

CHALLENGES AND PROBLEMS FACED BY WOMEN ENTREPRENEUR
IN INDIAN SOCIETY AFTER COVID-19 PANDEMIC”

(ICSSR SPONSORED ONE DAY NATIONAL SEMINAR)

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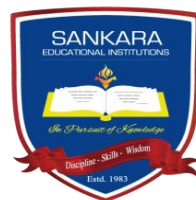
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Editorial Message

Dear Author

Warm Greetings!!!

We would like to express our deep gratitude to the advisory committee members for their excellent advice and help. Their extensive discussions around the work and interesting explanations in research have been very helpful for this book. This book explores the collection of selected contributors of the well – researched paper, made by the Academicians, Teachers, Researchers, Policy makers of various colleges. This book helps us to convey about the Challenges and Problems Faced by Women Entrepreneur in Indian Society after Covid-19 Pandemic. This work would not have been possible without the support, cooperation and encouragement of researchers. We also like to acknowledge their contributions towards this assignment possible.

We express our sincere thanks to Thiru Ramachandran, Managing Trustee and Secretary, Mr. Kalyanaraman Joint Secretary, Smt. Sandhiya Ramachandran, Joint Secretary, Smt. Nithya Ramachandran, Deputy Joint Secretary, of Sankara Educational Institutions, for their encouragement and support to conduct this ICSSR sponsored seminar.

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We especially render our sincere and authentic thanks to the ICSSR funding agency for their acceptance and guidance to conduct his seminar. The primary objectives of this ICSSR Sponsored One Day National Seminar on “Challenges and Problems Faced by Women Entrepreneur in Indian Society after Covid-19 Pandemic” the main objectives of the conference are to create awareness about Women Entrepreneurs growth and well settlement.

Dr. M.Vasuhi

Seminar Convener & Chief Editor

Mr. P. Ramachandran

Seminar Co-Convener & Chief Editor

Contents S. No	Title / Author	Page Number
1	The Impact of technology on rural Women Entrepreneurs during and after COVID-19: An Empirical Study Dr. Sujith Jayaprakash¹, Dr. K. Chitra² and Dr. V. Kathiresan³	1-4
2	Challenges Faced by Women Entrepreneurs During Covid-19 Pandemic Dr.S.Kalpana¹ Mrs.R.Sowmiya²	5-10
3	Problems And Opportunities Of Women Entrepreneurs In India – A Conceptual Study Mr. T. Gowri Shankar¹ S.Madheswaran²	11-15
4	The Study on Issues and Challenges of Women Empowerment in India Mr. B. Senthil Kumar	16-22
5	Women Entrepreneur in Indian Perspectives Dr.S Parthiban¹ P.S. Narayanasamy²	23-31
6	Problems and Opportunities of Women Entrepreneurs in India Ms. S. Harydharuni¹	32-36
7	Problems and Opportunities of Women Entrepreneurs During Covid -19 in India Dr. M. Vasuhi¹ Mrs. S. Jeyalakshmi²	37-41
8	Exploring the Impact of Covid-19 Pandemic on Women Entrepreneurs in India Ms. P. Girija¹	42-46
9	Women Entrepreneurship Development In India: Challenges, Empowerment And Opportunities Ms. S. Ganga Mithra¹ Ms. S. Aksitha²	47-49
10	Challenges and Problems Faced by Women Entrepreneur in Indian Society after Covid-19 Pandemic Ms. M.Lithika¹ Ms. M.P.Kaviya Dharsana²	50-52

11	Women Entrepreneurship and Globalization Ms.B.Parimalam¹	53-58
12	New Challenges to Women Entrepreneurs After Covid-19 Dr.A.Devika¹ Ms. D.Niranjadevi²	59-64
13	Women Entrepreneurship Development in India A.Praveen Kumar¹, T.SriSaravanan²	65-66
14	A Study on Challenges of Women Entrepreneurs in India Ms.C.Brindha¹	67-70
15	A Study of the Problems and Challenges Faced by Women Entrepreneurs in India Mrs.R.Jeyamathi¹	71-77
16	Problems and Opportunities of Woman Entrepreneurs in India Mrs. D.Vikashini¹	78-87
17	Women entrepreneurship: does grass ceiling a barrier or boon? Mr. Isani Gazalabanu Abdul Gafar¹	88-92
18	The Unique Challenges Women Entrepreneur are Facing in the Covid-19 Dr.J.Aruna¹ Dr.P.Sopna²	93-98
19	Review of Women Entrepreneurship in MSME Sector in the State of Gujarat Dr. Prashant Pareek¹	99-105
20	Problems and Opportunities of Women Entrepreneurs in India Ms. Gurupackiam¹and Dr. M.Vasuhi²	106-110
21	Impact of COVID-19 on Women Entrepreneurship in India Ms. K. Valli Nayaki¹	111-117
22	Technology Entrepreneurship Overview Definition and Distinctive Aspects Dr.S.Sangameshwaran¹	118-128
23	Women Entrepreneurs Demanding Situations in the Wake of the Covid-19 Pandemic	129-134

