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WOMEN ENTREPRENEURS PROBLEMS IN ERNAKULAM DISTRICT, KERALA-AN INSIGHT FROM WOMEN ENTREPRENEUR

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ABSTRACT

This study aimed to analyse women entrepreneur opinion towards various problems based on their demographic profile. From the part literature the researcher has identified various problems such as personal, financial, marketing, raw material, social, labour, managerial, infrastructure and business problems. These problems have been analysed with women entrepreneur demographic profile. So, problems can be treated as dependent variable and demographic profile can be considered as independent variable. Descriptive research has been applied for this study. Questionnaire has been constructed to collect the primary data from the women entrepreneur in Ernakulam district, Kerala. A sample of 100 women entrepreneurs had been selected through convenient sampling method. The collected data has been analysed with one way analysis of variance and independent sample t-test. The result shows that women entrepreneurs opinion towards various problems have been significantly varied based on their demographic profile. Financial problem, labour problem, raw material problem and social problems were found to be high among the women entrepreneurs.

Keywords: *Women Entrepreneur, Problems, Demographic Profile, Ernakulam.*

1. INTRODUCTION

Many of the work opportunities for women in agriculture and industry were gradually abolished by commercialization and modernization of the economy, which gave them the opportunity to acquire additional sources of income for their families. This has led to some urban women emerging as potential business owners. Women who become business owners are a result of their own ambitions as well as the ambitions of their friends, family, and other associates. They sometimes end up in entrepreneurial jobs due to specific compulsions. The low-income group is assumed to have placed equal value on both earning money to supplement their husband's salary and enjoying their free time.

Particularly over the past ten years, a growing number of women have been forced to look for newer avenues of income generation and self-expression through careers in business and industry. These women were forced to do so due to a lack of suitable employment opportunities, the inflexibility of working hours, mobility restrictions, and a desire for economic and social independence. According to some recent studies, many women are starting their own businesses, especially middle-class women, as a result of conventional and shifting beliefs. Women business owners select their careers out of a desire for independence, a sense of adventure, and a sense of challenge. When duty is placed on them due to family circumstances, women start businesses to overcome financial challenges. Women entrepreneurs started their businesses out of necessity. The reported compulsions included: the loss of the business-owning husband; unemployment; the need to supplement the inadequate income at home; the need to change one's lifestyle; and the need to settle children. This group stands out as belonging to the "push" type of entrepreneurs who turned to their line of work out of need. Push factors describe an action motivated by unrelated compulsions, whereas pull factors describe situations or chances that are too alluring for the perceiver to pass up. In real-world circumstances, it might be difficult to find pull or push variables.

2. REVIEW OF LITERATURE

Remya (2022) examined the key issues that women business owners in Kerala confront and the opportunities that are open to them. Analysis was also done on the socioeconomic background of female entrepreneurs. The factors used to determine the socioeconomic background of women entrepreneurs included age, marital status, educational attainment, annual income, business type, size, source of finance, and expenditure of business income. Their primary issues include a lack of effective leadership, a financial deficit, financial mismanagement, a lack of education, ignorance of government programmes, failure to repay loans, a lack of sufficient training, ineffective planning and functioning, poor health, and other issues. The government and financial institutions should take action to make it easier for women entrepreneurs to access finance. They also looked into the institutional resources that were accessible to them. The Kerala State Women Development Corporation, the Small Industries Development Bank of India, the National Small Industrial Corporation, the khadi and village industries commission, among other organisations, are some of those that support female entrepreneurs. The data was analysed using percentage analysis and the weighted ranking approach.

Venugopal (2019) Women's entrepreneurship is a hot topic nowadays and a key instrument for women's empowerment. Women entrepreneurs must raise their standard of living to one that is pleasant for them and their families, as this contributes to the growth of the nation. In general, entrepreneurs constitute the backbone of any prosperous economy on earth. With the population expanding, we wish to take the appropriate steps to encourage business, especially the empowerment of women through entrepreneurship. Women who want to attain their goals through self-development must recognise their strengths, weaknesses, opportunities, and threats as part of the empowering process. They also seek out new opportunities for personal growth and challenges.

Women entrepreneurs must be motivated to pursue their goals and convert those goals into viable businesses. This essay focuses on the challenges and opportunities faced by women business owners in India.

Amlathe and Mehrotra (2017) Women entrepreneurs encounter a variety of opportunities and obstacles when running their businesses, which have been researched and emphasised. The lack of a need for achievement, economic independence, and autonomy are the main obstacles that Indian women encounter in becoming successful female entrepreneurs, while there are other issues as well. The majority of women are restricted to being homemakers, which has an inhibitory effect on their life. They occasionally struggle with managing technical and other managerial tasks, and their business endeavours are hampered by a lack of knowledge and expertise. Additionally, it has been discovered that women are unable to take use of the chances provided by the government and other organisations for the growth of women's entrepreneurship.

Shyamala, (2016) felt that women weren't capable of handling difficult, dangerous, or risky tasks because they were intellectually and physically weak. There were still significant social and cultural limitations on women in India. As a result, women participated in entrepreneurship at a lower rate than was necessary for India's rapid economic development. Thus, an effort was made in this study to identify the various motivators for women to start their own businesses, the challenges faced by rural women entrepreneurs in starting and managing their companies in terms of finance, marketing, social, and cultural issues, and to offer solutions to help the entrepreneurs succeed.

Medak and Goowalla, (2016) remarked that women's entrepreneurship was the action of taking the initiative to organise a firm or an industry and create chances for others to find work. Though it first exclusively flourished in metropolitan areas, women's entrepreneurship has recently spread to rural places. The government and non-government groups should place more emphasis on encouraging female entrepreneurship and self-employment. Women were given special financial aid and training programmes to launch their businesses. The historical context had been emphasised, and the past and contemporary facets of female entrepreneurship had been researched.

Lakshmi, et. al., (2016) reported that the emergence of woman entrepreneurs and their contribution to the national economy was quite visible in India. Over time, notably in the 1990s, the number of female entrepreneurs increased. It is crucial for continuous economic growth and social advancement in the modern world that women entrepreneurs play a significant role in the corporate environment on a worldwide scale. This study's primary goal was to determine the situation of women entrepreneurs in India. Additionally, the women who launched their firms had to deal with some growing pains. This was brought on by a few practical issues with women's business. This study made an effort to examine and identify numerous issues that women entrepreneurs in India may face.

Junare and Singh (2016) analysed the use of technology by female business owners in several entrepreneurial fields in a few Gujarati cities. 50 female entrepreneurs were surveyed. It has been discovered that women are primarily engaged in the manufacturing of specialised clothes, followed by retail, engineering-based, and handicraft enterprises.

Gautam and Mishra (2016) discussed the issues and to know about the supporting element in detailed regarding women entrepreneurship in rural areas of India and also to highlight on the position of women rural entrepreneurs in India. The findings of this study showed that there is a lack of harmony between women's obligations to their families and careers, a lack of direct property ownership, a low level of financial freedom for rural women, a lack of entrepreneurial skills and financial resources in both economically wealthy and poor women, negligence on the part of financial institutions, a lack of self-confidence, an unconfident schedule of life, a lack of education, a lack of awareness of one's capabilities, a low risk-taking capacity, and a

Danish Ahmad Ansari, (2016) focused on the current situation of female business owners in India. Without visiting the locations where women have lived throughout Indian history, any comprehension of Indian women's identity, particularly in light of their role to forging new routes, will be lacking. The study described the situation of women entrepreneurs and the challenges they encounter. This empirical study's goal was to identify numerous internal and external factors that encouraged and discouraged women's entrepreneurship. Additionally, it will include recommendations for removing and minimising obstacles to the growth of women's businesses in the Indian context.

