To Study Marketing Practices of Women Entrepreneurs under MSME in Ahmednagar District

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BY

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DECEMBER 2024

CERTIFICATE OF THE SUPERVISOR

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Research Guide

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ABBREVIATIONS

MSME	Micro, Small, and Medium Enterprises
SME	Small and Medium Enterprises
DIC	District Industries Centre
KVIC	Khadi Village Industrial Commission
KVIB	Khadi Village Industrial Board
MIDC	Maharashtra Industrial Development Corporation
MCED	Maharashrta Centre for Entrepreneurship Development
SIDBI	Small Industries Development Bank of India
NSIC	National Small Industries Corporation
MUDRA	Micro Units Development and Refinance Agency
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises
UAM	Udyog Aadhaar Memorandum
GST	Goods and Services Tax
VAT	Value Added Tax
EPFO	Employees' Provident Fund Organisation
ESIC	Employees' State Insurance Corporation
IEC	Importer Exporter Code
PMEGP	Prime Minister's Employment Generation Programme
CMEGP	Chief Minister's Employment Generation Programme
MSME Act	Micro, Small, and Medium Enterprises Development Act
CSB	Credit Support for Business
SFURTI	Scheme of Fund for Regeneration of Traditional Industries
CLCSS	Credit Linked Capital Subsidy Scheme
EDP	Entrepreneurship Development Program
TReDS	Trade Receivables Discounting System
NBFC	Non-Banking Financial Company
RBI	Reserve Bank of India
WB	World Bank
ISO	International Standard Organisation
Ent.	Enterprise
FMCG	Fast Moving Consumer Goods
VAT	Value Added Tax
R&D	Research and Development
DRDA	District Rural Development Agency
LIC	Life Insurance Corporation of India
SC	Scheduled Cast
ST	Scheduled Tribe
CSIR	Council of Scientific and Industrial Research
NABARD	National Bank for Agriculture and Development
ICICI	Industrial Credit and Investment Corporation of India

UK	United Kingdome
Mill.	Million
IFC	International Finance Corporation
ASPIRE	Scheme for Promoting Innovation, Rural Industry & Entrepreneurship
ISEC	Interest Subsidy Eligibility Certificate
ESDP	Entrepreneurship and Skill Development Programmes
DC-MSME	Development Commissioner- Ministry of Micro, Small & Medium Enterprises
ESDP	Entrepreneurship and Skill Development Programme
MSMED	Micro, Small, and Medium Enterprises Development
MSE-CDP	Micro and Small enterprises Cluster Development Programme
MSE	Micro and Small Enterprise
CFC	Establishing Common Facility Centres
MDA	Market Development Assistance
MMDA	Modified Market Development Assistance
MPDA	Market Promotion & Development Scheme
FCI	Fixed Capital Investment
COE	Center of Excellence
MSSIDC	Maharashtra Small Scale Industries Development Corporation
BID	Board of Industrial Development
BTC	Basic Training Center
ITC	Industrial Training Center
GEM	Government e Marketplace
FDI	Foreign Direct Investment
WPR	Worker Population Ratio
DWCD	Department of Women and Child Development
NGO	Non-governmental organization
RMK	Rashtriya Mahila Kosh
IMY	Indira Mahila Yojana
MSY	Mahila Samruddhi Yojana
MITCON	Maharashtra State Small Industries Development Corporation
NSIC	National Small Industries Corporation
SIDBI	Small Industrial Development Bank of India
SPPS	Stastistiacal Package for the Social Sciences
SSC	Secondary School Certificate
HSC	Higher Secondary School Certificate
NSS	National Sample Survey

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Abstract

Introduction:

MSME stands for Micro, Small, and Medium Enterprises. Small-scale enterprises and industries play an important part in the economies of many countries. The definition of MSMEs varies by nation to nation, however they are often classified based on factors such as investment in plant and machinery, turnover, and employee count. Government sell across the globe have recognized the rising importance of MSMEs as a contributor to economic growth and employment. It is also regarded as an effective technique for reducing poverty.

MSMEs play an important role in generating vast job prospects at a cheaper cost than big industries. In emerging economies, they contribute significantly to GDP and job creations. MSMEs serves auxiliary units to large corporations, and this sector delivers considerably to the socio-economic growth of the country.

Role of MSMEs:

MSMEs being a crucial sector of economy both from the financial and social aspect they help with the increase in per capita income and perfect utilization of resources in the economy.

These MSMEs are comprised of variety of manufacturing and service industries which produce products and render services helping generate employment in the small medium and large scale organizations which fall under the guidelines, set by the Government of India.

These industries are generally labour intensive playing an important role in the creation of generating employment and are the lifelines of the economy in developing countries like India.

Definition of Micro, Small and Medium enterprises:

In accordance with the MSMED Act, MSME are classified as below:

- A micro enterprise, where the investment in plant and machinery or equipment does not exceed one crore rupees and turnover does not exceed five crore rupees
- A small enterprise, where the investment in plant and machinery or equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees.
- A medium enterprise, where the investment in plant and machinery or equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees.

To give effect to the new classification of MSME as notified on 26th June, 2020, the Udaym registration portal was launched on 1st July, 2020.The earlier criterion of classification of MSME under MSMED Act, 2006 was based on investment in plant and machinery or equipment and was different for manufacturing and service units. A revision in MSME criteria for classification was announced under Ataman Nirbhar Bharat package on 13thMay, 2020

Table 1: A comparison of criteria used for defining MSMEs

	2006 Act		2015 Bill		2018 Bill	Cabinet (June 2020)
Criteria	Investment		Investment		Turnover	Investment and Turnover
Type	Manufacturing	Services	Manufacturing	Services	Both	Both
Micro	Up to Rs 25 lakh	Up to Rs 10 lakh	Up to Rs 50 lakh	Up to Rs 20 lakh	Up to Rs 5 crore	Investment: Upto Rs 1 crore Turnover: Upto Rs 5 crore
Small	Rs 25 lakh to Rs 5 crore	Rs 10 lakh to Rs 2 crore	Rs 50 lakh to Rs 10 crore	Rs 20 lakh to Rs 5 crore	Rs 5 crore to Rs 75 crore	Investment: Rs 1 crore to Rs 10 crore Turnover: Rs 5 crore to Rs 50 crore
Medium	Rs 5 crore to Rs 10 crore	Rs 2 crore to Rs 5 crore	Rs 10 crore to Rs 30 crore	Rs 5 crore to Rs 15 crore	Rs 75 crore to Rs 250 crore	Investment: Rs 10 crore to Rs 50 crore Turnover: Rs 50 crore to Rs 250 crore

Sources: MSME Development 2006 Act, MSME Development Amendment Bills 2015 and 2018, PIB update on cabinet approval; PRS.

Table 1.1: Estimated Employment in MSME Sector (Broad Activity Category Wise)

Activity Category	Estimated Number of Enterprises (in lakh)			Share(%)
	Rural	Urban	Total	
(1)	(2)	(3)	(4)	(5)
Manufacturing	114.14	82.50	**196.65**	**31**
Electricity*	0.03	0.01	**0.03**	**0**
Trade	108.71	121.64	**230.35**	**36**
Other Services	102.00	104.85	**206.85**	**33**
All	**324.88**	**309.00**	**633.88**	**100**

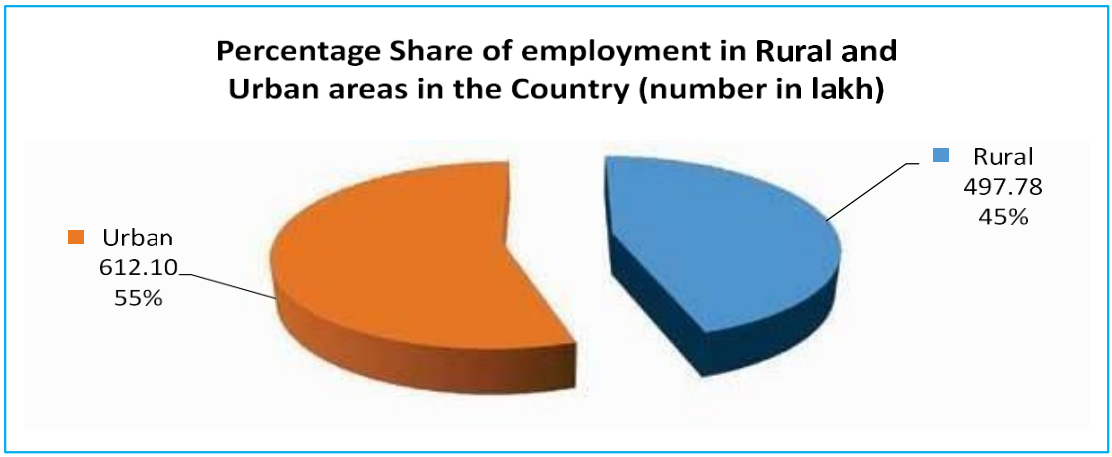
***Non-captive electricity generation and transmission**

Source:- Annual Report (2022-23) of the Ministry of Micro, Small and Medium Enterprises.

More than 99% of all estimated MMSME are in the micro sector, which has 630.52 lakh estimated businesses. With3.31lakh and 0.05lakh, respectively, small and medium-sized enterprises(MMSME) made up 0.52% and 0.01% of all estimated MMSME. 309 lakh MMSME (48.75%) and 324.88 lakh MMSME (51.25%) are located in urban and rural regions, respectively, of the projected 633.88 MMSME.

Chart1.1:**Distribution of Enterprises Category Wise (Numbers in lakh) between rural and urban areas is seen below in Figure.**

Sector	Micro	Small	Medium	Total	Share(%)
R ural	489.30	7.88	0.60	**497.78**	**45**
Urban	586.88	24.06	1.16	**612.10**	**55**
All	1076.19	31.95	1.75	**1109.89**	**100**



Source:-Annual Report (2022-23)of the Ministry of Micro, Small and Medium Enterprises.

Meaning and Definition

According to the American Marketing Association(AMA) Board of Directors, Marketing is the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large.

Dr. Philip Kotler defines marketing as "the science and art of exploring, creating and delivering value to satisfy the needs of a target market at a profit. Marketing identifies unfulfilled needs and desires. It defines measures and quantifies the size of the identified market and the profit potential. It pinpoints which segments the company is capable of serving best and it designs and promotes the appropriate products and services."



Marketing Practices

Marketing Mix Definition:

The marketing mix comprises strategic activities that help differentiate a brand from its competitors, meet evolving customer demands, and eventually, grow revenue.

According to Philip Kotler, *"Marketing Mix is the set of controllable variables that the firm can use to influence the buyer's response.* Marketing practices comprise of the tools and techniques of the Product mix, Price mix, and Promotion mix which have a bearing on the marketing operations. As such the theoretical structure of the present study ponders around the

'Tools and Techniques of the following three Basic Elements of Marketing Mix'.

1. **Product.** The right product to satisfy the needs of your target customer.
2. **Price.** The right product offered at the right price.
3. **Place**. The right product at the right price available in the right place to be bought by customers.
4. **Promotion.** Informing potential customers of the availability of the product, its price and its place.

Objectives of the Study:

1. To Study the policies and supportive schemes of Government Agencies and their awareness in Ahmednagar district
2. To understand marketing practices and challenges of woman entrepreneur in Ahmednagar district.
3. To study the various marketing problems faced by women entrepreneur in Ahmednagar District.

Hypotheses of the Study:

Part A: MCED Hypothesis Testing-

Hypothesis 1-

H_0: There is no relationship between education qualification of MCED employees and help provided to women entrepreneurs while fund raising.

H_1: There is a relationship between education qualification of MCED employees and help provided to women entrepreneurs while fund raising.

Hypothesis 2-

H_0: MCED does not provide 'Women Entrepreneurship Platform (WEP)' as part of Promotional initiative to women entrepreneurs.

H_1: MCED provide 'Women Entrepreneurship Platform (WEP)' as part of promotional Initiative to women entrepreneurs.

Hypothesis 3-

H_0: MCED does not provide information about buyer as part of support to women entrepreneurs post training.

H_1: MCED provide information about buyer as part of support to women entrepreneurs post training.

Part B: WOMEN ENTREPRENURE Hypothesis Testing-

Hypothesis 1-

H_0: There is no relationship between education qualification of women entrepreneurs and awareness about marketing schemes introduced by MSME.

H_1: There is a relationship between education qualification of women entrepreneurs and awareness about marketing schemes introduced by MSME.

Hypothesis 2-

H_0: There is no relationship between nature & size of organization and government scheme availed.

H_1: There is a relationship between nature & size of organization and government scheme availed.

Hypothesis 3-

H_0: There is no relationship between nature of product and discount offered to customers by women entrepreneurs.

H_1: There is a relationship between nature of product and discount offered to customers by women entrepreneurs.

Hypothesis 4-

H_0: There is no relationship between location of business and frequency of participation in trade fairs by women entrepreneurs.

H_1: There is a relationship between location of business and frequency of participation in trade fairs by women entrepreneurs.

Hypothesis 5-

H0: Participation in trade fair is not beneficial for the business undertaken by women entrepreneurs.

H1: Participation in trade fair is beneficial for the business undertaken by women entrepreneurs.

Significance of the study:

According to the finance minister Ms. Nirmala Sitharaman presenting in the interim budget 2024/25, the empowerment of women through entrepreneurship and ease of living has gained momentum in last 10 years while highlighting the female enrollment in higher education has gone up by 28 %. Simultaneously studies have also shown that the pandemic has impacted business. Where in the wide scope of creating opportunities for Entrepreneurs.

Understanding this is also one of the biggest goal of Modi government about "Make in India" program which is providing a great platform to upcoming Entrepreneurs. The support towards building entrepreneurship is largely supported by variety of Government programs, which will ultimately decide whether the objectives will leave an impact on growing entrepreneurship and economy.

The performances of these MMSME will largely depend on Entrepreneurs decision towards choosing the right marketing practices which would provide a substantial growth in their business. The current study finds the impact of decisions taken by the women entrepreneurs towards performing their best in the small and medium scale units in Ahmednagar.

Scope of Research:

The scope of research is as follows:

A) Geographical Scope: Area

The scope of research is limited to Ahmednagar District. The research is carried out in a all the 14 taluka places in the district namely, Ahmednagar, Pathardi, Parner, Shrigonda, Karjat, Jamkhed, Newasa and Kopargaon, Rahuri, Shrirampur, Rahata, Akole, Sangamner, Shevgaon,

B) Functional Scope:

i) **Nature of Industry**

The study is limited to micro and small women enterprises permanently registered with the district industrial center (DIC) Ahmednagar.

ii) **Marketing Practices –**

The scope of research is limited to Marketing practices, awareness and implementation of Government schemes by women entrepreneurs.

C) Temporal Scope:

The time period of study is limited to the years 2020 -2024. Therefore the scope of the research is limited to micro and small women enterprises permanently registered with DIC Ahmednagar. Till 31st March 2023.

Research Methodology

This research study is an empirical investigation conducted using a pilot-tested, structured questionnaire. Data were collected through face-to-face interactions with women entrepreneurs during exhibitions and trade fairs. The respondents were selected from women-owned enterprises that are permanently registered with the District Industrial Center (DIC) in Ahmednagar.

The questionnaire was designed to capture and quantify data on various aspects, including product, price, place, promotions, marketing challenges, awareness of government schemes, and the support available to women entrepreneurs post-training. While the questionnaire was administered to over 500 potential respondents, the analysis is based on data obtained from a sample of 360 (Women Entrepreneurs) and 18 (MCED Officials) participants.

Research Design adopted for this Study:

Hence for the purpose of this intended study, Descriptive research has been adopted as it seems most suitable for attaining the objects mentioned above.

Sampling Technique:

- A '**Stratified sampling Method'** is used in order to draw a representative sample from population. It is one of the types of the 'Probability Sampling Method'.
- For MCED Employees A 'Census Method' is used.
- **Population:** Manufacturing enterprises permanently registered with DIC. The population is 'finite population' and 360 women entrepreneurs are studied from the population.
- The population is 'finite population' and 18 MCED officials are studied.
- **Sample Size:** Data collected from 360 Women Entrepreneur.
  Data collected from 18 MCED Officials

Data Collection:

Primary data collection:

Research Techniques: Survey Methods Research Instrument: Structure Questionnaire

Secondary data collection:

Reference books, Publications, Articles, Previous study done by researchers, Journals, Web Based data, Maharashtra Centre for Entrepreneurship Development (MCED), DIC (District Industries Centre)

Limitations of the study:

1. The topic entitled “To study the marketing practices of women entrepreneur under MSME in Ahmednagar District” the scope of the subject is restricted to the above topic.
2. Confidential information may not be provided by the women entrepreneurs and busy schedule of the women entrepreneurs.
3. The study is limited to only permanently registered enterprises with the District Industries Centre (DIC), Ahmednagar. Therefore, the study does not reflect unregistered businesses.
4. The study is limited to manufacturing enterprises only. Therefore, the study does not reflect the service enterprises in the industry.
5. The questionnaire is drafted in English which is not a regional language.
6. The period of study is limited to five years from financial year 20019-20 to 2023- 24.

Data Analysis and Testing of Hypotheses:

The study analyzed primary data collected from 360 women entrepreneurs permanently registered with the District Industrial Center (DIC) in Ahmednagar. The analysis was conducted using MS Excel and SPSS.

The data were summarized and presented through charts and tables, utilizing simple mathematical techniques such as the weighted average method and percentages. Descriptive statistical procedures, including the calculation of weighted averages and the ranking method, were also employed. Graphical representations, such as pie charts and bar diagrams, were created using MS Excel and SPSS to effectively present the findings. The hypotheses have been tested using appropriate statistical techniques like: weighted average method, Chi-Square Tests, Pearson Chi-Square , Z Test.

A brief description of the data has been presented below followed by results of hypotheses testing:

Summary of Hypotheses Tested (MCED)

Table 1: Table showing summary of hypotheses tested

Sr. No.	Null Hypothesis	Test Used	Conclusion
1	There is no relationship between education qualification of MCED employees and help provided to women entrepreneurs while fund raising.	Pearson's Chi square test	There is no relationship between education qualification of MCED employees and help provided to women entrepreneurs while fund raising.
2	MCED does not provide 'Women Entrepreneurship Platform (WEP)' as part of promotional initiative to women entrepreneurs.	Z-test	MCED provide 'Women Entrepreneurship Platform (WEP)' as part of promotional initiative to women entrepreneurs.
3	MCED does not provide information about buyer as part of support to women entrepreneurs post training.	Z-test	MCED provide information about buyer as part of support to women entrepreneurs post training.

Summary of Hypotheses Tested (Woman Entrepreneur)

Table 1: Table showing summary of hypotheses tested

Sr. No.	Null Hypothesis	Test Used	Conclusion
1	There is no relationship between education qualification of women entrepreneurs and awareness about marketing schemes introduced by MSME.	Pearson's Chi square test	There is a relationship between education qualification of women entrepreneurs and awareness about marketing schemes introduced by MSME.
1.1	There is no relationship between education qualification of women entrepreneurs and awareness about marketing support/assistance to MSMEs.	Pearson's Chi square test	There is a relationship between education qualification of women entrepreneurs and awareness about marketing support/assistance to MSMEs.
1.2	There is no relationship between education qualification of women entrepreneurs and awareness about ASPIRE scheme.	Pearson's Chi square test	There is a relationship between education qualification of women entrepreneurs and awareness about ASPIRE scheme.
1.3	There is no relationship between education qualification of women entrepreneurs and awareness about MSME market development assistance.	Pearson's Chi square test	There is a relationship between education qualification of women entrepreneurs and awareness about MSME market development assistance.

1.4	There is no relationship between education qualification of women entrepreneurs and awareness about micro & small enterprises cluster development.	Pearson's Chi square test	There is a relationship between education qualification of women entrepreneurs and awareness about micro & small enterprises cluster development.
2	There is no relationship between nature & size of organization and government scheme availed.	Pearson's Chi square test	There is a relationship between nature & size of organization and government scheme availed.
3	There is no relationship between nature of product and discount offered to customers by women entrepreneurs.	Pearson's Chi square test	There is a relationship between nature of product and discount offered to customers by women entrepreneurs.
4	There is no relationship between location of business and frequency of participation in trade fairs by women entrepreneurs.	Pearson's Chi square test	There is a relationship between location of business and frequency of participation in trade fairs by women entrepreneurs.
5	Participation in trade fair is not beneficial for the business undertaken by women entrepreneurs.	Z-test	Participation in trade fair is beneficial for the business undertaken by women entrepreneurs.

Suggestion:

1. MCED should Create awareness about schemes for the service industry is essential for encouraging participation and boosting economic growth.
2. Governments should introduce targeted schemes for the service sector, focusing on its unique needs and challenges.
3. Women entrepreneurs should enhance customer engagement and increase sales by

introducing unique and innovative discounts or offers tailored to their products to their customer.

4. As we see, most women entrepreneurs have a micro-business enterprises. That can benefit greatly from the schemes provided by the (MSME).MSME should create the awareness about the various schemes to the small and medium enterprises.
5. MCED should organized exhibitions and trade fairs for rural women entrepreneurs or providing them with support to participate in these events can significantly empower them, enhance market access, and improve their business prospects.
6. Government should organize trade fairs and exhibitions at least twice a year, the government can create a steady platform for women entrepreneurs to grow, adapt, and diversify their businesses

This research will be helpful in following ways:

a) Benefit to Existing Women Entrepreneurs:

This research will throw light on the hurdles of business and practical problems faced by women enterprises. It will study the best organizational practices which lead towards success. This will also help existing entrepreneurs to arrive at appropriate solutions which will ultimately improve the performances.

b) Benefit to Prospective Women Entrepreneurs:

This research will serve a guiding light for prospective and aspiring women entrepreneurs. It will throw light on the Organizational practices, Motivating, Constraining, facilitating factors, and identify the best practices of micro and small scale women enterprises towards new avenues. It will be providing suggestions to enhance and motivate upcoming women entrepreneurs.

c) Benefit to Government:

Government develops and implements different policies and schemes to promote women entrepreneurs. This research will throw light on the availed Government schemes by women entrepreneurs and find out its impact of Government agencies in development of MSME's which would further beneficial towards framing policies and provide support and strengthening aspects of women entrepreneurs

d) Benefit to Researchers and Academicians:

Women entrepreneurs are playing a crucial role in the overall development of economy. This research will help researchers and academicians to understand status of micro and small scale women enterprises with respect to specific areas and help to conduct such studies all over Nation.

Scope for Future Research

The current study observes that while numerous studies have been conducted on women entrepreneurship, particularly in India, certain areas remain underexplored. Consequently, this section of the study seeks to highlight the specific aspects of women entrepreneurship where further research could be pursued, as outlined below:

1. A significant number of women entrepreneurs in Ahmednagar district have been recognized by the government for their innovative products. However, studies on women entrepreneurs in India often overlook the emergence of a similar group of women entrepreneurs in Ahmednagar, who operate on a micro and small scale and their unique marketing practices. Research in this area could be highly valuable.
2. The literature review reveals that marketing is a significant challenge faced by women entrepreneurs in India. However, no study has been found that attempts to make an inter-regional comparison of the marketing challenges faced by women entrepreneurs across India, including those within MSMEs. Therefore, research could be conducted to address this gap in the existing literature.
3. Research could be undertaken to identify the promising sectors for women entrepreneurs in Other area of Maharashtra.
4. Additionally, studies could explore the influence of the marketing strategies and practices employed by women entrepreneurs on the financial performance of their enterprises.
5. Industry-specific comparative studies could be conducted in other states of India to identify the most effective marketing practices for each industry.
6. Studies may be conducted to identify the potential areas women entrepreneurs in the Maharashtra.
7. Comparative studies could be carried out on women entrepreneurs in Ahmednagar

and those in other states of Maharashtra.

8. A study of the factors causing sickness of women entrepreneurs in Manufacturing and service Industries.

From the above suggestions and recommendations, the study will help the policy-planners, government and non-government sectors and entrepreneurs in particular to look into this problem and develop better schemes, developmental programs and opportunities to the womenfolk to enter into diversified entrepreneurial ventures. Future research will feature an extensive quantitative survey of entrepreneurs in different locations throughout India.

CHAPTER 1
INTRODUCTION

1.0 MSME INTRODUCTION:

MSME stands for Micro, Small, and Medium Enterprises. Small scale enterprises and industries play an important part in the economies of many countries. The definition of MSMEs varies by nation to nation, however they are often classified based on factors such as investment in plant and machinery, turnover, and employee count. Government sell across the globe have recognized the rising importance of MSMEs as a contributor to economic growth and employment. It is also regarded as an effective technique for reducing poverty.

MSMEs play an important role in generating vast job prospects at a cheaper cost than big industries. In emerging economies, they contribute significantly to GDP and job creations. MSMEs serves auxiliary units to large corporations, and this sector delivers considerably to the socio-economic growth of the country.

The generation of new employment raises living standards and promotes social cohesion in a nation. As a result, MSMEs are a key driver of economic growth and social stability. This cannot be done without a strong and healthy MSME sector. MSMEs serve as a stepping stone for the bigger companies in future

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The generation of new employment raises living standards and promotes social cohesion in a nation. As a result, MSME are a key driver of economic growth and social stability. This cannot be done without a strong and healthy SME sector. MSME serve as a stepping stone for bigger companies in the future.

MSME organizational composition is more intricate than microenterprises. In contrast, MSME have less structural complexity than big businesses and other large enterprises, with their levels of management, various business units, labor divisions, and so on. In the micro and large enterprise sector, it has been observed that wages for comparable

jobs are not distributed equally. The non-agricultural SME sector has just reached its peak in terms of production and job growth with higher income levels in developing nations.
The growth of a business increases its labor productivity progressively, and the ratio of large firms to micro enterprises affects this relationship. Labor productivity is influenced by the size of the macro and micro enterprise sectors. Developing economies that lack a robust SME sector must rely on bigger corporations and firms to generate revenue. The scale and significance of the SME industries differ from nation to nation. SME impact has recently grown in emerging countries.

The influence of MSME on the global economy plays a critical role in the development of a poverty-free society. The rationale is that they guarantee the flow of money across the various classes of society and also offer wide employment possibilities to the various social strata.MSME organizational composition is more intricate than microenterprises. Globally, MSME enterprises create a crucial portion of the overall number of worldwide businesses. While there are certain commonalities, each country, as well as the businesses and sectors within them, may have distinct definitions of an SME.

1.1 Role of MSMEs:

MSMEs being a crucial sector of economy both from the financial and social aspect they help with the increase in per capita income and perfect utilization of resources in the economy.
These MSMEs are comprised of variety of manufacturing and service industries which produce products and render services helping generate employment in the small medium and large scale organizations which fall under the guidelines, set by the Government of India.
These industries are generally labor intensive playing an important role in the creation of generating employment and are the lifelines of the economy in developing countries like India

1.2 Importance and deficiencies of MSME:

On the experimental front, several characteristics are common in most MSME sectors. The most significant favorable characteristics have been associated with scenarios in which MMSME have played the most positive role.

The broad empirical evidence supporting the significance of MMSME is as follows:

1. The best performing emerging nation Taiwan's thriving SME sector is its foundation. According to relative standards, this has had significant growth and a relatively low degree of inequality. When the role of the SME sector grows substantially, inequality has been seen to drop dramatically, as it did in Korea for a while following the mid-1970s.
2. Colombia's period of growth from the late 1960s to the late 1970s was associated with a rapid expansion of the manufacturing SME sector and a significant reduction in urban inequality.
3. The technology used by MSME has a tendency to be of a medium level of sophistication, which is generally commensurate with the ratios of factor donation in developing nations.
4. Many prominent entrepreneurs and businesses of the future begin their start in the SME size range.
5. In recent years, MSME have grown at a faster rate than the worldwide industrial sector. The primary benefit of the SME sector is its ability to produce jobs while requiring little capital investment.
6. The surge in the economy is strongly correlated with SME growth in several Asian nations, including Korea, Taiwan, and Japan. MSME play a critical part in China's fast industrialization and growth, where according to The World Bank MSME represent about 90% of ventures and businesses in China.
7. Small and medium sized enterprises (MSME) play an important role in theprimary industry as service providers and dealers.
8. MSME manufacture both finished goods and services.

Deficiencies:

1. Despite the fact that MSME produce a plethora of job opportunities, some of them are only temporary. This is due to the fact that many MSME fail before reaching the five year milestone. This causes a rise in unemployment.

2. MSME have always drawn criticism for the shockingly high percentage of insolvency. MSME quickly fall out of business if the goods or services they offerdo not sell.

3. MSME may flood the market with poor or below par goods and services in order to survive and compete. Although such products can momentarily replace genuine products, they frequently cannot outlast the competition. This drastically devalues the prospective SME's brand image and value.

4. Furthermore, MSME lack the minimum capital required for establishment and growth beyond a certain point. The money shortage eats away at the SME structure, destroying it little by bit.

MSME have both advantages and disadvantages. Governments can promote entrepreneurship by developing business friendly regulations and easy financing options. Liberal laws, regulations, and policies enable aspiring businesspeople to take risks and ultimately produce value for both themselves and society. MSME have the potential to significantly boost income, prospects, and the global GDP over time.

1.1 Size Criteria of MSME:

Typically, MSME are divided into groups based on the number of employees, annual revenue, and capital invested. In other words, an SME is defined by the number of employees and the value of its assets. The standards for categorization vary among nations. For instance,

The UK government defines MSME as being small (less than 50 workers and with annual revenue below €10 million), medium (less than 250 employees and with annual revenue below €50 million), and micro (fewer than 10 employees and with annual revenue below €2 million).

The German government defines MSME as being small (up to 49 workers and with annual revenue below 10 Mill. EUR), medium (up to 250 employees and with annual revenue below 50 Mill. EUR), and micro (fewer than 9 employees and with annual revenue below 2 Mill. EUR).

In Canada, Micro enterprises employ 1-4 people, Small enterprises employ between 5 and 99 people, and Medium sized firms employ 100 to 499 people.

The mechanism used in China to categorize the size of Chinese businesses is intricate. Companies are often classified based on their operational revenue, the number of workers, or the total assets of the organization. Indian MSME are currently defined by investment in machinery, equipment, plant, and annual turnover which we will see further.

The following list includes some of the MSME sector's key traits:

1.Diversity in the MSME Sector

The MSME sector in India is quite diversified in terms of product variety, industry size, geographic location, services, and employment of varied individuals, social sector coverage, and use of IT technology in running their businesses.

2.Formed as a result of their own initiatives and abilities

MSES is the result of successful actions made by a person or group of people. They run their company on their own. Customized client services are the USP of micro and small businesses.

3. Flexibility

Due to the fact that the majority of micro and small businesses are handled by lone entrepreneurs, decision making is expedited. Greater operational flexibility is produced by the direct engagement of the proprietor, low hierarchical structures, and a small workforce.

4. Labor Intensive:

The majority of micro and small businesses manufacture labor-intensive goods, and this characteristic greatly expands the job market. Small scale industries employ labor-intensive methods that result in a greater employment rate than large-scale businesses. In a nation like India, where unemployment is the biggest issue, this distinctive quality of micro and small scale businesses is extremely significant.

5. Low production costs

When compared to medium and large scale industries, MSES spends less money. As a result, production costs are reduced.

6. High adoption technology

MSE owners are more inventive in their business practices. This trait of an entrepreneur demonstrates a propensity for embracing environmental and technological advancements. MSEs are therefore constantly prepared to accept new technologies.

7. Short gestation period

The initial capital expenditure and start up time are typically lower in the small scale industry. Due to the units' short development times, they produce quick returns, which accelerates economic growth.

1.4 MSME at Global Stage:

Most economies, especially those in emerging nations, depend heavily on Small and Medium Sized Enterprises (MSME). MSME make up the bulk of enterprises globally and are significant drivers of employment growth and global economic development. They account for around 90% of firms and more than 50% of global employment. In growing economies, formal MSME generate up to 40% of national revenue (GDP). The Inclusion of informal MSME raises these figures substantially. 600 million jobs will be required by 2030, according to projections from the World Bank, to accommodate the expanding global workforce, making the growth of MSME a top priority for many governments throughout the world. MSME produce the majority of formal jobs in developing countries, accounting for seven out of ten jobs. However, the availability of capital is a significant restraint to SME expansion; it is the second most often stated barrier to SME growth in growing economies and emerging nations.

MSME rely on internal finances or cash from friends and relatives to begin and initially manage their businesses because they are less likely to be able to secure bank loans than large companies. According to the International Finance Corporation (IFC), 65 million companies, or 40% of formal micro, small, and medium enterprises (MMSME) in growing nations, have an annual unfulfilled funding demand of $5.2 trillion, which is comparable to 1.4 times the present global MSME lending level. East Asia and the Pacific region contribute the most (46%) to the global financial imbalance, afterward the Caribbean and Latin America (23%) and Central Asia and Europe (15%). The gap size varies greatly from one place to another. With a ratio of 87% and 88%, respectively, the areas of Latin America and the Caribbean, the Middle East, and North Africa have the biggest financial deficit in comparison to prospective demand. The majority of formally recognized MSME lack formal financing. When micro and informal businesses are included, the financial gap is considerably larger.

1.5 MSME in India:

Over the last 50 years, the Micro, Small, and Medium Enterprises (MSME) sector has grown to be a very active and vibrant area of the Indian economy. It greatly contributes to the social and economic growth of the nation by promoting entrepreneurship and creating numerous job possibilities for a small initial investment. In order to achieve its vision of a progressive MSME sector, the Ministry of Micro,Small & Medium Enterprises (M/o MSME) works with relevant Ministries/Departments, State Governments, and other stakeholders to support existing businesses, adopt cutting edge technology, and promote the development of new businesses. This sector includes the Village, Khadi, and Coir Industries.

The Ministry of MSME operates a number of initiatives aiming at providing financial support, technical assistance, infrastructure development, skill training and development, increasing MMSME' competitiveness, and market aid.

Multiple Ministries of the Indian government are involved in creating employment in the MSME sector. Being the nodal ministry for MSME, the Ministry of Micro, Small and Medium Enterprises (MSME) aspires to a thriving MSME sector by fostering the sector's expansion and development, including the Village, Khadi, and Coir Industries, in collaboration with the relevant Ministries, State Governments, and other relevant parties, by supporting both the development of new businesses and the growth of existing ones.

1.6 Contribution of MMSME to the Indian Economy:

As India nears the milestone of becoming a $5 trillion economy by 2026-27, the country's appeal as an investment destination is on the rise. The Indian MSME sector is anticipated to expand to $1 trillion by 2028. Embracing new tools and systems enhances their global competitiveness. Additionally, initiatives like the Digital MSME Scheme, which enables all MSMEs registered with the Udyam portal to adopt Information Communication Technology (ICT) tools and applications in their production and operations, help make the shift from traditional processes to digital ones as smooth as possible. Moreover, the Ministry of MSMEs has been allocated INR 22,137.95 crore in the interim Budget 2024-25 for executing various schemes and technology upgrades. In India, the economy received a significant boost from the MSME sector. In FY19 and FY20, over 63 million MMSME dispersed across the nation contributed 30.5% and 30%, respectively, to India's GDP. It also generated a large number of job possibilities. According to research done by the Ministry of Statistics & PI between July 2015 and June 2016, 111 million people were

working in the MSME sector. MMSME contributed to the industrialization of rural regions at a lower capital cost than large scale businesses. The industry has supplemented key industries and made considerable contributions to the socioeconomic development of the nation. MMSME represent over 40% of India's total exports, 6.11% of the manufacturing sector's GDP, and 24.63% of the services sector's GDP.

Table 1.1: Estimated Employment in MSME Sector (Broad Activity Category Wise)

Activity Category	Estimated Number of Enterprises (in lakh)			Share (%)
	Rural	Urban	Total	
(1)	(2)	(3)	(4)	(5)
Manufacturing	114.14	82.50	**196.65**	**31**
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Source:- Annual Report (2022-23) of the Ministry of Micro, Small and Medium Enterprises.

More than 99% of all estimated MMSME are in the micro sector, which has 630.52 lakh estimated businesses. With 3.31 lakh and 0.05 lakh, respectively, small and medium-sized enterprises (MMSME) made up 0.52% and 0.01% of all estimated MMSME. 309 lakh MMSME (48.75%) and 324.88 lakh MMSME (51.25%) are located in urban and rural regions, respectively, of the projected 633.88 MMSME.

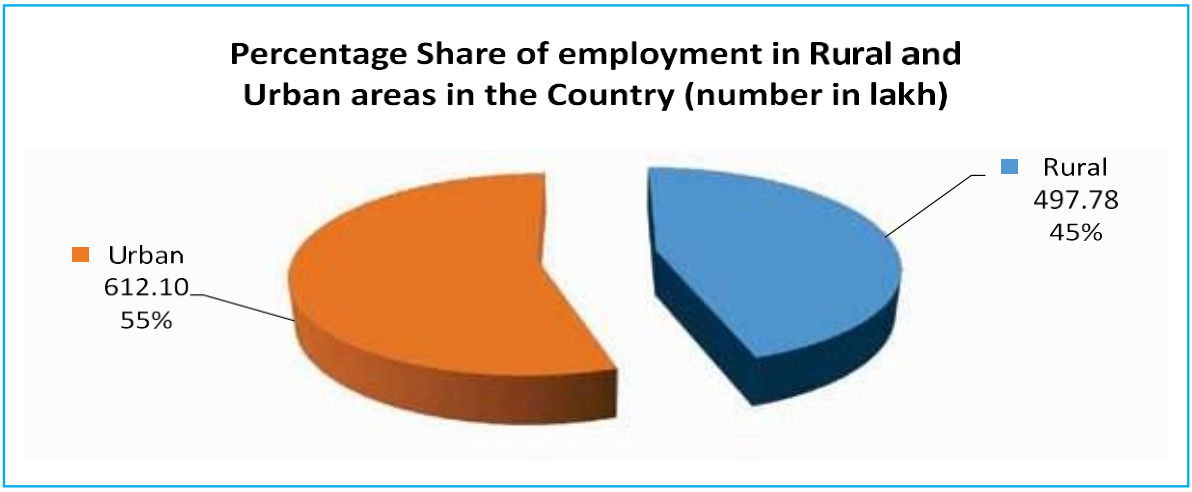
Table 1.2: **Distribution of Enterprises Category Wise**

(Numbers in lakh) between rural and urban areas is seen below in Figure.

Sector	Micro	Small	Medium	Total	Share (%)
R u r a l	489.30	7.88	0.60	**497.78**	**45**
Urban	586.88	24.06	1.16	**612.10**	**55**
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Source: - Annual Report (2022-23) of the Ministry of Micro, Small and Medium Enterprises

graph 1.1: Distribution of Enterprises Category Wise



1.6.1 Comparative Analysis of top 10 states

Table 1.3: Below is a comparison of the percentage breakdown of MSME in thetop 10 States.

Sl. No.	State/UT	NSS 73rd round*		ourth All India Census of MSME and Fifth EconomicCensus**	
		Number (in lakh)	Share (%)	Number (in lakh)	Share (%)
1	Uttar Pradesh	89.99	14	44.03	12
2	West Bengal	88.67	14	34.64	10
3	Tamil Nadu	49.48	8	33.13	9
4	Maharashtra	47.78	8	30.63	8
5	Karnataka	38.34	6	20.19	6
6	Bihar	34.46	5	14.70	4
7	Andhra	33.87	5	25.96	7
	Pradesh***				
8	Gujarat	33.16	5	21.78	6

9	Rajasthan	26.87	4	16.64	5
10	Madhya Pradesh	26.74	4	19.33	5
11	**Total of above ten States**	**469.4**	**74**	**261.04**	**72**
12	**Other State/UTs**	164.5	26	100.72	28
13	**All**	**633.9**	**100**	**361.76**	**100**

*NSS 73rd Round, 2015-16, ** Fourth All India Census of MSME, 2006-07 (Unregistered sector) and Fifth Economic Census, ***Including Telangana in Fourth All India Census of MSME Source:- Annual Report (2021-22) of the Ministry of Micro, Small and Medium Enterprises.

Table 1.4: State-wise Distribution of Estimated Number of MSME

Sl. No.	State/UT	nated number of enterprises (Number in lakh)			
		All			
		Micro	Small	Medium	MSME
(1)	(2)	(19)	(20)	(21)	(22)
1	Andhra Pradesh	33.74	0.13	0.00	33.87
2	Arunachal Pradesh	0.22	0.00	0.00	0.23
3	Assam	12.10	0.04	0.00	12.14
4	Bihar	34.41	0.04	0.00	34.46
5	Chhattisgarh	8.45	0.03	0.00	8.48
6	Delhi	9.25	0.11	0.00	9.36
7	Goa	0.70	0.00	0.00	0.70
8	Gujarat	32.67	0.50	0.00	33.16
9	Haryana	9.53	0.17	0.00	9.70
10	Himachal Pradesh	3.86	0.06	0.00	3.92
11	Jammu & Kashmir	7.06	0.03	0.00	7.09
12	Jharkhand	15.78	0.10	0.00	15.88

13	Karnataka	38.25	0.09	0.00	38.34
14	Kerala	23.58	0.21	0.00	23.79
15	Madhya Pradesh	26.42	0.31	0.01	26.74
16	Maharashtra	47.60	0.17	0.00	47.78
17	Manipur	1.80	0.00	0.00	1.80
18	Meghalaya	1.12	0.00	0.00	1.12
19	Mizoram	0.35	0.00	0.00	0.35
20	Nagaland	0.91	0.00	0.00	0.91
21	Odisha	19.80	0.04	0.00	19.84
22	Punjab	14.56	0.09	0.00	14.65
23	Rajasthan	26.66	0.20	0.01	26.87
24	Sikkim	0.26	0.00	0.00	0.26
25	Tamil Nadu	49.27	0.21	0.00	49.48
26	Telangana	25.94	0.10	0.01	26.05
27	Tripura	2.10	0.01	0.00	2.11
28	Uttar Pradesh	89.64	0.36	0.00	89.99
29	Uttarakhand	4.14	0.02	0.00	4.17
30	West Bengal	88.41	0.26	0.01	88.67
31	A & N Islands	0.19	0.00	0.00	0.19
32	Chandigarh	0.56	0.00	0.00	0.56
33	Dadra & Nagar Haveli	0.15	0.01	0.00	0.16
34	Daman & Diu	0.08	0.00	0.00	0.08
35	Lakshadweep	0.02	0.00	0.00	0.02
36	Puducherry	0.96	0.00	0.00	0.96
ALL		**630.52**	**3.31**	**0.05**	**633.88**

Table 1.5 : State-wise Distribution of employees 2022-2023

Sl. No.	State/UT	Employment		
		Female	Male	Total
(1)	(2)	(3)	(4)	(5)
1	Andhra Pradesh	21.01	34.98	55.99
2	Arunachal Pradesh	0.11	0.29	0.41
3	Assam	1.78	16.37	18.15
4	Bihar	4.79	48.26	53.07
5	Chhattisgarh	4.07	12.79	16.86
6	Delhi	2.41	20.59	23.00
7	Goa	0.41	1.20	1.60
8	Gujarat	13.71	47.44	61.16
9	Haryana	2.78	16.27	19.06
10	Himachal Pradesh	1.13	5.29	6.43
11	Jammu & Kashmir	1.50	9.37	10.88
12	Jharkhand	5.57	19.34	24.91
13	Karnataka	19.73	51.11	70.84
14	Kerala	13.77	30.86	44.64
15	Madhya Pradesh	10.13	38.61	48.80
16	Maharashtra	17.97	72.77	90.77
17	Manipur	1.40	1.52	2.92
18	Meghalaya	0.72	1.19	1.91
19	Mizoram	0.28	0.34	0.62
20	Nagaland	0.59	1.18	1.77
21	Odisha	8.37	24.87	33.26
22	Punjab	4.24	20.55	24.80

23	Rajasthan	8.01	38.31	46.33
24	Sikkim	0.14	0.31	0.45
25	Tamil Nadu	32.27	64.45	96.73
26	Telangana	15.24	24.91	40.16
27	Tripura	0.44	2.51	2.95
28	Uttar Pradesh	27.27	137.92	165.26
29	Uttarakhand	0.69	5.91	6.60
30	West Bengal	43.51	91.95	135.52
31	A & N Islands	0.10	0.29	0.39
32	Chandigarh	0.12	1.17	1.29
33	Dadra & Nagar Haveli	0.07	0.29	0.36
34	Daman & Diu	0.02	0.12	0.14
35	Lakshadweep	0.01	0.02	0.03
36	Puducherry	0.57	1.27	1.84
ALL		**264.92**	**844.68**	**1109.89**

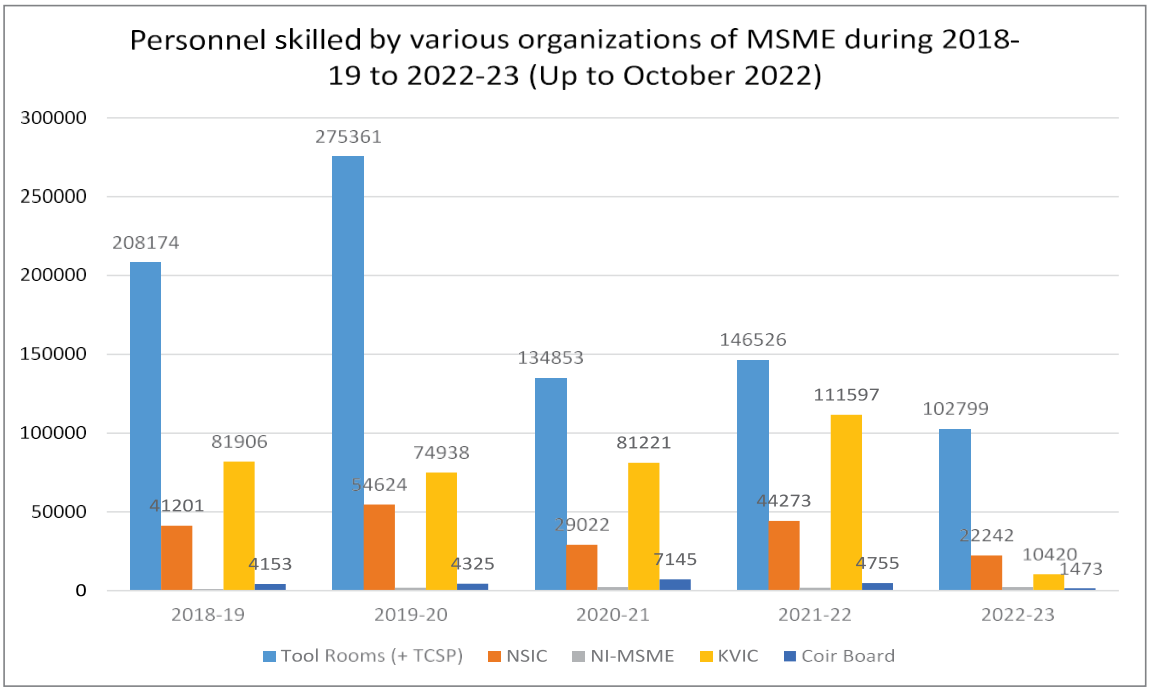
Source: NSS 73rd Round, 2015-16

1.7 The progress of skill development programs:

The Ministry's organizations are offering skill training programs to equip youth for both wage employment and self employment. Additionally, they provide skill enhancement training for existing entrepreneurs and the workforce to improve their performance. These trainings are offered through various schemes such as MSME TCs, Assistance to Training Institutions (ATI), National SC/ST Hub, Capacity Building, Coir Vikas Yojna Skill Upgradation, and Mahila Coir Yojna. Moreover, organizations under the Ministry also conduct customized, demand driven training courses based on industry needs.

The progress of skill development programs conducted by the Ministry of MSME from 2016-17 to 2022-23 (data up to October 2022) is shown in the pie chart below.

Graph:1.2The chart below shows the performance of the skill development programmers runby the M/o MSME from 2018-19 to 2022–23.



1.8 Definition of Micro, Small and Medium enterprises: According to the Micro, Small, and Medium Enterprises Development (MSMED) Actof 2006**, MMSME are defined as follows :**

i) "A micro enterprise, where the investment in plant and machinery or equipment does not exceed one crore rupees and turnover does not exceed five crore rupees; Annual Report 2021-22"

ii) "A small enterprise, where the investment in plant and machinery or equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees;"

iii) " A medium enterprise, where the investment in plant and machinery or equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fiftycrore rupees."

Various criteria were used by the Indian government to define and classify small scale industries. There have been several refinements made to the MSME definition. Investment amount and staff count served as the primary distinguishing factors for MSME.

Micro, Small and Medium Enterprises Development (Amendment) Bill, 2015

Micro, Small and Medium Enterprises Development (Amendment) Bill, 2015 was announced in the Lok Sabha on April 20, 2015. The objectives of the proposed amendments are to:Increase the prevailing limit for investment in plant and machinery considering fluctuations in price index and cost of inputs consistent with the emerging role of the MMSME in various International Value Chains, Comprise medium enterprises separately from small enterprises in section 7(9) to aid the aforesaid category of enterprises to avail the benefits and turn out to be competitive, and Empower the Central Government to review the prevailing limit for investment, by notification, considering the inflation and dynamic market condition.

The Bill 2015 amends the Micro, Small and Medium Enterprises Act, 2006. The Act categorizes and regulates enterprises as micro, small and medium enterprises.

The Bill pursues to raise the allowance for investment in plants and machinery in micro, small and medium enterprises.

Main provisions of the Bill comprise: The perimeter of investment in plant or machinery for enterprises involved in the production or manufacture of goods and the limit of investment in equipment for enterprises involved in services has been increased.

Evaluation of investment limits for enterprises in production/manufacture/ (in Rs)

Nature of Enterprise	**MSME Act, 2006**	**MSME Bill, 2015**
Micro Enterprises	Does not exceed 25lakh	Does not exceed 50lakh
Small Enterprises	More than 25 lakh but does not exceed 5crore	More than 50 lakh but does not exceed10 crore
Medium Enterprises	More than 5 crores but does not exceed10 crore	More than 10 crores but does not exceed30 crore

Evaluation of investment limits for enterprises providing services(in Rs)

Nature of Enterprise	**MSME Act, 2006**	**MSME Bill, 2015**
Micro Enterprises	Does not exceed 10lakh	Does not exceed 20lakh
Small Enterprises	More than 10 lakh but does not exceed2 crore	More than 20 lakh but does not exceed5 crore
Medium Enterprises	More than 2 crores but does not exceed5 crore	5 crore but does not exceed 15 crore

The Micro, Small and Medium Enterprises Development (Amendment) Bill, 2018 was introduced in Lok Sabha by the Minister of State for Micro, Small and Medium Enterprises, Mr. Giriraj Singh on July 23, 2018. The Bill amends the Micro, Small and Medium Enterprises Development Act, 2006. The Act classifies and regulates enterprises as micro, small and medium enterprise.

The Act classifies micro, small and medium enterprises (MSME) on the basis of investment in: Plant and machinery, for enterprises engaged in the manufacturing or production of goods, and equipment, for enterprises providing services.

The Bill introduces a uniform classification for all MMSME. Under the Bill, all MMSME, whether they are manufacturing or service providing enterprises, will be classified on the basis of their annual turnover.

The central government may change these annual turnover limits through a notification. The maximum turnover may be up to three times the limits specified in the Bill. Under the Act, the central government may classify micro, tiny or village enterprises as small enterprises. The Bill seeks to extend this to allow the classification of micro, tiny or village enterprises as small as well as medium enterprises.

Table 1: A comparison of criteria used for defining MSMEs

	2006 Act		2015 Bill		2018 Bill	Cabinet (June 2020)
Criteria	Investment		Investment		Turnover	Investment and Turnover
Type	Manufacturing	Services	Manufacturing	Services	Both	Both
Micro	Up to Rs 25 lakh	Up to Rs 10 lakh	Up to Rs 50 lakh	Up to Rs 20 lakh	Up to Rs 5 crore	Investment: Upto Rs 1 crore Turnover: Upto Rs 5 crore
Small	Rs 25 lakh to Rs 5 crore	Rs 10 lakh to Rs 2 crore	Rs 50 lakh to Rs 10 crore	Rs 20 lakh to Rs 5 crore	Rs 5 crore to Rs 75 crore	Investment: Rs 1 crore to Rs 10 crore Turnover: Rs 5 crore to Rs 50 crore
Medium	Rs 5 crore to Rs 10 crore	Rs 2 crore to Rs 5 crore	Rs 10 crore to Rs 30 crore	Rs 5 crore to Rs 15 crore	Rs 75 crore to Rs 250 crore	Investment: Rs 10 crore to Rs 50 crore Turnover: Rs 50 crore to Rs 250 crore

Sources: MSME Development 2006 Act, MSME Development Amendment Bills 2015 and 2018, PIB update on cabinet approval; PRS.

1.9 STATUTORY BODIES:

The Khadi and Village Industries Commission (KVIC) is in charge of promoting and expanding the khadi and village industries in order to create job possibilities in rural regions, the Coir Board, which is in responsibility of fostering the general growth of the coir business and enhancing worker's living standards for those employed in it, National Small Industries Corporation Limited (NSIC) is committed to encouraging, supporting, and growing the nation's micro and small businesses,The National Institute for Micro, Small, and Medium Enterprises (NI-MSME), which is responsible for business development and entrepreneurship promotion, The National Institute for Micro, Small, and Medium Enterprises (NI-MSME) is responsible for business development and entrepreneurship promotion, enabling the establishment of new businesses, conducting diagnostic development studies for policy making, etc. and lastly, The Mahatma Gandhi Institute for Rural Industrialization (MGIRI) is in charge of fostering innovation through pilot studies, field tests, and R&D for alternative technologies utilizing local resources. It also works to empower traditional craftsmen, artisans and attract professionals and specialists to Gram Swaraj. Since its inauguration on July 1, 2020, the Union MSME Ministry's new online MSME/Udyam Registration system has successfully registered more than 1.1 million MMSME until November 2020.

1.10 Objectives of MSME In India:

1. To make the MSME sector a significant generator of employment.
2. Ensuring that low income populations in both urban and rural regions of the nation have a reliable source of income.
3. To support the development of a decentralized and independent manufacturing sector.
4. To raise both output and exports while also improving the quality of industrial items produced in the cottage industry sector.
5. To make sure that revenue is distributed impartially and fairly.
6. To maximize the use of capital and skills resources.
7. To encourage entrepreneurship, organize resources, and attract investment.
8. To promote the development of small towns and rural areas.
9. To achieve self reliance and solve the issues brought about by urbanization andthe ensuing rise of large towns and cities.

1.11 Important Schemes for Micro, Small, and Medium Sized Businesses

1. **Prime Minister’s Employment Generation Programme (PMEGP):**

The Prime Minister's Rozgar Yojana (PMRY) and Rural Employment Generation Programme were combined to create the credit linked subsidy programme known as the Prime Minister's Employment Generation Programme (PMEGP), which was introduced in 2008-2009. The scheme aims to create job opportunities in both rural and urban areas of the country by establishing new self employment ventures, projects, and micro enterprises. Additionally, it seeks to offer consistent and sustainable employment to all sections of traditional and potential artisans, as well as unemployed rural and urban youth, in an effort to reduce rural to urban migration. The scheme also strives to enhance artisans' wage earning potential and contribute to the growth of rural and urban employment rates.

This scheme is managed by the Khadi and Village Industries Commission (KVIC) as the national nodal agency. At the state level, it is executed through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs), District Industries Centres (DICs), and participating banks.

Table 1.6: PMEGP Performance during last three years and current year

Year	Margin Money Disbursed (Rs. Crore)	Micro UnitsAssisted (Number)	Estimated Employment Generated (Number)
2019-20	1950.82	66,653	5,33,224
2020-21	2188.80	74,415	5,95,320
2021-22	2977.41	103,219	8,25,752
2022-23*	1505.72	46,808	3,74,464

*31.12.2021 Source:- Annual Report (2022-23) of the Ministry of Micro, Small and MediumEnterprises.

2.Scheme for Promoting Innovation, Rural Industry & Entrepreneurship (ASPIRE):

In March 2015, the Ministry of MSME unveiled the ASPIRE scheme. It was planned to establish 20 technology business incubators (TBIs) and 100 livelihood business incubators (LBIs). Up till December 31, 2021, 102 LBIs and 22 TBIS were approved, of which 54 LBIs and 9 TBIs are now in operation. A total of 50,572 people have completed LBI training, of whom 8428 are self-employed and 8236 are working for other units. It is proposed that 5 LBIs be approved in 2021–2022. Budgeted Amount (2021–2022): Rs 15 crore.

3.Interest Subsidy Eligibility Certificate (ISEC) Scheme

The Interest Subsidy Eligibility Certificate (ISEC) Scheme is a vital funding tool for khadi institutions. In accordance with the needs of the Khadi institutions, the ISEC Scheme makes loans at a reduced rate of interest available through banks. Only 4% of interest must be paid by the institutions; any interest charged beyond 4% must be paid to the banks by the Indian government through the Khadi and Village Industries Commission. All registered Khadi Institutions participating in the KVIC/Khadi KVIB and Polyvastra program are eligible for the ISEC Scheme.

4.Scheme of Fund for Regeneration of Traditional Industries (SFURTI):

The objectives of the scheme are to organize traditional industries and artisans into

clusters to enhance their competitiveness and provide support for their long term sustainability and continuous employment. It also aims to improve the marketability of products from these clusters, equip traditional artisans with upgraded skills, provide shared facilities and modern tools, and strengthen cluster governance with active stakeholder participation. Additionally, the scheme seeks to foster innovation in products, implement advanced technologies and processes, gather market intelligence, and develop new models of public private partnerships.

The scheme includes three types of interventions:

i. **Soft interventions** – These activities focus on raising general awareness, offering counseling, skill development, capacity building, exposure visits, market development initiatives, and design and product development, among others.

ii. **Hard interventions** – This involves establishing common facility centers, raw material banks, upgrading production infrastructure, creating warehousing facilities, and enhancing tools and technology.

iii. **Thematic interventions** – These are cross cutting measures aimed at brand building, leveraging new media for marketing, promoting e-commerce, and conducting research and development.

Financial assistance for any specific project is capped at Rs. 5 crore to support Soft, Hard, and Thematic interventions.

5. Credit Guarantee Trust Fund for MSEs CGTMSE) Provision of Collateral Free Credit for MSME

Banks and other financial institutions, including NBFCs, are guaranteed to give collateral free credit to Micro and Small Businesses. Guarantees are offered to support collateral free lending for Micro and Small Enterprises through banks and financial institutions, including NBFCs. This scheme provides coverage for collateral free credit facilities (both term loans and working capital) extended by eligible lenders to new and existing micro and small enterprises, with a loan limit of up to Rs. 200 lakh per borrowing unit. The guarantee coverage ranges between 75% and 85%, based on the loan amount and the type of beneficiary. An annual guarantee fee is charged on the outstanding loan amount at a nominal rate for the sanctioned credit facility. As of 31st December 2022, a total of 67.03 lakh proposals have been approved, amounting to Rs. 3.86 lakh crore in guarantee coverage.

Intended beneficiaries: Both new and old MSEs are eligible to use the scheme

6.Entrepreneurship and Skill Development Programme (ESDP)

Entrepreneurship development is the process of strengthening entrepreneurs' skills and knowledge, boosting their abilities to establish, manage, and organize a business endeavor while keeping the risks in mind. Under the "Development of MMSME" vertical, the O/o DC-MSME has created the "Entrepreneurship and Skill Development Programme (ESDP)." The program's goal is to encourage youth (both men and women) from all sectors of society. Promoting new businesses, enhancing the capabilities of MMSME already in existence, and fostering an entrepreneurial culture are the three main goals of this scheme. Every inch of the nation is covered by the implementation of this Programme (ESDP).

1.7 Programme Completed and Beneficiaries under ESDP

Total No. of Programme Completed under ESDP	**No. of Beneficiaries under ESDP**
1105	66502

Source:- Annual Report (2022-23) of the Ministry of Micro, Small andMedium Enterprises.

7.Micro and Small Enterprises Cluster Development Programme(MSE-CDP)

As a crucial strategy for increasing productivity and competitiveness as well as improving the ability of Micro and Small Enterprises, the government has chosen the cluster development method (MSEs). The scheme's objectives are:

i.Promote MMSME' sustainability by tackling common concerns

ii. MSME' Capacity Building for Collective Supportive Action

iii. MSME' Capacity Building for Collective Supportive Action

iv. Establish / Improve Infrastructure in Industrial Estates / Clusters

v. Establishing Common Facility Centers (CFCs)

vi. Advanced and Sustainable Manufacturing, Production Technologies Promotion.

8.Scheme for providing financial assistance to Khadi institutions under MPDA

A flexible, growth promoting, and artisan focused Market Development Assistance (MDA) Scheme has been launched by the government as of April 1, 2010, replacing the prior Rebate scheme. The MMDA will continue to provide the financial support that is

now provided at a rate of 30% to the artists who spin and weave khadi and at a rate of 10% to the other khadi producers. However, instead of continuing to be 60% (40% for producing institutions and 210% for selling institutions), financial support for the Khadi Institutions will now only be 30% (20% for producing institutions and 10% for selling institutions). The remaining 30% would be divided among the Institutions according to an incentive structure designed to encourage entrepreneurship, competition, and other market driven ideals.

Table no: 1.8 The following table shows how the existing Modified Market DevelopmentAssistance (MMDA) is distributed:

Nature of Share/Incentive	Existing share among MMDA	Revised share among MMDA
Artisan Share	40%	40%
Producing Institution Share	40%	20%
Selling Institution Share	20%	10%
Institutions' Incentive	0	30%
Total	100%	100%

Source:- Annual Report (2022-23) of the Ministry of Micro, Small andMedium Enterprises.

9.TREAD (Trade Related Entrepreneurship Assistance and Development) scheme

This scheme aims to economic empowerment of women by providing credit (through NGOs),training, development and counseling extension activities related to trades, products, services etc.Government grant up to 30% of the total project cost as appraised by lending institutions which would finance the remaining 70% as loan assistance to applicant women.

10.Marketing Assistance Scheme:

Marketing, a strategic tool for business development, is critical for the growth and survival of micro, small & medium enterprises. Marketing is the most important factor for the success of any enterprise. Large enterprises have enough resources at their command to hire manpower to take care of marketing of their products and services. MSME sector does not have these resources at their command and thus needs institutional support for

providing these inputs in the area of marketing.

Ministry of Micro, Small & Medium Enterprises, interalia, through National Small Industries Corporation (NSIC), a Public Sector Enterprise of the Ministry, has been providing marketing support to Micro & Small Enterprises (MSEs) under Marketing Assistance Scheme.

11. Scheme for Technology Upgradation and Competitiveness

I. MSME Sustainable (ZED)

The MSME Sustainable (ZED) Certification is a comprehensive initiative aimed at raising awareness among MSMEs about Zero Defect Zero Effect (ZED) practices, motivating and rewarding them for obtaining ZED Certification, and encouraging them to become MSME Champions. Through the ZED Certification process, MSMEs can significantly reduce waste, boost productivity, increase environmental awareness, conserve energy, efficiently utilize natural resources, and expand their market reach.

II. MSME Innovation (Incubation)

Additionally, MSMEs are encouraged to adopt best practices in work culture, product standardization, processes, and systems to improve their global competitiveness and sustainability. The ZED Certification seeks to enhance the competitiveness of MSMEs through assessment, guidance, and managerial and technological support.

The scheme aims to promote and support the untapped creativity of individuals and encourage the adoption of advanced technologies in both manufacturing and knowledge based innovative MSMEs.

1. **Financial assistance to Host Institutions (HI) for idea development and nurturing** – A maximum of Rs. 15 lakh per idea will be provided to the HI.
2. **Financial assistance for Plant and Machinery to HI** – Up to Rs. 1 crore will be provided for the procurement and installation of relevant plants, machinery, hardware, software, etc., in Business Incubators (BI) to support R&D activities and provide common facilities for the incubates of the BI.

1.12. Supportive Government of India Schemes and Programmed for Women Entrepreneurs:

1.1 Government Programmes to Advance Women's Education



Source: Compiled by Researcher.

1.Department of Women and Child Development (DWCD):

The DWCD, a governmental organization in India, is committed to promoting the welfare and development of women and children. Its mission is to empower these groups, protect their rights, and ensure their overall progress and well being. The DWCD implements a variety of programs and initiatives aimed at improving the lives of women and children, focusing on areas such as education, health, nutrition, and economic empowerment. Furthermore, the organization works in collaboration with other government agencies and NGOs to address issues faced by women and children in India, such as violence and discrimination. The DWCD plays a crucial role in advocating for gender equality and improving the conditions of the most vulnerable members of Indian society.

2.Rashtriya Mahila Kosh (RMK):

The Rashtriya Mahila Kosh (RMK) is a government backed organization in India that seeks to empower and provide financial support to women and girls living in poverty. It offers micro-finance services, such as loans and savings accounts, to those who lack access to traditional banking facilities. In addition, RMK provides vocational training, skill development courses, and financial literacy programs to help women and girls achieve financial independence and self reliance.

