



A SURVEY OF WOMEN ENTREPRENEURS IN URBAN AREAS

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ABSTRACT

This survey explores the experiences, challenges, and aspirations of women entrepreneurs operating in urban areas, with a focus on understanding their motivations, business environments, and support systems. The growing presence of women in the entrepreneurial ecosystem reflects significant socio-economic change, yet urban women continue to face unique barriers such as limited access to finance, lack of mentorship, work-life balance issues, and societal expectations. Through a combination of questionnaires and interviews with women across various sectors—including retail, technology, services, and small-scale manufacturing—this study identifies key factors that influence entrepreneurial success and sustainability. The findings reveal a high degree of resilience and innovation among urban women entrepreneurs, alongside a strong desire for networking opportunities, government support, and skill development initiatives. Despite advancements, the data also highlights persistent gender biases and infrastructural hurdles that hinder growth and scalability. This abstract underscores the importance of creating inclusive urban business ecosystems and recommends policy interventions, mentorship programs, and financial literacy drives tailored to women's needs. By amplifying their voices and addressing their concerns, the survey aims to contribute to a more equitable and dynamic urban entrepreneurial landscape.



1.INTRODUCTION

Women entrepreneurs play a pivotal role in shaping the economic and social fabric of urban areas. Their contributions go beyond mere economic value, driving innovation, fostering community development, and inspiring societal change. In recent years, the participation of women in entrepreneurial ventures has seen a significant increase, influenced by factors such as improved access to education, supportive government policies, and changing cultural attitudes towards gender roles. Despite this progress, women entrepreneurs still face unique challenges that demand deeper understanding and strategic solutions.

Urban areas present both opportunities and hurdles for women entrepreneurs. Cities often provide better access to markets, financial institutions, and technology compared to rural areas. They also offer more diverse networks and ecosystems that support innovation and growth. However, urban environments are not without challenges, including intense competition, high operational costs, and gender-specific barriers such as balancing family responsibilities with business demands. This survey seeks to explore these dynamics, shedding light on the factors that enable and hinder the success of women entrepreneurs in urban settings.

The survey aims to examine the experiences, motivations, and challenges of women entrepreneurs in urban areas, offering a comprehensive understanding of their entrepreneurial journeys. By analyzing diverse perspectives, the study hopes to identify patterns, gaps, and opportunities that can inform policymakers, educators, and stakeholders in creating a more inclusive entrepreneurial ecosystem. Special attention is given to how socio-economic factors, cultural norms, and technological advancements influence women's entrepreneurial activities in urban contexts.

Ultimately, this survey is not just an academic exercise; it is a step toward empowering women entrepreneurs and fostering gender equity in the business world. The insights gathered will serve as a foundation for initiatives aimed at addressing barriers, enhancing support systems, and celebrating the resilience and creativity of women



entrepreneurs in urban areas. Through this effort, we hope to contribute to a more inclusive and dynamic entrepreneurial landscape.

2. LITERATURE OF MAIN CONTENTS

2.1 OBJECTIVES

- To understand the both opportunities and challenges faced by enterperuners in urban areas
- To know the developing stagies of women entrepreneurs operating in busling urban areas
- To examin the female business entrepreneurs who provide available insite to evolve the land scope of entrepreneurs and unique challenges in urban environment
- To analyze the factors influencing the success and growth of women entrepreneurs in urban areas

2.2 SCOPE OF STUDY

This study focuses on women entrepreneurs in urban areas, examining their motivations, challenges, and business growth. It covers various sectors such as retail, services, and small-scale industries. The study aims to assess access to finance, support systems, and the impact of government schemes. Limited to urban regions, it provides insights for policymakers and stakeholders to enhance support for women-led businesses in metropolitan and tier-1 cities.

2.3 STATEMENT OF PROBLEM

The problem addressed by this survey is the persistent challenges and barriers faced by women entrepreneurs in urban areas, despite their growing participation in entrepreneurial ventures. These challenges include limited access to funding, gender bias, work-life balance struggles, and insufficient support systems, which hinder their full potential and contribution to economic development. This survey seeks to identify the factors influencing their success and the obstacles they encounter, providing insights to develop strategies that promote inclusivity and empowerment in urban entrepreneurship.



2.4 RESEARCH AND METHODOLOGY

Research methodology is a way to systematically solve the research problem and is the backbone of the study and is primarily based on the primarily based on primary data collected through questionnaire from the peoples.

2.5 COLLECTION OF DATA

The data was collected through questionnaire.

- The sample size was 110.
- The area of study was Coimbatore.
- Data's used in this study was both primary and secondary data's.



