



EXPLORING THE FACTORS INFLUENCING WOMEN MICRO ENTREPRENEURS AND ITS IMPACT ON THEIR PERSONALITY DEVELOPMENT WITH SPECIAL REFERENCE TO SOUTH CHENNAI.

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ABSTRACT:

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The contribution of women entrepreneurship is indispensable for the economic development of any country and their importance grow exponentially in developing countries like India. The previous research relevant to women entrepreneurship mainly focused on the importance and challenges of women entrepreneurs and less attention was given to factors influencing women entrepreneurs and their personality development. To fill this gap on women entrepreneurship, the present study looked into factors influencing women micro entrepreneurs and its impact on their personality development, using a sample of 108 women micro entrepreneurs. The goal of the study was to determine the factors influencing women micro entrepreneurs to start their businesses, relationship between the factors influencing women entrepreneurs to start their enterprise and their personality development. Women entrepreneurs were motivated for a variety of reasons and they were able to groom their personalities as a result of their entrepreneurship.

Keywords: *Women Micro entrepreneurs, factors influencing Women Micro entrepreneurs, Personality development.*

INTRODUCTION

Entrepreneurship is the only solution for the massive problem of 'Unemployment' around the world. It plays a critical role in the economic development of any country through employment generation equally for themselves and also for others both in rural and urban areas resulting in the raise of GDP, National Income, and Per Capita Income. Entrepreneurship is a form of privileged self-employment that not only raises the standard of living of the entrepreneurs, but also of those who work along with them. It brings a paradigm shift in their way of life making them financially contented. As a result, the focus of this research is on factors influencing women micro entrepreneurs and its impact on their personality development.

The word **entrepreneur** originates from the French word, 'entreprendre' which means "to undertake." In a business context, it means to start a business. The Merriam-Webster Dictionary presents the definition of an entrepreneur as 'one who organizes, manages, and assumes the risks of a business or enterprise'. But it is Richard Cantillon (1755) who is the pioneer to give formal definition of entrepreneur as an 'adventurer', who invests in the purchase of goods and materials with the incentive of selling these in the future. His idea seems to be appropriate one as it encompasses different occupations like production, distribution, and exchange and thus rolled the coin on entrepreneurship which will go a long way in the economic development. According to Schumpeter 'An entrepreneur is the driver of economic growth by introducing innovations, either by converting an original idea or invention into a successful innovation'. Thus different scholars and economist explained the concept of the word 'entrepreneur' in a range of dimension based on their experience of their time period. Consequently the definitions of entrepreneurs varied with the passage of time. As a result the word entrepreneur assumed different role as 'an innovator', 'an inventor', 'risk bearer' 'thrill-seeker wherein the prevailing internet era may even assign the role to entrepreneur based on technology which may transform their business routine through the click of button.

MICRO, SMALL AND MEDIUM ENTERPRISES

The Annual Report of The Micro Small Medium Entrepreneurs (MSME) defines an enterprise under MSME Act 2006 based on their investment both in manufacturing and service sector. The classification goes as 'A Manufacturing units having investment below Rs 25 lakhs were termed as Micro, those between Rs 25 lakhs to Rs 5 crores are termed as Small and from Rs 5 crores to Rs 10 crores as Medium enterprises. Similarly for Service units corresponding investment thresholds were upto Rs 10 lakhs for Micro, between Rs 10 lakhs to Rs 2 crores for Small and between Rs 2 crores to Rs 5 crores for Medium Enterprises. (Annual Report of MSME)

WOMEN ENTREPRENEURS

Women entrepreneurs are who think of a business enterprise, initiate it, organise and combine factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running the business. Again in MSME Annual Report the Government of India has defined women entrepreneur 'as an enterprise owned and controlled by a women having a minimum financial interest of 51% of capital and giving at least 51% of employment generated in the enterprise to women'.

PERSONALITY DEVELOPMENT

Personality development is defined as a process of developing and enhancing one's personality. Personality development helps an individual to gain confidence and high self esteem. It also said to have a positive impact on one's communication skills and the way he sees the world. Individuals tend to develop a positive attitude, act smart in any situation as a result of personality development. It not only augments one's outlook but also internally he becomes matured and level headed person to tackle any situation.