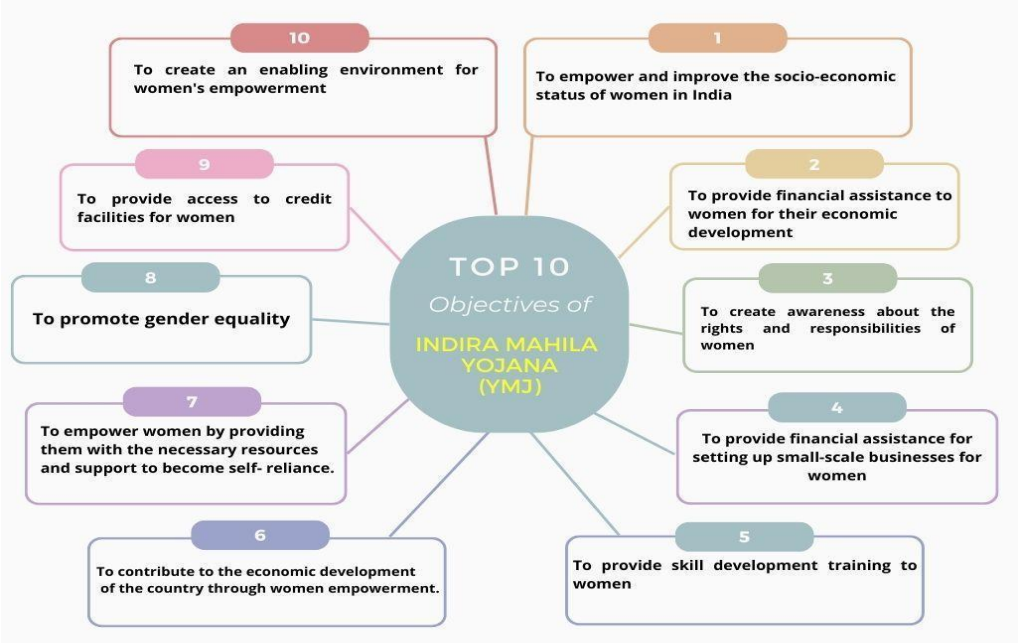
Established in 1993, the organization was created with the goal of offering financial aid

to impoverished women and girls, empowering them to lead self sufficient lives. RMK plays a pivotal role in the economic empowerment of Indian women by equipping them with the necessary resources and opportunities to improve their livelihoods and secure better futures for themselves and their families. Through its micro finance initiatives and skill building programs, RMK has been instrumental in helping many women and girls break free from poverty and attain financial independence. Ultimately, RMK is crucial in advancing gender equality and enhancing the lives of women and girls in poverty across India.

3.Indira Mahia Yojana (IMY):

Indira Mahila Yojana is a government initiative in India designed to improve the socio economic standing of women. Its objective is to provide financial assistance to women for their economic advancement and to increase awareness about their rights and responsibilities. This program is implemented through various governmental and non-governmental organizations at the national, state, and district levels.

Fig. 1.2: Objectives of Indira Mahila Yojana:



Source: Compiled by Researcher

The activities provided by the scheme include training for skill development, financial aid for starting small scale businesses and access to credit facilities. The scheme also focuses on gender equality and creating a supportive environment for women's empowerment. In summary, **Indira Mahila Yojana** aims to empower women by giving them the required resources and support to become financially independent and contribute to the country's economic growth.

4.Mahila Samurddhi Yojana (MSY):

The Mahila Samruddhi Yojana (MSY), a government initiative in India, aims to empower women by equipping them with resources and skills to promote their economic development. The program emphasizes offering microfinance services and skill development training to help women rise out of poverty and achieve financial independence.

The scheme is carried out through various government agencies and non-governmental organizations at the national, state, and district levels. In essence, the Mahila Samruddhi Yojana strives to empower women by providing them with the necessary tools and resources to become self reliant, while also contributing to the country's economic growth.

1.13. STUDIES ON MSME MARKETING ASSISTANCE SCHEMES:

13.1 Organizing International Technology Exhibitions in Foreign Countries by NSIC and participationin International Exhibitions/Trade Fairs:

International Technology Expositions / exhibitions may be organized by NSIC with a view to providing broader exposure to Indian micro, small & medium enterprises to facilitate them in exploring new business opportunities in emerging and developing markets. These exhibitions may be organized in consultation with the concerned stakeholders and industry associations etc. The calendar for these events may be finalized well in advance and publicized widely amongst all participants/stakeholders. The calendar of events would also be displayed on the Web site of NSIC. Such expositions showcase the diverse technologies, products and services produced/rendered by Indian MMSME and provide them with excellent business opportunities, besides promoting trade, establishing joint ventures, technology transfers, marketing arrangements and image building of Indian MMSME in foreign countries. In addition to the organization of the international exhibitions, NSIC would also facilitate participation of Indian MMSME in the select international exhibitions and trade fairs. Participation in such events exposes MMSME to international practices and

enhances their business prowess. These events provide a platform to MMSME where they meet, discuss, and conclude agreements on technical and business collaborations.

13.2 Organizing Domestic Exhibitions and Participation in Exhibitions/ Trade Fairs in India:

In order to provide marketing opportunities to MMSME within the country, certain theme based exhibitions / technology fairs etc. may be organized by NSIC, focused on products and services offered by MMSME, including technologies suitable for employment generation, products from specific regions or clusters (like North Eastern Region, Food processing, Machine tools, Electronics, Leather etc). Micro, Small & Medium Enterprises would be provided space at concessional rates to exhibit their products and services in such exhibitions/fairs. Apart from above NSIC may also facilitate participation of MMSME in the exhibitions / trade fairs / events being organized by various State Government departments, industry associations and other institutions, all over the country to exhibit their products and services.

"Tec mart" exhibition by NSIC

NSIC has been organizing "Tec mart" exhibition every year during India International Trade Fair (IITF) in the month of November. This is an international exhibition showcasing the best MSME products, technologies and services of India. No subsidy would be available to General Category entrepreneurs participating in this exhibition. Up to 30% of the total area may be allocated for the entrepreneurs belonging to the Special Category

The rates of subsidy available on space charges for the Specialcategory would be as under:-

Micro Enterprises: 95%

Small Enterprises: 85%

Medium Enterprises: 50%

The total budgetary support for organizing "Tec mart" would normally be restricted to Rs. 75 lakhs only. The proposal exceeding this limit would require approval of the Administrative Ministry.

Buyer-Seller Meets:

Buyers Sellers Meets are organized to bring bulk buyers / Government departments and micro, small & medium enterprises together at one platform. Bulk and departmental buyers such as the Railways, Defense, Communication departments and large companies are invited to participate in buyer seller meets to bring them closer to the MMSME for enhancing their marketing competitiveness. These programmes are aimed at vendor

developments from micro, small & medium enterprises for the bulk manufactures. Participation in these programmes enables MMSME to know the requirements of bulk buyers on the one hand and help the bulk buyers to know the capabilities of MMSME for their purchases. These Buyers Seller Meets may be organized in consultation with the concerned stakeholders, including industry associations and other agencies involved in industrial development, and the calendar for these events may be finalized well in advance and publicized widely.

Intensive Campaigns and Marketing Promotion Events:

Intensive Campaigns and Marketing Promotion Events are conducted all over the country to disseminate information about the various schemes for the benefit of the micro, small & medium enterprises. They are also facilitated to enrich their knowledge regarding latest developments; quality standards etc. and improve the marketing potential of their products and services.

Other Support Activities:

Under the Scheme, the following activities for supporting the marketing efforts of MMSME may be undertaken by NSIC:

- Development of Display Centers, Show windows and hoarding etc. for promoting products and services of MMSME.
- Printing of Literature, Brochures and Product specific Catalogues and CDs etc. and preparation of short films for disseminating information
- Development of website/portal for facilitating the marketing of MSME products and services.
- Development and dissemination of Advertising and Publicity material about various programmed / schemes for MSME sectors and events.
- Preparation and Up gradation of MSME Manufacturers/Suppliers /Exporters Directory.
- Documentation of the success stories of MMSME.
- Conducting studies to explore and assess new markets/businesses and product ranges for both domestic & International markets.
- Hosting international delegations and networking events. The maximum amount of budgetary support for such activities would be limited to 5% of the total annual budget for the scheme and for an individual proposal, the maximum permissible limit for any of the above event/activity would be Rs. 5.00 lakh only.

1.14. Examples of MSMEs are:

School stationeries

Toy making

Photography

Paper bags and Water bottles

Leather products

Manufacturing components

Bakeries

Beauty parlours

Processing of milk and Milk products.

Processing of vegetable oil

Processing of jams and fruit pulps.

Processing of Pickels.

Textile products

Spices and Cashew products

Plant nurseries

Eco-friendly Paperp late products

1.15. Introduction to Entrepreneurship:

"It's up to us all to challenge our own boundaries, our own comfort zones, and get out and see what else is out there in the world and what else is possible and give ourselves a shot to go a little bit deeper, a little bitfurther." **-- Jennifer Kushell**

Entrepreneurship plays a crucial role in the discovery of knowledge, which in turn fuels innovation and the creation of new enterprises. The establishment of new enterprises offers dual benefits: it opens up avenues for income generation and contributes to building a stronger economy. Women, who constitute a significant portion of the global population, have been recognized by various economists, such as Hans Pitlik (2002), for their potential to enhance economic growth through entrepreneurship. Women produce about 50% of the world's food and perform about 66% of global work. Today, women entrepreneurs operate in diverse economic sectors, extending their influence beyond geographical boundaries. Their innate potential is substantial, and as a result, many women have embraced entrepreneurship.

Despite the considerable contributions of women, they still face numerous challenges and obstacles in their entrepreneurial endeavors. Societal and institutional support remains inadequate, hindering women from fully utilizing their competencies. It is essential for authorities to recognize these issues and implement policies that enhance women's entrepreneurial opportunities.

Encouraging women to pursue entrepreneurship can yield multiple benefits, including higher economic growth, gender equality, reduced unemployment, and decreased poverty and population pressures. Improvements in these areas would positively impact the economy's development, creating a ripple effect that empowers more lives. Empowering women is essential for building a robust and formidable nation.

The success stories and case studies of accomplished women entrepreneurs serve as a source of inspiration and motivation for others. It is repeatedly emphasized that women are a fundamental part of the economic system and can significantly contribute to the economy. Therefore, it is crucial to understand and study the impact of women's entrepreneurial growth on the broader economic prospects.

1.16. Background and Introduction:

The key to successful organization is the organizational practices inculcated by the entrepreneur, which lead the enterprise towards success.

The term"enterprise"is just another word for business

An enterprise is an independent organizationally separate business entity with legal rights. It is involved in the production processes, sale of goods, execution of work and provision of services.

More commonly to describe, an individual who has shown initiative and taken on the risk of starting his own business, we call this individual as entrepreneur.

Enterprises treated in many ways that seems to encompass multiple definitions:

Enterprise means any type of business or projects in which a company is typically having traits. Generally speaking Enterprise is an entry gate of organizations with several departments, divisions, production processes, overseen by executive teams or board of directors and the entrepreneur who is a decision maker towards managing the enterprise and implements the right organizational practices.

1.16.1 Meaning of Enterprise:

The definition of practices implementation, execution of ideas and plans in the organization.

Organization needs to make a seamless transition from the old routine to the new routine, the organization needs to design a plan to solve problems in the plan which will be implemented as a practice that will further become a routine and routine that will make the operations smooth and efficient.

Innovations are disruptive in organization operations, today's business organization practices 'continuing improvement' is to make changes frictionless or smooth in organization innovation.

Organization practice can be defined as organization routine and use of entrepreneurial knowledge effectively and efficiently for conducting a particular function that has evolved over a period of time under the influence of organization's history, people's interest and action.

Entrepreneur manages the organization with a passion and a clear vision of practicing the right culture/ climate which will easily align the company's goals and values.

Understanding the Meaning of Entrepreneur:

The term entrepreneur is the French word and is derived from 'enterprendre' which means to Undertake, it is commonly used to describe the individual whose organization operates a business assuming the financial risk to do so.

An entrepreneur is someone who exercises initiative by organizing a venture to take benefits of opportunities as the decision makers decide how much, what and which goods or services will be produced.

Let us now consider some definitions to Understand who is an Entrepreneur.

i. According to the international Encyclopedia- "An entrepreneur is an individual who bears the risk of operating a business in the face of uncertainty about the future condition".
ii. According to the Oxford dictionary - "An entrepreneur is a person who sets up business or businesses taking on financial risk in the hope of profit"
iii. Peter Druckers views on entrepreneur - "An entrepreneur is the one who always

searches for change, responds to it and exploits it as an opportunity."

iv. In the 20th century the theorist Arthur H.Cole defined an entrepreneur as an "Organization Builder"

1.16.2 Types of Entrepreneurs:

Entrepreneurs can be classified into the following categories based on their degree of ability to come up with creative ideas:

1.Innovative Entrepreneurs

These business owners are capable of coming up with fresher, more intelligent, and cost-effective solutions for managing and organizing their companies. They are the influential figures in business and the backbone of a nation's economy.

2.Imitating Entrepreneurs

Individuals that pursue entrepreneurship by admiring creative entrepreneurs are known as **Imitating entrepreneurs.** Because of the circumstances in which they work, which prevent them from coming up with original, unique ideas on their own, they often copy successful entrepreneurs. Such business people can be found in great numbers in every industry in our nation.

3.Fabian Entrepreneurs

Individuals who lack initiative in conceptualizing and executing creative ideas and advancements are referred to as **Fabian entrepreneurs**.

On the other hand, unless there is an immediate threat to their very survival, they prefer to wait for some progress that might push them to take action.

4.Drone Entrepreneurs

Drone entrepreneurs are individuals who are content with the current methods and pace of business operations, demonstrating no desire to attain dominance in the market. In essence, drone entrepreneurs can be likened to steadfast traditionalists, prepared to endure business setbacks rather than embrace change or pursue market leadership.

5.Social Entrepreneurs

Social entrepreneurs are the architects of society transformation as they initiate revolutionary change in arrange of disciplines such as human rights, healthcare, education, labor action, environmental stewardship and the development of profitable businesses.

6.Agricultural Entrepreneur

Individuals and groups that start, develop, and manage innovative agricultural enterprises or initiative easer referred to as **agricultural entrepreneurs**.

These entrepreneurs recognize possibilities in the agriculture sector and use entrepreneurial skills and resources to overcome obstacles, boost productivity, and add value. Agricultural entrepreneurship refers to a wide range of activities and enterprises aimed at different aspects of the agriculture business.

7.Trading Entrepreneurs

Trading entrepreneurs are people who work in the trading industry, acquiring completed items from manufacturers and selling them straight to customers or through third party channels such as retailers. In essence, they serve as intermediates, easing the distribution process between manufacturers and end customers.

8.Manufacturing Entrepreneur

Manufacturing entrepreneurs are individuals or entities who start and run firms that manufacture goods. They plan, design, and supervise the manufacturing process, which converts raw materials or components into completed products for sale. These entrepreneurs are in charge of managing manufacturing facilities, streamlining processes, assuring quality control, and frequently innovating to improve efficiency and market competitiveness.

9.Women Entrepreneurs

The term "**Women Entrepreneurs "**describes companies that are predominantly run and owned by women, with at least 51% of the company's stake held by them. These companies also offer employment, with at least51percent of their staff being female. This definition emphasizes the important part that women play in these businesses, both as employees and owners, underscoring their empowerment and commitment to economic growth.

10.Inventors &Challenger Entrepreneurs

Product innovation is the result of the skill and creativity of **Inventor entrepreneurs**. Their primary interests are in research and creative endeavors; **Challenger entrepreneurs**

enter the sector to take on its issues. They start searching for new problems as soon as one appears to be resolved.

11.Life-Timer Entrepreneurs

These business owners see their companies as vital components of their existence. They are usually engaged in family businesses or ventures that mostly depend on their individual abilities. These kind of entrepreneurs blend their personal and business lives together, frequently investing a great deal of time and energy into their businesses' success.

1.16.3 Functions of Entrepreneur:

A. Entrepreneurial Functions

Innovations: An entrepreneur's main responsibility is to innovate—that is, to bring new ideas, goods, processes, or organizational structures to the market. This means identifying opportunities for improvement and creating original solutions designed to satisfy the particular needs of clients.

Risk Taking: Risk taking entrepreneurs are known for their willingness to take measured chances since they understand that there are always underlying uncertainties along with the possibility of rewards. The prospect of failure doesn't stop these entrepreneurs from pursuing their vision and goal of inventing, adding value, and succeeding.

Organization Building: In order to bring their ideas into reality, entrepreneurs must build and manage organizations. To ensure that the project runs smoothly, this includes putting in place operational procedures, creating organizational frameworks, and assembling teams.

B. Promotional Functions

Investigation of Ideas: Assessing the viability and potential of business ideas through methodical investigation and evaluation is the role of the entrepreneur. Prior to moving forward, they gather data, study the marketplace, examine trends, and assess the feasibility of their ideas.

Detailed Investigation: Following the identification of a concept, entrepreneurs do a detailed examination of the market, target demography, rivals,and potential dangers. They

methodically gather information to understand the complexities of the business landscape, allowing them to make well informed decisions.

Assembling Requirements: In order to achieve their objective, entrepreneurs must build supplier networks, acquire raw materials, technology tools, human skills, and raw resources. They recognize the importance of these components in pushing their endeavors, so they carefully select and arrange them.

Financing the Proposition: In order to obtain capital for their projects, entrepreneurs investigate a variety of sources. They construct a convincing business planand present their concepts to possible financiers, investors, or venture capitalists. To finance their proposal, they might also look for partnerships, use their own funds, or use crowdfunding websites.

C. Managerial Function

Planning: Planning is an essential part of what entrepreneurs do; they carefully define targets, create goals, and chart the course of their business. To achieve their future goal, they identify possibilities, foresee possible roadblocks, and devise plans of action.

Organizing: Entrepreneurs make sure their ideas are properly executed by strategically allocating resources, duties, and commitments. To improve operational efficiency, they create roles, optimize operations, and create organizational frameworks.

Staffing: Entrepreneurs use staffing tactics to find brilliant individuals, recruit those who are a good fit for their business, and develop a skilled team. They know how important it is to put together teams with a variety of backgrounds and specialties because this is what will propel their project forward and make it successful.

Directing: Entrepreneurs also serve as leaders and guides for their teams, inspiring and motivating them to reach their business objectives. They articulate the goal, establish standards for performance, and define roles and duties.

Leadership: By energizing and encouraging their staff, entrepreneurs demonstrate leadership abilities. They inspire colleagues to reach their full potential, set a positive tone at work, and set an example for them.

Communication: Entrepreneurs are skilled at communicating their goals, expectations, and vision to their associates, stakeholders, and customers. To promote agreement and collaboration among all stakeholders, they place a high value on open communication, actively listen, and present information succinctly.

Motivation: Diverse tactics are employed by entrepreneurs to energize and inspire their staff members. In addition to providing constructive criticism and fostering a positive work environment, they acknowledge and celebrate accomplishments.

Supervision: In order to make sure that duties are completed successfully and efficiently, entrepreneurs supervise their operations. To preserve quality and productivity, they offer direction, keep an eye on developments, and step in when needed.

Coordination: Entrepreneurs have a critical role in facilitating collaboration among diverse departments, teams, and stakeholder in order to establish balance and consistency. They promote cooperation, arbitrate problems, and guarantee that all aspects of the organization work together to achieve agreed goals.

Controlling: Control systems are set in place by entrepreneurs to keep track of development, evaluate performance, and make sure that outcomes match predefined goals. They define key performance indicators, examine data, and make necessary adjustments to maintain effectiveness and efficiency.

D. Commercial Functions

Production: Production operations, which entail transforming inputs into products or services, are undertaken by entrepreneurs. They oversee the manufacturing procedure, maximize effectiveness, and make sure the provision of premium goods.

Finance: To support their businesses, entrepreneurs manage finances by raising funds, maintaining assets, and making sound financial decisions. They create budgets, examine financial information, and look for chances to expand and invest.

Marketing: Entrepreneurs market and sell their goods and services through marketing initiatives. They create marketing strategies, carry out market research, and provide an appealing offer to the intended audience.

Personnel: Entrepreneurs are in charge of hiring, training, and performance management, among other facets of human resources. They put a lot of effort into developing and retaining a competent workforce, making sure that workers' skills meet the needs of the company.

Accounting: To maintain financial records, monitor income and outlays, and guarantee adherence to financial requirements, entrepreneurs supervise accounting operations. Making educated decisions for business requires them to examine financial documents and utilize financial data.

"Marketing is the creative use of truth"

1.17. MEANING AND DEFINITION:

Marketing is a form of communication between a business house and its customers with the goal of selling its products or services to them. Goods are not complete products until they are in the hands of customers. Marketing is that management process through which goods and services move from concept to the customer. Marketing has less to do with getting customers to pay for a product as it does with developing a demand for that product and fulfilling thecustomer's needs.

According to the **American Marketing Association (AMA) Board of Directors**, Marketing is the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large.

Dr. Philip Kotler defines marketing **as "the science and art of exploring, creating and delivering value to satisfy the needs of a target market at a profit. Marketing identifies unfulfilled needs and desires. It defines measures and quantifies the size of the identified market and the profit potential. It pinpoints which segments the company is capable of serving best and it designs and promotes the appropriate products and services."**

Thus, marketing refers to all the activities involved in the creation of place, time, possession and awareness utilities and beyond.

1.17.1 Marketing Concepts Traditional and Modern:

Concept is a philosophy, attitude, a line of thinking, an idea or notion to relating any aspects of divine and human creations. The philosophy of an organization in the dynamic creation of marketing is referred to as a marketing concept. Thus, marketing concept is a way of life in which the resources of an organization are mobilized to create, stimulate and satisfy the consumer at a profit.

Traditional/ Classical Concept

According to this concept, marketing consists of those activities which are concerned with the transfer of ownership of goods from producers to consumers. Here, the role of physical distribution and marketing channels is over emphasized. It refers to marketing as the process by which goods are made available to ultimate consumers from their place of

origin. The emphasis of marketing is on sale of goods and services. Consumer satisfaction is overlooked.

Modern Concept

According to this concept, marketing is concerned with the creation of consumers. According to the modern thinker **Peter Drucker**, Marketing is so basic that it cannot be considered as a separate function. It is the whole business seen from the customers' point of view…business success is not determined by the producer but the customer.

Thus, the modern concept lays greater emphasis on customers and considers them as kings. Marketing is not merely a physical process but is something beyond that. It is the managerial philosophy which centers around the wants and desires of customers.

1.17.2 Marketing Mix Definition:

The marketing mix comprises strategic activities that help differentiate a brand from its competitors, meet evolving customer demands, and eventually, grow revenue.

According to Philip Kotler, *"Marketing Mix is the set of controllable variables that the firm can use to influence the buyer's response.*

Marketing Mix A mixture of several ideas and plans followed by a marketing representative to promote a particular product or brand is called marketing mix. Several concepts and ideas combined together to formulate final strategies helpful in making a brand popular amongst the masses form marketing mix

Evolution of the Marketing Mix – Then and Now

The phrase "marketing mix" was first coined in 1948 by Professor James Culliton, who described the marketing executive as a "mixer of ingredients," combining various marketing strategies to drive revenue growth. Culliton's associate, Professor Neil Borden, popularized the term in the 1950s. In his 1964 article "The Concept of the Marketing Mix," Borden elaborated on the idea, suggesting that multiple marketing mixes are possible due to changing market factors. He identified 12 broad elements, termed "Elements of the Marketing Mix of Manufacturers," which companies can adjust to suit their specific market conditions

The marketing mix is commonly referred to as the tactics a company can use to promote its products or services in the market in order to influence consumers to buy. The marketing mix is also known as the 4Ps: product, price, place, and promotion.

1. Product. The right product to satisfy the needs of your target customer.
2. Price. The right product offered at the right price.

3. Place. The right product at the right price available in the right place to be bought by customers.

4. Promotion. Informing potential customers of the availability of the product, its price and its place.

Each of the four P's is a variable you control in creating the marketing mix that will attract customers to your business. Your marketing mix should be something you pay careful attention to because the success of your business depends on it. As a business manager, you determine how to use these variables to achieve your profit potential. This publication introduces the four P's of marketing and includes worksheets that will help you determine the most effective marketing mix for your business.

1.3 The marketing mix



Product:

A product may be defined as a set of tangible, intangible and associate attributes capable of being exchanged for a value with the ability to satisfy consumers and business needs. It is anything that can be offered to a market to satisfy the needs or wants of the customer. The products that are marketed include physical goods, services, experiences, events, person, place, properties, organization, information and ideas.

Definitions:

Philip Kotler: "A product is anything that can be offered to a market for attention, acquisition, use or consumption. It includes physical objects, services, personalities, place, organizations and ideas."

Alderson: "A product is a bundle of utilities consisting of various features and accompanying services."

Schwartz: "A product is something a firm markets that will satisfy a personal want or fill a

business or commercial need and includes all the peripheral factors that may contribute to consumer's satisfaction."

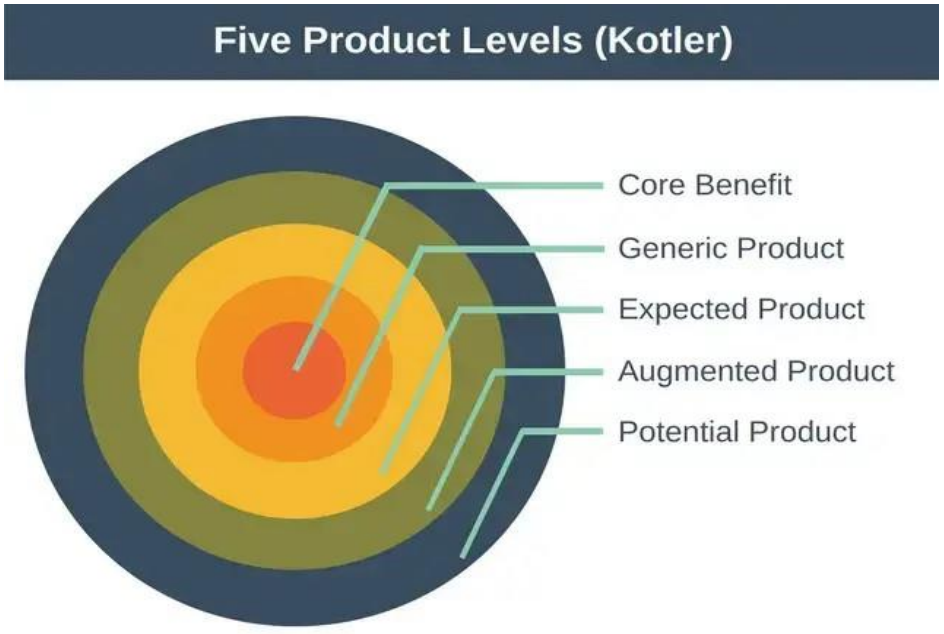
William J. Stanton: "A product is a set of tangible and intangible attributes, including packaging, colour, price, manufacturers and retailers prestige and services, which the buyer may accept as offering satisfaction of wants and needs."

Levels or Dimensions of Product

A product has many dimensions beside its physical appearance. In fact, a product is like an 'onion' with several layers and each layer contributes to the total product image.

According to Philip Kotler, "The consumers will favour those products that offer most quality, performance and features.".

1.4 **Levels or Dimensions of Product**



1. Core Benefit:

Basic products that a customer needs in order to satisfy their need or want. It is fundamental services or benefit that the customer is really buying.

2. Generic/ Basic Product:

The Actual Product is the physical good or delivered services that supplies the desire benefit.

3. Expected Product:

The Expected Product is the set of features that the customers expects when they Purchase the product.

4. Augmented Product:

These are products that exceed the customer's expectations.i.e a product containing additional features. services and benefits so thet customers is able to distinguish his product from that of thr competitive offers.

5. Potential Product:

Potential Product, which encompasses all the possible augmentation and transformation the product might undergo in the future. Potential product not only satisfies customers but product delight and surprise the customers

Price

Price is the monetary value of the product offered by the company.

Price reflects the value that customers perceive in a product or service. It's important to strike a balance between profitability and affordability for customers. Companies need to consider factors such as production costs, competition, and customer demand when setting prices.

It is a critical component of the marketing mix and significantly influences a product's success in the market. Setting the right price is crucial: if the price is too high, it may negatively impact sales volume; if it is too low, profitability could suffer. Therefore, pricing must be carefully determined by considering various factors to achieve a balance between attracting customers and maintaining profitability.

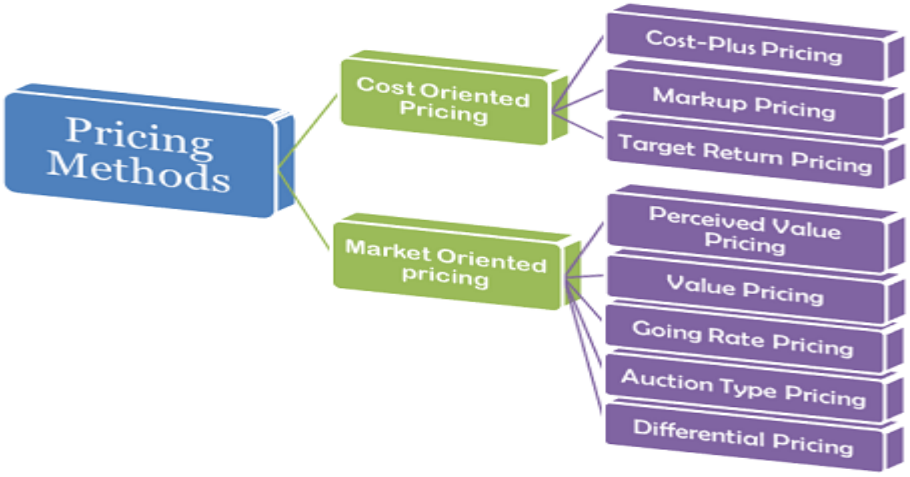
Pricing Methods

Definition: The **Pricing Methods** are the ways in which the price of goods and services can be calculated by considering all the factors such as the product/service, competition, target audience, product's life cycle, firm's vision of expansion, etc. influencing the pricing strategy as a whole.

The pricing methods can be broadly classified into two parts:

A. Cost Oriented Pricing Method
B. Market Oriented Pricing Method

1.5 Pricing Methods



A) Cost-Oriented Pricing Method:

Cost-Plus Pricing

Cost-Plus Pricing is a straightforward method where the manufacturer determines the total cost of production, including both fixed and variable costs, and then adds a certain percentage of markup to establish the selling price. The markup represents the profit percentage calculated based on the total cost. This approach ensures that the selling price covers all expenses incurred in production while also generating a desired level of profit.

Markup Pricing:

This pricing method is a variation of cost-plus pricing, where the percentage of markup is calculated based on the selling price rather than the total cost of production. In this approach, the manufacturer determines the desired profit margin as a percentage of the selling price and then calculates the selling price by adding this markup to the production cost. This ensures that the profit margin remains consistent regardless of fluctuations in production costs or other expenses.

Target return Pricing:

In this pricing method, the firm sets the price to achieve a specific Rate of Return on Investment (ROI) from the sale of goods and services. The pricing strategy involves calculating the required ROI and then determining the selling price accordingly. By ensuring that the selling price generates the desired ROI, the firm can maintain profitability and effectively allocate resources to maximize returns on investment.

B) **Market-Oriented Pricing Method:**

Perceived-Value Pricing: In this pricing method, the manufacturer decides the price on the basis of customer's perception of the goods and services taking into consideration all the elements such as advertising, promotional tools, additional benefits, product quality, the channel of distribution, etc. that influence the customer's perception.

Value Pricing: Under this pricing method companies design the low priced products and maintain the high-quality offering. Here the prices are not kept low, but the product is re-engineered to reduce the cost of production and maintain the quality simultaneously.

Going-Rate Pricing- In this pricing method, the firms consider the competitor's price as a base in determining the price of its own offerings. Generally, the prices are more or less same as that of the competitor and the price war gets over among the firms.

Auction Type pricing: This type of pricing method is growing popular with the more usage of internet. Several online sites such as eBay, Quikr, OLX, etc. provides a platform to customers where they buy or sell the commodities.

Differential Pricing: This pricing method is adopted when different prices have to be charged from the different group of customers. The prices can also vary with respect to time, area, and product form.

Place

Place refers to making the product available at the right location for customers and, thus, involves distribution channels. Companies need to determine the manner (how) and the medium (where) through which customers can access the product or service. The idea is to maximize customer convenience. Whether through physical stores, online platforms, or both, companies must ensure their products are easily accessible to their target audience.

A channel of distribution thus, refers to the pathway used by the manufacturer for transfer of the ownership of goods and its physical transfer to the consumers and the user/buyers (industrial buyers).Stanton has also defined it as "A distribution channel consists of the set of people and firms involved in the transfer of title to a product as the product moves from producer to ultimate consumer or business user".

1.6 Types of Channels of Distribution



Level 0

This is a direct-to-consumer model where the producer sells its product directly to the end consumer.

Level 1

A producer sells directly to a retailer who sells the product to the end consumer. This level includes only one intermediary.

Level 2

Including two intermediaries, this level is one of the longest because it includes the producer, wholesaler, retailer, and consumer.

Level 3

This level may add the jobber, this level adds the role of the individual who may assemble products from a variety of producers, stores them, sells them to retailers, and acts as a middle man for wholesalers and retailers.

Promotion

Promotion involves communicating with potential customers about the product or service offered by a company. Effective promotion must convince consumers that the company's products are the most appropriate to choose.

Promotion Definition:

Promotions refer to the entire set of activities, which communicate the product, brand or service to the user. The idea is to make people aware, attract and induce to buy the product, in preference over others.

Promotion mix Definition:

A promotion mix is a set of different marketing approaches marketers develop to optimize promotional efforts and reach a broader audience. The marketer's task is to find the right marketing mix for a particular brand.

Thus a persuasive communication and also serves as a reminder organization uses different tools for its promotional activities which are as follows:

1.7 Elements of Promotion Mix



Advertising: Advertising, as a promotional tool, reaches a wide audience quickly. It can be communicated through traditional media like radio, television, outdoor advertising, and newspapers, as well as contemporary media such as social media, blogs, text messages, and websites. The role of advertising in the promotion mix is to inform the masses about the benefits, usage, and reliability of a product or service. Various platforms, including TV, radio, email, banners, and social media (e.g., Facebook and Instagram), are effective for advertising.

Personal Selling: Personal selling is a traditional promotional tool where a salesperson directly interacts with customers, usually face-to-face, to influence their purchase decisions. This method involves direct transactions and personal interactions, allowing the salesperson to persuade customers to buy the brand's product or service. These interactions can be scheduled meetings or occur in the brand's store while customers shop.

Sales Promotion: Sales promotion involves short-term incentives, such as discounts, coupons, payback offers, and freebies, designed to boost sales over a limited period. These promotions often occur during festivals or end of season sales. By targeting both existing

and new customers, businesses aim to increase short term profits and attract a broad audience.

Public Relations: Public relations involves understanding consumer perceptions of a brand and maintaining its image through various methods, such as customer surveys, magazine articles, blogs, and social media monitoring. It aims to inform consumers and generate interest in products. Direct presentations by sales representatives, where they persuade potential buyers to purchase products, are also crucial. This method is particularly effective for promoting industrial goods.

Direct Marketing: Direct marketing targets a specific audience by directly communicating with customers through social media, email, text messaging, websites, fliers, online ads, and promotional letters. This method is highly effective as it focuses on individuals familiar with the brand and interested in its products or services.

1.18. Marketing Mix Strategy used by Women Entrepreneur:

The marketing mix strategy commonly used by women entrepreneurs under Micro, Small, and Medium Enterprises (MSMEs) often emphasizes a unique blend of the 4Ps (Product, Price, Place, Promotion) tailored to their specific market needs and constraints. The marketing mix strategies of women entrepreneurs in MSMEs are characterized by their innovative, community oriented, and value driven approaches. By leveraging modern digital tools, focusing on quality and ethical practices, and engaging deeply with their customer base, these entrepreneurs can effectively compete and thrive in their respective markets.

Women entrepreneurs typically focus on niche markets and personalized products.

1) Product

Customization: Offering products that can be personalized to meet individual customer preferences.

Quality and Uniqueness: Emphasizing high quality, unique products that stand out in the market.

Sustainable and Ethical Products: women entrepreneurs focus on sustainability and ethical production practices, which appeal to a growing segment of environmentally conscious consumers.

2) Price

Pricing strategies are often competitive and value driven

Affordable Pricing: Setting prices that are affordable for the target market while ensuring sustainability of the business.

Value for Money: Highlighting the value proposition of the product, ensuring customers perceive a high value for the price paid.

Flexible Pricing Model: Implementing various pricing models such as installment plans or subscription services to cater to different financial capabilities of customers.

3) Place

Distribution strategies often leverage both traditional and digital channels

Local Markets and Expos: Participating in local markets, fairs, and expos to reach customers directly.

Online Presence: Using e-commerce platforms and social media to expand reach beyond local boundaries. This is crucial for women entrepreneurs who may have limitations in physical mobility or resources.

Strategic Partnership: Collaborating with other businesses for co distribution, utilizing shared retail spaces, or joining cooperative societies to enhance market presence.

4) Promotion

Promotion strategies are highly innovative and cost effective

Social media marketing: Utilizing platforms like Instagram, Facebook, and Pinterest to reach a larger audience with minimal costs. Influencer marketing is also a popular strategy.

Story telling: Crafting compelling brand stories that resonate with customers, often highlighting the entrepreneurial journey, the mission behind the business, and the impact on the community.

Community Engagement: Building strong relationships with the community through engagement in local events, sponsorships, and customer loyalty programs.

Content Marketing: Creating valuable content that educates and informs customers about the products, their benefits, and the brand's values. This can include blogs, videos, and newsletters.

1.19. Adoption of Marketing Practices and Success in MSMEs:

The central objective of every strategy is to acquire a competitive edge over the rivals and marketing strategy is no exception to this general rule. The primary goal of any strategy is to gain a competitive advantage over rivals, and marketing strategy is no exception. A well defined and flawless marketing strategy can provide the necessary competitive edge for a firm, regardless of its size. Strategies stem from the resources a firm possesses, and competitive advantage is achieved and maintained over the long term through the strength of these resources. The focus is on gaining a competitive edge through unique attributes and features that are difficult to imitate.

The value and utility of these resources make them significant, and such valuable resources cannot be easily acquired or employed at will. This concept is central to the resource based theory. However, developing resources to this level is a long term process that requires a blend of learning and experience, along with the adoption of a unique organizational culture. Competing enterprises will find it challenging to replicate the competitive edge derived from such unique resources. Marketing strategies that leverage unique marketing resources can significantly enhance a firm's marketing performance. This principle is well articulated by the resource based theory, which is increasingly recognized for its validity (Ravichandran and Lertwongsatein, 2005).

The concept of "resources leading to competence and capability" marked the beginning of a new line of thinking in strategic management. The focus on resources, competence, and capability spurred extensive research and discussion, resulting in a variety of definitions (Dhillon, 2008). However, experts have yet to reach a consensus, and opinions on these concepts continue to differ. Through analyzing numerous definitions, the researcher identified common threads that provide insight into these vital concepts.

A reasonably acceptable definition for resources includes the human, physical, and financial assets of an enterprise. Competence refers to an enterprise's capacity to identify, acquire, and utilize appropriate resources to advance its activities. Capability, on the other hand, is the ability of an enterprise to effectively and efficiently use these resources, whether individually or in combination, to achieve its goals.

The success of small and medium sized enterprises (SMEs) depends on their ability to develop and maintain a competitive edge in the marketplace. SMEs must achieve this through an optimal combination of resources, competence, and capability. Given their limited resources, competence and capability become even more critical for SMEs. A set of

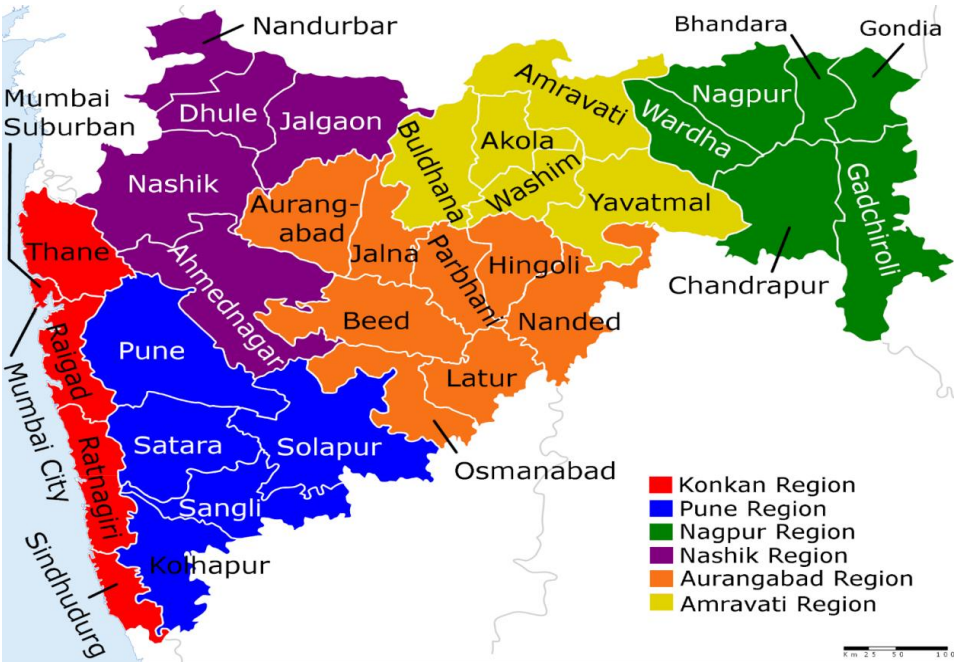
general management skills and the effective integration of these elements are essential for their success.

Technical skills can help SMEs sharpen their level of competence, with marketing skills being particularly significant among general management skills. An effective decision making mechanism can enhance the capability of SMEs in a competitive environment. The competence and capability thus developed should be employed rationally to make the most effective use of scarce resources. This strategic use of resources can provide SMEs with a crucial competitive edge that is unique and difficult for competitors to replicate.

1.20. Overview Maharashtra:

The second largest state in terms of population and size in western India is the state of Maharashtra spanning a significant section of the Deccan Plateau. The Mumbai Pune belt, the most industrialized area of India, is located in Maharashtra. The state is also among India's most developed and well irrigated in terms of agriculture.

Fig, 1.3 Maharashtra State Map



Source: upload.wikimedia.org

Maharashtra is India's most industrialized state, located in the west. Maharashtra's economy is the largest in India, accounting for 15.01% of India's total Gross National Income (GDP) in 2017-18 with a Gross State Product (GSDP) of Rs 2497 lakh crore (US$387 billion). Manufacturing, financial services, international commerce, mass media,

technology, petroleum, fashion, textiles, gems and jewelry, information technology and information technology support services, and tourism all contribute significantly. Mumbai, the state capital of Maharashtra and the country's financial hub, is home to several corporate and financial organizations, as well as India's primary stock exchanges (BSE and NSE), commodities exchanges, and capital markets. Maharashtra has a well established industrial, economic, and business environment. Under his leadership, the state has become a major industrial and economic center.

Graph 1.3Registered MSME in India in FY 2022* (lakh Units):

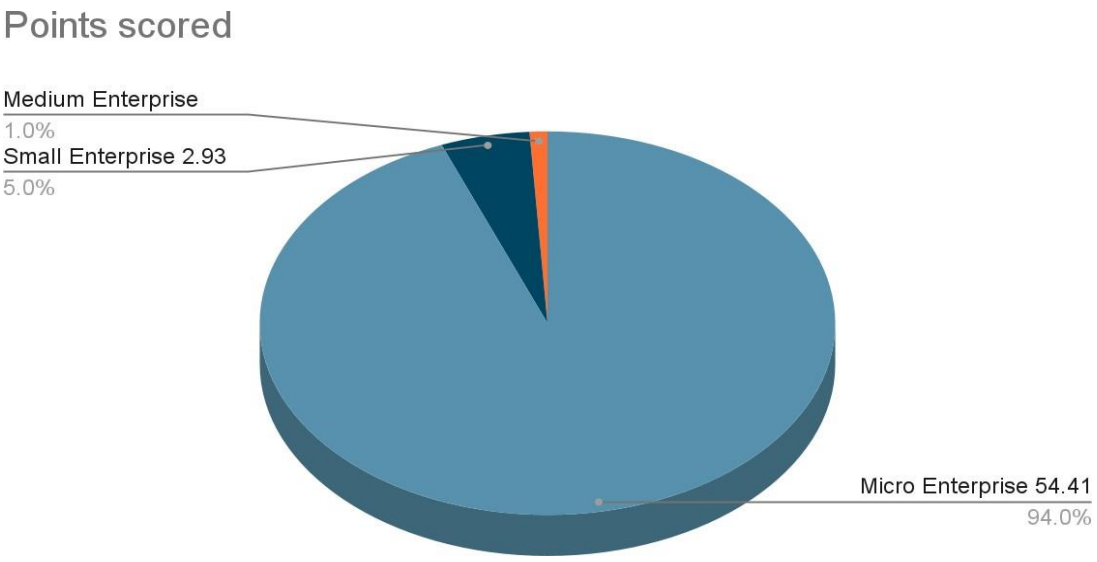


Chart 1.6
Source: https://www.ibef.org/industry/msme

1.20.1 MSME In Maharashtra:

In India, Maharashtra is the state with the highest level of industrial development. Many multinational companies have based themselves in the state as a result of the state's attractive industrial policies, ease of doing business, and top notch infrastructure. This includes "industry 4.0" and IT and IT support services. Maharashtra is the country's primary automobile manufacturing hub. The state also leads the agriculture and food processing industry. Because of the state's largest exports, it has become the most popular investment location. India has risen to become the world's third largest economy, thanks to the country's ongoing substantial reforms and sustained development. Due to its progressive image, concentration on industrial prosperity, and sustainable development, as well as its leading position in the country's economy and reinforcement of the "Magnetic Maharashtra" brand, Maharashtra is a key contributor to the country's economy.

New Industrial Policy - Big support for MMSME in Maharashtra Fig 1.4 The Maharashtra Industrial Policy 2019 has the following Targets:

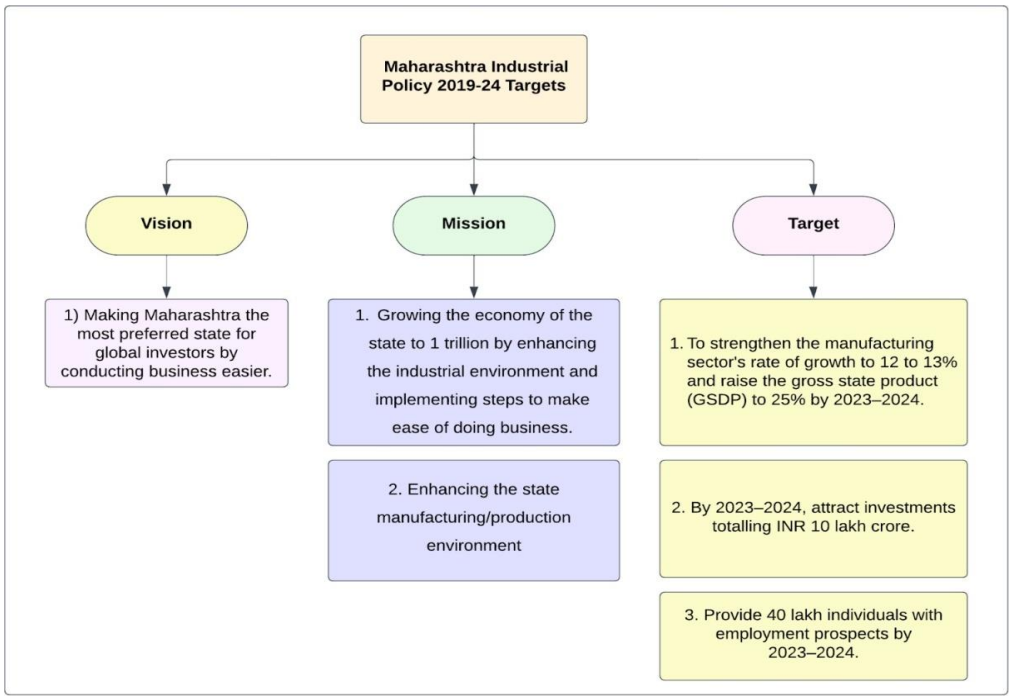


Fig. 1.2

Promotion of micro, small and medium and small enterprises:

With over 3 million MMSME, Maharashtra's economy is heavily supported by them. As a result, the fixed capital investment FCI investment maximum has been raised to Rs 50 Cr. to encourage these activities for industrial growth and job creation, particularly for small scale industrial enterprises. Maharashtra has the highest number of MMSME in India, contributing to more than 80% of total employment. Micro, small, and medium-sized enterprises account for more than 40% of all exports.

Fiscal incentives for Micro, Small and Medium Enterprises (MSME) and small industries

Small businesses with fixed capital investments (FCI) of up to INR 50 crore are included in the MSME category as defined by the Government of India's Micro, Small, and Medium Enterprises Development (MSMED) Act, 2006.

1.20.2 Institutional support to micro, small and medium enterprises:

Further, The Maharashtra Government will assist in fortifying the state's existing relevant institutions, In order to improve MMSME in Maharashtra in many areas, including market analysis, technology adoption, and dissemination, training, etc., Additionally, the state government will provide proper guidance to the entrepreneurs through the "Center of Excellence" (COE). Along with that, it is aimed to organize various facilities, training, and workshops to provide institutional cooperation. As mentioned in the policy, the government would lead efforts to mutual cooperation/conciliation between MMSME in the state and world class MMSME.

1.20.3 District wise determination of potential micro, small and medium enterprises :

The state government plans to undertake a survey in all Maharashtra districts based on Geographical Indication in order to assess the production potential of micro, small, and medium companies and establish and implement a strategy. Geographically based goods are not only a rich tradition's legacy, but also an indication of the greatest talents and ingenuity of rural artisan looms, farmers, or small craftsmen, thus they are part of Make in India to conserve such richness and incorporate them into the industrial strategy. The said performance will be entrusted to the Maharashtra State Small Industries Corporation (MSSIDC).

1.20.4 Institutional support to micro, small and medium enterprises:

The Maharashtra Government will assist in fortifying the state's existing relevant institutions, In order to improve MMSME in Maharashtra in many areas, including market analysis, technology adoption, and dissemination, training, etc., Additionally, the state government will provide proper guidance to the entrepreneurs through the "Center of Excellence" (COE). Along with that, it is aimed to organize various facilities, training, and workshops to provide institutional cooperation. As mentioned in the policy, the government would lead efforts to mutual cooperation/conciliation between MMSME in the state and world class MMSME.

1.21. PROFILE OF AHMEDNAGAR DISTRICT:

Ahmednagar is one of the historical cities of India with a glorious past, an innovative present and a promising future. The profile of the Ahmednagar district is as follows:

Location and Area: -

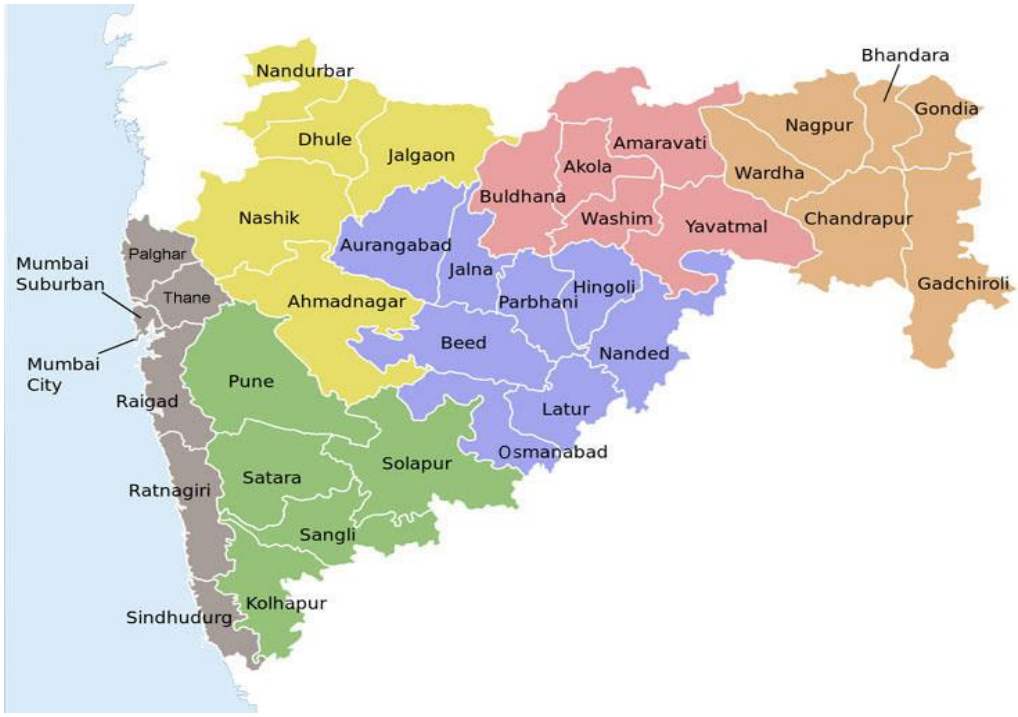
Ahmednagar is located centrally in the state of Maharashtra. Ahmednagar District is the 'Largest District' in the state having 17413 sq.km of area which is 5.66% of the area of the state. It is bounded by seven districts Nasik to north, Aurangabad to the north-east, Beed and Osmanabad to the east, Solapur to the south, Thane and Pune to the west. Ahmednagar is 120 km. from Pune, 110 km. from Aurangabad, 165 km. from Nasik and 250 km from Thane.

The city hosts colleges affiliated with the University of Pune, enhancing its educational landscape. Agriculture remains the mainstay of the surrounding area, with significant contributions from sugarcane, cotton, millet, pulses, and wheat farming, along with dairy farming. In addition to its agricultural base, Ahmednagar boasts a growing industrial sector, including sugar manufacturing, engineering, and textiles, supported by several cooperative sugar factories. With its strategic location, historical significance, and diversified economy, Ahmednagar plays a crucial role in Maharashtra's western region, marked by a robust agricultural foundation, expanding industrial activities, and well established educational institutions.

Historical Heritage: -

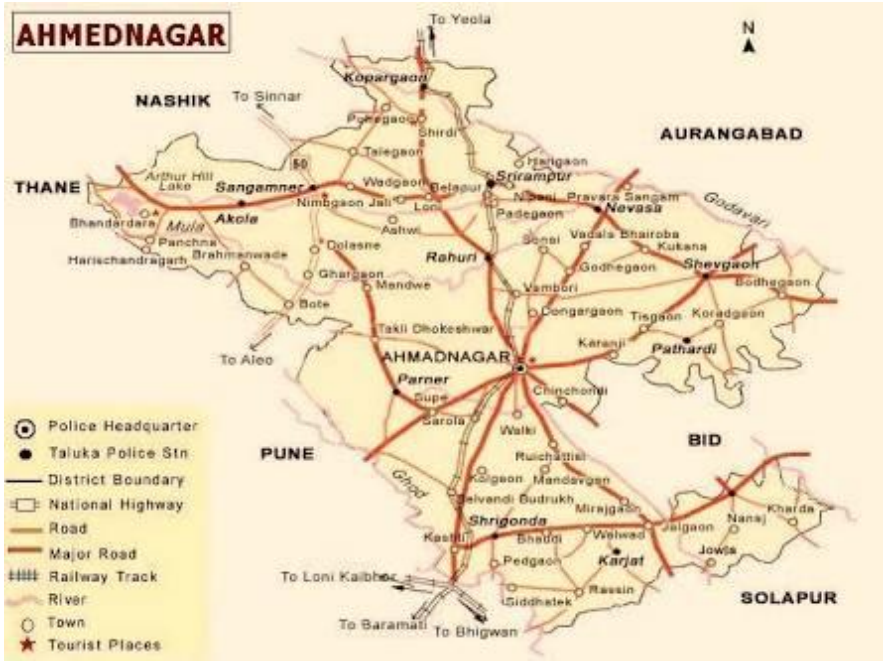
The district has historical heritage. The name of the District Ahmednagar has come from the name of the founder of the town Ahmednagar by Ahmed Shah Nizam Shah who founded it in late 15th century. The district has many places of historical importance including Ahmednagar fort where many national heroes of Indian Freedom Struggle including Late Pandit Jawaharlal Nehru, Sardar Vallabhbhai Patel, and Maulana Azad were detained Indian freedom movement. Pandit Jawaharlal Nehru wrote his famous book "Discovery of India" in Ahmednagar Fort. Ahmednagar has rich cultural heritage as it is known as 'Saint's Land'. Newasa where Dnyaneshwari was written, Shri Saibaba's Shirdi, one of Ashtavinayak's at Siddhatek, the famous Kanifnath temple, Shri Shani Shinganapur, Avatar Meherbaba's Mehrabad attract devotees. The palace of Chandbibi, the Bhandardara dam, the Maldhok (Indian Bustard) sanctuary and Rehkuri sanctuary are some of the places of tourist attraction

Map 1.4: Maharashtra State



Source: upload.wikimedia.org

Map 1.5: Ahmednagar District



Agriculture: -

Out of 16.68 lakh hectors of land 9.85% area is covered under forest and 72.14% is used for cultivation. The soil types of the district are broadly divided into four categories namely coarse shallow soil, medium black soil, deep black soil and reddish soil. The district is divided into three agro climatic zones viz Scarcity zone, Plain (Transition) zone and Ghat (Hilly) zone. On the basis of soil types and sources of irrigation, the district has been categorized into eight Agro Ecological Situations. There are three major cropping seasons in the district Kharif, Rabi and Ziad. In kharif season, cereals like bajra, jowar, rice, pulses like moong, math commercial crops like sugarcane, fibre crop like cotton, oilseeds like groundnut, sunflower etc. are taken. In Rabi season, cereals like jower, wheat, pulses like harbhara etc. are taken. In Ziad season, cereals like maize, oilseeds like groundnut, sunflower, fruits, vegetables, etc. are taken. In 2019-20, out of the 13.26 hectors of cropping area, 75.47% was used for cereals, 6.32% for pulses, 6.12% for sugarcane, 3.20%for oilseeds, 2.83% for vegetables and fruits, 0.45% for cotton and other fibres, 0.35% for spices and 5.26% for other non-edible crops. Ahmednagar district is also well known for its livestock. Out of the total livestock of 34.54 lakhs, 47.44% are cows, 43.39% are cattle and 9.17% are the other animals. Ahmednagar district is ranked number one in milk production. Ahmednagar district has 587 km. long river banks. 18182 hectors of area is available for fishery.

Transportation Facility:-

Ahmednagar district has 197 km of rail tracks of Central Railways and 12770 km of roads. Ahmednagar is located on Central Railway's Daund Manmad rail track and state highway Pune- Aurangabad. Further the Pune – Nasik national highway goes through Sangamner tehsil in Ahmednagar district.

Communication Facility:-

It is far as means of communication are concerned Ahmednagar district has 665 postal offices, 85 telegram offices, a small TV center and radio center. The telephone landlines in the district are 205346.

Banking and Insurance:-

Central Bank of India is the lead bank of the district. Banking facility is available in 136 cities and villages. 99 banks have 214 branches in the district. Ahmednagar District Central Co-operative Bank (ADCC) is well known as one of the largest bank in Asia. 424 branches of co-

operative banks are operating in the district. The private banks like HDFC, ICICI also have branches in Ahmednagar. Life Insurance Corporation of India (LIC) has 7 branches in the district. The private insurance companies like Bajaj Allianz, ICICI Prudential, and Max New York Life Insurance etc. have their branches in Ahmednagar. All four General Insurance companies namely New India Assurance, United India Insurance, Oriental Insurance and National Insurance have their branches.

Education: -

From primary education to college education and professional education like engineering, medical, management education, Ahmednagar district has all kinds of educational institutes. There are 4275 educational institutes in the district, out of which, 3308 are primary schools, 745 secondary schools, 182 higher secondary schools and 40 colleges. The Maharashtra Krishi Vidyapeeth, Rahuri,Dist. Ahmednagar is established on March 29, 1968 and subsequently named as Mahatma Phule Krishi Vidyapeeth (MPKV) after a great social reformer "Mahatma Jyotiba Phule". The basic mandate assigned to this University is advancement in teaching, research and imparting extension education to the farmers of the State, catering the similar services in their locality. The jurisdiction of Mahatma Phule Krishi Vidyapeeth, Rahuri extends over Western Maharashtra covering ten districts.

Military Base:

Ahmednagar district is also well known as a military base. Armoured Core Centre and Services (ACC&S), Mechanised Infantry Regimental Centre (MIRC), Vehicles Research and Development Establishment (VRDE) and Controller ate of Quality Assurance Vehicles (CQAV) are the military establishments in Ahmednagar.

Industrial Development

Initially, Ahmednagar economy was predominantly agricultural, relying heavily on sugarcane and cotton cultivation. The establishment of cooperative sugar factories in the mid-20th century marked the beginning of industrial activities in the district. The first cooperative sugar factory in Maharashtra was set up in Pravaranagar in 1950 by the visionary leader, Vithalrao Vikhe Patil. This initiative spurred the growth of the sugar industry, which became a cornerstone of the district's economy.

Expansion of Industrial Base

In the subsequent decades, the district saw a diversification of its industrial base. The 1970s and 1980s witnessed the establishment of various small and medium enterprises (MSME) engaged in food processing, textiles, and metal works. The Maharashtra Industrial Development Corporation (MIDC) played a crucial role by setting up industrial estates in areas like Shrirampur, Sangamner, and Ahmednagar city. These estates provided the necessary infrastructure and support for industries to flourish.

Modern Industrial growth

From the 1990s onwards, Ahmednagar began to attract larger industries, including automotive and engineering companies. Major players like Crompton Greaves, Kirloskar Oil Engines, and Mahindra & Mahindra set up manufacturing units in the district. The presence of these companies not only boosted local employment but also enhanced the district's industrial capabilities and output.

Current Scenario and Future Prospects

Ahmednagar district boasts a diversified industrial portfolio, including agro-based industries, engineering, automotive manufacturing, and pharmaceuticals. The region continues to attract investment due to its strategic location, skilled workforce, and supportive industrial policies from the state government. Future prospects look promising with ongoing projects aimed at further enhancing industrial infrastructure and technological adoption.

The Status of Entrepreneurship in India and Major Deficiencies:

According to GEM 2020/2021 Global Report, In 2020 India saw notable drops in a number of crucial entrepreneurship indices; this declined performance appears to have been significantly affected by the covid-19 epidemic. This was obvious at the level of the entire economy, where 86% of Indian adults (age group 18-64) reported that the pandemic had caused them to lose household income. It is understandable that the entrepreneurial sector has experienced some declines given the pandemic's substantial financial impact on the Indian population. The percentage of Indian individuals planning to launch a business in the following three years fell from 33% in 2019 to 20% in 2020, and 42% of those would-be business owners claimed the epidemic had "significantly" influenced their choice. Among GEM economies, this rate is one of the highest.

1.22. Statement of Problem:

Marketing is a twofold key – one that unlock the treasure of survival, growth and expansion of business enterprises and the other that locks away the award of strength and opportunities which leads to failure of business enterprises. It means that marketing holds a valuable determinant factor for the success as well as failure of business enterprises. Marketing, involves numerous kinds of activities and 'these activities stimulate the demand for goods and services, and leads to higher production' (Devi, 2002). It is the strongest mechanism of entrepreneurial growth. It is not merely a business practice, but also a social institution. It is essentially a means of meeting and satisfying certain needs of people. It helps to create and develop totally satisfied customers which lead to bring profit for the enterprise. Marketing helps to do this by moving products or services out of the hands of the entrepreneur into those of customers (Siropolis, 1998). Marketing, therefore, becomes the most vital aspect for the growth and development of women entrepreneurs (Devi, 2002). Since, marketing plays one of the crucial roles in the survival, growth and development of

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enterprises, there is a need to identify the basic marketing concepts found in the literature of marketing and its relevance to women entrepreneurs of Ahmednagar. Marketing is the only way through which the products/services of the enterprise reaches to mass customers and helps enterprises in achieving its goals and objectives. If so, what are the types of marketing practices used by the women entrepreneurs and marketing assistance provided by Government to women entrepreneurs in Ahmednagar District How do women entrepreneurs of Ahmednagar District develop/learn such marketing practices is what the study intends to look into. Marketing research is conducted by a number of entrepreneurs not only to understand the current situation of the market but also to give a signal of the changing direction of the enterprises. 'Whether women entrepreneurs of Ahmednagar District are aware about the marketing research' is also needed to be analyzed. The present globalized competitive world calls for quality goods at cheaper price and the MNCs have been using all sorts of promotions in order to attract the customers.

1.23. Significance of the study:

According to the finance minister Ms. Nirmala Sitharaman presenting in the interim budget 2024/25, the empowerment of women through entrepreneurship and ease of living has gained momentum in last 10 years while highlighting the female enrollment in higher education has gone up by 28 %. Simultaneously studies have also shown that the pandemic has impacted business. Where in the wide scope of creating opportunities for Entrepreneurs.

