FACTORS INFLUENCING THE SUCCESS OF WOMEN ENTREPRENEURSHIP WITH SPECIAL REFERENCE TO SMALL AND MEDIUM ENTREPRISES, COIMBATORE DISTRICT, TAMIL NADU

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Abstract

Women entrepreneurs are contributing more things to the success of the Indian economy. They are very much helpful in shaping and redefining the working environment, networks, financial institutions and culture of the people. Women are very much skilled and knowledgeable, their interest and performance in business and a motivating desire are some of the reasons for the women entrepreneurs to run an industries. These enterprises range from corner shops to venture-funded startups. *Objectives*: To analyze the demographic factors of women entrepreneurs and analyze how the factors influence women to become entrepreneurs with special reference to small and medium enterprises, Coimbatore District, Tamil Nadu. Methodology: primary and secondary data collection method have used in the study. Questionnaire method was used for the data collection. 300 sample respondents are selected in Coimbatore District. The sources of secondary data include data from Government reports, research papers, journals, magazines, newspapers, books and internet sources. For analyzing the data and interpreting results, the statistical tools Simple Percentage, KMO measure, Barlett's test, Cronbatch's reliability test, Factor analysis and multiple regressions have been used. Result: Hard work, self confidence, Intelligence, better quality of products, business selection and Involvement are considered to be the most significant elements give the success to the women entrepreneurs.

Research Paper

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I. INTRODUCTION

business ventures.

Women have been successful in breaking their confinement within the limits of their homes by entering into varied kinds of professionals and services. Women entrepreneurs have proved to be on par with their men counterparts in business acumen and are emerging as smart and dynamic entrepreneurs. Women owned businesses are highly increasing in the economies of almost all countries. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Skill, knowledge and adaptability in business are the main reasons for women to emerge into

Entrepreneurship plays an important role in developing society of a fast developing country like India. Nowadays it has been realized that enterprising women have cast entrepreneurial talents which could be harnessed so as to convert them from the position of Jobseekers to Job givers. The government has realized the importance of women entrepreneurship. As a result, it offers a variety of programs for women entrepreneurs. The state of Tamil Nadu is the industrially developing area in which some of the entrepreneurs excel in small scale industry. Even though the government organizes women by various associations, they are not ready to undertake the business. As compared to men, women are less motivated to start business units due to some unwanted fear, lack of motivation and kind of activities.

Presently women have characterized by taking of financial risks in the hope of profit; entrepreneurial role in order to create a meaning for themselves. A few of the circumstances responsible for these changes are better education, changing socio cultural values and need for additional income. In modern India, more and more women are taking up entrepreneurial activity especially in micro, small and medium scale enterprises. Both educated and uneducated women are capable of doing business in India and they are ready to face the business risks also. Thus, the study analyzes the women empowerment through entrepreneurship and how the factors motivate women to become entrepreneurs.

II. REVIEW OF LITRATURE

Zhouqiaoqin, Xie ying ying, Zhang Lu and Suresh Kumah (2013) analyzed about the facts that influence the success of women entrepreneurs in china. From the results, they get that human capital, women characteristics, and motivation has a significant influence in the success of women entrepreneurs; family background has a less significant influence in the success of women entrepreneurs.

Nazrul Islam and Rizvy Ahmed (2014) carried out the study on factors influencing the development of women entrepreneurship in Bangladesh. The results show that there are eleven factors concerned with the development of women entrepreneurship in Bangladesh. The factors are: negotiation and bargaining skills, management of sales, self-awareness, long-term involvement in business, and training on business is significantly related to the overall development of women entrepreneurship in Bangladesh.

Sandip Sarkar and Mollika Palit (2014) identified the factors important for women entrepreneur success and also to identify whether there is any relationship between age, marital status, education level and the success factors in Bangladesh. They identified 8 key factors that are critical for women entrepreneur's success. Those are Access to technology, Interpersonal Skill, Business Feature, Training and Motivation, Social security and freedom, Assistance and easy regulation, Family support, quality assurance and Risk encountering.