SIGNIFICANCE OF THE STUDY

In the past Women addition to role of being housewives also played other roles in defining household utility requirements, agricultural operations, and weaving. However, in a male-dominated society, it was not recognised, and women were always considered inferior to men. From the 18th century onwards, issues such the thought of gender equality, the proportion of women population rising at par with men wasting their potential, and the economic slowdown caused by World War II which claimed the lives of many men the sole breadwinner of the family, paved the way for women to enter the entrepreneurial arena.

NEED FOR THE STUDY

Most of the previous research has concentrated on the relevance, issues, and prospects of women entrepreneurship with very less little attention was paid to the factors influencing women micro entrepreneurs and its impact on their personality development. Hence this study focuses on exploring the factors influencing women micro entrepreneurs and their personality development. The observation will serve to identify the strongest factors among various factors which trigger women entrepreneurship and also how it can influence their personalities and serve as a source of inspiration for the aspirant women micro entrepreneurs.

SCOPE OF THE SUDY

This study focuses to explore factors influencing women micro entrepreneurs to start their enterprise and its impact on their personality development with special reference to South Chennai. This study analyses the primary data collected through structured questionnaire and widens its scope through secondary data by reviewing the articles relevant to the study to get clear understanding.

REVIEW OF LITERATURE

Rizwan Ullah Kahn et.al (2021). 'Factor affecting women entrepreneur's success: A study of small-and medium-sized enterprises in emerging markets of Pakistan'. In this piece of writing the author attempted to investigate the factors which affect women entrepreneur's success in Pakistan based on the data obtained from 181 registered SMEs through structured questionnaires. The results indicated that both internal and external factors have a positive and significant influence on the success of women-owned enterprises. It was suggested that Small and Medium Enterprises Development Authority (SMEDA), policymakers can boost the women entrepreneurs by providing a variety of incentives and supports.

Uma Rani Bade et.al (2020). 'An Empirical Study on Women Entrepreneurs Personality Traits as Determinants of Success in SMES in India' carried out her research by collecting the data from 176 women entrepreneurs of small and medium scale enterprises in Hyderabad District to identify the personality qualities of women entrepreneurs in business establishment. The data was statistically analysed using SPSS by using frequency distributions and descriptive statistics, while ANOVA was utilised to

identify relationships between variables. According to the study Self-efficacy, readiness to take calculated risk and desire to pursue responsibility are the primary personality qualities impacting women entrepreneurs in India.

Tanveer Abbas et.al (2016); ‘What leads to success for women entrepreneurs? An empirical study of Southern Punjab in Pakistan’. This study was carried out keeping self-motivation, social networking, family support, and Information and communication technology as the core points and the researcher attempted to identify the dominant elements that contribute to the success of entrepreneurial activities of women in Pakistan. By examining data from 107 female entrepreneurs and with the help of hypothesis testing, the researcher discovered that all four criteria have a favourable relationship with their success. The Researcher recommended that their findings be tested and generalized in other developing countries, particularly in South Asia.

Siti Fahazarina Hazudina et.al (2015). ‘Discovering Small Business Start up Motives, Success Factors and Barriers: A Gender Analysis’ The Researchers attempted to find out how male and female entrepreneurs differ in terms of motivation to start a business, factors leading to success factors, and underlying obstacles using a structured questionnaire. The sample size was 150 entrepreneurs from the Regional Conference on Entrepreneurship in Pahang State and Hypothesis test, chi square test were the statistical tool used. The study found substantial differences between male and female entrepreneurs in terms of motives, reasons, and challenges, Female entrepreneurs are motivated to start a firm to balance family demands and they also believe that their previous expertise will help them to prosper in business. Female entrepreneurs’ success is also more likely to be influenced not only by previous experience but also by means of family requirements and assistance, and the age of their children.

Proceedings of the 2nd International Conference on Management and Economics (2013).The study on ‘Women entrepreneurs in micro enterprises in India: issues & interventions of women entrepreneurship’, focused on 50 women micro entrepreneurs of Srirangam Manachanallur Taluk, Trichirappalli District of Tamil Nadu. It investigated the difficulties and involvement of entrepreneurs in micro enterprises and offers some recommendations for their growth and motivation by combining both secondary and primary data and direct visit to stores and production units to acquire a better understanding of their operations and the statistical tool used was a simple percentage method. Women in rural communities unlike urban, lack academic knowledge , infrastructure, basic comforts, marketing intelligence, financial and marketing support, and most importantly the motivation to start a business. The study revealed that nevertheless the issues faced by the women entrepreneurs who are chosen for the study are indeed serious and sensitive yet they are manageable. Apart from giving financial assistance in the form of subsidies, the government should establish awareness programmes to keep women entrepreneurs updated on the newest industrial technical developments and to instill managerial skills in them who are critical to economic development.

