



## INFLUENCING FACTORS AFFECTING WOMEN ENTREPRENEUR'S TRIUMPH

Sushama C. Funde<sup>1</sup> and Aparna S. Dhoble<sup>2</sup>

<sup>1</sup>L.A.D & Smt.R.P. College for Women, Nagpur.

<sup>2</sup>Sevadal Mahila Mahavidyalaya, Nagpur.

\*Corresponding Author: [sushamafunde16@gmail.com](mailto:sushamafunde16@gmail.com), [aparnadhoble2011@gmail.com](mailto:aparnadhoble2011@gmail.com)

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### ABSTRACT:

Entrepreneurship is a function of several factors. There are numerous factors of different kinds that play a role in the development of entrepreneurship. The objectives are to study the general information of women entrepreneur, to assess the factors affecting women entrepreneur, to explore the problems faced by women entrepreneur, to find out the awareness of Government schemes of women entrepreneur. The 233 cases selected from Gortha village, tahsil amgaon, district Gondia. The results shows that 52.78% belongs to the age group of 46- 50 years whereas majority of the women entrepreneur 37.76% had education from std. 5-7 only. The psychological, cultural, social, economic and personal factors have an immense importance in women entrepreneur's life. The responsibility towards home, Gender discrimination, Apprehension are major problems faced by women entrepreneurs and hence coded I rank order. Government schemes play a major role for the entrepreneurs.

**Keywords:** *Women entrepreneur, Factors, Problems, Government schemes.*

### INTRODUCTION :

Entrepreneurial ventures face various challenges in the Indian commercial space. Entrepreneurship, often hailed as the backbone of innovation and economic growth, requires a unique blend of several factors. While the entrepreneurial journey varies for from person to person, there are certain factors that consistently emerge as essential for success.

### OBJECTIVES:

1. To study the general information of women entrepreneur.
2. To assess the factors affecting women entrepreneur.
3. To explore the problems faced by women entrepreneur.
4. To find out the awareness of Government schemes of women entrepreneur.

### RESEARCH METHODOLOGY:

Research methodology is the detailed, systematic plan for how a study will be conducted, encompassing all aspects from

research design and data collection to analysis, with the goal of ensuring valid, reliable results that address research questions and objectives. The 233 cases selected from Gortha village, tahsil amgaon, district Gondia.

### RESULTS AND DISCUSSION:

It is opined from the above table that 52.78% belongs to the age group of 46-50 years whereas 15.87% ranges between the age group of 41-45 years while negligible women respondents belong to upto 30-40 years and 51-55 years respectively.

It is evident from the above table that 37.76% of the women respondents had education from std. 5-7 and 24.89% receive education from std. 1-4, while 21.88% completed their education from std. 8-10 simultaneously. The negligible percentage had educated from std. 11-12 (7.29%), illiteracy (4.72%) and only few (3.46%) had completed their graduation.

It is opined from the above table regarding marital status that 94.84% had married status

and only 5.16% are unmarried women entrepreneurs.

It is assumed from the above table that 39.91% preparing home cleaning material as well as 33.47% preparing agarbatti for the living whereas 12.01% making tiffin services. Cutting of tendu patta performed by 9.87% women entrepreneurs whereas 4.72% running vegetable shop for their earning and living purpose.

It is clear from the above table that 33.90% of the women respondents feel that there is essential need for achievement which refers to the strong desire to accomplish a goal,

24.89 women respondents feel that recognition is important aspect to boost up self-confidence towards entrepreneurship. The need of authority (23.62%) aspires to have power often choose to become entrepreneurs. and 17.59% feels that personal motives are significant to achieve personal goals for entrepreneurship.

It is revealed from the above table that 51.94% of women respondents have religious faith as it is believed that the culture of entrepreneurship is shaped by religious beliefs, 33.90% believes on culture as it is also closely connected to the values that are accepted in society and the way people behave whereas 7.29% believes in spirit of capitalism guides the entrepreneur to engage in activities that can bring more and more profit, 6.87% minority groups often act as catalysts for entrepreneurial and economic development.

It is opined from the above table that social factors strongly advocated for the idea that by altering the environment and rebuilding society which can bring a positive change. As the multiple replies gain from the women respondents, rank order is considered.

