of below 3. It is observed from table 4.8 that majority of them have a family size of 3-5 members.

9. Type of Family:-

The purpose of this table is to examine the family pattern of the women entrepreneurs as it is one of the important determinants of the entrepreneurship development. Indian society traditionally followed joint family system. The table 4.9 is showing type of family of women entrepreneurs.

Table 4.9- Type of family of women entrepreneurs

Sr. No.	Type of family	Number of Entrepreneurs	Percentage
1	Single	48	96
2	Joint	02	04
	Total	50	100

Source: - Survey data

From the above table 48 (96 per cent) women entrepreneurs were from single family set up and 02 (04 per cent) women entrepreneurs were from joint family set up. From this it can be inferred that entrepreneurs mostly got separated from joint family. It means that the single type family system is becoming popular one.

10. Area of Residence of women entrepreneurs:-

The purpose of this table is to examine the area of residence of the women entrepreneurs. This is one of the important factors of progress of women entrepreneurs. The table 4.10 showing Area of Residence of women entrepreneurs

Table 4.10- Area of Residence of women entrepreneurs

Sr.No.	Area	Number of Entrepreneurs	Percentage
1	Rural	13	26
2	Urban	37	74
	Total	50	100

Source: - Survey data

From the above table, it is clearly understood that 13(26 per cent) of the respondents are from rural areas and 37 (74 per cent) of the respondents are from urban areas. Most of the respondents are from urban areas.

Part II:-Organizational Performance Women Entrepreneurs:-

Organizational Performance Women Entrepreneurs are explained with the help of following points:-

- Occupational Background
- Previous Occupation
- Type of Organization
- Nature of Business
- Factors influencing women entrepreneurs
- Experience in business
- Total employment(Persons)
- Total employment (Male)

1. Occupational Background :-

The occupational background represents the occupation of the father, mother or the husband of the women entrepreneurs in the present study. The occupational background provides ideas to start and manage the enterprises. It also moulds the psychological behavior of the women entrepreneurs. It can provide some training to the entrepreneurs in the enterprise. In the present study, the occupational background is classified as agricultural laborer, farmer, Non agricultural laborer, government employee, private employee and micro entrepreneur.

Table 4.11- Occupational background of women entrepreneurs

Sr. No.	Occupation	Number of Entrepreneurs	Percentage
1	Agricultural laborer	--	--
2	Farmer	15	30
3	Non agricultural laborer	04	08
4	Government employee	09	18
5	Private employee	12	24
6	Micro entrepreneur	10	20
	Total	50	100

Source: - Survey data

Table 4.11 reveals the occupational background of women entrepreneurs. Out of the total, 15 (30 per cent) of women entrepreneurs have an important occupational background as farmers, followed by 10 (20 per cent) of the women entrepreneurs having Micro entrepreneurs as background. 12 (24 per cent) of women entrepreneurs have a background of private employment, 04 (08 per cent)

of women entrepreneurs have a background of Non agricultural laborer, and no one of women entrepreneurs have a background of Agricultural laborer. Only 09 (18 per cent) of women entrepreneurs have Government employees as background.

It is fact that majority of women entrepreneur's occupational background is farmer.

2. Previous Occupation:-

Previous occupation or experience in any field, related field would help the women entrepreneurs to achieve success in the activity. It is generally observed that women to some extent may be influenced by either the occupations or ideas of their parents or husbands. Women could also be influenced by the environment. Hence an enquiry into their occupations prior to starting an enterprise is made and presented in table 4.12 given below.

Table 4.12- Previous Occupation of women entrepreneurs

Sr. No.	Previous Occupation	Number of Entrepreneurs	Percentage
1	House Wife	28	56
2	Student	03	06
3	Employment	09	18
4	Family Business	10	20
5	Social Worker	--	--
6	Other	--	--
	Total	50	100

Source: - Survey data

The table 4.12 reveals that previous occupation of 28 (56 per cent) women entrepreneurs in Satara district were house wives, 03 (06 per cent) of them were students who opted for entrepreneurship after studies, 09 (18 per cent) of women entrepreneurs were doing employment and 10 (20 per cent) women entrepreneurs were doing family business.

The conclusion can be drawn from the above table is majority of women entrepreneurs previous occupation was house wives or students. They were not having previous experience in any field; however they succeed in business due to their strong will power and acquiring business knowledge.

3. Type of Organization :-

In the present study the type of organization is classified in Sole Proprietorship, Partnership, and Pvt.Ltd.Company. The table 4.13 is showing type of organization of women entrepreneurs.

Table 4.13- Type of Organization of women entrepreneurs

Sr. No.	Legal Status	Number of Entrepreneurs	Percentage
1	Sole Proprietorship	39	78
2	Partnership	09	18
3	Pvt.Ltd.Company	02	04
	Total	50	100

Source: - Survey data

The table 4.13 reveals that 39 (78 per cent) of women entrepreneurs are doing their business as a Sole Proprietorship, 09 (18 per cent) women entrepreneurs are doing their business as a partnership and 02 (04 per cent) women entrepreneurs are doing their business as a Pvt.Ltd.Company

4. Nature of Business:-

In the present study the nature of business is classified as a manufacturing, service and trading. The table 4.14 is showing nature of business of women entrepreneurs.

Table 4.14-Nature of Business of women entrepreneurs

Sr. No.	Nature of Business	Number of Entrepreneurs	Percentage
1	Manufacturing	43	86
2	Service	07	14
3	Trading	--	--
4	Other	--	--
	Total	50	100

Source: - Survey data

The table 4.14 reveals that 43 (86 per cent) of women entrepreneurs are doing their business as a Manufacturing concern, and 07 (14 per cent) of women entrepreneurs are doing their business as a service concern.

5. Factors influencing women entrepreneurs:-

In the preset study some important factors which are influencing women entrepreneurs are classified as Money earning, government support, self-employment, and self-employment. The table 4.15 showing Factors influencing women entrepreneurs

Table 4.15- Factors influencing women entrepreneurs

Sr. No.	Factors influencing	Number of Entrepreneurs	Percentage
1	Money earning	08	16
2	government support	--	--
3	self-employment	35	70
4	family business	07	14
	Total	50	100

Source: - Survey data

The table 4.15 reveals that 08 (16 per cent) of women entrepreneurs are influenced by money earning, 35 (70 per cent) of women entrepreneurs are and 12 (24 per cent) women entrepreneurs are influenced by self-employment and 07 (14 per cent) of women entrepreneurs are influenced by family business.

The conclusion can be drawn from above table is majority of women entrepreneurs influenced by self-employment.

6. Experience in business:-

In the present study Experience in business of women entrepreneurs are classified as less than 3 years, 3-5 years, 5-10 years, over 10 years. The table 4.16 showing Experience in business of women entrepreneurs.