Dr. M Danabakym et.al (2012). ‘Women Entrepreneurship in Micro, Small and Medium Enterprises (MSME) in Chennai City’. In this article the authors tried to identify the industrial profile, motivating factors of women entrepreneurs and to examine the association between industries related factors and success of entrepreneurs. The researcher identified that the achievement, motivation and human relation proves to be the main success factors of women entrepreneur.

OBJECTIVES OF THE STUDY:

1. To analyse the factors influencing women micro entrepreneurs to start their business enterprise.
2. To study the relationship between factors influencing women micro entrepreneurs to start their business and demographic and job profile of women micro entrepreneurs.
3. To examine the factors influencing women micro entrepreneurs and their personality development.
4. To offer valuable suggestions based on the research findings.

RESEARCH METHODOLOGY

The research design of this study is descriptive and an analytical. In this research the researcher tries to explore the factors influencing women micro entrepreneurs to start their enterprise and its impact on their personality development with special reference to South Chennai. The research instrument used for the present study is a well structured questionnaire.

DATA COLLECTION AND TOOLS USED FOR DATA ANALYSIS

A total of 120 questionnaires were collected out of which 12 were discarded as it had inadequate information and thus the final sample size is 108. The data were collected using convenient sampling method. The results of the study were examined using percentage analysis, Garrett's ranking method, and Correlation Analysis.

DATA ANALYSIS AND RESULTS:

Table -1
Demographic and Job Profile of Women Micro Entrepreneurs.

		F	%
Age	Below 20 Years	6	5.6
	20-30 Years	45	41.7
	30-40 Years	42	38.9
	Above 40	15	13.8
Marital Status	Married	87	80.6
	Single	15	13.8
	Separated	3	2.8
	Widowed	3	2.8
Educational Qualification	School Level/Diploma	24	22.2
	UG	57	52.8
	PG	15	13.9
	Others	12	11.1
Family Background	Business Background	66	61.1
	Non-Business Background	42	38.9
Previous Business Experience	No Experience/Fresh	67	62
	Assisting Family Business	19	17.6

	Was Doing Job Under Women Entrepreneur	22	20.4
Is The Business Is Registered	Yes	6	5.6
	No	102	94.4
Nature of the Business Activity	Manufacturing Enterprises(Food & Beverages)	18	16.7
	Educational Services	6	5.5
	Professional Services	3	2.7
	Organic Products	9	8.3
	Apparel /Accessories Related	48	44.4
	Others	24	22.2

Source: Primary Data

The table provides the information relating to the Demographic and Job profile of Women Micro Entrepreneurs in South Chennai. Out of 108 Respondents, Majority of the women micro entrepreneurs (41.7%) belong to the Age group of 20 – 30 Years, (80.6%) are married. As regards to the educational qualification most of the women micro entrepreneurs (52.8%) are under graduate,(61.1%) of them belong to business background,(62%) have no previous business experience. Most of the business enterprises (94.04%) were not registered and (44.4%) are doing business related to apparel /accessories compared to other activity of business.

OBJECTIVE 1: TO IDENTIFY THE FACTORS INFLUENCING WOMEN MICRO ENTREPRENEURS TO START THEIR BUSINESS ENTERPRISE.