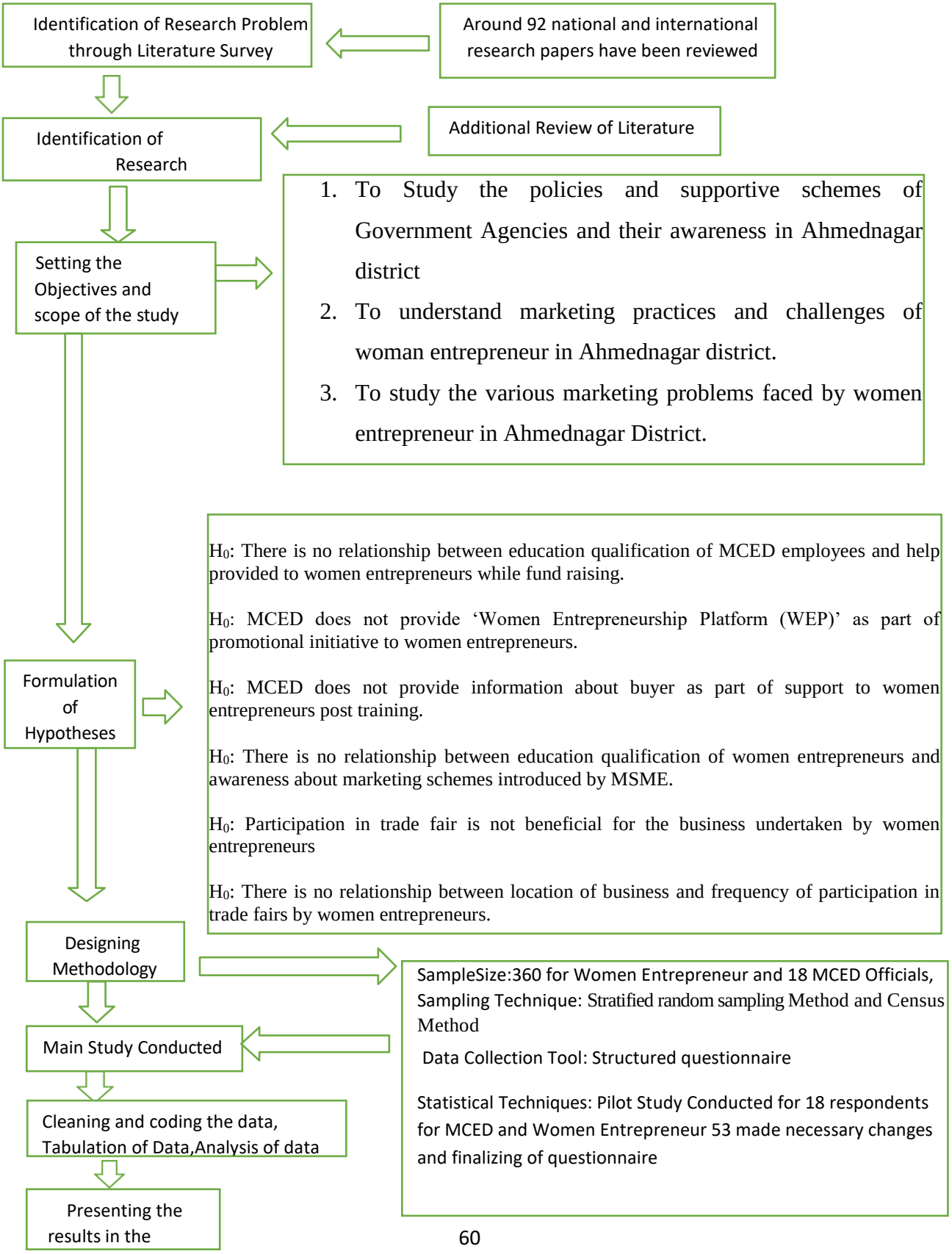
Understanding this is also one of the biggest goal of Modi government about "Make in India" program which is providing a great platform to upcoming Entrepreneurs. The support towards building entrepreneurship is largely supported by variety of Government programs, which will ultimately decide whether the objectives will leave an impact on growing entrepreneurship and economy.

The performances of these MMSME will largely depend on Entrepreneurs decision towards choosing the right marketing practices which would provide a substantial growth in their business. The current study finds the impact of decisions taken by the women entrepreneurs towards performing their best in the small and medium scale units in Ahmednagar.

1.24. Limitations of the study:

1. The topic entitled “To study the marketing practices of women entrepreneur under MSME in Ahmednagar District” the scope of the subject is restricted to the above topic.
2. Confidential information may not be provided by the women entrepreneurs and busy schedule of the women entrepreneurs.
3. The study is limited to only permanently registered enterprises with the District Industries Centre (DIC), Ahmednagar. Therefore, the study does not reflect unregistered businesses.
4. The study is limited to manufacturing enterprises only. Therefore, the study does not reflect the service enterprises in the industry.
5. The questionnaire is drafted in English which is not a regional language.
6. The period of study is limited to five years from financial year 2019-20 to 2023-24.

1.25. FRAMEWORK OF RESEARCH DESIGN



CHAPTER-2

REVIEW OF LITERATURE

2.0 Introduction:

This chapter begins with women entrepreneurship followed by stating the problems of the study. It then reviews studies on women entrepreneurs in relation to the Product, Price, and Promotion elements of the marketing mix, identifying gaps in the existing literature. Following this, the research questions addressing the study's problems are developed.

From last few decades' entrepreneurship is being recognized as a full-fledged profession and women entrepreneurship is a kind of an emerging phenomenon. The phenomenon of women entrepreneurship is of a recent origin in India which started over after 1970s. A substantial number of studies have been carried out in other countries as well as in India to examine the various facets of women entrepreneurship. These studies evidently indicate that women entrepreneurship is requisite for the inclusive development of the country. Women Entrepreneurship is an untapped resource of the nation that can be utilized effectively and due to the raising importance of women entrepreneurism, a number of studies have been made in this field. An attempt has been made to discuss the number of studies made previously in entrepreneurship in general and women entrepreneurship in particular.

2.1 Review of Literatures:

Studies on entrepreneurship development, women entrepreneurship and Marketing Practices is not a new area, a number of studies had already been conducted by many scholars. This review part of the study is an attempt to record the various findings of the research studies conducted on women entrepreneurs and its marketing practices with a hope to not only fill up the research gap but also to find the variables that can fulfill the objectives of the study.

The review of the existing literatures is also made in section wise manner.

Section 1: This section incorporates the literatures about Trends, Growth and Development of MSME.

Section 2: This section incorporates the literatures which are specific to the Implication of MSME Polices and Institutional support for women entrepreneurs**.**

Section 3: This section broadly covers the available literatures on Marketing Practices by MSME and marketing practices with regard to Marketing Mix (product, price, Place and promotion).

The section–wise review of literatures is an attempt to draw a clear picture of thedifferent areas of study on marketing practices of entrepreneurs in general and women entrepreneurs in particular.

Section 1:

2.1.1 Studies on Trends, Growth and Development of MSME

This review section is divided into two parts: the first part covers the various types of studies conducted on women entrepreneurs and women entrepreneurship. Then, the later part presents literatures that reveal about the essential input about the Trends, Growth and Development of MSME.

First Part: Various types of studies conducted on women entrepreneurs and women entrepreneurship.

Terangpi and Chanu (2016) A study conducted on women entrepreneurs in the Karbi Anglong district of Assam highlights the significant role these women play in the economic development of their families. The findings reveal a strong correlation between the economic contributions of women entrepreneurs and overall economic development. Additionally, the study demonstrates that economically empowering women leads to increased capital formation, small savings, and the eradication of poverty, illiteracy, and unemployment. Dsouza and Pakkeerappa's (2014) A study on women entrepreneurs involved in the floriculture business in the Dakshina Kannada district of Karnataka highlights the economic and social motivations driving women to enter this

field. It explores the relationship between the education and skills of women entrepreneurs, examines gender disparities in employment and entrepreneurship, and investigates the reasons behind the decline of traditional floriculture business avenues. Sripathi and Ramu (2014) conducted a study titled "A Socioeconomic Conditions and the Level of Development of Women Entrepreneurs in Krishna District of Andhra Pradesh," focusing on women entrepreneurs in that region. Another notable study by Shastri and Rao (2014), examined the journeys of women entrepreneurs in Gujarat, exploring how they started their businesses, what they achieved, and the social changes they experienced after entering the entrepreneurial sphere. Chanchan (2013) conducted a study on women entrepreneurship in Ahmednagar, focusing on the women vendors of Ima Market. This research aims to identify the socioeconomic conditions and motivational factors driving women entrepreneurship, the pull and push factors influencing their development, and the ways in which these women manage their dual roles and related challenges both at work and home. Additionally, it examines their awareness of government policies and programs relevant to their development, as well as the challenges they face and future prospects. Another study by Vijayakumar and Naresh (2013) analyzes the development of women entrepreneurs through small and medium enterprises, examining the contributing factors influencing women entrepreneurship as well as the constraints face by women entrepreneurs of India. Sunandha's (2012) study explores the fundamental roles of women entrepreneurs in the manufacturing sectors of Thrissur district, Kerala. It examines the internal and external factors that influence their entrepreneurial journey, as well as the institutional and organizational support systems available to protect and promote them. Danabakyam and Kurian (2012) provide insights into the industrial profile, motivational and success factors, and the relationship between industry related and success related factors for women entrepreneurs. Another study by Shanthi, Krishnan, and Ponnaih (2012) investigates women in Tamil Nadu engaged in the aquaculture business, focusing on their level of production, input supply, and marketing and export activities.

Jyoti, Sharma, and Kumari (2011) discuss the factors influencing the entrepreneurial orientation and satisfaction of women entrepreneurs in Jammu and Kashmir. These factors include social, psychological, financial, and problem factors, as well as push and pull factors. **Padhi and Padhy (2014)** analyze the status of women entrepreneurs in India,

exploring the factors that encourage women to become entrepreneurs, government policies and programs, the role of institutional networks and agency support, and the constraints faced by women entrepreneurs. Mahuthammal's (2009) study on women entrepreneurs in the Pudukkottai district of Tamil Nadu reveals their socioeconomic conditions, challenges, and the factors that motivate them to pursue entrepreneurship. Chanu and Chanu (2014) and Sharma and Chanu (2014) conducted studies on the growth of women enterprises and micro enterprises in Manipur and Arunachal Pradesh following the implementation of the MSMED Act. Their research reveals that, regardless of the gender of the entrepreneurs, most micro and small enterprises are engaged in the manufacturing sector rather than the service sector.

Second Part: Studies on essential input about the Trends, Growth and Development of MSME.

Itwik Saraswat and Remya Lathabahvan (june-2020) 'A study on Women Entrepreneurship in India' in this paper he has given some review of papers and he studied the challenges faced by women entrepreneurs by conducting online survey. Also, he explained the role of women entrepreneurs in economy. He has given the information about the mindset of people through personal interviews and list of successful stories. He has given some case studies of women entrepreneurs said that case studies will stir their minds and lead them to greatest unimaginable heights and discussed their solutions also said what limitations they are facing. So, he finally concluded that India needs women to stand up and contribute towards the economy.

Dr.Sunil Subhash Patil (2020) 'Women Entrepreneurship: An Economic Driver- A Case Study of Chandrika Chouhan's Udyog Vardhini, Solapur.' In this paper the researcher has given the case study of women entrepreneur also he studied the problems and prospects of women entrepreneurship in day today life. He discussed obstacles at starting business finally he concluded that Government banks and other financial institutions should come forward to offer loans for rural women, so that Women entrepreneurs"movement in Maharashtra and in India will work on right direction to empower more and more women in social, economic,

cultural political matters.

Sabrina Korreck (September 2019) 'Women Entrepreneurs In India: What Is Holding Them Back?' in this paper researcher explained that the causes of low female entrepreneurship rates, primary of which are unconscious biases, low confidence in business skills, difficult access to finance and networks. In this paper she given the recommendations that can help push women's entrepreneurial empowerment. Also, she given the glance at the figure of women entrepreneurs in India and explained in detail. And explained why women participation rate is low. So, she finally concluded that harnessing the full potential of women entrepreneurs can promote innovation, economic growth, and job creation. This brief has described the current situation in India and identified causes that explain the low female entrepreneurship rate in the country.

Dr.B.Ramesh, (Jan 2018), article published on 'Problems and Prospective of Women Entrepreneurship in India.' In this article researcher studied the problems of women entrepreneurs in India. He assessed the organizations promoting women entrepreneurship in India. He has given the link between women entrepreneurs and development of India and explained the problems of women entrepreneurs. Finally he concluded that if the problems of women entrepreneurs are addressed properly, they can emerge as very successful entrepreneurs far better than men entrepreneurs.

Dr. Saud Ilahi (November2018), presented the research paper on 'an overview of female entrepreneurs in Indian MSME sector.' In this paper researcher explained that MSME plays a significant role in development. He examined the obstacles of women entrepreneurs and initiatives taken for the growth and development of women entrepreneurship. He has given the explanation of obstacles which are facing by the women entrepreneur and given the initiatives taken for development of women entrepreneurship. He also explained the participation of women entrepreneurs as per NSS and state wise distribution of women owners in MSMEs. Finally, he concluded that micro, small, and medium enterprises sector is an important constituent of the economy. The government should encourage various private organizations and industry associations to play

role in development of women entrepreneur and economy.

Dr.N. Thyagaraju (September 2017) published paper on "Women Entrepreneurship Development Practices" In India- A Review. In this paper the researcher said how women entrepreneur can be the part of development of India. Also, he evaluated the factors responsible for encouraging women to become entrepreneurs. He studied the impact of assistance by the government on women's entrepreneurship. He critically examined the problems faced by the women. He given the reasons for low growth of women entrepreneurs in India. Also stated that role of government for promoting women entrepreneurship programmes in India. He said that women participation in many kinds of economic activities to complement to their family income, their participation in no way to reduce their family duties. And concluded that women entrepreneurship must be molded properly with skills to sustain and strive for excellence in the entrepreneurial arena.

Neha Tiwari (2017) 'Women Entrepreneurship in India: A Literature Review.' In this paper she given the review and explored the engendered concept of women entrepreneurs in Indian context. Also, she traced the emergence and prevalence of Indian women entrepreneurs through secondary government database. She has given the challenges encountered by the women entrepreneurs. And given the detailed explanation of economic census also analyzed various data of women entrepreneurs. The researcher explained the MSME report where how much women entrepreneurs has taken the participation in this sector. She analyzed the proper data. And finally concluded that even though government has farmed and implemented various supportive measures, women entrepreneurship in India remains alarmingly low.

Iss Payal Pattnayak (2016) presented the paper on 'Facilitation of Women Entrepreneurs For Economic Development Of India.' In this research paper she studied the efforts of the government for the development of women entrepreneurship in India. She studied the existing policies for women entrepreneurship development in India. And the institutional support for the development of women entrepreneurship development in India. She has given the reasons for women becoming the women

entrepreneur. She has given the detailed analysis of government schemes for women development. The researcher given the statistics of women entrepreneurs in India. She examined that how government is working on this policy and taking the steps for women development. She suggested that remedial measures like making provision of micro credit system to the women entrepreneurs at local level etc.

Jorma Larimo (2015) in his empirical work comments that he analyzes the impact of the selected firm, manager and the export strategy – related variables on the export performance. In this study the data was collected on the basis of survey method. The total target group consists of 2,856 companies. Cross sectional OLS regression Techniques used in the study. The export performance is influenced by the firm, management and export strategy related variables. The results are at least partly dependent on the measures of export performance. There are some similarities, but also some differences in the variables influencing export performance among traditional exporters and born internationals and the differences depend on the operationalization of the born international company.

Jaya Prakash Pradhan and Keshab Das, (2015) this study examine the sub national regional dimension of exports by MSMEs in India. The study understands the forces driving the variation in sub national region's share in international business of rising power SMEs, an analytical conceptual framework on regional export advantage (REA) was formulated to evaluate of relevant literature. The model was estimated for Indian states using the most appropriate and recently developed econometric technique of fractional logit model. The research study provides evidence that the emergence of exports by rising Indian power SMEs is geographically limited to a few select regions/states. Southern Indian states alone accounted for half of exports from SMEs in the organized manufacturing sector during 2000-2008, followed by Western India. However, the size and sophistication of local demand continue to influence states' efforts at enhancing exports by SMEs, at least those belonging to the medium and high technology categories.

Mohammad Nurul Azam (2014) The study explains structural change models refer to the problem, whether a data is consistent all over the sample space in some sense or not. The study show challenge of modeling and forecasting in present structural changes in linear regression model with known change point has been an important subject in statistical, econometric and quantitative research. This study was concerned with methodology,

estimation, testing and computation of linear regression model in the presence of structural changes of known change point using Chow test. In this study issues enclosed to related to inference about structural change with one and known breakpoint. The spotlight has mainly on the conceptual matter on the frameworks take on and the hypothesis imposed to possible applicability. The study results highlight the prospective problems has occurred.

Ishu Garg and Suraj Walia (2012) their study was to examine the performance of MSMEs, in India, exclusively based on secondary data which has been collected from the various issues of annual reports on MSMEs etc. The study considered the time period from 2001-02 to 2010-11 and Compound Annual Growth Rate (CAGR) is computed through ordinary least square (OLS) technique by fitting the exponential function to the available data. They concluded that the enterprises no longer follow a protectionary stance, new approaches like the cluster approach or harnessing the power of industry associations.

Rita Yi Man Li (2012) in this study the global subprime crisis in 2007-2009 critically was affect the global nations. During the global financial crises, the study was to place the structural change in housing prices. In this research the quarterly data from 1988 to 2010 was collected about building permit, housing price index, unemployment rate, Gross Domestic Product and currency exchange rate was collected. The result shows there has been a structural break and findings show the various macroeconomic variables were insignificantly correlated with them.

Howard B. Lee (2012) the study argued that to analyze the two different periods to determine similar. The author estimated each data point; the first data set consisted of 60 data points followed by data set two consisted of 90 data points. Out of which 88 data positions were noticeable and were used in illustrated in this study. The study result was done using SPSS from Windows with three separate executions of the regression subprogram. The finding of the study was the residual sum of squares obtainable in three ANOVA summaries was used in the findings shows there has been a positive effect on first period.

Rabindra Ghimire (2011) in his study, evaluated to trace out the present policy and existing

status of the MSMEs and government initiatives and explore the contribution of MSMEs for economic development of our country. This was an exploratory study method was obtained from various secondary sources. Period covered from 1982-2010. Frequency analysis was used in this study; the study found that the amount of export is increasing constantly. The study found that, informal rural microcenter prices have the opportunities to supply goods and services to local manufacturers using traditional technologies. He concluded that the development of SMEs facilitates distribution of economic actions and the faster's equitable income allocations are easier to acquiretransfer and adaptation.

G. Shanmugasundaram (2011) in his analyses during the study period the views, perceptions, attitudes of small scale drug industries (SSDI) towards implications of new structural reforms and industrial licensing policy. This research process has purely based on the primary data collected by a structured questionnaire assessing behavior of 200 small scale drug industries from various districts of Tamil Nadu and Puducherry during the period from 2005 to 2010. The study explained that, both respondents of industrial and nonindustrial have a positive perception about structural reforms and new industrial policy. The author concluded that the policies are favorable to small scale drug industries for increase investment opportunities in the rural areas.

Andrew Atherton and David Small bone (2010) in their case study method evidenced to examine in China related to the state promotion of private sector development. In particular, the study emphasis on local configurations of support and service provision. The study based on secondary data; and interviews with some of the participating companies, as well as with consultants involved in delivering the diagnostic and subsidized consultancy. The experiences gained in the case study described above demonstrate the challenges faced in development and implementation of policies and programmes for SME promotion at a local level China.

Lawal W. A and Ijaiya M. A. (2007) examines the amount of commercial banks credits that needed to guarantee an increase in the contribution of Gross Domestic Product (GDP) and SMEs to total Time series data for the period between 1981 and 2002 were used. The future outlook model was used and the study found that the GDP would also increase, the projected SME, GDP in percentage terms declines. The study concluded that commercial banks are advised to have tool box of various offerings, such as pilot loan fund, funds for start up

expenses, technical assistance, and information on semi industries and trips to successful small and medium enterprises.

Section 2

2.1.2 Studied on Implication of MSME Polices and Institutional support for women entrepreneurs:

This section is divided into two parts: the first part covers the **Implication of MSME Polices** for women entrepreneurs. Then, the later part presents literatures that reveal about the **Institutional support for women entrepreneurs.**

First Part: Various types of studies conducted on Implication of MSME Polices for women entrepreneurs.

Gujarat Chamber of Commerce & Industry (2016) To support 'Make in India' campaign, the Gujarat Chamber of Commerce & Industry (GCCI) will take help of PSUs to revive the closed small and medium enterprises (SMEs) in the state. “Under 'Make in India', government insists to develop ancillaries of defense and other sectors at home rather than importing them. If units, which were shut down for some reasons can be revived, they can contribute to the Programme.

Lending to SMEs proving to be attractive entrepreneurial opportunity for startups (2015) for millions of small businesses in India, hunting for credit has always been a challenge. They represent the 'missing middle' uncatered to by financial lenders that would rather reach for the top of the pyramid or the bottom. But the middle is large. India has about 57.7 million small business units, many of them small proprietorships. A host of startups are now stepping in, providing debt financing and working capital loans to these enterprises. Venture and private equity, too, are pouring capital into this ecosystem in the making

Dong Xiang and Andrew Worthington, (2015) the paper aims to discuss this issue Model finance seeking behavior and outcomes of SMEs using firm level three year panel data for more than 2,000 SMEs from the business database was accumulated, both estimates separate models for the seeking of finance (debt and/or equity) and the outcomes of finance seeking (successful or unsuccessful). The study found business objectives together with a large number of firm level characteristics, including firm age, size, industry and sales, profits, growth and exports; significantly affect both finance seeking behavior and outcomes. The authors find evidence that the pecking order and agency cost theories of capital structure at least partly

explain the financial behavior of Australian SMEs.

Syed Zamberi Ahmad, Afida Mastura and Muhammad Arif, (2015) the purpose of this paper is to highlight key in trends, opportunities and challenges for women's entrepreneurship and rising their access to finance. The data derived from the readily available global data sets provide coverage of a large number of countries and national statistics. The study found financing is an important means by which to pursue growth opportunities, addressing the specific needs of women entrepreneurs (WE) in accessing finance must be part of the development agenda.

Pamela Edwards and Peter W. Turnball (2015) **in** his article entitled to examine forecast information have currently worn in particular to loan applications. A sample frame of 354 firms, operating in the manufacturing and retailing sectors was selected for the study. The information formed was analyzed in two ways. The frequency analysis and second was adopted by forward planning horizon type. Sensitivity analysis
has been utilized to show the financial consequences of results. The results depict the accessibility of information has an impact on the sophistication of information systems.

Alexandar Rad, Darush Yazdanfar and Peter Ohman (2014) **their** study stated that to analyze female and Male loan offer's (Los) risk aversions as Data are from a research programme on SME loan assessments was conducted at a single Swedish bank. The study focused on rural region in mid Sweden that has 33 banks office locations in three countries. They categorized by gender, age, tenure insight, education and location. Descriptive Statistics, ANOVA, Correlation analysis, were used. The findings demonstrated that female focus on collateral in their evaluations of first time loan applications than male loan offers.

Courting SMEs (2014) for a change, the investment banker is having a drink with the small businessman. Usually driven by hints of big ticket deals, several i-bankers today are sensing opportunity in small and medium enterprises, better known as SMEs. High street banks as well as boutique finance firms are exploring opportunity in this space. For instance, the private bank, Indusland has recently launched a separate wing to look into investment banking possibilities in the SME segment. Besides, there are boutique players like Keynote with a focus on small cap firms. Others like Edelweiss Capital, Yes Bank and Ernst & Young are getting active in the segment.

Mehul Kapadia (2013) every bit of capital investment is crucial for an SME. Seasonal peaks are one of the greatest reasons for companies under provisioning or over provisioning. This can later result in a heavy loss and idle resources. All businesses undergo a transition at various points. Whether you run a full fledged enterprise, a medium sized business venture or even a smaller, relatively newer business, updating business IT processes is a critical step in your enterprise life cycle. In fact, some businesses even have to undergo multiple transformation phases. Large enterprises have the capability and the resources to execute such transformations smoothly, but SMEs face a significant challenge in doing so, given their limited resources and capital.

Govt easing hurdles for SMEs: Anand Sharma (2012) it's not very often that small and medium companies get their due in the broader economic spectrum. Acknowledging their contribution to the Indian economy, industry and commerce minister Anand Sharma says the government is working on to ensure that SMEs are given their pride of place and the government has taken measures like cutting down on red tape and invoking a provision for the first time to remove multiple level approvals required.

Suwastika Naidu and Anand Chand (2012) both reported the financial barriers faced by SMEs on the development of SMEs. The questionnaires method was adopted for the study. The observations were gathered and the queries were revised accordingly to 370 owners/ managers in manufacturing sector. The study analyzed the importance of financial obstacles facing owners / managers of MSMEs. The study result depicts that the financial barriers are incapability to attain external, internal financing. The research concluded that financial difficulties faced by the SMEs might be divided into three broad categories, financing troubles, operational & administrative troubles and sales and debtor's difficulties.

Lalit Mohan Kathuria and Mamta (2012) in this article attempt to analyses the financing constraints and practices faced while availing finance of SME in textiles sector of an industrial city in India. A sample of 50 units was selected on a convenience basis. They highlighted that a majority of the respondent units started their business with internal sources is, with personal savings and loans from relatives or friends. They concluded that, should be made to simplify the procedures regarding disbursements, of loans need to be simplified and interest rates should be lowered to enhance the competitive strength of SMEs.

Anju Singla and Parul Grover (2012) the study argues the relationship between credit flow by scheduled commercial banks and growth of MSMEs sector in India. The study period was after implementation of the MSMED Act 2006. The data collected forms the period from 2005-06 and 2006-07 respectively pertain to SSI. The study shows the impact of credit on growth of MSME sector in India has been analyzed considering use of regression model. The study uses the comparative analysis of credit flow to MSMEs by domestic SCBs, in Punjab and Haryana. The study concludes that the government should ensure effective implementation of policies for late payment penalty to large enterprises and preferential procurement by from MSMEs.

Rupali Jitendra Khaire (2011) analyzed of statutory policy for women empowerment and its impact on women entrepreneurship. The women entrepreneurs are studied in the policy implementation point of view only the other aspects like psychology, behavior of the women entrepreneurship are out of the scope of the present study. The researcher has mentioned the need of training as well as financial assistance to the women entrepreneurs can motivate Indian women to hold a lion's share in the GDP of the country. The literature regarding the entrepreneurial ventures by the women leads to conclude that the state is the major player in the development of the entrepreneurs and other aspect of entrepreneurship in women can also be studied and a research can be pursued.

Ashok Thampy (2010) in his article he pointed out to examine the major issues in the financing of SME in the Indian context. Method used in this study was, transaction lending, relationship with hand & soft information, size, origin of the bank affects the credit appraisal and credit availability of credit of SMEs. They found that such credit scoring for SME, should improve the quality of financial information and enable greater funding for the sector. He said that the insight on the practical matters relating to issues rose in the academic literature concerning back financing of SMEs, and the associated issue of credit risk management. They conclude that, the banker should be alert to the changes occurring in such accounts so as to be able to respond in time. It is very important that the banker knows his borrower like the bank of his hand.

Sickness and Rehabilitation of MSMEs in India (2005) The author feels that the SMEs will fail in a sector for a variety of reasons. Global competitiveness has strained India's already weak infrastructure, which severely hinders the production of small scale industries.

There are a multitude of reasons for failure, however, not all of them related to competition. Lack of knowledge, available capital, qualified workers or even motivation on the part of the owner are all viable reasons for business failure. Whatever the reason for failure, the business must have some sort of recourse to 'declare' its sickness. In India, what constitutes this mechanism is relatively unclear, and despite current progress, has left much inefficiency.

Y.Srinivas (2005) MSMEs play a very significant role in the economy in terms of balanced and sustainable growth, employment generation, development of entrepreneurial skills and contribution to export earnings. However, despite their importance to the economy, most SMEs are not able to stand up to the challenges of globalization, mainly because of difficulties in the area of financing. With the opening up of the Indian economy, it has become necessary to consider measures for smoothening the flow of credit to this sector. Small and Medium Enterprises (SMEs) play a very significant role in the economy in terms of balanced and sustainable growth, employment generation, development of entrepreneurial skills and contribution to export earnings. However, despite their importance to the economy, most SMEs are not able to stand up to the challenges of globalization, mainly because of difficulties in the area of financing.

Krishna Kumar (2003) He views that in India foreign collaborations have generally been to have the technological transfer which involves high cost. It is important to understand the MSME's single handed cannot afford this cost, however if a group of MSME's of similar nature of work come together the burden of the foreign collaborations can be shared effectively.

Second Part: Various types of studies conducted on Institutional Support for Women Entrepreneur.

The present section reviews government policies in promoting women entrepreneurship in the Indian context. A significant step towards development of women entrepreneurship was initiated when the decade for Women 1978-1985 is declared by United Nations.

In 1975, the National Alliance of Young Entrepreneurs (NAYE) organized the first international conference of women entrepreneurs (Batra G.S., 2004). In 1978 the State Bank of India began undertaking "Entrepreneurship Development Programs" (EDPs) for women.

In 1979, "Training of Rural Youth for Self Employment" (TRYSEM) program for self-employment were arranged for women. In Literature Review 34 1981, second "international

conference" for women entrepreneurs were organized by NAYE. Since the beginning of 1980s, Employers Federation of India (EFI), Standing Conference of Public Enterprises (SCOPE) and the All India Organization of Employers (AIOE) have been taking effective steps to promote women entrepreneurial skills (Desai T., 2005).

In May 1985 Women Entrepreneurs Association of Maharashtra (WIMA) was set up to promote entrepreneurship among women. The Government of India in September 1986 set up a national level standing committee on Women Entrepreneurs in Ministry of Industry (Sudha G.S., 2007) Mahila Samriddhi Yojana (MSY) was launched in 1993 for economic betterment of rural women.

Rashtriya Mahila Kosh (RMK) was set up in 1993 by Department of Women and Child Development, Government of India. The main purpose of RMK was to provide credit facilities to the poorest of the poor and asset less women (Agarwal D., 2007).

The Ninth Five year plan envisaged all states including union territories to equip themselves with Women Development Corporation (WDC) to provide both forward and backward linkage of credit and marketing facilities for promotion of women entrepreneurs.

Indira Mahila Yojana (IMY) was launched in 1995 for development of women.

Swa – Shakti was launched in 1998 to enhance women's access to resources and quality of life through time saving and drudgery reducing devices, health, literacy and confidence building.

Swarnajayanti Gram Swarozgar Yojana (SGSY) was launched during April 1999, as a restructured selfemployment programme. The anti-poverty programmes like IRDP, TRYSEM, DWCRA, Million Wells Scheme (MWS) and GKY were merged in it. The emphasis is on cluster activities with large number of micro enterprises. In 2001 Indira Mahila Yojana (IMY) and Mahila Samriddhi Yojana (MSY) programmes were merged and recast as Swayamsiddha. This was an integrated rural development programme for empowerment of women by ensuring direct access to and control over resources through a sustained process of mobilization and convergence of all the ongoing sectoral programmes.

Women"s Economic Programme (WEP) started in 1982 was renamed as Swavalambana in 2002. It aimed at equipping women with skill and subsequently to take up wage or self employment (Meenu, 2007), (Vasanthagopal R., 2008).

The government through organizations like the Small Industry Development Organization (SIDO) has been conducting training programmes for prospective women entrepreneurs. In

addition to programmes and schemes of Micro Small and Medium Enterprises (MSME); National Small Industries Corporation (NSIC), Khadi and Village Industries Commission (KVIC) and Coir Board Conducts Entrepreneurial Development Programmes (EDPs) and Skill Development Programmes (SDPs) for benefit of women entrepreneurs (Vasudha, 2009).

The government has also implemented various programmes to provide credit through nationalized banks particularly in rural areas such as IRDP, NREP, RLEGP, etc and other projects like DWCRA, ICDS and SNP. Provision has also been made to appoint a lady credit officer for each DRDA (District Rural Development Agency) to ensure the necessary flow of institutional credit to women's occupation.

The government industrial policies issued from time to time has laid emphasis on the women entrepreneurship. (Jaya L.2009), (Gupta T., 2009). Today many kinds of organizations exist to support would be entrepreneurs including specialized government agencies, business incubators, science parks and NGOs. They conduct various activities for development of women such as education, capacity building, entrepreneurial activities etc. (Neelamegan V., 2007).

The bulk of the work carried out by these organizations aim to improve, enable and pressurize the system of service delivery created by the government. This is to ensure that relevant and rightful benefits accrue to those for whom they are meant (Ahmad F., 2011). It is believed that SHGs have the potential to ignite socioeconomic revolution in rural areas (Dwarakanath H., 2006). In India since the Ninth Five Year Plan, most of the development programmes were channeled through SHGs (Lalrinliana, Joseph and Easwaran Kanagaraj (2006). (Rahman brought out that the growth of micro enterprises on large scale was connected to the emergence of SHGs in many regions. The basic aim of both SHGs and micro finance is empowering the unprivileged groups of the society. Income generating projects are a mainstay of most SHGs. The extension of micro credit or small loans through SHGs helps growth of micro enterprises (Rahman J., 2011).

Misra in his study confirmed that individual potential, self confidence, mobility source, calculative skill, interest, communication between two, leadership skill, joint Literature Review 36 action and market capture is done through SHGs (Misra S., 2006). Badatya conducted a study to quantify certain positive aspects of the performance of the SHGs. He observed that the positive performance of SHGs was the process of graduation of groups and

their shift to micro enterprises. In order to promote micro enterprises among its members, SHGs inculcate entrepreneurial skill through training. They emphasize on the approach of the livelihood support systems through enterprise among the poor women (Badatya K.C., 2009).

Martin studied impact of micro enterprises on poverty and empowerment of women with a case study of Kumdumshree in Kerala. They found that Kumdumshree is an approach which motivated deprived people to empower themselves for self reliance. Micro enterprises in these areas are coming into existence out of either market driven or non market driven forces. It works through SHGs and Neighbouring Help Groups (NHGs), which aim at the formation of social capital that would lead to income generation (Martin P., 2007). According to another study SHGs have really helped to increase the skills and awareness of women. **The objective of Entrepreneurship Development Programme (EDP)** conducted by SHGs was to promote economic activities among the members of SHGs through skill training, entrepreneurship development, credit linkage and market support (Khari D.2009). SHGs are the aiding tool to uplift the leadership qualities among women entrepreneurs and work closely to develop the stats of the families and society at large (Ganga R. 2007). SHGs were effective instruments in empowering women and changing the economic status of women. According to the networking of women entrepreneurs had brought more and more change among women. This was approved by performance of women network with Lijjat Papad, SelfEmployment Womens Association (SEWA), Association of Women Entrepreneurs of Karnataka (AWAKE), and Federation of Indian Women Entrepreneurs (FIWE). They further observed that despite several claims and policies about women emancipation, only 10% of the entrepreneurs are women. They further stated that almost 35% of the women in India are surviving in economic crisis for long years silently. Very few small scale women entrepreneurs took loans from banks (Chowdari A., 2009).

Women are not taking loans because they are not aware of the financial facilities available to them. No proper training is given to women regarding advantages of these schemes in urban as well as rural areas. There is non-availability of efficient communication system (Hande G., 2012).

Women have no option but to take funds at much higher rates compared to the interest rates of these schemes (Sahay A. 2006). It is found that there has been a lack of financial resources available for the Micro Enterprises by the financial institutions and banks. And same is in the

case of Small and Medium Size Enterprises.

Although, Govt. has made the provision of direct funding to the women entrepreneurs but still the budding need is not matched (Misra S.B., 2006). The financial institutions and banks allocated at state level, for urban society and rural areas are not able to match the financial needs of women entrepreneurs on time. And because of the failure of these financial set ups in providing the appropriate financial resources the only source available for women entrepreneurs is Micro Financing Firms (Gupta, 2009). Every public sector bank is running some financial schemes to aid the financial need of women entrepreneurs but at the same time they fail to fulfill their requirements as they have this notion that women entrepreneurs face more challenges in smoothly running the business (Mathur, 2012). According to Kaliammal K. the banks had focused their attention on disadvantaged groups including women. It was imparting training to women for creating awareness and developing entrepreneurial skills. But the trend was not consistent. Banks also faced problem of collateral security while giving loan to women. Thus he felt that there was necessity of better coordination between bank and District Industrial Corporation (DIC) and other voluntary organizations which will advocate the importance of women taking up entrepreneurial work (Kaliammal K., 2007). There is a vast mechanism of various schemes and programs available to develop the entrepreneurship in India. Despite the various schemes and programs there are various others special support given to the women entrepreneurs. As per the above literature there are two types of institutional support available. Thus there are two types of issues that whether there is significant awareness about all the governmental and non-governmental schemes and programmes for entrepreneurship and whether all the governmental and nongovernmental schemes and programmes significantly assists the women entrepreneurs

Section 3

2.1.3 This section broadly covers the available literatures on Marketing Practices by MSME and marketing practices with regard to Marketing Mix (product, price, Place and promotion).

There are few studies which have been conducted exclusively on marketing practices by MSME and **Marketing Mix (product, price, Place and promotion)**. Therefore, this review section has presented the studies in three parts: the first part covers studies which are conducted exclusively on marketing practices with regard to product, the second part covers

studies which are conducted exclusively on marketing practices with regard to price, the third part covers studies which are conducted exclusively on marketing practices with regard to Place and the last part covers studies which are conducted on marketing practices with regard to promotion.

2.1.3.1 Studies on Marketing Practices by MSME:

Sobita's (1985) study on "Marketing Practices of Small Scale Industries in Imphal" found that the production of goods of the SSI units are based on the present demand and needs of the local people and prices are fixed on the basis of cost plus system and quality of the product. The study reveals that the products are sold mostly in the local markets by direct dealing with the individual customers, hence, the distribution channel is very short and there is no standardization of the products. According to the study, SSIs are not engaged in grading of the products however, they advertise the products mostly in the local newspapers, magazines, exhibitions, etc. The study also found that the SSIs used to sell their products both in cash and credit; and that they allow trade and cash discount at a very low rate.

The study of Sharma (1985) on "Marketing Practices of Sports Goods Exporters – A case study of Exporters in Jalandhar" found that manufacturers of sports goods in Jalandhar are selling their goods not only in domestic market but also in foreign markets. According to the study, the majority of the exporters provides after sale services to the customers either through departmental stores, wholesalers or dealers; promote their products through departmental stores and brokers; and follows such other practices as lowering of price; better quality; attractive packaging; good service; reputation of the concern; advertising through magazines and trade fairs. The study concludes that the exporters react according to the situation and does not organized or systematize efforts to boost their exports; and that the demand for their products is created mainly because of the quality and not because of coordinated international marketing approach.

Regis (1988) in the study "Marketing in an Age of Diversity" mentions that today is not the world of a single homogeneous market rather it is characterized

diversity. The study therefore lays down the necessity on part of the managers to make changes in the way of designing, manufacturing, marketing and selling of their products. Further, the study has identified the meaning of marketing in the age of diversity as: (i) More options for goods producers and more choices for consumers, (ii) Less perceived

differentiation among similar products, (iii) Intensified competition with promotional efforts, (iv) Newly minted meanings for words and phrases as marketers try to "invent" differentiation, (v) Disposable information as consumers try to cope with information deluge from print, television, computer terminal, telephone, fax, satellite dish, (vi) Changing leverage criteria as economies of scale give way to economies of knowledge, (vii) Changing company structure as large corporations continue to downsize to compete with smaller niche players that nibble at their markets, and (viii) Smaller wins and fewer chances for gigantic wins in mass markets, but more opportunities for healthy profits in small markets.

"Attitudes towards marketing practices, consumerism and government regulations: an exploratory survey of consumers in India" by Bharadwaj, Thirunarayan and Varadaranjan (1991) analyses the attitude of consumers in Bangalore city towards the philosophy of businesses, product quality, advertising, other market activities, consumer responsibilities, consumerism, government regulation, and prices and price control. With regard to marketing and marketing practices, the study finds that marketing is the exposed arm of business and advertising is the most exposed arm of marketing function. Hence, the study suggests for scrutinizing the marketing practices of firms in general and advertising practices in particular, by the government bodies, the media, public interest groups, and others. Further, the study also suggests the business firms to undertake periodic survey of consumer attitudes towards their marketing practices of business.

Thomas (1994) He studied on marketing channels of small scale industries manufacturing selected food products in Ernakulam District (Kerala). This research found that Distribution is the most problematic area of SSI. **Thomas (1994)** Majority of the firms do not sell their products outside the district of Ernakulam. This shows that the SSI firms are to a great extent fettered within geographical boundaries with reference to distribution reach. The survey shows that firms manufacturing Bread, Biscuits, Spices and Pickles sell their entire output within the district. With limited product innovation and unique selling proposition SSI units needed aggressive marketing efforts.

Ramachandra (1994) He studied on management of marketing problems – A study of small scale industries Bellary District. This study found that Sales of SSI products are limited only to local markets. Most of the distribution channel used manufacturer – retailer – consumer, in rare cases manufacturer to consumer channel is employed. Majority of SSI do not have a separate quality control department in the industries. The ISI certification, ISO standards or Agmark are not followed by the sample units. One of the important problems that are faced by the SSI is competition. Advertisement also they do not use because of high cost. The majority of SSIs do not display appropriate packaging for their products.

Brooksbank (1995) examined the marketing practices among small New Zealand organizations by taking a sample of 427 small business owners. Findings revealed that the small business firm looks the marketing practices differently from their larger counterparts. Small business owners use marketing practices according to their financial capacity and sometimes have to resort to world of mouth methods.

Rajendran (1999) examined the various kinds of assistance given to small scale industries with the prime objective of identifying institutional assistance for the development of small scale industries and the problems faced by these industries in Tiruchirapalli district. He concluded that the greatest problem faced by the small entrepreneurs was the non-availability of adequate financial assistance. Moreover, the small enterprises also face problems relating to the acquisition of raw material, marketing of products and technological and administrative problems. There were complicated procedures in availing loans from financial institutions and there is no coordination between the promotional institutions and government agencies

Vivek's (1996) study on "Problems and Prospects of Handicraft Industries" reveals that handicrafts sector can be developed to a great extent by popularizing their products. According to the study, popularization or promotion of handicraft products can be done through publicity, journals, cinema, radio, T.V., catalogues, direct mail advertising, mobile shops, show room, exhibitions and trade shows. The study also reveals that promotion should be done in such a way that it reaches different market segments resulting in mass awareness, interest and adoption. Besides, in the study it is found that large retail stores like departmental stores and super markets, and the practices of packaging the products are the other means that can be adopted by the handicraft sector for promoting their products

Bhusari (2002) He studied on the topic "A study of marketing orientation and marketing problems of small scale industrial units with reference to Sangli Miraj M.I.D.C." The researcher found that small scale industries do not follow marketing orientation. The units covered by the survey do not have very well planned marketing activity and are found to ignore the importance of sales planning and sales organization before commencing their activities.

Smith (2003) in "Business Growth and Marketing Management Practices amongst Manufacturing SMEs from Australia's Business Longitudinal Survey" identifies two type of marketing practices approach that can be adopted by the small and medium sized enterprises (SMEs) in the Australian manufacturing sector which are: the transactional and relational marketing approach. The findings of the study reveal that the transactional marketing covers variables like (A) Product Related Variables which includes the activity of developing or introducing new and substantially changed products or processes, changing the production technology, R&D, and TQM programmes; (B) Promotion Related Variables which involves activities like use of internet for marketing or promotion, use of own web page, and advertisement; (C) Distribution Related variables; (D) Marketing Plans and Sales Forecasting variables which involves activities like budget/sales forecasting, use of formal or strategic business plan; and lastly (E) Business Environment Information Gathering variables which involves activities like use of internet for gathering information and comparing performance with other businesses like marketing and advertising comparisons, quality comparisons, price comparisons, cost comparisons, clients service comparisons, etc. While relational marketing comprises of business networking variables like carrying out formal networking with other businesses, using internet for business networking, business links, etc.

Selvarani (2008) in the study on "Marketing Practices and Constraints in Women Enterprises" reveals the following:

majority of women entrepreneurs established their units without identifying the scope of marketing and sells their products within the district while few others were able to sell their products outside the state as well as outside the country;

the products are labelled and branded but majority of the brand is not a registered one; the products are priced mainly on the basis of cost plus margin as their objective is to keep competitors in a week position; discounts are offered in the form of cash, trade and quantity

discount; majority of women entrepreneurs are not using any advertising technique and those who are involved in advertising uses newspaper, wall poster, banner advertisement, cinema and big theatres and big notices as a means of advertisement

According to Lindgreen, et al., (2009) there are five marketing practices; they are Transactional Marketing (TM), Database Marketing (DM), Interaction Marketing (IM), E-marketing (EM) and Network Marketing (NM). However, according to Marcati, Guido and Peluso (2008)80 there are three types of marketing approach which are identified as: Transactional, Relationship and Interaction Marketing. The study also reveals that only few numbers of entrepreneurs in Italy consider marketing as a function and most of them use it as a tactic to increase sale/firm size or as an aid to production and helps them in increasing sales, satisfying customers, communicating, developing brand equity, or new products, analyzing new markets and facing competition.

Dragnic (2009) has mentioned in his study "Marketing Activities of Small Business in Croatia: The Case of Splitsko Dalmatinska Country" that only few numbers of (small) business entities in Croatia maintains marketing department or an employee in charge of marketing for their entity. The study also reveals that there are various kinds of marketing activities performed by the small entities which are: research and analysis of external (macro) environment, research and analysis of customers, research and analysis of competitors, development of products and services, planning and control of product range, planning and control of prices, planning and control of distribution, and planning and control of promotion. Out of these marketing activities, the study reveals that the most frequently conducted marketing activities by majority of the small business entities are product development (which is logically connected with range planning and control) and price planning and control.

Nayak (2010) He studied on financial and marketing mechanism of small scale industries an indepth study of textile industry in the state of Gujarat. The researcher found that the main problem with this type of organization is that it is difficult to find responsibility center for individual activities and all people are collectively responsible for success and failure. Less emphasize is given to Integrated marketing communication, as these SSI's have predefine client list and very little variation in price and quality of the finished products. It has observed that these SSI's are price taker and normally the decisions pertaining to quality, quantity and delivery period are negotiated on order bases.

According to Reijonen and Laukkanen (2010) the model of customer relationship oriented marketing process includes phases like: information gathering, customer targeting, orientation to customer retention and managing customer profitably. The findings of the study also reveal that SMEs are different from one another in case of their performance regarding managing customer profitably and customer targeting however, they are not much different in case of their performance regarding orientation to customer retention. Further, it is revealed that the customer oriented marketing practices differ between different SMEs and that the SMEs which are micro sized, operated in the industry of other personal services and in consumer markets seem to put less effort into marketing. According to the study, more attention should be paid to enhance the marketing capabilities of SMEs.

Gugloth & Kalyan (2011) He studied on marketing strategies and problems of micro, small and medium enterprises in Andhra Pradesh. The researcher found that the financial base of MSMEs is fragile, so they cannot spend more on marketing their products. A rare exception is the pharmaceutical industry. Where the gap between manufacturing cost and selling cost are very different. In the absence of its own marketing channel MSMEs sell its products to large selling houses. Large companies make huge profits from marketing the products of small units by charging a higher price from the customers. Their meagre resources induce small industrialists to use cheap and inferior materials which naturally affect the quality of their finished products.

Gautum and Singh (2011) "Marketing mix strategies of small manufacturers of India: Punjab" studied by reveals that direct mail, internet, television, radio, newspaper, magazines and journals, trade fairs, cinema slides, customer word of mouth, small gifts, etc. are the media use by the manufacturers for advertising their products. The study has also found that there is significant difference in the strategies and practices adopted by the manufacturers with regard to the choice of media of advertisement, reason for choosing the media and the targets that advertising aimed to achieve as per the difference in the age and nature of industry.

According to Tripathi and Siddiqui (2012) in "Marketing of SME products: A Relationship approach" the relationship approach of marketing that can be adopted by SMEs are: (i) identifying consumer market segments and businesses; (ii) articulating a clear view of the

strength, intensity, lifetime, and current and potential value to the company of each of those relationships as well as establishing communication and support linkages with training and product design institutes like exploring partnership in marketing, developing support system and networking with NGOs (Non-Government Organizations); and (iii) planning and executing marketing actions to support the relationships involving integrated marketing communications which includes web marketing, public relations, advertisements in specialist magazines and links with professional advisors, etc. and integrated marketing actions like product quality, brand building, pricing strategies, and selection and maintenance of distribution network (backward and forward linkages).

Kumar (2012) in "A study of Small Scale Industries: Marketing strategies" reveals that majority of the SSI units are neither having marketing personnel nor marketing department and the entrepreneurs personally administered the marketing activities. According to the study, the SSI units are involving in personal selling of their products not only to the individual customers but also to the industrial consumers and some of them are able to sell their product at national market.

According to Kiran, Majumder and Kishore (2012) today's market is characterized by intense pressured of competition, strong bargaining power of customers and a number of differing products acting as substitutable ones in terms of quality and performance and hence the study asserted that it has become a herculean task for SMEs to draw customers' attention and to capture target market and market share. The study suggests for adopting of integrated business strategy and innovative marketing practices by SMEs. The integrated business strategy which has been suggested by the study includes a combination of the business and market insight, brand positioning, processes and management and operational marketing, while the innovative marketing practices includes: Internet as a Promotional Tool, Customer Relationship Management (CRM); Digital Advertising; ICT as a tool; Permission Marketing; Reestablish Technological Listening Posts; Focus on Fresh Ideas; CSR Activities; and Cluster Approach.

Dore (2011)76 in "Seven key marketing strategies for women entrepreneurs" has identified seven basic marketing strategies that work best for women entrepreneurs to market their

enterprise and their products or services which are: (i) Choosing a narrow niche to dominate, (ii) Creating a powerful, Self introduction, (iii) Starting a newsletter or blog, (iv) Offer free talks and small scale seminars, (v) Expanding network, and (vi) Rewrite of entrepreneur websites or blogs to focus on keywords.

Rani (2012) She studied on marketing strategies of small scale industries in Himachal Pradesh. The researcher founded that SSI conducted marketing research before starting their production process. They were also agreeing that technological up gradation play an important role in improving quality of the product. The researcher also found that entrepreneurs may lack of investment problems due to inability to get loans, therefore financial institutions should come forward to minimize this problem. As the export is concerned the state is highly dependent on district.

Trivedi (2013) He studied on marketing Strategies of Small and Medium sized Enterprises. The researcher found that generating own website and promoting product and services are now cost effective. In the area of Gujarat nearly 70 per cent of the respondents not allocate any specific budget for the up gradation of their company's website and almost 40 per cent of the respondents don't take the paid services of search engine service provider viz., Google, Ask etc. As now all the entrepreneurs know that 80 percent of their business comes from their 20 percent loyal customers. 35 per cent of the respondents told us that they are not taking special care and measure to keep existing customers happy apart from their business commitments.

Wirtz, Tuzovic and Kuppelwieser (2014) in "the role of marketing in today's enterprises" reveals that the influence of the marketing department on firm's performance is related primarily to its level of responsibilities and resources than that of the internal contingency factors of a firm's competitive strategy or institutional attributes. According to the study, the marketing responsibilities of a business firm are development of new products, product positioning, product distribution, market entry strategies, advertising, branding, promotion, competitive intelligence, and marketing research, public relations, lead generation, and social media. While, the marketing resources of a business firm are market research, corporate, competitive benchmarking, customer analysis, marketing team analysis, customer service feedback, financial metrics, campaign analysis, brand performance analysis, sales/sell through numbers, test panels/focus groups, research and development (R&D) insights, consumer generated reviews and rankings, retail and shopper analysis, online communications,

professional journals, blogs and supply chain performance. Further, the findings of the study also assert that the influence of a marketing department is significantly more resources driven in large firms, whereas it is more responsibilities driven in small firms. The study also asserts that a strong marketing department has a positive influence on the firm's performance both directly and indirectly via market orientation.

Trivedi (2013) "A study on Marketing Strategies of Small and Medium Sized Enterprises" mentions that there is a vast possibility of changing marketing practices over time and situation; therefore, there is a need to consider the application of innovative marketing tools. The study lays down the innovative marketing tools that can be used by SMEs for marketing their industrial products which are: Use of website (www) as a promotion tool, Customer Relationship Management (CRM), Digital advertising, Mobile application as a service tool, reach your best qualified prospects, Improving feedback mechanism, Following up leads and convert it in sales, Generating new sparks (idea) and Cluster approach. However, the study mentions that even with the most applicable marketing practices tools, effective functioning of marketing can be seen only when there is commitment from both the management and people in the organization, when the SMEs starts formulating their goals clearly and when they make proper evaluation of the various innovative marketing alternatives on the basis of their capabilities and resources.

Stella and Rajeswari (2013) The study "Appraisals of Marketing Practices of Maruti Udyog: A case study of Maruti Udyog Limited" reveals Maruti Udyog as the market leader and also one of the largest automobile manufacturer in India. According to the study, the marketing practices of Maruti Udyog Company are: use of good technology, uniform pricing of the products, more coverage area, frequent/regular product launch, more varieties of products, offering of healthy annual report, brand image, maximum dealership as compared to other brands, good sales services, cheaper spare parts as compared to other brands, and cheap and reliable quality products, etc. which have made customers satisfied with their products regarding the design, quality, performance, after sales services, brand image, cost, dealer network, etc. and hence, results in the effective performance of the company by rapidly increasing sales performance.

Srinivas, Venkatareddy and Lakshamn Reddy (2014) "A study on marketing practices followed by tomato growers and source of market information"reveals about the materials which are used for packing, means of transport used for the disposal of the product, the nature of product grading, selling place and price determination. According to the study, grading is not a practice for majority of the growers, while some others grade their produce on the basis of size, color and variety, and price is determined by open auction technique. Further, it is also mentioned that the growers sell their produce on the basis of: on the spot payment, advanced payment and delayed payment; as well as standardization of the produce are also done on the basis of weight

Thukral (2016) He studied on marketing management practices in small scale industries of Uttarakhand. The researcher found that small scale industries have lack of knowledge and lack of resources for effective sales promotion. Smallscale industries have to pay a heavy commission to dealers for their selling efforts resulting in reduction in profit margins. Some small industry products enjoy higher sales at the place of manufacture than that of market.

"Analysis of Marketing Obstacles and Difficulties Faced by MSMEs in India" Section: Research Paper ISSN 2063-5346 18995 Eur. Chem. Bull. 2023, 12 (Special Issue 4), 18993-19003 to create demand outside the district. Price is treated as a sensitive issue as the demand is concerned to be influenced by the same. But compared to price, competition is treated to be more problematic area and is ranked second by all the four product groups. A lack of scientific approach to marketing, resulting improper deployment of resources and less effective process.

Morrish and Jones (2020) He explained Entrepreneurial Marketing (EM) as an operational range of actions that come from the decisions and actions of entrepreneurs to deliver stability to business objectives and agitated surroundings that comprise opportunity seeking, resourceorganizing, and risk accepting behaviors. EM is entitled to a connection between marketing and entrepreneurship, and it covers innovation as a function of current marketing .At the primary level, EM was considered a cost effective marketing and backup marketing tool for SMEs or newborn organizations, and its application was increasingly noticed .This is because one of EM's implementations is to raise customer awareness, and this can be achieved by using social media and celebrities as endorsement channels/actors, which is the simplest form of marketing strategy. There were many controversies regarding EM's dimensions, as more EM was extensively analyzed .Some claim that there are four, six, seven, or even eight

dimensions, but EM is commonly described as having seven dimensions as follows: (i) opportunity, which reflects on the ability of the business to point out the proper opportunity to grab, and this needs to be upheld by the organization regardless of its size as it defines excellent viability; (ii) innovativeness, which leads an organization to come up with attractive ideas and outsmart other organizations to promote new markets, products/services, etc. (iii) proactiveness, which can be accomplished via continuous competence in terms of learning and putting knowledge to good use or anticipating future crises using the given resources (iv) risk taking refers to an organization's capacity to utilize deliberate tactics to reduce the risk associated with pursuing possibilities (v) entrepreneurial businesses place a premium on value creation activities that are most suited to their competitive niche's strategic aim (vi) customer intensity, which draws on the concept of "customer centric" orientation, in which research implies that successful businesses prioritize customer intensity (vii) resource leveraging, which refers to identifying a resource that others are not aware of.

Nwankwo and Kanyangale (2022) assert that EM adopters utilize resources in various ways, including making full use of them, stretching them further than competitors, and exploiting them to gain more resources. Business performance (BP) is one of the most studied aspects by EM scholars, on which companies are focusing to compete effectively and increase profitability .BP is described as a quantitative outcome of the accomplishment of organizational goals .and as a technique for constantly improving the likelihood of incorporating a corporate strategy .Analyzing data, selecting key indicators, assessing performance criteria, and subsequently conveying and presenting data of these processes to decision makers are the skills that enable them to evaluate BP. These tasks are carried out to verify that recent performance meets the minimum acceptable standards, including profitability, productivity, or market share.

First Part: Studies which are exclusively on marketing practices with regard to product.

The Product makes up the first element of the marketing mix and affects the other three elements of the mix due to its nature and attributes. The product can vary in terms of its attributes and features based on the dissimilarity of the target markets in terms of the variance of the needs and wants that make up the market components and the marketing environment (Mathieu, 2001).

Kotler and Armstrong describe a product as. “Anything offered to a market for attention, acquisition, use, or consumption that might satisfy a need or want.” On the contrary, a service can be defined as “any activity or benefit that one party can offer to another that is essentially intangible and does not result in ownership of anything” (Kotler & Armstrong, 2012).

In the SME context, the sum of features and attributes of a product or service is the cornerstone for the customer’s satisfaction and loyalty. To build a profitable relationship with customers, the enterprise must provide products of good quality and high performance which are consistent with the needs and wants of the customers in such a way as to

Generate customer satisfaction and create a competitive advantage. The change in the lifestyle and the culture of customers due to change in the social, technological, political, and economic environments have affected SME sector activities in Al Buraimi. This impact and changes have forced the SME sector in Al Buraimi to focus on two types of consumer product convenience products and shopping products. Convenience products are frequently purchased with minimal buying effort and little comparison. Shopping products are less frequent purchases and require more shopping effort in terms of price, quality, and style comparisons (Berens, Riel, & Bruggen, 2005).

Koo and Suk's (2016) study, "The Effects of Package Shape on Calorie Estimation," explores how package shape affects customer perception. Their research indicates that food in taller packages is perceived to have fewer calories but a greater volume compared to food in wider packages. Additionally, taller packages are more likely to increase food consumption than wider ones.

Chanu and Chanu (2015), in their study "Branding and Labelling of the Products of Women Entrepreneurs of Manipur," reveal that only a few women entrepreneurs in Manipur engage in branding and labeling their products. They also found that the educational qualifications of these women entrepreneurs do not influence their marketing practices related to product branding and labeling.

Breneman and Yang’s (2013) study, "Design for Micro Enterprise: An Approach to Product Design for Emerging Markets," outlines best practices for product design tailored to micro entrepreneurs in emerging markets. They introduce a new approach called Design for Micro scale Enterprise, which includes three guidelines: designing for the entrepreneur's business plan, establishing a reliable brand identity, and considering multi functionality. The study

suggests that significant success in emerging markets can be achieved by addressing the unmet needs of micro entrepreneurs.

A study by Meghrajani and Asthana (2013), titled "Local Brands Vs National Brands: Brand Quality Perception or Behavioural Intention," examines the brand preferences and recall among rural consumers in the villages of Mehsana district, Gujarat. The study finds that children are the primary consumers of Namkeen (snacks) products, drawn by the attractive packaging, catchy names of local brands, lower prices compared to national brands, and easy availability. Brand awareness for these products is primarily generated through retailers and promotions in TV, newspapers, and other media. For tea and milk products, the study reveals similar mediums, such as retailers, TV, and newspapers, play a crucial role in brand awareness. Despite being aware of national brands, consumers prefer local brands due to factors like price, quantity, quality, and retailer preferences. Retailers favor local brands over national ones because of higher profit margins and easy product availability.

Kumar (1994), in his study "Marketing Management in Small Scale Industries," explores product decisions and practices among SSI units in Rajasthan. Key aspects of the marketing mix related to the product include product selection and design, development, standardization, and improvement, as well as packaging and branding. The study also considers factors like customer living standards and educational levels, competitor analysis, sources of new product ideas, product standardization, testing of raw materials and finished products, and packaging systems.

Second Part: Studies which are exclusively on marketing practices with regard to price.

The Price is the second element in the marketing mix concept. It is affected by the purchasing power of the customer and considered to be the critical element in the buying decision. Price can be defined briefly as the amount the consumer must exchange to receive an offering (Singh, 2012). Various factors affect the pricing strategy of an organization, including the cost of materials, product differentiation, competition level, market share, and the customer's perceived value of the product (Davenport & Harris, 2007). The product's price in the SME sector in Al Buraimi is affected by many factors such as the total cost, the profit margin, the product lifecycle, regulations, economic policies, and so on.

According to Avlonitis and Indounas (2005), pricing methods can be summarized in three main categories as follows:

Cost based methods: This category includes the cost plus method, target return pricing, breakeven analysis, contribution analysis, and marginal pricing.

Competition based methods: These include pricing similar to that of the organization's competitors or according to market average prices, pricing above competitors, pricing below competitors, and pricing according to the dominant price in the market.

Demand based methods: These include perceived value pricing (based on the customer's perception of value), value pricing, and pricing according to the customers' needs (Avlonitis & Indounas, 2005).

The same study by Avlonitis and Indounas in 2005 stated that the main pricing objectives are to hold on to profitable customers, to attract new customers, and to satisfy the customers' needs.

The organization should adopt the right pricing strategy for its products and services depending on the micro and macro environments in which it operates. For instance, some firms use skimming pricing strategy to recover its costs rapidly when there is a low level of price sensitivity in the market. On the contrary, some firms use a penetration pricing strategy by fixing a lower price than that of its competitors togain a high level of market share.

Chanu and Chanu (2015) by A study titled "Pricing Practices Among Women Entrepreneurs: A Case Study of the Manufacturing Sector in Imphal West District, Manipur" reveals that costbased pricing is the most commonly used method among micro women entrepreneurs in this region. Additionally, these entrepreneurs employ various promotional pricing strategies such as special event pricing, concessions, price cutting, price leadership, and discounting. The study also indicates that the social system does not significantly influence their pricing practices.

Koshy and Joseph (2011), in their study "Women Entrepreneurs and the Pricing Dilemma" conducted in Kerala, find that determining the right price for products and services is a major challenge for women entrepreneurs. Their research shows that most women entrepreneurs do not adjust their pricing methods over time to maximize benefits.

Kumar's (1994) study on "Marketing Management in Small Scale Industries" investigates pricing strategies and practices among SSIs. The findings reveal that SSIs determine product

prices based on costplus, parity with competitors, prevailing market prices, and customers' paying capacity. The study also notes that SSIs engage in various marketing practices, such as testing demand sensitivity to price, price cutting, price leadership, and offering price concessions for bulk purchases, special occasions, entry into new markets, geographic locations, and clearance of old and unsold stock.

Third Part: Studies which are exclusively on marketing practices with regard to Place.

The Place can be defined as the mechanism through which goods and services are moved from the provider or manufacturer to the consumer (Goi, 2009). The place is one of

Marketing mix elements and includes distribution channels, warehousing facilities, mode of transportation, location, assortment, convergence, logistics, and inventory Control Management (Singh, 2012). The distribution channels com price all those activities that contribute to the delivery of the product or service to the customer. These channels help the organization to promote, sell, and distribute its goods to final buyers, such as resellers, physical distribution firms, marketing services agencies, and financial intermediaries (Kotler & Armstrong, 2012).

The implementation of marketing strategies does not depend on achieving production objectives, price fixing, or promotion only. It is also associated with a successful

Distribution process that allows the organization to meet the availability goal of providing the product in the right place and at the right time. Firms in the SME sector in Al Buraimi use the distribution channels as a way to communicate with their customers via the distribution points, to reach them in the right time and at the right place. According to Szopa and Pękała (2012), there are many advantages associated with distribution channels such as moving the goods from the place of production to the demand areas, providing

Information for the customers about the products and services, and promoting products and services.

Fourth Part: Studies which are exclusively on marketing practices with regard to promotion.

Promotion is one of the most powerful elements in the marketing mix. It means to communicate and persuade the target market by identifying the needs of the target segment—to buy the company's products. The promotion concept includes all marketing activities used to inform, persuade, and remind the target market about a firm and its products or services, in such

a way as to build a favorable image in the mind of the customer (Sidhanta & Chakrabarty, 2010). In the same context, Kotler and Armstrong (2012) defined promotion as human activities based on a communication process that can be directed via personal selling points or indirectly via advertising messages through the media.

The main objective of the promotion process is to identify the firm and its products or services for the target market, and to increase the level of purchasing. The brand establishment and the brand name are based on the promotion process. The SME sector in Al Buraimi focuses on the promotion process to identify the products and services of the individual firm and to persuade their customers to buy their products or services again and again. However, the promotion process is affected by the decisions of SME marketing managers with regard to the level of marketing expenditure or promotion. The promotion process comprises of a number of components such as advertising, personal selling, sales promotion, and public relations. All of these components blend together to create the promotion mix aimed at achieving the organization's marketing objectives. Advertising is the most powerful element of the promotion mix, due to its involvement in developing the image of the product in the market, or positioning the product in the mind of the customer **(Latif & Abideen, 2011).**

Yadev (2014), in the study "New Media & Conventional Media," distinguishes between new media—such as the internet, websites, online digital newspapers, and ICT—and conventional media, which includes print newspapers, TV, and radio.

Mitullah and Florence (2012), in their study "The Application of Promotion Tools in the Marketing Performance of Selected Micro and Small Scale Products: A Case of Kariobangi Cluster," identify promotional mix elements used by micro and small enterprises in Kariobangi. The study finds that personal selling, characterized by order taking and direct customer contact, is the most widely used promotional tool among small businesses. However, the use of personal selling, advertising, sales promotion, and public relations is minimal. The study also notes that small businesses commonly use posters and leaflets for advertising their products.