Mohammad Javad Fazeli, Ahmad Reza Ommani and Tahmasb Maghsoudi(2015) identified affecting factors on entrepreneurship development among rural women in Dehloran Township, Iran. The obtained results from the factor analysis revealed that the six mentioned factors explained 73.34% of the variation of affecting factors on development of entrepreneurship among rural women.

Mohammad Tamim Mahamud Foisal, Awlad Hosen Sagar and Firoja Akter Khanam(2015) analyzed the factors affecting the women entrepreneurship development in SME's of Bangladesh. The study revealed that six factors affect the women entrepreneurship development in SME based on factor loadings and named as government and administrative

factor, financial support factor, strategic management factor, political and legal factor, infrastructural factor and entrepreneurship education factor.

Misael Jaleta, Paul Mansingh and Fikadu Abdise Erena (2015) conducted study on factor analysis of entrepreneurial motivation of women in micro and small enterprises in Ambo town, Ethiopia. Factor analysis was conducted. Entrepreneurial factor, individual and independent factor, social and professional factor, satisfaction factor and economic factors are the five factors were emerged out from the selected 21 factors.

Kalyani and Mounika (2016) conducted study on the factors influencing female entrepreneurship. Results show that the reason for starting business are as varied as their background; some out serious economic compulsions, some due to quitting of a job and accompanied frustration, using their leisure time, converting their past-times into lucrative activities, inspired by a new idea etc

Geetha and Dr. N Rajani (2017) carried out study on factors motivating women to become entrepreneurs in Chittoor district. The research was conducted on 722 women entrepreneurs of Chittoor district, Andhra Pradesh. The study found the seven factors through factor analysis which motivated women greatly to become entrepreneurs such as, Generation of Income, Economic Independence, Interest, Self-Dependent, Family Encouragement, Social Status and Self Prestige out of sixteen attributes.

Satyajit Roy, Priyanka Tripathy and Tripathy(2017) carried out the study on assessment of factors affecting the performance of women entrepreneurs in MSE in Polosara district of Ganjam, Odisha. The results of the study indicate the personal characteristics of women entrepreneurs in MSEs and their enterprise that affect their performance. It also shows that lack of own premises (land), financial access, intense competition, inadequate access to training, access to technology and access to raw materials were the key economic factors that affect the performance of women entrepreneurs in MSEs.

Nimco Salah Guled and Burcin Kaplan (2018) studied the factors Influencing Women Entrepreneurs Business Success in Somalia. The results reveals that the government support, market& network, fund support and market and network factors are significantly impact on women entrepreneur in Somalia. Moreover no significant impact was found for the socio economic factors on women entrepreneur business success.

III. OBJECTIVES OF THE STUDY

- 1. To analyze the demographic factors of women entrepreneurs in small and medium enterprises in Coimbatore district, Tamil Nadu.
- 2. To analyze the various factors influencing the success of women entrepreneurs with special reference to small and medium enterprises, Coimbatore District, Tamil Nadu.

IV. METHODOLOGY

Both primary and secondary data have been used in the study. Questionnaire method is used to collect the data from 300 respondents through convenient sampling method. The universe of the study is Coimbatore District. Businesses selected for the study are tailoring, beauty parlour, education and training, healthcare and medical, textile shop, departmental store, hotel, poultry firm, fancy store, coir factory, bakery and others. Secondary sources are various books, magazines, journals, websites and SME's Association in the form of Annual Reports and other periodicals. Statistical tools Percentage Analysis, Average, KMO measure, Barlett's test, Cronbatch's reliability test, Factor Analysis and multiple regressions have been used for data analysis.

NATURE OF BUSINESS

Table no.1 depicts the nature of business chosen by women entrepreneurs in this study. Nature of business preferred also influence the attitude, success factors and satisfaction level.