Table -2

Factors influencing women micro entrepreneurs	Total	Average	Rank
I am the only breadwinner of the family	4215	38	IX
I had inborn capacity of entrepreneurship	4472	39	VIII
I want to be my own boss	5535	49	III
To utilize my past experience	4799	42	VII
To get social recognition	4984	44	VI
To continue my family occupation	4061	36	X
To supplement my family income	5811	51	II
To keep myself busy and active	7144	63	I
I was encouraged by others	5278	46	V
On seeing successful women entrepreneurs	5311	47	IV

Source: Primary Data

The Garrette's ranking approach was used to assign ranks to the 'factors influencing women micro entrepreneurs to start their business enterprise. The factor 'to keep myself busy and active' ranked first with a score of 63, followed by ' To supplement my family income', with a score of 51. The factor 'I want to be my own boss' secured the third rank with a score of 49, followed by 'On seeing successful women entrepreneurs' in fourth place with a score of 47, and 'I was encouraged by others' secured fifth place with a score of 46, To gain social recognition' was ranked sixth the average being 44, while 'I am the only

breadwinner of the family ' was ranked seventh with an average of 42, 'I have inborn capacity for business' was ranked eighth with an average of 39, 'To continue my family occupation' scored ninth place the average being 38 points, and 'To continue my family occupation' attained tenth place with a score of 36 points.

OBJECTIVE 2: TO STUDY THE RELATIONSHIP BETWEEN 'FACTORS INFLUENCING WOMEN MICRO ENTREPRENEURS TO START THE ENTERPRISE AND THEIR DEMOGRAPHIC AND JOB PROFILE.

H0: There is no significance relationship between factors influencing women micro entrepreneurs to start the enterprise and their demographic and job profile.

Table -3

Variables	N	r'	p-	Relationship	Remarks	
					Significant	Result
Factors influencing women micro entrepreneurs to start their enterprise- Their Family background(Business or on Business Background)	108	206*	0.033	Positive	Significant	Rejected
Factors influencing women micro entrepreneurs to start their enterprise- Their Educational background.	108	0.054	0.576	Positive	Insignificant	Accepted
Factors influencing women micro entrepreneurs to start their enterprise- Their Nature of business Activity	108	0.011	0.909	Positive	Insignificant	Accepted
Factors influencing women micro entrepreneurs to start their enterprise- Their previous business experience	108	0.034	0.729	Positive	Insignificant	Accepted

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed)

Source:Primary Data

As the P values are greater than Sig. Value (0.01) in all the above relationship between the various factors influencing women micro entrepreneurs like educational background, nature of business activity, previous business experience to start the enterprise and their demographic and job profile, the Null Hypotheses are accepted whereas the relationship with their family background i.e business or non business background the P values are less than Sig. Value (0.01), So the Null Hypotheses is rejected.

From the Pearson bivariate Correlation Analysis, as in majority of items the Null hypothesis are accepted , it is concluded that there is no significant relationship between the factors influencing women micro entrepreneurs to start the enterprise and their demographic and job profile.

OBJECTIVE 3: TO EXAMINE THE RELATIONSHIP BETWEEN FACTORS INFLUENCING WOMEN MICRO ENTREPRENEURS TO START THE ENTERPRISE AND THEIR PERSONALITY DEVELOPMENT.

H0: There is no significant relationship between factors influencing women micro entrepreneurs to start the enterprise and personality development of the Women Micro Entrepreneurs.

Reliability test was established using Cronbach's Alpha .The results revealed that all the construct have very good reliability (> .80.).Reliability statistics are summarized in the table.

Scale	Reliability Statistics	
	Cronbach's Alpha	No. of Items
factors influencing women micro entrepreneurs to start the enterprise	0.839	10
Personality development	.961	5

Table -4

Variables	N	r'	p-	Relationship	Remarks	
					Significant	Result
I am the only breadwinner of the family-Personality development of women micro entrepreneurs.	108	.126	.192	Positive	Insignificant	Accepted
I had inborn capacity of entrepreneurship-Personality development of women micro entrepreneurs.	108	.566**	0.000	Positive=	Significant	Rejected
I want to be my own boss-Personality development of women micro entrepreneurs.	108	.624**	0.000	Positive	Significant	Rejected
To utilize my past experience-Personality development of women micro entrepreneurs.	108	.603**	0.000	Positive	Significant	Rejected
To get social recognition-Personality development of women micro entrepreneurs.	108	.492**	0.000	Positive	significant	Rejected
To continue my family occupation-Personality development of women micro entrepreneurs.	108	.228*	0.000	Positive	Significant	Rejected
To supplement my family income-Personality development of women micro entrepreneurs.	108	.546**	0.000	Positive	Significant	Rejected
To keep myself busy and active-Personality development of	108	.762**	0.000	Positive	Significant	Rejected

women micro entrepreneurs.						
I was encouraged by others- Personality development of women micro entrepreneurs.	108	.209*	0.000	Positive	Significant	Rejected
On seeing successful women entrepreneurs- Personality development of women micro entrepreneurs.	108	.704**	0.000	Positive	Significant	Rejected

*. Correlation is significant at the 0.05 level (2-tailed).