	Ms. M. Deepa¹	
24	Work Life Balance and Socio Economic Analysis of Women Entrepreneurs Post Covid-19 with special reference to Coimbatore City Ms. R.Mahadevi¹	135-142
25	Problems and Opportunities of Women Entrepreneurs in Tamil Nadu Ms. M.Saranya¹	143-147
26	An study on the New Labour codes and its Significance for the Future Generations Dr. Rajeev Kumar Sinha¹ Ms. Vandana Verma²	148-154
27	Women Entrepreneurs in India: Challenges and Opportunities Mr. S Ajithkumar¹	155-159
28	Opportunities and Challenges Faced by Women Entrepreneurs in India Mr.M.Shankar¹	160-166
29	A Study on Problem and Prospects of Women Entrepreneurs Ms. V. Priyanka¹ Dr. T.M. Hemalatha²	167-171
30	Challenges and Problems Faced by Women Entrepreneurs after Covid-19 Focus on Small and Cottage Industries in Thanjavur District Dr.P.Rengarajan¹ R.Radhika	172-180
31	The Impact of Globalization on Women Entrepreneurship Ms.E.Jamuna¹	181-187
32	Challenges and Strategies of Women Entrepreneurship in Kerala during Covid-19 Dr. K. Amutha¹ S. S Gopika²	188-191
33	Impact of covid-19 on Women Entrepreneurs in India Mrs.S.Babitha¹ Mrs.M.Manimegalai²	192-196
34	A Study on Women Empowerment Through Self-Help Groups	197-208

	with special reference through Kuzhalmannam Dr. K. Amutha¹ Ms. C. Remya²	
35	Difficulties Faced by the Women Entrepreneur's in their Business Dr.R.Vasanthi¹	209-212
36	Challenges Faced by Women Entrepreneur during Covid-19 Ms. G.Yashodha¹	213-218
37	Impact Women Entrepreneurship and Globalization Mrs. P. Sathyapriya¹	219-223
38	Traverse the Bump of Covid-19 Rampant on Women Small Scale Entrepreneurs in India Ms. P. Sivaranjani¹ Dr. V. Yuvaraj²	224-230
39	Challenges Faced by Women Entrepreneurs during Covid-19 Mrs.S.Chitralekha¹	231-234
40	Women Entrepreneurs: Problems and Prospect in India Dr. B. Bhuvaneswari¹ Mr. K.Krithish²	235-242
41	Impact of Covid-19 on Women Entrepreneurship in India Dr.S.Kavitha¹ Ms. I. Varsha²	243-248
42	The Impact on Women Entrepreneurs of after Covid-19 Dr.B.Sharmila¹ Dr.E.Rajeswari²	249-252
43	Impact of Globalization on Women Entrepreneurs Dr.G.Lakshmi¹ Ms. KCS. Hemaharini² Ms. A. Ananya³	253-261
44	A Study Problems and Opportunities of Women Entrepreneurs in India Ms. S. Shobana¹ Mr.P.Sasikumar²	262-265
45	Impacts and Challenges Faced by Women Entrepreneurs in Covid-19 Dr.G.Lakshmi¹ Ms. R. Ruthravarshini² Ms. B. Rishivardhini³	266-273
46	Entrepreneurial Prospects and Challenges for Women Amidst COVID -19 K. Aiysha¹ M.Santhiya² K. Ramya³	274-277
47	Women Entrepreneurship platform (WEP) – Start-up India	