Education and technical qualifications have a significant impact on entrepreneurship and social responsibility of entrepreneurs who are responsive to the needs of the community become successful in life and hence accorded I rank order. Caste system and social status are

significant aspect and given II rank order. Occupation plays an important role and depend upon occupation wise condition and scored III rank order. Social marginals are likely to play entrepreneurial roles in a situation and accorded IV rank order. It referred to as the legitimacy of entrepreneurship because these experts believe that the level of acceptance or rejection given to entrepreneurial actions will impact its development and success and hence accorded V rank order respectively.

It is assumed that the respondents receive multiple answers for each economic factors therefore rank order is considered. It is very surprising that women respondents are aware about the Government policies and coded I rank order. Financial resources are required to obtain materials, machinery, equipment, etc., and to undertake innovation as well as support system consist of various types of organizations and services that help individuals for business purpose and scored II rank order. Infrastructural facility gets these facilities on their own, and it can be expensive and accorded III rank order. If market facility is easily accessible (IV rank order) and availability of labour condition (V rank order) then it is easy to run the business smoothly. The main sources are availability of material and should know how to handle and thorough knowledge is very important in one's life and hence accorded VI rank order.

It is revealed from the above table that an entrepreneur should have some inborn qualities along with acquired qualities. The environment plays a role in shaping their personality (35.64%) and turning them into entrepreneurs. Independence (32.18%) is another important factor that influences entrepreneurship. Many professionals and skilled workers who were not satisfied with their jobs were forced to start their businesses after taking voluntary retirement. Hence it becomes compulsion for them to do the

job forcefully accepted by the 32.18% of the women respondents in their life. It becomes compulsion to do the job as they can't find a job or they are not happy with their current job, when they want to use their technical or professional knowledge and skills or when they have extra money and want to put it to good use. It reveals from the above table that as each statement receives multiple answers the rank order has been preferred. The responsibility towards home, Gender discrimination, Apprehension are major problems faced by women entrepreneurs and hence coded I rank order.

The lack of finance and Competition in this era are difficult one and therefore given II rank order. Limited network and restricted mobility are also an obstacle which women entrepreneur are facing and stood in the III rank order. Women are not able to imagine their way to success. They find it challenging to find women someone who can groom them and provide feedback. So the absence of guidance is found and accorded IV rank order.

Women entrepreneurs find it challenging to enter into those sectors due to a lack of knowledge and mechanisms. These things are necessary for running the business efficiently and successfully and hence coded V rank order. Women entrepreneurs feel unfavourable environment and fear of physical harassment is always there in their minds and stood VI rank order.

It is revealed from the above table that the knowledge about Government schemes play a major role for the entrepreneurs. Pradhan Mantri Rozgar Yojana is the best scheme for women entrepreneurs in India. This plan focuses on self-employment of female entrepreneurs. The maximum loan amount under this scheme is Rs.2 lakhs and Mahila Udyam Nidhi schemes 's goal of this women's lending program is to close the equity gap are important schemes for them and coded I rank order.

In Annapurana Yojana, the loan is provided to women entrepreneurs who want to start a business in the food catering industry. It is for setting up a small-scale business. Under this scheme, a loan of a maximum of Rs. 50,000 is provided to the women to sell packed food and snacks and under Bhartiya Mahila Bank Business loan, the original goal of this banking program for female entrepreneurs was to help women and their enterprises on a big scale.

Women have entered a wide range of commercial fields. The purpose of this loan is to provide economic empowerment to women. The borrowing ceiling for this source is Rs.20 crore and hence given II rank order.

Mudra yojana scheme is a business loan granted to women for business expansion. Once the loan is authorized, the entrepreneurs are issued Mudra cards, which function similarly to credit cards. The maximum withdrawal amount is 10% of the loan. The funds are allocated based on the type of business, amount of expansion, and loan purpose. This scheme has a borrowing ceiling of Rs.10 lakhs and coded III rank order.

Dena Shakti Scheme is for female entrepreneurs in the fields of agriculture, retail, manufacturing, small enterprises or microcredit organisations and stood in IV rank order. Cent Kalyani Scheme is for women entrepreneurs who want to either start a new business or expand the existing one. This loan is collateral-free and has no processing costs, allowing qualifying entrepreneurs to obtain funds up to Rs.1 crore and found in the V rank order. Orient Mahila Vikas Yojana Scheme are for those women who individually or jointly own fifty one percent of the share capital as a private concern are eligible for this women's financing program and given VI rank order respectively.