Table 4.16- Experience in business of women entrepreneurs

Sr. No.	Experience in business	Number of Entrepreneurs	Percentage
1	Less than 3 years	--	--
2	3-5 years	06	12
3	5-10 Years	19	38
4	Over 10 Years	25	50
	Total	50	100

Source: - Survey data

The table 4.16 reveals that 06 (12 per cent) of women entrepreneurs have 3-5 years experience in business, 19 (38 per cent) of women entrepreneurs have 5-10 years experience in business and 25 (50 per cent) women entrepreneurs have over 10 years experience in business.

From the above table it can be said that majority of women entrepreneurs have over 10 years experience in business.

7. Total employment(Persons):-

In the present study Total employment (Persons) of women entrepreneurs is classified as 1-5, 6-10, 11-20, and 21 and above. The table 4.17 is showing total employment (Persons) of women entrepreneurs.

Table 4.17- Total employment (Persons) of women entrepreneurs

Sr. No.	Total employment (Persons)	Number of Entrepreneurs	Percentage
1	1-5	06	12
2	6-10	13	26
3	11-20	24	48
4	21 and above	07	14
	Total	50	100

Source: - Survey data

The table 4.17 reveals that 06 (12 per cent) of women entrepreneurs have 1-5 persons as an employee, 13 (26 per cent) of women entrepreneurs have 6-10 persons as an employee, 24 (48 per cent) women entrepreneurs have 11-20 persons as an employee and 07 (14 per cent) women entrepreneurs have 21 and above persons as an employee.

From the above table it can be said that majority of women entrepreneurs have 11-20 persons as an employee.

8. Total employment (Male):-

In the present study Total employment (male) of women entrepreneurs is classified as 1-5, 6-10, 11-20, and 21 and above. The table 4.18 is showing total employment (male) of women entrepreneurs.

Table 4.18- Total employment (Male) of women entrepreneurs

Sr. No.	Total employment (Male)	Number of Entrepreneurs	Percentage
1	1-5	07	14
2	6-10	28	56
3	11-20	12	24
4	21 and above	03	06
	Total	50	100

Source: - Survey data

The table 4.18 reveals that 07 (14 per cent) of women entrepreneurs have 1-5 persons as a male employee, 28 (56 per cent) of women entrepreneurs have 6-10 persons as a male employee, 12 (24 per cent) women entrepreneurs have 11-20 persons as a male employee and 03 (06 per cent) women entrepreneurs have 21 and above persons as a male employee.

From the above table it can be said that majority of women entrepreneurs have 6-10 persons as a male employee

Part III:-Financial Performance of Women Entrepreneurs:-

Financial Performance Women Entrepreneurs are explained with the help of following points:-

- Material Possession
- Personal Income
- Family Income
- Family Expenditure
- Monthly Savings
- Women entrepreneurs Started business with the help through bank loans
- Capital invested by women entrepreneurs
- Total Annual Turnover of Women Enterprises
- Average Net Profit of Women Enterprises
- Net Profit Ratio of Women Enterprises
- Assistance received to Women Entrepreneurs

1. Material Possession:-

The material possession shows the total value of the movable and immovable properties owned by the women entrepreneurs and their close family members at a particular point of time. The material possession excludes the value of land-holding owned by women entrepreneurs. It provides a financial base to the entrepreneurs to start or manage the enterprise. The material possession of the women entrepreneurs and their close family members in the present study is classified as Nil, Less than Rs. 50000, Rs. 50000-100000, Rs. 100000-200000, and more than Rs. 200000.

Table 4.19- Material Possession among the women entrepreneurs

Sr. No.	Material Possession (In Rs.)	Number of Entrepreneurs	Percentage
1	Nil	--	--
2	Less than Rs. 50000	02	04
3	Rs. 50000-100000	09	18
4	Rs. 100000-200000	26	52
5	More than Rs. 200000	13	26
	Total	50	100

Source: - Survey data

It has been inferred from table 4.19 that out of 50 women entrepreneurs a maximum of 26(52 per cent) have a material possession worth rupees Rs.100000-200000 followed by 13(26 per cent) having more than Rs.200000. 09(18 per cent) have Material possession worth Rs.50000-100000 and 02 (04 per cent) have material possession worth less than Rs.50000. From the above table we can say

that majority of women entrepreneurs have material possession worth Rs. 100000-200000

2. Personal Income:-

Personal income means the income of entrepreneurs through all possible sources. The personal income includes the monthly income from enterprise, employment, services, agriculture and other activities of the women entrepreneurs. Since the personal income indicates the standard of living and the earning capacity of the entrepreneurs, it is included in the present study. The monthly income of the present study is classified as less than Rs.10000, Rs.10000-20000, Rs.20000-30000, Rs.30000-40000, Rs.40000-50000 and Rs.50000 and above.

Table 4.20-Monthly Personal Income of the women entrepreneurs

Sr. No.	Personal Income (In Rs.)	Number of Entrepreneurs	Percentage
1	Less than Rs.10000	02	04
2	Rs. 10000-20000	21	42
3	Rs. 20000-30000	15	30
4	Rs. 30000-40000	04	08
5	Rs. 40000-50000	05	10
6	Rs.50000and above	03	06
	Total	50	100

Source: - Survey data

Table 4.20 shows that out of 50 women entrepreneurs a majority of 21(42 per cent) earn a monthly income of Rs.10000-20000 followed by 15 (30 per cent) earning Rs. 20000-30000. Only 04 (08 per cent) women entrepreneurs earning Rs. 30000-40000 per month, 05 (10 per cent) women entrepreneurs

earning Rs. 40000-50000 per month, and only 03 (06 per cent) women entrepreneurs earning Rs.50000and above. In Satara District there is an opportunity to develop entrepreneurship among women.

3. Family Income :-

The family income represents the income earned by all earning members in the family through all sources per month. A higher family income leads to better standard of living and better education of the family members. The personality of the family members is shaped by education and standard of living. Apart from that, the higher family income provides a base for finance to start the enterprise. Women entrepreneurs, supported by their family members with better financial base may be bold to take risk. In the present study, the family income of the entrepreneurs is classified as less than Rs.10000, Rs.10000-20000, Rs.20000-30000, Rs.30000-40000, Rs.40000-50000 and Rs.50000and above.

Table 4.21-Monthly Family Income of the women entrepreneurs

Sr. No.	Family Income (in Rs.)	Number of Entrepreneurs	Percentage
1	Less than Rs.10000	02	04
2	Rs. 10000-20000	08	16
3	Rs. 20000-30000	23	46
4	Rs. 30000-40000	08	16
5	Rs. 40000-50000	06	12
6	Rs.50000and above	03	06
	Total	50	100

Source: - Survey data

Table 4.21 shows that out of 50 women entrepreneurs a majority of 23(46 per cent) of women entrepreneurs’ family earn a monthly income of Rs.20000-30000 followed by 08 (16 per cent) of women entrepreneurs’ family earn a monthly income Rs. 10000-20000. Only 08 (16 per cent) women entrepreneurs family earning Rs. 30000-40000 per month, 06 (12 per cent) women entrepreneurs family earning Rs. 40000-50000 per month, and only 03 (06 per cent) women entrepreneurs family earning Rs.50000and above. There were only 02 (04 per cent) women entrepreneurs family earning less than Rs.10000.