** . Correlation is significant at the 0.01 level (2-tailed)

Source:Primary Data

As the P values are lesser than Sig. Value (0.01) in all the above relationship between the various factors influencing women micro entrepreneurs to start the enterprise and their personality development except 'I am the only breadwinner of the family-Personality development of women micro entrepreneurs, the Null Hypotheses is rejected.

There are moderate to high positive correlation between the various factors influencing women micro entrepreneurs to start the enterprise and Personality development, the relationship between them is highly significant except in one case.

Out of 10 factors influencing women micro entrepreneurs to start the enterprise 'To keep myself busy and active' has more relationship with Personality development of women micro entrepreneurs ($r = .762^{**}$) when compared with others and 'I was encouraged by others' has less relationship with Personality development of women micro entrepreneurs ($r = .209^*$) when compared with others and there exist no relationship between 'I am the only breadwinner of the family' with Personality development of women micro entrepreneurs.

From the Correlation Analysis, it is concluded that there is significant relationship between the various factors influencing women micro entrepreneurs to start the enterprise and their Personality development.

FINDINGS AND DISCUSSIONS OF THE OF THE STUDY

1. Majority of Women Micro Entrepreneurs (41.7%) belong to the Age group of '20 – 30 Years' and least of them (5.6%) belong to the age group 'Below 20 Years'. Many researches have revealed that age is nothing but just a number. Women can start their entrepreneurship at any age if they have determination to achieve. There are so many case studies have proved that the women entrepreneurs have reached the brink of success though they have started their business in the later age of their life.
2. Majority of the women micro entrepreneurs (80.6 %) are married whereas least of them (3% each) are separated and widower. Even unmarried, widower and single parent are capable of start their own business if they have strong will power and thirst to achieve. Initially it may be difficult, but if they do not lose their hope and move forward they can succeed as the basic qualities required for entrepreneurship is perseverance, innovation, risk bearing capacity, hard work. So any women who possess entrepreneurial qualities can start their business and succeed in their endeavor.

3. As regards to the educational qualification of women micro entrepreneurs majority of them (52.8%) are under graduate and the least (11.1%) of them belongs to other category. To start the business enterprise educational qualification may be one of the criteria which assist in the success of their venture, but it cannot be generalized that only people with good academics can survive in the entrepreneurial market. Women with or without academic skill have flourished by their business intelligence in the entrepreneurial field.
4. Majority of women micro entrepreneurs (61.1%) belong to business background whereas others (38.9%) are from non business background. Even women from non business background can shine in the entrepreneurial arena as it has been observed that many women entrepreneurs have ventured in to their business due to circumstances and with their entrepreneurial attributes, they were able to be successful. It is been noticed that women have entered into all the fields like medical, engineering, aeronautical, space which was said only men have the capacity to do and have marked their victory. Psychologist have remarked that women always have propensity to move forward and achieve her target no matter whatever obstacle may come in her journey.
5. As for previous business experience is considered Majority of Women Micro Entrepreneurs (62%) do not possess any previous experience i.e they are fresh whereas the least (3%) of them belong 'others' category. The result clearly indicates that woman who try to grab the opportunity coming in her way by toppling the hurdles will surely become a victorious entrepreneur as failure may be the stepping stone for her achievement.
6. Majority of women micro enterprises (94.04 %) were not registered and only (5.6%) were registered. Women entrepreneurs must be aware that the Government and NGOs are taking effort to shoulder their burden by facilitating them through Raw material supply, financial assistance, marketing assistance for the registered enterprise. So women entrepreneurs should come forward to register their establishment under 'shop and establishment Act, 1947' whose procedure is easy and the cost is also less. This registration paves them room to avail the support services provided by the government and will help to run their business without any hassles.
7. With regard to nature of business activity Majority of women micro enterprises (44.4 %) are doing Apparel /Accessories related business whereas (2.7%) belong to Professional Services. A larger number of the women entrepreneurs are concentrating on Apparel /Accessories related business as it requires very small investment, less mobility, with low risk. They can enter into other avenues like education, professional, manufacturing and organic products as these segments also have more scope and also can fetch high profit, especially organic field at present have greater scope due to prevailing health consciousness among the people.
8. Out of ten factors influencing women micro entrepreneurs to start their enterprise 'To keep myself busy and active' secured the first rank with an average of 63 and 'To continue my family occupation' secured the tenth rank with an average of 36. Mostly Women enter the business due to push factors. In this research it is the pull factor which has secured the first rank. Yes half of the world population comprises of women race and various studies time and again have exposed that women naturally possess the entrepreneurial traits of innovation, perseverance, risk bearing capacity the basic