Clough (2011), in the study "Marketing Challenges and Strategies for Micro and Small Energy Enterprises in East Africa," reveals that word of mouth is the most effective promotional tool used by energy entrepreneurs. Other tools include hawking, display, community meetings, door-to-door sales, posters, samples, media, exhibitions, and business

cards. Additionally, energy entrepreneurs use advertising through TV, radio, and newspapers, product demonstrations, local sales teams, and offering discounts. The study further shows that energy entrepreneurs promote their products by linking with Community Based Organizations, presenting at local community meetings and women's groups, collaborating with local institutions and government departments, and leveraging NGO status and activities.

Ghosh (2010), in the study "Organisational Forms and Market Intermediaries: A Study on Rural Women Entrepreneurs in India," reveals that women entrepreneurs utilize a variety of marketing channels and do not rely on a single method. These channels include direct selling to customers, participating in fairs, hats, and exhibitions, sales through traders and middlemen, and establishing contractual tieups with large corporate bodies.

Kumar (2004), in the study "Marketing Practices Used by Women Entrepreneurs: An Empirical Study of Haryana State," finds that women entrepreneurs primarily depend on customers to advertise their products. The study also notes that those who have invested more money employ promotional techniques such as pamphlets, hoardings, and newspaper advertisements. The study suggests the development of an organized cooperative marketing system.

2.4 Research Gap:

Upon reviewing various existing literatures on women entrepreneurship, it is evident that numerous researchers have explored the motivating factors, challenges, and prospects of women entrepreneurs in India. Many studies have highlighted the issues faced by women entrepreneurs, identifying marketing as a significant challenge. Although marketing difficulties are not exclusive to gender, they tend to be more burdensome for women entrepreneurs. International studies by Smith (2003), Marcati, Guido, and Peluso (2008), and Tripathi and Siddiqui (2012) have explored the marketing practices of enterprises using the marketing concept approach, including transactional, relationship, and inductional marketing. Similarly, Indian studies such as those by Kumar (1994), Clough (June 2011), Dore (2011), Gautam and Singh (2011), Kumar (September 2012), and Trivedi (2013) have examined marketing from either a management or strategic perspective.

These studies indicate a lack of exclusive research on the marketing practices of women entrepreneurs in India, particularly in Ahmednagar, concerning the Product, Price, and Promotion elements of the marketing mix. Additionally, the literature review reveals no

specific studies identifying the most relevant and advantageous marketing practices for women entrepreneurs. Moreover, there is an absence of exclusive studies addressing the challenges women entrepreneurs in India and Ahmednagar face regarding product, price, and promotion, as well as the problems encountered while implementing these practices.

Research on Indian women entrepreneurs by scholars such as Selvarani (2008), Kumar (2004), Sharma (1985), and Sobita (1985) has analyzed their marketing practices. However, despite addressing different variables of the marketing mix elements, these studies fail to provide an indepth insight into the marketing practices of women entrepreneurs concerning the academically proposed marketing mix elements—Product, Price, Place, and Promotion, commonly known as the 4Ps.

According to the MSMED Act of 2006, enterprises in India are categorized into micro, small, and medium enterprises. However, the literature on women entrepreneurs in the country lacks studies focusing on the marketing practices of women entrepreneurs within these categories. Women owned enterprises constitute 7.3 percent of the MSME sector in India, while in Ahmednagar, this share is significantly higher at 34.55 percent (as per the 4th All India Census of Micro, Small, and Medium Enterprises). Many women entrepreneurs in Ahmednagar have received government recognition for their innovative products. Yet, studies on women entrepreneurs in India do not address the emergence of this group of micro and small women entrepreneurs in Ahmednagar or their marketing practices.

The literature does not contain studies comparing the marketing problems faced by women entrepreneurs across different regions of India, including those within MSMEs. There is a notable lack of action research addressing the marketing challenges and activities of women entrepreneurs in India. Therefore, action research aimed at providing solutions to these marketing problems by identifying the most suitable marketing practices for women entrepreneurs, especially those in micro and small enterprises, is urgently needed in the current globalized and competitive world.

This study aims to identify the marketing practices of women entrepreneurs in Ahmednagar with regard to product, price, and promotion, thereby filling the gap in the existing literature on the marketing practices of women entrepreneurs in this region.

The detailed description of the research methodology used in order to collect the

data, analyze the data and the statistical tools used for testing the hypothesis is described in the next chapter of Research methodology.

CHAPTER-3

RESEARCH METHODOLOGY

3.0 Introduction:

"Research Methodology is a systematic method of investigating answers to a problem to acquire insight" (Kerlinger F N, 1986). It consists of the various steps taken by the researcher for studying the research problem and also the rationale for its use. It specifies the logic and reasons for developing the procedures used to create theory which is the procedural outline within which the research study is conducted (Remenyi D et al. 1998).

Among the many dimensions of research methodology, research methods form just one component. Methodology refers to the theory of how research should be conducted, while methods describe the techniques used to conduct research, i.e., how data can be collected. This means research methodology has a wider scope than research methods. Therefore, research methodology includes not only the methods themselves but also the rationalization for the choice of research methods.

The core aspect of this study is to identify the awareness current challenges, awareness about different schemes, promotional initiatives and marketing assistance provided by Government to women entrepreneurs in Ahmednagar District. The research focuses on policies and supportive schemes, marketing assistance and marketing problems which will provide a clear point of view. To accommodate this discussion, the main objectives of this study are described in this chapter. This chapter also focuses on the methods used to study these objectives, detailing how this study has been conducted along with the research design, methods of sample selection, and the means used to approach potential respondents for data collection. It also describes the statistical tools used for analyzing the data and includes the outcomes of the pilot test before proceeding with data analysis. Hence, the intention of this chapter is to provide a detailed discussion on the introduction of research instruments developed and adopted for this scientific enquiry to achieve the goals of this study.

3.1 Objectives of the Study:

1. To Study the policies and supportive schemes of Government Agencies and their awareness in Ahmednagar district
2. To understand marketing practices and challenges of woman entrepreneur in Ahmednagar district.
3. To study the various marketing problems faced by women entrepreneur in Ahmednagar District.

3.2 Hypothesis of the Study:

Part A: MCED Hypothesis Testing-

Hypothesis 1-

H_0: There is no relationship between education qualification of MCED employees and help provided to women entrepreneurs while fund raising.

H_1: There is a relationship between education qualification of MCED employees and help provided to women entrepreneurs while fund raising.

Hypothesis 2-

H_0: MCED does not provide 'Women Entrepreneurship Platform (WEP)' as part of promotional initiative to women entrepreneurs.

H_1: MCED provide 'Women Entrepreneurship Platform (WEP)' as part of promotional initiative to women entrepreneurs.

Hypothesis 3-

H_0: MCED does not provide information about buyer as part of support to women entrepreneurs post training.

H_1: MCED provide information about buyer as part of support to women entrepreneurs post training.

Part B: Women Entrepreneurs Hypothesis Testing-

Hypothesis 1-

H_0: There is no relationship between education qualification of women entrepreneurs and awareness about marketing schemes introduced by MSME.

H_1: There is a relationship between education qualification of women entrepreneurs and awareness about marketing schemes introduced by MSME.

Hypothesis 2-

H_0: There is no relationship between nature & size of organization and government scheme availed.

H_1: There is a relationship between nature & size of organization and government scheme availed.

Hypothesis 3-

H_0: There is no relationship between nature of product and discount offered to customers by women entrepreneurs.

H_1: There is a relationship between nature of product and discount offered to customers by women entrepreneurs.

Hypothesis 4-

H_0: There is no relationship between location of business and frequency of participation in trade fairs by women entrepreneurs.

H_1: There is a relationship between location of business and frequency of participation in trade fairs by women entrepreneurs.

Hypothesis 5-

H_0: Participation in trade fair is not beneficial for the business undertaken by women entrepreneurs.

H_1: Participation in trade fair is beneficial for the business undertaken by women entrepreneurs.

3.3 Scope of Research:

The scope of research is as follows:

A. Geographical Scope: Area

The scope of research is limited to Ahmednagar District. The research is carried out in a wide in all the 14 taluka places in the district namely, Ahmednagar, Pathardi, Parner,Shrigonda, Karjat, Jamkhed, Newasa and Kopargaon ,Rahuri, Shrirampur, Rahata, Akole, Sangamner, Shevgaon,

B. Functional Scope:

i) Nature of Industry

The study is limited to micro and small women enterprises permanently registered with the district industrial center (DIC) Ahmednagar.

ii) Marketing Practices –

The scope of research is limited to Marketing practices, awareness and implementation of Government schemes by women entrepreneurs.

C. Temporal Scope:

The time period of study is limited to the years 2020 -2024. Therefore the scope of the research is limited to micro and small women enterprises permanently registered with DIC Ahmednagar. Till 31st March 2023

3.4 Research Problem:

The research has tried to find out answers to the following questions.

a. What are the Marketing practices followed by women entrepreneurs under MSME in Ahmednagar District?

b. To analyze what are the current challenges, awareness about different schemes, promotional initiatives, marketing assistance and Consultancy provisions provided by Government to women entrepreneurs in Ahmednagar District.

c. What are the Government policies and supportive schemes offered to women entrepreneurs by Government

3.5 Statement of Problem:

Marketing is a twofold key one that unlock the treasure of survival, growth and expansion of business enterprises and the other that locks away the award of strength and opportunities which leads to failure of business enterprises. It means that marketing holds a valuable determinant factor for the success as well as failure of business enterprises. Marketing, involves numerous kinds of activities and 'these activities stimulate the demand for goods and services, and leads to higher production' (Devi, 2002). It is the strongest mechanism of entrepreneurial growth. It is not merely a business practice, but also a social institution. It is essentially a means of meeting and satisfying certain needs of people. It helps to create and develop totally satisfied customers which lead to bring profit for the enterprise. Marketing helps to do this by moving products or services out of the hands of the entrepreneur into those of customers (Siropolis, 1998). Marketing, therefore, becomes the most vital aspect for the growth and development of women entrepreneurs (Devi, 2002). Since, marketing plays

one of the crucial roles in the survival, growth and development of enterprises, there is a need to identify the basic marketing concepts found in the literature of marketing and its relevance to women entrepreneurs of Ahmednagar. Marketing is the only way through which the products/services of the enterprise reaches to mass customers and

helps enterprises in achieving its goals and objectives. If so, what are the types of marketing practices used by the women entrepreneurs and marketing assistance provided by Government to women entrepreneurs in Ahmednagar District How do women entrepreneurs of Ahmednagar District develop/learn such marketing practices is what the study intends to look into Marketing research is conducted by a number of entrepreneurs not only to understand the current situation of the market but also to give a signal of the changing direction of the enterprises. 'Whether women entrepreneurs of Ahmednagar District are aware about the marketing research' is also needed to be analyzed. The present globalized competitive world calls for quality goods at cheaper price and the MNCs have been using all sorts of promotions in order to attract the customers. No research has been conducted on current challenges, awareness about different schemes, promotional initiatives and marketing assistance provided by Government to women entrepreneurs in Ahmednagar District

3.6 Purpose of the Research:

The purpose of the research is to identify the awareness current challenges, awareness about different schemes, promotional initiatives and marketing assistance provided by Government to women entrepreneurs in Ahmednagar District.

This would help in forming the generalized view of understanding the current challenges, awareness about different schemes, promotional initiatives, marketing assistance and Consultancy provisions provided by Government to women entrepreneurs in Ahmednagar District. The focus of the study is kept on these areas and how far the women entrepreneurs have been benefited. Since all these parameters are vital for business survival and growth of women entrepreneurs. The purpose of the research is also to study the marketing challenges, problems faced for fund raising and the genuine support received from MCED. It also throws light on understanding the benefits availed by women entrepreneurs after participating in various events and business support received from MCED post training activities

3.7 Significance of the study:

Since women constitutes half of the total population and is accountable for the second largest group of potential entrepreneurs in India. Women development contribute largely to the national development of India. The Government of India has taken great efforts in developing and improvising the economic status of women in India. It is only possible from the five year plan that their role has been explicitly recognized with the drastic remarkable shift in the approach from women development to women welfare and empowerment. Several program and policies are being developed and implemented for Women entrepreneurs in India. Government still plays a vital role to resolve the problems to understand the promotional agency, to identify their current status and to decide what should be implemented towards deriving to get optimum benefits of promotional measures to achieve a sustainable and speedy growth to women entrepreneurs. Thus women entrepreneurship has become an important aspect of nations planned priority the importance of failure and successful factors for women enterprises in India.

The research will be helpful in following ways:

Benefits to government:

This research will find out the impact of government promotional activities which are being provided through MCED towards the development of women enterprise. This will be beneficial for drawing appropriate policies towards supporting and strengthening the woman enterprises. Government will be implementing various schemes to promote entrepreneurship while understanding these necessary changes and difficulties faced in finding out the challenges, problems and current status of women entrepreneurs.

Benefits to prospective women entrepreneurs:

This research will be providing a guideline for aspiring and existing women entrepreneurs as they will identify the prospects of marketing practices and promotional initiatives introduced by MSME towards benefiting the Enterprises.

Benefits to Academicians and researcher:

This research will be bringing out the status of women entrepreneurs. Enterprises play an important role in development of the economy this will help the academician and the researchers to understand the problems faced, challenges undertaken related to marketing practices by the women entrepreneurs related to the specific areas .And conducted study will over all bring out the status of women entrepreneur, this will not only open new avenue of research but also help to understand the women entrepreneurship and arrive at desired solutions towards strengthening the business.

Benefits to existing women entrepreneurs:

This research will throw light on the marketing practices and awareness of Government schemes availed by women entrepreneurs and also pin point the facts responsible towards implementation of various marketing schemes.This will help existing entrepreneurs in understanding their problems and arriving to appropriate solutions so as to improve their business growth.

3.8 Research Design:

Research Design is a "plan that describes how, when and where data are to be collected and analyzed" (Parahoo, 2006). It mainly explains how the study is going to be conductedfor achieving the defined objectives.

A research design for a research study is crucial as it facilitates smooth navigation through research procedures, making the research activity as professional as possible by providing maximum information with minimal time, money, and effort. Therefore, it is of utmost importance that the design be effective and efficient. Hence, an appropriate design must be prepared before the beginning of any research process. A good research design is expected to have the following characteristics: flexibility, relevance, cost-effectiveness, etc. Typically, in any decent research design, an effort is made to minimize bias.

According to Malhotra and Dash (2009), the two major types in which research design is identified namely; Exploratory Research and Descriptive Research.

Exploratory research is the initial phase of any research study, designed to provide new insights into a particular phenomenon. The researcher finds exploratory research beneficial when they do not have enough knowledge to proceed with the research issue at hand. When no formal research methods are identified in specific areas, the researcher can utilize Exploratory Research Design.

Descriptive research describes occurrences as they exist. It is also known as statistical research. Descriptive research is used to collect detailed information on the characteristics of individuals, groups, or society. Alternatively, one can assert that this type of research provides descriptions of social structures, events, and situations. The foremost intention of this research is describing the situation as it exists presently (KothariCR, 2004).

Descriptive research involves collecting information on current events or situations for description and also aids in interpretation. This type of research method not only acquires and tabulates factual information but also includes proper analysis, interpretation, comparative analysis, and the identification of patterns and relationships.

Research Design adopted for this Study:

Hence for the purpose of this intended study, Descriptive research has been adopted as it seems most suitable for attaining the objects mentioned above.

3.8.1 Sample Design:

Sampling design is prepared so as to draw a representative sample from the population and reach reliable conclusions. A blueprint or roadmap that provides a structure for selecting the sample for any study is known as Sample Design. Sample design comprises Sampling, Sampling Technique, Sample, Sampling Unit, and Sample Size.

Sampling is the process of using a part of the population to make conclusions about the entire population. Malhotra (1996) has defined the core premise of sampling which says, by selecting certain elements from the population, it is possible for the researcher to draw inferences of the populace as a whole.

The part of the population selected for the study is termed a sample. Collecting data from this smaller portion of the population becomes easier for the researcher and can be done with less time, effort, and money. Therefore, it is crucial to be vigilant during sample selection to ensure that the sample accurately represents the entire population. The population identified for this study consists of micro and small women enterprises permanently registered with DIC Ahmednagar.

Population/Universe:

The population/ universe is considered as: Manufacturing of MSME from Ahmednagar district permanently registered with DIC. The population is 'finite population' and 360 women entrepreneurs are studied from the population.

The population is 'finite population' and 18 MCED officials are studied

Sampling Unit: The sampling unit is considered as a Manufacturing of MSME from Ahmednagar district permanently registered with DIC

Sampling Plan:

The present study consists of micro and small enterprises run by women entrepreneurs in Ahmednagar District.

According to the DIC (District Industries Centre) data the number of women entrepreneurs are considered for the statistical calculations and accordingly the same constitutes the universe for the selection of sample.

Sampling Frame:

The sampling frame consists of list of all the sampling units in the population. The sampling frame is collected from District Industries Centre (DIC) Analyses of the data after collecting the questionnaire has been done by using SPPS to find the following:

1. Chi-square test
2. Z Test

Sampling Technique: The techniques for sampling can broadly be categorized as non-probability sampling and probability sampling.

When using the technique of Probability Sampling, each respondent is chosen using a pre-defined method and each respondent has a known chance of being preferred. Probability sampling is of four types namely;

- Simple Random Sampling
- Systematic Sampling
- Stratified Random Sampling
- Multi Stage Cluster Sampling

This approach however, is found to be difficult for conducting surveys in a huge Population anddue to time constraints.

In Non-Probability sampling the members of the population do not have a known chance of being chosen as a sample for the study.

Non-Probability sampling also includes four types:

- Convenience Sampling
- Judgmental Sampling
- Snowball Sampling
- Quota Sampling
- Census Sampling

Sampling Method:

A 'Stratified Random Sampling' is used in order to draw a representative sample From population. It is one of the types of the 'Probability Sampling Method'.
For MCED Employees A '**Census Method**' is used in order to data are collected form each and every element/unit of the population.

Sample Size Calculation-

According to data from District Industrial Centre (DIC), for the financial year 2022-23, the number of Micro, Small and Medium enterprises operated by women entrepreneurs were as follows-

3.1 Sample Size: District Industrial Centre (DIC) of Ahmednagar.

Sr.No	Taluka List	Micro	Small	Medium
1	Ahmadnagar	1345	12	235
2	Sangamner	555	9	142
3	Nevasa	289	2	0
4	Rahuri	201	4	33
5	Rahta	315	6	48
6	Shrigonda	289	5	38
7	Kopargaon	305	8	42
8	Akola	10	5	0
9	Shrirampur	355	3	25
10	Parner	205	6	0
11	Pathardi	298	2	15
12	Shevgaon	255	5	9
13	Karjat	315	15	28
14	Jamkhed	115	10	0
	Total	4852	92	615

From the above table it is seen that, the total number of Micro, Small and Medium enterprises operated by women entrepreneurs were 5559.

Calculation of sample size is as follows-

Sample Size Formula = $[z^2 * p(1-p)] / e^2 / 1 + [z^2 * p(1-p)] / e^2 * N]$

Where,

N is the population size

z is the z-score

e is the margin of error

p is the standard of deviation

In current research the population size is 5559. Therefore following values were considered for calculating the sample size.

N = 5559

z = 1.96

e = 0.05

p = 0.5

By calculating the above equation by putting the appropriate values as given above, sample size of study was 360 women enterprises in Ahmednagar District.

The sample size of 360 was also found to be correct according to the Krejcie & Morgan table of sample size determination which is as follows-

Table 3.1

Table for Determining Sample Size of a Known Population

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	1000000	384

Note: N is Population Size; S is Sample Size *Source: Krejcie & Morgan, 1970*

Source: Available at: http://www.kenpro.org/sample-size-determination-using-krejcie-and-morgan-table/ [Retrieved on 20th March 2022]

3.8.2 Collection of Data:

Researchers can obtain a thorough and accurate understanding of the subject field through the systematic and structured collection of data from various sources. Collecting data is necessary to answer research questions and assess findings, which helps in forecasting future trends and probabilities.

A combination of primary and secondary data is used for this research. Primary data is the data which is collected afresh and for the first time by the researcher. Primary data is authentic and reliable in nature.

The secondary data is the data which already exist in some or the other form and is collected already by someone else. The secondary data is collected in this research to

fulfill the information requirements of few objectives to study significance of Ahmednagar district.

The primary data is collected in this research in order to fulfill the information requirement of certain objectives - To Study the Policies and Supportive Schemes of Government agencies of women Enterprises. To Study the Awareness of Marketing Assistance/Marketing schemes provided by Government to Women Enterprise, to acsess the marketing Practices used by women entrepreneur in Ahmednagar District, to Identify the Marketing Problems of Women entrepreneur in Ahmednagar District, to Know the Awareness of various Schemes of MSME among women entrepreneur in Ahmednagar District, to Analyze various marketing Assistance provide by government to Women entrepreneur has been beneficial to their Business.

Sources of Data:

The data is collected from the following resources.

i) Primary Data: Primary data is collected from micro and small enterprises by women entrepreneur of Ahmednagar District.

ii) Secondary Data Sources: Magazines, Newspapers, Research Journals, the Internet, Government Agencies, and Ministry Data Reports of different departments like District Department, Maharashtra Centre for Entrepreneurship Development (MCED),DIC (District Industries Centre),Small Industrial Development Bank of India (SIDBI), Ministry of Micro Small and Medium Enterprises (MSME) , Maharashtra Industrial Development Corporation (MIDC), National Small Industries Corporation (NSIC), National bank for Agriculture and Rural Development (NABARD),Maharashtra State Small Industries Development Corporation (MITCON), Maharashtra State Financial Corporation (MSFC), Small Industrial apart from the infrastructure interviews, collected data were analyzed using an appropriate statistical and analytical technique to analyze and to arrive at the most suitable findings and conclusions.

Method of Data Collection:

Primary data is collected by using the survey method, by conducting interviews. The primary data is collected from micro and small enterprises run by women entrepreneurs in Ahmednagar District.

3.8.3 Questionnaire Design:

Research Instrument:

Construction of Questionnaire:

The questionnaire is a research instrument used for the collection of primary data. Questionnaire consists of Two set of questionnaires First for MCED Employees/Officials consisting of 20 questions,Second for women entrepreneurs registered under DIC consisting of 62 questions which are subdivided under 3 Parts to have a clear analysis of the study. There are few open-end and close-end questions towards having a unbiased responses.

I) Questionnaire for MCED Employees/Officials :

Questions 1 to 6 consist of demographic profiles of MCED employees, addresses, email addresses, phone numbers, official details such as designation, department and educational qualification basic information are collected.

Question 7 to 20 consist of , support services , details of implemented schemes , technical training support, current challenges, allowances and assistance, market promotional activities, event organized ,help regarding fund raising information are collected .

II) Women entrepreneurs registered under DIC

Organization profile of women entrepreneurs-

Questions 1 to 10 under these sections, name, phone no, email ID, website, nature of organization, size age of organization, forms of organization, address, education information and awareness programs attended are collected.

Questions 11 to 28 under these sections establishment year, nature of business, nature of employee, certification, steps towards enhancing business skills, challenges faced, awareness of schemes, participation in events, benefits of participation, post tanning support, problems during funds raising, understanding business strategy, SWOT of the company are collected.

i) Product related marketing practices

Questions 29 to 34 under these sections product related marketing practices under which all in detail product related information such as nature, selling point, branding, packaging, quality compliance has been collected.

ii) Price related marketing practices

Questions 35 to 38 under these sections price related marketing practices under which all in detail price related information such as factors considered while deciding the price, pricing strategy, Offers and discount to customers, problem related to price are been collected

iii) Place related marketing practices

Questions 39 to 43 under these sections place related marketing practices under which all in detail place related information such as location, distribution channel, delivery of product, area of distribution and factors influencing the location of business has been collected.

iv) Promotion related marketing practices

Questions 44 to 45 under these Sections promotion related marketing practices under which all in detail Place related information such as tools of promotion, choice of Advertising media, publicity, direct marketing, sales promotion, Participation in trade fairs and benefits of same area been collected.

v) People and process related marketing practices

Questions 46 to 47 under these Sections People and process related Marketing practices relating to staff's knowledge, staff service, staff Problem solving, arrangement of training activity for staff, process Innovation, open to customer suggestions and complaints resolutions

vi) Other Determinants:

Questions 48 to 59 under these section other parameters like- customer waiting time, marketing problem faced, measuring marketing performances, rating overall performances, setting monthly, yearly sales goals achievements, marketing research, digital marketing tools, measuring effectiveness of digital marketing tools

vii) Open ended general questions:

Questions 60 to 62 under these section The questionnaire concludes with open end General questions for knowing the Suggestions of women entrepreneurs.

3.9 Pilot Study:

A pilot study is conducted using data from a small sample of respondents to identify any mistakes in the questionnaire. This preliminary investigation gauges the quality of the study. Additionally, pre-testing the questionnaire aids the researcher in finalizing it and planning how the data will be collected.

"When the questionnaire is pretested, it supports the researcher to clarify questions and statements used in the questionnaire and it also helps in assessing how reliable

and valid is the craftedresearch instrument" (Cooper et.al 2006).

Reliability means subject consistency of the measure. Aaker et.al (2005) state that, the primary aim to conduct reliability test is to weigh the stability of the measurement over duration of time by repeating the measurement and using the same instrument andrespondents.

A pilot test is conducted before using the research instrument, i.e., the questionnaire, for the final data collection. Conducting a pilot test is a crucial part of research as it helps reduce errors, thereby significantly improving the quality of data. In this study, the questionnaire was pretested on a sample of 45 respondents. These respondents were asked to complete the questionnaire and provide feedback on the questions. This process helped the researcher to reframe the questions for the final data collection. Based on the results of the pilot test, the necessary changes were made, and the questionnaire was then rolled out to gather the data.

Cronbach's Alpha was computed to assess the internal consistency of the constructs. Hair et.al (2008), suggests the lowest of Cronbach's Alpha as 0.70, however, according to Ursachi, G, et.al (2015), Alpha (α) of value 0.6-0.7 shows an acceptable reliability. In the below mentioned table, the coefficients are indicated alongside for every construct.

Reliability test for MCED Employee/Officials

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
53.0000	21.176	4.60179	20

Internal reliability of the 20-item MCED Employee/Officials questionnaire was investigated using Cronbach's alpha. Results indicated that the alpha for the total scale was equal to α=.735 it is good and acceptable score.

Hence, it can be concluded that the questionnaire is internally consistent. The reliability demonstrated by all the constructs in this study was fairly good and

acceptable, indicating that these constructs are reliable. Therefore, we shall proceed with analyzing the gathered data.

Reliability test for Women Entrepreneurs

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
152.0909	88.084	9.38532	59

Internal reliability of the 59-item Women entrepreneurs' questionnaire was investigated using Cronbach's alpha. Results indicated that the alpha for the total scale was equal to α=.736 it is good and acceptable score.

Hence, it can be concluded that the questionnaire is internally consistent. The reliability demonstrated by all the constructs in this study was fairly good and acceptable, indicating that these constructs are reliable. Therefore, we shall proceed with analyzing the gathered data.

3.10 Methodology for Analysis of Data:

Data Analysis: On the basis of responses received to the questionnaire by respondents, analysis of the data has been done by the researcher.

Statistical tools: For the analysis of data both simple statistical tools and advanced statistical tools were used. These statistical tools are weighted average method, chi-square, z-test.

Data presentation: Data for the present study has been presented by the researcher with the help of different charts and graphs. These graphs and charts include pie-chart, bar chart, and multiple bar charts etc.

3.11 Chapterization:

The Chapterization of the research thesis is as under:

Chapter 1st: Introduction of Marketing Mix and Women Entrepreneurs

The aim of this chapter is to present the research topic and explore the key terms found in the study's title. It also offers a summary of the research carried out and the various aspects of the investigation. The chapter specifically addresses "A Study of Marketing Practices of Women Entrepreneurs under MSME in Ahmednagar District." Additionally, it outlines the scope and limitations of the research, providing clarity on the study's direction, guided by specific research questions.

Chapter 2nd Review of Literature

The main objective of this chapter is to build a conceptual foundation and theoretical framework for the present study. Consequently, the literature review chapter has been designed to provide a conceptual background for the research and to analyze theoretical aspects of key terms used throughout the study. Accordingly, this chapter reviews literature on generational theory, consumption, savings, and investments, while identifying gaps that assist in the formulation of the hypotheses.

Chapter 3rd: Research Methodology

This chapter outlines the objectives of the study and emphasizes the appropriate research design for testing the hypotheses. It also addresses the various data sources, along with the sampling methods and data processing techniques. Additionally, the chapter discusses the scope and timeframe considered while conducting "A Study of Marketing Practices of Women Entrepreneurs under MSME in Ahmednagar District."

Chapter 4th: Data Analysis and Hypotheses Testing

The primary data gathered from the field inquiry is organized, processed, and analyzed in this chapter. The exploratory data analysis is displayed through tables and charts,

and the hypotheses have been tested using suitable statistical tools, with the results presented accordingly. Chapter 6th: Research Findings

Chapter 5th: Findings, Suggestions & Conclusions

A thorough effort has been made to compile a list of significant findings based on data analysis and observations. Logical conclusions have been drawn and presented in this chapter, derived from these results. Additionally, this chapter proposes potential solutions for MCED and raises awareness about various marketing schemes.

CHAPTER 4

ANALYSIS OF DATA AND HYPOTHESES TESTING

4.0 Hypothesis Testing & Data Analysis

The Hypothesis testing chapter is divided into following two parts-

Part A) MCED Hypothesis Testing

Part B) Women Entrepreneur Hypothesis Testing

The hypotheses are as stated below:

MCED Hypothesis-

1. There is a relationship between education qualification of MCED employees and help provided to women entrepreneurs while fund raising.
2. MCED provide Women Entrepreneurship Platform (WEP) as part of promotional initiative to women entrepreneurs.
3. MCED provide information about buyer as part of support to women entrepreneurs post training.

Women Entrepreneur Hypothesis-

1. There is a relationship between education qualification of women entrepreneurs and awareness about marketing schemes introduced by MSME.
2. There is a relationship between nature & size of organization and government scheme availed.
3. There is a relationship between nature of product and discount offered to customers by women entrepreneurs.
4. There is a relationship between location of business and frequency of participation in trade fairs by women entrepreneurs.
5. Participation in trade fair is beneficial for the business undertaken by women entrepreneurs.

Part A MCED Hypothesis Testing-

Hypothesis 1-

H_0: There is no relationship between education qualification of MCED employees and help provided to women entrepreneurs while fund raising.

H_1: There is a relationship between education qualification of MCED employees and help provided to women entrepreneurs while fund raising.

For testing above hypotheses about the difference between two variables in a population; Pearson chi-square test for independence is used through the SPSS software version 20. The level of confidence is 95%. The test results are as follows:

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Education qualification * Help_fund_raise	18	100.0%	0	0.0%	18	100.0%

Education qualification * Help_fund_raise Crosstabulation

			Help_fund_raise		Total
			Yes	No	
Education qualification	Graduation	Count	7	0	7
		% within Education qualification	100.0%	0.0%	100.0%
		% within Help_fund_raise	41.2%	0.0%	38.9%
		% of Total	38.9%	0.0%	38.9%
	Post Graduation	Count	10	1	11
		% within Education qualification	90.9%	9.1%	100.0%
		% within Help_fund_raise	58.8%	100.0%	61.1%
		% of Total	55.6%	5.6%	61.1%
Total		Count	17	1	18

	% within Education qualification	94.4%	5.6%	100.0 %
	% within Help_fund_raise	100.0%	100.0%	100.0 %
	% of Total	94.4%	5.6%	100.0 %

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.674[a]	1	.412		
Continuity Correction[b]	.000	1	1.000		
Likelihood Ratio	1.022	1	.312		
Fisher's Exact Test				1.000	.611
Linear-by-Linear Association	.636	1	.425		
N of Valid Cases	18				

a. 2 cells (50.0%) have expected count less than 5. The minimum expected count is .39.

b. Computed only for a 2x2 table

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.193	.412
	Cramer's V	.193	.412
N of Valid Cases		18	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

Discussion: "A Pearson chi-square test was conducted to examine whether there was a relationship between education qualification of MCED employees and help provided to women entrepreneurs while fund raising. The results revealed that there was no significant relationship between the two variables. As the significance value (0.611) is more than p value (0.05), hence, null hypothesis (H_0) got accepted and alternate hypothesis (H_1) got rejected (Chi square value = .674, df =1, $p > 0.05$)".

Thus it is concluded that, there was no relationship between education qualifications of MCED

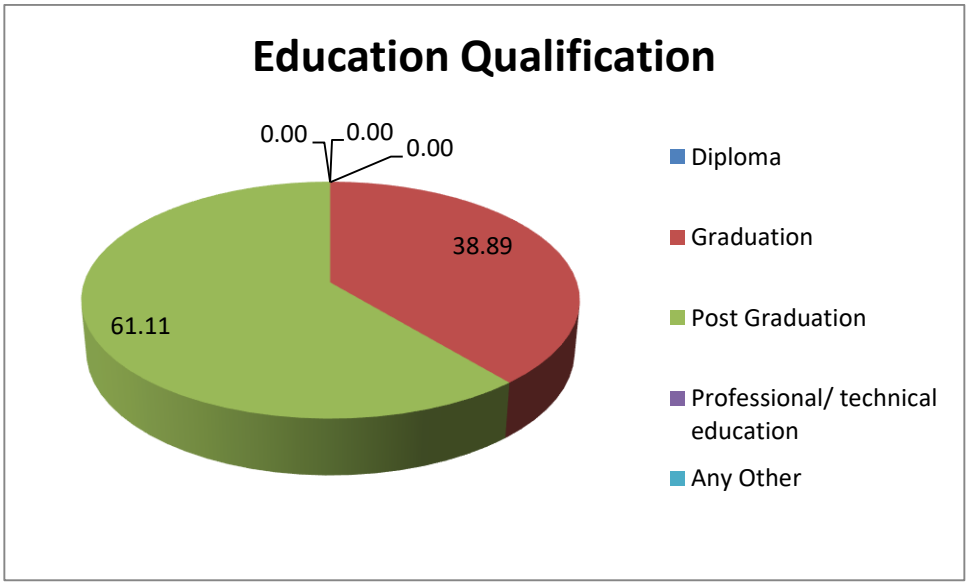
employees and help provided to women entrepreneurs while fund raising

4.1 Education qualification-

Table No .4.1: Table showing education qualification of respondents

Particulars	No. of Respondents	Percentage (%)
Diploma	0	0.00
Graduation	7	38.89
Post-Graduation	11	61.11
Professional/ technical education	0	0.00
Any Other	0	0.00
Total	18	100.00

Graph No .4.1: Graph showing education qualification of respondents



From the above table it is seen that out of the total respondents, 61.11% respondents had post-graduation as their education qualification and 38.89% respondents had graduation as their education qualification.

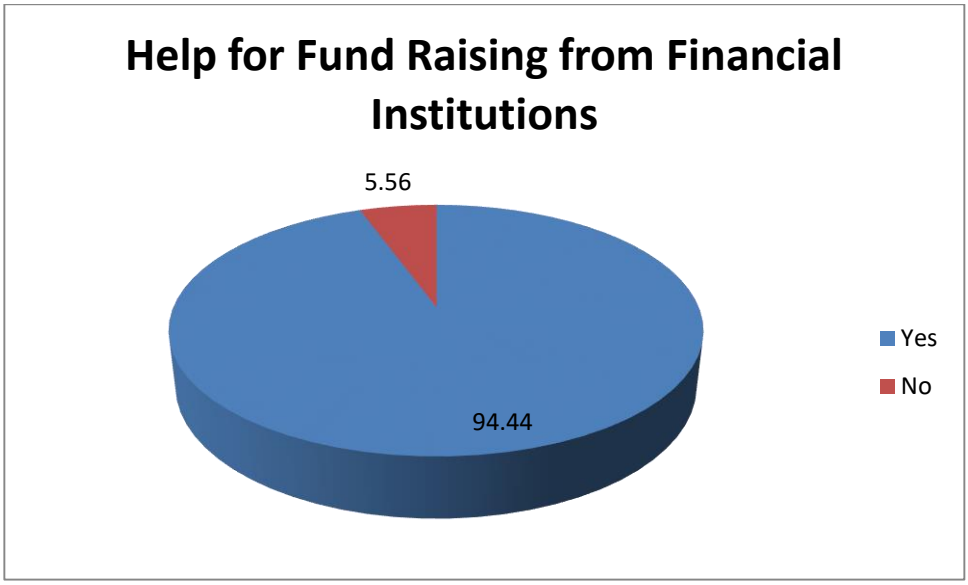
Thus it is inferred that, majority of the respondents (61.11%) had post-graduation as their education qualification.

4.2 Help for fund raising from financial institutions-

Table No .4.2: Table showing help for fund raising from financial institutions

Particulars	No. of Respondents	Percentage (%)
Yes	17	94.44
No	1	5.56
Total	18	100.00

Graph No .4.2: Graph showing help for fund raising from financial institutions



From the above table it is seen that, 94.44% respondent's help for fund raising from financial institutions and 5.56% respondents do not help in fund raising.

Thus it is concluded that, majority of the respondents (94.44%) help for fund raising from financial institutions.

Hypothesis 2-

H_0: MCED does not provide 'Women Entrepreneurship Platform (WEP)' as part of promotional initiative to women entrepreneurs.

H_1: MCED provide 'Women Entrepreneurship Platform (WEP)' as part of promotional initiative to women entrepreneurs.

In order to study the specific opinion of respondents towards various statements Z test of Proportion is used. The Result of Z Test is as follows:

These hypotheses are tested by applying a Binomial Test of significance and calculated Z value at 5% level of significance. This Z is compared with the Table value. Finally, if calculated Z value is more than Table value, then null hypothesis shall be rejected and alternate hypothesis shall be accepted and vice versa.

Z Test of proportion formula-

$$\mathbf{Z = \frac{\hat{p} - p_0}{\sqrt{\frac{p_0 * q_0}{n}}}}$$

$\hat{p}$ = Actual Sample Proportion (1) p_0= 50% (0.50)
q_0= 1 – p (0.50) n = sample size (18)

$$Z_{Cal} = 3.60$$

$$Z_{table} = 1.96$$

As $Z_{Cal} > Z_{table}$, therefore we reject H_0

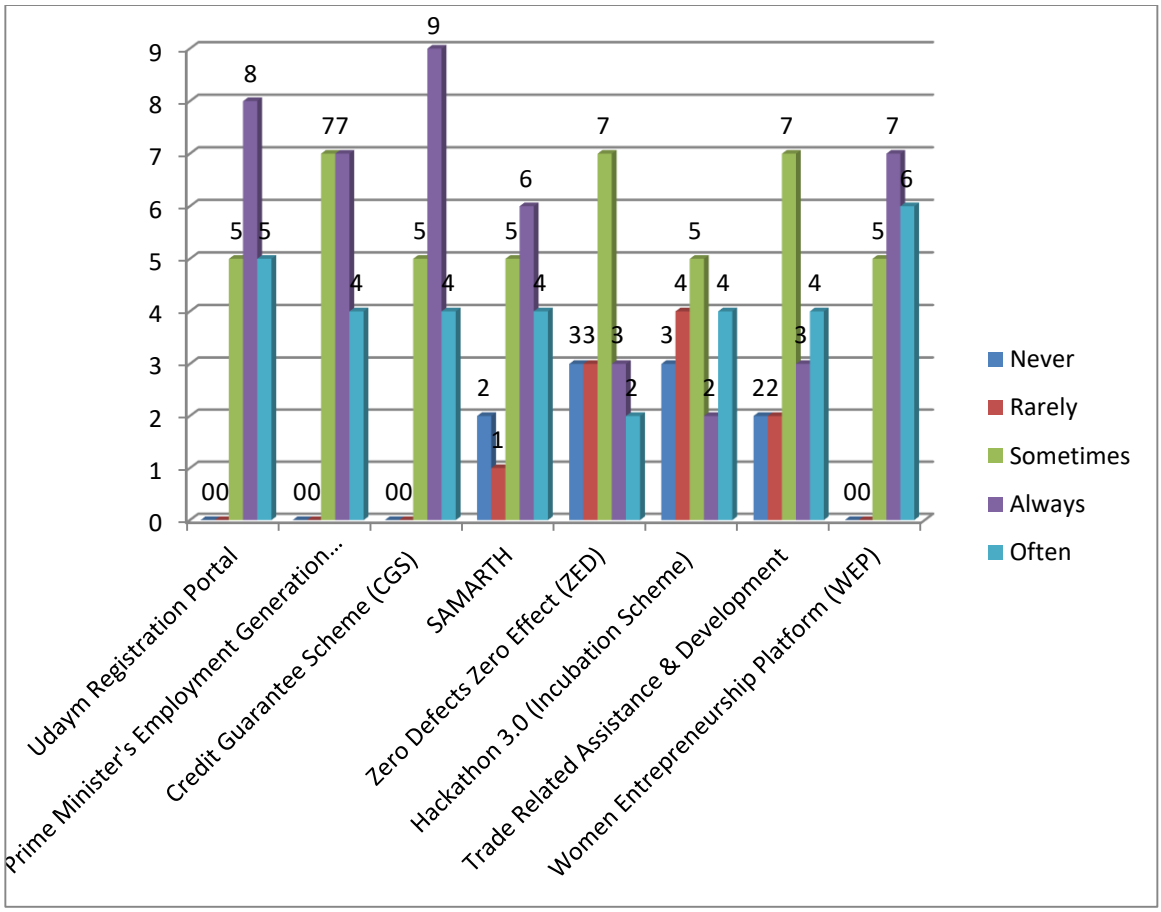
As the Z calculated (3.60) is more than Z table value (1.96), we **reject null hypothesis (H_0) and accept alternate hypothesis (H_1).** We therefore conclude that, MCED provide 'Women Entrepreneurship Platform (WEP)' as part of promotional initiative to women entrepreneurs.

4.3 Promotional Initiatives provided to Women Entrepreneurs-

Table No .4.3: Table showing promotional initiatives provided to Women Entrepreneurs

Details	Never	Rarely	Sometimes	Always	Often	Total Score	Wt.Avg Score	Rank
Udaym Registration Portal	0	0	5	8	5	72	4.00	2
Prime Minister's Employment Generation Programme (PMEGP)	0	0	7	7	4	69	3.83	4
Credit Guarantee Scheme (CGS)	0	0	5	9	4	71	3.94	3
SAMARTH	2	1	5	6	4	63	3.50	5
Zero Defects Zero Effect (ZED)	3	3	7	3	2	52	2.89	8
Hackathon 3.0 (Incubation Scheme)	3	4	5	2	4	54	3.00	7
Trade Related Assistance & Development	2	2	7	3	4	59	3.28	6
Women Entrepreneurship Platform (WEP)	0	0	5	7	6	73	4.06	1

Graph No .4.3: Graph showing promotional initiatives provided to Women Entrepreneurs



Calculation of Weighted Average for 'Udaym Registration Portal':

(0x1 + 0x2 + 5x3 + 8x4 + 5x5) / 18 = 72/18 = 4.00

The above table exhibits the weighted average score of 'Udaym Registration Portal' along with ranking based on average. An average score of '5' implies strong agreement of respondents towards the statement and '1' implies low agreement to the given statement.

From the table, it is inferred that respondents under study, strongly agreed to the promotional initiative, 'Women Entrepreneurship Platform (WEP)' with average score of 4.06. On second position was the promotional initiative, 'Udaym Registration Portal' with average score of 4.00. Promotional initiative, 'Credit Guarantee Scheme (CGS)' was ranked third by the respondents with average score of 3.94. On fourth position was, 'Prime Minister's

Employment Generation Programme (PMEGP) ' with average score of 3.83 and 'SAMARTH' was ranked fifth by the respondents with average score of 3.50.

On sixth position was, 'Trade Related Assistance & Development' with average score of 3.28 and 'Hackathon 3.0 (Incubation Scheme)' was ranked seventh by the respondents with average score of 3.00. On eight position was, 'Zero Defects Zero Effect (ZED)' with average score of 2.89.

Thus, it is inferred that promotional initiative, 'Women Entrepreneurship Platform (WEP)' was ranked first according to the respondents.

Hypothesis 3-

H_0: MCED does not provide information about buyer as part of support to women entrepreneurs post training.

H_1: MCED provide information about buyer as part of support to women entrepreneurs post training.

In order to study the specific opinion of respondents towards various statements Z test of Proportion is used. The Result of Z Test is as follows:

These hypotheses are tested by applying a Binomial Test of significance and calculated Z value at 5% level of significance. This Z is compared with the Table value. Finally, if calculated Z value is more than Table value, then null hypothesis shall be rejected and alternate hypothesis shall be accepted and vice versa.

Z Test of proportion formula-

$$\mathbf{Z} = \frac{\hat{\mathbf{p}} - \mathbf{p_0}}{\sqrt{\frac{\mathbf{p_0} * \mathbf{q_0}}{\mathbf{n}}}}$$

$\hat{p}$ = Actual Sample Proportion (1) p_0= 50% (0.50)
q_0= 1 – p (0.50) n = sample size (18)

$Z_{Cal} = 3.31$

$Z_{table} = 1.96$

As $Z_{Cal} > Z_{table}$, therefore we reject H_0

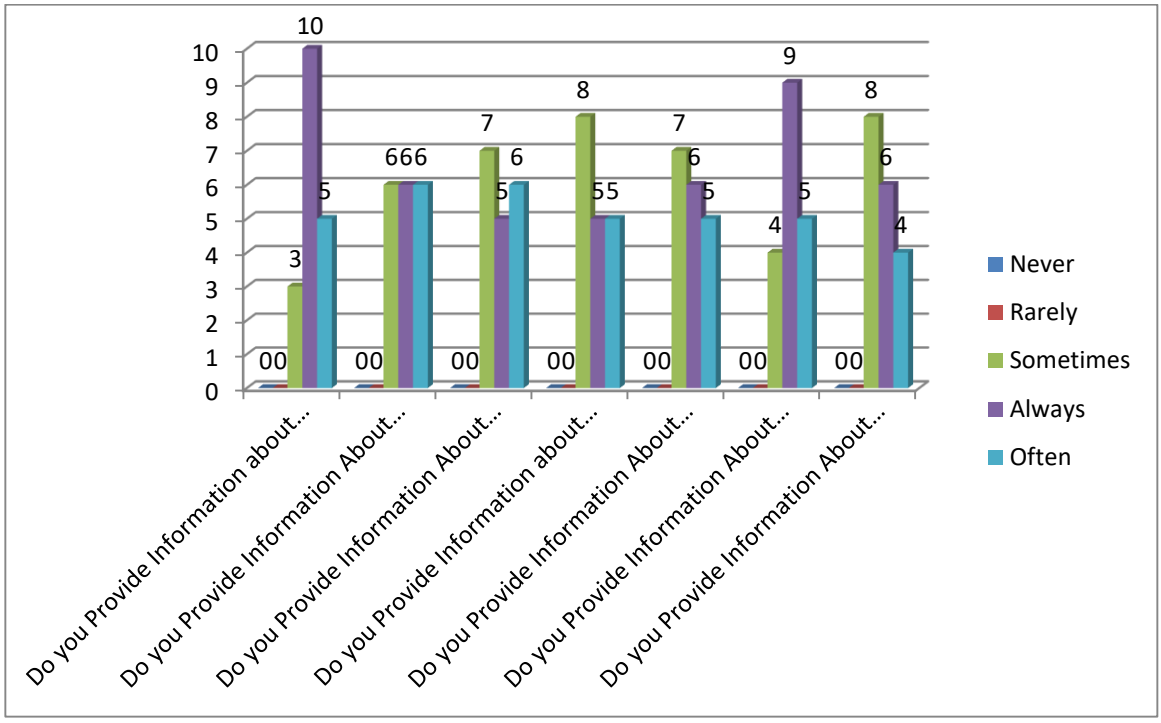
As the Z calculated (3.31) is more than Z table value (1.96), we **thus reject null hypothesis (H_0) and accept alternate hypothesis (H_1).** We therefore conclude that, MCED provide information about buyer as part of support to women entrepreneurs post training.

4.4 Support to Women Entrepreneur after Training-

Table No .4.4: Table showing support to Women Entrepreneur after Training

Details	Never	Rarely	Sometimes	Always	Often	Total Score	Wt.Avg Score	Rank
Do you Provide Information about the Exhibition	0	0	3	10	5	74	4.11	1
Do you Provide Information About Participant Profile	0	0	6	6	6	72	4.00	3
Do you Provide Information About Buyer	0	0	7	5	6	71	3.94	4
Do you Provide Information about New Technology	0	0	8	5	5	69	3.83	6
Do you Provide Information About Trade Fair	0	0	7	6	5	70	3.89	5
Do you Provide Information About New MSME Schemes	0	0	4	9	5	73	4.06	2
Do you Provide Information About Udyam Registration Portal	0	0	8	6	4	68	3.78	7

Graph No .4.4: Graph showing support to Women Entrepreneur after Training



Calculation of Weighted Average for 'Do you provide Information about the Exhibition':

(0x1 + 0x2 + 3x3 + 10x4 + 5x5) / 18 = 74/18 = 4.11

The above table exhibits the weighted average score of 'Do you provide Information about the Exhibition' along with ranking based on average. An average score of '5' implies strong agreement of respondents towards the statement and '1' implies low agreement to the given statement.

From the table, it is inferred that respondents under study, strongly agreed to the statement, 'Do you provide Information about the Exhibition' with average score of 4.11. On second position was the statement, 'Do you Provide Information About New MSME Schemes' with average score of 4.06. Statement, 'Do you Provide Information About Participant Profile' was ranked third by the respondents with average score of 4.00. On fourth position was, 'Do you Provide Information About Buyer' with average score of 3.94 and 'Do you Provide Information About Trade Fair' was ranked fifth by the respondents with average score of 3.89.

On sixth position was, ‘Do you Provide Information about New Technology’ with average score of 3.83 and ‘Do you Provide Information About Udyam Registration Portal’ was ranked seventh by the respondents with average score of 3.78.

Thus, it is inferred that among support provided to Women Entrepreneur after Training, ‘Do you provide Information about the Exhibition’ was ranked first according to the respondents.

Summary of Hypotheses Tested

Table 1: Table showing summary of hypotheses tested

Sr. No.	Null Hypothesis	Test Used	Conclusion
1	There is no relationship between education qualification of MCED employees and help provided to women entrepreneurs while fund raising.	Pearson’s Chi square test	There is no relationship between education qualification of MCED employees and help provided to women entrepreneurs while fund raising.
2	MCED does not provide ‘Women Entrepreneurship Platform (WEP)’ as part of promotional initiative to women entrepreneurs.	Z-test	MCED provide ‘Women Entrepreneurship Platform (WEP)’ as part of promotional initiative to women entrepreneurs.
3	MCED does not provide information about buyer as part of support to women entrepreneurs post training.	Z-test	MCED provide information about buyer as part of support to women entrepreneurs post training.

Table 2: Table showing null hypothesis accepted

Sr. No.	Null Hypothesis Accepted
1	There is no relationship between education qualification of MCED employees and help provided to women entrepreneurs while fund raising.

Table 3: Table showing null hypotheses rejected

Sr. No.	Null Hypotheses Rejected
1	MCED does not provide 'Women Entrepreneurship Platform (WEP)' as part of promotional initiative to women entrepreneurs.
2	MCED does not provide information about buyer as part of support to women entrepreneurs post training.

Part B: Women Entrepreneurs Hypothesis Testing-

Hypothesis 1-

H_0: There is no relationship between education qualification of women entrepreneurs and awareness about marketing schemes introduced by MSME.

H_1: There is a relationship between education qualification of women entrepreneurs and awareness about marketing schemes introduced by MSME.

For testing above hypotheses about the difference between two variables in a population; Pearson chi-square test for independence is used through the SPSS software version 20. The level of confidence is 95%. The hypothesis is further divided into sub-hypothesis. The test results are as follows:

Sub-Hypothesis i-

H_0: There is no relationship between education qualification of women entrepreneurs and awareness about marketing support/assistance to MSMEs.

H_1: There is relationship between education qualification of women entrepreneurs and awareness about marketing support/assistance to MSMEs.

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Education qualification * Marketing support	360	100.0%	0	0.0%	360	100.0%

Education qualification * Marketing support Cross tabulation

			Marketing support			Total
			Moderately aware	Slightly aware	Not at all aware	
Education qualification	12th	Count	0	46	45	91
		% within Education qualification	0.0%	50.5%	49.5%	100.0 %
		% within Marketing support	0.0%	50.5%	19.1%	25.3%
		% of Total	0.0%	12.8%	12.5%	25.3%
	Graduation	Count	0	19	158	177
		% within Education qualification	0.0%	10.7%	89.3%	100.0 %
		% within Marketing support	0.0%	20.9%	66.9%	49.2%
		% of Total	0.0%	5.3%	43.9%	49.2%
	Post-Graduation	Count	33	26	33	92
		% within Education qualification	35.9%	28.3%	35.9%	100.0 %
		% within Marketing support	100.0%	28.6%	14.0%	25.6%
		% of Total	9.2%	7.2%	9.2%	25.6%

Total	Count	33	91	236	360
	% within Education qualification	9.2%	25.3%	65.6%	100.0%
	% within Marketing support	100.0%	100.0%	100.0%	100.0%
	% of Total	9.2%	25.3%	65.6%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	165.403[a]	4	.000
Likelihood Ratio	159.441	4	.000
Linear-by-Linear Association	18.652	1	.000
N of Valid Cases	360		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 8.34.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.678	.000
	Cramer's V	.479	.000
N of Valid Cases		360	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

Discussion: "A Pearson chi-square test was conducted to examine whether there was a relationship between education qualification of women entrepreneurs and awareness about marketing support/assistance to MSMEs. The results revealed that there was a significant relationship between the two variables. As the significance value (0.000) is less than p value (0.05), hence, null hypothesis (H_0) got rejected and alternate hypothesis (H_1) got accepted (Chi square value = 165.403, df =4, $p < 0.05$)"

Sub-Hypothesis ii-

H_0: There is no relationship between education qualification of women entrepreneurs and awareness about ASPIRE scheme.

H_1: There is relationship between education qualification of women entrepreneurs and awareness about ASPIRE scheme.

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Education qualification * ASPIRE_scheme	360	100.0%	0	0.0%	360	100.0%

Education qualification * ASPIRE_scheme Crosstabulation

			ASPIRE_scheme		Total
			Slightly aware	Not at all aware	
Education qualification	12th	Count	20	71	91
		% within Education qualification	22.0%	78.0%	100.0%
		% within ASPIRE_scheme	23.3%	25.9%	25.3%
		% of Total	5.6%	19.7%	25.3%
	Graduation	Count	33	144	177
		% within Education qualification	18.6%	81.4%	100.0%
		% within ASPIRE_scheme	38.4%	52.6%	49.2%
		% of Total	9.2%	40.0%	49.2%
	Post Graduation	Count	33	59	92
		% within Education qualification	35.9%	64.1%	100.0%
		% within ASPIRE_scheme	38.4%	21.5%	25.6%
		% of Total	9.2%	16.4%	25.6%
Total		Count	86	274	360
		% within Education qualification	23.9%	76.1%	100.0%
		% within ASPIRE_scheme	100.0%	100.0%	100.0%
		% of Total	23.9%	76.1%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	10.123[a]	2	.006
Likelihood Ratio	9.635	2	.008
Linear-by-Linear Association	2.660	1	.103
N of Valid Cases	360		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 21.74.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.168	.006
	Cramer's V	.168	.006
N of Valid Cases		360	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

Discussion: "A Pearson chi-square test was conducted to examine whether there was a relationship between education qualification of women entrepreneurs and awareness about ASPIRE scheme. The results revealed that there was a significant relationship between the two variables. As the significance value (0.006) is less than p value (0.05), hence, null hypothesis (H_0) got rejected and alternate hypothesis (H_1) got accepted (Chi square value = 10.123, df =2, $p < 0.05$)".

Sub-Hypothesis iii-

H_0: There is no relationship between education qualification of women entrepreneurs and awareness about MSME market development assistance.

H_1: There is relationship between education qualification of women entrepreneurs and awareness about MSME market development assistance.

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Education qualification * Market development	360	100.0%	0	0.0%	360	100.0%

Education qualification * Market development Cross tabulation

			Market development		Total
			Slightly aware	Not at all aware	
Education qualification	12th	Count	46	45	91
		% within Education qualification	50.5%	49.5%	100.0%
		% within Market development	29.3%	22.2%	25.3%
		% of Total	12.8%	12.5%	25.3%
	Graduation	Count	52	125	177
		% within Education qualification	29.4%	70.6%	100.0%
		% within Market development	33.1%	61.6%	49.2%
		% of Total	14.4%	34.7%	49.2%
	Post-Graduation	Count	59	33	92
		% within Education qualification	64.1%	35.9%	100.0%
		% within Market_development	37.6%	16.3%	25.6%
		% of Total	16.4%	9.2%	25.6%
Total		Count	157	203	360
		% within Education_qualification	43.6%	56.4%	100.0%
		% within Market_development	100.0%	100.0%	100.0%
		% of Total	43.6%	56.4%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	32.113[a]	2	.000
Likelihood Ratio	32.591	2	.000
Linear-by-Linear Association	.365	1	.546
N of Valid Cases	360		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 39.69.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.299	.000
	Cramer's V	.299	.000
N of Valid Cases		360	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

Discussion: "A Pearson chi-square test was conducted to examine whether there was a relationship between education qualification of women entrepreneurs and awareness about MSME market development assistance. The results revealed that there was a significant relationship between the two variables. As the significance value (0.000) is less than p value (0.05), hence, null hypothesis (H_0) got rejected and alternate hypothesis (H_1) got accepted (Chi square value = 32.113, df =2, $p < 0.05$)".

Sub-Hypothesis iv-

H_0: There is no relationship between education qualification of women entrepreneurs and awareness about micro & small enterprises cluster development.

H_1: There is relationship between education qualification of women entrepreneurs and awareness about micro & small enterprises cluster development.

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Education_qualification * MSE_CDP	360	100.0%	0	0.0%	360	100.0%

Education_qualification * MSE_CDP Crosstabulation

		MSE_CDP			Total
		Somewhat aware	Slightly aware	Not at all aware	
12th	Count	0	26	65	91
	% within Education_qualification	0.0%	28.6%	71.4%	100.0%
	% within MSE_CDP	0.0%	14.6%	45.1%	25.3%
	% of Total	0.0%	7.2%	18.1%	25.3%
Graduation	Count	38	86	53	177
	% within Education_qualification	21.5%	48.6%	29.9%	100.0%
	% within MSE_CDP	100.0%	48.3%	36.8%	49.2%
	% of Total	10.6%	23.9%	14.7%	49.2%
Post Graduation	Count	0	66	26	92
	% within Education_qualification	0.0%	71.7%	28.3%	100.0%
	% within MSE_CDP	0.0%	37.1%	18.1%	25.6%
	% of Total	0.0%	18.3%	7.2%	25.6%
Total	Count	38	178	144	360
	% within Education_qualification	10.6%	49.4%	40.0%	100.0%
	% within MSE_CDP	100.0%	100.0%	100.0%	100.0%
	% of Total	10.6%	49.4%	40.0%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	86.698[a]	4	.000
Likelihood Ratio	98.177	4	.000
Linear-by-Linear Association	32.987	1	.000
N of Valid Cases	360		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 9.61.

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.491	.000
	Cramer's V	.347	.000
N of Valid Cases		360	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

Discussion: "A Pearson chi-square test was conducted to examine whether there was a relationship between education qualification of women entrepreneurs and awareness about micro & small enterprises cluster development. The results revealed that there was a significant relationship between the two variables. As the significance value (0.000) is less than p value (0.05), hence, null hypothesis (H_0) got rejected and alternate hypothesis (H_1) got accepted (Chi square value = 86.698, df =4, $p < 0.05$)".

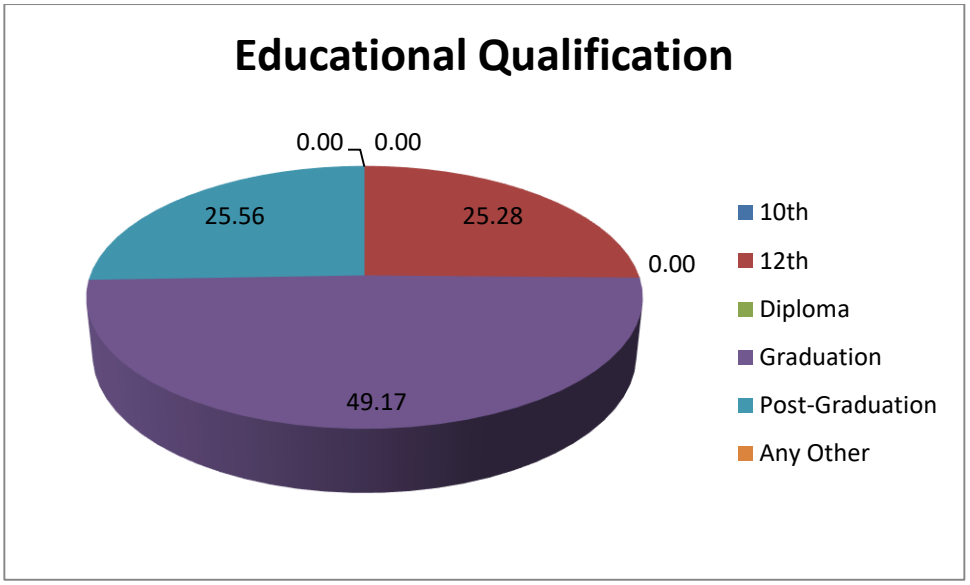
As all the sub-hypothesis rejects H_0, we thus reject the overall null hypothesis that, there is no relationship between education qualification of women entrepreneurs and awareness about marketing schemes introduced by MSME. We thus accept the alternate hypothesis and conclude that, there is a relationship between education qualification of women entrepreneurs and awareness about marketing schemes introduced by MSME

4.5 Educational qualification-

Table No .4.5: Table showing educational qualification of respondents

Particulars	No. of Respondents	Percentage (%)
10th	0	0.00
12th	91	25.28
Diploma	0	0.00
Graduation	177	49.17
Post-Graduation	92	25.56
Any Other	0	0.00
Total	360	100.00

Graph No .4.5: Graph showing educational qualification of respondents



The above table shows education qualification of respondents. It is seen that 49.17% respondents were graduates, 25.56% respondents were post graduate and 25.28% respondents had education qualification upto 12th.

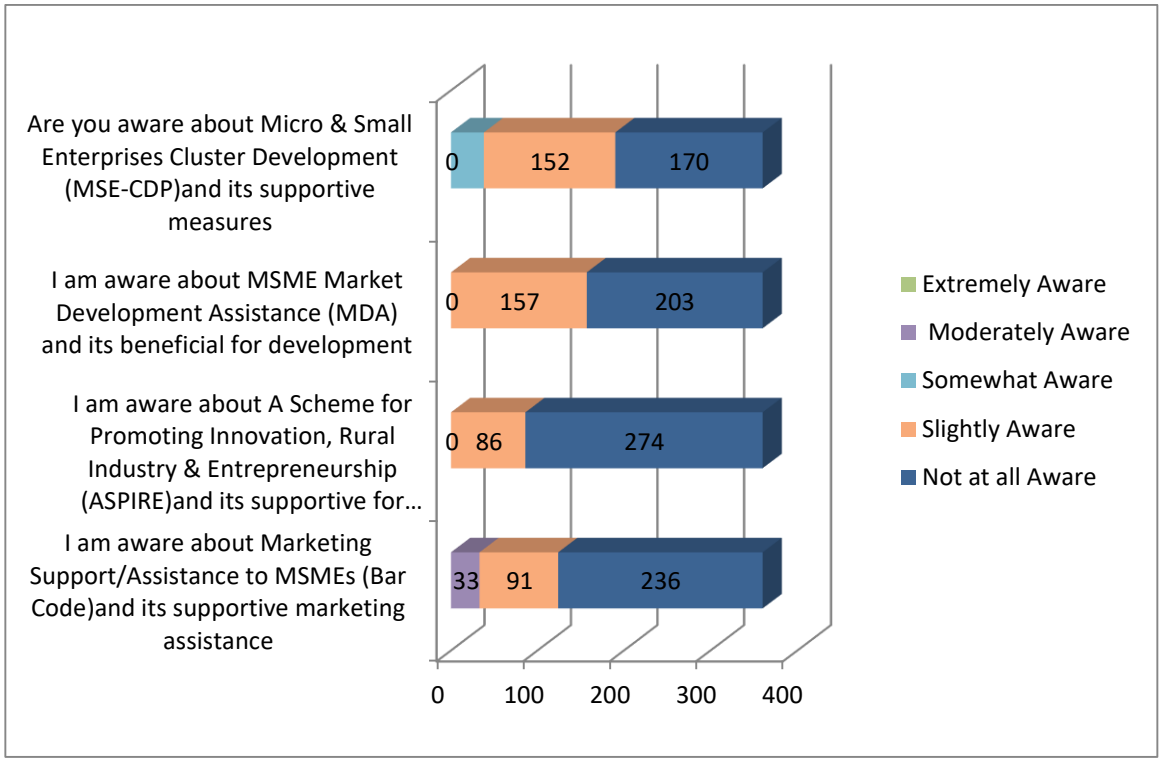
Hence it is inferred that, majority of the respondents (49.17%) had education qualification of graduation.