4. Family Expenditure :-

The family expenditure indicates the total expenses incurred on consumption by the women entrepreneurs and family members during a month. The family expenditure may influence the nature of saving or indebtedness of the women entrepreneurs. A higher family expenditure may affect the saving potential of the women entrepreneurs. In the present study the family expenditure is classified as Rs.10000, Rs.10000-20000, Rs.20000-30000, Rs.30000-40000, Rs.40000-50000 and Rs.50000and above.

Table 4.22-Monthly Family Expenditure of the women entrepreneurs

Sr. No.	Family Expenditure (In Rs.)	Number of Entrepreneurs	Percentage
1	Less than Rs.10000	02	04
2	Rs. 10000-20000	36	72
3	Rs. 20000-30000	12	24
4	Rs. 30000-40000	--	--
5	Rs. 40000-50000	--	--
6	Rs.50000and above	---	--
	Total	50	100

Source: - Survey data

Table 4.22 shows Monthly Family Expenditure of the women entrepreneurs. Out of 50 women entrepreneurs' majority of 36 (72 per cent) women entrepreneurs family's monthly expenditure is Rs.10000-20000 followed by 12 (24 per cent) Rs. 20000-30000. Only 02 (04 per cent) women entrepreneurs family's monthly expenditure is less than Rs.10000.

5. Monthly Savings:-

Saving is the outcome of the difference between receipt and expenditure. The excess of income may be saved in the form of financial or physical assets. The monthly savings among women entrepreneurs are calculated by the difference between the monthly income and monthly expenditure. The savings among the women entrepreneurs may directly or indirectly influence the entrepreneurial behavior and also the growth of the enterprise. In the present study the monthly savings among women entrepreneurs are classified as, No savings, Less than Rs. 5000, Rs.5000-10000, Rs.10000-15000, Rs.15000-20000, and Rs.20000 and above.

Table 4.23-Monthly Savings of the women entrepreneurs

Sr. No.	Monthly Savings (in Rs.)	Number of Entrepreneurs	Percentage
1	No savings	--	--
2	Less than Rs.5000	23	46
3	Rs. 5000-10000	19	38
4	Rs. 10000-15000	04	08
5	Rs. 15000-20000	02	04
6	Rs.20000and above	02	04
	Total	50	100

Source: - Survey data

Table 4.23 shows that Monthly Savings of the women entrepreneurs. Out of 50 women entrepreneurs a majority of 23(46 per cent) of women entrepreneurs' monthly savings Less than Rs.5000, followed by 19 (38 per cent) of women entrepreneurs' monthly savings Rs. 5000-10000. Only 04 (08 per cent) women entrepreneurs monthly savings Rs. 10000-15000 per month, 02 (04 per cent) women entrepreneurs monthly savings Rs. 15000-20000 per month, and only 02 (04 per cent) women entrepreneurs monthly savings Rs.20000and above.

6. Women entrepreneurs Started business with the help through bank loans:-

The table 4.24 is prepared to examine loan facilities are taken by the women entrepreneurs at the time of business started.

Table 4.24- Women entrepreneurs Started business with the help through bank loans

Sr. No.	Started business with bank loans	Number of Entrepreneurs	Percentage
1	Yes	42	84
2	No	08	16
	Total	50	100

Source: - Survey data

The above table reveals that Out of 50 women entrepreneurs a majority of 42(84 per cent) of women entrepreneurs' have taken bank loans at the time of business commenced. Only 08 (16 per cent) of women entrepreneurs' have not taken bank loans at the time of business commenced.

7. Capital invested by women entrepreneurs:-

The table 4.25 is prepared to examine capital invested by women entrepreneurs in the business. Capital invested by women entrepreneurs are classified as Below 1 lakh, 1 lakh -5 lakh, 5 lakh-10 lakh, 10 lakh-20 lakh and Above 20 lakh.

Table 4.25- Capital invested by women entrepreneurs

Sr. No.	Investment	Number of Entrepreneurs	Percentage
1	Below 1 lakh	02	04
2	1 lakh-5 lakh	27	54
3	5 lakh-10 lakh	13	26
4	10 lakh-20 lakh	05	10
5	Above 20 lakh	03	06
	Total	50	100

Source: - Survey data

Table 4.25 shows that capital invested by women entrepreneurs. Out of 50 women entrepreneurs a majority of 27(54 per cent) of women entrepreneurs' invested capital 1 lakh-5 lakh in the business, followed by 13 (26 per cent) of women entrepreneurs' invested capital 5 lakh-10 lakh in the business. Only 05 (10 per cent) of women entrepreneurs invested capital 10 lakh-20 lakh in the business, 03 (06 per cent) of women entrepreneurs invested capital above 20 lakh in the business, and only 02 (04 per cent) women entrepreneurs invested capital below 1 lakh in the business

8. Total Annual Turnover of Women Enterprises :-

The table 4.26 is prepared to examine total annual turnover of women enterprises in the business. Total annual turnover of women entrepreneurs are classified as Below 1 lakh, 1 lakh-5 lakh, 5 lakh-10 lakh, 10 lakh-20 lakh and Above 20 lakh.

Table 4.26- Total Annual Turnover of Women Enterprises

Sr. No.	Turnover	Number of Entrepreneurs	Percentage
1	Below 1 lakh	--	--
2	1 lakh-5 lakh	12	24
3	5 lakh-10 lakh	18	36
4	10 lakh-20 lakh	16	32
5	Above 20 lakh	04	08
	Total	50	100

Source: - Survey data

Table 4.26 shows that total annual turnover of women entrepreneurs. Out of 50 women entrepreneurs a majority of 18(36 per cent) of women entrepreneurs' total annual turnover of 5 lakh-10 lakh in the business, followed by 16 (32 per cent) of women entrepreneurs' total annual turnover of 10 lakh-20 lakh in the business. Only 04 (08 per cent) of women entrepreneurs total annual turnover of above 20 lakh in the business and 12 (24 per cent) of women entrepreneurs total annual turnover of 1 lakh-5 lakh in the business.

9. Average Net Profit of Women Enterprises :-

The table 4.27 is prepared to examine average net profit of women enterprises in the business. Average net profit of women entrepreneurs are classified as loss, Below 1 lakh, 1 lakh-3 lakh, 3 lakh-5 lakh, 5 lakh-10 lakh and Above 10 lakh.