#### **CONCLUSION:**

In India, business culture is dominated by males and there is small space for women entrepreneurs for effective networking that

supports business advice, mentoring, learning and creating resources. Several problems experienced by rural women entrepreneurs were identified hampering their business ventures, linked to personality and family.

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**Table 1.1 Age of the women entrepreneur**

Sr. No.	Age	No. of Respondents	Percentage
1	Upto 30 yrs.	13	5.57
2	31-35 yrs.	18	7.72
3	36-40 yrs.	23	9.87
4	41-45 yrs.	37	15.87
5	46-50 yrs.	123	52.78
6	51-55 yrs.	19	8.19
		233	100.0

**Table 1.2 Education of the women entrepreneur**

Sr. No.	Education	No. of Respondents	Percentage
1	Illiterate	11	4.72
2	Std. 1-4	58	24.89
3	Std. 5-7	88	37.76
4	Std. 8-10	51	21.88
5	Std. 11-12	17	7.29
6	Graduation	08	3.46
		233	100.0

**Table 1.3 Marital status of the women entrepreneur**

Sr. No.	Marital Status	No. of Respondents	Percentage
1	Married	221	94.84
2	Unmarried	12	5.16
		233	100.0

**Table 1.4 Activities performed by the women entrepreneur**

Sr. No.	Activities	No. of Respondents	Percentage
1	Agarbatti making	78	33.47
2	Cutting of tendu patta	23	9.87
3	Tiffin services	28	12.01
4	Making home cleaning material	93	39.91
5	Vegetable shop	11	4.72
		233	100.0

**Table 1.5 Factors affecting women entrepreneur****1.5.1 Psychological factors:**

Sr. No.	Psychological factors	No. of Respondents	Percentage
1	Need for achievement	79	33.90
2	Personal motives	41	17.59
3	Recognition	58	24.89
4	Need of authority	55	23.62
		233	100.0

**1.5.1 Cultural factors:**

Sr.No.	Cultural factors	No. of Respondents	Percentage
1	Culture	79	33.90
2	Religious belief	121	51.94
3	Minority groups	16	6.87
4	Spirit of Capitalism	17	7.29
		233	100.0

**1.5.1 Social factors:**

Sr. No.	Social factors	No. of Respondents	Rank Order
1	Legitimacy of entrepreneurship	136	V
2	Social marginality	137	IV
3	Caste system	203	II
4	Occupation	198	III
5	Education & technical qualification	229	I
6	Social status	203	II
7	Social responsibility	229	I

**1.5.1 Economic factors:**

Sr.No.	Economic factors	No. of Respondents	Rank Order
1	Infrastructural facilities	229	III
2	Financial resources	232	II
3	Availability of material and know-How	195	VI
4	Labour condition	197	V
5	Market	201	IV
6	Support system	232	II
7	Government policy	233	I

**1.5.1 Personality factors:**

Sr.No.	Personality factors	No. of Respondents	Percentage
1	Personality	83	35.64
2	Independence	75	32.18
3	Compulsion	75	32.18
		233	100.0

**Table 1.6 Problems Faced by Women Entrepreneurs**

Sr. No.	Problems	No. of Respondents	Rank Order
1	Lack of finance	232	II
2	Responsibility towards home	233	I
3	Gender discrimination	233	I
4	Apprehension (Fear to take risks)	233	I
5	Unfavourable environment	216	VI
6	Limited networks	231	III
7	Lack of knowledge	221	V
8	Competition	232	II
9	Absence of guidance	229	IV
10	Restricted mobility	231	III

**Table 1.7 Government Schemes for women entrepreneur**

Sr. No.	Government Schemes	No. of Respondents	Rank Order
1	Annapurna Yojana	231	II
2	Bhartiya Mahila Bank Business Loan	231	II
3	Mudra Yojana Scheme	230	III
4	Orient Mahila Vikas Yojana Scheme	119	VI
5	Dena Shakti Scheme	222	IV
6	Pradhan Mantri Rozgar Yojana	233	I
7	Cent Kalyani Scheme	221	V
8	Mahila Udyam Nidhi Scheme	233	I