4.6 Awareness of marketing schemes introduced by MSME-

Table No .4.6: Table showing awareness of marketing schemes introduced by MSME

Details	Extremely Aware	Moderately Aware	Somewhat Aware	Slightly Aware	Not at all Aware	Total Score	Wt. Avg Score	Rank
C. Marketing								
I am aware about Marketing Support/Assistance to MSMEs (Bar Code)and its supportive marketing assistance	0	33	0	91	236	550	1.53	2
I am aware about A Scheme for Promoting Innovation, Rural Industry & Entrepreneurship (ASPIRE)and its supportive for promotion and innovation	0	0	0	86	274	446	1.24	4
I am aware about MSME Market Development Assistance (MDA) and its beneficial for development	0	0	0	157	203	517	1.44	3
Are you aware about Micro & Small Enterprises Cluster Development (MSE-CDP)and its supportive measures	0	0	38	152	170	588	1.63	1

Graph No .4.6: Graph showing awareness of schemes related to marketing introduced by MSME



Calculation of Weighted Average for 'I am aware about Marketing Support/Assistance to MSMEs (Bar Code) and its supportive marketing assistance':

$$(0x5 + 33x4 + 0x3 + 91x2 + 236x1) / 360 = 550/360 = 1.53$$

The above table exhibits the weighted average score of awareness of schemes related to marketing introduced by MSME along with ranking based on average. An average score of '5' implies extreme awareness to the statement and '1' implies no awareness to the statement. From the table, it is inferred that respondents under study, show strong awareness to the statement, 'Are you aware about Micro & Small Enterprises Cluster Development (MSE-CDP) and its supportive measures' with average score of 1.63. On second position was the statement, 'I am aware about Marketing Support/Assistance to MSMEs (Bar Code)and its supportive marketing assistance' with average score of 1.53. Statement 'I am aware about MSME Market Development Assistance (MDA)

and its beneficial for development' was ranked third by the respondents with average score of 1.44. On fourth position was statement, 'I am aware about A Scheme for Promoting Innovation, Rural Industry & Entrepreneurship (ASPIRE)and its supportive for promotion and innovation' with average score of 1.24.

Thus, it is inferred that respondents under study, show strong awareness to the statement, 'Are you aware about Micro & Small Enterprises Cluster Development (MSE-CDP) and its supportive measures' with regards to awareness of schemes related to marketing introduced by MSME.

Hypothesis 2-

H_0: There is no relationship between nature & size of organization and government scheme availed.

H_1: There is a relationship between nature & size of organization and government scheme availed.

For testing above hypotheses about the difference between two variables in a population; Pearson chi-square test for independence is used through the SPSS software version 20. The level of confidence is 95%. The test results are as follows:

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Nature_Size_of_org * Govt_scheme	360	100.0%	0	0.0%	360	100.0%

Nature_Size_of_org * Govt_scheme Crosstabulation

			Govt_scheme		Total
			Yes	No	
Nature_Size_of_org	Micro	Count	81	90	171
		% within Nature_Size_of_org	47.4%	52.6%	100.0%
		% within Govt_scheme	33.2%	77.6%	47.5%
		% of Total	22.5%	25.0%	47.5%
	Small	Count	163	26	189
		% within Nature_Size_of_org	86.2%	13.8%	100.0%
		% within Govt_scheme	66.8%	22.4%	52.5%
		% of Total	45.3%	7.2%	52.5%
Total		Count	244	116	360
		% within Nature_Size_of_org	67.8%	32.2%	100.0%
		% within Govt_scheme	100.0%	100.0%	100.0%
		% of Total	67.8%	32.2%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	62.123[a]	1	.000		
Continuity Correction[b]	60.356	1	.000		
Likelihood Ratio	64.565	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	61.950	1	.000		
N of Valid Cases	360				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 55.10.

b. Computed only for a 2x2 table

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	-.415	.000
	Cramer's V	.415	.000
N of Valid Cases		360	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

Discussion: "A Pearson chi-square test was conducted to examine whether there was a relationship between nature & size of organization and government scheme availed. The results revealed that there was a significant relationship between the two variables. As the significance value (0.000) is less than p value (0.05), hence, null hypothesis (H_0) got rejected and alternate hypothesis (H_1) got accepted (Chi square value = 62.123, df =1, $p < 0.05$)".

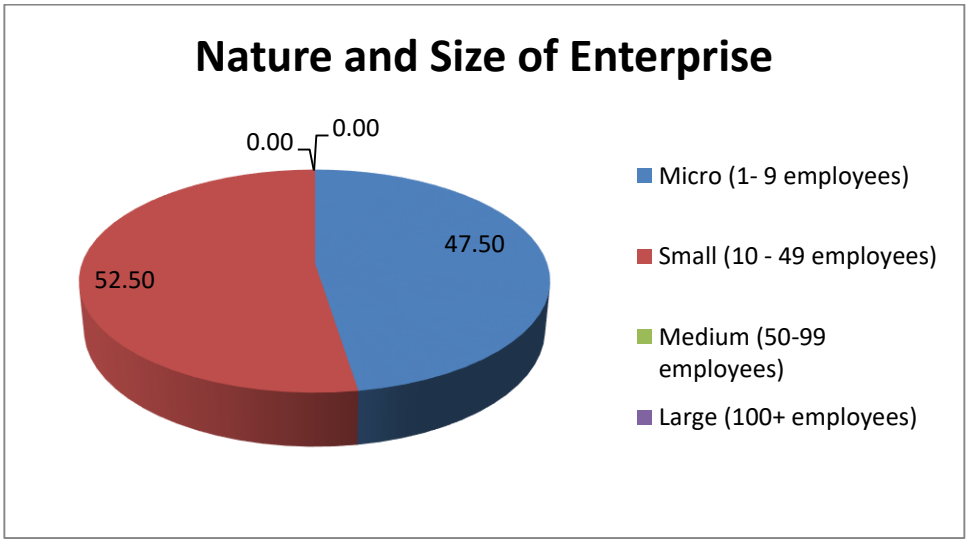
Thus it is concluded that, there was a relationship between nature & size of organization and government scheme availed.

4.7 Nature and size of enterprise:

Table No .4.7: Table showing nature and size of enterprise

Particulars	No. of Respondents	Percentage (%)
Micro (1- 9 employees)	171	47.50
Small (10 - 49 employees)	189	52.50
Medium (50-99 employees)	0	0.00
Large (100+ employees)	0	0.00
Total	360	100.00

Graph No .4.7: Graph showing nature and size of enterprise



From the above table it is seen that, out of the total respondents 52.50% respondent's nature and size of enterprise was small scale with 10-49 employees and 47.50% respondents nature and size of enterprise was micro scale with 1-9 employees.

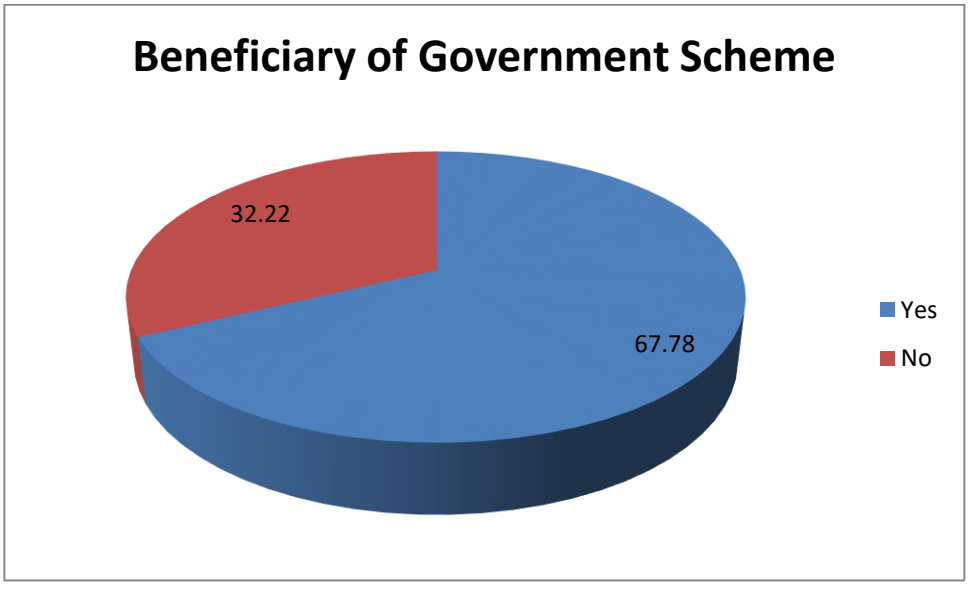
Thus it is seen that majority of the respondents (52.50%) nature and size of enterprise was small scale with 10-49 employees.

4.8 Beneficiary of Government scheme:

Table No .4.8: Table showing beneficiary of Government scheme

Particulars	No. of Respondents	Percentage (%)
Yes	244	67.78
No	116	32.22
Total	360	100.00

Graph No .4.8: Graph showing beneficiary of Government scheme



The above table shows if the respondents are beneficiary of Government scheme or not. It is seen that 67.78% respondents are the beneficiary of Government scheme whereas, 32.22% respondents are not beneficiary of any Government scheme.

Hence it is inferred that, majority of the respondents (67.78%) are the beneficiary of Government scheme.

Hypothesis 3-

H_0: There is no relationship between nature of product and discount offered to customers by women entrepreneurs.

H_1: There is a relationship between nature of product and discount offered to customers by women entrepreneurs.

For testing above hypotheses about the difference between two variables in a population; Pearson chi-square test for independence is used through the SPSS software version 20. The level of confidence is 95%. The test results are as follows:

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Nature_of_product * Discount_offered	360	100.0%	0	0.0%	360	100.0%

Nature_of_product * Discount_offered Crosstabulation

			Discount_offered		Total
			Yes	No	
Nature_of_product	Labor intensive	Count	224	57	281
		% within Nature_of_product	79.7%	20.3%	100.0%
		% within Discount_offered	100.0%	41.9%	78.1%
		% of Total	62.2%	15.8%	78.1%
	Capital intensive	Count	0	79	79
		% within Nature_of_product	0.0%	100.0%	100.0%
		% within Discount_offered	0.0%	58.1%	21.9%
		% of Total	0.0%	21.9%	21.9%
Total		Count	224	136	360
		% within Nature_of_product	62.2%	37.8%	100.0%
		% within Discount_offered	100.0%	100.0%	100.0%
		% of Total	62.2%	37.8%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	166.699[a]	1	.000		
Continuity Correction[b]	163.325	1	.000		
Likelihood Ratio	193.905	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	166.236	1	.000		
N of Valid Cases	360				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 29.84.

b. Computed only for a 2x2 table

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.680	.000
	Cramer's V	.680	.000
N of Valid Cases		360	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

Discussion: "A Pearson chi-square test was conducted to examine whether there was a relationship between nature of product and discount offered to customers by women entrepreneurs. The results revealed that there was a significant relationship between the two variables. As the significance value (0.000) is less than p value (0.05), hence, null hypothesis (H_0) got rejected and alternate hypothesis (H_1) got accepted (Chi square value = 166.699, df =1, $p < 0.05$)".

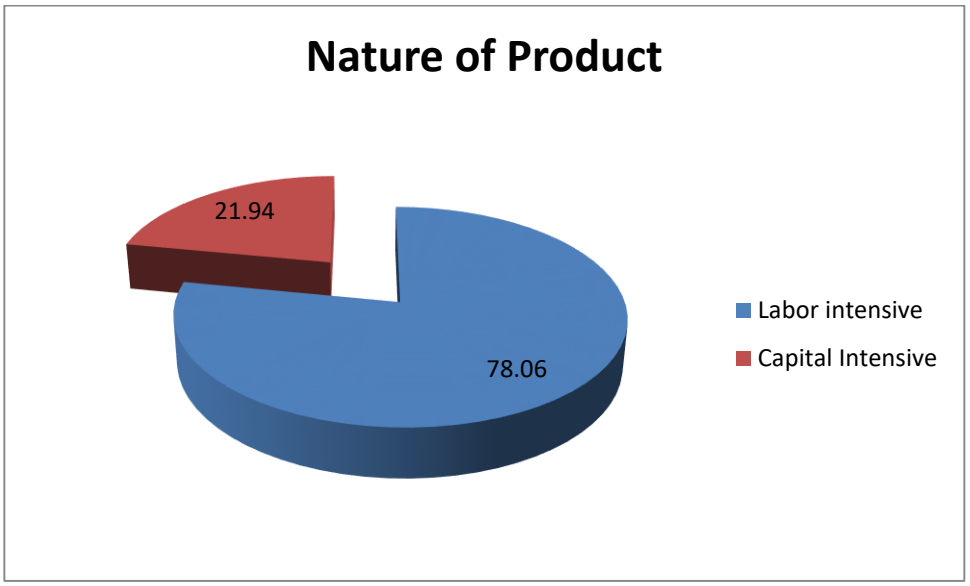
Thus it is concluded that, there was a relationship between nature of product and discount offered to customers by women entrepreneurs.

4.9 Nature of product-

Table No .4.9: Table showing nature of product

Particulars	No. of Respondents	Percentage (%)
Labor intensive	281	78.06
Capital Intensive	79	21.94
Total	360	100.00

Graph No .4.9: Graph showing nature of product



The above table shows the nature of product. From the table it is seen that, 78.06% respondents had labor intensive product whereas, 21.94% respondents had capital intensive products.

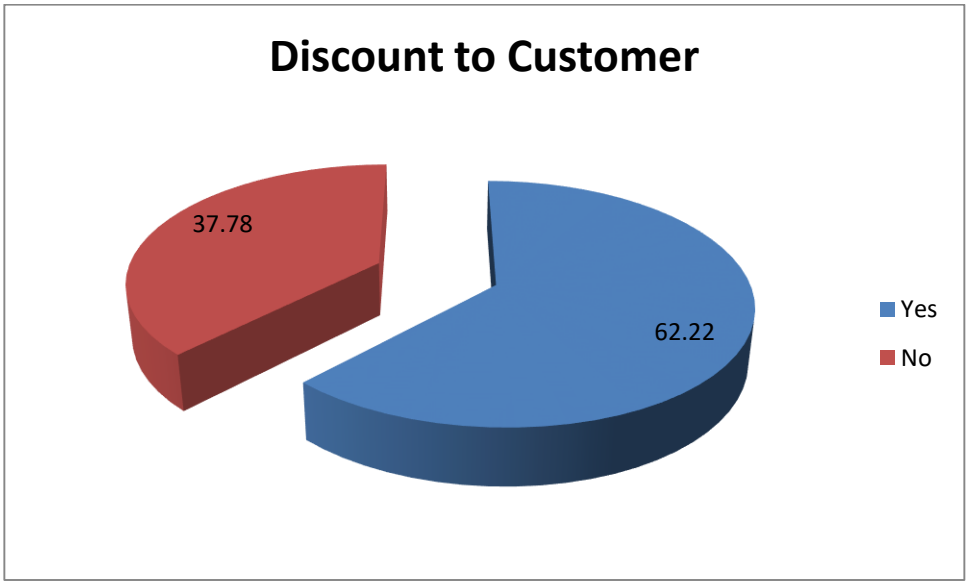
Thus it is seen that, majority of the respondents (78.06%) had labor intensive product.

4.10 Discount to customers-

Table No .4.10: Table showing discount to customers

Particulars	No. of Respondents	Percentage (%)
Yes	224	62.22
No	136	37.78
Total	360	100.00

Graph No .4.10: Graph showing discount to customers



The above table shows discount offered to the customer. It is seen that 62.22% respondents offered discounts to their customers whereas, 37.78% respondents did not offered discounts to their customers.

Hence it is inferred that, majority of the respondents (62.22%) offered discounts to their customers.

Hypothesis 4-

H_0: There is no relationship between location of business and frequency of participation in trade fairs by women entrepreneurs.

H_1: There is a relationship between location of business and frequency of participation in trade fairs by women entrepreneurs.

For testing above hypotheses about the difference between two variables in a population; Pearson chi-square test for independence is used through the SPSS software version 20. The level of confidence is 95%. The test results are as follows:

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Location_of_business * Frequency_of_participation	360	100.0%	0	0.0%	360	100.0%

Location_of_business * Frequency_of_participation Crosstabulation

			Frequency_of_participation		Total
			Twice a year	Quarterly	
Location_of_business	Rural	Count	53	104	157
		% within Location_of_business	33.8%	66.2%	100.0%
		% within Frequency_of_participation	57.6%	38.8%	43.6%
		% of Total	14.7%	28.9%	43.6%
	Semi urban	Count	39	164	203
		% within Location_of_business	19.2%	80.8%	100.0%
		% within Frequency_of_participation	42.4%	61.2%	56.4%
		% of Total	10.8%	45.6%	56.4%
Total		Count	92	268	360
		% within Location_of_business	25.6%	74.4%	100.0%
		% within Frequency_of_participation	100.0%	100.0%	100.0%
		% of Total	25.6%	74.4%	100.0%

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	9.846[a]	1	.002		
Continuity Correction[b]	9.097	1	.003		
Likelihood Ratio	9.792	1	.002		
Fisher's Exact Test				.002	.001
Linear-by-Linear Association	9.819	1	.002		
N of Valid Cases	360				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 40.12.

b. Computed only for a 2x2 table

Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.165	.002
	Cramer's V	.165	.002
N of Valid Cases		360	

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

Discussion: "A Pearson chi-square test was conducted to examine whether there was a relationship between location of business and frequency of participation in trade fairs by women entrepreneurs. The results revealed that there was a significant relationship between the two variables. As the significance value (0.002) is less than p value (0.05), hence, null hypothesis (H_0) got rejected and alternate hypothesis (H_1) got accepted (Chi square value = 9.846, df =1, $p < 0.05$)".

Thus it is concluded that, there was a relationship between location of business and frequency of participation in trade fairs by women entrepreneurs.

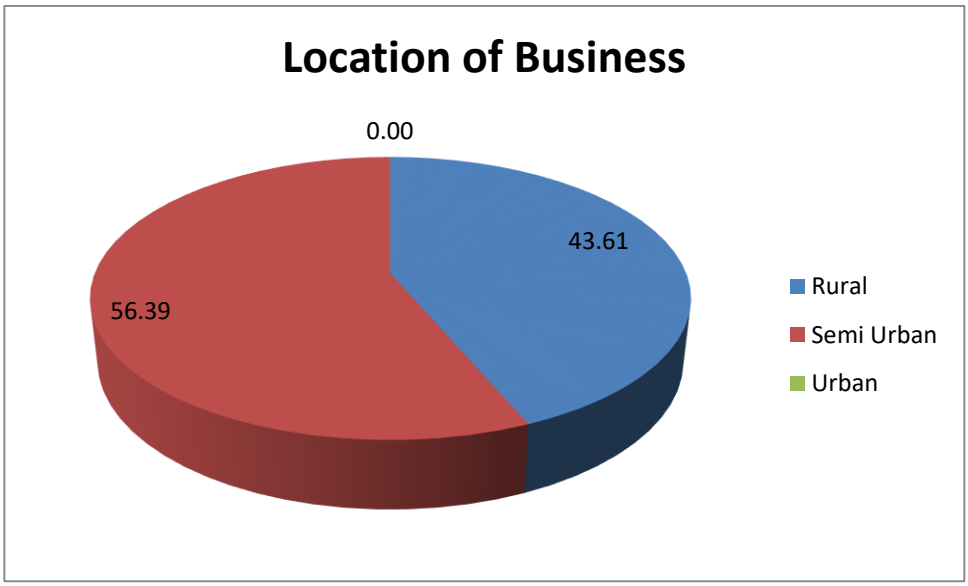
Thus it is concluded that, there was a relationship between location of business and frequency of participation in trade fairs by women entrepreneurs.

4.11 Location of business-

Table No .4.11: Table showing location of business

Particulars	No. of Respondents	Percentage (%)
Rural	157	43.61
Semi Urban	203	56.39
Urban	0	0.00
Total	360	100.00

Graph No .4.11: Graph showing location of business



The above table shows location of business. It is seen that 56.39% respondents business location was in semi-urban area whereas, 43.61% respondents business location was in rural area.

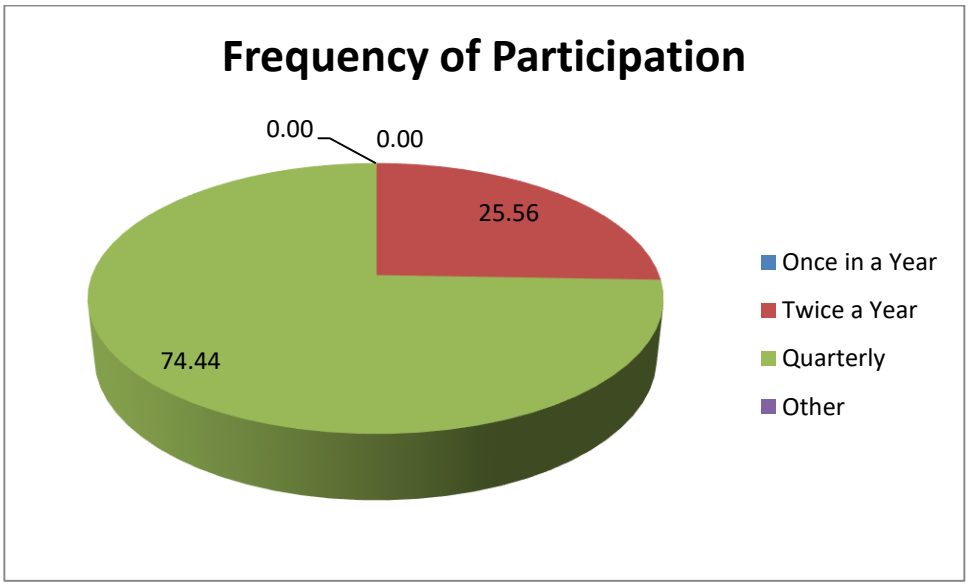
Hence it is inferred that, majority of the respondents (56.39%) business location was in semi-urban area.

4.12 Frequency of participation-

Table No .4.12: Table showing frequency of participation

Particulars	No. of Respondents	Percentage (%)
Once in a Year	0	0.00
Twice a Year	92	25.56
Quarterly	268	74.44
Other	0	0.00
Total	360	100.00

Graph No .4.12: Graph showing frequency of participation



The above table shows frequency of participation in trade fair/ exhibition. From the table it is seen that out of the total respondents 74.44% respondents participated quarterly in trade fair/ exhibition and 25.56% respondents participated twice a year in trade fair/ exhibition.

Hence it is inferred that, majority of the respondents (74.44%) participated quarterly in trade fair/ exhibition.

Hypothesis 5-

H_0: Participation in trade fair is not beneficial for the business undertaken by women entrepreneurs.

H_1: Participation in trade fair is beneficial for the business undertaken by women entrepreneurs.

In order to study the specific opinion of respondents towards various statements Z test of Proportion is used. The Result of Z Test is as follows:

These hypotheses are tested by applying a Binomial Test of significance and calculated Z value at 5% level of significance. This Z is compared with the Table value. Finally, if calculated Z value is more than Table value, then null hypothesis shall be rejected and alternate hypothesis shall be accepted and vice versa.

Z Test of proportion formula-

$$\mathbf{Z = \frac{\hat{p} - p_0}{\sqrt{\frac{p_0 * q_0}{n}}}}$$

$\hat{p}$ = Actual Sample Proportion (1) p_0= 50% (0.50)
q_0= 1 – p (0.50) n = sample size (18)

$Z_{Cal} = 18.97$

$Z_{table} = 1.96$

As $Z_{Cal} > Z_{table}$, therefore we reject H_0

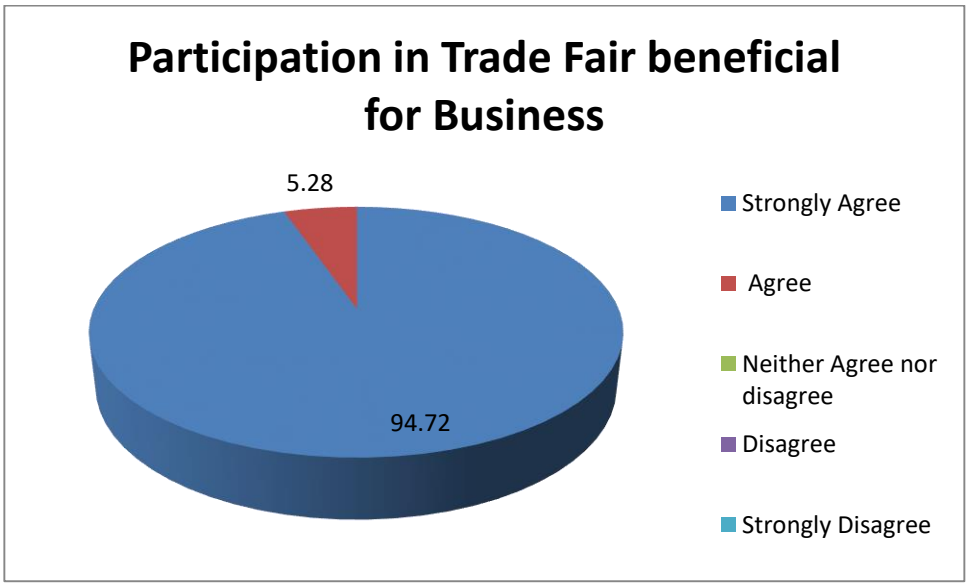
As the Z calculated (18.97) is more than Z table value (1.96), we **thus reject null hypothesis (H_0) and accept alternate hypothesis (H_1).** We therefore conclude that, participation in trade fair is beneficial for the business undertaken by women entrepreneurs

4.13 Participation in trade fair beneficial for business-

Table No .4.13: Table showing participation in trade fair beneficial for business

Particulars	No. of Respondents	Percentage (%)
Strongly Agree	341	94.72
Agree	19	5.28
Neither Agree nor disagree	0	0.00
Disagree	0	0.00
Strongly Disagree	0	0.00
Total	360	100.00

Graph No .4.13: Graph showing participation in trade fair beneficial for business



The above table checks the degree of agreement of respondents to the statement 'participation in trade fair/ exhibition is beneficial for businesses'. From the table it is seen that out of the total respondents 94.72% respondents strongly agree to the given statement and 5.28% respondents agree to the statement.

Hence it is inferred that, majority of the respondents (94.72%) strongly agree to the statement, 'participation in trade fair/ exhibition is beneficial for businesses'.

Summary of Hypotheses Tested

Table 1: Table showing summary of hypotheses tested

Sr. No.	Null Hypothesis	Test Used	Conclusion
1	There is no relationship between education qualification of women entrepreneurs and awareness about marketing schemes introduced by MSME.	Pearson's Chi square test	There is a relationship between education qualification of women entrepreneurs and awareness about marketing schemes introduced by MSME.
1.1	There is no relationship between education qualification of women entrepreneurs and awareness about marketing support/assistance to MSMEs.	Pearson's Chi square test	There is a relationship between education qualification of women entrepreneurs and awareness about marketing support/assistance to MSMEs.
1.2	There is no relationship between education qualification of women entrepreneurs and awareness about ASPIRE scheme.	Pearson's Chi square test	There is a relationship between education qualification of women entrepreneurs and awareness about ASPIRE scheme.
1.3	There is no relationship between education qualification of women entrepreneurs and awareness about MSME market development assistance.	Pearson's Chi square test	There is a relationship between education qualification of women entrepreneurs and awareness about MSME market development assistance.

1.4	There is no relationship between education qualification of women entrepreneurs and awareness about micro & small enterprises cluster development.	Pearson's Chi square test	There is a relationship between education qualification of women entrepreneurs and awareness about micro & small enterprises cluster development.
2	There is no relationship between nature & size of organization and government scheme availed.	Pearson's Chi square test	There is a relationship between nature & size of organization and government scheme availed.
3	There is no relationship between nature of product and discount offered to customers by women entrepreneurs.	Pearson's Chi square test	There is a relationship between nature of product and discount offered to customers by women entrepreneurs.
4	There is no relationship between location of business and frequency of participation in trade fairs by women entrepreneurs.	Pearson's Chi square test	There is a relationship between location of business and frequency of participation in trade fairs by women entrepreneurs.
5	Participation in trade fair is not beneficial for the business undertaken by women entrepreneurs.	Z-test	Participation in trade fair is beneficial for the business undertaken by women entrepreneurs.

Table 2: Table showing null hypotheses rejected

Sr. No.	Null Hypotheses Rejected
1	There is no relationship between education qualification of women entrepreneurs and awareness about marketing schemes introduced by MSME.
2	There is no relationship between education qualification of women entrepreneurs and awareness about marketing support/assistance to MSMEs.
3	There is no relationship between education qualification of women entrepreneurs and awareness about ASPIRE scheme.
4	There is no relationship between education qualification of women entrepreneurs and awareness about MSME market development assistance.
5	There is no relationship between nature & size of organization and government scheme availed.
6	There is no relationship between nature of product and discount offered to customers by women entrepreneurs.
7	There is no relationship between location of business and frequency of participation in trade fairs by women entrepreneurs.
8	Participation in trade fair is not beneficial for the business undertaken by women entrepreneurs.

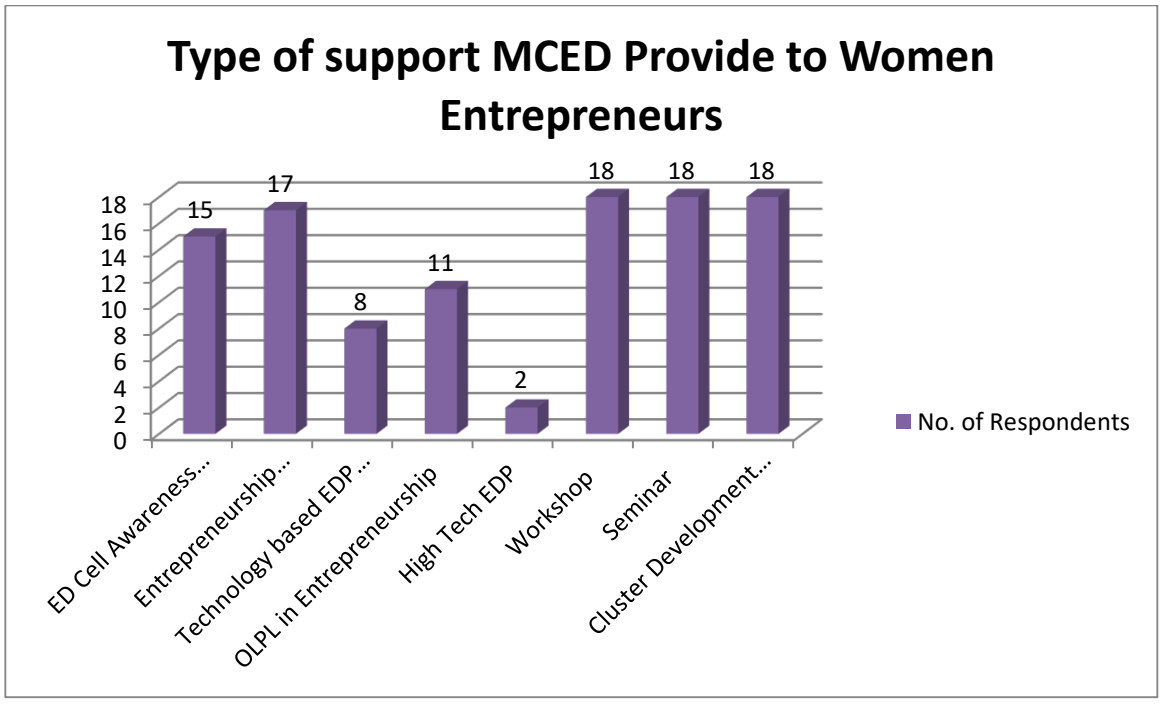
Part C General Questions MCED:

1. Type of support MCED Provide to Women Entrepreneurs

Table No .4.14: Table showing type of support MCED Provide to Women Entrepreneurs

Particulars	No. of Respondents
ED Cell Awareness programmed for college students	15
Entrepreneurship Development Programme	17
Technology based EDP (TEDP)	8
OLPL in Entrepreneurship	11
High Tech EDP	2
Workshop	18
Seminar	18
Cluster Development Programme	18

Graph No .4.14: Graph showing type of support MCED Provide to Women Entrepreneurs



The above table shows the type of support that MCED provide to women entrepreneurs. It is seen that, all the respondents provide support for workshop, seminar and cluster development

programme. 17 respondents provide support for entrepreneurship development programme, 15 respondents provide support for ED Cell awareness programmes for college students, 11 respondents provide support for OLPL in Entrepreneurship, 8 respondents provide support for technology based EDP and 2 respondents provide support for high tech EDP.

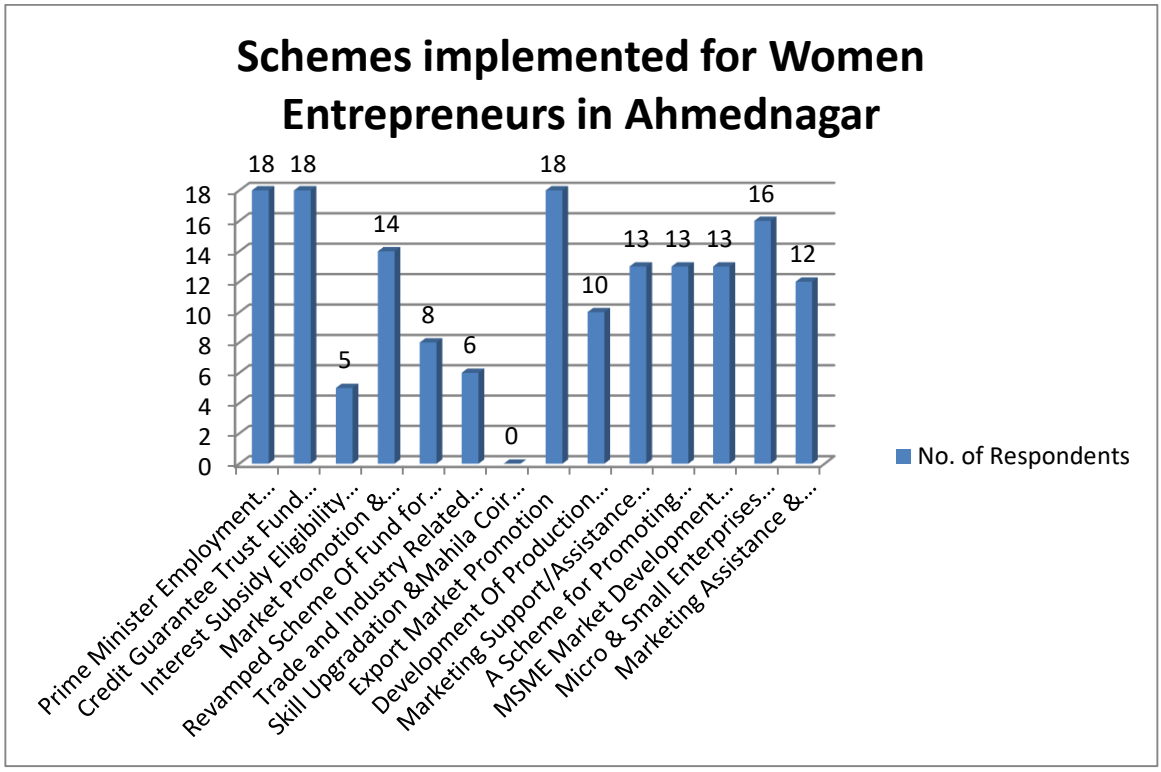
Thus it is seen that all the all the respondents provide support for workshop, seminar and cluster development programmes.

2. Schemes implemented for Women Entrepreneurs in Ahmednagar

Table No .4.15: Table showing schemes implemented for Women Entrepreneurs

Particulars	No. of Respondents
Prime Minister Employment Generation Programme(PMEGP)	18
Credit Guarantee Trust Fund for Micro & Small Enterprises (CGTMSE)	18
Interest Subsidy Eligibility Certificate (ISEC)	5
Market Promotion & Development Scheme (MPDA)	14
Revamped Scheme Of Fund for Regeneration Of Traditional Industries (SFURTI)	8
Trade and Industry Related Functional Support Services (TIRFSS)	6
Skill Upgradation &Mahila Coir Yojana (MCY)	0
Export Market Promotion	18
Development Of Production Infrastructure (DPI)	10
Marketing Support/Assistance to MSMEs (Bar Code)	13
A Scheme for Promoting Innovation, Rural Industry & Entrepreneurship (ASPIRE)	13
MSME Market Development Assistance (MDA)	13
Micro & Small Enterprises Cluster Development (MSE-CDP)	16
Marketing Assistance & Technology Upgradation (MATU)	12

Graph No . 4.15: Graph showing schemes implemented for Women Entrepreneurs



The above table shows the schemes implemented for women entrepreneurs in Ahmednagar. From the table it is seen that, all the respondents said that 'Prime Minister Employment Generation Programme(PMEGP)', 'Credit Guarantee Trust Fund for Micro & Small Enterprises (CGTMSE)' and 'Export Market Promotion' schemes are schemes implemented for women entrepreneurs in Ahmednagar. 16 respondents said that 'Micro & Small Enterprises Cluster Development (MSE-CDP)' scheme is implemented in Ahmednagar. 14 respondents said that 'Market Promotion & Development Scheme (MPDA)' scheme is implemented, 13 respondents said that schemes such as 'Marketing Support/Assistance to MSMEs (Bar Code)', 'A Scheme for Promoting Innovation, Rural Industry & Entrepreneurship (ASPIRE)', 'MSME Market Development Assistance (MDA' are implemented for women entrepreneurs in Ahmednagar. 12 respondents said 'Marketing Assistance & Technology Upgradation (MATU)' scheme is implemented.

Schemes such as ‘Revamped Scheme of Fund for Regeneration of Traditional Industries (SFURTI)’, ‘Trade and Industry Related Functional Support Services (TIRFSS)’ and ‘Interest Subsidy Eligibility Certificate (ISEC)’ were not much implemented in Ahmednagar.

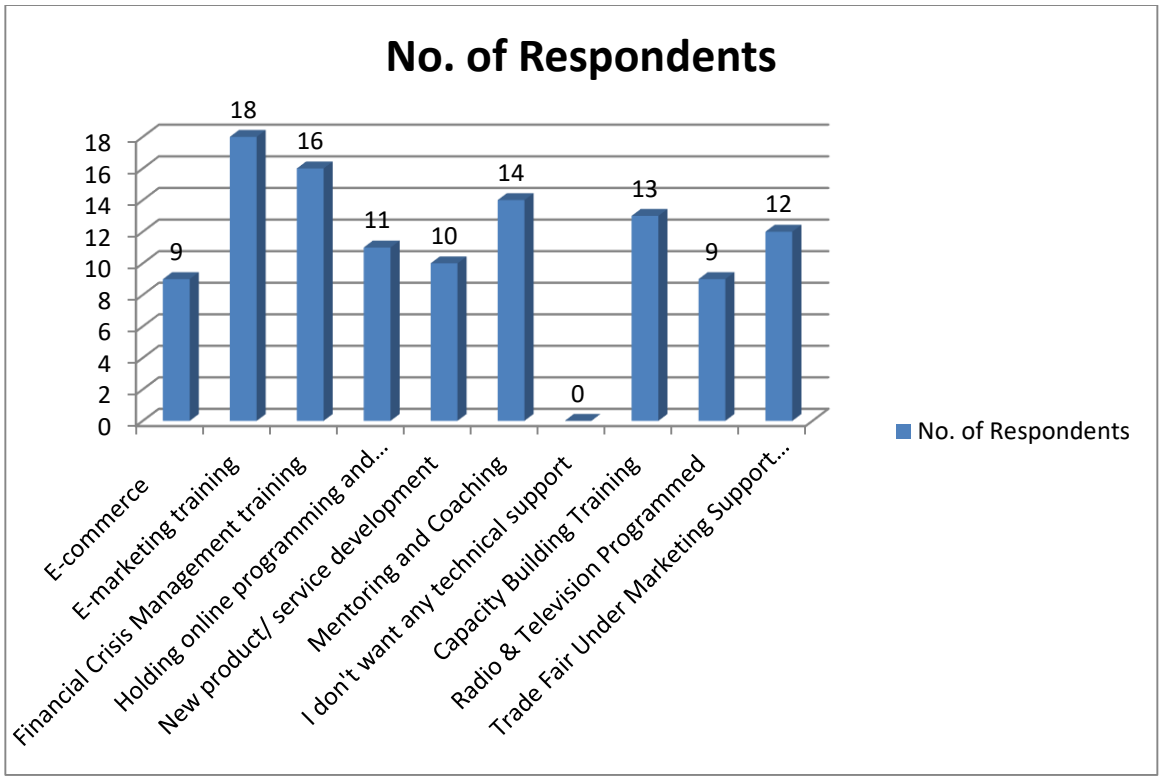
Among the least implemented scheme for women entrepreneurs in Ahmednagar was ‘Skill Upgradation &Mahila Coir Yojana (MCY)’.

3. Technical/ training support required

Table No . 4.16: Table showing technical/ training support required

Particulars	No. of Respondents
E-commerce	9
E-marketing training	18
Financial Crisis Management training	16
Holding online programming and events	11
New product/ service development	10
Mentoring and Coaching	14
I don't want any technical support	0
Capacity Building Training	13
Radio & Television Programmed	9
Trade Fair Under Marketing Support System	12

Graph No . 4.16: Graph showing technical/ training support required



The above table shows the technical/ training support required. It is seen that 'E-marketing training' were required by all the respondents. 16 respondents required 'Financial Crisis Management training', 14 respondents required 'Mentoring and Coaching' whereas, and 13 respondents required 'Capacity Building Training'.

12 respondents needed support on 'Trade Fair under Marketing Support System', 11 respondents required support on 'Holding online programming and events', 10 respondents required support on 'New product/ service development' whereas 9 respondents required support on 'E-commerce' and 'Radio & Television Programmed'

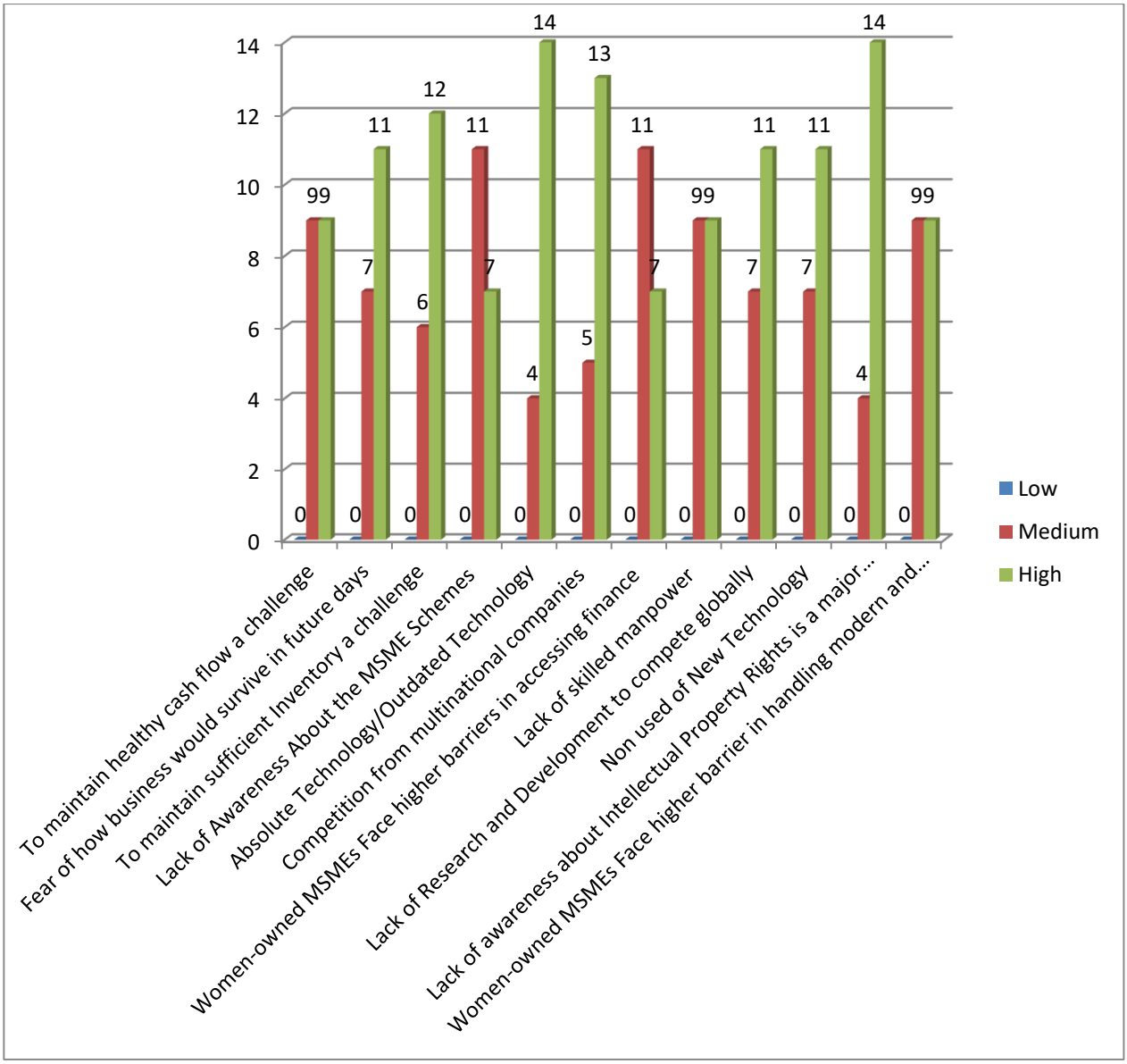
Thus it is seen that, majority of the respondents (100%) required technical/ training support on 'E-marketing'.

4. Challenges faced by Women Entrepreneurs in Ahmednagar

Table No . 4.17: Table showing challenges faced by Women Entrepreneurs in Ahmednagar

Details	Low	Medium	High	Total	Total Score	Wt. Avg Score	Rank
To maintain healthy cash flow a challenge	0	9	9	18	45	2.50	8
Fear of how business would survive in future days	0	7	11	18	47	2.61	5
To maintain sufficient Inventory a challenge	0	6	12	18	48	2.67	4
Lack of Awareness About the MSME Schemes	0	11	7	18	43	2.39	11
Absolute Technology/Outdated Technology	0	4	14	18	50	2.78	1
Competition from multinational companies	0	5	13	18	49	2.72	3
Women-owned MSMEs Face higher barriers in accessing finance	0	11	7	18	43	2.39	11
Lack of skilled manpower	0	9	9	18	45	2.50	8
Lack of Research and Development to compete globally	0	7	11	18	47	2.61	5
Non used of New Technology	0	7	11	18	47	2.61	5
Lack of awareness about Intellectual Property Rights is a major hurdle encountered by MSEs	0	4	14	18	50	2.78	1
Women-owned MSMEs Face higher barrier in handling modern and sophisticated technology	0	9	9	18	45	2.50	8

Graph No . 4.17: Graph showing challenges faced by Women Entrepreneurs in Ahmednagar



Calculation of Weighted Average for ‘to maintain healthy cash flow a challenge’:

$$(0x1 + 9x2 + 9x3) / 18 = 45/18 = 2.50$$

The above table exhibits the weighted average score of ‘to maintain healthy cash flow a challenge’ along with ranking based on average. An average score of ‘3’ implies strong agreement of respondents towards the statement and ‘1’ implies low agreement to the given statement. From the table, it is inferred that respondents under study, strongly agreed to the statements, ‘Lack of awareness about Intellectual Property Rights is a major hurdle encountered by MSEs’ and ‘Absolute Technology/Outdated Technology’ with average score of 2.78 each. On third position was the statement, ‘Competition from multinational companies’ with average score of 2.72. Statement, ‘To maintain sufficient Inventory a challenge’ was ranked fourth by the respondents with average score of 2.67. On fifth position were, ‘Fear of how business would survive in future days’, ‘Lack of Research and Development to compete globally’ and ‘Non used of New Technology’ respectively with average score of 2.61 each.

Statement, ‘To maintain healthy cash flow a challenge’, ‘Lack of skilled manpower’ and ‘Women-owned MSMEs Face higher barrier in handling modern and sophisticated technology’ was ranked eight by the respondents with average score of 2.50. On eleventh position were, ‘Lack of Awareness About the MSME Schemes’ and ‘Women-owned MSMEs Face higher barriers in accessing finance’ with average score of 2.39 each.

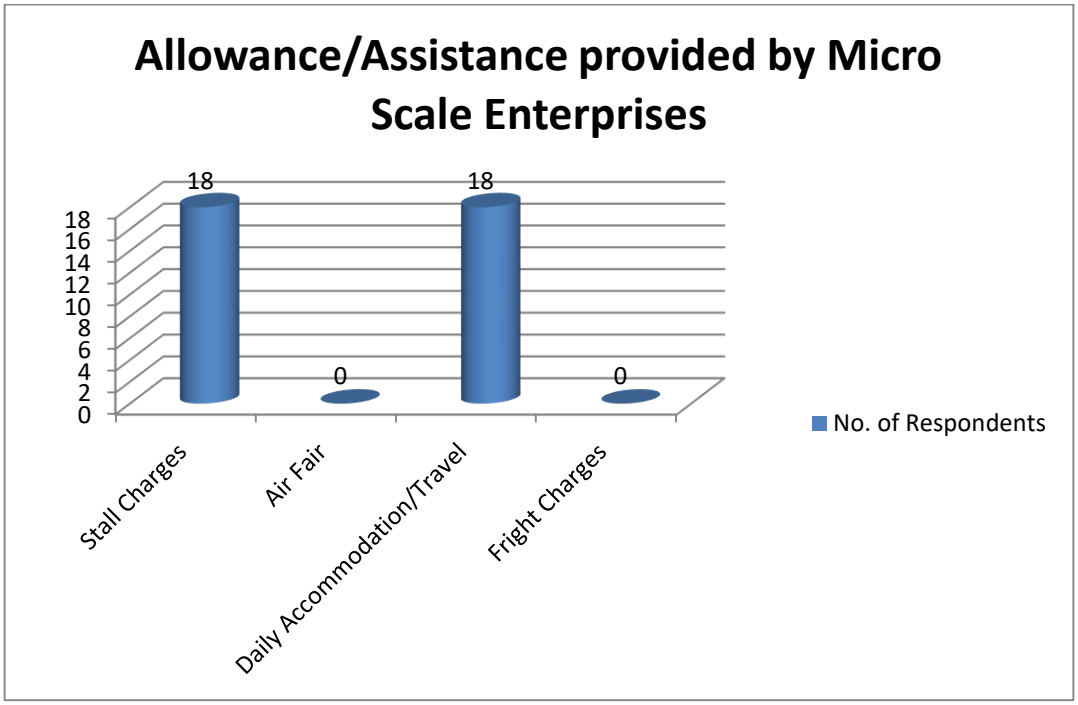
Thus, it is inferred that among the challenges faced by women entrepreneurs, ‘Lack of awareness about Intellectual Property Rights is a major hurdle encountered by MSEs’ and ‘Absolute Technology/Outdated Technology’ were the top challenges according to the respondents.

5. Allowance/ assistance provided by micro scale enterprises

Table No . 4.18: Table showing allowance/ assistance provided by micro scale enterprises

Particulars	No. of Respondents
Stall Charges	18
Air Fair	0
Daily Accommodation/Travel	18
Fright Charges	0

Graph No . 4.18: Graph showing allowance/ assistance provided by micro scale enterprises



From the above table it is seen that, as part of allowance/ assistance provided by micro scale enterprises, all the respondents provided stall charges and daily accommodation/ travel. None of the respondents provided air fare and fright charges.

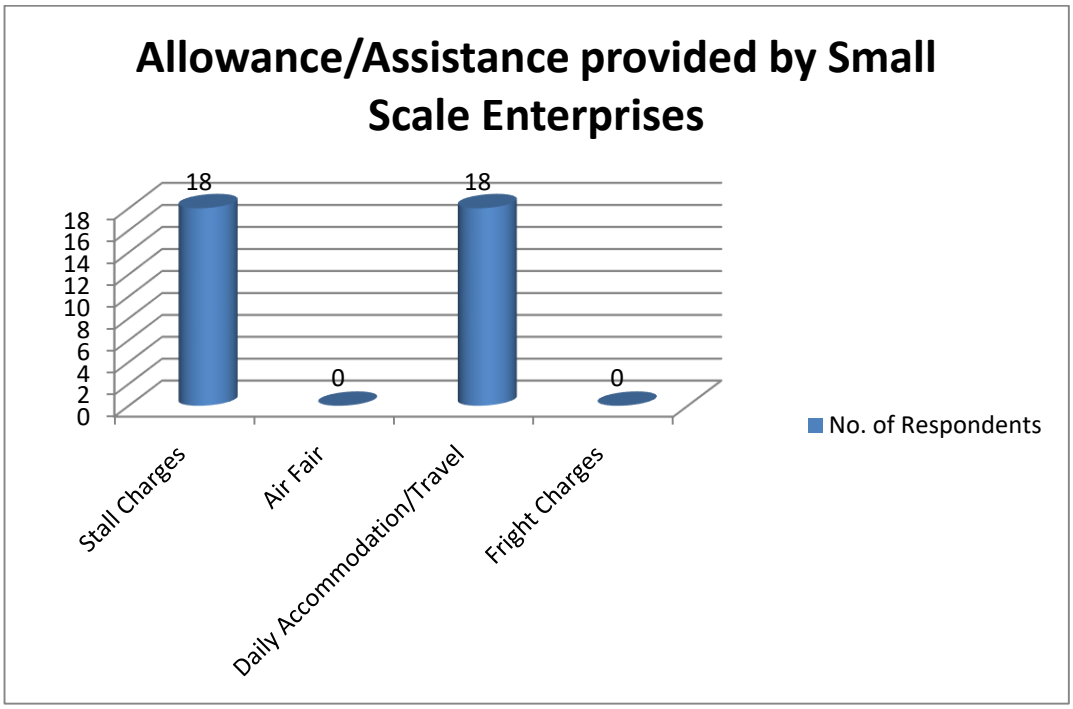
Thus, it is inferred that respondents only provide stall charges and daily accommodation/ travel as part of allowance/ assistance provided by micro scale enterprises.

6. Allowance/ assistance provided by small scale enterprises

Table No 4.19: Table showing allowance/ assistance provided by small scale enterprises

Particulars	No. of Respondents
Stall Charges	18
Air Fair	0
Daily Accommodation/Travel	18
Fright Charges	0

Graph No . 4.19: Graph showing allowance/ assistance provided by small scale enterprises



From the above table it is seen that, as part of allowance/ assistance provided by small scale enterprises, all the respondents provided stall charges and daily accommodation/ travel. None of the respondents provided air fare and fright charges.

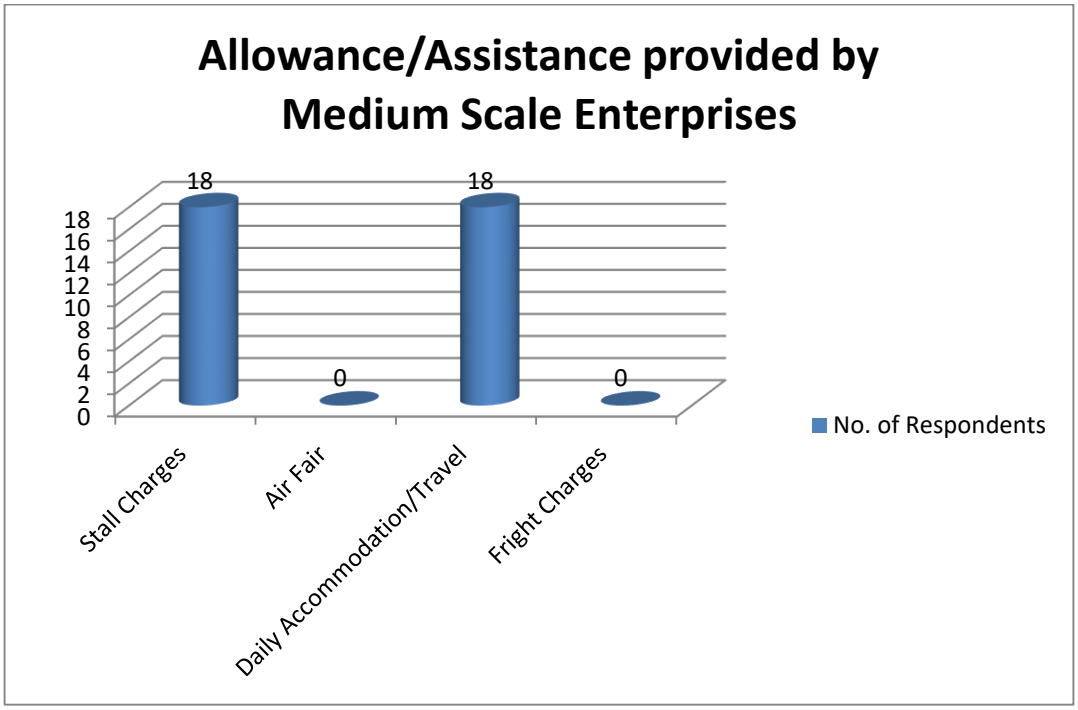
Thus, it is inferred that respondents only provide stall charges and daily accommodation/ travel as part of allowance/ assistance provided by small scale enterprises.

7. Allowance/ assistance provided by medium scale enterprises

Table No . 4.20: Table showing allowance/ assistance provided by medium scale enterprises

Particulars	No. of Respondents
Stall Charges	18
Air Fair	0
Daily Accommodation/Travel	18
Fright Charges	0

Graph No . 4.01: Graph showing allowance/ assistance provided by medium scale enterprises



From the above table it is seen that, as part of allowance/ assistance provided by medium scale enterprises, all the respondents provided stall charges and daily accommodation/ travel. None of the respondents provided air fare and fright charges.

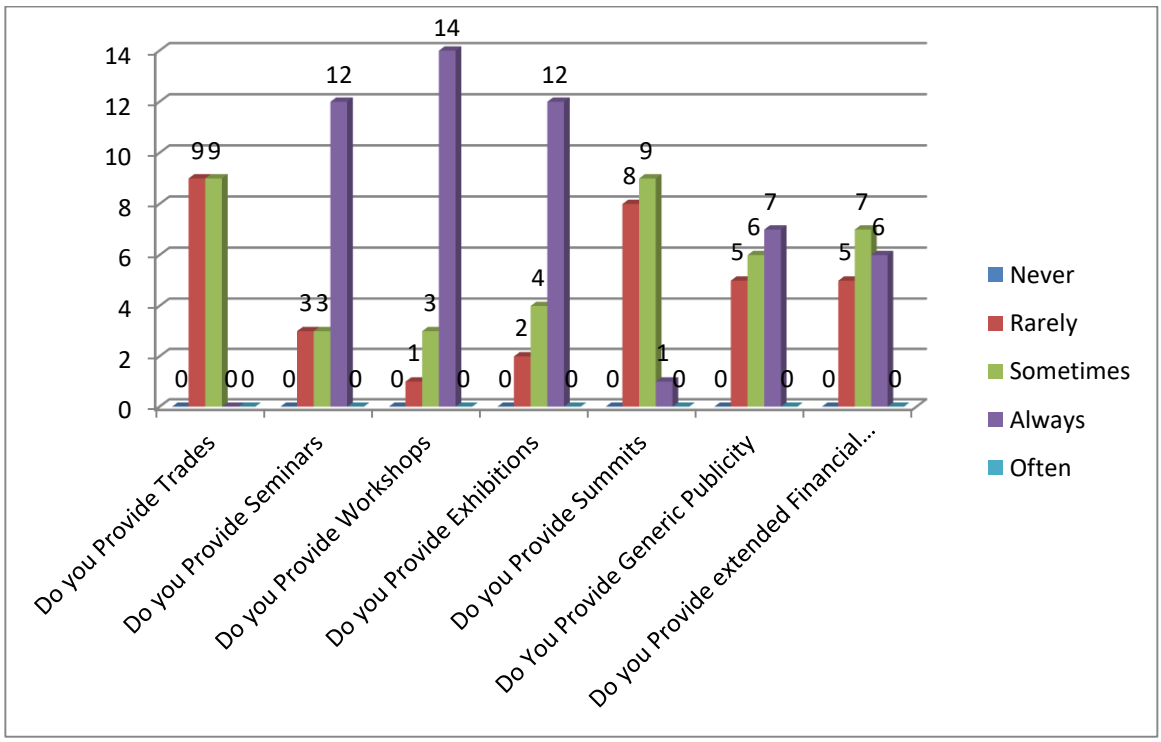
Thus, it is inferred that respondents only provide stall charges and daily accommodation/ travel as part of allowance/ assistance provided by meedium scale enterprises.

8. Export market promotion activities

Table No . 4.21: Table showing export market promotion activities

Details	Never	Rarely	Sometimes	Always	Often	Total Score	Wt.Avg Score	Rank
Do you Provide Trades	0	9	9	0	0	45	2.50	7
Do you Provide Seminars	0	3	3	12	0	63	3.50	3
Do you Provide Workshops	0	1	3	14	0	67	3.72	1
Do you Provide Exhibitions	0	2	4	12	0	64	3.56	2
Do you Provide Summits	0	8	9	1	0	47	2.61	6
Do You Provide Generic Publicity	0	5	6	7	0	56	3.11	4
Do you Provide extended Financial Assistance	0	5	7	6	0	55	3.06	5

Graph No 4.21: Graph showing export market promotion activities



Calculation of Weighted Average for 'Do you Provide Trades':

(0x1 + 9x2 + 9x3 + 0x4 + 0x5) / 18 = 45/18 = 2.50

The above table exhibits the weighted average score of 'Do you Provide Trades' along with ranking based on average. An average score of '5' implies strong agreement of respondents towards the statement and '1' implies low agreement to the given statement.

From the table, it is inferred that respondents under study, strongly agreed to the promotion activity of, 'Do you Provide Workshops' with average score of 3.72. On second position was the promotion activity, 'Do you Provide Exhibitions' with average score of 3.56. Promotion activity, 'Do you Provide Seminars' was ranked third by the respondents with average score of 3.50. On fourth position was, 'Do You Provide Generic Publicity' with average score of 3.11 and 'Do you Provide extended Financial Assistance' was ranked fifth by the respondents with average score of 3.06. On sixth position was, 'Do you Provide Summits' with average score of 2.61 and 'Do you Provide Trades' was ranked seventh by the respondents.

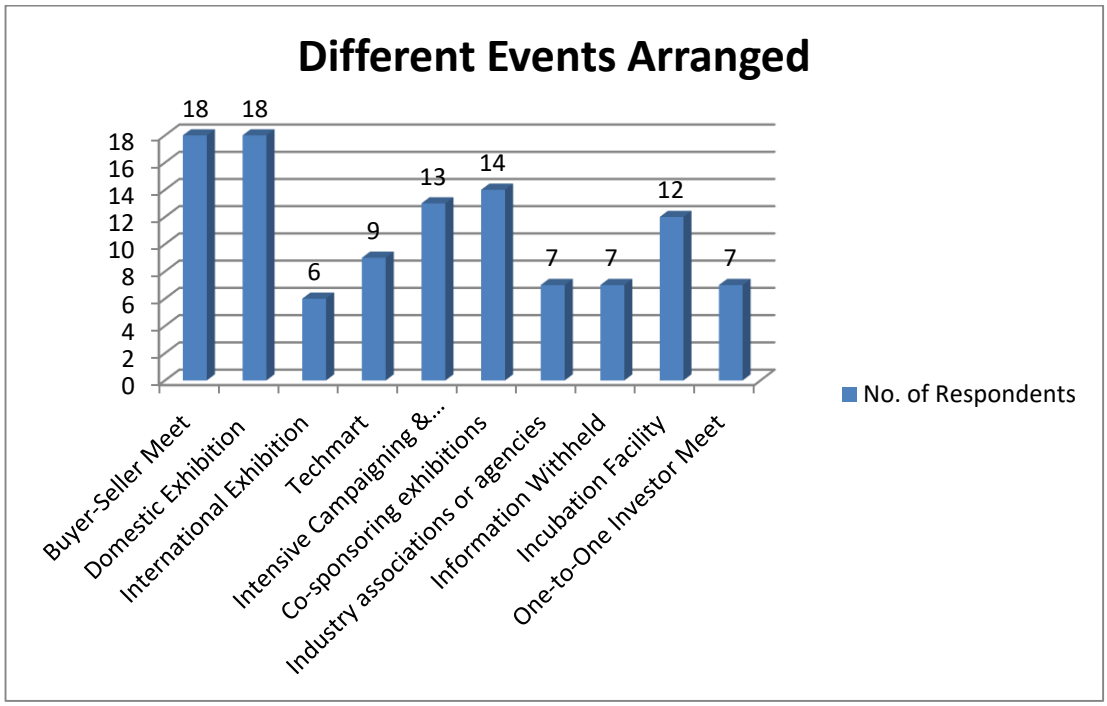
Thus, it is inferred that among the export market promotion activities, 'Do you Provide Workshops' was ranked first according to the respondents.

9. Different events arranged

Table No . 4.22: Table showing different events arranged

Particulars	**No. of Respondents**
Buyer-Seller Meet	18
Domestic Exhibition	18
International Exhibition	6
Techmart	9
Intensive Campaigning & Marketing Promotional Events	13
Co-sponsoring exhibitions	14
Industry associations or agencies	7
Information Withheld	7
Incubation Facility	12
One-to-One Investor Meet	7

Graph No . 4.22: Graph showing different events arranged



The above table shows the different events arranged. It is seen that 'Buyer-Seller Meet' and 'Domestic Exhibition' were arranged by all the respondents. 14 respondents arranged Co-sponsoring exhibitions, 13 respondents arranged 'Intensive Campaigning & Marketing Promotional Events', 12 respondents arranged 'Incubation facility', whereas 9 respondents arranged 'Techmart'. 'Industry associations or agencies', 'Information Withheld' and 'One to one investor meet' were arranged by 7 respondents whereas; 'International Exhibition' was arranged by only 6 respondents.