Table.1 Nature of Business

Nature of	No. of	Гotal	Percentage
Business	Respondents		of Business
Failoring	40	300	13.33
Beauty Parlor	38	300	12.67
Education and training	35	300	11.67
Healthcare and Medical	35	300	11.67
Гextile shop	30	300	10.00
Departmental store	20	300	5.67
Hotel	15	300	5.00

Poultry firm	15	300	5.00	
Fancy store	12	300	1.00	
Coir Factory	10	300	3.33	
Bakery	10	300	3.33	
Others	40	300	13.33	

The above table reveals that out of 300 women entrepreneurs, 13.33 percent are running tailoring unit, 12.67 percent are beauty parlor, 11.67 percent of the women entrepreneurs are engaged in education and training institute, 11.67 percent are engaged in healthcare and medical center, 10 percent of the respondents are running textile shop, 6.67 percent of the women entrepreneurs are running departmental store, 5 percent are running hotel, and 5 percent are doing poultry firm. Fancy store run by 4 percent, coir factory run by 3.33 percent, bakery run by 3.33 percent and other enterprises run by 13.33 percent during the study period. Some of the other businesses of women entrepreneurs taken in the study are stationary shop, optical, dry cleaning, organic products sales shop, flower shop, driving schools, boutiques, hard wares, software companies, jewelry, shoe shops, leather products trading and micro bio logical lab. Hence, most of the entrepreneurs are running tailoring business and only few have doing bakery business.

V. DEMOGRAPHIC VARIABLE OF THE RESPONDENTS

The demographic profile of the women entrepreneurs is depicted in Table 2. Out of the 300 respondents, 29.67%, 51.33% and 19% are having their residence in rural, semi urban and urban areas respectively

Table.2 Demographic Variables of the Respondents

Particulars	Classification	No. of Respondents	% of Respondents
Area of Residence	Rural	39	29.67
	Semi-urban	154	51.33
	Urban	57	19.00
Age	21-35 years	55	21.67
	36-50 years	193	54.33
	51 -65 years	30	10.00
	56-80 years	12	4.00

Marital Status	Married Unmarried	267 33	89.00 11.00	
Educational Qualification	School Diploma UG Degree PG Degree Professional	54 42 53 72 59	18.00 14.00 21.00 24.00 23.00	
Family Structure	Joint Nuclear	120 180	40.00 50.00	

Majority 64.33% of the women entrepreneurs are in the age of 36 years to 50 years. 21.67% of the women are in the age of 21 years to 35 years. 10% of the women entrepreneurs are in the age of 51 years to 65 years. Only 4% of the respondents are doing business between the age of 66 and 80 years. Out of 300 respondents, majority of 89% of the respondents are married and 11% are not married. Highest prevalence occurred among the respondents 23% have completed post graduate degree, while the lowest occurred among those completed diploma (14%). A Majority (60%) of the respondents is living in a nuclear family and 40% of the respondents are living in a joint family.

Table.3 Nature of Women Business

Particulars	Classification	No. of Respondents	% of Respondents
Sector of th	Manufacturing Service Frading Others	38 165 85 12	12.67 55.00 28.33 4.00
Legal Ownership	Proprietary Partnership Limited company Co- operatives/others	165 99 12 24	55.00 33.00 4.00 8.00

The above table.3 depicts the business details of women entrepreneurs. Among 300 respondents, 55 percent of them are engaged in service organizations, 28.33 percent are doing trading, 12.67 percent are running manufacturing and 4 percent are involved in other business

activities. According to the legal ownership, majority 55% are running sole proprietary, 33% are running partnership firms, 4 % are running limited companies and 8% of them running cooperative and other type of enterprises.

VI. Factors influencing Women Entrepreneurs' in SME's in Coimbatore District

20 factors that are taken and find they can influence their decision, were identified such as family background, to support family, more dependent in family, aspirations about the children, traditional/hereditary, financial institutions support, entrepreneurial experience, unemployment, create employment opportunities, challenge seeking, social status, revival of sick units, market potential, technology knowledge, use of idle funds, organizational skills, government policies and programmes, success stories of friends and relatives and network of contacts.KMO measure, Barlett's test, Cronbatch's Reliability analysis and factor analysis have been taken in the study.

6.1 VALIDITY TEST

Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) and Bartlett's Test of Sphericity have been applied to find whether the relationship among the taken variables have been significant or not. KMO & Bartlett's test plays an important role for accepting the sample adequacy, where the KMO range is from zero to one and its index is 0.6.