Table 4.27- Average Net Profit of Women Enterprises

Sr. No.	Net Profit	Number of Entrepreneurs	Percentage
1	Loss	--	--
2	Below 1 lakh	02	04
3	1 lakh-3 lakh	21	42
4	3 lakh-5 lakh	19	38
5	5 lakh-10 lakh	05	10
6	Above 10 lakh	03	06
	Total	50	100

Source: - Survey data

Table 4.27 shows that average net profit of women entrepreneurs. Out of 50 women entrepreneurs a majority of 21(42 per cent) of women entrepreneurs' average net profit of 1 lakh-3 lakh, followed by 19 (38 per cent) of women entrepreneurs' average net profit of 3lakh-5lakh in the business. Only 05 (10 per cent) of women entrepreneurs average net profit of 5 lakh-10 lakh in the business and 03 (06 per cent) of women entrepreneurs average net profit of above 10 lakhs. And only 02 (04 per cent) of women entrepreneurs' average net profit below 1 lakh.

10.Assistance received to Women Entrepreneurs :-

The table 4.28 is prepared to assistance received to women enterprises. Assistance received to women entrepreneurs is classified as State subsidy, Central subsidy, Training facility, Power subsidy, DIC Subsidy, No Subsidy.

Table 4.28- Assistance received to Women Entrepreneurs

Sr. No.	Assistance received	Number of Entrepreneurs	Percentage
1	State subsidy	--	--
2	Central subsidy	--	--
3	Training facility	16	32
4	Power subsidy	--	--
5	DIC Subsidy	08	16
6	No Subsidy	26	52
	Total	50	100

Source: - Survey data

Table 4.28 shows that assistance received to women entrepreneurs. Out of 50 women entrepreneurs a majority of 26(52 per cent) of women entrepreneurs' have not taken any kind of subsidy, followed by 08 (16 per cent) of women entrepreneurs' have taken DIC subsidy. And 16 (32 per cent) of women entrepreneurs have taken training facilities through various training programmes.

Part IV: - Marketing Performance of Women Entrepreneurs:-

Marketing Performance Women Entrepreneurs are explained with the help of following points:-

- Main markets for the product of Women Entrepreneurs
- Sales policy of Women Entrepreneurs
- Media used for Advertisement by Women Entrepreneurs

1. Main markets for the product of Women Entrepreneurs:-

Main markets for the product of Women Entrepreneurs are classified in four categories which are Local, Other District, Other State, and Export. The following table 4.29 showing Main markets for the product of Women Entrepreneurs.

Table 4.29- Main markets for the product of Women Entrepreneurs

Sr. No.	Markets	Number of Entrepreneurs	Percentage
1	Local	29	58
2	Other District	16	32
3	Other State	05	10
4	Export	--	--
	Total	50	100

Source: - Survey data

It is observed that most of the Women Entrepreneurs have only local markets. Out of 50 Women Entrepreneurs 29(58 per cent) of Women Entrepreneurs are using local market for their product, followed by 16(32 per cent) of Women Entrepreneurs are using both local market and Other District market for their product. Only 05(10 per cent) of Women Entrepreneurs are using local market, Other District market and Other State market for their product.

Thus marketing size is geographically limited in the case of large number of Women Entrepreneurs. Nobody has entered into the global market. So in this globalization age, there is a need to market the product globally.

2. Sales policy/ marketing channels of Women Entrepreneurs:-

Marketing channels used by Women Entrepreneurs are classified in four categories which are Whole Sellers, Retailers, Selling Agents, and Customers. The following table 4.30 showing Sales policy/ marketing channels of Women Entrepreneurs.

Table 4.30- Sales policy of Women Entrepreneurs

Sr. No.	Sales policy	Number of Entrepreneurs	Percentage
1	Whole Sellers	04	08
2	Retailers	16	32
3	Selling Agents	02	04
4	Customers / own selling	28	56
	Total	50	100

Source: - Survey data

From the above table 4.30 it has been revealed that the majority of Women Entrepreneurs are using the marketing channel of own selling. Out of 50 Women Entrepreneurs 28(56 per cent) of Women Entrepreneurs are using the marketing channel of own selling, followed by 16(32 per cent) of Women Entrepreneurs are using the marketing channel of retailers. 02(04 per cent) of Women Entrepreneurs are using the marketing channel of selling agents. But only 04(08 per cent) of Women Entrepreneurs are using the marketing channel of whole sellers.

It is found that most of the Women Entrepreneurs preferred own selling and retail trading as their marketing channels.

3. Media used for Advertisement by Women Entrepreneurs :-

Now a day's advertisement has got a great importance. The table 4.31 is prepared to examine the advertisement Medias which are used by the Women Entrepreneurs. Media used for Advertisement by Women Entrepreneurs are classified as News paper, Radio, T.V., Salesman, Poster, and Showroom.

Table 4.31- Media used for Advertisement by Women Entrepreneurs

Sr. No.	Media used for Advertisement	Number of Entrepreneurs	Percentage
1	News paper	14	28
2	Radio	--	--
3	T.V.	03	06
4	Salesman	--	--
5	Poster	02	04
6	Showroom	--	--
7	No Advertisement	31	62
	Total	50	100

Source: - Survey data

From the above table 4.31 it has been revealed that the majority of Women Entrepreneurs are using news paper for advertisement of their product. Out of 50 Women Entrepreneurs 14(28 per cent) Women Entrepreneurs are used news paper for advertisement of their product, followed by 03(06 per cent) Women Entrepreneurs are used T.V. (Local Channels) for advertisement of their product. 02(04 per cent) Women Entrepreneurs are used poster for advertisement of their product. But 31(62 per cent) Women Entrepreneurs are not using any kind of media for advertisement of their product.

Rural Women Entrepreneurs felt that the personal contacts and relations are important for selling of their products. Nobody has used radio, salesman, and showroom for advertising.

Part V: - Difficulties of Women Entrepreneurs:-

Difficulties Women Entrepreneurs are explained with the help of following points:-

- Difficulties encountered while getting the loan to Women Entrepreneurs
- Problem of raw material
- Production Problem
- Financial problems
- Labor problems
- Marketing problems

1. Difficulties encountered while getting the loan to Women Entrepreneurs

The purpose of this table is to examine difficulties encountered while getting the loan to Women Entrepreneurs.

Table 4.32- Difficulties encountered while getting the loan to Women Entrepreneurs

Sr. No.	Difficulties	Number of Entrepreneurs	Percentage
1	filling of application form	--	--
2	sanction of loan process	17	34
3	sanctioned but not released	03	06
4	No Problem	30	60
	Total	50	100

Source: - Survey data

From the above table 4.32 it has been revealed that the majority of Women Entrepreneurs are facing the problem of sanction of loan process. Out of 50 Women Entrepreneurs 17(34 per cent) of Women Entrepreneurs are facing the problem of sanction of loan process, followed by 03(06 per cent) of Women Entrepreneurs are facing the problem of sanctioned but not released and 30(60 per cent) of Women Entrepreneurs have no problem while getting the loan.