Arya and Ansari (2016) stated that economic independence was the need of the hour. Taking part in income-generating activities contributed to women's overall empowerment. SHGs had a significant impact on rural women's social and economic lives. It aided women in improving their societal acceptance of who they are, the status of their families in society, and their standard of living. Self Help Groups (SHGs) were proving to be a useful tool for the empowerment of women. A workable strategy for empowering women was to encourage the development of entrepreneurial skills and income-generating ventures. It produced money and offered flexible working hours in accordance with the requirements of housewives. This study focused on women business owners in rural areas and provided a quick survey of the literature in this area. It looked at how the growth of micro entrepreneurship affected women's emancipation.

Junare and Singh (2016) conducted a study on the female business owners in a few Gujarati cities. Surveys of 50 female business owners in Ahmedabad and Vadodara have been conducted. The majority of female business owners surveyed think they have solid grasp of contemporary technologies. Furthermore, it was stated that most female entrepreneurs who lack a solid understanding of technology also lack a solid understanding of government programmes. In contrast, those who claimed they had strong technological abilities also believed they had strong knowledge of government programmes.

3. RESEARCH PROBLEM

Given that they must handle a variety of tasks, women find that the amount of labour they must do at home to be rather burdensome. It would be a huge amount of effort for them if they had to look for employment in addition to their household responsibilities. Indian women still face a

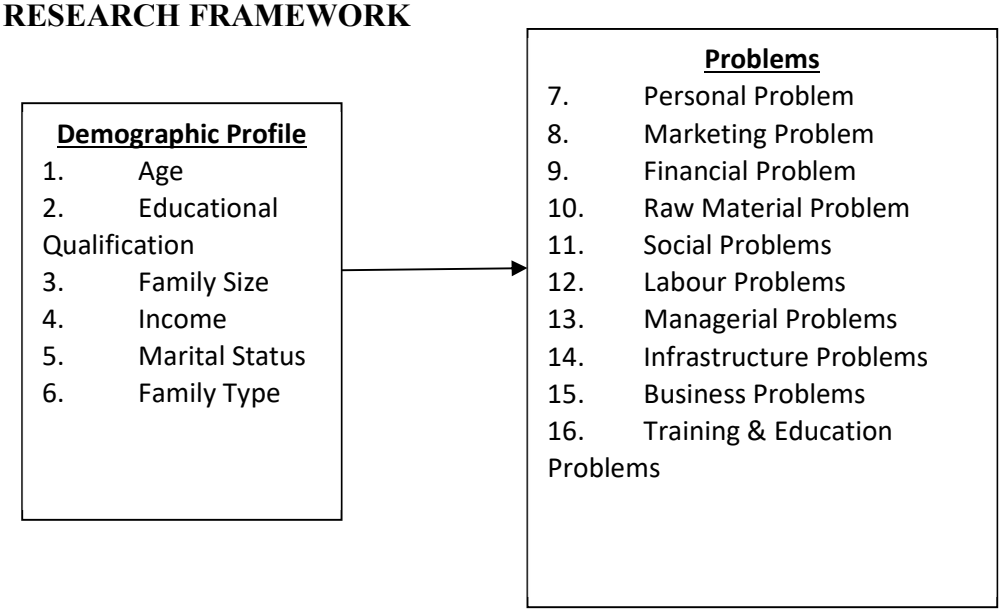
number of restrictions and challenges when working. The dual function that women must perform at home and at work is one of the most prevalent issues they encounter. Particularly married working women with young children experience significant emotional and physical strain as a result of this dual obligation. They put in a lot of work, putting in eight hours at the office and at least four hours at home. Typically, the husband and occasionally even the in-laws offer no assistance with chores around the house. In a shared family, the mother-in-law or the sisters-in-law may feel as though they spend the entire day at home while she is at work. Her turn to work is now. She is perceived as not sharing their work while she is with her husband or kids. They regularly criticise and mistreat her. However, for other families, employment itself is an issue. The guilt of ignoring housewife responsibilities permeates the women. They try to put in more and more efforts at home .She takes extra care to satisfy her husband and the family. This in turn may result in health problems, depression and decreased work output.

Some ladies frequently lament being misunderstood. They were too worn out to satisfy the husband's sexual cravings. They can be accused of having illicit relationships with some of their coworkers or their boss. They undergo cruel treatment, are tortured, and are even beaten. When their spouses act in such a humiliating way, especially when their integrity is called into doubt, women feel hurt. Children also feel abandoned and improperly cared for when their mother is at work. They cannot use the amenities that the other kids can. They need to let rid of a lot of things in addition to working a little bit at home to support the mother. They feel they are missing their mother's love when she becomes irritable and exhausted. They feel let down. The working mother attempts to make up for them in other ways out of guilt. She would bring the kids some candy or toys. After some time, the kids become aware of the mother's mental fragility. They occasionally begin negotiating and making demands. Mother continues to meet their needs as long as she has the money to do so. It corrupts the children's sense of responsibility and spoils them.

4. NEED FOR THE STUDY

It is necessary for the investigators to understand how the various challenges affect the women entrepreneurs. The previous literature reveals that extensive investigations have been made into the barriers faced by women entrepreneurs, but it is unclear which criteria are important at when moment in a given environment. Depending on the various environments they work in, there are different types of women entrepreneurs. When new contextual difficulties are analysed, every obstacle mentioned in the existing literature might need to be looked at. This should provide further information about how such difficulties emerge and influence female entrepreneurs in that environment. It's important to comprehend the as-yet unidentified difficulties unique to the textile industry in Thirupur District. Thus, keeping this in view,

5. RESEARCH FRAMEWORK



6. OBJECTIVE OF THE STUDY

This research aims to analyse the women entrepreneur's perception towards their entrepreneurial problems based on their demographic profile.

7. HYPOTHESIS OF THE STUDY

It is hypothesized that the women entrepreneur perception towards their problem have been significantly varied based on their demographic profile namely age, educational qualification, family size, income, marital status and family type.

8. RESEARCH METHODOLOGY

Type of Research

Descriptive research type has been applied for this study. Descriptive research method explores and describes women entrepreneur's responses.

Research Tool

In order to analyse the women entrepreneur problems in Ernakulam District, Kerala a comprehensive questionnaire is designed to collect the sample respondents.

Scaling Technique

Problems has been analysed using the likerts five-point scale where 5 means strongly agree, 4 means agree, 3 means neither agree or disagree, 2 mean disagree and 1 mean strongly disagree demographic profile of the women entrepreneur has been measured in the nominal scale.

Sampling Procedure

In this research 180 samples of women entrepreneurs has been selected based on convenient sampling method.

Primary Data Collection

Primary data has been collected with the help of the questionnaire. Primary data is collected from 180 women entrepreneur running business in Ernakulam District, Kerala.

Statistical Tools Used

In order to answer the research objective and hypothesis one way Annova of variance was used to find the significant differences of opinion among the study variables based on the women entrepreneurs demographic profile. Further independent sample t-test was applied to find out the significant differences of opinion of the study variables based on the two groups of demographic profile.

9. RESULTS AND INTERPRETATION

Table – 1. Women Entrepreneurs' Opinion towards Various Problems based on their Age Group

Problems of Women Entrepreneurs	Age Group						t-value	P-value
	Up to 30 years		31-40 years		Above 40 years			
	Mean	SD	Mean	SD	Mean	SD		
Personal Problem	2.97	1.42	4.04	0.63	3.92	0.56	55.90	0.001
Finance Problem	2.80	1.19	3.92	0.73	4.12	0.53	90.86	0.001
Marketing Problem	2.66	1.01	3.55	0.39	4.07	0.25	176.47	0.001
Raw Material Problem	2.76	1.09	3.49	0.64	4.33	0.56	133.09	0.001
Social Problem	4.24	0.51	3.85	0.88	2.66	1.01	120.10	0.001
Labour Problem	2.50	0.86	4.40	0.56	4.21	0.24	425.79	0.001
Managerial Problem	4.47	0.45	4.09	0.60	2.59	0.92	272.37	0.001
Infrastructure Problem	2.61	0.96	4.31	0.57	4.22	0.84	173.07	0.001
Business Problem	2.46	0.84	4.02	0.67	4.59	0.65	278.99	0.001
Training and Education Problem	3.01	1.42	4.11	0.58	4.03	0.51	63.76	0.001

The above Table explains the women entrepreneurs' opinion towards various problems based on their age group. With regards to personal problem, 31-40 years age group of women entrepreneurs are perceived to have a high level of personal problems ($\bar{X}$ = 4.04), followed by above 40 years age group ($\bar{X}$ = 3.92) and up to 30 years of age group women entrepreneurs ($\bar{X}$ = 2.97).