Table.4 KMO and Bartlett's test for factors motivated to become an entrepreneur

KMO Measure of Sampling Adequacy	0.610
	1431.923
Bartlett's Test of Sphericity: Approx. Chi-Square	
Sig	0.000**

^{**}P<0.001 *P<0.05 S-Significant

From the above table.4, The KMO of sampling adequacy shows the value of test statistics is 0.610, it means that the factor analysis for the selected variable is found to be appropriate or good to the data. Bartlett's test of sphericity value 1431.923 shows that there exists a high relationship among variables.

6.2 RELIABILITY TEST

The reliability is checked by calculating the Cronbatch's co-efficient alpha value. This value depicts the reliability of a single uni-dimensional latent construct.

Table.5 Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha based on standardized items	No of items
0.649	0.645	20

The Cronbatch's co-efficient alpha of the overall scale for the study is calculated to be 0.649. A Cronbach's co-efficient alpha value of 0.60 is suggested as threshold for the Cronbach's alpha reliability and acceptability (Pallant) (2013). This confirms the validity and reliability of the current study.

6.3 EXTRACTION METHOD: PRINCIPAL **COMPONENT ANALYSIS**

From the table.no.5, factors related to motivate women become an entrepreneur; have revealed that there are eight factors that had Eigen value exceeding "one". Among those eight factors, the first factor accounted for 17.694 percent of the variance, which indicates that this factor highly motivate the women entrepreneur. The variance of second factor is 10.438 percent, the third factor is 9.100 percent, the fourth factor is 8.003 per cent of the variance, the fifth factor is 6.448 percent of the variance, sixth factor accounted for 5.915 percent of variance, the seventh factor is 5.443 percent and eighth factor 5.033 percent of variance in the data set. The first eight factors are the final factors solution and they all together represent 68.073 percent of the total variance in the scale items measuring the factors related to the level of influence of factors motivated to become an entrepreneur. Hence from the above results, it is clear that these eight factors are important in making decisions as to starting business enterprises by women.

Table.6

Eigen Values and Proportion of Total Variance of Each Underlying Factors Related To Factors Motivated To Become an Entrepreneur

Component	Initial Eigen Value	% of Variance	Cumulative %
Family Background	3.539	17.694	
To Support family	2.088	10.438	28.131
More dependents in family	1.820	9.100	37.231
Economic Independence	1.601	8.003	15.233
Aspirations about the children	1.290	6.448	51.682
Fraditional / Hereditary	1.183	5.915	57.597
Financial Institutions Support	1.089		33.040
Entrepreneurial Experience	1.007	5.033	8.073
Jnemployment	.873	4.364	72.437
Create Employment Opportunities	.822	4.110	76.547
Challenge Seeking	.707	3.535	30.081
Social Status	.628	3.140	33.221
Revival of Sick Unit	.609	3.045	36.267
Market Potential	.551	2.757	39.024
Fechnology Knowledge	.503	2.513	91.537
Jse of idle funds	.482	2.410	3.947
Organizational skills	.376	1.878	5.825
Govt.Policies & Programmes	.326	1.629	97.454
Success stories of Friends and Relatives	.273	1.366	98.820
Network of contacts	.236	1.180	00.000

Extraction Method: Principal Component Analysis.

6.4 SCREE PLOT

The scree plot is a graph of the eigen values against all the factors. The graph is useful for determining how many factors are retaining to motivate. The point of interest is where the curve begins to flatten. It can be seen that the curve starts to flatten between factors 9 and 20. Totally 12 factors, factor 9 onwards have an eign value of less than 1, so only eight factors have been retained.