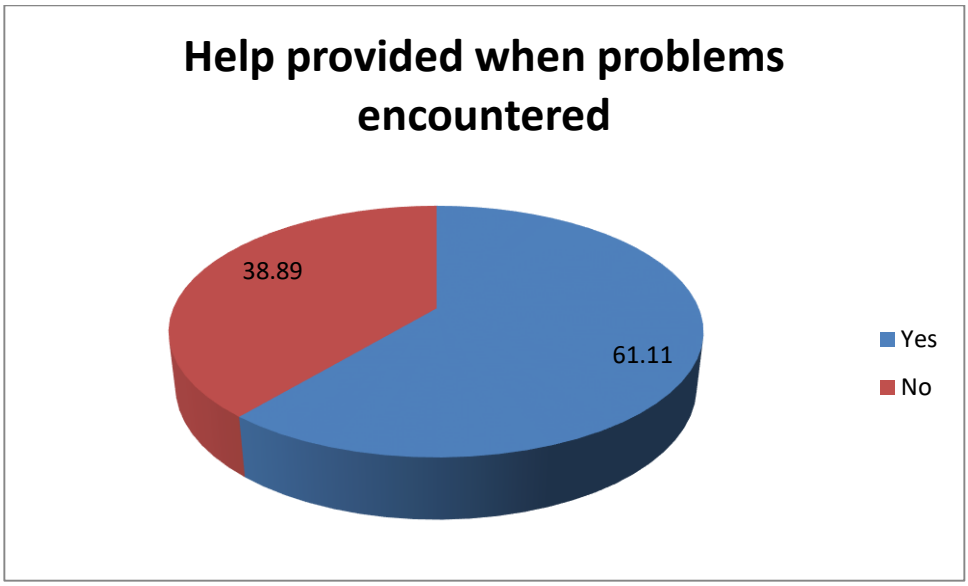
Thus it is seen that, majority of the respondents (100%) arranged 'Buyer-Seller Meet' and 'Domestic Exhibition'.

10. Help provided when problem encountered

Table No . 4.23: Table showing help provided when problem encountered

Particulars	No. of Respondents	Percentage (%)
Yes	11	61.11
No	7	38.89
Total	18	100.00

Graph No . 4.23: Graph showing help provided when problem encountered



From the above table it is seen that, 61.11% respondents provide help to women entrepreneurs when problem is encountered whereas 38.89% respondents do not provide help to women entrepreneurs when problem is encountered.

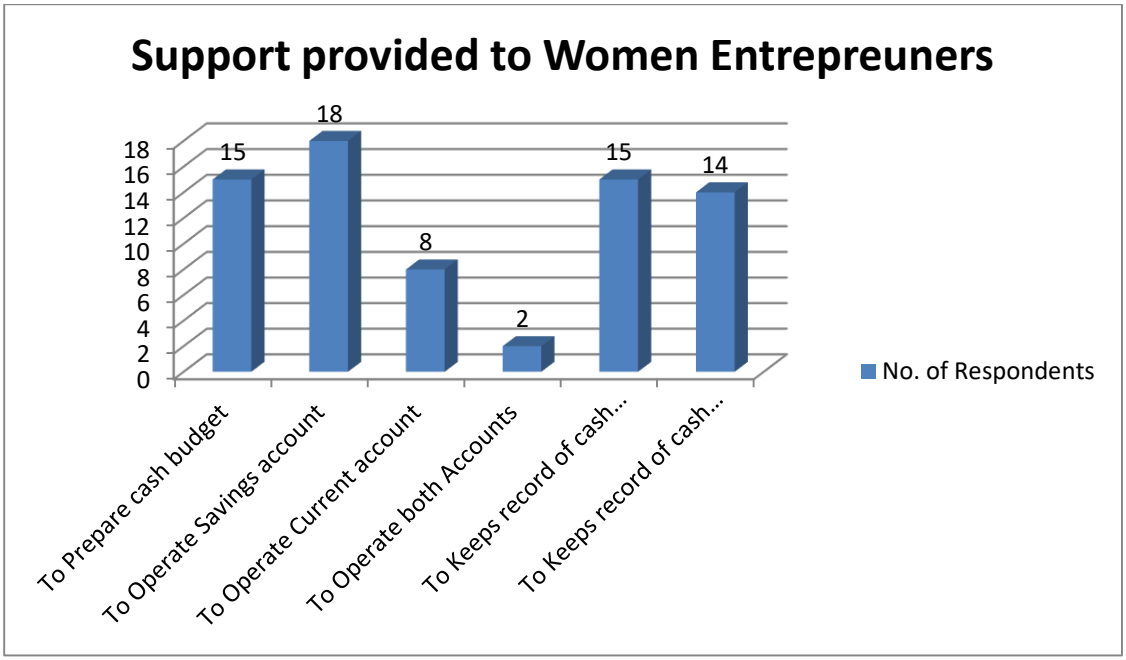
Thus it is concluded that, majority of the respondents (61.11%) provide help to women entrepreneurs when problem is encountered.

11. Support provided to Women Entrepreneurs

Table No 4.24: Table showing support provided to Women Entrepreneurs

Particulars	No. of Respondents
To Prepare cash budget	15
To Operate Savings account	18
To Operate Current account	8
To Operate both Accounts	2
To Keeps record of cash receipts	15
To Keeps record of cash payments	14

Graph No 4.24: Graph showing support provided to Women Entrepreneurs



From the above table it is seen that, 18 respondents provided support to operate savings account. 15 respondents provided support for preparation of cash budget and to keep record of cash receipts. 14 respondents provided support to keep record of cash payments, 8 respondents provided support to operate Current account and 2 respondents provided support to operate both accounts.

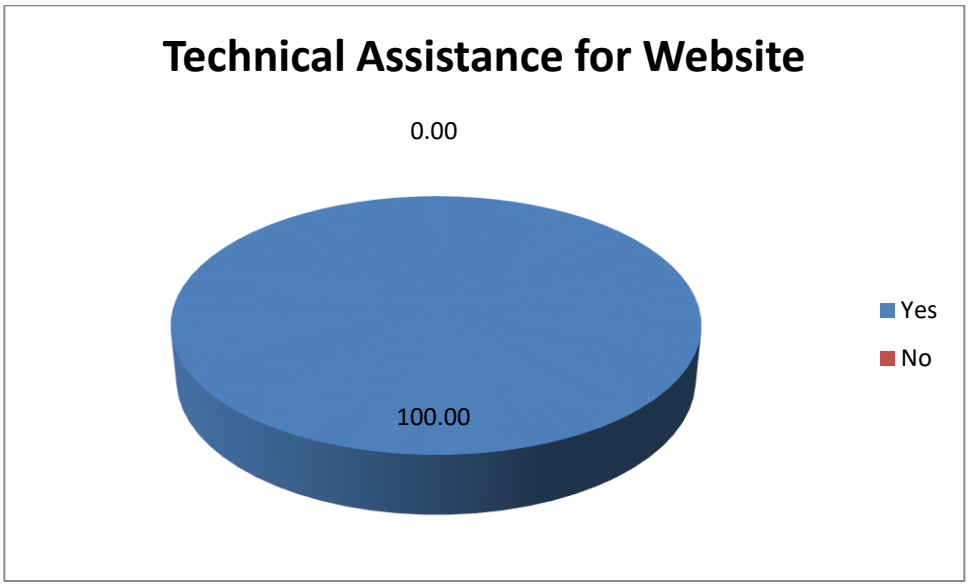
Thus it is inferred that, majority of the support was provided to operate savings account.

12. Technical assistance for website

Table No . 4.25: Table showing technical assistance for website

Particulars	No. of Respondents	Percentage (%)
Yes	18	100.00
No	0	0.00
Total	18	100.00

Graph No . 4.25: Graph showing technical assistance for website



From the above table it is seen that, 100% respondents provide technical assistance for website.

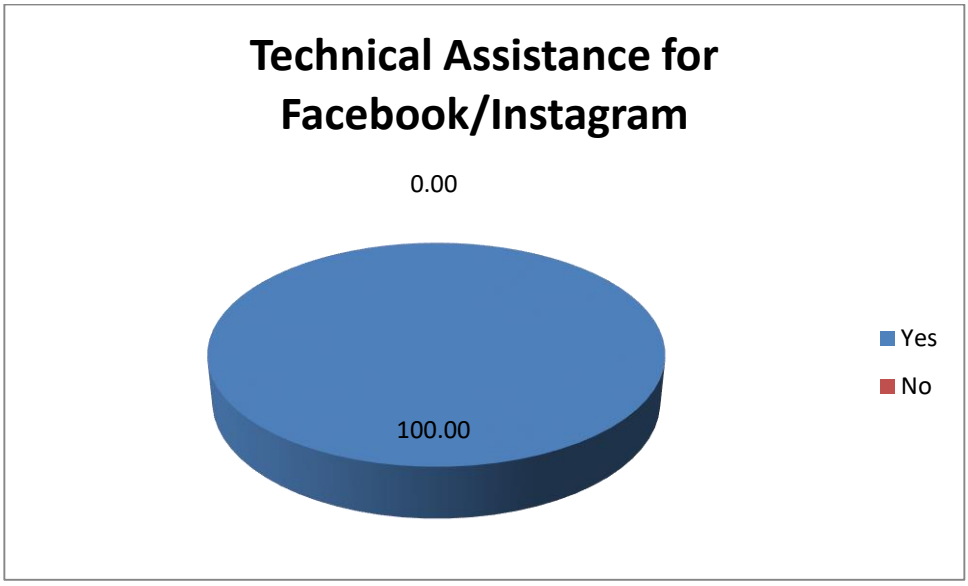
Thus it is concluded that, all the respondents (100%) provide technical assistance for website.

13. Technical assistance for facebook/ instagram

Table No . 4.26: Table showing technical assistance for facebook/ instagram

Particulars	No .of Respondents	Percentage (%)
Yes	18	100.00
No	0	0.00
Total	18	100.00

Graph No . 4.26: Graph showing technical assistance for facebook/ instagram



From the above table it is seen that, 100% respondents provide technical assistance for facebook/ instagram.

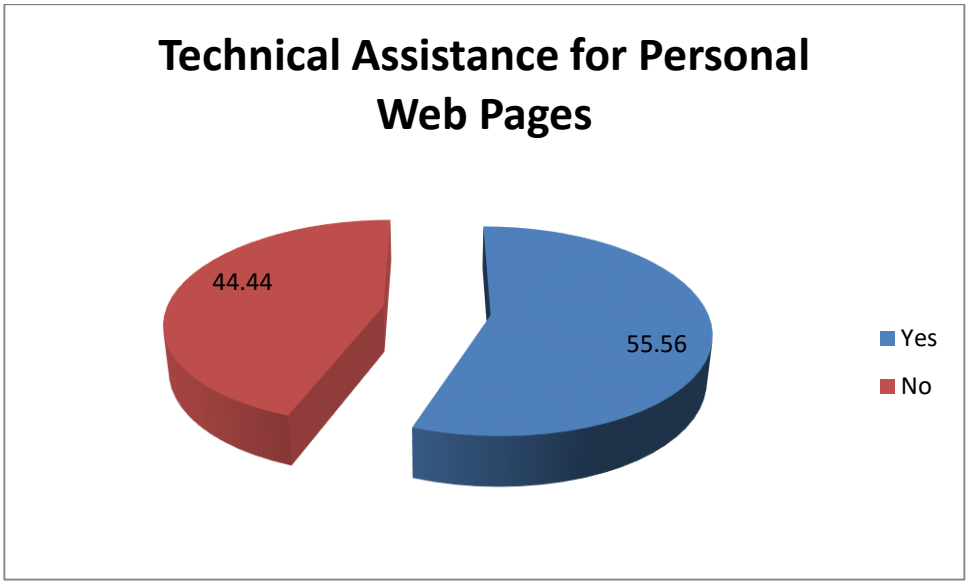
Thus it is concluded that, all the respondents (100%) provide technical assistance for facebook/ instagram.

14. Technical assistance for personal web pages

Table No . 4.27: Table showing technical assistance for personal web pages

Particulars	No .of Respondents	Percentage (%)
Yes	10	55.56
No	8	44.44
Total	18	100.00

Graph No . 4.27: Graph showing technical assistance for personal web pages



From the above table it is seen that, out of the total respondents, 55.56% respondents provide technical assistance for personal web pages whereas, 44.44% respondents do not provide technical assistance for personal web pages.

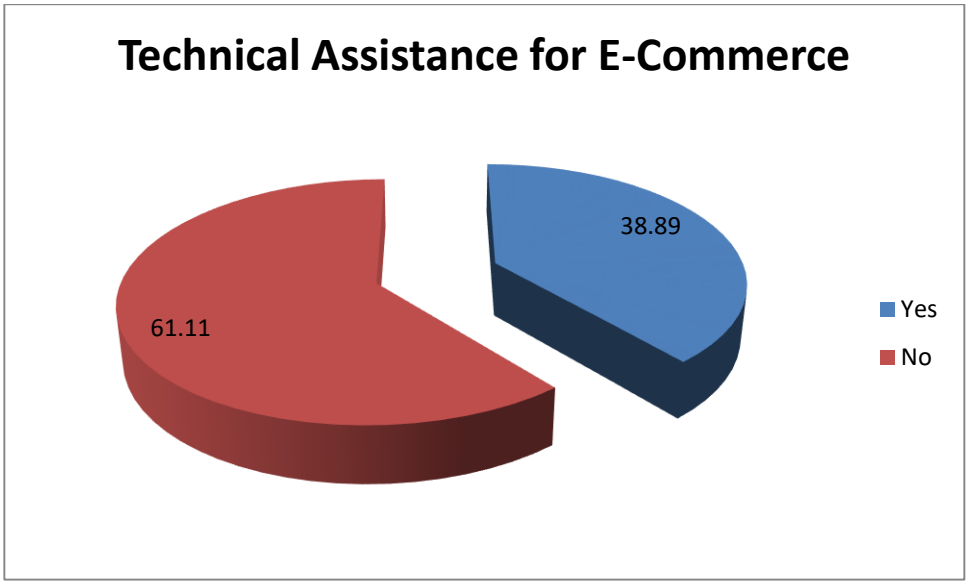
Thus it is inferred that, majority of the respondents (55.56%) provide technical assistance for personal web pages.

15. Technical assistance for E-commerce

Table No . 4.28: Table showing technical assistance for E-commerce

Particulars	No. of Respondents	Percentage (%)
Yes	7	38.89
No	11	61.11
Total	18	100.00

Graph No . 4.28: Graph showing technical assistance for E-commerce



From the above table it is seen that, out of the total respondents, 61.11% respondents do not provide technical assistance for e-commerce whereas, 38.89% respondents provide technical assistance for e-commerce.

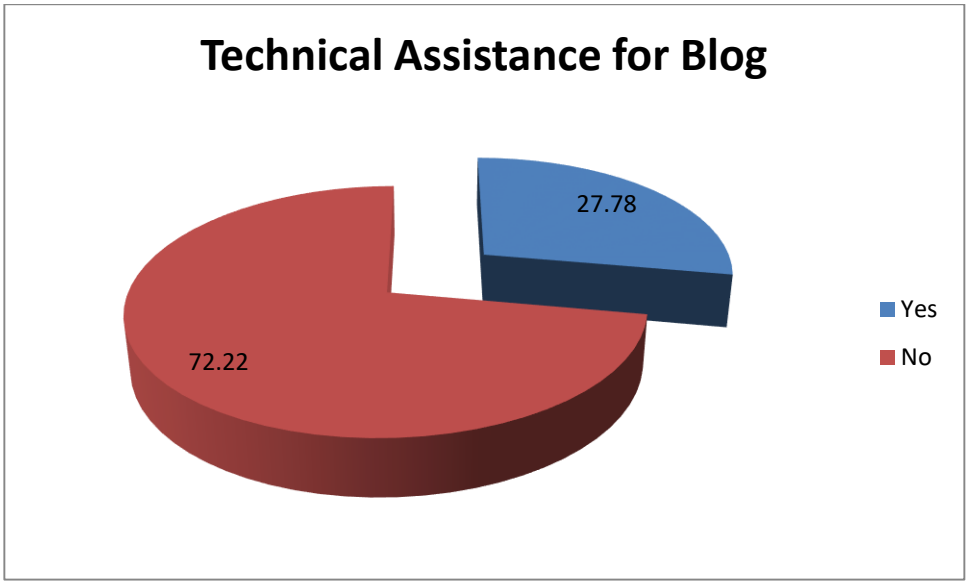
Thus it is inferred that, majority of the respondents (61.11%) do not provide technical assistance for e-commerce.

16. Technical assistance for blog

Table No . 4.29: Table showing technical assistance for blog

Particulars	No. of Respondents	Percentage (%)
Yes	5	27.78
No	13	72.22
Total	18	100.00

Graph No . 4.29: Graph showing technical assistance for blog



From the above table it is seen that, out of the total respondents, 72.22% respondents do not provide technical assistance for blog whereas, 27.78% respondents provide technical assistance for blog.

Thus it is inferred that, majority of the respondents (72.22%) do not provide technical assistance for blog.

Summary of MCED General Questions:

Sr. No.	Key Parameters	Conclusion
1	Schemes/ Initiatives for Women Entrepreneurs	'Prime Minister Employment Generation Programme (PMEGP)', 'Credit Guarantee Trust Fund for Micro & Small Enterprises (CGTMSE)' and 'Export Market Promotion' schemes are schemes implemented for women entrepreneurs in Ahmednagar. Among the least implemented scheme was 'Skill Upgradation & Mahila Coir Yojana (MCY)'
2	Challenges faced by Women Entrepreneurs	Among the challenges faced by women entrepreneurs, 'Lack of awareness about Intellectual Property Rights is a major hurdle encountered by MSEs' and 'Absolute Technology/Outdated Technology' were the top challenges.
3	Support provided to Women Entrepreneurs	A lot of support is provided to Women Entrepreneurs by MCED. With respect to technical assistance, support is provided with respect to 'E-marketing training', 'Financial Crisis Management training', 'Mentoring and Coaching' and 'Capacity Building Training'. Support is also provided by organizing workshops, exhibitions, events and seminars.
4	Help in Fund Raising for Women Entrepreneurs	Help for fund raising from financial institutions is provided to women entrepreneurs. Also when problem is encountered in fund raising MCED provides assistance to women entrepreneurs.

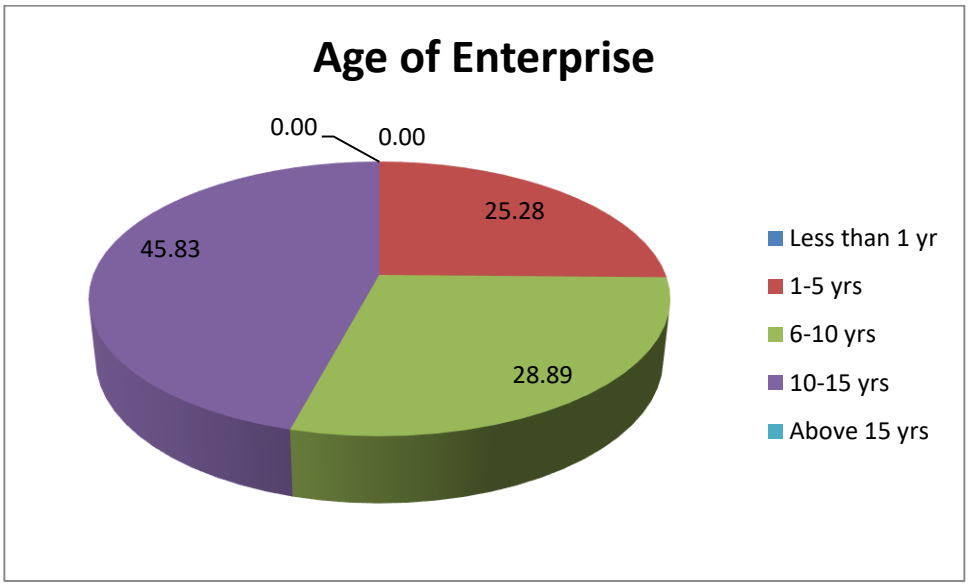
Part D General Questions WE:

17. Age of enterprise

Table No . 4.30: Graph showing age of enterprise

Particulars	No. of Respondents	Percentage (%)
Less than 1 yr	0	0.00
1-5 yrs	91	25.28
6-10 yrs	104	28.89
10-15 yrs	165	45.83
Above 15 yrs	0	0.00
Total	360	100.00

Graph No . 4.30: Graph showing age of enterprise



From the above table it is seen that, out of the total respondents 45.83% respondent's age of enterprise was 10-15 years, 28.89% respondent's age of enterprise was 6-10 years and 25.28% respondents age of enterprise was 1-5 years.

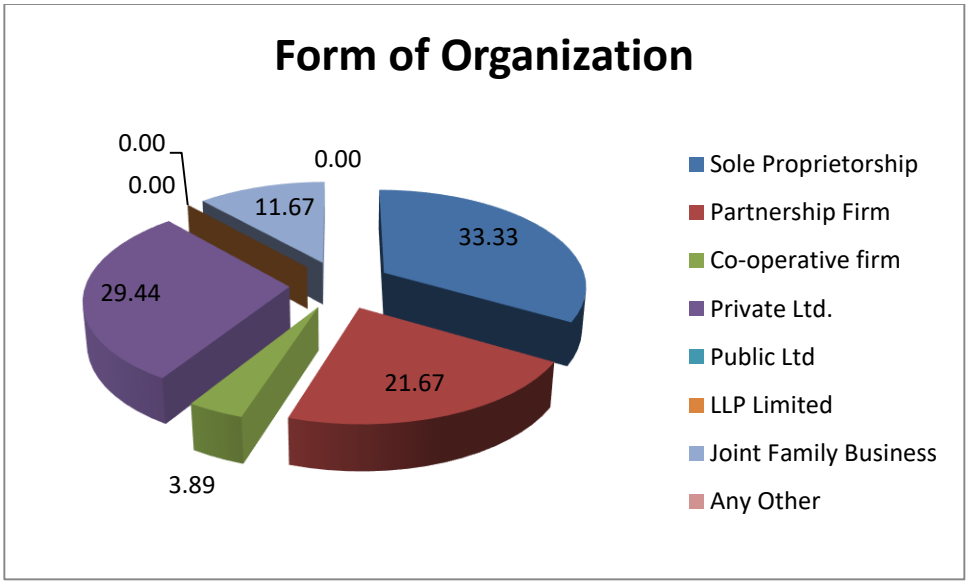
Thus it is seen that majority of the respondents (45.83%) age of enterprise was 10-15 years.

18. Form of organization

Table No . 4.31 Table showing form of organization

Particulars	No. of Respondents	Percentage (%)
Sole Proprietorship	120	33.33
Partnership Firm	78	21.67
Co-operative firm	14	3.89
Private Ltd.	106	29.44
Public Ltd	0	0.00
LLP Limited	0	0.00
Joint Family Business	42	11.67
Any Other	0	0.00
Total	360	100.00

Graph No . 4.31: Graph showing form of organization



The above table shows form of organization. It is seen that 33.33% respondents were sole proprietor of their organization, 29.44% respondents had private limited organization, 21.67% respondents had partnership firm, 11.67% respondents had joint family business and 3.89% respondents had co-operative firm as form of their organization.

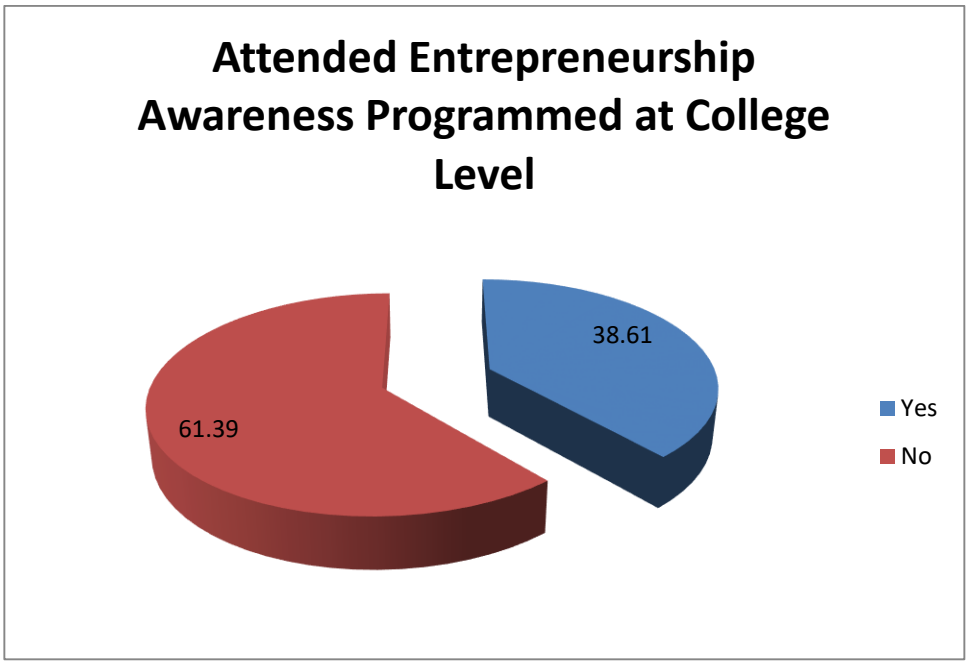
Hence it is inferred that, majority of the respondents (33.33%) had sole proprietorship as their form of organization.

19. Attendance for entrepreneurial awareness programme at college level

Table No . 4.32: Table showing attendance for entrepreneurial awareness programme at college level

Particulars	No. of Respondents	Percentage (%)
Yes	139	38.61
No	221	61.39
Total	360	100.00

Graph No . 4.32: Graph showing attendance for entrepreneurial awareness programme at college level



The above table shows attendance of respondents for entrepreneurial awareness programmes at college level. It is seen that 61.39% respondents did not attend any entrepreneurial awareness programmes at college level whereas, 38.61% respondents attended entrepreneurial awareness programmes at college level.

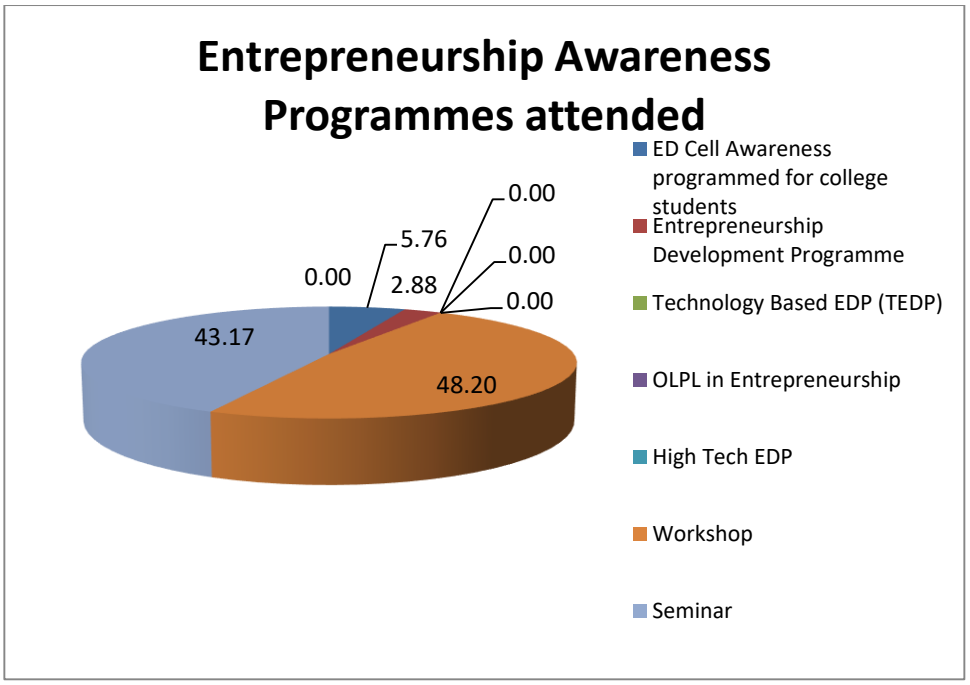
Hence it is inferred that, majority of the respondents (61.39%) did not attend any entrepreneurial awareness programmes at college level.

20. Entrepreneurial awareness Programme attended

Table No . 4.33: Table showing entrepreneurial awareness Programme attended

Particulars	No. of Respondents	Percentage (%)
ED Cell Awareness programmed for college students	8	5.76
Entrepreneurship Development Programme	4	2.88
Technology Based EDP (TEDP)	0	0.00
OLPL in Entrepreneurship	0	0.00
High Tech EDP	0	0.00
Workshop	67	48.20
Seminar	60	43.16
Cluster Development Programme	0	0.00
Total	139	100.00

Graph No . 4.33: Graph showing entrepreneurial awareness programme attended



The above table shows different programmed attended by respondents regarding entrepreneurial awareness. From the table it is seen that, out of the total respondents who attended entrepreneurial awareness Programme at college level, 48.20% respondents attended

workshop related to entrepreneurial awareness, 43.17% respondents attended seminar, 5.76% respondents attended ED cell awareness programme and 2.88% respondents attended entrepreneurship development programme at college level.

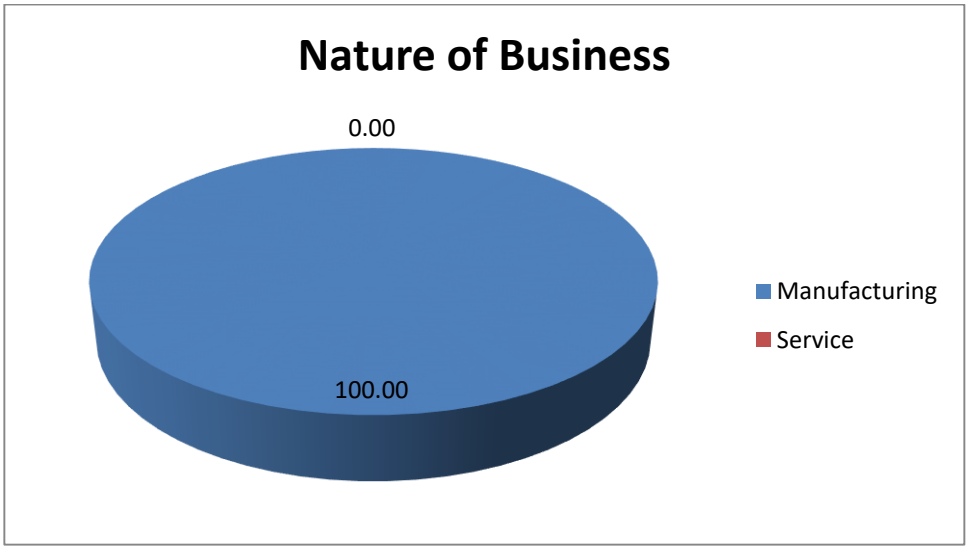
Thus it is observed that, majority of the respondents (48.20%) attended 'workshop' related to entrepreneurial awareness programmes at college level.

21. Nature of business

Table No . 4.34: Table showing nature of business

Particulars	No. of Respondents	Percentage (%)
Manufacturing	360	100.00
Service	0	0.00
Total	360	100.00

Graph No . 4.34: Graph showing nature of business



From the above table it is seen that, out of the total respondents, 100% respondents had manufacturing related business and none had business related to services.

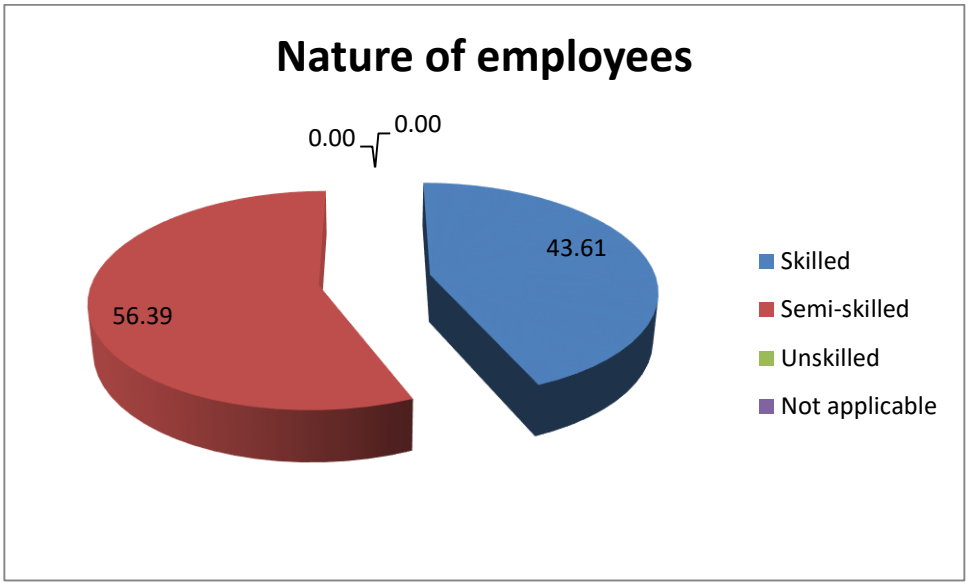
Hence it is inferred that, all respondents (100%) nature of business was 'manufacturing'.

22. Nature of employees

Table No . 4.35: Table showing nature of employees

Particulars	No. of Respondents	Percentage (%)
Skilled	157	43.61
Semi-skilled	203	56.39
Unskilled	0	0.00
Not applicable	0	0.00
Total	360	100.00

Graph No .4.35: Graph showing nature of employees



The above table shows nature of employees. It is seen that 56.39% respondents had semi-skilled employees working in their organization whereas, 43.61% respondents had skilled employees working in their organization.

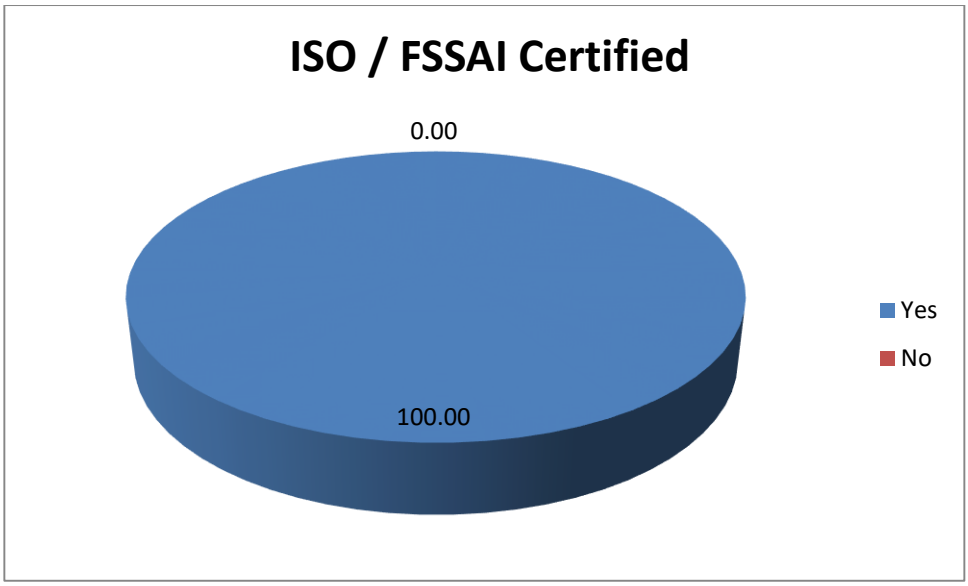
Hence it is inferred that, majority of the respondents (56.39%) had semi-skilled employees working in their organization.

23. ISO/ FSSAI certified

Table No . 4.36: Table showing ISO/ FSSAI Certified

Particulars	No. of Respondents	Percentage (%)
Yes	360	100.00
No	0	0.00
Total	360	100.00

Graph No . 4.36: Graph showing ISO/ FSSAI Certified



From the above table it is seen that, out of the total respondents, 100% respondents had ISO/ FSSAI certification for their organization.

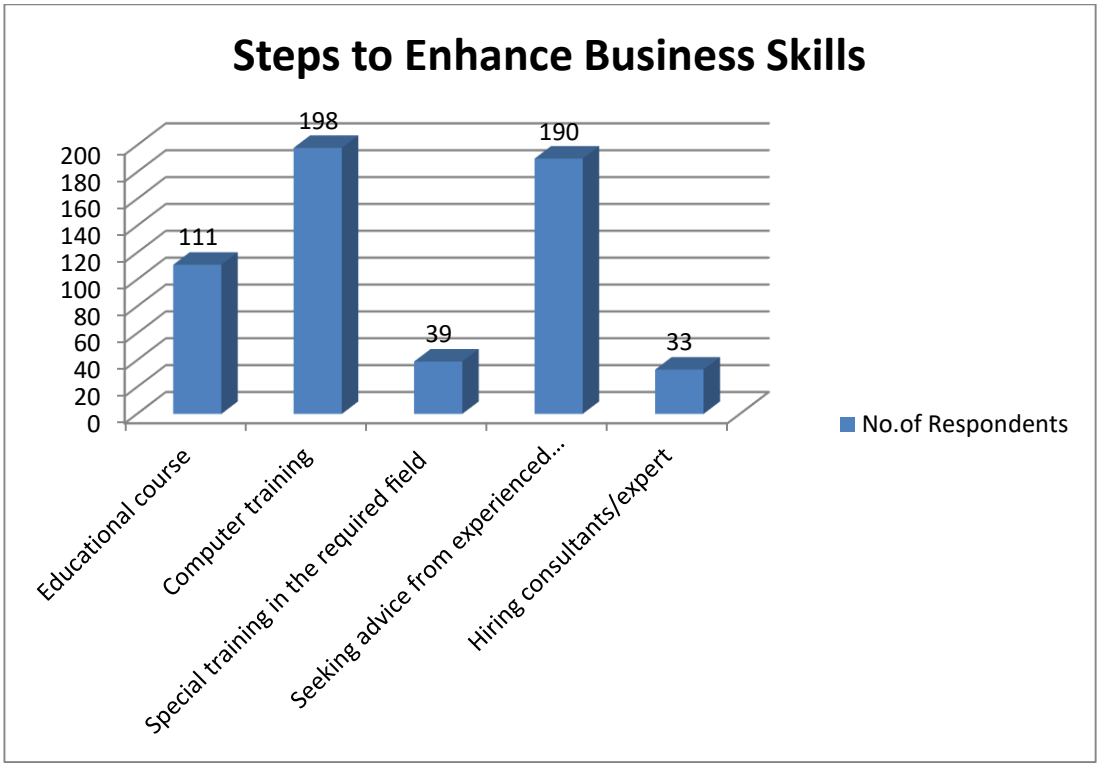
Hence it is inferred that, all respondents (100%) had ISO/ FSSAI certification for their organization.

24. Steps to enhance business skills

Table No . 4.37: Table showing steps to enhance business skills

Particulars	No. of Respondents
Educational course	111
Computer training	198
Special training in the required field	39
Seeking advice from experienced person	190
Hiring consultants/expert	33
Any other	0

Graph No . 4.37: Graph showing steps to enhance business skills



The above table shows steps to enhance business skills. It is seen that 198 respondents prefer computer training as a step to enhance business skills. 190 respondents prefer seeking advice from experienced person, 111 respondents prefer an education course, 39 prefer special training in the required field and 33 respondents prefer hiring consultants/expert as a step to enhance business skills.

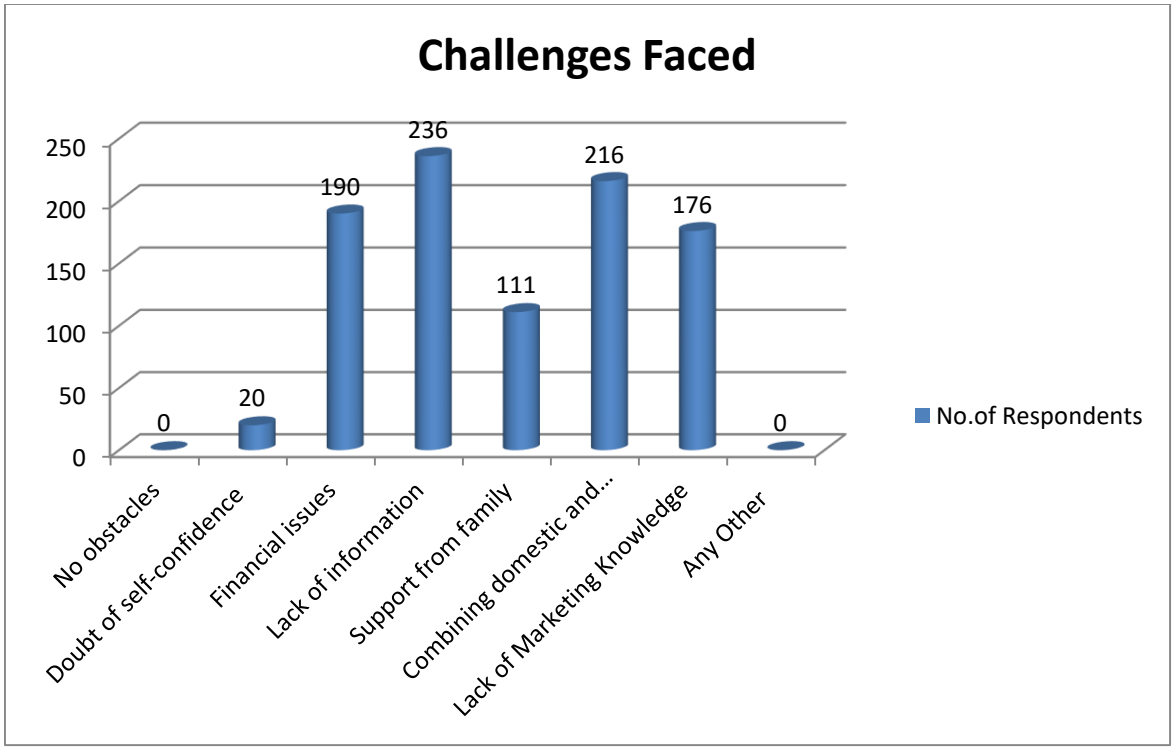
Thus it is inferred that, majority of the respondents (198) prefer computer training as a step to enhance business skills.

25. Challenges faced

Table No . 4.38: Table showing challenges faced

Particulars	No. of Respondents
No obstacles	0
Doubt of self-confidence	20
Financial issues	190
Lack of information	236
Support from family	111
Combining domestic and professional life	216
Lack of Marketing Knowledge	176
Any Other	0

Graph No . 4.38: Graph showing challenges faced



The above table shows challenges faced by women entrepreneurs. It is seen that 236 respondents think lack of information is their biggest challenge whereas, 216 respondents think combining domestic and professional life is a challenge to them. 190 respondents think financial issues are the challenge whereas, 176 respondents think lack of marketing knowledge is a challenge. 111 respondents think lack of support from the family is a challenge and 20 respondents think doubt of self-confidence is a challenge to them.

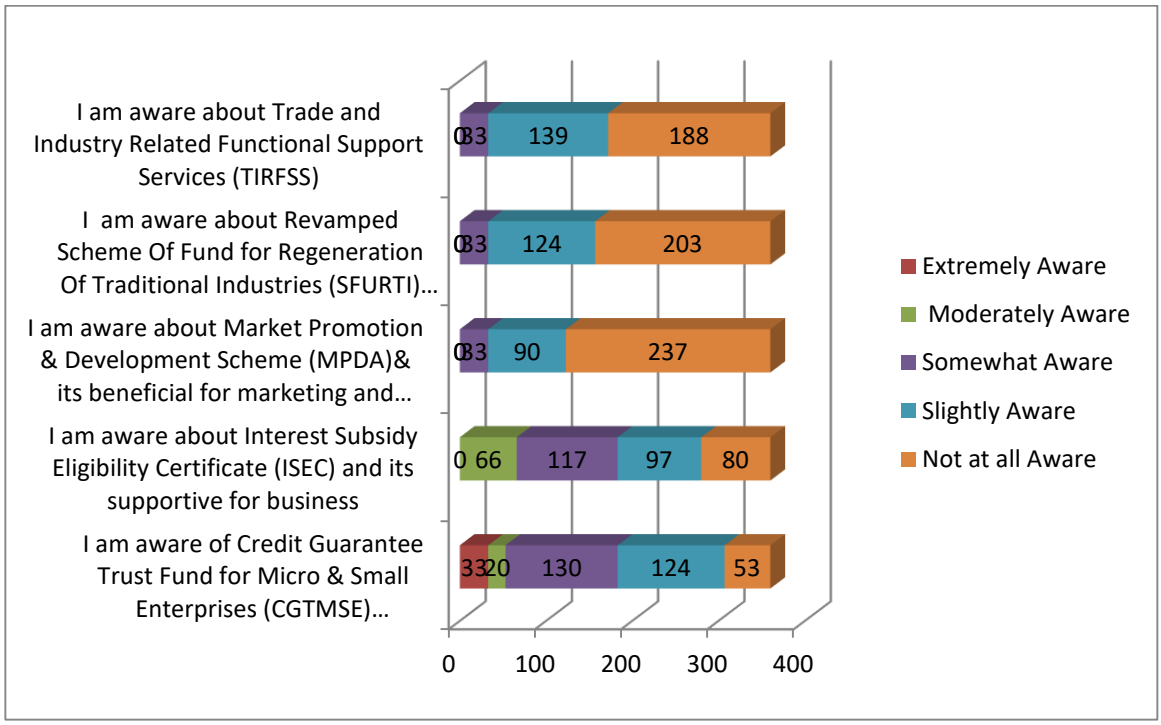
Thus it is inferred that, majority of the respondents (236) think 'lack of information' is their biggest challenge.

26. Awareness of schemes introduced by MSME

Table No . 4.39: Table showing awareness of schemes introduced by MSME

Details	Extremely Aware	Moderately Aware	Some what Aware	Slightly Aware	Not at all Aware	Total Score	Wt.Avg Score	Rank
A.Finance								
I am aware of Credit Guarantee Trust Fund for Micro & Small Enterprises (CGTMSE) Was this scheme beneficial for you ?	33	20	130	124	53	936	2.60	1
I am aware about Interest Subsidy Eligibility Certificate (ISEC) and its supportive for business	0	66	117	97	80	889	2.47	2
I am aware about Market Promotion & Development Scheme (MPDA)& its beneficial for marketing and sales.	0	0	33	90	237	516	1.43	5
I am aware about Revamped Scheme Of Fund for Regeneration Of Traditional Industries (SFURTI) for upliftment of traditional business.	0	0	33	124	203	550	1.53	4
I am aware about Trade and Industry Related Functional Support Services (TIRFSS)	0	0	33	139	188	565	1.57	3
B.Employment Generation								
I am Aware Prime Minister Employment Generation Programme (PMEGP)	110	217	33	0	0	1517	4.21	1
I am aware about Skill Upgradation &Mahila Coir Yojana (MCY) and its benefits for business	0	0	0	104	256	464	1.29	5
I am aware about Marketing Assistance & Technology Upgradation (MATU) and its uplifting business	0	0	0	97	263	457	1.27	6
Development & Support	0	0	119	124	117	722	2.01	2
I am aware about Export Market Promotions and its supportive measures.	0	0	52	137	171	601	1.67	3
I am aware about Development Of Production Infrastructure (DPI)and its supportive measures	0	0	0	112	248	472	1.31	4

Graph No . 4.39.1: Graph showing awareness of schemes related to finance introduced by MSME



Calculation of Weighted Average for 'I am aware of Credit Guarantee Trust Fund for Micro & Small Enterprises (CGTMSE)':

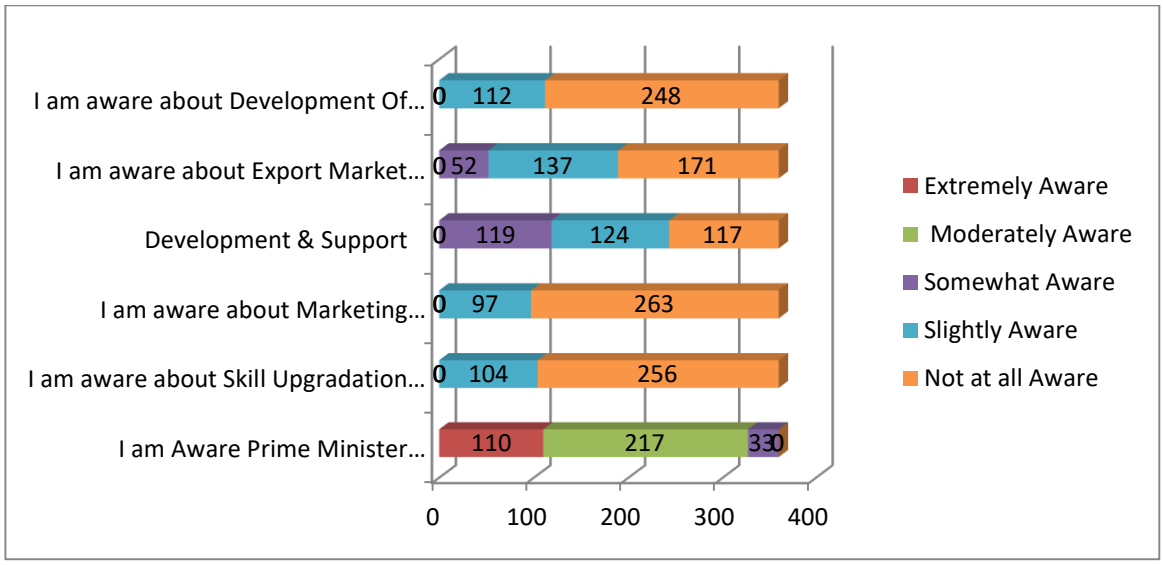
$$(33x5 + 20x4 + 130x3 + 124x2 + 53x1) / 360 = 936/360 = 2.60$$

The above table exhibits the weighted average score of awareness of schemes related to finance introduced by MSME along with ranking based on average. An average score of '5' implies extreme awareness to the statement and '1' implies no awareness to the statement. From the table, it is inferred that respondents under study, show strong awareness to the statement, 'I am aware of Credit Guarantee Trust Fund for Micro & Small Enterprises (CGTMSE)' with average score of 2.60. On second position was the statement, 'I am aware about Interest Subsidy Eligibility Certificate (ISEC) and its supportive for business' with average score of 2.47. Statement 'I am aware about Trade and Industry Related Functional Support Services (TIRFSS)' was ranked third by the respondents with average score of 1.57. On fourth position was statement, 'I am aware about Revamped Scheme Of Fund for Regeneration Of Traditional Industries (SFURTI) for upliftment of traditional business' with average score of 1.53. On fifth position was

statement, 'I am aware about Market Promotion & Development Scheme (MPDA) & its beneficial for marketing and sales' with average score of 1.43.

Thus, it is inferred that respondents under study, show strong awareness to the statement, 'I am aware of Credit Guarantee Trust Fund for Micro & Small Enterprises (CGTMSE)' with regards to awareness of schemes related to finance introduced by MSME.

Graph No . 4.39.2: Graph showing awareness of schemes related to employment generation introduced by MSME



Calculation of Weighted Average for 'I am Aware Prime Minister Employment Generation Programme (PMEGP)':

(110x5 + 217x4 + 33x3 + 0x2 + 0x1) / 360 = 1517/360 = 4.21

The above table exhibits the weighted average score of awareness of schemes related to employment generation introduced by MSME along with ranking based on average. An average score of '5' implies extreme awareness to the statement and '1' implies no awareness to the statement. From the table, it is inferred that respondents under study, show strong awareness to the statement, 'I am Aware Prime Minister Employment Generation Programme (PMEGP)' with average score of 4.21. On second position was the statement, 'Development & Support' with average score of 2.01. Statement 'I am aware about Export Market Promotions and its supportive measures' was ranked third by the respondents with average score of 1.67. On fourth position was statement, 'I am aware about Development Of Production Infrastructure (DPI)

and its supportive measures' with average score of 1.31. On fifth and sixth position was statement, 'I am aware about Skill Upgradation &Mahila Coir Yojana (MCY) and its benefits for business' and 'I am aware about Marketing Assistance & Technology Upgradation (MATU) and its uplifting business' with average score of 1.29 and 1.27 respectively.

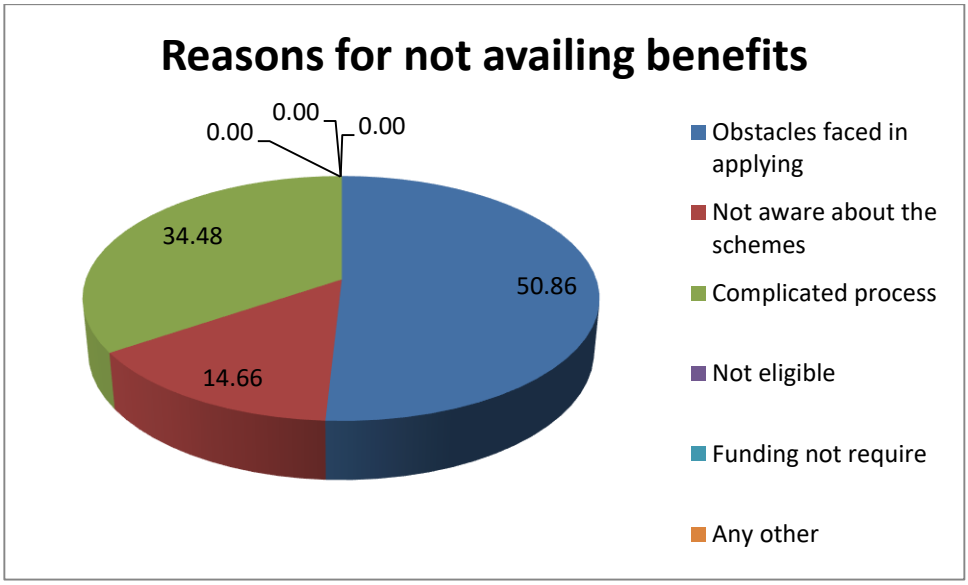
Thus, it is inferred that respondents under study, show strong awareness to the statement, 'I am Aware Prime Minister Employment Generation Programme (PMEGP)' with regards to awareness of schemes related to employment generation introduced by MSME.

27. Reasons for not availing benefits

Table No . 4.40: Table showing reasons for not availing benefits

Particulars	No. of Respondents	Percentage (%)
Obstacles faced in applying	59	50.86
Not aware about the schemes	17	14.66
Complicated process	40	34.48
Not eligible	0	0.00
Funding not require	0	0.00
Any other	0	0.00
Total	116	100.00

Graph No 4.40: Graph showing reasons for not availing benefits



The above table shows reasons for not availing benefits of the Government schemes. Out of the total respondents who had not availed Government schemes, 50.86% respondents did not avail the benefits due to obstacles faced while applying for the scheme, 34.48% respondents did not avail due to complicated process of availing the scheme and 14.66% respondents did nit avail due to unawareness about the scheme.

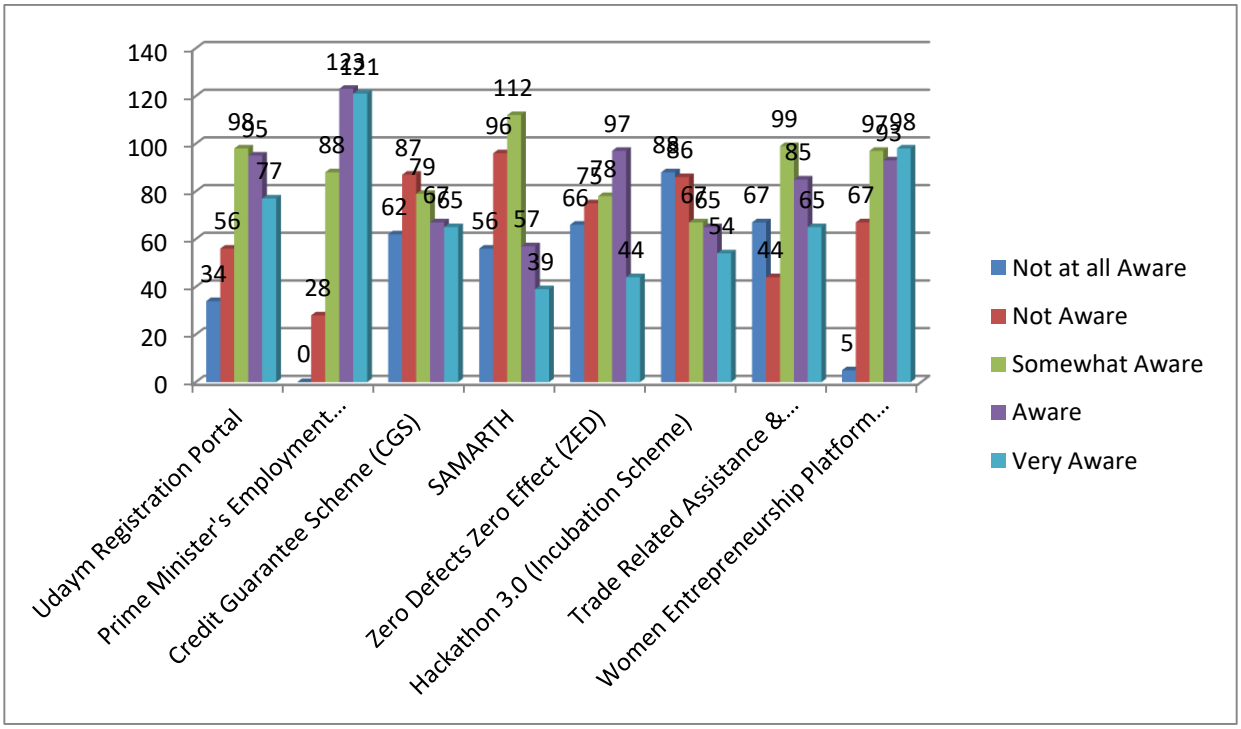
Hence it is inferred that, majority of the respondents (50.86%) did not avail the benefits due to obstacles faced while applying for the scheme.

28. Awareness about promotional initiative provided by MSME

Table No . 4.41: Table showing awareness about promotional initiative provided by MSME

Details	Not at all Aware	Not Aware	Somewhat Aware	Aware	Very Aware	Total Score	Wt.Avg Score	Rank
Udaym Registration Portal	34	56	98	95	77	1205	3.35	3
Prime Minister's Employment Generation Programme (PMEGP)	0	28	88	123	121	1417	3.94	1
Credit Guarantee Scheme (CGS)	62	87	79	67	65	1066	2.96	5
SAMARTH	56	96	112	57	39	1007	2.80	7
Zero Defects Zero Effect (ZED)	66	75	78	97	44	1058	2.94	6
Hackathon 3.0 (Incubation Scheme)	88	86	67	65	54	991	2.75	8
Trade Related Assistance & Development	67	44	99	85	65	1117	3.10	4
Women Entrepreneurship Platform (WEP)	5	67	97	93	98	1292	3.59	2

Graph No 4.41: Graph showing awareness about promotional initiative provided by MSME



Calculation of Weighted Average for Udaym Registration Portal:

$$(34x1 + 56x2 + 98x3 + 95x4 + 77x5) / 360 = 1205/360 = 3.35$$

The above table exhibits the weighted average score of promotional initiative provided by MSME along with ranking based on average. An average score of '5' implies high awareness of respondents towards the statement and '1' implies low awareness to the given statement. From the table, it is inferred that respondents under study, were very aware of the initiative, 'Prime Minister's Employment Generation Programme (PMEGP)' with average score of 3.94. On second position was the initiative, 'Women Entrepreneurship Platform (WEP)' with average score of 3.59. Initiative, 'Udaym Registration Portal' was ranked third by the respondents with average score of 3.35.

On fourth and fifth position were, 'Trade Related Assistance & Development' and 'Credit Guarantee Scheme (CGS)' respectively with average score of 3.10 and 2.96 respectively. On sixth position was the initiative, 'Zero Defects Zero Effect (ZED)' with average score of 2.94. On seventh and eighth position were, 'SAMARTH' and 'Hackathon 3.0 (Incubation Scheme)' respectively with average score of 2.80 and 2.75 respectively.

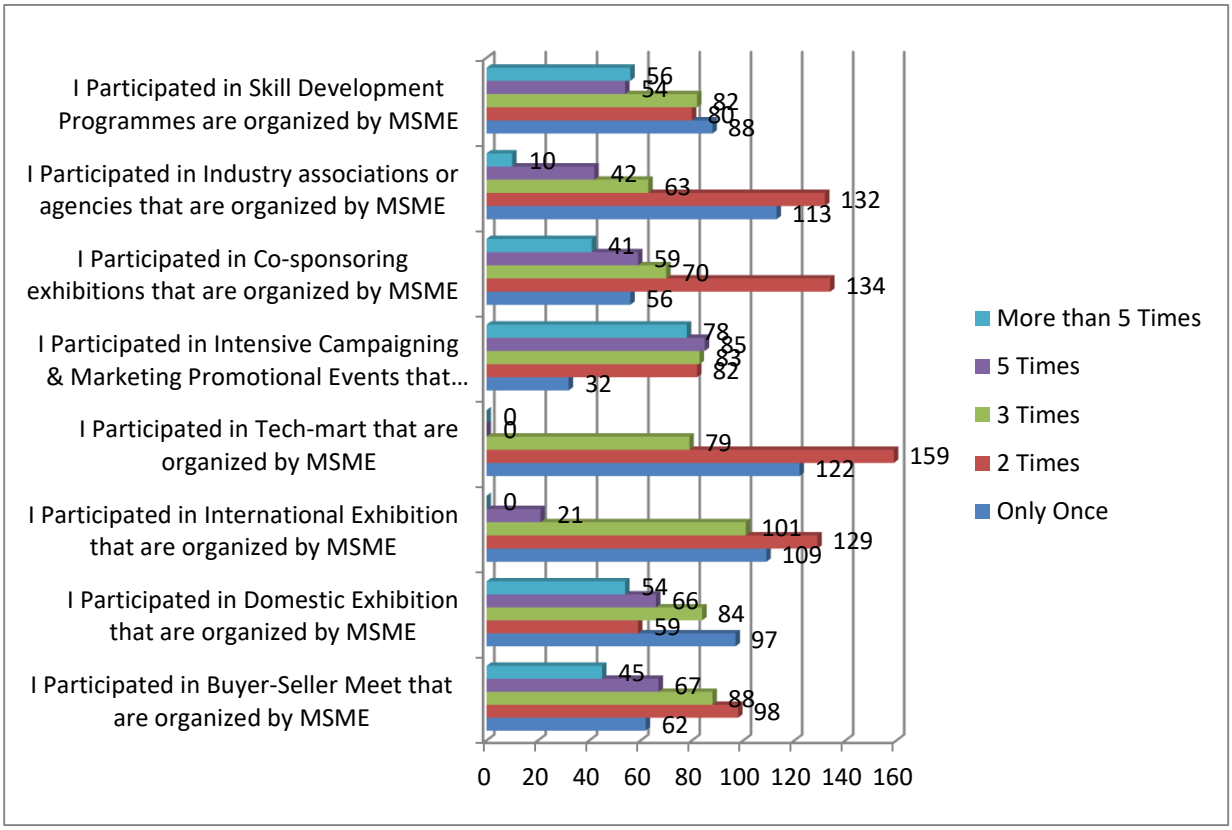
Thus, it is inferred that least awareness was given by the respondents to the initiative, 'Hackathon 3.0 (Incubation Scheme)' with regards to promotional initiative provided by MSME.

29. Participation in event organized by MSME

Table No . 4.42: Table showing participation in event organized by MSME

Details	Only Once	2 Times	3 Times	5 Times	More than 5 Times	Total Score	Wt.Avg Score	Rank
I Participated in Buyer-Seller Meet that are organized by MSME	62	98	88	67	45	1015	2.82	2
I Participated in Domestic Exhibition that are organized by MSME	97	59	84	66	54	1001	2.78	3
I Participated in International Exhibition that are organized by MSME	109	129	101	21	0	754	2.09	7
I Participated in Tech-mart that are organized by MSME	122	159	79	0	0	677	1.88	8
I Participated in Intensive Campaigning & Marketing Promotional Events that are organized by MSME	32	82	83	85	78	1175	3.26	1
I Participated in Co-sponsoring exhibitions that are organized by MSME	56	134	70	59	41	975	2.71	5
I Participated in Industry associations or agencies that are organized by MSME	113	132	63	42	10	784	2.18	6
I Participated in Skill Development Programmes are organized by MSME	88	80	82	54	56	990	2.75	4

Graph No . 4.42: Graph showing participation in event organized by MSME



Calculation of Weighted Average for 'I Participated in Buyer-Seller Meet that are organized by MSME:

(62x1 + 92x2 + 88x3 + 67x4 + 45x5) / 360 = 1015/360 = 2.82

The above table exhibits the weighted average score of participation in event organized by MSME along with ranking based on average. An average score of '5' implies more frequent participation of respondents in the event and '1' implies less frequent participation in the event. From the table, it is inferred that respondents under study, were more frequent to the event, 'Intensive Campaigning & Marketing Promotional Events that are organized by MSME' with average score of 3.26. On second position was the event, 'Buyer-Seller Meet that are organized by MSME' with average score of 2.82. Event, 'Domestic Exhibition that is organized by MSME' was ranked third by the respondents with average score of 2.78.

On fourth and fifth position were, 'Skill Development Programmes are organized by MSME' and 'Co-sponsoring exhibitions that are organized by MSME' respectively with average score of 2.75 and 2.71 respectively. On sixth position was the event, 'Industry associations or agencies that are organized by MSME' with average score of 2.18. On seventh and eighth position were, 'International Exhibition that are organized by MSME' and 'Tech-mart that are organized by MSME' respectively with average score of 2.09 and 1.88 respectively.

