

PROMOTING AND DEVELOPING OF WOMEN ENTREPRENEURSHIP (WITH SPECIAL REFERENCE TO CHENNAI CITY)**Dr.A.Meera**

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ABSTRACT

Women run successful enterprises, yet persistent gendered inequalities continue to create major disparities in opportunities to start and grow a business. Women and men entrepreneurs can encounter similar challenges in their economic activities; however, women are faced with an additional set of gender-based barriers that limit their access to resources and opportunities. The purpose of the study promoting and development of women entrepreneurs. The main objectives of the study analyse the various scheme of women entrepreneur's development and identify the factors influencing to promoting and development women entrepreneurs in Chennai City. The methodology of the study current investigation of study is descriptive method and it draw its conclusion both primary and secondary sources of information. The study is descriptive and analytical. The study both primary and secondary data. This study is carried out with the observation and survey questionnaire methods which are attributes of descriptive research. The data for the study was collected through structured questions. The sample size is 200. A convenience sampling method was used for the study. The data were analysed and SPSS was used to analyse and interpret and required data. The analysis was used for percentage analysis, Ranking method, Chi-square test and Exploratory Factors Analysis. The finding of the study Women Entrepreneurship Development training should be organised to provide opportunities for women to develop their personality. Organise training programmes to develop competencies in production, marketing, leadership, business plan preparation, etc. Encouraging more aspiring women entrepreneurs.

Keywords: Intrapreneur, Empowerment, Be Independent, Financial Scheme, Opportunities.

1.INTRODUCTION

For a powerful economy, the participation of women in business should be accelerated. The government, various non-profits and startups have taken steps to empower women and provide them with opportunities to succeed. In our research, we found many policies and initiatives that women can

use in their entrepreneurship journey. In this article, we have compiled a few of the best ones we came across. These include not just financial assistance, but also mentorship and skill development to help women achieve their full potential in business.

SEWA Bharat assists women in achieving economic empowerment by getting them income-generating work through entrepreneurship. Over five decades, this organisation has promoted the growth of 150 plus women-owned enterprises across different industry sectors in India. Their team offers women holistic services, handholding support, and skill enhancement to help them build financially sustainable businesses.¹

Women run successful enterprises, yet persistent gendered inequalities continue to create major disparities in opportunities to start and grow a business. In general, their businesses tend to be smaller than those run by men, are concentrated in sectors with limited potential for value addition and are over-represented in the informal economy. These challenges are compounded by women's care responsibilities, which create additional pressure on women entrepreneurs' time, workload, and wellbeing, as well as by unfavourable institutional environments that can result in uneven access to land and decision-making roles, and inadequate social protection coverage.

In light of these challenges, the International Labour Organization through its Women's Entrepreneurship Development Programme (ILO-WED) seeks to redress existing gender imbalances in enterprise development through approaches aimed specifically at women, while simultaneously working with constituents to ensure that enterprise initiatives consider gender dynamics and inequalities in their formulation and roll-out. The programme applies a set of tested tools and approaches to support and create the conditions to enable budding and existing women entrepreneurs to start, manage and grow their business.²

1.2 MAIN AREAS OF FOCUS WOMEN ENTREPRENEURSHIP DEVELOPMENT

- **Enabling Environment for Women's Entrepreneurship Development**: ILO-WED works to address some of the systemic constraints that women entrepreneurs encounter by understanding and creating the conditions for their improved access to resources and opportunities.
- **Financial and Business Development Services**: ILO-WED seeks to make service provision for entrepreneurs more gender-sensitive, accessible, and relevant for women clients, while supporting service providers to adopt more sustainable business models.
- **Training and Post-Training Support for Women Entrepreneurs**: ILO-WED facilitates the delivery of tailored trainings and post-training programmes that improve women's business management, interpersonal and financial skills. The trainings have been developed by ILO over the years, and tried, tested and adapted to specific country contexts while building and maintaining a network of highly committed trainers.³

¹ <https://www.instamojo.com/>

² Women's Entrepreneurship Development (ENTERPRISES) (ilo.org)

³ Women's Entrepreneurship Development (ENTERPRISES) (ilo.org)