H_1: Women entrepreneurs opinion towards personal problems have varied based on their age group.

One way analysis of variance test is applied to examine the above stated hypothesis. In the result it is found that the F-value is 55.904 and the P-value is 0.001 which is significant at one level. Hence the above stated hypothesis H_1 is accepted. It is inferred that women entrepreneurs' opinion towards their personal problem is varied based on their age group. Women entrepreneurs belonging to 31-40 years age group are perceived to witness a higher level of personal problems when compared to the women of the other age groups. With regards to finance problem women entrepreneurs above 40 years of age group have a high level of finance problem ($\bar{X}$ = 4.12) followed by 31-40 years of age group women entrepreneurs ($\bar{X}$ = 3.92) and up to 30 years age group of women entrepreneurs ($\bar{X}$ = 2.80).

H_1: Women entrepreneurs' opinion towards finance problem has varied based on their age group.

In order to test the above stated hypothesis one way analysis of variance test is applied. The result shows that F-value is 90.862 and the P-value is 0.001 which is significant at one level. Hence the above stated hypothesis H_1 is accepted. It is deduced that women entrepreneurs' opinion towards their finance problem is varied based on their age group. Women entrepreneurs above 40 years of age group have faced more finance problem compared to the women of other age groups. In case of marketing problem women entrepreneurs above 40 years age group of have a high level of marketing problem ($\bar{X}$ = 4.07) followed by 31-40 years age group of women entrepreneurs ($\bar{X}$ = 3.55) and up to 30 years age group of women entrepreneurs ($\bar{X}$ = 2.66).

H_1: Women entrepreneurs' opinion towards marketing problem has varied based on their age group.

To test the above stated hypothesis one way analysis of variance test is applied. The result shows that F-value is 176.47 and P-value is 0.001 which is significant at one level. Therefore, the stated hypothesis H_1 is accepted. It is found that women entrepreneurs' opinion towards marketing problem is varied based on their age group. Here women entrepreneurs above 40 years of age group have faced high level of marketing problems compared to women entrepreneurs of other age groups. Regarding raw material problem women entrepreneurs above 40 years age group of have a high level of raw material problem ($\bar{X}$ = 4.33) followed by 31-40 years age group of women entrepreneurs and up to 30 years of age group of women entrepreneurs ($\bar{X}$ = 2.76).

H_1 : Women entrepreneurs' opinion towards raw material problem has varied based on their age group.

To examine the above stated hypothesis one way analysis of variance test is executed. The result shows that F-value is 133.092 and the corresponding P-value is 0.001 which is significant at one level. Therefore, the above stated hypothesis H_1 is accepted. It is found that women entrepreneurs' opinion towards raw material problem is varied based on their age group. Here women entrepreneurs above 40 years age group have faced more raw material problem as compared to women of other age groups. In case of social problem women entrepreneurs up to 30 years age group have a high level of social problem ($\bar{X}$ = 4.24) followed by 31-40 years age group women entrepreneurs ($\bar{X}$ = 3.85) and up to 30 years of age group women entrepreneurs ($\bar{X}$ = 2.66).

H_1: Women entrepreneurs' opinion towards social problem has varied based on their age group.

One way analysis of variance test is applied to test the above stated hypothesis. The result shows that F-value is 120.106 for the social problem and the corresponding P-value is 0.001 which is significant at one level. Therefore, the above stated hypothesis H_1 is accepted. Here women entrepreneurs up to 30 years age group have faced more social problems compared to women entrepreneurs of other age groups. Regarding labour problem women entrepreneurs of 31-40 years age group have a high level of labour problem ($\bar{X}$ = 4.40) followed by women entrepreneurs of up to 30 years age group ($\bar{X}$ = 4.21) and women entrepreneurs of above 40 years age group ($\bar{X}$ = 2.510).

H_1: Women entrepreneurs' opinion towards labour problem has varied based on their age group.

One-way analysis of variance test is examined to test the above stated hypothesis. The result shows that F-value is 425.79 for the labour problem and the corresponding P-value is 0.001 which is significant at one level. Hence the above stated hypothesis H_1 is accepted. Here 31-40 years of aged women entrepreneurs have experienced more labour problems compared to other age group of women entrepreneurs.

In case of managerial problem up to 30 years aged women entrepreneurs have a high level of managerial problem ($\bar{X}$ = 4.47), followed by 31-40 years aged women entrepreneurs ($\bar{X}$ = 4.09) and up to 30 years aged women entrepreneurs ($\bar{X}$ = 2.59).

H_1: Women entrepreneurs' opinion towards managerial problems has varied based on their age groups.

One-way analysis of variance test is applied to test the above stated hypothesis. In the result it is found that F-value is 119.179 for the managerial problem and the corresponding P-value is 0.001 which is significant at one level. Hence the above stated hypothesis H_1 is accepted. Here up to 30 years aged women entrepreneurs have faced more managerial problems than the women of the other age groups. Regarding infrastructure problem 31-40 years aged women entrepreneurs have a high level of infrastructure problem ($\bar{X}$ = 4.31) followed by above 40 years aged women entrepreneurs ($\bar{X}$ = 4.22) and up to 30 years aged women entrepreneurs ($\bar{X}$ = 2.61).

H_1: Women entrepreneurs' opinion towards infrastructure problem has varied based on their age group.

One-way analysis of variance test is applied to test the above stated hypothesis. The result shows that F-value is 173.072 for infrastructure problem and the corresponding P-value is 0.001 which is significant at one level. Hence the above stated hypothesis H_1 is accepted. Here women entrepreneurs belonging to 31-40 years age group have experienced more infrastructure problems compared to women of other age groups. In case of business problem above 40 years aged women entrepreneurs have a high level of business problem ($\bar{X}$ = 4.59) followed by 31-40 years aged women entrepreneurs ($\bar{X}$ = 4.02) and up to 30 years aged women entrepreneurs ($\bar{X}$ = 2.46).

H_1: Women entrepreneurs' opinion about business problem has varied based on their age group.

One way analysis of variance test is applied to test the above stated hypothesis. In this result the f-value is found to be 287.997 for business problem and the corresponding P-value is found to be 0.001 which is significant at one level. Therefore, the above stated hypothesis H_1 is accepted. Here women entrepreneurs belonging to 40 years age group have faced more business problems than the women entrepreneurs of the other age groups. Regarding training and education problem 31-40 years aged women entrepreneurs have a high level of training and education problem ($\bar{X}$ = 4.11) followed by above 40 years aged of women entrepreneurs ($\bar{X}$ = 4.03) and up to 30 years aged women entrepreneurs ($\bar{X}$ = 3.01).

H_1: Women entrepreneurs' opinion towards training & education problem has varied based on their age group.

One way analysis of variance test is executed to examine the above stated hypothesis. The result shows that f-value is 63.769 for training & education problem and the corresponding P-value is 0.001 which is significant at one level. Hence the above stated hypothesis H_1 is accepted. Here women entrepreneurs belonging to 31-40 years age group have experienced more training & education problem compared to the women of other age groups.