	Mrs.R.Umadevi¹ Mrs.C.Udaya²	278-286
48	Impact of Post-Covid-19 on Microfinance Sustainable Development of MSMEs owned by Women Entrepreneurs with special reference to Coimbatore District Ms. K.Gowri¹	287-296
49	Problems And Prospects of Women Entrepreneurs During COVID-19 Dr. B. Seetha Devi¹ Mr. T. Logesh²	297-306
50	Challenges and Opportunities of Women Entrepreneurs during Covid-19 Dr.N.Giri¹ Ms. K.Gnanasundari²	307-312
51	Women Entrepreneurship in India-Challenges and Empowerment P. Suhith¹ G. Lakshmi Priya² Maneesha Ravindran Karimbil³	313-317
52	Impact of the COVID -19 on Women Entrepreneurship in India with Special References to Assam Mr. Prasanta Barik¹	318-325
53	Women Entrepreneurship in India Challenges and Empowerment Ms. S.R. Ruba Devi¹ Ms. S.S.Soniya²	326-329
54	An Analysis on Challenges of Women Entrepreneurs in India Mrs. Dr. P.V.Agilaa¹ Ms. J.Jeny² Ms. M.Priya³	330-334
55	Challenges Faced by Women Entrepreneurs in India Dr. G. Akilandeswari¹ Dr.K.Priyatharsini² Dr. E. Renuga³	335-338
56	Business Opportunities for Women Entrepreneurs at Home Dr. D. Karthika¹ Mr. S. Gowtham² Mr. R. Akash³	339-342
57	Opportunities for Women Entrepreneurs in Social Media D.R. Charulatha¹ R. Vijayalakshmi² A. Nivetha³ S. Dinesh Prasanth⁴	343-346
58	Dimensions of Women Entrepreneurship – Proposed Conceptual Framework on Opportunities and Challenges Ms. G. Vanmathi¹	347-352

59	Impact of Women Entrepreneurs with Special Reference to Pollachi Thaluk Dr. P. Bruntha¹ Ms. Subaithani² Ms. S. Shabana³	353-363
60	Impact of Covid on Indian Women Entrepreneurs Dr.R.Velmurugan¹ Mrs.R.Bhuvaneswari² Dr.J.Sudarvel³	364-372
61	Women Entrepreneurship in India: Challenges and Empowerment Dr.G.Lakshmi¹ S. Sowbornika² P.L. Sowndarya³	373-380
62	A Study on Problems and Opportunities of Women Entrepreneurship in India Mahima Boban¹	381-389
63	Problems of Women Entrepreneurs in India Mr. G. Suresh¹	390-395
64	Challenges Faced by Women Handloom Weavers Dr. S.Poongodi¹ Dr. P.Jayanthi²	396-402
65	Issues and Prospects of Female Entrepreneurship in India Ms. U. Ponmani¹ Ms.C.K.Sruthi²	403-407
66	Women Entrepreneurship Development in India: Challenges and Empowerment Ms. S. Poornima¹ K.Bharkavi²	408-415
67	A Study on Women Entrepreneurship in India after Covid-19 Ms. R.T Lavanya¹ Dr. A. Saravanakumar²	416-422
68	Challenges Facing Women Entrepreneurs Following Covid-19 Pandemic S.Ramya¹	423-426
69	Problems Faced by Women Entrepreneurs in India Mrs. A. Banu Priya¹ Mrs. S.Poornima²	427-431
70	Female Entrepreneurship: Types of Economic Activity Dr.Askar Ali Jinna¹ Mr. S. Praveen Kumar²	432-438
71	Women Entrepreneurship in India: Challenges and Empowerment Ms. B. Sooriapriya¹ Ms. N. Suruthi² Ms. R.K. Vidharsana³	439-446

72	The Impact of the Covid-19 Pandemic on Women Entrepreneurs Mrs.S.DayanaSweetlin¹ Dr.R.S.Thangeswari²	447-451
73	Impact of Covid-19 on Women Entrepreneurs in India Mr. G.Saran¹ Mr. G. Vignesh Ram²	452-457
74	Impact of Globalisation on Women Entrepreneurs in India Dr. S. Duraieswari¹ Ms. S. Varshini² Ms. R. Srinithi³	458-465
75	Exploring the Impact of Covid-19 Pandemic on Women Entrepreneurs in India Dr. G. Anitha Rathna¹ Dr. R. Tamil Selvi²	466-473
76	Women Entrepreneurship in the Technical Era Ms. G. B. Madhu Shree¹ Ms. V. Dhanasri² Ms. S.Abinaya³ Mr. S.R.Girish⁴	474-478
77	Problems Faced by Women Entrepreneurs in India Dr.N.Kavitha¹ Ms. M. Keerthana²	479-484
78	Women's Issues during Pandemic Times (Covid-19) Dr.T.Johnson¹	485-493
79	Challenges Faced by Women Entrepreneurs during Covid-19 Ms.S.Ashma Begum¹ Ms.P.Vithershana²	494-499
80	Entrepreneurship, Innovations and Digital Skills in New Era of Artificial Intelligence Dr. K. Padmavathy¹ Dr. B. Kalyani²	500-504
81	A Study on Problems faced by Rural Women Entrepreneurs in Coimbatore District Ms. G.Kowsalya¹	505-509
82	A Study on Challenges of Women Entrepreneurs in India Mrs. L.Malarvizhi¹ Mrs.P.Indhumathy²	510-514
83	Exploring the Women Entrepreneurship in Globalized World Ms. A. Govardhini¹	515-518
84	Social Impacts of Covid Pandemic on Women Entrepreneurship in India	519-523