2. REVIEW OF LITERATURE

Niethammer, C. (2013) study entitled Women-owned businesses already contribute significantly to the world economy, and their number has grown over time. These firms represent a significant share of employment generation and economic growth potential.⁴ Koneru, K. (2017) in this study examined educated Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society where the sociological set up has been a male dominated one. Despite all the social hurdles, Indian women stand tall from the rest of the crowd and are applauded for their achievements in their respective field.⁵ Kantor, Paula., (2001) in this paper Identifies constraints facing entrepreneurs and discusses the characteristics of a successful microenterprise. Investigates performance criteria used to evaluate good practice in microenterprise promotion and describes methodologies used to deliver support services.⁶ Agarwal, S., & Lenka, U. (2018) in their study government in India has taken several initiatives to increase the participation of women entrepreneurs and, thus, making a partner to the growth and development process of the country.⁷ Lenka, U., & Agarwal, S. (2017) in their study Entrepreneurial learning occurs because of certain personal, social, and environmentally driven motivational factors. Entrepreneurial learning helps in the development of personal, social, managerial and entrepreneurial competencies. These competencies are essential for the performance of an enterprise.⁸ Vijayalakshmi, R., (2022) in this study improvement of entrepreneurial skills through internship training, the extent of improvement of entrepreneurial skills.⁹ Vijayalakshmi, R (2019) in their study women entrepreneurship has now evolved as movement. In the recent years, empowerment has been recognized as the central issue in determining status of women. Since women become more potent source of development empowering women them is prerequisite for overall progress but also bring out their lasting efficiency.¹⁰

3. STATEMENT OF THE PROBLEM

Firstly, many female entrepreneurs do not have any properties in their name, and their access to external funding sources is limited. The second issue is that commercial and private sector banks do not consider businesswomen to have a high sense of creditworthiness. Despite the policies and measures to promote gender equality, men still dominate India's entrepreneurial ecosystem. Most women business owners don't get the social support they require to kick start their business from families, peers, and immediate ecosystems. Lack of mentorship from the

⁴ Niethammer, C. (2013). Women, entrepreneurship and the opportunity to promote development and business. *Brookings blum roundtable policy brief*, 37(1-10).

⁵ Koneru, K. (2017). Women entrepreneurship in India-problems and prospects. Available at SSRN 3110340.

⁶ Kantor, P. (2001). *Promoting women's entrepreneurship development based on good practice programmes: Some experiences from the North to the South* (No. 993457023402676). International Labour Organization.

⁷ Agarwal, S., & Lenka, U. (2018). Why research is needed in women entrepreneurship in India: a viewpoint. *International Journal of Social Economics*, 45(7), 1042-1057.

⁸ Lenka, U., & Agarwal, S. (2017). Role of women entrepreneurs and NGOs in promoting entrepreneurship: case studies from Uttarakhand, India. *Journal of Asia Business Studies*, 11(4), 451-465.

⁹ Vijayalakshmi, R., & Gurumoorthy, T. Promoting Entrepreneurship on Internship Training For Electrical And Electronic Engineering In Karaikudi.

¹⁰ Vijayalakshmi, R., Palanisingh, V., Lingavel, G., & Gurumoorthy, T. Problems Faced By The Women Entrepreneurship In India.

business community is also one of the main challenges faced by women entrepreneurs in the country. As unfair as it might sound, the funding scene in India has massive gender biases. Limited access to professional networks is another one of the basic problems of women entrepreneurs in India.

3.1 Research Questions:

1. What are the training and development scheme conducting the MSME's?
2. What are the factors influencing to the promoting and development women entrepreneurs?

4.OBJECTIVES OF THE STUDY

- To study the various types of training and development scheme of women entrepreneurs involved in MSME's.
- To analyse the various scheme of women entrepreneur's development.
- To identify the factors influencing to promoting and development women entrepreneurs in Chennai City.

5. METHODOLOGY

The study is descriptive and analytical. The study both primary and secondary data. This study is carried out with the observation and survey questionnaire methods which are attributes of descriptive research. The data for the study was collected through structured questions.

Sample: The sample size is 200. A convenience sampling method was used for the study. The secondary data were also collected from the journals, textbooks, and the internet, which constituted supportive literature to make analysis and suggestions.

Statistical tools: The data were analysed and SPSS was used to analyse and interpret and required data. The analysis was used for percentage analysis, Ranking method, Chi-square test and Exploratory Factors Analysis.

Statistical package: MS Excel and SPSS 23.0 were used for analysing the data and application of the above statistical tools.