Table – 2. Women Entrepreneurs' Opinion towards Various Problems based on Educational Qualification

Problems of Women Entrepreneurs	Educational Qualification										t-value	P-value
	Primary Level		Secondary Level		Higher Secondary		Graduate		Others			
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD		

Personal Problem	5.00	0.00	2.73	1.22	4.50	0.50	3.67	0.66	3.90	0.72	67.048	0.001
Finance Problem	4.83	0.00	3.06	1.46	4.50	0.50	3.41	0.61	3.95	0.65	45.39	0.001
Marketing Problem	3.50	0.00	2.93	1.37	3.93	0.06	3.41	0.48	3.81	0.54	23.55	0.001
Raw Material Problem	4.16	0.00	2.91	1.51	3.66	0.00	3.52	0.65	3.95	0.89	19.86	0.001
Social Problem	5.00	0.00	3.26	1.65	3.87	0.12	3.50	0.79	3.83	0.75	20.35	0.001
Labour Problem	3.99	0.00	3.26	1.62	3.75	0.25	3.95	0.77	4.5	0.61	13.50	0.001
Managerial Problem	5.00	0.00	2.95	1.38	4.16	0.16	3.72	0.65	4.20	0.84	44.08	0.001
Infrastructure Problem	4.39	0.00	3.27	1.63	4.50	0.50	3.36	0.40	5.00	0.93	48.68	0.001
Business Problem	5.00	0.00	3.13	1.65	4.50	0.50	3.52	0.68	4.11	0.83	35.66	0.001
Training & Education Problem	5.00	0.00	2.88	1.33	4.50	0.50	3.87	0.61	3.78	0.73	53.51	0.001

The above table shows the women entrepreneurs' opinion towards various problems based on their educational qualification. In case of personal problem primary level education holders have a high level of personal problems ($\bar{X}$ = 5.00) followed by higher secondary ($\bar{X}$ = 4.50), others ($\bar{X}$ = 3.90) and graduate holders ($\bar{X}$ = 3.67).

H_1: Women entrepreneurs' opinion towards personal problem has varied based on educational qualification.

One-way analysis of variance test is applied to test the above stated hypothesis. The result shows that f-value is found to be 67.04 for personal problem and the corresponding P-value is 0.001 which is significant at one level. Therefore the above stated hypothesis H_1 is

accepted. Here women entrepreneurs having primary level education have faced more personal problems compared to other level education holders. Regarding finance problem women entrepreneurs having primary level education have high level of finance problems ($\bar{X}$ = 4.83) followed by higher secondary
($\bar{X}$ = 4.50), others ($\bar{X}$ = 3.95), graduate holders ($\bar{X}$ = 3.41) and secondary level education holders ($\bar{X}$ = 3.06).

H_1: Women entrepreneurs' opinion about finance problem has varied based on educational qualification.

One-way analysis of variance test is executed to examine the above stated hypothesis. In the result F-value is found to b e 45.39 for finance problem and the corresponding P-value is 0.001 which is significant at one percent level. Hence the above stated hypothesis H_1 is accepted. Here women entrepreneurs having primary level education have experienced more finance problems than other level education holders. In case of marketing problem women entrepreneurs having educational qualification under higher secondary level have a high level of marketing problem
($\bar{X}$ = 3.93) followed by others ($\bar{X}$ = 3.81), primary level education holder ($\bar{X}$ = 3.50), graduate holders ($\bar{X}$ = 3.41) and secondary level education holders ($\bar{X}$ = 2.93).

H_1: Women entrepreneurs' opinion about marketing problem has varied based on educational qualification.

In order to test the above stated hypothesis one way analysis of variance test is applied. The result shows that f-value is 23.55 for marketing problem and the corresponding P-value is 0.001 which is significant at one level. Therefore the above stated hypothesis H_1 is accepted. Here women entrepreneurs having secondary level education have faced more marketing problems compared to other level education holders. Regarding raw material problems women entrepreneurs having primary level education have a high level of raw material problem ($\bar{X}$ = 4.16) followed by others ($\bar{X}$ = 3.95), higher secondary education level ($\bar{X}$ = 3.66), graduate holders ($\bar{X}$ = 3.52) and secondary level education holders ($\bar{X}$ = 2.91).

H_1: Women entrepreneurs' opinion towards raw material problem has varied based on educational qualification.

One-way analysis of variance test is applied to test the above stated hypothesis. In the result it is displayed that f-value is 19.86 and corresponding P-value is 0.001 which is significant at one level. Therefore, the above stated hypothesis H_1 is accepted. Here the women entrepreneurs having primary level education have faced more raw material problem compared to other level education holders. In case of social problem women entrepreneurs having primary level education have a high level of social problem ($\bar{X}$ = 5.00) followed by higher secondary ($\bar{X}$ = 3.87), others
($\bar{X}$ = 3.83), graduate holders ($\bar{X}$ = 3.50) and secondary level ($\bar{X}$ = 3.26) education holders.

H_1: Women entrepreneurs' opinion about social problem has varied based on educational qualification.

To test the above stated hypothesis one way analysis of variance test is applied. The result shows that f-value is 20.35 for social problem and the corresponding P-value is 0.001 which is significant at one level. Hence the above stated hypothesis is H_1 is accepted. Here women entrepreneurs having primary level education have experienced more social problem compared to other level education holders. Regarding labour problem women entrepreneurs under other education categories have a high level of labour problem ($\bar{X}$=4.50) followed by primary level education holders ($\bar{X}$ = 3.99), graduate holders ($\bar{X}$ = 3.95), higher secondary level education holders
($\bar{X}$ = 3.75) and secondary level education holders ($\bar{X}$ = 3.26).

H_1: Women entrepreneurs' opinion about labour problem has varied based on educational qualification.

In order to test the above stated hypothesis one-way analysis of variance test is executed. In the result the f-value is found to be 13.50 and the corresponding P-value is 0.001 which is significant at one level. Hence the above stated hypothesis H_1 is accepted. Here women entrepreneurs having primary level education have faced more labour problems compared to other levels of education holders. Regarding infrastructure problem women entrepreneurs under other education category have a high level of infrastructure problem ($\bar{X}$ = 5.00) followed by higher secondary level education holders ($\bar{X}$ = 4.50), primary level education holders ($\bar{X}$ = 4.39), graduate level education ($\bar{X}$ = 3.36) and secondary level education holders ($\bar{X}$ = 3.27).

H_1: Women entrepreneurs' opinion about infrastructure problem has varied based on educational qualification.

One-way analysis of variance test is applied to test the above stated hypothesis. In the result f-value is found to be 48.68 and the corresponding P-value is 0.001 which is significant at one level. Hence the above stated hypothesis H_1 is accepted. Here the women entrepreneurs under other education level category have experienced more infrastructure problem compared to all the other categories of education holders. In case of business problem the women entrepreneurs having primary level education have a high level of business problem ($\bar{X}$ = 5.0) followed by higher secondary level education holders ($\bar{X}$ = 4.5), others ($\bar{X}$ = 4.11), graduate level education holders ($\bar{X}$ = 3.52) and secondary level education holders ($\bar{X}$ = 3.13).

H_1: Women entrepreneurs' opinion towards business problem has varied based on educational qualification.

To test the above stated hypothesis one way analysis of variance test is applied. The result shows that f-value is found to be 35.66 and the corresponding P-value is 0.001 which is significant at one level. Hence the above stated hypothesis H_1 is accepted. Here women entrepreneurs having primary level education have experienced more business problems compared to the other level

education holders. Regarding training and education problem the women entrepreneurs having primary level education have a high level of training & education problem ($\bar{X}$ = 5.00) followed by higher secondary education holders ($\bar{X}$ = 4.50), graduate level education holders ($\bar{X}$ = 3.87), others ($\bar{X}$ = 3.78) and secondary level education holders ($\bar{X}$ = 2.88).

H_1: Women entrepreneurs' opinion towards training & education problems has varied based on their educational qualification.