Chart .1

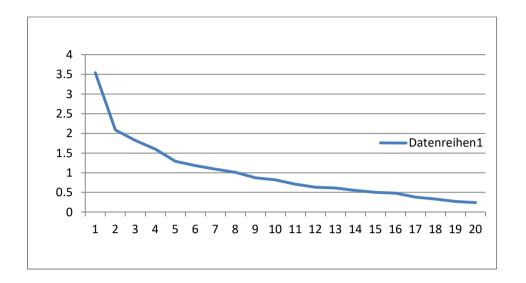


Table.7

Communalities for Factors Related To Level of Influence of Women Entrepreneur

Items	Initial	Extraction
Family Background	1.000	.510
Γο Support family	1.000	.777
More dependents in family	1.000	.652
Economic Independence	1.000	.665
Aspirations about the children	1.000	.766
Fraditional / Hereditary	1.000	.787
Financial Institutions Support	1.000	.748
Entrepreneurial Experience	1.000	.750
Unemployment	1.000	.666
Create Employment Opportunities	1.000	.498
Challenge Seeking	1.000	.768
Social Status	1.000	.755
Revival of Sick Unit	1.000	.793

Market Potential	1.000	.660
Γechnology Knowledge	1.000	.585
Use of idle funds	1.000	.694
Organizational skills	1.000	.572
Govt.Policies and Programmes	1.000	.567
Success stories of Friends and Relatives	1.000	.742
Network of contacts	1.000	.660

Principal component analysis is shown in the above table.7. The proportion of variance is explained by the common factors called communalities of the variance. Principal Component Analysis gives an initial assumption. Therefore, before extraction the communalities are all 1.000. An Eigen value was done.

Table.8 represents the Factors Related to Level of Influence of Women Entrepreneur Component; this is an important output of principal component analysis. The coefficients are the factor loadings which represents the correlation between the factors and the twenty variables. From the below factor matrix it is seen that coefficients for factor-I have high absolute correlations with variable market potential, use of idle funds and technology knowledge, that is, 0.777, 0.606 and 0.529 respectively. Similarly factor-II has high absolute correlation with variable success stories of friends and relatives, social status and economic independence that is 0.668, 0.551 and 0.517 respectively. Next, factor III also has high absolute correlation with variable financial institutions support and government policies and programmes that is, 0.799 and 0.705 respectively.

Factor-IV has high absolute correlation with variable to support family and more dependents in the family that is, 0.855 and 0.716 respectively. Factor V has high correlation with variable traditional/hereditary, entrepreneurial experience and create employment opportunities that is 0.839, 0.511 and 0.506 respectively. Factor VI has high correlation with the variable network of contacts that is 0.800. Factor VII has high correlation with aspiration about the children that is 0.839 and factor VIII has correlation with variable challenge seeking that is 0.845. For example in this study, factor one is at least somewhat correlated with almost all variable out of the twenty variables with absolute value of factor loading is greater than or equal to 0.5. In

such a complex matrix it is difficult to interpret the factor. So we proceed to compute the rotated factor matrix.

Table.8
Showing the Factors Related to Level of Influence of Women Entrepreneur

1	Market Potential	77.70%	E4 I	
2	Use of idle funds	60.60% Factor I		
3	Fechnology Knowledge	52.90%		
4	Success stories of Friends and Relatives	66.80%		
5	Social Status	55.10%	Factor II	
6	Economic Independence	51.17%		
7	Financial Institutions Support	79.90%		
8	Govt.Policies and Programmes	70.50%	Factor III	
9	Γο Su To support family	85.50%	Factor IV	
10	More dependents in family	71.60%	racioi iv	
11	Fraditi Traditional / Hereditary	83.90%		
12	Entrepreneurial Experience	51.10%	Factor V	
13	Create Employment Opportunities	50.60%		
14	Network of contacts	80.00%	Factor VI	
15	Aspirations about the children	83.90%	Factor VII	
16	Challenge Seeking	84.50%	Factor VIII	

VII. Multiple Regression Analysis of Motivating Factors

Relationship between the motivational factors and the overall motivational behavior of women entrepreneurs can be analyzed with the help of, multiple regression analysis. Variables used in the regression equation shown below.

$$Y = \alpha + \beta_1 FB_t + \beta_2 SF_t + \beta_3 EI_t + \beta_4 MDF_t + \beta_5 AC_t + \beta_6 T/H_t + \beta_7 FIS_t + \beta_8 EE_t + \varepsilon$$

Table.9
Regression Symbols and Variables

Symbol	Expansion
α	Intercept term
$\beta_1\beta_{20}$	Regression coefficients
t	Time period
Y	Overall score on decision behavior
FB	Family Background
SF	Γο support Family
EI	Economic Independence
MDF	More Dependence in the Family