6. DATA ANALYSIS AND INTERPRETATION

The researcher has been made to analyse the demographic factors of the respondents such as age, educational education, monthly income and size of the family and research instrument of the qualities of the measure effectiveness.

Table.1
Demographical profile of the respondents in Women Entrepreneurs

S. No	Characteristic	Distribution	Frequency	Percentage
1.	Age	Below 20	23	11.5%
		21-30	83	41.5%
		31-40	61	30.5%

		Above 40	33	16.5%
		Total	200	100%
2.	Educational qualification	Upto 10 th	26	13%
		12 th Std	64	32%
		UG	43	21.5%
		PG	57	28%
		Other	10	5.5%
3.	Monthly Income	Less than Rs.20000	11	5.5%
		20001-40000	65	32.5%
		40001-60000	59	29.5%
		Above 60001	65	32.5%
		Total	200	100%
4.	Family Type	Joint Family	120	60%
		Nuclear	80	40%
		Total	200	100%
5.	Marital Status	Married	120	60%
		Unmarried	80	40%
		Total	200	100%

Source: Primary Data

From the table 1, it is inferred that Age of the respondents furnishes that 41.5% respondents are falls 21-30 years. Educational qualification of the respondents shows that majority (32%) are 12th std. Monthly income of the respondents has been checked, it evidences 32.5% respondent's earnings falls under 20001-40001 and family type of the respondents in joint family (60%) respondents, Finally Marital status of the respondents (60%) married people.

Table .2

The Promotion of Women entrepreneurship

S. No	Reasons	Mean Rank	Rank
1.	An "idea" is just the beginning	6.85	I
2.	Pursue skills	6.14	VII
3.	Polish your reputation	6.67	II
4.	Personal life is now public	6.17	VI
5.	Build a positive presence in new media	6.59	III
6.	Play nice with people of all ages	6.45	V
7.	Most connections wins	6.48	IV

Source: Primary Data

From the table 2 shows that out of 200 respondents, explain the made choose this women entrepreneur. They give foremost rank given to an idea is just the beginning and last rank given to personal life is now public.

Chi-Square Test

The Chi-square test is an important statistic used for testing the statistical significance of the cross-tabulation table. Chi-square tests determine whether the two variables are independent. If the variables are independent (have no relationship), then the results of the statistical test will be “non-significant” and are not able to reject the Null hypothesis, conclude that there is no relationship between the variables. If the variables are related, then the results of the statistical test will be “statistically significant” and are able to reject the null hypothesis, and conclude that the researcher can state that there is some relationship between the variables.

$$\text{Chi Square Test} = (O - E)^2 / E$$

Whereas,

O - Observed variable

E - Expected variable

Table .3

Age of the respondents and Development of Women Entrepreneur

Particulars	F-value	Df	Significance
Pearson Chi-Square	18.856 a	4	.001
Likelihood Ratio	18.499	4	.034
No of Valid Cases	200		

Source: *Primary Data*

From the table.3 reported tests were applied to find whether there is no significant relationship between the age and development of women entrepreneurs. The $p < 0.05$, the Null hypotheses have been rejected that there is a significant relationship between the age and development of Women Entrepreneur.

Table .4

Educational Qualification of the respondents and Development of Women Entrepreneur

Particulars	F-value	Df	Significance
Pearson Chi-Square	77.969 a	16	.000
Likelihood Ratio	70.465	16	.025
No of Valid Cases	200		

Source: *Primary Data*

From the table 4 reported tests were applied to find relationship between the educational qualification and development of Women Entrepreneur. The $p < 0.05$, the Null hypotheses have been rejected that there is a significant relationship between the educational qualification and development of Women Entrepreneur.

Table.5
KEY VARIABLES (Promotion of Women Entrepreneurs)

S.No	Statements
1	Increase Ability to Participate
2	Listen to Voice of Women Entrepreneurs
3	Integrating Women's Entrepreneurship in SME Policy Formation
4	Promote the development of women entrepreneur networks
5	Assessing Women's Business Policies"
6	Strengthening Research on Women Entrepreneurs' Economic Rol
7	Enabling Environment for Women's Entrepreneurship Development
8	Financial and Business Development Services
9	Training and Post-Training Support for Women Entrepreneur
10	Raise awareness about Women's Entrepreneurs
11	Ensure life-long entrepreneurial learning, especially for women
12	Improve access to finance for women entrepreneurs
13	Build a pan-European umbrella organisation and community for WE
14	Collect and analyse data about women's entrepreneurship
15	Building sustainable women-only collectives with effective leadership.
16	Building technical skills for women to participate in the collective enterprise
17	Microgrants to start the operations of collective enterprises
18	Linking women's collectives to networks, local Civil Society Organisations and the government
19	PM Vishwakarma Kaushal Samman
20	Bhartiya Mahila Business Bank
21	Dena Shakti Scheme