2. Problem of raw material:-

Problem of raw material is encountered by the women entrepreneurs during the production process. These problems can be seen from the table no.4.33, and it has classified as Scarcity of raw material, transportation, high prices, low quality of raw material and no problem.

Table 4.33- Problem of raw material

Sr. No.	Problem of raw material	Number of Entrepreneurs	Percentage
1	Scarcity	--	--
2	Transportation	27	54
3	High prices	06	12
4	Low quality	02	04
5	No problem	15	30
	Total	50	100

Source: - Survey data

From the above table 4.33 it has been revealed that the majority of Women Entrepreneurs are facing the problem of transportation. Out of 50 Women Entrepreneurs 27(54 per cent) of Women Entrepreneurs are facing the problem of transportation, followed by 06(12 per cent) of Women Entrepreneurs are facing the problem of high prices of raw material. 02(04 per cent) of Women Entrepreneurs are suffered due to low quality of raw material and 21(42 per cent) of Women Entrepreneurs have no problem related with raw material.

3. Production Problem:-

Production problems are encountered by the women entrepreneurs during the production process. These problems can be seen from the table no.4.34, and it has classified as Machine breakdown, low labor productivity, Power shortage, Poor quality of raw material, no Problem.

Table 4.34- Production Problems of Women Entrepreneurs

Sr. No.	Production Problem	Number of Entrepreneurs	Percentage
1	Machine breakdown	02	04
2	Low labor productivity	22	44
3	Power shortage	02	04
4	Poor quality of raw material	03	06
5	No Problem	21	42
	Total	50	100

Source: - Survey data

From the above table 4.34 it has been revealed that the majority of Women Entrepreneurs are facing the problem of low labor productivity. Out of 50 Women Entrepreneurs 22(44 per cent) Women Entrepreneurs are facing low labor productivity, followed by 03(06 per cent) Women Entrepreneurs are facing the problem of Poor quality of raw material. 02(04 per cent) Women Entrepreneurs are suffered due to Power shortage and Machine breakdown. 21(42 per cent) Women Entrepreneurs have no problem related with production.

Keeping in mind the above production problems, Government should pay attention for supply of raw material and other inputs regularly at subsidized rates.

Government should give assistance for up gradation technology, research and development and give production training to Women Entrepreneurs.

4. Financial problems:-

Financial problems are encountered by the women entrepreneurs during the operation of business. These problems can be seen from the table no.4.35, and it has classified as improper utilization of funds, lack of finance, high rate of interest, too much bad debts, and no problem.

Table 4.35- Financial problems of Women Entrepreneurs

Sr. No.	Financial problems	Number of Entrepreneurs	Percentage
1	Improper utilization of funds	02	04
2	Lack of finance	14	28
3	High rate of interest	23	46
4	Too much bad debts	--	--
5	No Problem	11	22
	Total	50	100

Source: - Survey data

From the above table 4.35 it has been revealed that the majority of Women Entrepreneurs are facing the problem of high rate of interest. Out of 50 Women Entrepreneurs 23(46 per cent) Women Entrepreneurs are facing the problem of high rate of interest, followed by 14(28 per cent) Women Entrepreneurs are facing the problem of lack of finance. 02(04 per cent) Women Entrepreneurs are suffered

due to improper utilization of funds, and 11(22 per cent) Women Entrepreneurs are thinking there is no problem related with finance.

It is an accepted fact that finance is the backbone of entrepreneurs. But the scarcity of finance and credit is the main obstacle in the development of Women Entrepreneurs.

5. Labor problems:-

It is human talent that is the backbone of the entrepreneurial growth. Women Entrepreneurs are facing various kind of problems related with labor. Labor problems of Women Entrepreneurs are classified as Absenteeism rate is high, Non availability of skilled labors, High cost of labor, Surplus labor, no Problem. The table 4.36 is showing Labor problems of Women Entrepreneurs.

Table 4.36- Labor problems of Women Entrepreneurs

Sr. No.	Labor problems	Number of Entrepreneurs	Percentage
1	Absenteeism rate is high	06	12
2	Non availability of skilled labors	34	68
3	High cost of labor	04	08
4	Surplus labor	--	--
5	No Problem	06	12
	Total	50	100

Source: - Survey data

From the above table 4.36 it has been revealed that the majority of Women Entrepreneurs are facing the problem of non availability of skilled labors. Out of

50 Women Entrepreneurs 34(68 per cent) Women Entrepreneurs are facing non availability of skilled labors, followed by 06(12 per cent) Women Entrepreneurs are thinking absenteeism rate is high. 04(08 per cent) Women Entrepreneurs are suffered due to high cost of labor, and only 06(12 per cent) Women Entrepreneurs are thinking there is no problem related with labors.

6. Marketing problems:-

Marketing is a key factor in determining the success of an industrial concern. Women entrepreneurs may be able to establish a good unit and to bring out a quality product but if that Women entrepreneurs is not able to market the product, he/she can not be called a successful entrepreneurs. That is why marketing is very important factor for Women entrepreneurs. Marketing problems are classified as High Competition, slackness in demand, lack of advertisement, Poor marketing efforts. The table 4.37 shows Marketing problems of Women Entrepreneurs.

Table 4.37- Marketing problems of Women Entrepreneurs

Sr. No.	Marketing problems	Number of Entrepreneurs	Percentage
1	High Competition	26	52
2	Slackness in demand	08	16
3	Lack of advertisement	14	28
4	Poor marketing efforts	02	04
	Total	50	100

Source: - Survey data

From the above table 4.37 it has been revealed that the majority of Women Entrepreneurs are facing high competition in marketing of their product. Out of 50 Women Entrepreneurs 26(52 per cent) Women Entrepreneurs are facing high competition in marketing, followed by 14(28 per cent) Women Entrepreneurs are thinking lack of advertisement is a big marketing problem. 08(16 per cent) Women Entrepreneurs are suffered due to slackness in demand, and only 02(04 per cent) Women Entrepreneurs are thinking marketing efforts are very poor which have been taken by them.

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Chapter no.V:-Findings, Suggestions and Conclusion

A) Findings:-

The findings and results of the survey based on the result of questionnaire and on the interviews and discussions held with the women entrepreneurs in Satara District as follows:-

- ✓ There is a strong and systematic relationship between socio cultural factors and entrepreneurial performance. Age, literacy level, family occupation, family education, financial assistance, marketing, and manpower support are the variables which have been associated most significantly with the entrepreneurial performance of women entrepreneurs in the study area. Thus the women entrepreneurs are capable of performing well with the back group of family education and occupation, financial assistance, marketing, and manpower supports.
- ✓ The factors for starting and managing an enterprise by the women entrepreneurs are economic, social, psychological and environmental. Some of the variables are economic independence, prestige, employment opportunities, technical knowledge, financial assistance, use of idle funds, and encouragement of family members, self-employment and seeking challenges.
- ✓ It is interesting to note that all the socio economic variables are significantly associated to entrepreneurial development except the type of the family.
- ✓ Money earning, self-employment and family business are the factors influencing women entrepreneurs.