One-way analysis of variance test is executed to test the above stated hypothesis. In the result it is displayed that f-value is 53.51 for training & education problem and the corresponding P-value is 0.001 which is significant at one level. Therefore, the above stated hypothesis H_1 is accepted. Here women entrepreneurs having primary level education have faced more training and education problems compared to other level education holders.

Table – 3. Women Entrepreneurs' Opinion towards Various Problems based on Family Size

Women Entrepreneurs 'Problems	Family Size						t-value	P-value
	Up to 3 members		4-5 members		Above 5 members			
	Mean	SD	Mean	SD	Mean	SD		
Personal Problem	3.94	0.81	3.08	1.21	4.00	0.72	37.23	0.001
Finance Problem	3.25	1.30	3.39	0.67	4.01	0.76	32.23	0.001
Marketing Problem	3.75	0.50	3.09	1.21	3.25	0.37	35.40	0.001
Raw Material Problem	2.71	1.01	3.28	0.52	4.05	0.71	122.69	0.001
Social Problem	4.12	0.80	3.16	1.24	3.04	0.50	69.88	0.001
Labour Problem	4.11	0.72	3.38	1.39	3.66	0.47	26.64	0.001
Managerial Problem	3.17	0.78	4.26	1.25	3.44	0.15	71.22	0.001
Infrastructure Problem	3.20	0.84	3.66	1.56	4.15	0.33	30.02	0.001

Business Problem	4.31	0.90	3.09	1.23	3.27	0.20	83.75	0.001
Training & Education Problem	4.01	0.76	3.05	1.19	4.20	0.59	57.09	0.001

The above Table shows women entrepreneurs' opinion towards various problems based on family size. In case of personal problem women entrepreneurs belonging to a family with above 5 members have a high level of personal problem ($\bar{X}$ = 4.00) followed by the family of up to 3 members ($\bar{X}$ = 3.94) and the family having 4-5 members ($\bar{X}$ = 3.08).

H_1: Women entrepreneurs' opinion towards personal problem has varied based on family size.

In order to test the above stated hypothesis one-way analysis of variance test is executed. The result shows that f-value is 37.23 for personal problem and the corresponding P-value is 0.001 which is significant at one level. Hence the above stated hypothesis H_1 is accepted. Here women entrepreneurs belonging to a family having above 5 members have faced more personal problems compared to women entrepreneurs belonging to other family sizes. Regarding finance problem women entrepreneurs belonging to family having above 5 members have a high level of finance problem ($\bar{X}$ = 4.01) followed by the women entrepreneurs belonging to family having 4-5 members ($\bar{X}$ = 3.34) and women entrepreneurs belonging to a family having above 5 members ($\bar{X}$ = 3.25).

H_1: Women entrepreneurs' opinion towards finance problem has varied based on family size.

One-way analysis of variance test is applied to test the above stated hypothesis. In the result the f-value is found to be 32.23 for finance problem and the corresponding P-value is 0.001 which is significant at one level. Hence the above stated hypothesis H_1 is accepted. Here women entrepreneurs belonging to a family having above 5 members have experienced more finance problems compared to women entrepreneurs belonging to other family sizes. In case of marketing problem the women entrepreneurs belonging to a family with up to 3 members have a high level of marketing problem ($\bar{X}$ = 3.75) followed by family with above 5 members ($\bar{X}$ = 3.25) and women entrepreneurs in family which have 4-5 members ($\bar{X}$ = 3.09).

H_1: Women entrepreneurs' opinion towards marketing problem has varied based on family size.

In order to test the above stated hypothesis one-way analysis of variance test is applied. In the result the f-value is found to be 35.40 and the corresponding P-value is 0.001 which is significant at one level. Therefore, the above stated hypothesis H_1 is accepted. Here women entrepreneurs belonging to a family having up to 3 members is found to have more marketing problems compared to women entrepreneurs belonging to other family sizes. Regarding raw material problem the women entrepreneurs belonging to a family having above 5 members have a

high level of raw material problem ($\bar{X}$ = 4.05) followed by women entrepreneurs in family with 4-5 members ($\bar{X}$ = 3.28) and women entrepreneurs in family with up to 3 members ($\bar{X}$ = 2.71).

H_1: Women entrepreneurs' opinion towards raw material problem has varied based on family size.

One way analysis of variance test is applied to test the above stated hypothesis. The result shows that f-value is 122.69 and the corresponding P-value is 0.001 which is significant at one level. Hence the above stated hypothesis H_1 is accepted. Here women entrepreneurs belonging to a family having up to 3 members are found to have experienced more raw material problem compared to women entrepreneurs belonging to other family sizes. Regarding social problem the women entrepreneurs belonging to a family with upto 3 members have a high level of social problem ($\bar{X}$ = 4.12) followed by women entrepreneurs in a family with 4-5 members ($\bar{X}$ = 3.16) and the women entrepreneurs in a family with above 5 members ($\bar{X}$ = 3.04).

H_1: Women entrepreneurs' opinion towards social problem has varied based on the family size.

To test the above stated hypothesis one-way analysis of variance test is executed. The test revealed that f-value for social problem is 69.88 and the corresponding P-value is 0.001 which is significant to one level. Therefore, the above stated hypothesis H_1 is accepted. Here women entrepreneurs belonging to a family having up to 3 members have faced more social problems compared to women entrepreneurs belonging to other family sizes. In case of Labour problem, the women entrepreneurs belonging to a family size having up to 3 members have a high level of labour problem ($\bar{X}$ = 4.11) followed by a family size having above 5 members ($\bar{X}$ = 3.66) and a family size having 4-5 members ($\bar{X}$ = 3.38).

H_1: Women entrepreneurs' opinion towards labour problem has varied based on the family size.

One-way analysis of variance test is applied to test the above stated hypothesis. The result shows that f-value for labour problem is 26.64 and the corresponding P-value is 0.001 which is significant at one level. Hence the above stated hypothesis H_1 is accepted. Here women entrepreneurs belonging to a family having up to 3 members have experienced more labour problems than the women entrepreneurs belonging to other family sizes. In case of managerial problems, the women entrepreneurs in a family having 4-5 members have a high level of managerial problem ($\bar{X}$ = 4.26) followed by a family size having above 5 members ($\bar{X}$ = 3.44) and a family having up to 3 members ($\bar{X}$ = 3.17).

H_1 : Women entrepreneurs' opinion towards managerial problem has varied based on the family size.

In order to test the above stated hypothesis one-way analysis of variance test is executed. From the result it is identified that f-value is 71.22 and the corresponding P-value is 0.001 which is significant at one level. Therefore, the above stated hypothesis H_1 is accepted. It is inferred that women entrepreneurs in a family having 4 to 5 members have faced more managerial problems

compared to women entrepreneurs in other family sizes. Regarding infrastructure problem the women entrepreneurs belonging to a family having above 5 members have a high level of infrastructure problem ($\bar{X}$ = 4.15) followed by a family size having 4-5 members ($\bar{X}$ = 3.66) and a family having up to 3 members ($\bar{X}$ = 3.20).

H_1: Women entrepreneurs' opinion towards infrastructure problem has varied based on family size.

To test the above stated hypothesis one-way analysis of variance test is applied. The result shows that f-value is 30.02 for infrastructure problem and the corresponding P-value is 0.001 which is significant at one level. Hence the above stated hypothesis H_1 is accepted. It is inferred that women entrepreneurs belonging to a family having above 5 members have faced more infrastructure problems compared to women entrepreneurs belonging to other family sizes. In case of business problem the women entrepreneurs in a family having up to 3 members is found to have a high level of business problem ($\bar{X}$ = 4.31) followed by a family having above 5 members ($\bar{X}$ = 3.27) and a family having 4-5 members ($\bar{X}$ = 2.09).

H_1: Women entrepreneurs' opinion about business problem has varied based on the family size.