Table.6
Correlation Matrix (Promotion of Women Entrepreneurs)

	A1	A2	A3	A4	A5	A6	A7	A8	A9	A10	A11	A12	A13	A14	A15	A16	A17	A18	A19	A20
A1	1																			
A2	.551**	1																		
A3	.435**	.557**	1																	
A4	.402**	.457**	.599**	1																
A5	.480**	.556**	.531**	.534**	1															
A6	.467**	.521**	.584**	.589**	.635**	1														
A7	.220**	.249**	.278**	.359**	.259**	.245**	1													
A8	.318**	.361**	.416**	.417**	.413**	.446**	.468**	1												
A9	.258**	.281**	.410**	.292**	.334**	.357**	.434**	.502**	1											
A10	.146*	.070	.177*	.372**	.281**	.327**	.300**	.356**	.434**	1										
A11	.241**	.152*	.245**	.291**	.293**	.318**	.443**	.463**	.533**	.456**	1									
A12	.133	-.084	.175*	.234**	.229**	.209**	.271**	.273**	.284**	.454**	.546**	1								
A13	.147*	.024	.138	.142	.142	.308**	.241**	.283**	.199**	.439**	.441**	.627**	1							
A14	.346**	.186*	.204**	.235**	.247**	.339**	.331**	.318**	.284**	.295**	.394**	.331**	.504**	1						

A 1 5	.44 8**	.33 8**	.29 3**	.30 4**	.31 3**	.36 0**	.32 4**	.26 1**	.19 4**	.27 6**	.16 1*	.32 3**	.40 2**	.44 7**	1					
A 1 6	.23 6**	.30 1**	.22 3**	.15 1*	.10 5	.26 3**	.14 7*	.17 0*	.09 7	.12 3	.12 7	.19 6**	.31 4**	.19 8**	.55 9**	1				
A 1 7	.18 8*	.24 2**	.13 2	.15 9*	.15 4*	.10 8	.14 9*	.10 2	.07 1	.05 8	.21 3**	.22 4**	.23 2**	.05 6	.29 6**	.60 4**	1			
A 1 8	.18 5*	.25 0**	.17 6*	.20 8**	.27 0**	.28 0**	.16 0*	.21 1**	.15 0*	.16 5*	.21 2**	.32 4**	.30 1**	.22 8**	.45 2**	.61 0**	.56 6**	1		
A 1 9	.13 2	.16 7*	.22 0**	.23 3**	.26 5**	.29 5**	.11 7	.21 1**	.19 0**	.19 7**	.26 4**	.23 3**	.24 9**	.24 8**	.27 4**	.32 7**	.35 0**	.54 0**	1	
A 2 0	.17 8*	.23 1**	.23 2**	.19 2**	.34 3**	.26 9**	.11 5	.25 8**	.25 5**	.29 6**	.21 9**	.27 5**	.23 2**	.16 5*	.30 8**	.29 9**	.18 3*	.48 1**	.64 6**	1

In factor analysis, the analytical process is based on a matrix of correlation between the variables. Valuable insights can be gained from an examination of this matrix. If the factors analysis should be proper, the variables must be correlated. If the correlation between all the variables is very low and negligible, then the factor analysis may not be appropriate.

In the present study, Inter Correlation Matrix shown in Table.6 reveals that the correlation between all the variables is in good fit and hence the factor analysis is very appropriate for analysing the promotion of Women Entrepreneurs criteria. The result of the fitness test regarding factor analysis based on Inter Correlation Matrix has been presented in table.6.

The KMO (Kaiser-Meyer-Olkin) measure of sampling adequacy has been computed to determine the suitability of using factor analysis. The values between 0.5 and 1.0 indicate that factor analysis is suitable or appropriate. The KMO test is presented in Table.7

Table.7
KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.837
Bartlett's Test of Sphericity	Approx. Chi-Square	1770.182
	df	190
	Sig.	.000

Table.8
RELIABILITY STATISTICS

		N	%	Cronbach's Alpha	N of Items
Cases	Valid	186	100.0	.893	20
	Excluded ^a	0	.0		
	Total	186	100.0		
a. Listwise deletion based on all variables in the procedure.					