characteristics essential for entrepreneurship. Government along with NGOs should come forward to frame strategy to pull women into the field of entrepreneurship as their talent and potential remains unused. Many report based on entrepreneurship across the globe have declared that economic development cannot be possible without the growth of entrepreneurship especially for women.

9. There was no relationship between factors influencing women micro entrepreneurs to start the enterprise and their demographic and job profile except for family background i.e business background and non business background. This result reminds about the age old argument 'Is entrepreneurs are born or made'. Entrepreneurs if they come from business background, they may possess some characteristics of entrepreneurship due to their environment in which they are been brought up. But it does not mean they only flourish whereas others do not. As 'sky is the limit', anyone who has the inner urge to accomplish their objectives and work for it without any set back can definitely reach the sky.
10. There is a moderate to high significant correlation between various factors influencing women micro entrepreneurs to start the enterprise and Personality development except 'I am the only breadwinner of the family'. 'To keep myself busy and active' had higher relationship with Personality development of women micro entrepreneurs ($r = .762^{**}$) and 'I was encouraged by others' ($r = .209^{*}$) had the least. According to the findings, there is a substantial link between women entrepreneurship and their 'personality development. The entrepreneurial activity will boost one's personality by making them self confident, to build leadership qualities, manage risks, become heroic and good decision maker. It helps to gain recognition and acceptance from the society as well as people around and plays an essential role not only in an individual's professional but also in personal lives. It makes an individual disciplined, punctual and an asset in their endeavours.

CONCLUSION:

The demographic profile in the present study established that most of the women are married, undergraduate whereas their job profile disclose that they do not possess any previous business experience, their businesses are largely in the apparel/accessories industry and are not registered. But women with any degree, at any age, with zero business experience can step into entrepreneurial field. There are so many avenues available for them to prove themselves in their business. There are number of schemes, supports available to them for the smooth functioning of their business. The basic requirement for her is willingness to achieve augmented with skills, talent, risk bearing ability sportiveness, smartness, innovative approach as Chandha Kochar the MD of ICICI Bank have rightly said that 'I urge all women to believe in themselves and in fact that they are capable of running a successful professional life as well as family life'.

Most of the enterprise of the women micro entrepreneurs under study is not registered. As government support is available generally to those units which are registered. So I appeal the women micro entrepreneurs whose firm is not registered to register their enterprise and avail various supports like Legal, Financial, and Marketing. The policy makers must frequently investigate about the number of beneficiaries of the scheme. If the result is not satisfactory, they must create alertness among budding women micro entrepreneurs, only then the purpose the schemes will be served.

Government and NGOs can organize awareness camp, training programmes to assist women entrepreneurs and this small spark will surely kindle their desire and draw them towards entrepreneurship and bring an

incredible change in the economic growth, proving the statement of William Ross Wallace 'The Hand That Rocks the Cradle Is the Hand That Rules the World'. At this juncture one can also recollect the golden words of Pandit Jawaharlal Nehru 'To awaken the people, it is the woman who must be awakened, once she is on the move, the family moves, the village moves, the nation moves.'

Scope for Future Researchers

Based on the findings of this research, the following suggestions are recommended to future researchers.

- (i) A meticulous research comprising bigger sample of registered women micro entrepreneurs is recommended to know how they are benefitted by the supports available to them.
- (ii) To find out accurately the impact of entrepreneurship on the personality development of entrepreneurs, case study method can be adopted to investigate the personality development on women entrepreneurs during pre and post entrepreneurial period.

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