- ✓ Finance is the most important problem faced by women entrepreneurs followed by lack of education.
- ✓ 100 percent of women entrepreneurs make savings regularly.
- ✓ Women entrepreneurs in Satara district are having at least school level education and some women entrepreneurs are completed her graduation.
- ✓ Many women entrepreneurs are from middle class families.
- ✓ Majority of women entrepreneurs had selected this field to contribute for their family income and to be self earning and independent in the society.
- ✓ 90 per cent of the women entrepreneurs are supplying their products at local and district level whereas only 10 per cent of women entrepreneurs are supplying at state level. None of the women entrepreneurs in Satara District are supplying their products at national or international level.
- ✓ 84 per cent of the women entrepreneurs had started their business with the help through bank loans whereas 16 per cent had started their venture with their own money.
- ✓ Highly qualified women entrepreneurs are having very good status in the society and high income earners are also having a very good status in the society.
- ✓ 04 per cent of respondents fall in the category of below 30 years of age, 32 per cent of respondents in the category of 30-40 years of age, 48 per cent of respondents in the category of 40-50 years of age and 16 per cent of respondents in the category of above 50 years of age.
- ✓ 12 per cent of respondents have school level education, 72 per cent of respondents have College level education and 16 per cent respondents have technical level education.

- ✓ 24 per cent of respondents belong to Scheduled caste, no one of respondents belongs to scheduled tribes, 16 per cent of respondents belong to other backward class, 56 per cent of respondents belong to open category.
- ✓ Among husbands of women entrepreneurs 06 per cent of them were taken school level education. 76 percent of them were taken college level education, and 18 percent of them were taken technical level education.
- ✓ Among Fathers of women entrepreneurs 32 per cent of them were taken school level education. 54 percent of them were taken college level education, and 14 percent of them were taken technical level education.
- ✓ Among Mothers of women entrepreneurs 74 percent of them were taken school level education. 26 percent of them were taken college level education, and no one of them was taken technical level education.
- ✓ The conclusion that can be drawn from table 4.5 that the majority of women entrepreneurs are belongs to Hindu religion.
- ✓ It is observed that Most of the women entrepreneurs started their business activity after getting married. And most of women's are married.
- ✓ It is observed from table 4.8 that majority of the women entrepreneurs have a family size of 3-5 members.
- ✓ From table 4.9 it can be inferred that entrepreneurs mostly got separated from joint family. It means that the single type family system is becoming popular one.
- ✓ Most of the respondents are from urban areas.

- ✓ It is fact that majority of women entrepreneur's occupational background is farmer.
- ✓ The conclusion can be drawn from table 4.12 majorities of women entrepreneurs previous occupation was house wives or students. They were not having previous experience in any field; however they succeed in business due to their strong will power and acquiring business knowledge.
- ✓ Most of the women entrepreneurs are doing their business as a Sole Proprietorship, 18 per cent women entrepreneurs are doing their business as a partnership and 04 per cent women entrepreneurs are doing their business as a Pvt.Ltd.Company.
- ✓ 86 per cent of women entrepreneurs are doing their business as a Manufacturing concern, and 14 per cent of women entrepreneurs are doing their business as a service concern.
- ✓ From the table 4.16 it can be said that majority of women entrepreneurs have over 10 years experience in business.
- ✓ From the table 4.17 it can be said that majority of women entrepreneurs have 11-20 persons as an employee.
- ✓ From the table 4.18 it can be said that majority of women entrepreneurs have 6-10 persons as a male employee.
- ✓ Majority of women entrepreneurs have material possession worth Rs. 100000-200000
- ✓ 72 per cent women entrepreneurs' family's monthly expenditure is Rs.10000-20000.
- ✓ 46 per cent of women entrepreneurs' family earns a monthly income of Rs.20000-30000.

- ▼ 54 per cent of women entrepreneurs' invested capital Rs.1 lakh-5 lakh in the business, followed by 26 per cent of women entrepreneurs' invested capital Rs. 5 lakh-10 lakh in the business. Only 10 per cent of women entrepreneurs invested capital Rs.10 lakh-20 lakh in the business, 06 per cent of women entrepreneurs invested capital above Rs.20 lakh in the business.
- ▼ 36 per cent of women entrepreneurs' total annual turnover of Rs.5 lakh-10 lakh in the business, followed by 32 per cent of women entrepreneurs' total annual turnover of Rs.10 lakh-20 lakh in the business. Only 08 per cent of women entrepreneurs total annual turnover of above Rs.20 lakh in the business.
- ▼ 42 per cent of women entrepreneurs' average net profit of Rs.1 lakh-3 lakh, followed by 38 per cent of women entrepreneurs' average net profit of 3lakh-5lakh in the business. Only 10 per cent of women entrepreneurs' average net profit of Rs.5 lakh-10 lakh in the business and 06 per cent of women entrepreneurs' average net profit of above Rs.10 lakhs.
- ▼ 52 per cent of women entrepreneurs' have not taken any kind of subsidy, 16 per cent of women entrepreneurs' have taken DIC subsidy. And 32 per cent of women entrepreneurs have taken training facilities through various training programmes.
- ▼ It is found that most of the Women Entrepreneurs preferred own selling and retail trading as their marketing channels.
- ▼ 62 per cent Women Entrepreneurs are not using any kind of media for advertisement for their product. Rural Women Entrepreneurs felt that the personal contacts and relations are important for selling of their

products. Nobody has used radio, salesman, and showroom for advertising.

- ▼ Majority of Women Entrepreneurs are facing the problem of transportation for raw material.
- ▼ Majority of Women Entrepreneurs are facing the problem of low labor productivity for production.
- ▼ Majority of Women Entrepreneurs are facing the problem of high rate of interest on loans.
- ▼ Majority of Women Entrepreneurs are facing the problem of non availability of skilled labors.
- ▼ Majority of Women Entrepreneurs are facing high competition in marketing for their product.

B) Suggestions:-

On the basis of findings of the present study, suggestions are offered to improve the women entrepreneurs' development.