	Dr. Rama Gandotra¹	
85	Challenges to Women Entrepreneurs After Covid-19 Ms. G. Nivetha¹	524-531
86	Revival of Women Entrepreneurship in Post Pandemic era in India Dr. Navdeep Kumar¹	532-537
87	Opportunities available for women Entrepreneur Through government Scheme during Covid-19 Mrs. S. Deepa¹ Dr. R. S. Thangeswari²	538-542
88	A Study on Problems faced by Women Entrepreneurs in Thrissur District Ms. P.S.Reshma¹	543-548
89	Impact of Globalization on Women Entrepreneurship Mr. M. Udhayakumar¹	549-551
90	A study on Women Entrepreneurs of Uzhavar Santhai with special Reference to Udumalpet town Dr.N.Chitra¹ Dr.D.Premaselvaraji² Ms.J.Yazhini³	552-557
91	New Challenges to Women Entrepreneurs After Covid-19 Dr. M. SelvaSoundari¹ N. Eswara Moorthy² R.Harshini³ S. Vishnu Sruthi⁴	558-568
92	Journey towards Dawn: A Study on Challenges and Significant Strategies of Women Entrepreneurs in India Dr. D. Lourdhu Mary¹Athira Suresh² Dr. C. Sumathi³	569-572
93	All you need to know about how Entrepreneurship Impacts on Indian Economy? And importance of Entrepreneurship in Society Dr. M. Leyakath Ali¹. C.Usha Rani²	573-577
94	The Challenges of Female Entrepreneurs in the Wake of the Covid-19 Pandemic Ms. A. Srimadhi¹ Mrs. N. Niranjana²	578-582
95	The Survival of the Fittest: Women Entrepreneur in India Facing Challenges and Opportunities	583-590

	Ms. M.Pavithra¹	
96	Attitude Towards Entrepreneurship Among B. Com Students in Thrissur District P. Shaneeb¹ Dr. M. Sumathy² T.S. Sujith³ K.J.Mohammed Nabeel⁴ Sneha Jayalakshmi⁵	591-599
97	The Impact of Covid-19 on Small Business Owners: “Women with house hold business from the first three months after Widespread Social Distancing Restrictions Dr. K. Valarmathi¹	600-605
98	Problems and Opportunities of Women Entrepreneurs in India S. Subhajit Parida¹ K.V.Tharshin Ram² N. Vinoth³	606-609
99	Impact of Covid-19 on Women Entrepreneurship in India Dr. M. Kalimuthu¹ N. Gowtham² A.V. Sugeerthi² S. Surendharan²	610-613
100	Problems and Opportunities of Women Entrepreneurs in India Mr. Lakshmi Narendran¹ S.Kanishka²	614-624
101	Women Empowerment – Dimensions Dr. J. Gayathri¹	625-629
102	Defining the New Era of Entrepreneurship with context to Women Entrepreneurs Sujasca Dias¹, Salrina Pelin Dias²	630-636
103	Impact of Covid-19 on Women Entrepreneurship in India Ms.V.Subakowsalya¹	637-642
104	Challenges and Empowerment of Women Entrepreneur Dr. L. Prabha¹ Ms. S. Ranchana² Ms. A.L Rethani³	643-646
105	Challenges and Problems of Women Entrepreneurs in India Ms. D.Priya¹ Ms. C. Rithikha²	647-650
106	Women Entrepreneurship in India: Challenges and Opportunities Mr. P. Sasikumar¹ Dr.T.M. Hemalatha² Mrs.G. Arut Geevitha³	651-657
107	Impact of Covid-19 on Women Entrepreneurship	658-665