AC	Aspirations about the Children			
T/H	Fraditional /Hereditary			
FIS	Financial Institutions Support			
EE	Entrepreneurial experience			
3	Error Term			

The t-statistic is used to test significance of the regression coefficient. R² value is calculated to ascertain the goodness of fitness of the regression equation which has been tested for its significance through 'F' statistic. 5% is the levels of confidence chosen for 't' and F statistic. If the regression coefficient is significant at 1% level then the association is said to be highly significant. If the regression coefficient is significant at 5% level, the association is said to be significant.

Table.10
Regression Coefficients

	Unstandardised Co-efficients		Standardised Co-efficients		Sig.
Model	В	Std.error	Beta	t –value	level
(Constant)	1.337	.536	-	2.496	.013
Family Background	592	.098	341	-6.015**	.000
Го Support Family	.228	.102	.138	2.235*	.026
Economic Independence	.165	.093	.095	1.769	.078
More Dependents in the Family	126	.096	081	-1.313	.190
Aspirations about the Children	.091	.098	.054	.928	.354
Fraditional /Hereditary	120	.081	082	-2.477*	.032
Financial Institutions Support	.109	.090	.073	3.210**	.007
Entrepreneurial Experience	.063	.104	.037	1.602*	.048

According to the regression analysis, the overall variable for the development of women entrepreneurship can be defined as the family background, to support family, economic independence, more dependence in the family, aspiration about the children, traditional background / hereditary, financial institutions support and entrepreneurial experience.

Table 10 shows that the factors such as, family background (-6.015), to support family (2.235), tradition / hereditary (-2.477), financial institutions support (3.210) and entrepreneurial experience (1.602) are significantly related to the overall factor for developing women entrepreneurship in small and medium enterprises Coimbatore district. This indicates that the family background is the most important factor in this model.

That means the good family background; the higher is the possibilities to be the entrepreneurs among the women in Coimbatore will likely be followed by to support family, tradition / hereditary, financial institutions support and entrepreneurial experience. Factors such as, economic independence, more dependents in the family and aspirations about the children are not significantly related to the overall development of women entrepreneurship in Coimbatore. This means that the factors related to economic independence, more dependents in the family and aspirations about the children are not much important in developing women entrepreneurship in Coimbatore.

Table.11 Model Summary

R	R Square	Adjuste d R Square	Std. Error of the Estimate
.648(a)	.420	.379	.85278

Table.12 ANOVA

Model	Sum of	Degrees of	Mean square F-value		Significance
	squares	freedom			level
Regression	146.983	20	7.349	10.106**	0.000
Residual	202.897	279	.727		
Γotal	349.880	299			

The adjusted R², also called the coefficient of multiple determinations, is the percentage of the variance in the dependent explained uniquely or jointly by the independent variables and it is 42 %. The F-statistic is used to test the significance of R. Overall; this model is significant at 1% as F-statistics is 10.106** (0.000). Above ANOVA table indicates the factors identified through factor analysis together significantly related to the overall factor for the development of women entrepreneurship in small and medium enterprises in Coimbatore district.

VIII. CONCLUSION

The women entrepreneurs are playing vital role in the economic development of our country and also the development of their family. Recently women enter into field of business with the motive of generation of Income to support the family. Results of the study show that the majority of the women entrepreneurs running tailoring unit, beauty parlor, healthcare and medical centers and education and training institutes. Majority of the women entrepreneurs are in the age of 36 years to 50 years. 89% of the respondents are married, 23% have completed post graduate degree. Regression and factor analysis explained that the overall factors influence the success of women entrepreneurship. They are the family background, to support family, economic independence, more dependence in the family, aspiration about the children, traditional background / hereditary, financial institutions support and entrepreneurial experience. While entrepreneurship is an area dominated by men, many studies suggest that women are often better in this discipline. Many researchers concluded that the female-owned firms generate higher revenues, create more jobs, and perform better in terms of providing investment returns. In addition, women are more effective leaders and have a larger appetite for growth.

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