- ✓ Banks should simplify their procedures about lending money more liberally to women entrepreneurs.
- ✓ More Seminars and Workshops on women entrepreneurship development should be organized for women entrepreneurs.
- ✓ Entrepreneurial development programme can be arranged to encourage the potential entrepreneurs in the college. And entrepreneurial guidance cell can be opened in colleges and experts in the industries can be invited to advise the students on taking up business venture.
- ✓ Government has stressed on women education and special programmes to increase the number of professional schools for women.
- ✓ Diploma courses on 'Entrepreneurial Activities' can be offered in order to create an entrepreneurial environment in the institution.
- ✓ Vocational training should be provided to women entrepreneurs regularly to develop their practical skills and knowledge.
- ✓ Better marketing facilities are needed to overcome the difficulties of women entrepreneurs

- ✓ Women entrepreneurs should identify the emerging areas of employment generation and utilize the opportunity for getting maximum returns.
- ✓ Marketing their products is one of the main problems for women entrepreneurs. Hence women co-operative societies can be started to procure the products from women entrepreneurs and they can help them in selling their products at reasonable prices.
- ✓ The government should take steps to market the products which are produced by women entrepreneurs.
- ✓ Most of the women entrepreneurs are of the opinion that because of lack of training they find difficulty in surviving in the market. Hence the government should conduct frequent training programmes with regard to new production technique, sales techniques etc. this training should be made compulsory for women entrepreneurs.
- ✓ Finance is the first major problem for women entrepreneurs. Hence the government should provide interest free loans to encourage women entrepreneurship.
- ✓ To attract more women entrepreneurs the subsidy for loans should be increased.
- ✓ The government should make awareness about government schemes.
- ✓ Women entrepreneurs should try to develop the habit of savings to safeguard their future and family members.
- ✓ Encourage women's participation in decision making.
- ✓ Those women interested in entrepreneurship, may be, upon registration, provided necessary communication skills, technical education, and working knowledge on costing, accountancy and management.

- ✓ Sufficient number of related publications and media information to reach women would certainly bring many wonders in the process of choice and start of enterprise.
- ✓ The government should come out with suitable legislation to make the process of registration, issue of license, grant of loan etc. through a single window system in view of limited or constrained movement of women.
- ✓ The family and society should inspire the emerging women entrepreneurs.
- ✓ Access to information on entrepreneurs should be provided in a large measure for all women throughout the country. Special efforts have to be made by the central and state governments for this purpose.
- ✓ Programmes on a continuous basis have to be designed, planned, and implemented for the benefit of women students in the universities to attract young women to take up entrepreneurial activities.
- ✓ Adequate insurance coverage should be provided to the industrial and business risk in order to safeguard the interests of the enterprise as well as the employees in the enterprise.
- ✓ The schemes of providing 100 percent loans without any collateral security to technocrats should be considered sympathetically. Similarly, term loans/ working capital loans should be sanctioned to women entrepreneurs more liberally on comparatively easier terms.
- ✓ Information relating to various opportunities available to the women entrepreneurs should be made available to them promptly.
- ✓ The tendency of women portraying themselves as “Poor me” should be changed.

- ✓ Successful women in the field of entrepreneurship have to help other women in starting and sustaining in their businesses whole heartedly.
- ✓ Women entrepreneurs should supply their products at national or international level, for that government should take efforts.

C) Conclusion:-

If lack of will power, self confidence, proper motivation, lack of awareness of opportunities, managerial skills, technical and financial support, and need of family and community support etc. stands in the way of a women entrepreneur, cumbersome formalities in starting an industry, lack of required infrastructural facilities and assured marketing for their products, absence of sufficient training and encouragement from the government, financial and other related agencies etc. discourage them from entrepreneurship. This situation has to be remedied if there should be rapid industrial development. It is a dire need in the global context to bring the women into the mainstream of industrial development by providing proper motivation, help and encouragement in all respect. It is true that if the women come out with all commitment and dedication in to the industrial scene nothing can foil their efforts in their success.

Enough has been said about the steps taken by the government and other agencies to encourage and promote entrepreneurship among women. It has also been seen how certain pressing problems persists which are not easy to solve. It is necessary to take realistic view and consider how best entrepreneurship of women can be fostered. Both the government and the entrepreneurs have fallen short of expectations. In spite of the measures taken by the government for creating a

congenial atmosphere to encourage women entrepreneurs, the development of their entrepreneurship is still far behind expectations.

Most of the women entrepreneurs feel that they are able to enhance the equality of status among men as participants, decision makers and beneficiaries in the industry. Women entrepreneurs are economically independent and their contribution to household income is also increased. Usually working women are being respected by the household members and the society, because they are independent in earning the income and they are contributing to household income, expenditure and savings.

The government and non-government agencies have to play vital role in promoting the entrepreneurship among the women students. The colleges should have the commitment to help the potential entrepreneurs within the four walls of the institution.

Women entrepreneurs in Satara district are very much interested to receive the loans and advances from the government. But they are also alert about the risk involved. The government should take steps to conduct EDP programmes to encourage women to start large enterprises. These programmes also help them to come out of the fear about risk factor.

Half of world's population is women. Keeping this in view various policies, provisions, procedures, schemes, and programmes have been initiated from time to time. But all of the performance of women could not spread their wings worldwide. The reasons may be numerous. One of the causes is ineffective management or leadership. Most of the women involved in small scale sectors and their economical conditions do not permit them to employ professionals. So the women entrepreneurs must naturally imbibe themselves the qualities of professional managers to run their business successfully.

Empowerment of women is very much needed because there are several discriminations against women. Employment is a tool for empowerment which helps the poor women to become economically independent. Small scale enterprises give an opportunity to become self employed. Empowering women means the creation of healthy society. Efforts to make women empowered will be a success only when they are respected and motivated to recognize their rights and perform their duties. When employment, income and social security were improved, women would automatically become economically stronger which will lead them to become powerful forces in contributing to the social and economic development.

It can be said today we are in better position wherein women participation in the field of entrepreneurship is increasing at considerable rate. Efforts are being taken at the economy as well as global level to enhance women involvement in the enterprise sector. Thus what is required is to continue with the trend on educating the women, spreading awareness and consciousness among women to shine in all the fields, making them to aware about their rights and strengths. Thus with relevant education, improving economic conditions and financial opportunities more women will definitely be able to be successful entrepreneurs. This will not only change economies of the societies but will change the status of women, which will undoubtedly, bring drastic positive change in growth and development.

With the help of survey and data collected from women entrepreneurs we can say that there is a positive growth in entrepreneurship among women in Satara District. And In Satara District there is an opportunity to develop entrepreneurship among women.