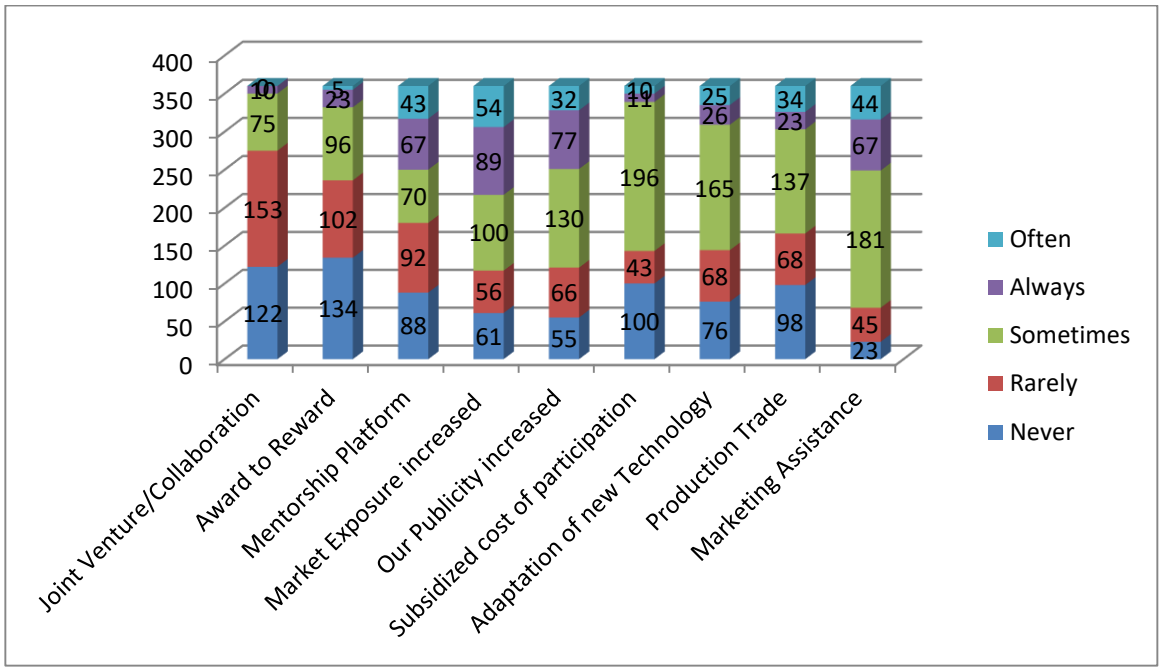
Thus, it is inferred that respondents under study, were more frequent to the event, 'Intensive Campaigning & Marketing Promotional Events that are organized by MSME' with regards to participation in event organized by MSME.

30. Benefits of participation in event organized by MSME

Table No 4.43: Table showing benefits of participation in event organized by MSME

Details	Never	Rarely	Some times	Always	Often	Total Score	Wt.Avg Score	Rank
Joint Venture/Collaboration	122	153	75	10	0	693	1.93	9
Award to Reward	134	102	96	23	5	743	2.06	8
Mentorship Platform	88	92	70	67	43	965	2.68	4
Market Exposure increased	61	56	100	89	54	1099	3.05	2
Our Publicity increased	55	66	130	77	32	1045	2.90	3
Subsidized cost of participation	100	43	196	11	10	868	2.41	7
Adaptation of new Technology	76	68	165	26	25	936	2.60	5
Production Trade	98	68	137	23	34	907	2.52	6
Marketing Assistance	23	45	181	67	44	1144	3.18	1

Graph No . 4.43: Graph showing benefits of participation in event organized by MSME



Calculation of Weighted Average for Joint Venture/Collaboration:

(122x1 + 153x2 + 75x3 + 10x4 + 0x5) / 360 = 693/360 = 1.93

The above table exhibits the weighted average score of benefits of participation in event organized by MSME along with ranking based on average. An average score of '5' implies high benefits to respondents towards the factor and '1' implies fewer benefits to the given factor. From the table, it is inferred that respondents under study, were highly beneficial from, 'Marketing Assistance' with average score of 3.18. On second position was the factor, 'Market Exposure increased' with average score of 3.05. Factor, 'Our Publicity increased' was ranked third by the respondents with average score of 2.90.

On fourth and fifth position were, 'Mentorship Platform' and 'Adaptation of new Technology' respectively with average score of 2.68 and 2.60 respectively. On sixth position was the factor, 'Production Trade' with average score of 2.52. On seventh and eighth position were, 'Subsidized cost of participation' and 'Award to Reward' respectively with average score of 2.41 and 2.06 respectively. On ninth position was the factor, 'Joint Venture/Collaboration' with average score of 1.93.

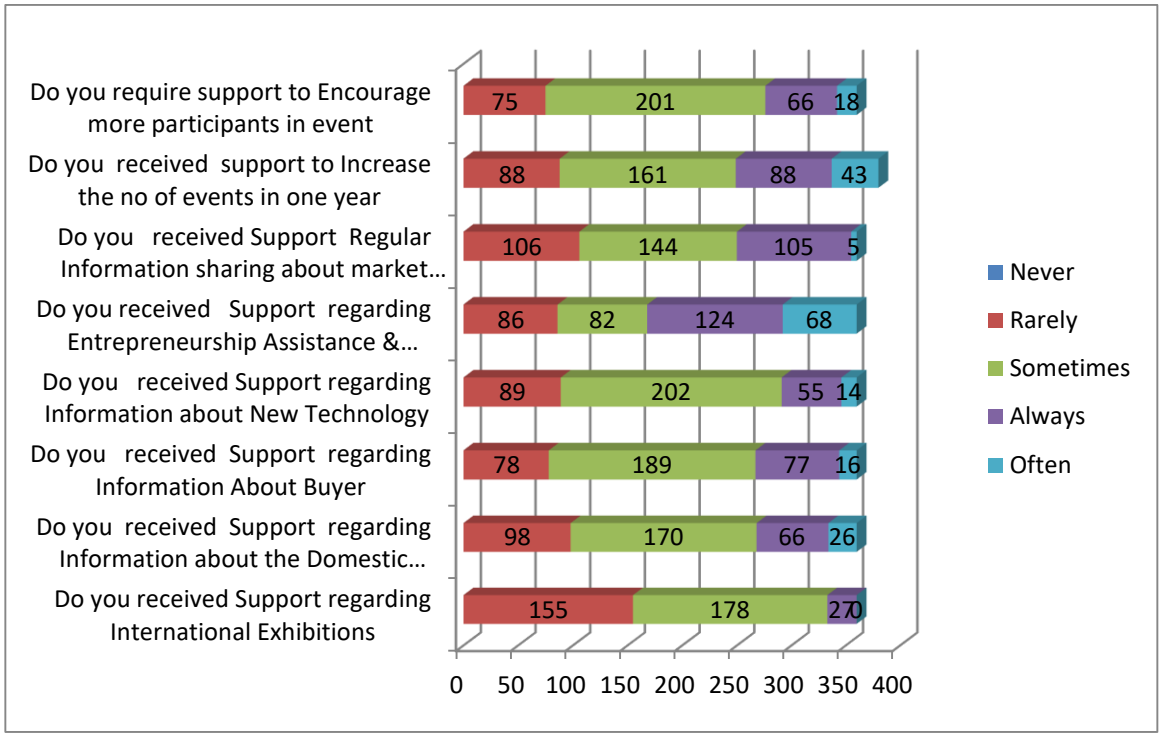
Thus, it is inferred that respondents under study, were highly beneficial from, 'Marketing Assistance' with regards to benefits of participation in event organized by MSME.

31. Support from MSME after training

Table No . 4.44: Table showing support from MSME after training

Details	Never	Rarely	Sometimes	Always	Often	Total Score	Wt.Avg Score	Rank
Do you received Support regarding International Exhibitions	0	155	178	27	0	952	2.64	8
Do you received Support regarding Information about the Domestic Exhibition	0	98	170	66	26	1100	3.06	5
Do you received Support regarding Information About Buyer	0	78	189	77	16	1111	3.09	3
Do you received Support regarding Information about New Technology	0	89	202	55	14	1074	2.98	7
Do you received Support regarding Entrepreneurship Assistance & Development	0	86	82	124	68	1254	3.48	1
Do you received Support Regular Information sharing about market trends apart from events	0	106	144	105	5	1089	3.03	6
Do you received support to Increase the no. of events in one year	0	88	161	88	43	1226	3.23	2
Do you require support to Encourage more participants in event	0	75	201	66	18	1107	3.08	4

Graph No . 4.44: Graph showing support from MSME after training



Calculation of Weighted Average for 'Do you received Support regarding International Exhibitions':

(0x1 + 155x2 + 178x3 + 27x4 + 0x5) / 360 = 952/360 = 2.64

The above table exhibits the weighted average score of support from MSME after training along with ranking based on average. An average score of '5' implies high support received after training to respondents and '1' implies less support received after training. From the table, it is inferred that respondents under study, received high support regarding, 'Entrepreneurship Assistance & Development' with average score of 3.48. On second position was the support for, 'Increase the no. of events in one year' with average score of 3.23. Support regarding, 'Information about Buyer' was ranked third by the respondents with average score of 3.09.

On fourth and fifth position were, 'Encourage more participants in event' and 'Information about the Domestic Exhibition' respectively with average score of 3.08 and 3.06 respectively. On sixth position was the factor, 'Information sharing about market trends apart from events'

with average score of 3.03. On seventh and eighth position were, 'Information about New Technology' and 'International Exhibitions' respectively with average score of 2.98 and 2.64 respectively.

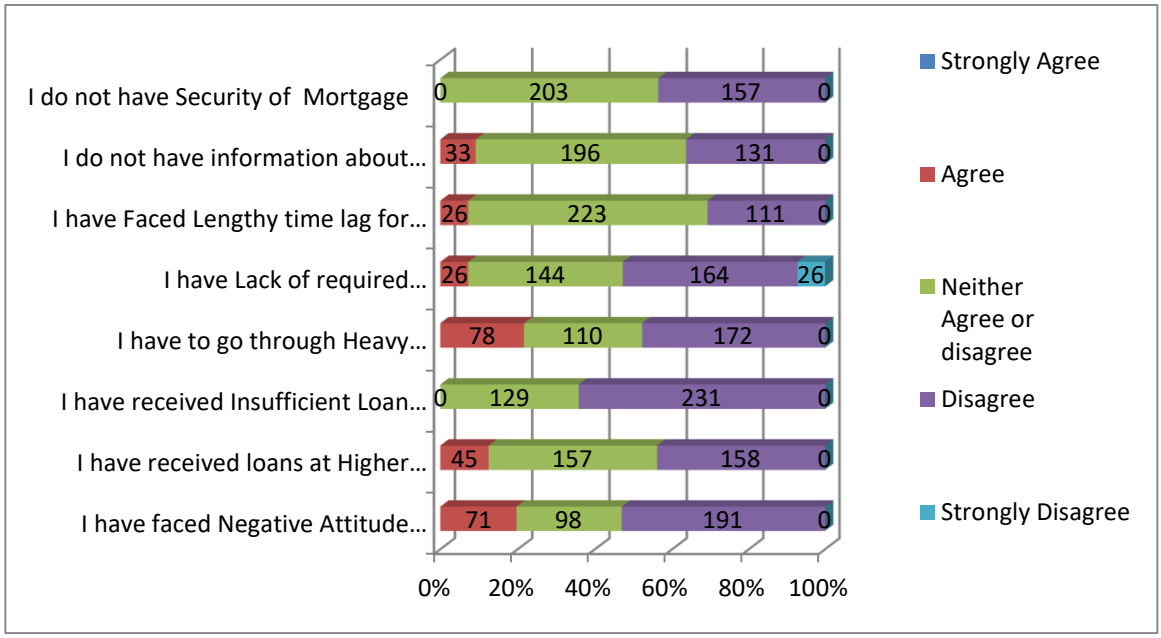
Thus, it is inferred that respondents under study, received high support regarding, 'Entrepreneurship Assistance & Development' with regards to support from MSME after training.

32. Problems faced in raising funds

Table No . 4.45: Table showing problems faced in raising funds

Details	Strongly Agree	Agree	Neither Agree or disagree	Disagree	Strongly Disagree	Total Score	Wt. Avg Score	Rank
I have faced Negative Attitude towards Women	0	71	98	191	0	960	2.67	5
I have received loans at Higher Interest Rate	0	45	157	158	0	967	2.69	4
I have received Insufficient Loan from Bank	0	0	129	231	0	849	2.36	8
I have to go through Heavy Documentation process	0	78	110	172	0	986	2.74	2
I have Lack of required Documentation	0	26	144	164	26	890	2.47	7
I have Faced Lengthy time lag for Sanctioning Loan	0	26	223	111	0	995	2.76	1
I do not have information about Government schemes	0	33	196	131	0	982	2.73	3
I do not have Security of Mortgage	0	0	203	157	0	923	2.56	6

Graph No 4.45: Graph showing problems faced in raising funds



Calculation of Weighted Average for 'I have faced Negative Attitude towards Women':

(0x5 + 71x4 + 98x3 + 191x4 + 0x1) / 360 = 960/360 = 2.67

The above table exhibits the weighted average score of problems faced in raising funds along with ranking based on average. An average score of '5' implies strong agreement to the statement and '1' implies strong disagreement to the statement. From the table, it is inferred that respondents under study, show strong agreement to the statement, 'I have Faced Lengthy time lag for Sanctioning Loan' with average score of 2.76. On second position was the statement, 'I have to go through Heavy Documentation process' with average score of 2.74. Statement, 'I do not have information about Government schemes' was ranked third by the respondents with average score of 2.73.

On fourth and fifth position were, 'I have received loans at Higher Interest Rate' and 'I have faced Negative Attitude towards Women' respectively with average score of 2.69 and 2.67 respectively. On sixth position was the statement, 'I do not have Security of Mortgage' with average score of 2.56. On seventh and eighth position were, 'I have Lack of required Documentation' and 'I have received Insufficient Loan from Bank' respectively with average score of 2.47 and 2.36 respectively.

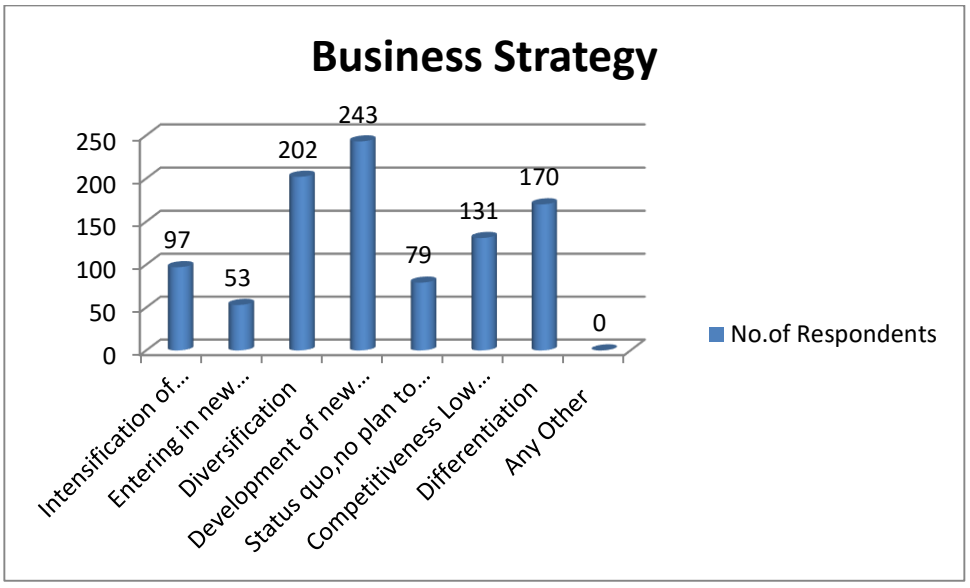
Thus, it is inferred that respondents under study, show strong agreement to the statement, 'I have Faced Lengthy time lag for Sanctioning Loan' with regards to problems faced in raising funds.

33. Business strategy

Table No . 4.46: Table showing business strategy

Particulars	No. of Respondents
Intensification of marketing activities to increase sales of Existing products	97
Entering in new geographical Market	53
Diversification	202
Development of new product	243
Status quo,no plan to grow	79
Competitiveness Low cost	131
Differentiation	170
Any Other	0

Graph No . 4.46: Graph showing business strategy



The above table shows the business strategy adopted by different organization. Out of the total respondents, 243 respondents said they used 'development of new product' as a key business

strategy. 202 respondents used ‘diversification’ as a business strategy, 170 respondents used ‘differentiation’ as a business strategy.

131 respondents used ‘competitiveness low cost’ as business strategy, 97 respondents used ‘intensification of marketing activities to increase sales of Existing products’ as a business strategy whereas, 53 respondents used ‘entering in new geographical market’ as a key business strategy.

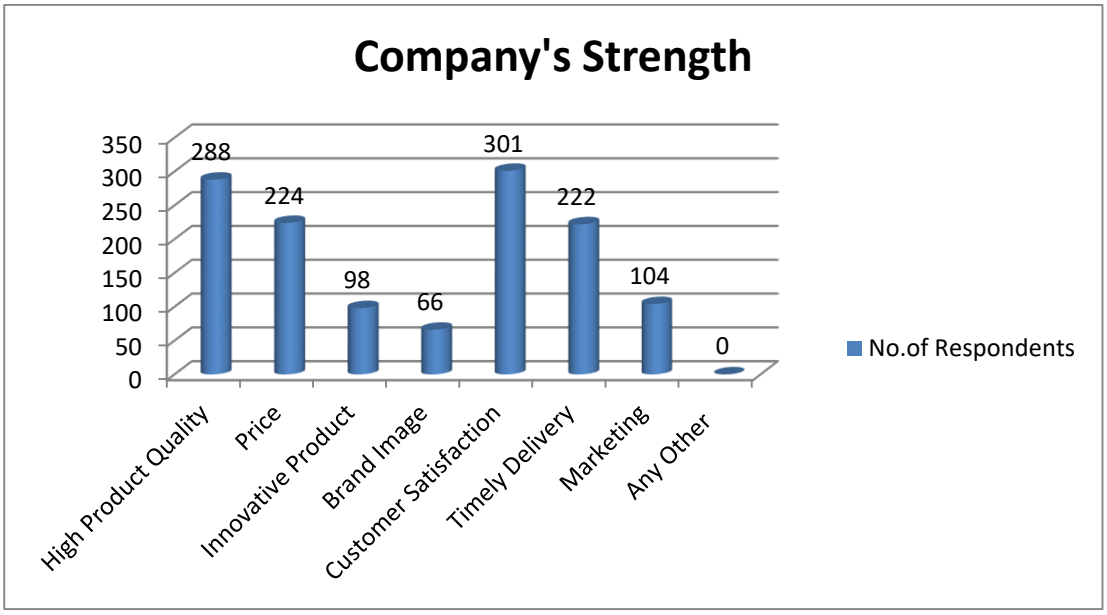
Thus it is inferred that, majority of the respondents (243) used ‘development of new product’ as a key business strategy.

34. Company’s strength

Table No . 4.47: Table showing company’s strength

Particulars	**No. of Respondents**
High Product Quality	288
Price	224
Innovative Product	98
Brand Image	66
Customer Satisfaction	301
Timely Delivery	222
Marketing	104
Any Other	0

Graph No . 4.47: Graph showing company's strength



From the above table it is seen that, out of the total respondents, 301 respondents feel 'customer satisfaction' is their company's strength. 288 respondents feel 'high product quality' is their company's strength, 224 respondents feel 'price' is their biggest strength whereas 222 respondents feel 'timely delivery' is their company's strength.

104 respondents feel 'marketing' is their company's strength, 98 respondents feel 'innovative product' is their company's strength and 66 respondents feel 'brand image' is their company's strength.

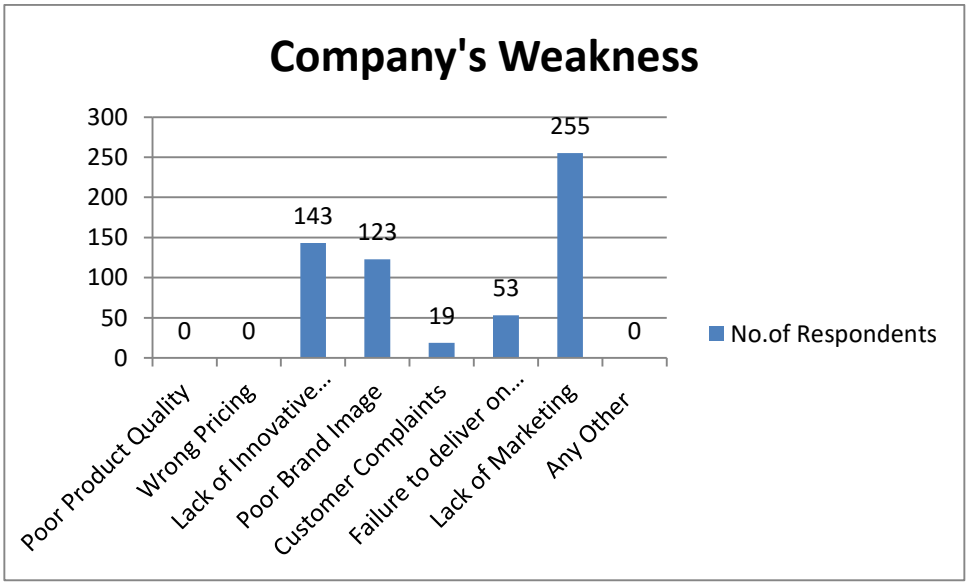
Thus it is inferred that, majority of the respondents (301) feel 'customer satisfaction' is their company's strength.

35. Company's weakness

Table No . 4.48: Table showing company's weakness

Particulars	No. of Respondents
Poor Product Quality	0
Wrong Pricing	0
Lack of Innovative Product	143
Poor Brand Image	123
Customer Complaints	19
Failure to deliver on Time	53
Lack of Marketing	255
Any Other	0

Graph No . 4.8: Graph showing company's weakness



From the above table it is seen that, out of the total respondents, 255 respondents feel 'lack of marketing' is their company's weakness. 143 respondents feel 'lack of innovative product' is their company's weakness, 123 respondents feel 'poor brand image' is their biggest weakness, 53 respondents feel 'failure to deliver on time' is their biggest weakness whereas, 19 respondents feel 'customer complaints' is their company's weakness.

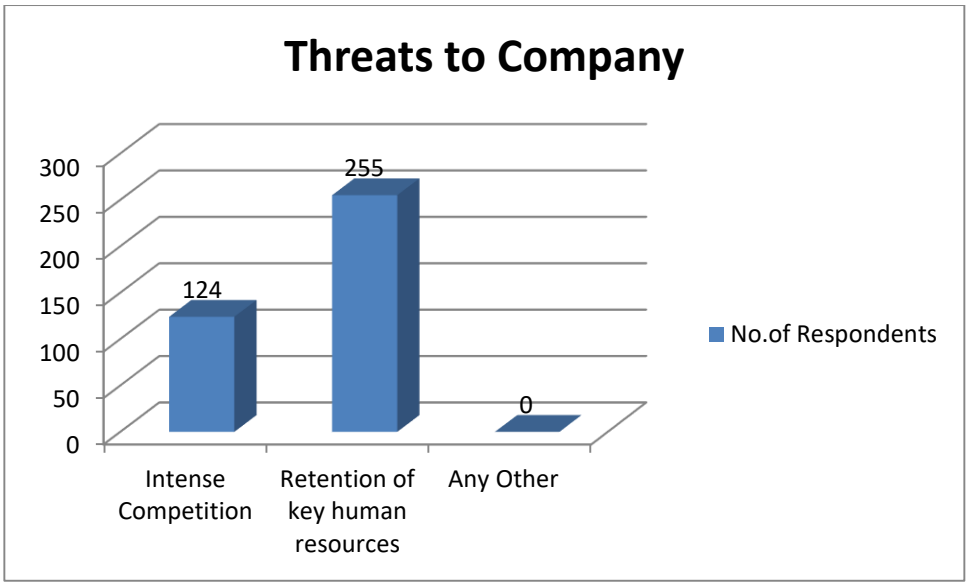
Thus it is inferred that, majority of the respondents (255) feel 'lack of marketing' is their company's weakness.

36. Threats to company

Table No . 4.49: Table showing threats to company

Particulars	No. of Respondents
Intense Competition	124
Retention of key human resources	255
Any Other	0

Graph No . 4.51: Graph showing threats to company



From the above table it is seen that, out of the total respondents, 255 respondents feel 'retention of key human resources' is threat to their company whereas, 124 respondents feel 'intense competition' is threat to their company.

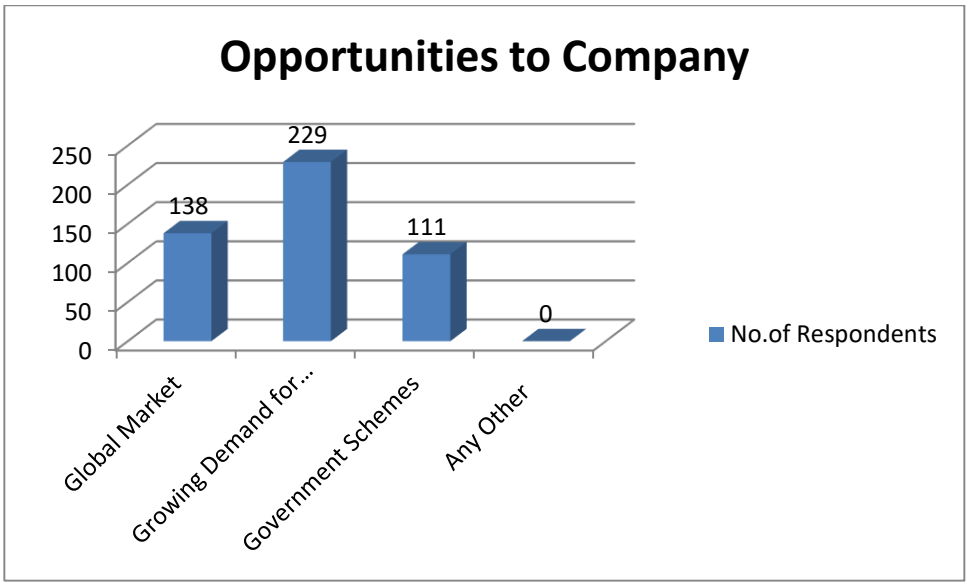
Thus it is inferred that, majority of the respondents (255) feel 'retention of key human resources' is threat to their company.

37. Opportunities to company

Table No . 4.50: Table showing opportunities to company

Particulars	No. of Respondents
Global Market	138
Growing Demand for the Product	229
Government Schemes	111
Any Other	0

Graph No . 4.50: Graph showing opportunities to company



From the above table it is seen that, out of the total respondents, 229 respondents feel 'growing demand for the product' is opportunity to their company, 138 respondents feel 'global market' is opportunity to their company whereas, 111 respondents feel 'Government schemes' is opportunity to their company.

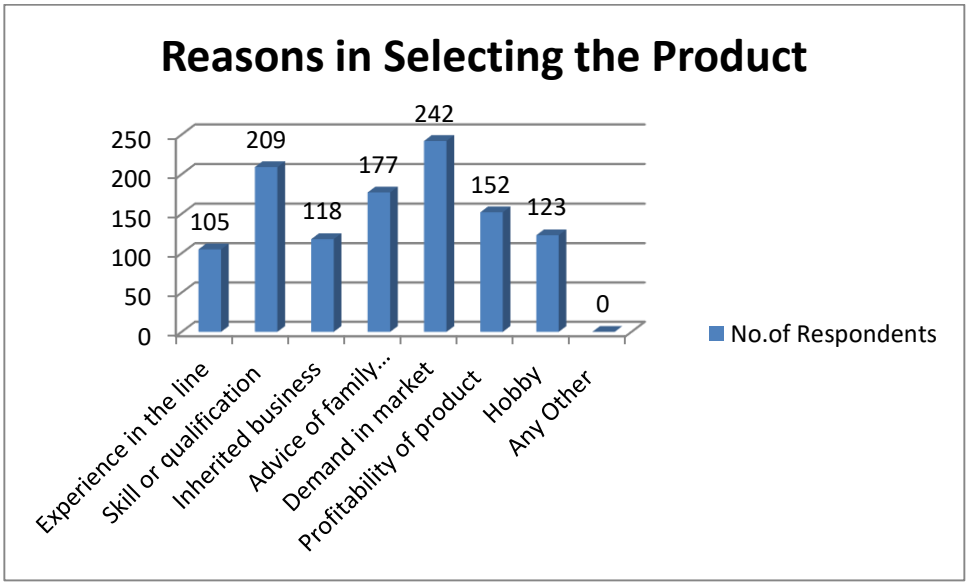
Thus it is inferred that, majority of the respondents (229) feel 'growing demand for the product' is opportunity to their company.

38. Reason in selecting the product

Table No 4.51: Table showing reason in selecting the product

Particulars	No. of Respondents
Experience in the line	105
Skill or qualification	209
Inherited business	118
Advice of family members	177
Demand in market	242
Profitability of product	152
Hobby	123
Any Other	0

Graph No . 4.51: Graph showing reason in selecting the product



The above table shows reasons in selecting the product. From the table it is seen that, 242 respondents selected the product because of the 'demand in market', 209 respondents selected the product because of the 'skill or qualification' they possess. 177 respondents selected the product because of the 'advice of family members' whereas, 152 respondents selected the product because of the 'profitability of product'.

123 respondents selected the product because of their 'hobby', 118 respondents selected the product because it was their 'inherited business' and 105 respondents selected the product because they had 'experience in the line'.

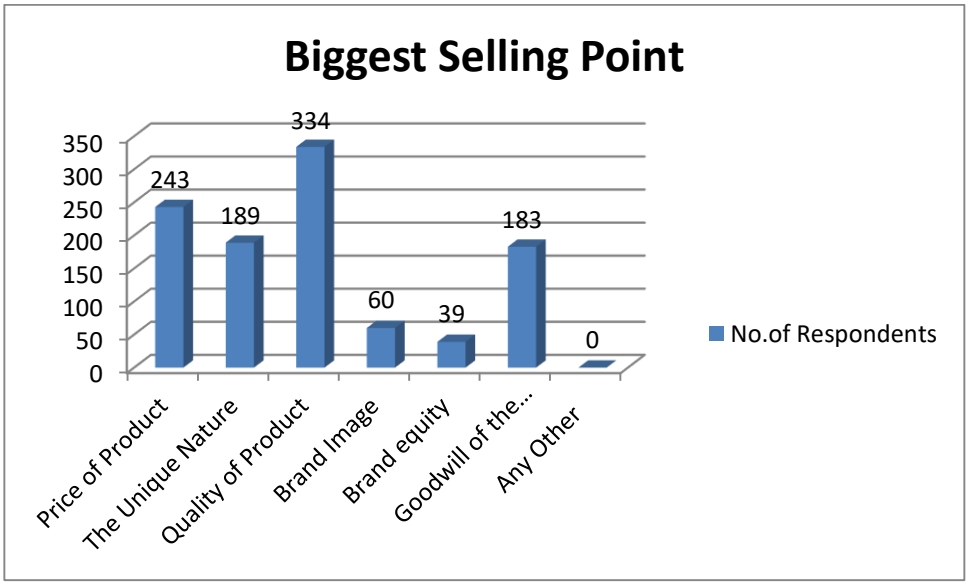
Thus it is seen that, majority of the respondents (242) selected the product because of the 'demand in market'.

39. Biggest selling point

Table No . 4.52: Table showing biggest selling point

Particulars	No. of Respondents
Price of Product	243
The Unique Nature	189
Quality of Product	334
Brand Image	60
Brand equity	39
Goodwill of the enterprise	183
Any Other	0

Graph No .5.52: Graph showing biggest selling point



The above table shows biggest selling point of their product. From the table it is seen that, 334 respondents feel 'quality of product' is their biggest selling point, 243 respondents feel 'price

of product' is their biggest selling point whereas, 189 respondents feel 'the unique nature' of their product is their biggest selling point.

183 respondents feel 'goodwill of the enterprise' is their biggest selling point, 60 respondents feel 'brand image' is their biggest selling point and 39 respondents feel 'brand equity' is their biggest selling point.

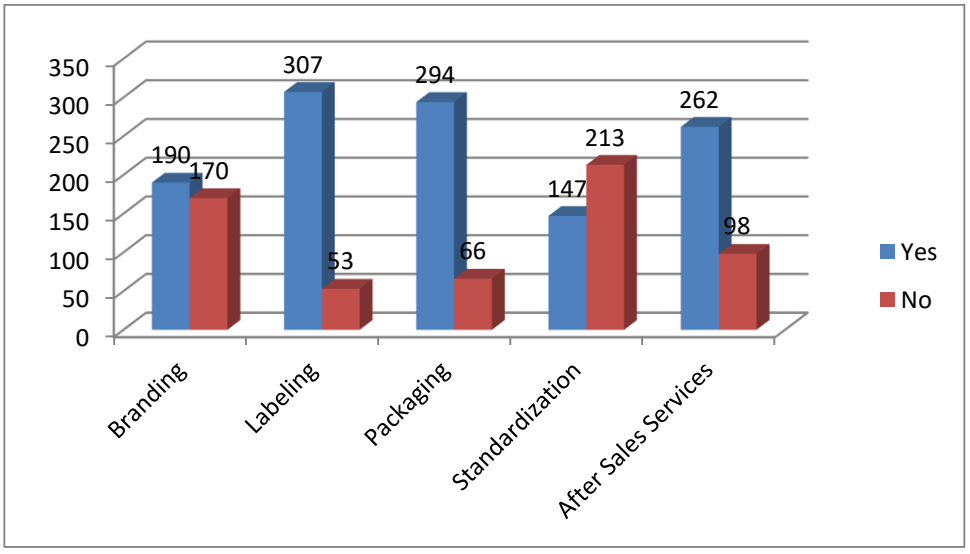
Thus it is seen that, majority of the respondents (334) feel 'quality of product' is their biggest selling point.

40. Product related marketing practices followed or not

Table No . 4.53: Table showing product related marketing practices followed or not

Particulars	Yes	No
Branding	190	170
Labeling	307	53
Packaging	294	66
Standardization	147	213
After Sales Services	262	98

Graph No . 4.53: Graph showing product related marketing practices followed or not



The above table shows product related marketing practices followed or not followed by the organization. From the table it is seen that, branding practice was followed by 190 respondents whereas 170 respondents did not followed it. Labeling practice was followed by 307

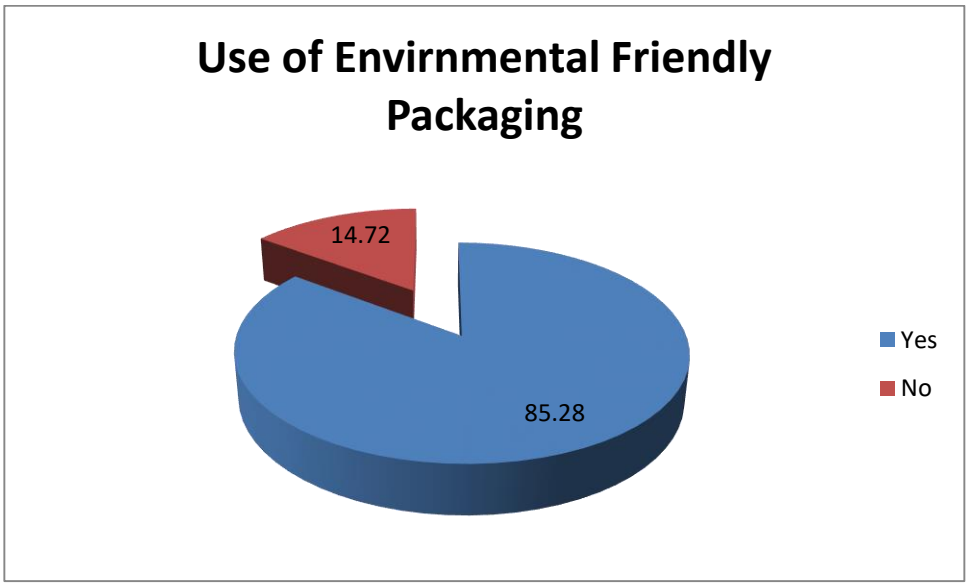
respondents whereas 53 respondents did not follow it; packaging practice was followed by 294 respondents whereas 66 respondents did not follow it. Standardization practice was followed by 147 respondents whereas 213 respondents did not follow it and with regards to after sales service practice, 262 respondents followed it whereas 98 did not follow it.

41. Use of environmental friendly packaging

Table No . 4.54: Table showing use of environmental friendly packaging

Particulars	No. of Respondents	Percentage (%)
Yes	307	85.28
No	53	14.72
Total	360	100.00

Graph No . 4.54: Graph showing use of environmental friendly packaging



The above table shows use of environmental friendly packaging by organizations. It is seen that 85.28% respondents used environmental friendly packaging whereas, 14.72% respondents did not used environmental friendly packaging.

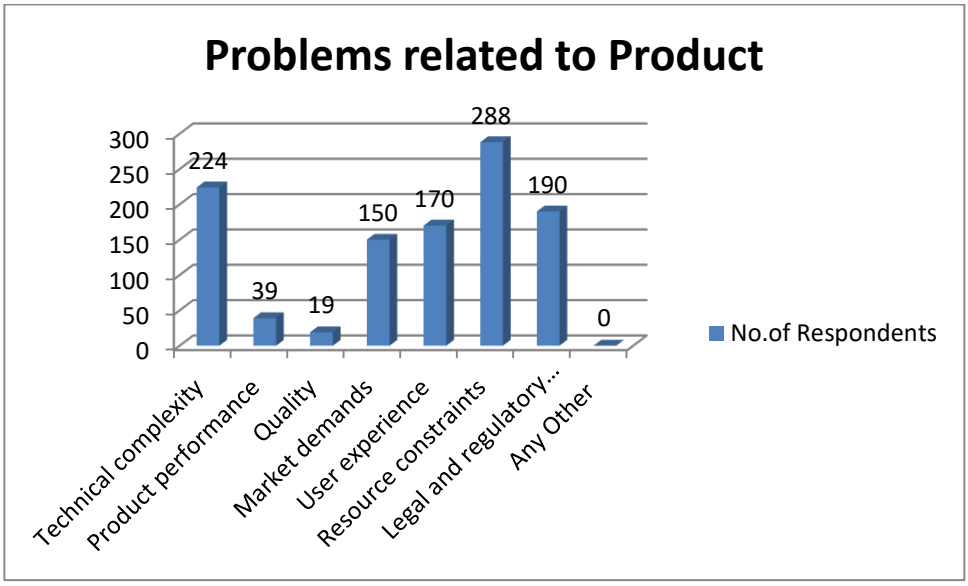
Hence it is inferred that, majority of the respondents (85.28%) used environmental friendly packaging.

42. Problems related to product

Table No . 4.55: Table showing problems related to product

Particulars	No. of Respondents
Technical complexity	224
Product performance	39
Quality	19
Market demands	150
User experience	170
Resource constraints	288
Legal and regulatory compliance	190
Any Other	0

Graph No . 4.55: Graph showing problems related to product



The above table shows problems related to product. From the table it is seen that, 288 respondents feel 'resource constraints' is problem that they most often face related to their product, 224 respondents feel 'technical complexity' is the problem related to their product whereas, 190 respondents feel 'legal and regulatory compliance' are the problems related to their product.

170 respondents feel ‘user experience’ is the product related problem, 150 respondents feel ‘market demands’ is their problem, 39 respondents feel ‘product performance’ and 19 respondents feel ‘quality’ is their problem related to the product.

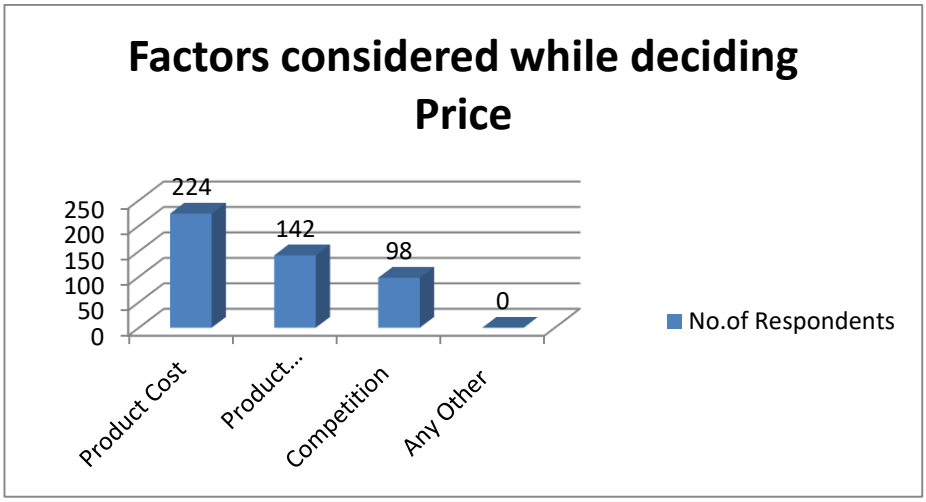
Thus it is seen that, majority of the respondents (288) feel ‘resource constraints’ is problem that they most often face related to their product.

43. Factors considered while deciding price

Table No . 4.56: Table showing factors considered while deciding price

Particulars	No. of Respondents
Product Cost	224
Product Demand	142
Competition	98
Any Other	0

Graph No . 4.56: Graph showing factors considered while deciding price



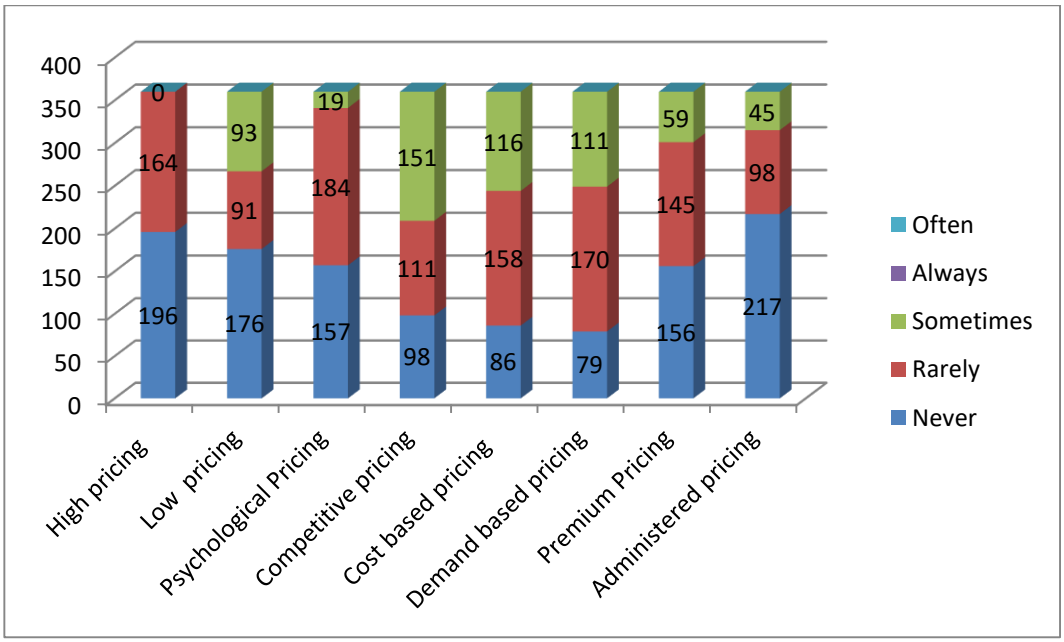
From the above table it is seen that, out of the total respondents, 224 respondents considered ‘product cost’ as the factor while deciding price, 142 respondents considered ‘product demand’ as the factor while deciding price whereas, 98 respondents considered ‘competition’ as the factor while deciding price. Thus it is seen that, majority of the respondents (224) considered ‘product cost’ as the factor while deciding price.

44. Pricing strategy used

Table No . 4.57: Table showing pricing strategy used

Details	Never	Rarely	Sometimes	Always	Often	Total Score	Wt.Avg Score	Rank
High pricing	196	164	0	0	0	524	1.46	8
Low pricing	176	91	93	0	0	637	1.77	4
Psychological Pricing	157	184	19	0	0	582	1.62	6
Competitive pricing	98	111	151	0	0	773	2.15	1
Cost based pricing	86	158	116	0	0	750	2.08	3
Demand based pricing	79	170	111	0	0	752	2.09	2
Premium Pricing	156	145	59	0	0	623	1.73	5
Administered pricing	217	98	45	0	0	548	1.52	7

Graph No . 4.57: Graph showing pricing strategy used



Calculation of Weighted Average for High Pricing:

$$(196x1 + 164x2 + 0x3 + 0x4 + 0x5) / 360 = 524/360 = 1.46$$

The above table exhibits the weighted average score of pricing strategy used along with ranking based on average. An average score of '5' implies high frequency of strategy used and '1' implies low frequency of strategy. From the table, it is inferred that respondents under study used, 'Competitive pricing' strategy with average score of 2.15. On second position was the strategy, 'Demand based pricing' with average score of 2.09. Strategy, 'Cost based pricing' was ranked third by the respondents with average score of 2.08.

On fourth and fifth position were, 'Low pricing' and 'Premium Pricing' respectively with average score of 1.77 and 1.73 respectively. On sixth position was the strategy, 'Psychological Pricing' with average score of 1.62. On seventh and eighth position were, 'Administered pricing' and 'High pricing' respectively with average score of 1.52 and 1.46 respectively.

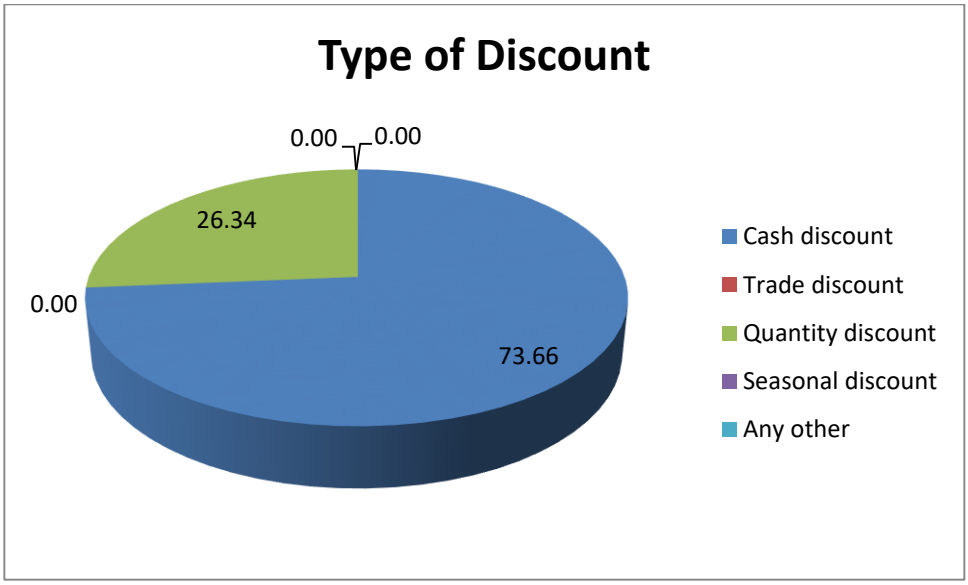
Thus, it is inferred that respondents under study used, 'Competitive pricing' strategy more often with regards pricing strategy.

45. Type of discount

Table No . 4.58: Table showing type of discount

Particulars	No. of Respondents	Percentage (%)
Cash discount	165	73.66
Trade discount	0	0.00
Quantity discount	59	26.34
Seasonal discount	0	0.00
Any other	0	0.00
Total	224	100.00

Graph No . 4.58: Graph showing type of discount



The above table shows type of discount offered to the customer. It is seen that 73.66% respondents offered cash discounts to their customers whereas, 26.34% respondents offered quantity discounts to their customers.

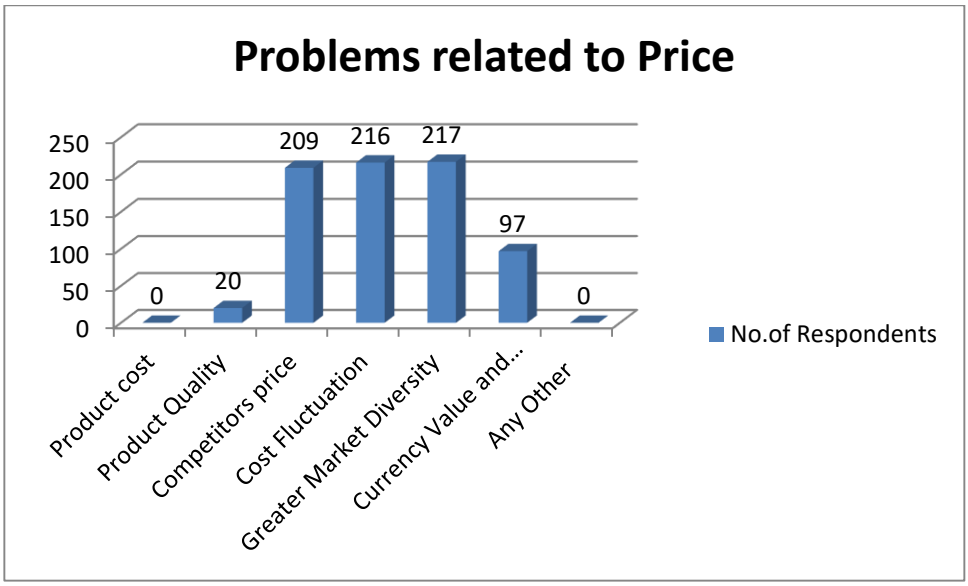
Hence it is inferred that, majority of the respondents (73.66%) offered cash discounts to their customers.

46. Problems related to price

Table No . 4.59: Table showing problems related to price

Particulars	No. of Respondents
Product cost	0
Product Quality	20
Competitors price	209
Cost Fluctuation	216
Greater Market Diversity	217
Currency Value and Price Changes	97
Any Other	0

Graph No . 4.59: Graph showing problems related to price



The above table shows problems related to price. From the table it is seen that, 217 respondents feel 'greater market diversity' is problem that they most often face related to the price, 216 respondents feel 'cost fluctuation' is the problem related to the price whereas, 209 respondents feel 'competitors price' is the problem related to the price.

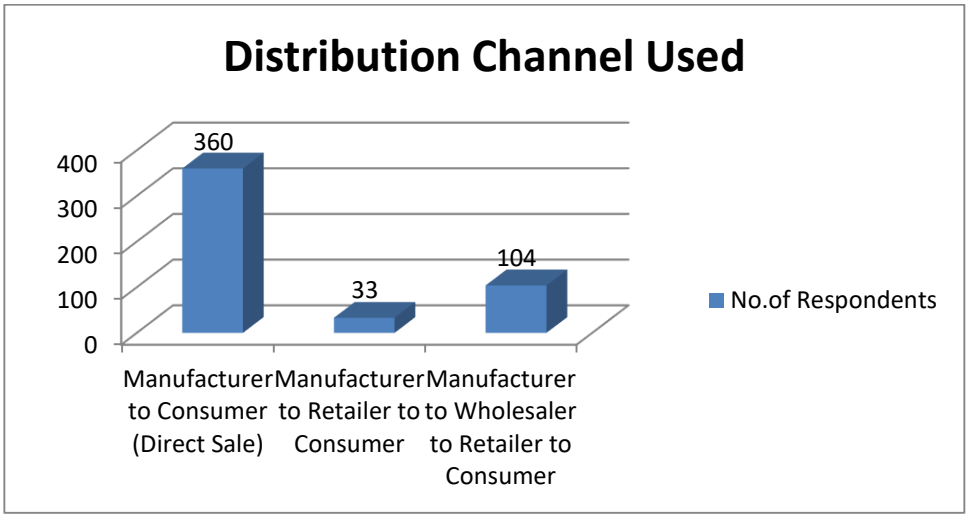
97 respondents feel 'currency value and price changes' is the price related problem and 20 respondents feel 'product quality' is their problem related to the price. Thus it is seen that, majority of the respondents (217) feel 'greater market diversity' is problem that they most often face related to the price.

47. Distribution channel used

Table No . 4.60: Table showing distribution channel used

Particulars	No. of Respondents
Manufacturer to Consumer (Direct Sale)	360
Manufacturer to Retailer to Consumer	33
Manufacturer to Wholesaler to Retailer to Consumer	104

Graph No . 4.60: Graph showing distribution channel used



The above table shows distribution channel used by business organizations. It is seen that businesses use more than distribution channel for their business. 360 respondents used 'Manufacturer to Consumer (Direct Sale)' distribution channel for their business, 104 respondents used 'Manufacturer to Wholesaler to Retailer to Consumer' distribution channel for their business whereas, 33 respondents used 'Manufacturer to Retailer to Consumer' distribution channel for their business.

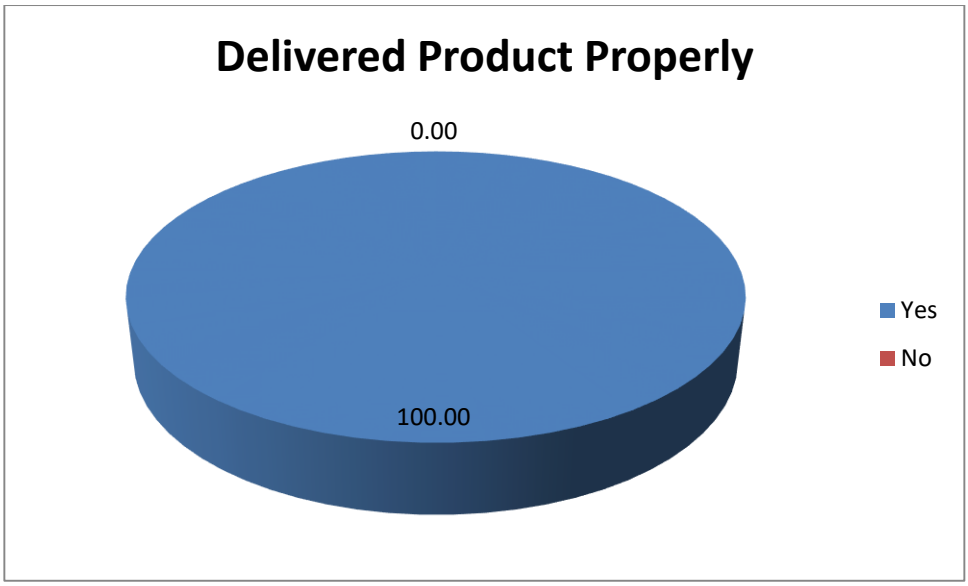
Hence it is inferred that, all the respondents (360) used 'Manufacturer to Consumer (Direct Sale)' distribution channel for their business.

48. Delivered product properly or not

Table No . 4.61: Table showing delivered product properly or not

Particulars	No. of Respondents	Percentage (%)
Yes	360	100.00
No	0	0.00
Total	360	100.00

Graph No . 4.61: Graph showing delivered product properly or not



The above table shows if product was delivered properly or not. It is seen that 100% respondents delivered products properly to their customers.

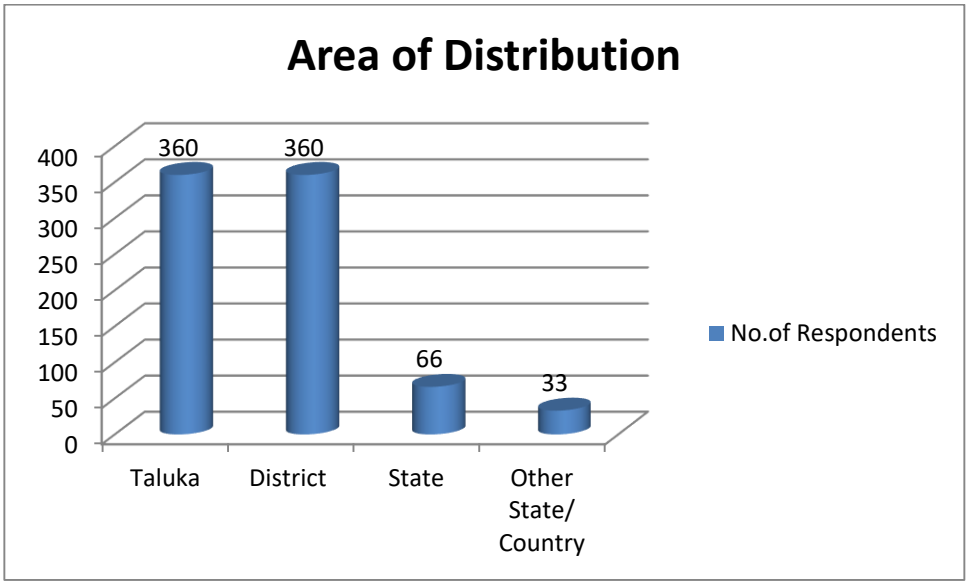
Hence it is inferred that, all the respondents (100%) delivered products properly to their customers.

49. Area of distribution

Table No 4.62: Table showing area of distribution

Particulars	No. of Respondents
Taluka	360
District	360
State	66
Other State/ Country	33

Graph No 4.62: Graph showing area of distribution



The above table shows area of distribution. It is seen that businesses delivered products in multiple areas. 360 respondents area of distribution was both in taluka and district places, 66 respondents area of distribution was within the state whereas, 33 respondents area of distribution was in other state/ country.

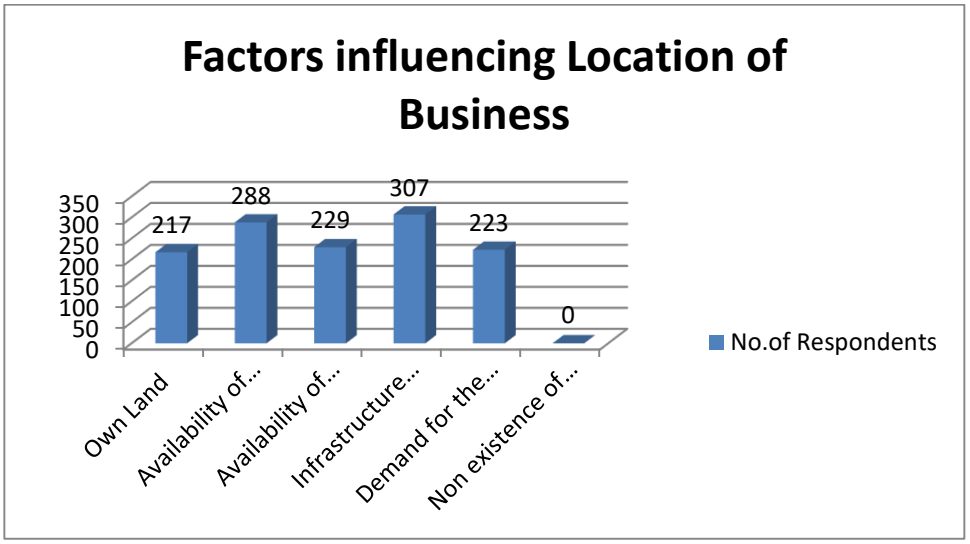
Hence it is inferred that, all the respondents (360) area of distribution was both in taluka and district places.

50. Factors influencing location of business

Table No . 4.63: Table showing factors influencing location of business

Particulars	No. of Respondents
Own Land	217
Availability of labors	288
Availability of raw materials	229
Infrastructure facilities	307
Demand for the product	223
Non existence of same type of business	0

Graph No 4.63: Graph showing factors influencing location of business



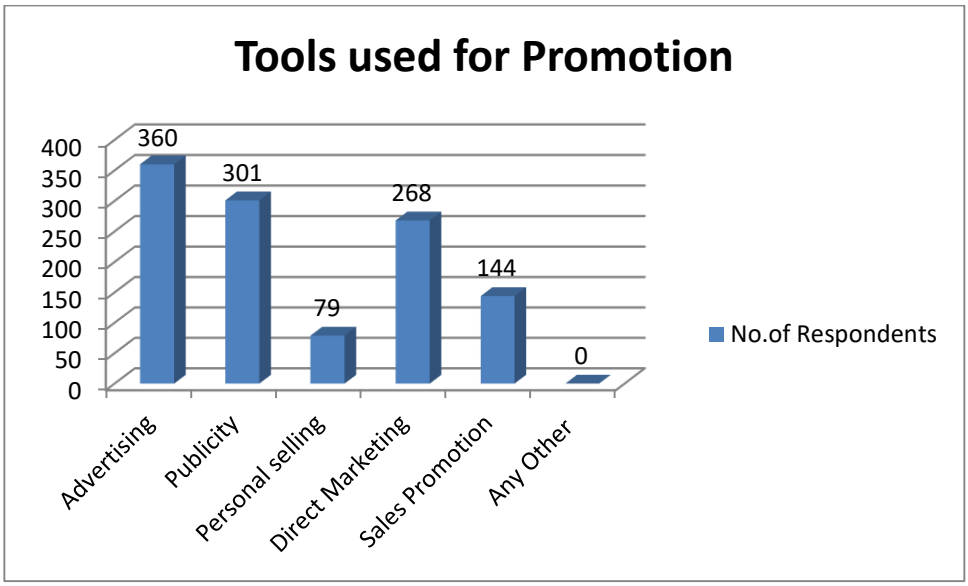
From the above table it is seen that, out of the total respondents, 307 respondents considered 'infrastructure facilities' as the factor influencing location of business, 288 respondents considered 'availability of labors' as the factor influencing location of business, 229 respondents considered 'availability of raw materials' as the factor influencing location of business, 223 respondents considered 'demand for the product' as the factor influencing location of business whereas, 217 respondents considered 'own land' as the factor while deciding price. Thus it is seen that, majority of the respondents (307) considered 'infrastructure facilities' as the factor influencing location of business.

51. Tools used for promotion

Table No . 4.64: Table showing tools used for promotion

Particulars	No. of Respondents
Advertising	360
Publicity	301
Personal selling	79
Direct Marketing	268
Sales Promotion	144
Any Other	0

Graph No . 4.64: Graph showing tools used for promotion



From the above table it is seen that, out of the total respondents, 360 respondents used 'advertising' as the tool used for promotion, 301 respondents used 'publicity' as the tool used for promotion, 268 respondents used 'direct marketing' as the tool used for promotion, 144 respondents used 'sales promotion' as the tool used for promotion whereas, 79 respondents used 'personal selling' as the tool used for promotion.

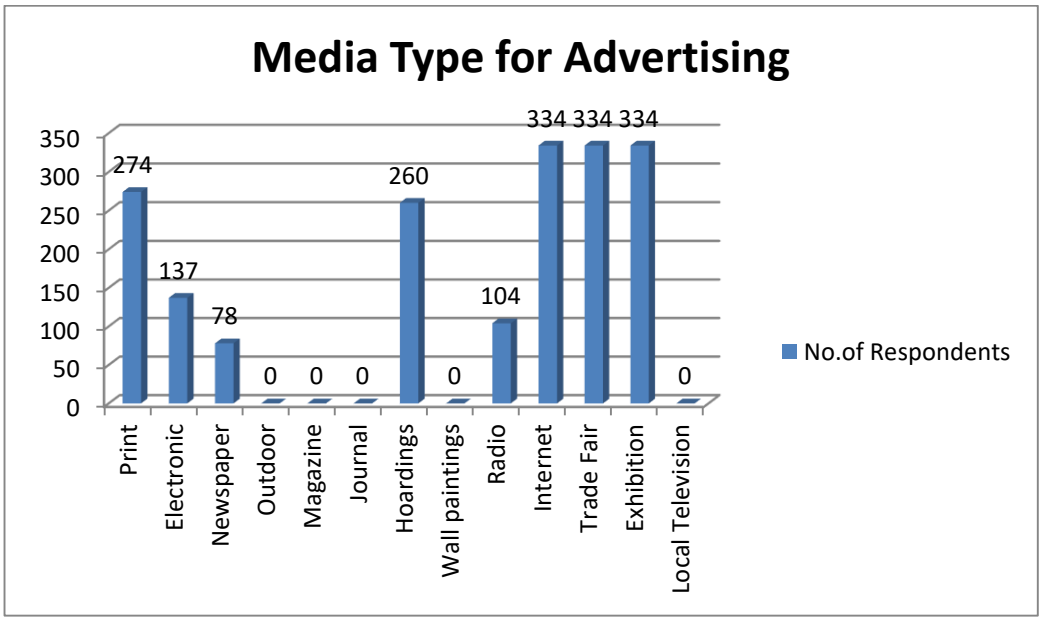
Thus it is seen that, majority of the respondents (360) used 'advertising' as the tool used for promotion.

52. Media type for advertisement

Table No . 4.65: Table showing media type for advertisement

Particulars	No. of Respondents
Print	274
Electronic	137
Newspaper	78
Outdoor	0
Magazine	0
Journal	0
Hoardings	260
Wall paintings	0
Radio	104
Internet	334
Trade Fair	334
Exhibition	334
Local Television	0

Graph No . 4.65: Graph showing media type for advertisement



From the above table it is seen that, out of the total respondents, 334 respondents used 'internet', 'trade fair' and 'exhibition' as a media type for advertising, 274 respondents used 'print' as a media type for advertising, 260 respondents used 'hoardings' as a media type for advertising, 137 respondents used 'electronic' as a media type for advertising, 104 respondents

used ‘radio’ as a media type for advertising whereas, 78 respondents used ‘newspaper’ as a media type for advertising.