Table.7 indicates that the calculated value of KMO is 0.837 which shows that sample is adequate to conduct Exploratory Factor Analysis. Bartlett’s Test of Sphericity also shows significant number of correlations among the statements. Thus, all the parameters discussed above support the application of factor analysis on the data. The scale has also been tested for reliability and the value of Cronbach’s Alpha is 0.893. The Reliability test is given in the table.8.

Table.9
COMMUNALITIES

	Initial	Extraction		Initial	Extraction
A1	1.000	.605	A11	1.000	.688
A2	1.000	.730	A12	1.000	.652
A3	1.000	.627	A13	1.000	.741
A4	1.000	.570	A14	1.000	.602
A5	1.000	.665	A15	1.000	.685
A6	1.000	.689	A16	1.000	.767
A7	1.000	.609	A17	1.000	.735
A8	1.000	.579	A18	1.000	.742
A9	1.000	.639	A19	1.000	.735
A10	1.000	.549	A20	1.000	.753
Extraction Method: Principal Component Analysis.					

Table.9 explained the communalities of all the 10 variables and measures that the amount of variance a variable share with all the other variables. It is a proportion of each variable’s variance as explained by the principal component. A large communality means a large amount of the variance a variable has extracted by the factor solution. It shows that variables with a comparatively higher value are well-represented in the common factor space while the low value variables are not. Thus, the table indicates that the extracted communalities are high and acceptable for all the variables.

EXTRACTION METHOD: PRINCIPAL COMPONENT ANALYSIS

Exploratory Factor Analysis has been undertaken on the responses of 200 respondents regarding 10 statements, using SPSS 23.0 version, to examine the underlying dimensionality of the statements and to obtain the necessary factors. Principal Component Analysis (PCA) with orthogonal rotations and varimax procedure has been applied to 10 items for extracting the factors. Factors with Eigen values greater than unity have been selected. The results of factor analysis have been shown in table 10. Exploratory Factor Analysis revealed five underlying dimensions for promoting entrepreneurs. These five factors explain 33.386% of total variance. On the basis of rotated component matrix, the statements are categorized under respective factors as shown in table 4.6. Eigen values for Factor1, Factor2 and Factor3, Factor 4, Factor 5 are 6.677, 2.294, 2.083, 1.260 are 1.051 respectively.

Table.10
TOTAL VARIANCE EXPLAINED

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.677	33.386	33.386	6.677	33.386	33.386	3.873	19.365	19.365
2	2.294	11.470	44.856	2.294	11.470	44.856	2.634	13.169	32.534
3	2.083	10.415	55.271	2.083	10.415	55.271	2.507	12.534	45.068
4	1.260	6.299	61.570	1.260	6.299	61.570	2.415	12.075	57.142
5	1.051	5.253	66.823	1.051	5.253	66.823	1.936	9.680	66.823
6	.863	4.313	71.136						
7	.707	3.535	74.670						
8	.642	3.212	77.882						
9	.600	2.999	80.882						
10	.537	2.685	83.567						
11	.523	2.616	86.183						
12	.453	2.267	88.450						
13	.418	2.089	90.539						
14	.358	1.789	92.328						
15	.332	1.662	93.990						
16	.299	1.495	95.485						

17	.270	1.352	96.837					
18	.244	1.220	98.057					
19	.205	1.023	99.080					
20	.184	.920	100.000					

Extraction Method: Principal Component Analysis.

Table.11

Rotated Component Matrix^a					
	Component				
	1	2	3	4	5
A1	.712				
A2	.791				
A3	.736				
A4	.673				
A5	.736				
A6	.746				
A7		.685			
A8		.622			
A9		.737			
A11		.728			
A12			.653		
A13			.807		
A14			.707		
A16				.829	
A17				.831	
A18				.682	
A19					.783
A20					.818
Extraction Method: Principal Component Analysis.					
Rotation Method: Varimax with Kaiser Normalization.					
a. Rotation converged in 8 iterations.					

7. CONCLUSION

Women Entrepreneurship Development training should be organised to provide opportunities for women to develop their personality. Organise training programmes to develop competencies in production, marketing, leadership, business plan preparation, etc. Encouraging more aspiring women entrepreneurs.

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