In order to test the above stated hypothesis one-way analysis of variance test is executed. The result shows that f-value is 83.75 and the corresponding P-value is 0.001 which is significant at one level. Therefore, the above stated hypothesis H_1 is accepted. It is inferred that women entrepreneurs belonging to a family having up to 3 members have faced more business problems compared to women entrepreneurs of other family sizes. Regarding training and education problem the women entrepreneurs in a family having above 5 members have a high level of training and education problem ($\bar{X}$ = 4.20) followed by a family having up to 3 members ($\bar{X}$ = 4.01) and a family having 4-5 members ($\bar{X}$ = 3.05).

H_1: Women entrepreneurs' opinion towards training and education problem has varied based on the family size.

One-way analysis of variance test is applied to test the above stated hypothesis. From the result it is displayed that f-value is 57.09 and the corresponding P-value is 0.001 which is significant at one level. Therefore, the above stated hypothesis H_1 is accepted. It is inferred that women entrepreneurs belonging to a family having above 5 members have faced more training and education problems compared to women entrepreneurs in other family sizes.

Table – 4. Women Entrepreneurs' Opinion towards Various Problems based on income level

Women Entrepreneurs' Problems	Income Level			t-value	P-value
	Up to Rs. 20,000	Rs. 20,001 to 30,000	Above 30,000		

	Mean	SD	Mean	SD	Mean	SD		
Personal Problem	2.91	0.08	3.59	1.09	4.33	0.56	58.66	0.001
Finance Problem	4.12	0.08	3.65	1.13	2.91	0.54	36.18	0.001
Marketing Problem	2.93	0.06	0.35	0.92	3.97	0.28	53.80	0.001
Raw Material Problem	4.00	0.00	3.46	1.14	3.00	0.52	28.36	0.001
Social Problem	2.93	0.06	3.75	1.31	3.84	0.12	18.41	0.001
Labour Problem	3.00	0.00	4.00	1.09	3.90	0.66	28.35	0.001
Managerial Problem	3.00	0.00	3.74	1.10	4.33	0.63	46.11	0.001
Infrastructure Problem	2.89	0.10	3.84	1.25	4.23	0.64	34.80	0.001
Business Problem	2.91	0.08	3.91	1.24	3.99	0.76	24.24	0.001
Training, Education Problem	3.00	0.00	3.76	1.09	4.23	0.64	38.15	0.001

The above Table shows the women entrepreneurs' opinion towards various problems based on income level. In case of personal problem the women entrepreneurs whose income level is above 30,000 have a high level of personal problem ($\bar{X}$ = 4.33) followed by the women entrepreneurs whose income is from Rs. 20,001 to Rs. 30,000 ($\bar{X}$ = 3.59) and women entrepreneurs whose income is upto Rs. 20,000 ($\bar{X}$ = 2.91).

H_1: Women entrepreneurs' opinion towards personal problem has varied based on the income level.

One-way analysis of variance test is applied to test the above stated hypothesis. The result shows that f-value is 58.66 and the corresponding P-value is 0.001 which is significant at one level. Hence the above stated hypothesis H_1 is accepted. It is inferred that the women entrepreneurs whose income level is above Rs. 30,000 have faced high personal problems compared to other women entrepreneurs of various income levels. Regarding financial problem the women entrepreneurs whose income level is up to Rs. 20,000 have a high level of financial problem ($\bar{X}$ = 4.12) followed by women entrepreneurs whose income is between Rs. 20000 and Rs. 30000 ($\bar{X}$ = 3.65) and the women entrepreneurs whose income is above Rs. 30000 ($\bar{X}$ = 2.91).

H_1: Women entrepreneurs' opinion towards financial problem has varied based on the income level.

In order to test the above stated hypothesis one-way analysis of variance test is executed. In the result f-value is found to be 36.18 and the corresponding P-value is 0.001 which is significant above one level. Therefore, the above stated hypothesis H_1 is accepted. It is inferred that the women entrepreneurs whose income level is up to Rs.20000 have experienced more financial problems compared to other women entrepreneurs of various income levels. Regarding marketing problem the women entrepreneurs who get income above Rs.30,000 have a high level of marketing problem ($\bar{X}$ = 3.97) followed by women entrepreneurs with income level from Rs. 20,001 to Rs. 30,000 ($\bar{X}$ = 3.30) and the women entrepreneurs with income level up to Rs. 20000 ($\bar{X}$ = 2.93).

H_1: Women entrepreneurs' opinion towards marketing problem has varied based on the income level.

To test the above stated hypothesis one-way analysis of variance test is executed. In the result it is found that f-value is 53.80 and the corresponding P-value is 0.001 which is significant at one level. Hence the above stated hypothesis H_1 is accepted. It is inferred that the women entrepreneurs with an income level of above Rs. 30,000 have faced high levels of marketing problems compared to other women entrepreneurs of various income levels. In case of raw material problem the women entrepreneurs having income of up to Rs. 20000 have perceived a high level of raw material problem ($\bar{X}$ = 4.00) followed by women entrepreneurs with income level of Rs. 20,001 to Rs. 30,000 ($\bar{X}$ = 3.46) and the women entrepreneurs with income of above Rs. 30,000 ($\bar{X}$ = 3.00).

H_1: Women entrepreneurs' opinion towards raw material problem has varied based on the income level.

One-way analysis of variance test is executed to examine the above stated hypothesis. The result shows that f-value is 28.36 and the corresponding P-value is 0.001 which is significant at one level. Hence the above stated hypothesis H_1 is accepted. It is inferred that the women entrepreneurs getting an income of up to Rs. 20,000 have experienced more raw material problems compared to other women entrepreneurs of various income levels. In case of social problem the women entrepreneurs whose income level is above Rs. 30,000 have a high level of social problem
($\bar{X}$ = 3.84) followed by women entrepreneurs whose income is Rs. 20001 to Rs. 30,000 ($\bar{X}$ = 3.75) and women entrepreneurs whose income is up to
Rs. 20,000 ($\bar{X}$ = 2.93).

H_1: Women entrepreneurs' opinion towards social problem has varied based on the income level.

One-way analysis of variance test is applied to test the above stated hypothesis. The result shows that f-value is 18.41 and the corresponding P-value is 0.001 which is significant one level. Hence the above stated hypothesis H_1 is accepted. It is inferred that the women entrepreneurs whose income level is above Rs. 30,000 have experienced higher social problems compared to other women entrepreneurs of various income levels. Regarding labour problem the women

entrepreneurs whose income level is between Rs. 20,001 and Rs. 30,000 have perceived a high level of labour problem ($\bar{X}$ = 4.00) followed by women entrepreneurs having income of above Rs. 30,000 ($\bar{X}$ = 3.90) and women entrepreneurs having income of up to Rs. 20,000 ($\bar{X}$ = 3.00).

Table – 5. Women Entrepreneurs' Opinion towards Various Problems based on Marital Status

Women Entrepreneurs	Marital Status				t-value	P-value
	Single		Married			
	Mean	SD	Mean	SD		
Personal Problem	4.33	0.66	3.54	0.99	59.69	0.001
Finance Problem	3.47	0.41	4.41	0.99	92.87	0.001
Marketing Problem	3.71	0.18	3.42	0.89	11.87	0.001
Raw Material Problem	3.52	0.69	3.74	1.02	4.69	0.031
Social Problem	4.40	0.59	3.44	1.02	87.51	0.001
Labour Problem	4.37	0.21	3.67	1.04	49.75	0.001
Managerial Problem	4.41	0.58	3.64	1.02	56.48	0.001
Infrastructure Problem	3.50	1.03	4.90	0.10	200.92	0.001
Business Problem	4.33	0.70	3.63	1.12	36.98	0.001
Training, Education Problem	3.65	0.99	4.30	0.70	39.62	0.001

The above Table displays the women entrepreneurs' opinion about various problems based on marital status. In case of personal problem unmarried women entrepreneurs have perceived a high level of personal problem ($\bar{X}$ = 4.33) than the married women entrepreneurs ($\bar{X}$ = 3.54).