	with special reference to Chennai City Dr. M. Kalimuthu, Ms. M. Umadevi	
108	Challenges faced by Women Entrepreneurs during Covid-19 Dr. R. Judith Priya¹ Ms. T. Saranya² Ms. P. Sangamithra³	666-671
109	A Study on Women Entrepreneurs Adverse Effect of Work Life Balances during Covid-19 Lockdown Mr.s.Vignesh¹ Dr. R.S.Thangeswari²	672-678
110	Women Empowerment and SDG Dr.S.Kalpana¹	679-681
111	Problems and Opportunities Faced by Women Entrepreneurs in India Dr.C.Kothaiandal¹ B. Satheeshkumar²	682-684
112	Design of Intelligent Image Classification using Artificial Neural Network (Convolutional Neural Network) Model Dr.V.Sulochana¹ Mrs. S.Gomathi² Mrs. M. Yamuna Devi³	685-688
113	Challenges Faced and Measures taken by the Women Entrepreneurs during and after Covid-19 Dr.S.Rajam¹ Mrs. P.Geetha²	689-694
114	Entrepreneurial Prospects and Challenges for Women Amidst Covid-19 Dr.R.Vijaya¹ Ms. R. Renuka²	695-700
115	Challenges Faced by Women Entrepreneurship in India Ms. S. M. Kavitha¹	701-706
116	Women Entrepreneurship – A Study on Challenges Faced Dr. A. ViniInfanta¹	707-715
117	Challenges Faced by Women Street Vendors during Pandemic Period K. Myilswamy¹ Dr.S.Sangeetha²	716-722
118	Problems and Opportunities of Women Entrepreneurs in India- An Overview	723-729

	Dr. B. Archana¹	
119	Instigating Journeys of Women Entrepreneurs Dr. L. Prabha¹ Ms. S. Abinaya² Ms. A. Amrutha Varshini³	730-739
120	Financial Crisis Faced by Female Entrepreneurs post Covid Period K. Myilswamy¹ Dr. S.Uma²	740-744



FINANCIAL CRISIS FACED BY FEMALE ENTREPRENEURS POST COVID PERIOD

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Abstract:

Female entrepreneurs are women who organize and manage an enterprise, especially a business. Female entrepreneurship has steadily increased in the United States during the 20th and 21st century, with female owned businesses increasing at a rate of 5% since 1997. In this competitive world every entrepreneurs have struggle to sustain their customers as well as healthy economic condition. For that regarding they are provide different services on various dimensions. The research is adopted on non-probability sampling. The area of the study is limited to Coimbatore district. The study conducted from December 2021 to February 2022. The sample size of 146 respondents to know the financial crisis faced by female entrepreneurs and respondents were from all age groups chosen randomly. The various studies have been done on issues, problems and prospects of women entrepreneurs but there is an urgent need to research on why families are not motivating and sharing the responsibility with women entrepreneurs.

Keywords: Female entrepreneurs, unorganized sector, financial crisis, women entrepreneur and pandemic period.

Introduction

Female entrepreneurs are women who organize and manage an enterprise, especially a business. Female entrepreneurship has steadily increased in the United States during the 20th and 21st century, with female owned businesses increasing at a rate of 5% since 1997. Women became more involved in the business world only when the idea of women in business became palatable to the general public; however, this does not mean that there were no female entrepreneurs until that time.



In the 17th century, Dutch colonists who came to what is now known as New York City operated under a matriarchal society. In this society, many women inherited money and lands, and through this inheritance, became business owners. One of the most successful women from this time was Margaret Hardenbrook Philipse, who was a merchant, a ship owner, and was involved in the trading of goods.

During the mid 18th century, it was popular for women to own certain businesses like brothels, alehouses, taverns, and retail shops. Most of these businesses were not perceived with good reputations because it was considered shameful for women to be in these positions. Society frowned upon women involved in such businesses; because they detracted from the women's supposed gentle and frail nature. During the 18th and 19th centuries, more women came out from under the oppression of society's limits, and began to emerge into the public eye.

Statement of the Problem

In this competitive world every entrepreneurs have struggle to sustain their customers as well as healthy economic condition. For that regarding they are provide different services on various dimensions. In addition to this, there is no proper attention, which is given to street vending by policy makers, decision makers, and planners. Currently, there is even strong negative measures and view prevailing against street vending both by the local government and by the formal business operators. In addition, street vendors face many problems in the course of running their activities. It is therefore, the focus of this study is to assess the challenges and prospects of street vending in Coimbatore

Objectives

- To know about the reason financial crisis of women entrepreneurs post Covid period.
- To find out level of opinion on the financial crisis of women entrepreneurs post Covid period.