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Interview Schedule

“An Analytical study of entrepreneurship development among women in satara district”

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A) Socio-Economic Profile of Women Entrepreneurs:-

1. Name of women entrepreneur:-

2. Address: _____ Village: _____ Tahsil: _____

3. Age: _____ Contact no. -----

4. Educational Information :-

1. School Level 2. College Level 3. Technical Level

5. Family Educational Background :-

Husband:-

1. School Level 2. College Level 3. Technical Level

Father:-

1. School Level 2. College Level 3. Technical Level

Mother:-

1. School Level 2. College Level 3. Technical Level

6. Caste:

1. S. C. 2. S. T. 3. SBC 4. OBC 5. NT 6. Open

7. Religion:-

1. Hindu 2. Jain 3. Muslim 4. Other-----

8. Marital status:-

1. Married 2. Unmarried 3. Divorced 4. Widow

9. Number of Children:-

1. None 2. One 3. Two 4. Three

10. Family Size :-

1. Below 3 2. 3-5 3. 5 and above

11. Area of Residence of women entrepreneur:-

1. Rural 2. Urban

12. Type of Family:-

1. Single 2. Joint

B) Organisational Performance Women Entrepreneurs:-

13. Occupational Background :-

1. Agricultural labourer
2. Farmer
3. Non agricultural labourer
4. Government employee
5. Private employee
6. Micro entrepreneur

14. Previous Occupation:-

1. House wife
2. Student
3. Employment
4. Family business
5. social worker
6. Other

15. Type of Organization :-

1. Sole Proprietorship
2. Partnership
3. Pvt.Ltd.Company

16. Nature of Business:-

1. Manufacturing
2. Service
3. Trading
4. Other_____

17. Factors influencing women entrepreneurs:-

1. Money earning
2. government support
3. self-employment
4. family business

18. Experience in business :-

1. Less than 3 years
2. 3-5 years
3. 5-10 Years
4. Over 10 Years

19. Total employment(Persons):-

1. 1-5
2. 6-10
3. 11-20
4. 21 and above

20. Total employment (Male)

1. 1-5
2. 6-10
3. 11-20
4. 21 and above

C) Financial Performance of Women Entrepreneurs:-

21. Material Possession:-

- | | |
|-----------------------|------------------------|
| 1.Less than Rs. 50000 | 2.Rs. 50000-100000 |
| 3.Rs. 100000-200000 | 4.More than Rs. 200000 |

22.Personal Income:-

- | | | |
|-----------------------|--------------------|---------------------|
| 1. Less than Rs.10000 | 2. Rs. 10000-20000 | 3. Rs. 20000-30000 |
| 4.Rs. 30000-40000 | 5.Rs. 40000-50000 | 6.Rs.50000and above |

23.Family Income :-

- | | | |
|----------------------|--------------------|---------------------|
| 1.Less than Rs.10000 | 2.Rs. 10000-20000 | 3.Rs. 20000-30000 |
| 4.Rs. 30000-40000 | 5. Rs. 40000-50000 | 6.Rs.50000and above |

24.Family Expenditure :-

- | | | |
|----------------------|--------------------|---------------------|
| 1.Less than Rs.10000 | 2.Rs. 10000-20000 | 3. Rs. 20000-30000 |
| 4. Rs. 30000-40000 | 5. Rs. 40000-50000 | 6.Rs.50000and above |

25.Monthly Savings:-

- | | | |
|-------------------|----------------------|---------------------|
| 1.No savings | 2. Less than Rs.5000 | 3. Rs. 5000-10000 |
| 4.Rs. 10000-15000 | 5.Rs. 15000-20000 | 6.Rs.20000and above |

26.Started business with the help through bank loans:-

- 1.Yes 2.No

27.Capital invested:-

- | | | |
|--------------------|------------------|-------------------|
| 1. Below 1 lakh | 2. 1 lakh-5 lakh | 3. 5 lakh-10 lakh |
| 4. 10 lakh-20 lakh | 5. Above 20 lakh | |

28.Total Annual Turnover:-

- | | | |
|--------------------|------------------|------------------|
| 1. Below 1 lakh | 2. 1 lakh-5 lakh | 3.5 lakh-10 lakh |
| 4. 10 lakh-20 lakh | 5. Above 20 lakh | |

29.Average Net Profit :-

- | | | |
|-------------------|------------------|------------------|
| 1.Below 1 lakh | 2. 1 lakh-3 lakh | 3. 3 lakh-5 lakh |
| 4. 5 lakh-10 lakh | 5. Above 10 lakh | 6. Loss |

30.Net Profit Ratio:-

1. 0-5%
2. 5-10%
3. 10-15%
4. 15% and above
5. Loss

31.Assistance received:-

- 1.State subsidy
- 2.Central subsidy
- 3.Training facility
- 4.Power subsidy

D) Marketing Performance:-

32.Main markets for the product:-

1. Local
- 2.Other District
3. Other State
4. Export

33.Sales policy:-

1. Whole Sellers
- 2.Retailers
3. Selling Agents
4. Customers

34.Media used for Advertisement:-

- 1.News paper
2. Radio
3. T.V.
4. Salesman
- 5.Poster
6. Showroom

E) Difficulties of Women Entrepreneurs:-

35.Difficulties encountered while getting the loan:-

1. Filling of application form
2. Sanction of loan process
- 3.Sanctioned but not released

36.Problem of raw material:-

1. Scarcity
- 2.Transportation
- 3.High prices
4. Low quality
- 5.No Problem

37.Production Problem:-

- 1.Machine breakdown
- 2.Low labour productivity
- 3.Power shortage
- 4.Poor quality of raw material
5. No Problem

38.Financial problems:-

1. Improper utilization of funds
2. Lack of finance
3. High rate of interest
4. too much bad debts
5. No Problem

39. Labour problems:-

1. Absenteeism rate is high
2. Non availability of skilled labours
3. High cost of labour
4. Surplus labour
5. No Problem

40. Marketing problems:-

1. High Competition
2. Slackness in demand
3. Lack of advertisement
4. Poor marketing efforts
5. No Problem

41. Any Suggestions:-

PROJECT REPORT

UGC SPONSORED MINOR RESEARCH PROJECT

(Approval Letter F.No.23-2341/10 (WRO) 07/03/2011

On

**“AN ANALYTICAL STUDY OF ENTREPRENEURSHIP
DEVELOPMENT AMONG WOMEN IN SATARA DISTRICT”**

Submitted by

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January- 2014

DECLARATION

I hereby declare that the thesis entitled “**AN ANALYTICAL STUDY OF ENTREPRENEURSHIP DEVELOPMENT AMONG WOMEN IN SATARA DISTRICT**” completed and written by me has not previously formed the basis for the award of any Degree or Diploma or other similar title of this or any other University or examining body.

Place: Satara

Date:

Principal Investigator
(Mr.Rajeshkumar P. Chetiwal)

CERTIFICATE

This is certify that the Minor Research Project entitled ““AN ANALYTICAL STUDY OF ENTREPRENEURSHIP DEVELOPMENT AMONG WOMEN IN SATARA DISTRICT” which is being submitted herewith for the fulfillment of Minor Research Project of University Grants Commission, Western Regional Office, Ganeshkhind, Pune is the result of the original research work completed by Shri Chetiwal Rajeshkumar Parmanand.

(Dr. Patne Y.S.)

Principal,

Arts and Commerce College,

Satara

Place: Satara

Date:

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