H_1: Women entrepreneurs' opinion towards personal problem has varied based on marital status.

In order to test the above stated hypothesis independent sample t-test is applied. The result shows that the t-value is 59.69 and the corresponding P-value is 0.001 which is significant at one level. Therefore, the above stated hypothesis H_1 is accepted. It is inferred that unmarried women entrepreneurs have faced more personal problems compared to married women entrepreneurs.

Regarding finance problem married women entrepreneurs have perceived higher level of finance problem ($\bar{X}$ = 4.41) and unmarried women entrepreneurs ($\bar{X}$ = 3.47).

H_1: Women entrepreneurs' opinion towards finance problem is varied based on marital status.

To test the above stated hypothesis independent sample t-test is executed. In the result the t-value is found to be 92.87 and the P-value is 0.001 which is significant at one level. Hence the above stated hypothesis H_1 is accepted. It is observed that married women entrepreneurs are facing more finance problem compared to unmarried women entrepreneurs. Regarding marketing problem unmarried women entrepreneurs are found to have high level of marketing problem ($\bar{X}$ = 3.42) followed by single women entrepreneurs ($\bar{X}$ = 3.71).

H_1: Women entrepreneurs' opinion towards marketing problem is varied based on marital status.

In order to test the above stated hypothesis independent sample t-test is applied. In the result t-value is found to be 11.87 and the P-value is 0.001 which is significant at one level. Hence the above stated hypothesis H_1 is accepted. It is inferred that unmarried women entrepreneurs are facing more marketing problems compared to married women entrepreneurs. In case of raw material problem married women entrepreneurs are found to have a high level of raw material problem ($\bar{X}$ = 3.74) than the unmarried women entrepreneurs ($\bar{X}$ = 3.52).

H_1: Women entrepreneurs' opinion towards raw material problem is varied based on marital status.

Independent sample t-test is employed to test the above stated hypothesis. In the result t-value is found to be 4.69 and the corresponding P-value is 0.001 which is significant at one level. Therefore, the above stated hypothesis H_1 is accepted. It is observed that married women entrepreneurs are facing more raw material problems compared to unmarried women entrepreneurs. In case of social problem the unmarried women entrepreneurs have a high level of social problem ($\bar{X}$ = 4.40) compared to married women entrepreneurs ($\bar{X}$ = 3.44).

H_1: Women entrepreneurs' opinion towards social problem is varied based on marital status.

In order to test the above stated hypothesis independent sample t-test is executed. In the result t-value is found to be 87.51 and the corresponding P-value is 0.001 which is significant at one level. Therefore, the above stated hypothesis H_1 is accepted. It is inferred that unmarried women entrepreneurs are facing more social problems compared to married women entrepreneurs. Regarding labour problem unmarried women entrepreneurs have a high level of labour problem ($\bar{X}$ = 4.37) compared to married women entrepreneurs ($\bar{X}$ = 3.67).

H_1: Women entrepreneurs' opinion towards labour problem is varied based on marital status.

To test the above stated hypothesis independent sample t-test is applied. The result shows that t-value is 49.75 and the corresponding P-value is 0.001 which is significant at one level. Hence the above stated hypothesis H_1 is accepted. It is inferred that unmarried women entrepreneurs are facing more labour problems compared to married women entrepreneurs. Regarding managerial

problem unmarried women entrepreneurs have a high level of managerial problem ($\bar{X}$ = 4.41) compared to married women entrepreneurs ($\bar{X}$ = 3.64).

H_1: Women entrepreneurs' opinion towards managerial problem is varied based on marital status.

Independent sample t-test is executed to test the above stated hypothesis. In the result the t-value is found to be 56.48 and the corresponding P-value is 0.001 which is significant at one level. Hence the above stated hypothesis H_1 is accepted. It is inferred that unmarried women entrepreneurs have experienced more managerial problems compared to married women entrepreneurs. In case of infrastructure problem married women entrepreneurs have a high level of infrastructure problem ($\bar{X}$ = 4.90) than the unmarried women entrepreneurs ($\bar{X}$ = 3.50).

H_1: Women entrepreneurs' opinion towards infrastructure problem is varied based on marital status.

In order to test the above stated hypothesis independent sample t-test is applied. The result shows that t-value is 200.92 and the corresponding P-value is 0.001 which is significant at one level. Hence the above stated hypothesis H_1 is accepted. It is observed that married women entrepreneurs have faced more infrastructure problems compared to unmarried women entrepreneurs. Regarding business problem married women entrepreneurs have perceived high level of business problem ($\bar{X}$ = 4.33) compared to unmarried women entrepreneurs ($\bar{X}$ = 3.63).

H_1: Women entrepreneurs' opinion towards business problem is varied based on marital status.

Independent sample t-test is executed to test the above stated hypothesis. From the result it is found that t-value is 36.98 and the corresponding P-value is 0.001 which is significant at one level. Hence the above stated hypothesis H_1 is accepted. It is inferred that married women entrepreneurs have faced more business problems than the unmarried women entrepreneurs. In case of training and education problem married women entrepreneurs have a high level of training and education problem ($\bar{X}$ =4.30) compared to unmarried women entrepreneurs ($\bar{X}$ = 3.65).

H_1: Women entrepreneurs' opinion towards training and education problem is varied based on marital status.

In order to test the above stated hypothesis independent sample t-test is executed. In the result it is displayed that t-value is 39.62 and the corresponding P-value is 0.001 which is significant at one level. Hence the above stated hypothesis H_1 is accepted. It is observed that married women entrepreneurs have faced more training and education problems compared to unmarried women entrepreneurs.

Table – 6. Women Entrepreneurs' Opinion towards Various Problems based on Family Type

Women Entrepreneurs' Problems	Family Type				t-value	P-value
	Nuclear		Joint			
	Mean	SD	Mean	SD		

Personal Problem	3.78	1.16	3.69	0.68	0.84	0.358
Finance Problem	3.92	1.14	3.43	0.60	29.92	0.001
Marketing Problem	3.44	0.59	3.53	0.91	1.21	0.270
Raw Material Problem	3.50	0.73	3.63	1.10	1.98	0.159
Social Problem	4.02	1.18	3.25	0.52	70.93	0.001
Labour Problem	4.06	1.15	3.56	0.49	31.05	0.001
Managerial Problem	4.00	1.15	3.62	0.65	17.07	0.001
Infrastructure Problem	3.48	0.74	4.13	1.20	42.93	0.001
Business Problem	3.47	0.61	4.07	1.27	36.28	0.001
Training, Education Problem	3.86	1.16	3.74	0.64	1.75	0.186

The above Table explains the women entrepreneurs' opinion towards various problems based on their family type. Regarding personal problem the women entrepreneurs belonging to a nuclear family type have perceived a high level of personal problem ($\bar{X}$ = 3.78) than the women entrepreneurs belonging to joint family type ($\bar{X}$ = 3.69).

H_1: Women entrepreneurs' opinion towards personal problem is varied based on family type.

Independent sample t-test is executed to examine the above stated hypothesis. The result shows that t-value is 0.848 and the corresponding P-value is 0.358 which is insignificant. Therefore, the above stated hypothesis H_1 is rejected. Here women entrepreneurs in both nuclear family and joint family have faced similar levels of personal problems. In case of finance problem the women entrepreneurs belonging to nuclear family are found to perceive a high level of finance problem ($\bar{X}$ = 3.92) than the women entrepreneurs belonging to joint family type ($\bar{X}$ = 3.43).

H_1: Women entrepreneurs' opinion towards finance problem is varied based on family type.