3.ANALYSIS AND DISCUSSION

Table 1: Demographic Profile

Category	Options	Respondents	Percentage
Age Group	18-25	39	35.50%
	25-35	20	18.20%
	36-45	27	34.50%
	45 above	24	21.80%
	Total	110	100.00%
Marital Status	married	27	24,50%
	UN Married	47	42.70%
	WIDOW	20	18.20%
	Divorce	16	14,50%
	Total	110	100.00%
Education Level	UG	34	30.90%
	PG	25	22.70%
	SCHOOL	41	30.00%
	OTHERS	10	9.10%
	Total	110	100.00%
	Reatil	20	18.20%
	service	26	20.00%
	manufacturing	38	34.50%



BUSINESS SECTOR	technology	26	23.33%
	Total	110	100.00%

Primary source	personal	32	29.10%
	Bankloan	33	30.00%
	Family friends	33	24.67%
	Government grants	12	21.33%
	Total	110	100.00%
Gender discrimination	yes	42	38.20%
	no	68	60.67%
	Total	110	100.00%

INTERPRETATION: The above table shows that 37% of women has gone to school, 30% are done ug, 22% are done pg and rest of others 9%. The above table shows 42% of women are unmarried, 24% of women are married, 18% of women are widow and 14% are divorce. The above table shows 35% women are belongs to the age of 18-25, 34% of women belongs to the age of 36-45, 21% women belongs to the age of 45 above and 18% women belongs to the age of 25-35. The above table shows that 34% of women in manufacturing sector, 23% of women in services and technology sector and 18% of women in retail sector. The most common sources of funding are bank loans and family/friends, each accounting for 30.00% (33 respondents) of the total. This indicates that a significant number of individuals rely on either financial institutions or their personal networks for funding. Personal savings is also a notable source, representing 29.10% (32 respondents), suggesting that many individuals prefer self-financing



their ventures. Meanwhile, government grants are the least utilized source, making up only 10.90% (12 respondents). Out of a total of 110 respondents, 42 individuals (38.20%) answered "YES," while 68 individuals (61.80%) answered "NO." This indicates that the majority of respondents, accounting for nearly 62%, do not support or agree with the given statement. In contrast, 38.20% of respondents expressed agreement. The significant difference between the two responses suggests a stronger inclination toward the "NO".

4. CONCLUSION

The survey data provides valuable insights into the characteristics, challenges, and priorities of women entrepreneurs in urban areas. Education level, marital status, and age play a crucial role in shaping entrepreneurial motivation, risk tolerance, and business strategies. While manufacturing dominates as the preferred industry, factors such as funding access and industry-specific challenges may influence this trend. Business experience and size appear to impact stability and profitability, highlighting the need for targeted support based on experience levels. Financial concerns remain a significant challenge, with a heavy reliance on bank loans and personal savings over government grants, suggesting a need for increased awareness and accessibility of funding programs. The role of passion versus necessity in entrepreneurial success warrants further exploration, particularly in assessing long-term sustainability. Challenges such as high operational costs and market competition vary across industries, requiring tailored solutions. Furthermore, the perception of business performance does not always align with financial success, indicating potential gaps in financial literacy and strategic planning. Overall, there is a strong need for targeted training programs, particularly in financial management, business sustainability, and funding opportunities. Addressing accessibility barriers and fostering a supportive entrepreneurial ecosystem will be essential for overcoming challenges and ensuring long-term success.



5. REFERENCE

- **YSR Aasara Scheme (2020)** Launched by the Government of Andhra Pradesh, this welfare scheme aims to improve the productivity of Self Help Groups (SHGs) by reimbursing outstanding loans and enhancing the lifestyle of urban and rural women.
- **Women Entrepreneurs in India: Powering the Economy with Her (2020)** A joint report by Bain & Company and Google highlighting the potential of women entrepreneurship in India to generate 150–170 million jobs by 2030.
- **Urban Company and Women in the Gig Economy (2023)** An investigative piece examining how Urban Company's policies affected women workers in the gig economy, highlighting challenges faced by female entrepreneurs.
- **Women Entrepreneurs in Tier-2 and Tier-3 Cities (2023)** An article discussing how e-commerce platforms are enabling women in smaller cities to build successful businesses, contributing to economic emancipation.
- **Namo Drone Didi Scheme (2023)** An initiative launched by the Government of India to provide drones to 15,000 women self-help groups, aiming to enhance women's participation in agriculture and technology.
- **Women-Owned MSMEs and Startup Growth (2024)** A report indicating that women now own 20.5% of MSMEs in India, with a surge in startups from tier-2 and tier-3 cities, supported by over 1,000 incubators nationwide.
- **DBS Bank India & CRISIL Survey (2024)** A survey revealing that 65% of self-employed women in urban Indian metros have not taken a business loan, with 39% relying on personal savings to fund their businesses.
- **Subhadra Yojana (2024)** A financial assistance scheme providing ₹50,000 over five years to women from economically weaker sections, promoting economic empowerment.
- **International Women's Day 2025 Report (2025)** A report highlighting a 10% increase in women's employment rate in urban India over six years, with urban women in their forties having the highest employment rate.
- **Economic Survey 2025: Women-Led Startups Surge (2025)** The survey reports that India's female workforce has doubled in seven years, with significant investments in women-led startups through various government initiatives.