Research Methodology

The research is adopted on non-probability sampling. The area of the study is limited to Coimbatore district. The study conducted from December 2021 to February 2022. The sample size of 146 respondents to know the financial crisis faced by female entrepreneurs and respondents were from all age groups chosen randomly.



It is conducted using convenient sampling method. To evaluate the objectives of the study, required data were collected from primary as well as secondary sources.

Hypothesis

- **There is no relationship between educational qualification and financial crisis faced**

Review of Literature

Nayyar & Pooja et. al. (2007) Women entrepreneurs face various problem i.e marketing, financial, production, work place facility and health related problems. Inadequate working capital, poor location, inadequate transport facilities are some problems. Various problems of production are raw materials are unavailable. There are various health issues related to women entrepreneurs like tension, fatigue and headache. Women entrepreneurs face the problem of inadequate water and facility of space.

Singh & Raghuvanshi, (2012) Women entrepreneurs faces many problems like financial and marketing as compared to men. For running of the business women entrepreneurs require frequent and regular capital for business. Financial institutions are not willing to provide the fund for women. Women entrepreneurs are rarely supported by their families and communities which creates conflict in managing business. Women entrepreneurs lack optimism, inadequate self-confidence and failure rate is high. Women entrepreneurs start business with low human capital in comparison to men.

Priyadarsini & Anshuman, (2012), Gender discrimination and inadequate social support play against development of women entrepreneurs. Male dominance in industries makes women weak and incapable. Illiteracy among women leads to low level of advancement and achievement among women. Lack of risk taking abilities, family support, government policies, financial assistance. Due to lack of education, social support and discrimination usually women develops negative attitudes. Women also face problem in family business also. Women are not having equal power as men in their family business.

Sharma, (2013) Women entrepreneurs face many problems like dual responsibility of family and business, cultural and social barriers, shortage of raw material, male



dominated society, tough competition, and cost of production is high, risk taking capacity is low, restricted mobility, inadequate entrepreneurial aptitude, inadequate managerial ability, complicated legal

Table-1

Analysis and Interpretation

Likert scale Analysis

	HA		A		M		DA		HDA		TOTAL %
	Res.	%	Res.	%	Res.	%	Res.	%	Res.	%	
Lack of Management Skill	84	58	41	28	16	11	5	3	0	0	100
Family Conflict	76	52	44	30	23	16	3	2	0	0	100
Lack of Mobility	98	67	36	25	10	7	2	1	0	0	100
Dual Responsibility of Work and Family	78	53	52	36	13	9	3	2	0	0	100
Lack of Family Support	89	61	32	22	19	13	6	4	0	0	100

HA=Highly Agree; A= Agree; M= Moderate; DA = Disagree; HDA= Highly Disagree

Among 146 respondents, 56% of the respondents are Lack of Management Skill, 52% are facing Family Conflict, 67% of them facing Lack of Mobility, 53% of them facing Dual Responsibility of Work and Family and 61% of them facing Lack of Family Support.

Chi-square test

Table-2

Null Hypothesis

➤ There is no relationship between educational qualification and financial crisis faced

Alternate Hypothesis

➤ There is a significant relationship between educational qualification and financial crisis faced

Level of Significance ($\alpha = 0.05$)

Problems faced by the respondents * Overall perception						
		Overall perception				Total
		Corruption	Funds	Location	Business time	
Problems faced	Lack of Management Skill	18	4	15	13	50
	Lack of Mobility	3	2	1	10	16



	Dual Responsibility of Work and Family	18	13	5	6	42
	Lack of Family Support	11	6	8	13	38
Total		40	50	25	29	146
	Value	df	Asymp. Sig. (2-sided)			
Pearson Chi-Square	13.547 ^a	9	.181			
Likelihood Ratio	14.313	9	.073			
Linear-by-Linear Association	1.121	1	.190			
N of Valid Cases	100					

P value = 0.181

Inference

- Since $P(0.181) > 0.05$, we accept null hypothesis. **There is no relationship between educational qualification and financial crisis faced**

Conclusion

It is clear from the literature covered from year 1982 to 2018 that women have to face various problems and issues in every industry but as time changes with urbanization, education growth has also increased and now women are starting new ventures. Despite the tremendous effort done by government women entrepreneurs are facing problems. Now government is concentrating on growth of women entrepreneurship. Environment of enterprises should be healthy so that women can work well. The various studies have been done on issues, problems and prospects of women entrepreneurs but there is an urgent need to research on why families are not motivating and sharing the responsibility with women entrepreneurs.

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