In order to test the above stated hypothesis independent sample t-test is applied. In the result t-value is found to be 29.92 and the corresponding P-value is 0.001 which is significant at one level. Hence the above stated hypothesis H_1 is accepted. Here it is inferred that women entrepreneurs in nuclear family have faced more finance problem compared to women entrepreneurs in joint family. In case of marketing problem the women entrepreneurs belonging to joint family are found to perceive a high marketing problem at ($\bar{X}$ = 3.53) and women entrepreneurs belonging to nuclear family type at ($\bar{X}$ = 3.44).

H_1: Women entrepreneurs' opinion about marketing problem is varied based on family type.

Independent sample t-test is applied to test the above stated hypothesis. From the result it is found that t-value is 1.21 and the corresponding P-value is 0.27 which is insignificant. Therefore, the above stated hypothesis H_1 is rejected. Here, it is inferred that the women entrepreneurs in both joint and nuclear type family are found to face similar levels of marketing problems. Regarding raw material problem the women entrepreneurs in joint family are found to perceive a high level of raw material problem at ($\bar{X}$ = 3.63) and the women entrepreneurs in nuclear family perceived raw material problem at ($\bar{X}$ = 3.50) level.

H_1: Women entrepreneurs' opinion towards raw material problems is varied based on family type.

In order to test the above stated hypothesis independent sample t-test is applied. The result shows that t-value is 1.98 and the P-value is 0.15 which is insignificant. Therefore, the above stated hypothesis H_1 is rejected. Here it is observed that the women entrepreneurs belonging to both joint family and nuclear family are found to have similar levels of raw material problems. Regarding social problem the women entrepreneurs belonging to nuclear family are found to perceive high level of social problem ($\bar{X}$ = 4.02) and the women entrepreneurs belonging to joint family have it at ($\bar{X}$ = 3.25).

H_1: Women entrepreneurs' opinion about social problem is varied based on family type.

In order to test the above stated hypothesis independent sample t-test is applied. From the result it is displayed that t-value is 70.93 and the corresponding P-value is 0.001 which is significant at one level. Hence the above stated hypothesis H_1 is accepted. Here it is inferred that the women entrepreneurs in nuclear family are facing more social problems compared to women entrepreneurs in joint family. In case of labour problem the women entrepreneurs belonging to nuclear family have perceived a high level of labour problem ($\bar{X}$= 4.06) and the women entrepreneurs in joint family have perceived labour problem at ($\bar{X}$ = 3.56) level.

H_1: Women entrepreneurs' opinion about labour problem is varied based on family type.

To test the above stated hypothesis independent sample t-test is executed. The results show that t-value is 31.05 and the corresponding P-value is 0.001 which is significant at one level. Therefore, the above stated hypothesis H_1 is accepted. Here it is observed that the women entrepreneurs from nuclear family are facing more labour problems than the women entrepreneurs in joint family. Regarding managerial problem the women entrepreneurs belonging to nuclear family have perceived a high level of managerial problem ($\bar{X}$ = 4.00) than the women entrepreneurs belonging to joint family ($\bar{X}$ = 3.62).

H_1: Women entrepreneurs' opinion towards managerial problem is varied based on the family type.

Independent sample t-test is employed to test the above stated hypothesis. The result shows that t-value is 17.07 and the corresponding P-value is 0.001 which is significant at one level. Therefore, the above stated hypothesis H_1 is accepted. Here it is inferred that the women entrepreneurs in nuclear family are facing more managerial problems compared to women

entrepreneurs in joint family. In case of infrastructure problem the women entrepreneurs belonging to joint family have perceived a high level of infrastructure problem at ($\bar{X}$ = 4.13) and the women entrepreneurs belonging to nuclear family have perceived a infrastructure problem at ($\bar{X}$ = 3.48).

H_1: Women entrepreneurs' opinion about infrastructure problem is varied based on family type.

In order to test the above stated hypothesis independent sample t-test is applied. In the result it is found that t-value is 42.93 and the corresponding P-value is 0.001 which is significant at one level. Hence the above stated hypothesis H_1 is accepted. Here it is inferred that the women entrepreneurs in joint family have experienced more infrastructure problems compared to women entrepreneurs in nuclear family. In case of business problem the women entrepreneurs belonging to joint family type have perceived a high level of business problem at ($\bar{X}$ = 4.07) and the women entrepreneurs belonging to nuclear family have perceived a business problem at ($\bar{X}$ = 3.47).

H_1: Women entrepreneurs' opinion towards business problem is varied based on family type.

Independent sample t-test is executed to examine the above stated hypothesis. From the result it is found that the t value is 36.28 and the P value is 0.001 which is significant at one level. Hence the above stated hypothesis H_1 is accepted. Here it is inferred that the women entrepreneurs in joint family are facing more business problems compared to women entrepreneurs in nuclear family. Regarding training and education problem the women entrepreneurs belonging to nuclear family type perceived a high level of training & education problem at ($\bar{X}$ = 3.86) and the women entrepreneurs belonging to joint family type have perceived training and education problem at ($\bar{X}$ = 3.74).

H_1: Women entrepreneurs' opinion about training & education problem is varied based on family type.

To test the above stated hypothesis independent sample t-test is executed. The result shows that t-value is 1.75 and the corresponding P-value is 0.18 which is insignificant. Therefore, the above stated hypothesis H_1 is rejected. Here it is inferred that the women entrepreneurs in both nuclear family and joint family have faced the same levels of training & education problems. In case of legal problem the women entrepreneurs belonging to nuclear family have perceived a high level of legal problem ($\bar{X}$ = 3.89) and the women entrepreneurs belonging to joint family have perceived legal problems at ($\bar{X}$ = 3.55).

H_1: Women entrepreneurs' opinion towards legal problem is varied based on family type.

Independent sample t-test is applied to examine the above stated hypothesis. The result displays that t-value is 12.43 and the corresponding P-value is 0.001 which is significant at one percent level. Hence the above stated hypothesis H_1 is accepted. It is inferred that the women entrepreneurs in nuclear family have faced more legal problems compared to women entrepreneurs

in joint family. Regarding work life balance problem the women entrepreneurs belonging to nuclear family have perceived a high level of work life balance problem at ($\bar{X}$ = 3.77) and the women entrepreneurs in joint family type have perceived a work life balance problem at ($\bar{X}$ = 3.63).

H_1: Women entrepreneurs' opinion towards work life balance problem is varied based on family type.

To test the above stated hypothesis independent sample t-test is applied. In the result it is found that t value is 2.24 and the corresponding P-value is 0.13 which is insignificant. Hence the above stated hypothesis H_1 is rejected. Here it is inferred that the women entrepreneurs belonging to both nuclear and joint family are having similar levels of work life balance problems.

10. FINDINGS AND RECOMMENDATION

It is found that social, managerial, problem have to be high among the below 30 years old women entrepreneur. Personal problem has a problem have found to be high among the 31-40 years age group. Personal problem, financial problem, raw material problem, social problem and business problem have found to be high among the primary level educated women entrepreneur. Social problem, labour problem and business problem have high among the below 3 members family size. Raw material problem has found to be high among the below 20,000 income group women entrepreneur. Personal problem, social problem, labour problem, managerial problem and business problem have found to be high among the unmarried women entrepreneurs. Social and labour problem have found to be high among the nuclear family system women entrepreneur.

11. CONCLUSION

The goal of this study was to examine the issue of female entrepreneurs in Kerala's Ernakulam District. Here, a variety of issues have been examined using the demographic profile of female entrepreneurs. Based on the demographic profile of women entrepreneurs, the issues have greatly differed. Thus, it can be said that a woman's ability to start her own business depends on her family's support, educational level, attitude, and specific training. There is an understanding that the full participation of women in economic development would ensure the effective utilisation of all resources available and enhance the quality of life for women. Women want to maintain their status in society and be respected by other family members, but their sincere commitment to all of their responsibilities is in and of itself a source of conflict. Therefore, it has been established that entrepreneurial women had skills that might be used to transition them from seeking employment to providing it.

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