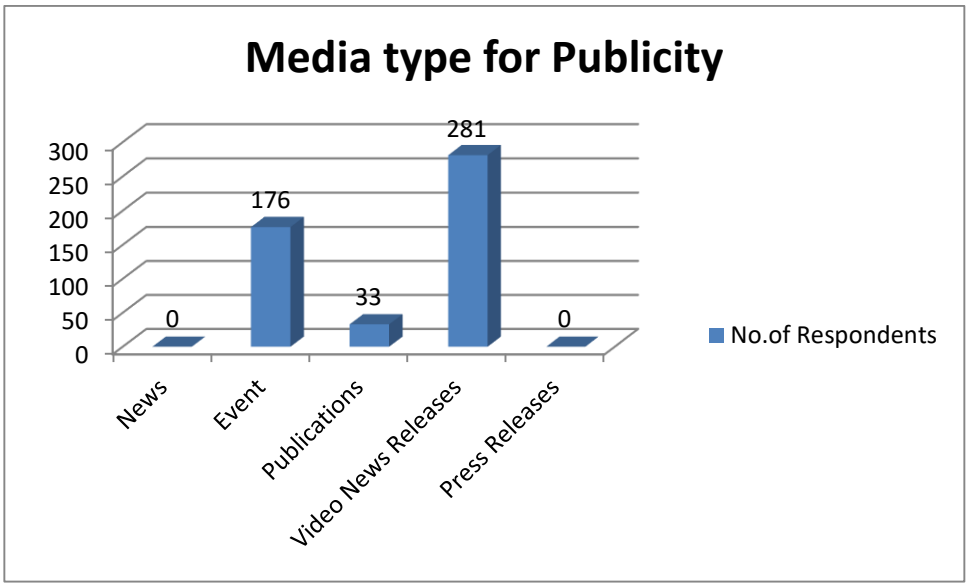
Thus it is seen that, majority of the respondents (334) used ‘internet’, ‘trade fair’ and ‘exhibition’ as a media type for advertising.

53. Media type for publicity

Table No . 4.66: Table showing media type for publicity

Particulars	No. of Respondents
News	0
Event	176
Publications	33
Video News Releases	281
Press Releases	0

Graph No . 4.66: Graph showing media type for publicity



From the above table it is seen that, out of the total respondents, 281 respondents used ‘video news releases’ as a media type for publicity, 176 respondents used ‘event’ as a media type for publicity whereas, 33 respondents used ‘publications’ as a media type for publicity.

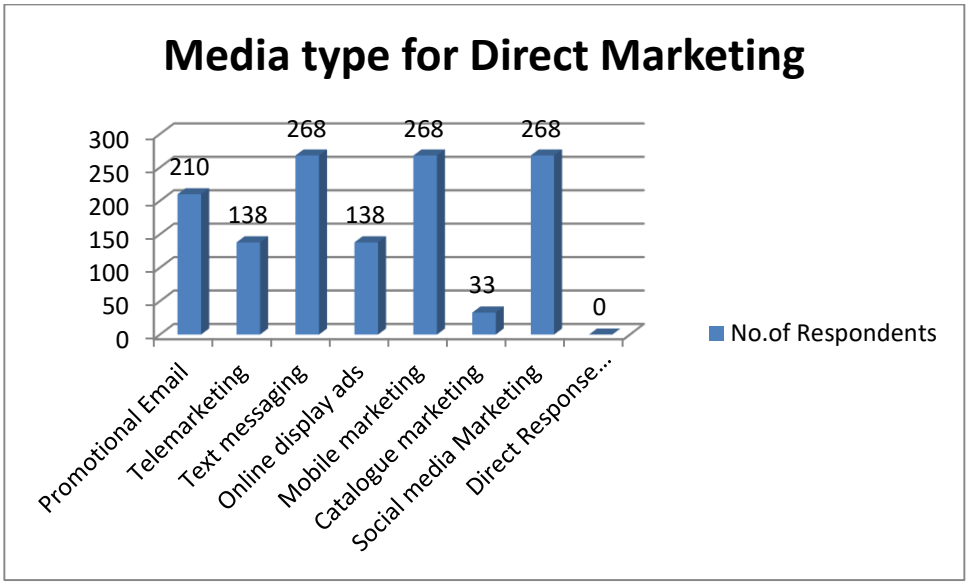
Thus it is seen that, majority of the respondents (281) used ‘video news releases’ as a media type for publicity.

54. Media type for direct marketing

Table No . 4.67: Table showing media type for direct marketing

Particulars	No. of Respondents
Promotional Email	210
Telemarketing	138
Text messaging	268
Online display ads	138
Mobile marketing	268
Catalogue marketing	33
Social media Marketing	268
Direct Response Marketing (TV, Newspaper, Radio, Magazine)	0

Graph No . 4.67: Graph showing media type for direct marketing



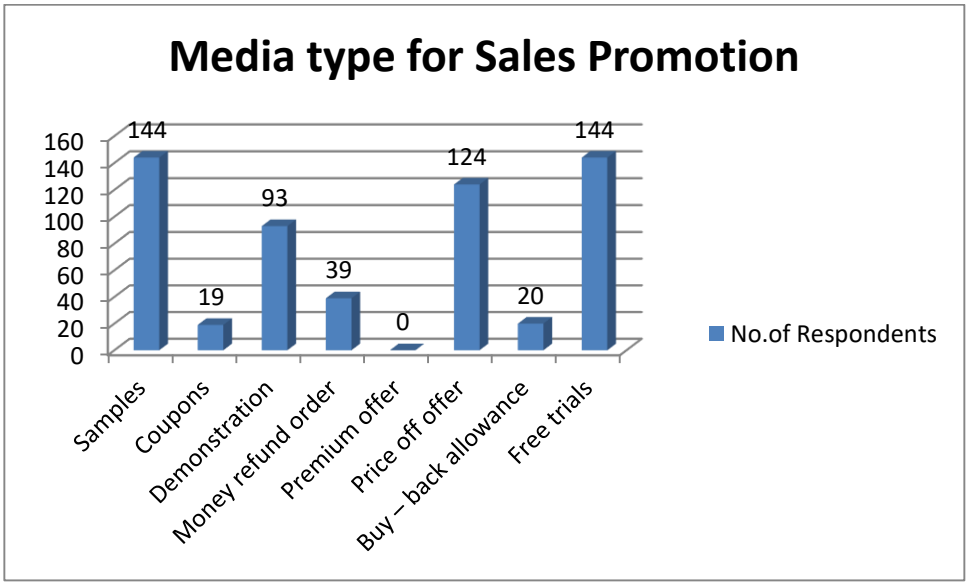
From the above table it is seen that, out of the total respondents, 268 respondents used 'text messaging', 'mobile marketing' and 'social media marketing' as a media type for direct marketing, 210 respondents used 'promotional email' as a media type for direct marketing, 138 respondents used 'telemarketing' and 'online display ads' as a media type for direct marketing whereas, 33 respondents used 'catalogue marketing' as a media type for direct marketing. Thus it is seen that, majority of the respondents (268) used 'text messaging', 'mobile marketing' and 'social media marketing' as a media type for direct marketing.

55. Media type for sales promotion

Table No 4.68: Table showing media type for sales promotion

Particulars	No. of Respondents
Samples	144
Coupons	19
Demonstration	93
Money refund order	39
Premium offer	0
Price off offer	124
Buy – back allowance	20
Free trials	144

Graph No . 4.68: Graph showing media type for sales promotion



From the above table it is seen that, out of the total respondents, 144 respondents used 'samples' and 'free trials' as a media type for sales promotion, 124 respondents used 'price off offer' as a media type for sales promotion, 93 respondents used 'demonstration' as a media type for sales promotion, 39 respondents used 'money refund order' as a media type for sales promotion, 20 respondents used 'buy-back allowance' as a media type for sales promotion whereas, 19 respondents used 'coupons' as a media type for sales promotion.

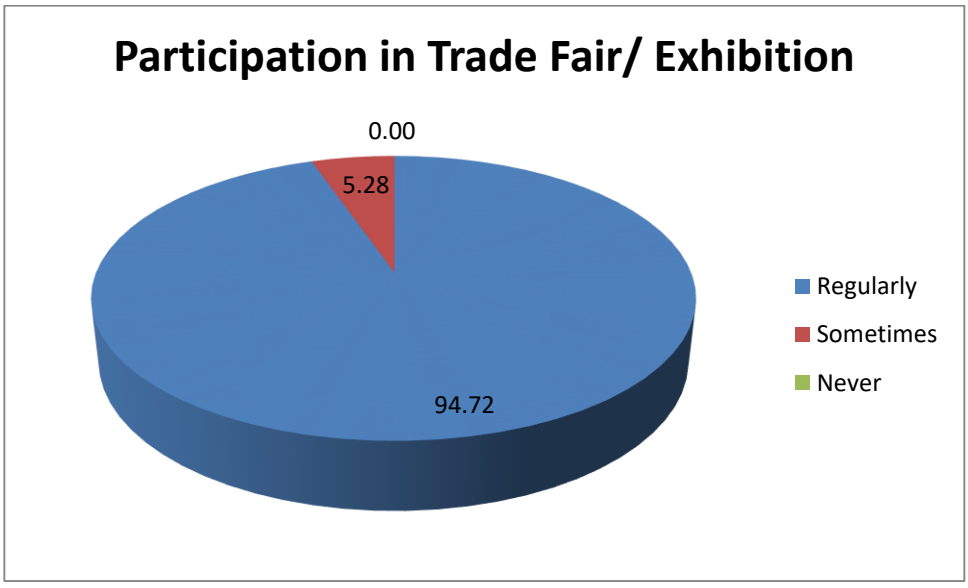
Thus it is seen that, majority of the respondents (144) used ‘samples’ and ‘free trials’ as a media type for sales promotion.

56. Participation in trade fair/ exhibition

Table No . 4.69 Table showing participation in trade fair/ exhibition

Particulars	No. of Respondents	Percentage (%)
Regularly	341	94.72
Sometimes	19	5.28
Never	0	0.00
Total	360	100.00

Graph No . 4.69: Graph showing participation in trade fair/ exhibition



The above table shows participation in trade fair/ exhibition. From the table it is seen that out of the total respondents 94.72% respondents regularly participated in trade fair/ exhibition and 5.28% respondents participated sometimes in trade fair/ exhibition.

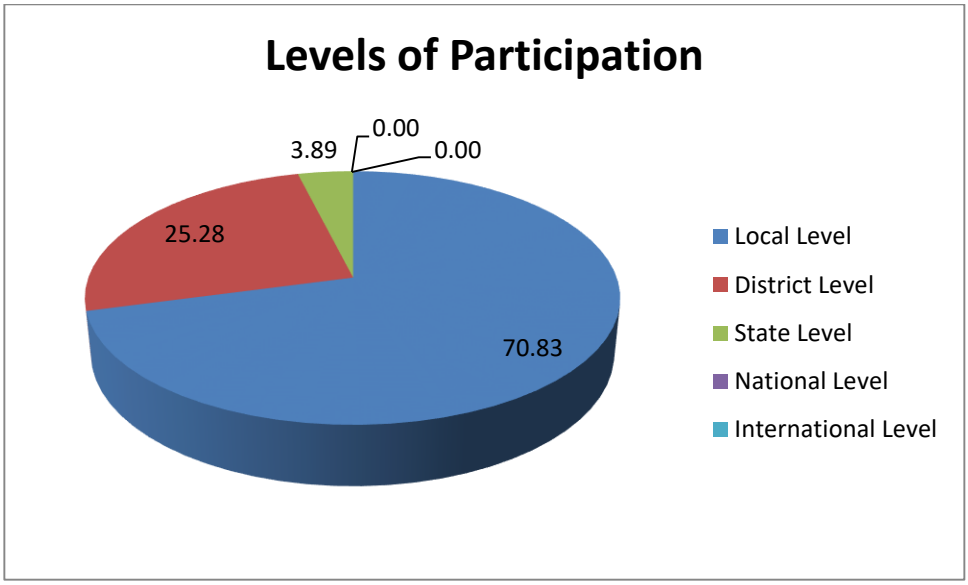
Hence it is inferred that, majority of the respondents (94.72%) regularly participated in trade fair/ exhibition.

57. Levels of participation

Table No . 4.70: Table showing levels of participation

Particulars	No. of Respondents	Percentage (%)
Local Level	255	70.83
District Level	91	25.28
State Level	14	3.89
National Level	0	0.00
International Level	0	0.00
Total	360	100.00

Graph No 4.70: Graph showing levels of participation



The above table shows level of participation in trade fair/ exhibition. From the table it is seen that out of the total respondents 70.83% respondents participated at local level trade fair/ exhibition, 25.28% respondents participated at district level trade fair/ exhibition and 3.89% respondents participated at state level trade fair/ exhibition.

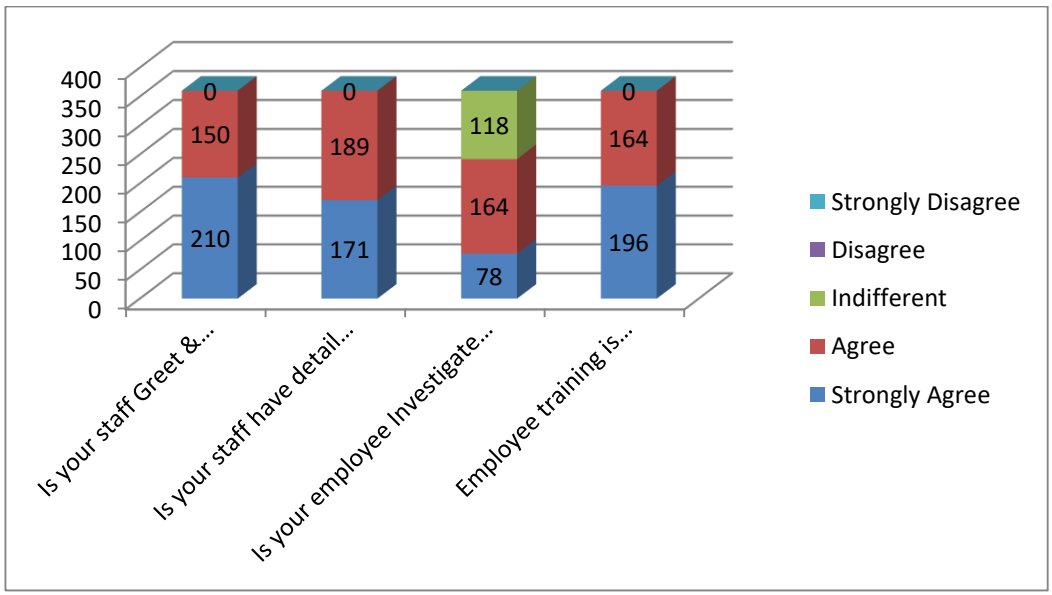
Hence it is inferred that, majority of the respondents (70.83%) participated at local level trade fair/ exhibition.

58. People related marketing practices of women entrepreneurs

Table No 4.71: Table showing people related marketing practices of women entrepreneurs

Details	Strongly Agree	Agree	Indifferent	Disagree	Strongly Disagree	Total Score	Wt.Avg Score	Rank
Is your staff Greet & Acknowledge people (customer) Promptly	210	150	0	0	0	1650	4.58	1
Is your staff have detail knowledge about your product & services provided by you	171	189	0	0	0	1611	4.48	3
Is your employee Investigate the problem & provided solution for resolving problems during shopping	78	164	118	0	0	1400	3.89	4
Employee training is Organized Regularly in our organization	196	164	0	0	0	1636	4.54	2

Graph No . 4.71: Graph showing people related marketing practices of women entrepreneurs



Calculation of Weighted Average for ‘Is your staff Greet & Acknowledge people (customer) promptly’:

(210x5 + 150x4 + 0x3 + 0x4 + 0x1) / 360 = 1650/360 = 4.58

The above table exhibits the weighted average score of people related marketing practices of women entrepreneurs along with ranking based on average. An average score of ‘5’ implies strong agreement to the statement and ‘1’ implies strong disagreement to the statement. From the table, it is inferred that respondents under study, show strong agreement to the statement, ‘Is your staff Greet & Acknowledge people (customer) promptly’ with average score of 4.58. On second position was the statement, ‘Employee training is Organized Regularly in our organization’ with average score of 4.54. Statement, ‘Is your staff have detail knowledge about your product & services’ was ranked third by the respondents with average score of 4.48. On fourth was, ‘Is your employee Investigate the problem & provided solution for resolving problems during shopping’ with average score of 3.89.

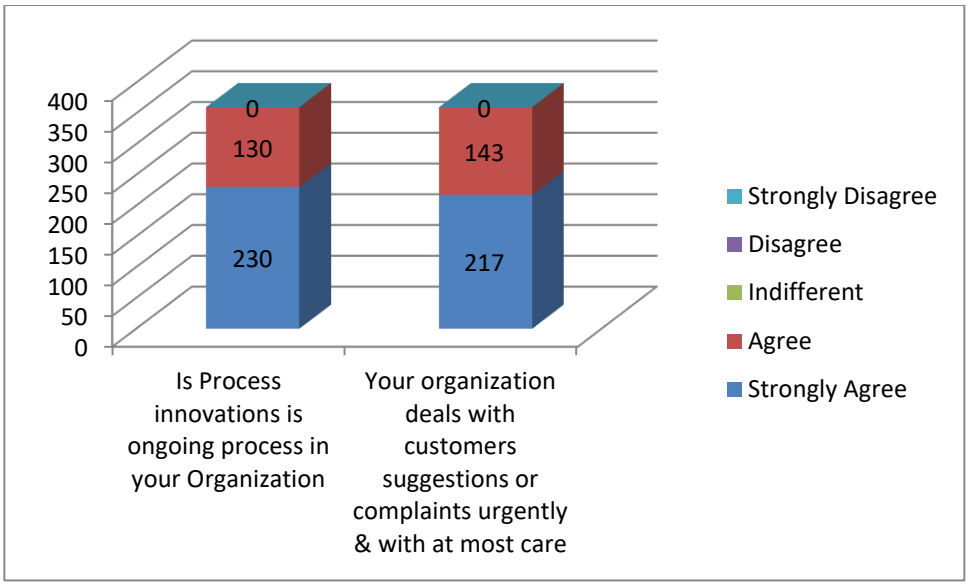
Thus, it is inferred that respondents under study, show strong agreement to the statement, ‘Is your staff Greet & Acknowledge people (customer) promptly’ with regards to people related marketing practices of women entrepreneurs.

59. Process related marketing practices of women entrepreneurs

Table No . 4.72: Table showing process related marketing practices of women entrepreneurs

Details	Strongly Agree	Agree	Indifferent	Disagree	Strongly Disagree	Total Score	Wt.Avg Score	Rank
Is Process innovations is ongoing process in your Organization	230	130	0	0	0	1670	4.64	1
Your organization deals with customers suggestions or complaints urgently & with at most care	217	143	0	0	0	1657	4.60	2

Graph No . 4.72: Graph showing process related marketing practices of women entrepreneurs



Calculation of Weighted Average for 'Is Process innovations is ongoing process in your Organization':

(230x5 + 130x4 + 0x3 + 0x4 + 0x1) / 360 = 1670/360 = 4.64

The above table exhibits the weighted average score of process related marketing practices of women entrepreneurs along with ranking based on average. An average score of '5' implies strong agreement to the statement and '1' implies strong disagreement to the statement. From the table, it is inferred that respondents under study, show strong agreement to the statement, 'Is Process innovations is ongoing process in your Organization' with average score of 4.64. On second position was the statement, 'Your organization deals with customers suggestions or complaints urgently & with at most care' with average score of 4.60.

Thus, it is inferred that respondents under study, show strong agreement to the statement, 'Is Process innovations is ongoing process in your Organization' with regards to process related marketing practices of women entrepreneurs.

60. Does organization keep customers waiting

Table No . 4.73: Table showing does organization keep customers waiting

Particulars	No. of Respondents	Percentage (%)
Yes	0	0.00
No	360	100.00
Total	360	100.00

Graph No . 4.73: Graph showing does organization keep customers waiting?



The above table shows whether the customer are kept waiting or not. It is seen that 100% respondents said that they do not keep their customers waiting.

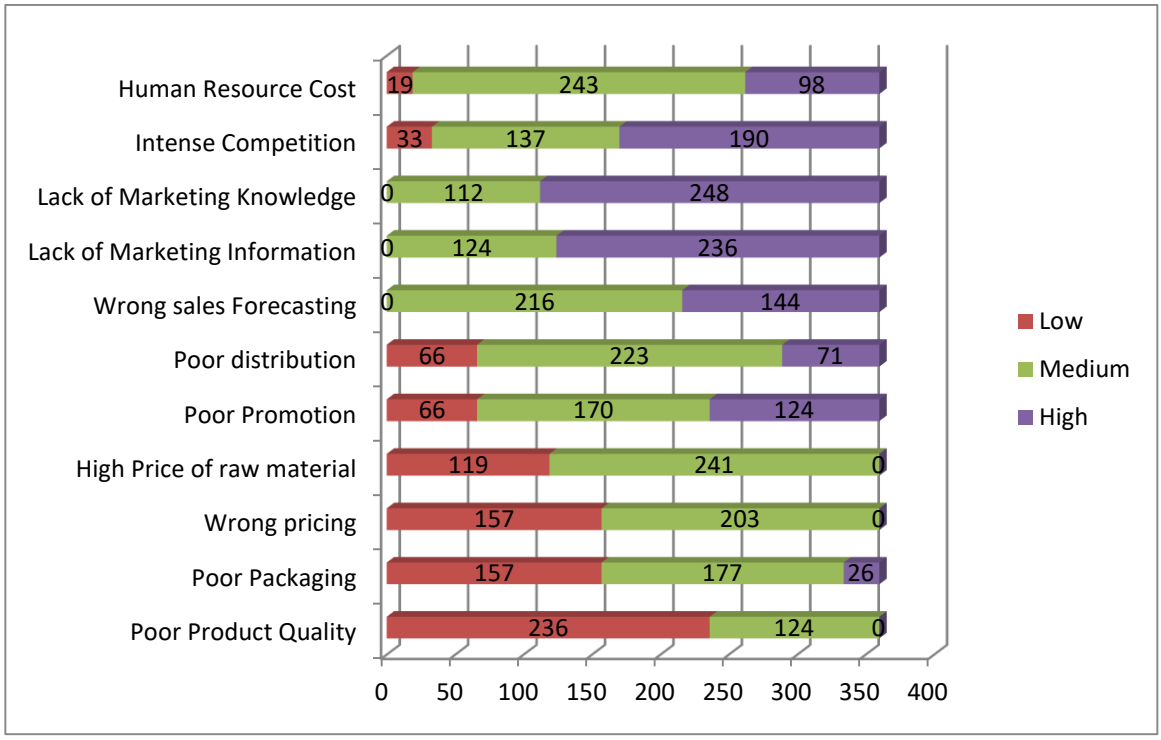
Hence it is inferred that, all the respondents (100%) do not keep their customers waiting.

61. Marketing and other problems faced by women entrepreneurs

Table No . 4.74: Table showing marketing and other problems faced by women entrepreneurs

Details	Low	Medium	High	Total Score	Wt.Avg Score	Rank
Marketing Problems						
Poor Product Quality	236	124	0	484	1.34	11
Poor Packaging	157	177	26	589	1.64	9
Wrong pricing	157	203	0	563	1.56	10
High Price of raw material	119	241	0	601	1.67	8
Poor Promotion	66	170	124	778	2.16	6
Poor distribution	66	223	71	725	2.01	7
Wrong sales Forecasting	0	216	144	864	2.40	4
Lack of Marketing Information	0	124	236	956	2.66	2
Lack of Marketing Knowledge	0	112	248	968	2.69	1
Intense Competition	33	137	190	877	2.44	3
Human Resource Cost	19	243	98	799	2.22	5
Other Problems						
Lack of information on changing market	19	72	269	970	2.69	1
Lack of Demand In Local Market	71	164	125	774	2.15	4
Transportation	66	215	79	733	2.04	5
Lack of Support from Family Members	59	111	190	851	2.36	2
High Production Cost	19	250	91	792	2.20	3
Lack of awareness of Government Marketing Schemes	105	255	0	615	1.71	7
High Cost of Trade Fair	119	215	26	627	1.74	6

Graph No . 4.74.1: Graph showing marketing problems faced by women entrepreneurs



Calculation of Weighted Average for 'Poor Product Quality':

(236x1 + 124x2 + 0x3) / 360 = 484/360 = 1.34

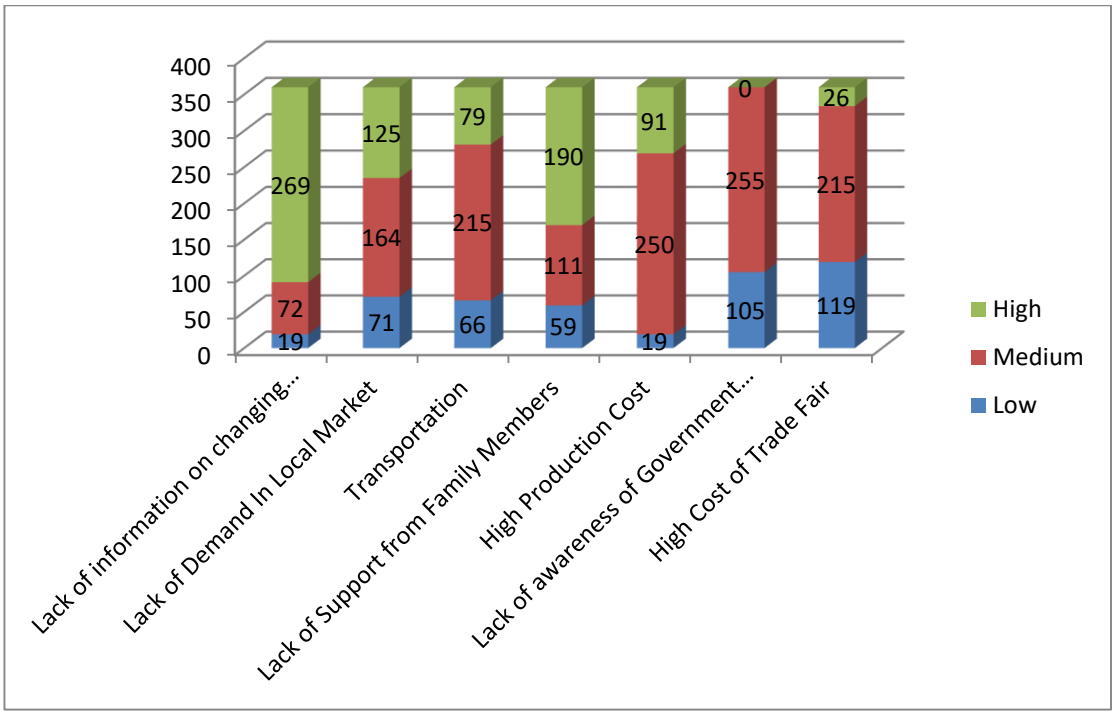
The above table exhibits the weighted average score of marketing problems faced by women entrepreneurs along with ranking based on average. An average score of '3' implies high frequency of problem faced and '1' low frequency. From the table, it is inferred that respondents under study, experienced most frequent problem of, 'Lack of Marketing Knowledge' with average score of 2.69. On second position was the problem, 'Lack of Marketing Information' with average score of 2.66. Problem, 'Intense Competition' was ranked third by the respondents with average score of 2.44.

On fourth and fifth position were, 'Wrong sales forecasting' and 'Human Resource Cost' respectively with average scores of 2.40 and 2.22 respectively. On sixth position was the problem, 'Poor Promotion' with average score of 2.16. On seventh and eighth position were, 'Poor distribution' and 'High Price of raw material' respectively with average score of 2.01 and 1.67 respectively. On ninth and tenth position were, 'Poor Packaging' and 'Wrong

pricing' respectively with average score of 1.64 and 1.56 respectively. On eleventh position was the problem, 'Poor Product Quality' with average score of 1.34.

Thus, it is inferred that respondents under study, experienced most frequent problem of, 'Lack of Marketing Knowledge' with regards to marketing problems faced by women entrepreneurs.

Graph No . 4.74.2: Graph showing other problems faced by women entrepreneurs



Calculation of Weighted Average for 'Lack of information on changing market':

(19x1 + 72x2 + 269x3) / 360 = 970/360 = 2.69

The above table exhibits the weighted average score of other problems faced by women entrepreneurs along with ranking based on average. An average score of '3' implies high frequency of problem faced and '1' low frequency. From the table, it is inferred that respondents under study, experienced most frequent problem of, 'Lack of information on changing market' with average score of 2.69. On second position was the problem, 'Lack of Support from Family Members' with average score of 2.36. Problem, 'High Production Cost' was ranked third by the respondents with average score of 2.20.

On fourth and fifth position were, ‘Lack of Demand in Local Market’ and ‘Transportation’ respectively with average scores of 2.15 and 2.04 respectively. On sixth position was the problem, ‘High Cost of Trade Fair’ with average score of 1.74. On seventh position was, ‘Lack of awareness of Government Marketing Schemes’ with average score of 1.71.

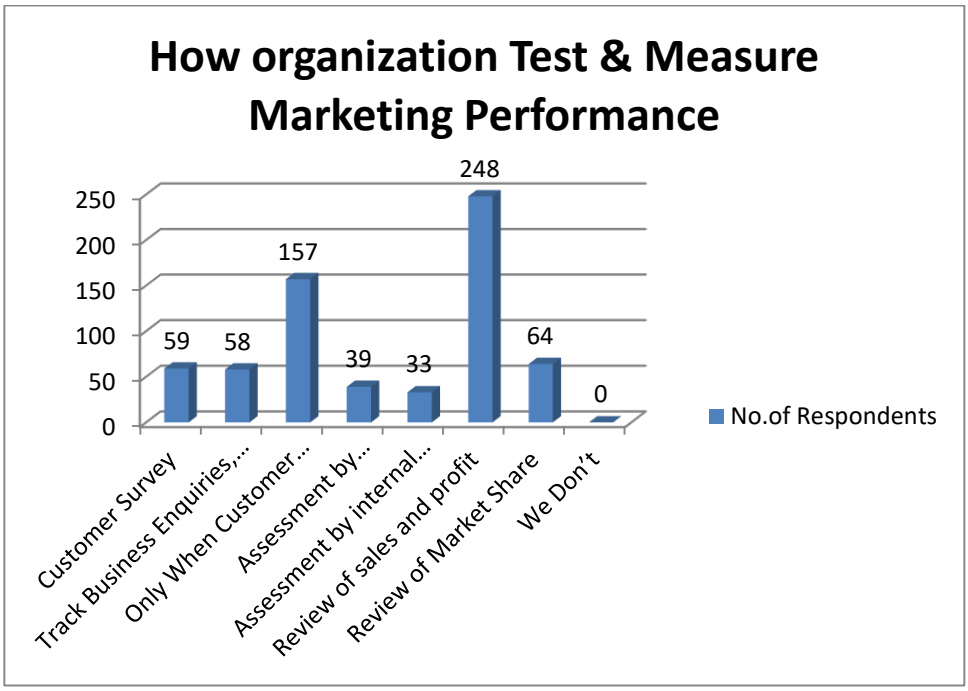
Thus, it is inferred that respondents under study, experienced most frequent problem of, ‘Lack of information on changing market’ with regards to other problems faced by women entrepreneurs.

62. How organization test and measure marketing performance

Table No . 4.75: Table showing how organization test and measure marketing performance

Particulars	No. of Respondents
Customer Survey	59
Track Business Enquiries, Customer Conversion	58
Only When Customer complaints are made	157
Assessment by independent consultant	39
Assessment by internal Management	33
Review of sales and profit	248
Review of Market Share	64
We Don’t	0

Graph No 4.75: Graph showing how organization test and measure marketing performance



The above table shows how organization test and measure marketing performance. 248 respondents test & measure marketing performance by 'review of sales and profit', 157 respondents test & measure marketing performance 'only when customer complaints are made', 64 respondents test & measure marketing performance by 'review of market share' whereas, 59 respondents test & measure marketing performance by 'customer survey'.

58 respondents test & measure marketing performance by 'track business enquiries, customer conversion', 39 respondents test & measure marketing performance by 'assessment by independent consultant' and 33 respondents test & measure marketing performance by 'assessment by internal management'.

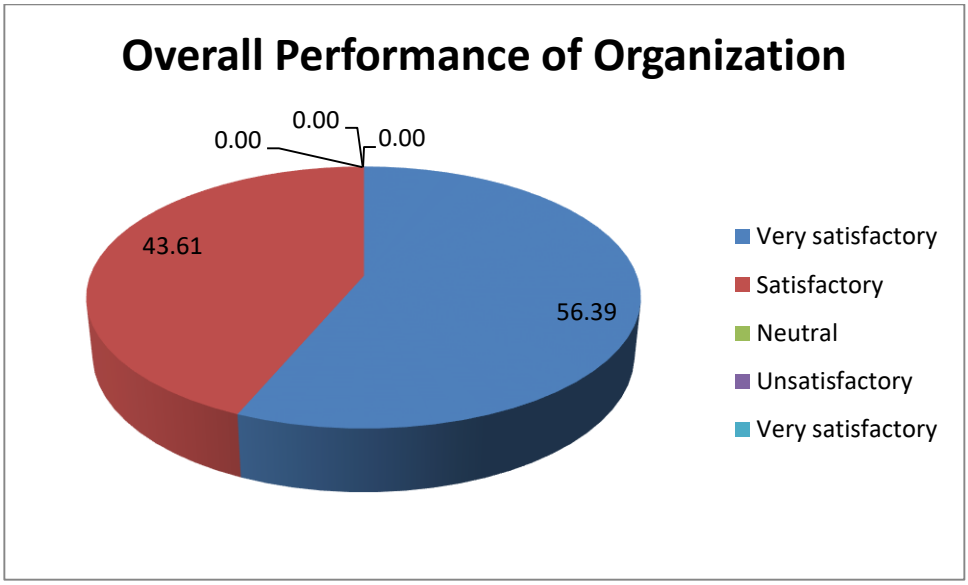
Hence it is inferred that, majority of the respondents (248) test & measure marketing performance by 'review of sales and profit'.

63. Overall performance of organization

Table No . 4.76: Table showing overall performance of organization

Particulars	No. of Respondents	Percentage (%)
Very satisfactory	203	56.39
Satisfactory	157	43.61
Neutral	0	0.00
Unsatisfactory	0	0.00
Very satisfactory	0	0.00
Total	360	100.00

Graph No . 4.76: Graph showing overall performance of organization



The above table shows the degree of satisfaction of respondents on overall performance of the organization. From the table it is seen that out of the total respondents 56.39% respondents felt the overall performance of their organization was very satisfactory and 43.61% felt the overall performance of their organization was satisfactory.

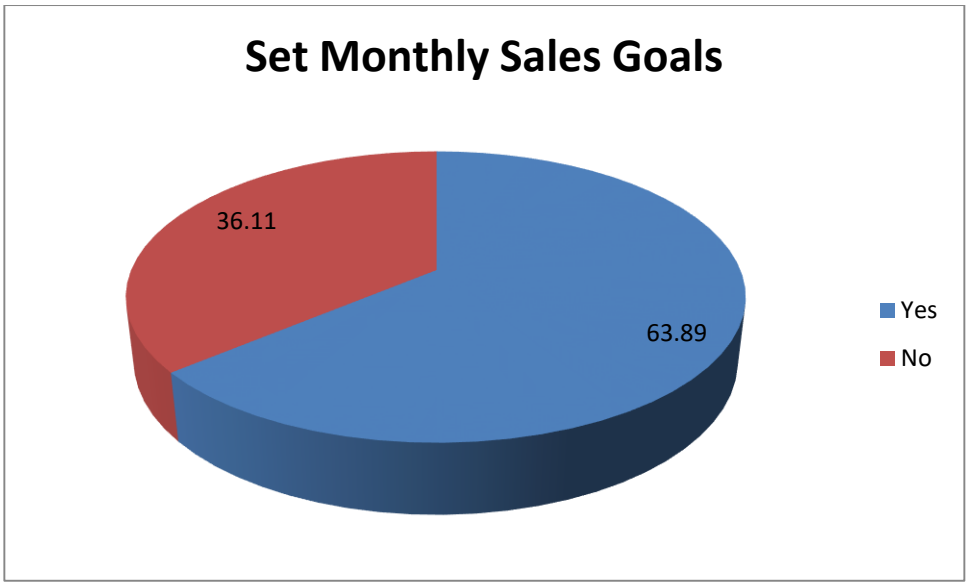
Hence it is inferred that, majority of the respondents (56.39%) felt the overall performance of their organization was very satisfactory.

64. Set monthly sales goals

Table No . 4.77: Table showing set monthly sales goals

Particulars	No. of Respondents	Percentage (%)
Yes	230	63.89
No	130	36.11
Total	360	100.00

Graph No . 4.77: Graph showing set monthly sales goals



The above table shows whether organizations set monthly sales goal or not. It is seen that 63.89% respondents set monthly sales goals whereas, 36.11% respondents do not set monthly sales goals.

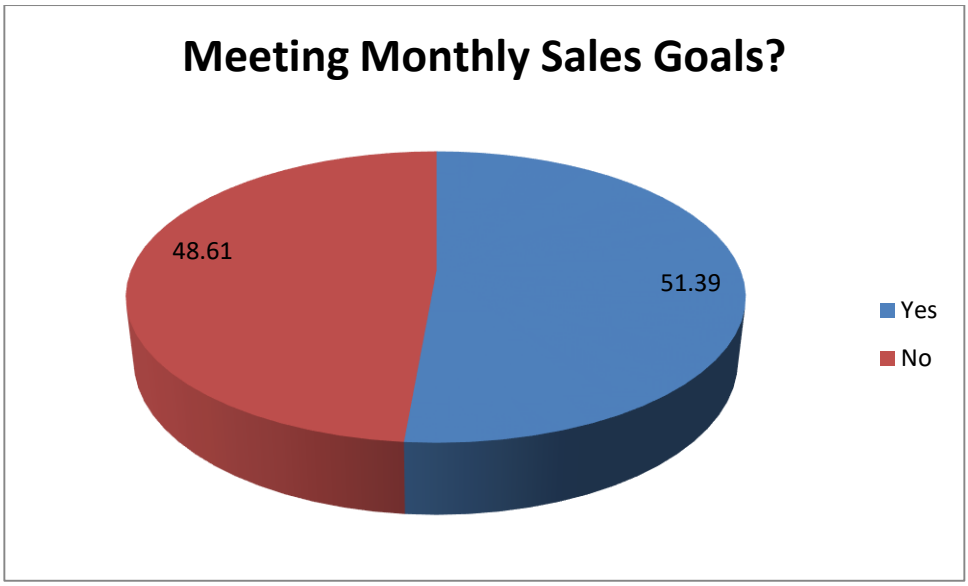
Hence it is inferred that, majority of the respondents (63.89%) set monthly sales goals.

65. Meeting monthly sales goals

Table No . 4.78: Table showing meeting monthly sales goals

Particulars	No. of Respondents	Percentage (%)
Yes	185	51.39
No	175	48.61
Total	360	100.00

Graph No . 4.78: Graph showing meeting monthly sales goals



The above table shows whether organizations meet monthly sales goal or not. It is seen that 51.39% respondents meet monthly sales goals whereas, 48.61% respondents do not meet monthly sales goals.

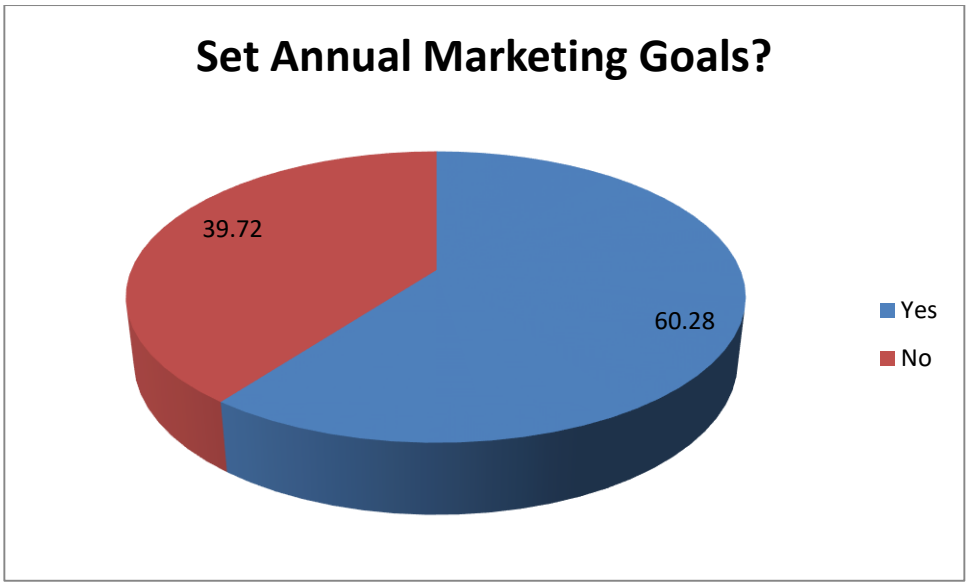
Hence it is inferred that, majority of the respondents (51.39%) meet monthly sales goals.

66. Set annual marketing goals

Table No . 4.79: Table showing set annual marketing goals

Particulars	No. of Respondents	Percentage (%)
Yes	217	60.28
No	143	39.72
Total	360	100.00

Graph No 4.79: Graph showing set annual marketing goals



The above table shows whether organizations set annual marketing goal or not. It is seen that 60.28% respondents set annual marketing goals whereas, 39.72% respondents do not set annual marketing goals.

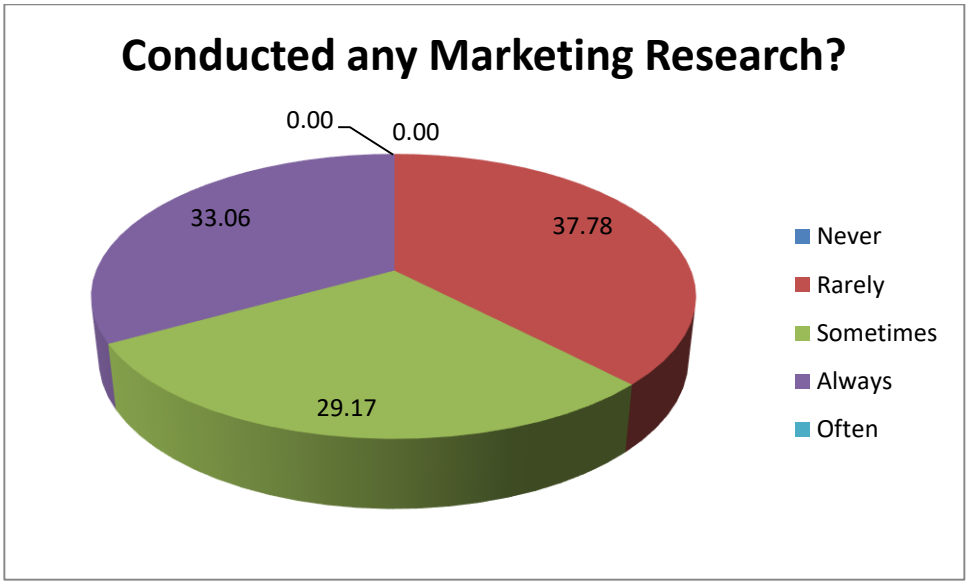
Hence it is inferred that, majority of the respondents (60.28%) set annual marketing goals.

67. Conducted marketing research:

Table No . 4.80: Table showing conducted marketing research

Particulars	No. of Respondents	Percentage (%)
Never	0	0.00
Rarely	136	37.78
Sometimes	105	29.17
Always	119	33.06
Often	0	0.00
Total	360	100.00

Graph No . 4.80: Graph showing conducted marketing research?



The above table shows whether organizations conduct any marketing research. It is seen that 37.78% respondents rarely conduct marketing research, 33.06% respondents always conduct marketing research and 29.17% respondents sometimes conduct marketing research.

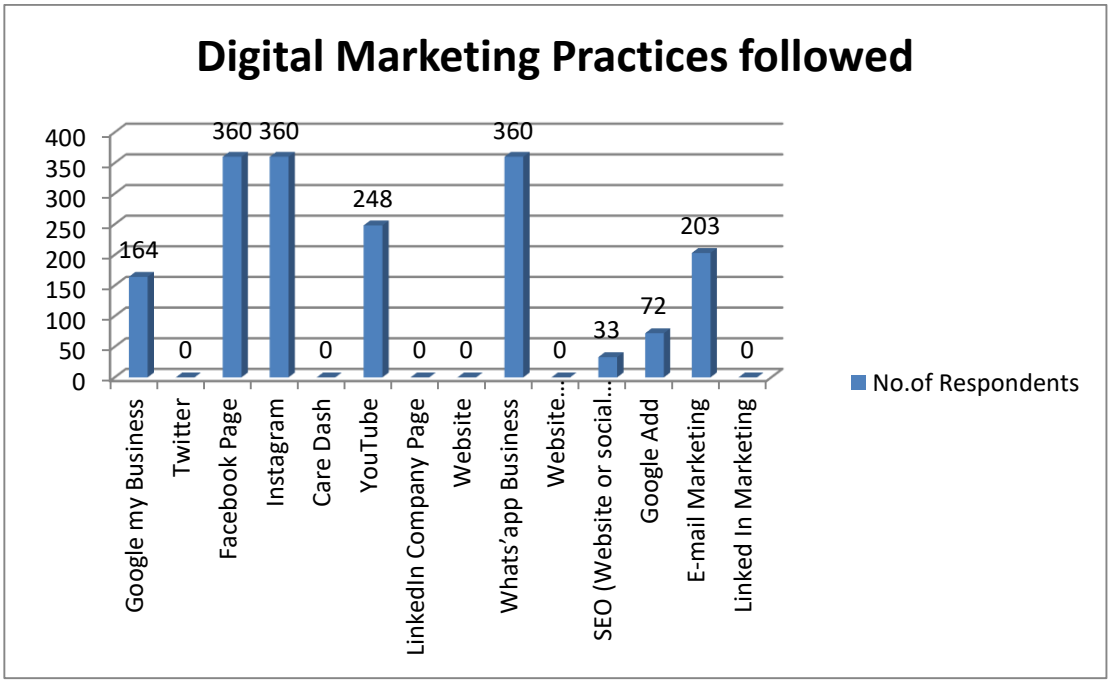
Hence it is inferred that, majority of the respondents (37.78%) rarely conduct marketing research.

68. Digital marketing practices followed

Table No . 4.81: Table showing digital marketing practices followed

Particulars	No. of Respondents
Google my Business	164
Twitter	0
Facebook Page	360
Instagram	360
Care Dash	0
YouTube	248
LinkedIn Company Page	0
Website	0
Whats'app Business	360
Website Improvement SEO	0
SEO (Website or social media)	33
Google Add	72
E-mail Marketing	203
Linked In Marketing	0

Graph No . 4.81: Graph showing digital marketing practices followed



From the above table it is seen that, out of the total respondents, 360 respondents used ‘facebook page’, ‘instagram’ and ‘whatsapp business’ as a digital marketing practice, 248 respondents used ‘YouTube’ as a digital marketing practice, 203 respondents used ‘email marketing’ as a digital marketing practice, 164 respondents used ‘Google my business’ as a digital marketing practice, 72 respondents used ‘Google ads’ as a digital marketing practice whereas, 33 respondents used ‘SEO’ as a digital marketing practice.

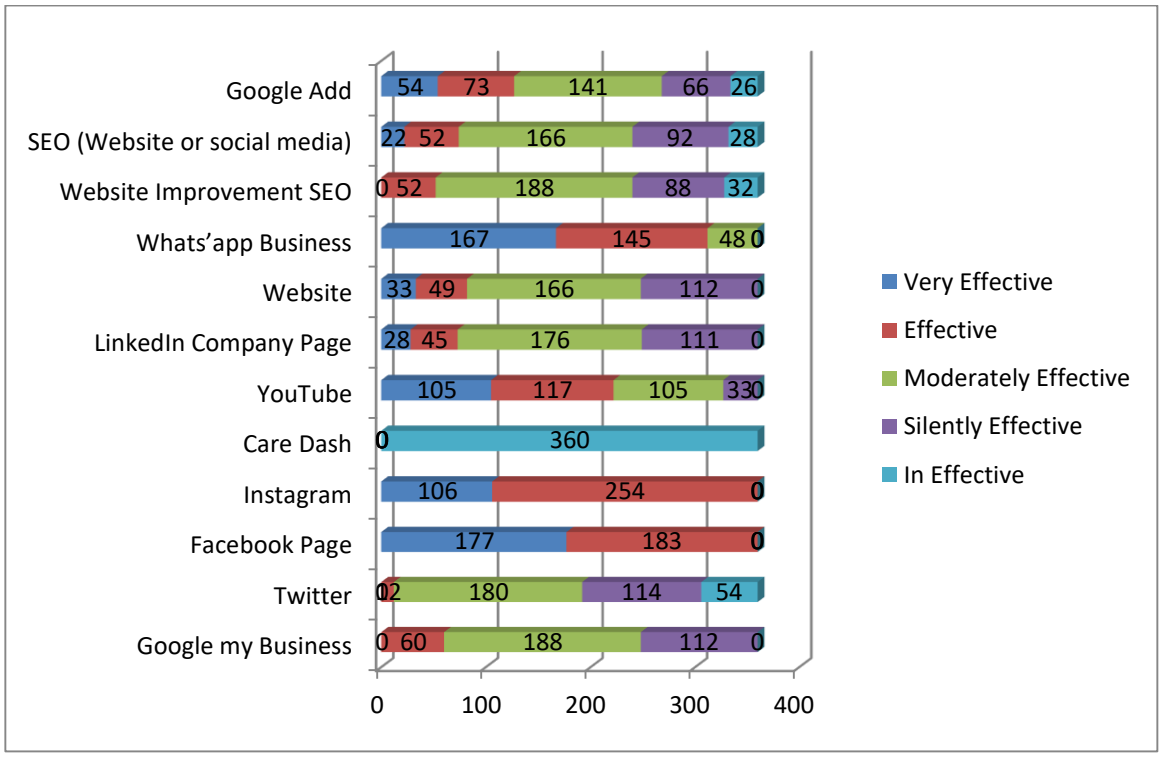
Thus it is seen that, majority of the respondents (360) used ‘facebook page’, ‘instagram’ and ‘whatsapp business’ as a digital marketing practice.

69. Effectiveness of digital marketing activities

Table No . 4.82: Table showing effectiveness of digital marketing activities

Details	Very Effective	Effective	Moderately Effective	Silently Effective	In Effective	Total Score	Wt. Avg Score	Rank
Google my Business	0	60	188	112	0	1028	2.86	8
Twitter	0	12	180	114	54	870	2.42	11
Facebook Page	177	183	0	0	0	1617	4.49	1
Instagram	106	254	0	0	0	1546	4.29	3
Care Dash	0	0	0	0	360	360	1.00	12
YouTube	105	117	105	33	0	1374	3.82	4
LinkedIn Company Page	28	45	176	111	0	1070	2.97	7
Website	33	49	166	112	0	1083	3.01	6
Whatsapp Business	167	145	48	0	0	1559	4.33	2
Website Improvement SEO	0	52	188	88	32	980	2.72	10
SEO (Website or social media)	22	52	166	92	28	1028	2.86	8
Google Add	54	73	141	66	26	1143	3.18	5

Graph No . 4.82: Graph showing effectiveness of digital marketing activities



Calculation of Weighted Average for 'Google my Business':

(0x5 + 60x4 + 188x3 + 112x4 + 0x1) / 360 = 1028/360 = 2.86

The above table exhibits the weighted average score of effectiveness of digital marketing activities along with ranking based on average. An average score of '5' implies very effective activity and '1' implies ineffective activity. From the table, it is inferred that respondents under study, found high effectiveness for the activity, 'Facebook Page' with average score of 4.49. On second position was the activity, 'Whatsapp Business' with average score of 4.33. Activity, 'Instagram' was ranked third by the respondents with average score of 4.29.

On fourth and fifth position were, 'YouTube' and 'Google Add' respectively with average score of 3.82 and 3.18 respectively. On sixth position was the activity, 'Website' with average score of 3.01. On seventh and eighth position were, 'LinkedIn Company Page' and 'Google my Business', 'SEO' respectively with average score of 2.97 and 2.86 respectively. On tenth and eleventh position were, 'Website Improvement SEO' and 'Twitter' respectively with

average score of 2.72 and 2.42 respectively. On twelfth position was the activity, 'Care Dash' with average score of 1.00.

Thus, it is inferred that respondents under study, found high effectiveness for the activity, 'Facebook Page' with regards to effectiveness of digital marketing activities.

Summary of Women Entrepreneurs General Questions:

Sr. No.	Key Parameters	Conclusion
1	General Information of Organization run by Women Entrepreneurs	Age of majority of organizations run by women entrepreneurs was 10-15 years old and the form of organization was sole proprietorship. All organizations nature of business was 'manufacturing' and had semi-skilled employees working in their organization. All organizations had ISO/ FSSAI certification for their organization.
2	Awareness about/ Participation in/ Benefits received from MSME	Respondents were aware about majority of the finance, employment generation and marketing schemes introduced by MSME. With respect to promotional initiative provided by MSME, respondents were aware about 'Prime Minister's Employment Generation Programme (PMEGP)', 'Women Entrepreneurship Platform (WEP)' and 'Udaym Registration Portal' schemes. Respondents participated in 'Intensive Campaigning & Marketing Promotional Events' that was organized by MSME. 'Marketing Assistance' was among the major benefit that respondents got by participation in events organized by MSME.

3	Product related practices followed by Women Entrepreneurs	Majority of the respondents were involved in labor intensive products. The main reason behind selecting a particular product was demand the product had in market. The biggest selling point for products was of 'quality of product'. Majority of the respondents followed product related marketing practices such as branding, labeling, packaging and after sales service.
4	Price related practices followed by Women Entrepreneurs	Majority of the respondents considered 'product cost' as the factor while deciding price. 'Competitive pricing' strategy was used more often with regards pricing strategy and respondents also offered cash discounts to their customers. Respondents feel 'greater market diversity' is problem that they most often face related to the price.
5	Place related practices followed by Women Entrepreneurs	Majority of the respondent's business location was in semi-urban area. While selected the location of business, majority of the respondents considered 'infrastructure facilities' as a key factor. It is seen that respondents used 'Manufacturer to Consumer (Direct Sale)' distribution channel for their business and all the respondents distributed their products both in taluka and district places.
6	Promotion related practices followed by Women Entrepreneurs	Respondents used various tools like advertisement, sales promotion, personal selling, publicity and direct marketing for promotion purpose. In advertisement, majority of the respondents used 'internet', 'trade fair' and

		'exhibition' as a media type for advertising. In publicity, majority of the respondents used 'video news releases' as a media type for publicity. In direct marketing, majority of the respondents used 'text messaging', 'mobile marketing' and 'social media marketing' as a media type for direct marketing. In sales promotion, majority of the respondents used 'samples' and 'free trials' as a media type for sales promotion. Respondents also regularly participated in local level and district level trade fair/ exhibition.
7	Marketing Problems faced by Women Entrepreneurs	Lack of Marketing Knowledge, Intense Competition, Wrong sales Forecasting and Poor Promotion were some of the major marketing problems faced by women entrepreneurs. Among the other problems, 'Lack of information on changing market' was a major hurdle.
8	Digital Marketing related practices followed by Women Entrepreneurs	All the respondents used 'Facebook page', 'Instagram' and 'Whatsapp Business' as a digital marketing tool. With regards to effectiveness of digital marketing activities, 'Facebook Page' was found to be highly effective.

CHAPTER 5

SUMMARY OF FINDINGS, CONCLUSIONS AND SUGGESTIONS

5.0 Summary of Findings and Conclusion:

5.1 Part A MCED Findings:

The data is gathered from 18 MCED Officials:

i) Education qualification

It is Observed that among the total participants, 61.11% held a postgraduate degree, while 38.89% had completed their undergraduate studies.

Help for fund raising from financial institutions

It is Observed, 94.44% respondent's help for fund raising from financial institutions and 5.56% respondents do not help in fund raising.

ii) Promotional Initiatives provided to Women Entrepreneurs

It is Observed that respondents under study, strongly agreed to the promotional initiative, 'Women Entrepreneurship Platform (WEP)' with average score of 4.06. On second position was the promotional initiative, 'Udaym Registration Portal' with average score of 4.00.Promotional initiative, 'Credit Guarantee Scheme (CGS)' was ranked third by the respondentswith average score of 3.94. On fourth position was, 'Prime Minister's Employment GenerationProgrammed (PMEGP)' with average score of 3.83 and 'SAMARTH' was ranked fifth by the respondents with average score of 3.50. On sixth position was, 'Trade Related Assistance & Development' with average score of 3.28 and 'Hackathon 3.0 (Incubation Scheme)' wasranked seventh by the respondents with average score of 3.00. On eight position was, 'Zero Defects Zero Effect (ZED)' with average score of 2.89.

iii) Support to Women Entrepreneur after Training-

It is observing that respondents under study, strongly agreed to the statement, 'Do you provide Information about the Exhibition' with average score of 4.11. On second position wasthe statement, 'Do you Provide Information About New MSME Schemes' with average score of 4.06. Statement, 'Do you Provide Information About Participant Profile' was ranked third by the respondents with average score of 4.00. On fourth position was, 'Do you Provide Information About Buyer' with average score of 3.94 and 'Do you Provide Information AboutTrade Fair' was ranked fifth by the respondents with average score of 3.89.

On sixth position was, 'Do you Provide Information about New Technology' with average score of 3.83 and 'Do you Provide Information About Udyam Registration Portal' was rankedseventh by the respondents with average score of 3.78.

5.2 Part B Women Entrepreneur Findings:

The data is Collected from 360 Women entrepreneur from Ahmednagardistrict Permanently registered with DIC.

i) Educational qualification

Education qualification of respondents. It is seen that 49.17% respondents were graduates, 25.56% respondents were post graduate and 25.28% respondents had education qualification upto 12th.

ii) Awareness of marketing schemes introduced by MSME-

Weighted average score of awareness of schemes related to marketing introduced by MSME along with ranking based on average. An average score of '5' implies extreme awareness to the statement and '1' implies no awareness to the statement. From the table, it is inferred that respondents under study, show strong awareness to the

statement, ‘Are you aware aboutMicro & Small Enterprises Cluster Development (MSE-CDP) and its supportive measures’ with average score of 1.63. On second position was the statement, ‘I am aware about Marketing Support/Assistance to MSMEs (Bar Code) and its supportive marketing assistance’ with average score of 1.53. Statement ‘I am aware about MSME Market Development Assistance (MDA) and its beneficial for development’ was ranked third by the respondents with average score of 1.44. On fourth position was statement, ‘I am aware about A Scheme for Promoting Innovation, Rural Industry & Entrepreneurship (ASPIRE) and its supportive forpromotion and innovation’ with average score of 1.24.

iii) Nature and size of enterprise

It is observing that, out of the total respondents 52.50% respondent’s nature and size of enterprise was small scale with 10-49 employees and 47.50% respondent’s nature and size of enterprise was micro scale with 1-9 employees.

iv) Beneficiaries of Government Schemes –

The respondents were assessed to determine whether they are beneficiaries of Government schemes. It was found that 67.78% of the respondents benefit from a Government scheme, while 32.22% do not receive any Government assistance.

v) Nature of product-

Nature of product. it is observing that, 78.06% respondents had labor intensive product whereas, 21.94% respondents had capital intensive products.

vi) Discount to customers-

Discount offered to the customer. It is observing that 62.22% respondents offered discounts to their customers whereas, 37.78% respondents did not offered discounts to their customers.

vii) Location of business-

It is observing that 56.39% respondent's business location was in semi-urban area whereas, 43.61% the respondents' business operations were situated in a rural area.

viii) Frequency of participation-

Frequency of participation in trade fair/ exhibition. it is Observe that out of the total respondents 74.44% respondents participated quarterly in trade fair/ exhibition and 25.56% respondents participated twice a year in trade fair/ exhibition.

xi)Participation in trade fair beneficial for business-

Degree of agreement of respondents to the statement 'participation in trade fair/ exhibition is beneficial for businesses'. It is observing that out of the total respondents 94.72% respondents strongly agree to the given statement and 5.28% respondents agree to the statement.

5.3 Part C Summary of MCED General Questions:

i) Schemes/ Initiatives for Women Entrepreneurs

'Prime Minister Employment Generation Programme (PMEGP)', 'Credit Guarantee Trust Fund for Micro & Small Enterprises (CGTMSE)' and 'Export Market Promotion' schemes are schemes implemented for women entrepreneurs in Ahmednagar. Among the least implemented scheme was 'Skill Upgradation & Mahila Coir Yojana (MCY)'

ii) Support provided to Women Entrepreneurs

A lot of support is provided to Women Entrepreneurs by MCED. With respect to technical assistance, support is provided with respect to 'E-marketing training', 'Financial Crisis Management training', 'Mentoring and Coaching' and 'Capacity Building Training'. Support is also provided by organizing workshops, exhibitions, events and seminars.

iii) Challenges faced by Women Entrepreneurs

Among the challenges faced by women entrepreneurs, 'Lack of awareness about Intellectual Property Rights is a major hurdle encountered by MSEs' and 'Absolute Technology/Outdated Technology' were the top challenges

5.4 Part D Summary of Women Entrepreneurs General Questions:

i) General Information of Organization run by Women Entrepreneurs

Age of majority of organizations run by women entrepreneurs was 10-15 years old and the form of organization was sole proprietorship. All organizations nature of business was 'manufacturing' and had semi-skilled employees working in their organization. All organizations had ISO/ FSSAI certification for their organization.

ii) Awareness about/ Participation in/ Benefits received from MSME

Respondents were aware about majority of the finance, employment generation and marketing schemes introduced by MSME. With respect to promotional initiative provided by MSME, respondents were aware about 'Prime Minister's Employment Generation Programme (PMEGP)', 'Women Entrepreneurship Platform (WEP)' and 'Udaym Registration Portal' schemes. Respondents participated in 'Intensive Campaigning & Marketing Promotional Events' that was organized by MSME. 'Marketing Assistance' was among the major benefit that respondents got by participation in events organized by MSME.

iii) Product related practices followed by Women Entrepreneurs

Majority of the respondents were involved in labor intensive products. The main reason behind selecting a particular product was demand the product had in market. The biggest selling point for products was of 'quality of product'. Majority of the respondents followed product related marketing practices such as branding, labeling, packaging and after sales service.

iv) Price related practices followed by Women Entrepreneurs

Majority of the respondents considered 'product cost' as the factor while deciding price. 'Competitive pricing' strategy was used more often with regards pricing strategy and respondents also offered cash discounts to their customers. Respondents feel 'greater market diversity' is problem that they most often face related to the price.

v) Place related practices followed by Women Entrepreneurs

Majority of the respondent's business location was in semi-urban area. While selected the location of business, majority of the respondents considered 'infrastructure facilities' as a key factor. It is seen that respondents used 'Manufacturer to Consumer (Direct Sale)' distribution channel for their business and all the respondents distributed their products both in taluka and district places.

vi) Promotion related practices followed by Women Entrepreneurs

Respondents used various tools like advertisement, sales promotion, personal selling, publicity and direct marketing for promotion purpose. In advertisement, majority of the respondents used 'internet', 'trade fair' and 'exhibition' as a media type for advertising. In publicity, majority of the respondents used 'video news releases' as a media type for publicity. In direct marketing, majority of the respondents used 'text messaging', 'mobile marketing' and 'social media marketing' as a media type for direct marketing. In sales promotion, majority of the respondents used 'samples' and 'free trials' as a media type for sales promotion. Respondents also regularly participated in local level and district level trade fair/ exhibition.

vii) Marketing Problems faced by Women Entrepreneurs

Lack of Marketing Knowledge, Intense Competition, Wrong sales Forecasting and Poor Promotion were some of the major marketing problems faced by women entrepreneurs. Among the other problems, 'Lack of information on changing market' was a major hurdle.

viii) Digital Marketing related practices followed by Women Entrepreneurs

All the respondents used 'Facebook page', 'Instagram' and 'Whatsapp Business' as a digital marketing tool. With regards to effectiveness of digital marketing activities, 'Facebook Page' was found to be highly effective.

5.5 Summary & Result of Hypotheses Tested (MCED):

Sr.No	H0	H1	Stastical Test	Remark
1.	H_0: There is no relationship between education qualificationof MCED employees and help provided towomen entrepreneurswhile fund raising.	H_1: There is a relationship between education qualification of MCED employees and helpprovided to women entrepreneurs while fundraising.	Pearson's Chi squaretest	AcceptedNull
2.	H_0: MCED does not provide'Women Entrepreneurship Platform (WEP)' as part of promotional initiative to women entrepreneurs.	H_1: MCED provide 'Women Entrepreneurship Platform (WEP)' as part of promotional initiative to women entrepreneurs.	Z-test	RejectedNull
3.	H_0: MCED does notprovide information about buyer as part ofsupport to women entrepreneurs posttraining.	H_1: MCED provide information about buyer as part of support to women entrepreneurs posttraining.	Z-test	RejectedNull

5.6 Summary & Result of Hypotheses Tested (Women Entrepreneur)

Sr.No	H0	H1	StasticalTest	Remark
1.	H_0: There is no relationship between education qualification of women entrepreneurs and awareness about marketing schemes introduced by MSME	H_1: There is a relationship between education qualification of women entrepreneurs and awareness about marketing schemes Introduced by MSME.	Pearson's Chi square test	RejectedNull

2.	H0: There is no relationship between nature & size of organization and government scheme availed.	H1: There is no relationship between nature & size of organization and government scheme availed.	Pearson's Chi square test	RejectedNull
3.	H_0: There is no relationship between nature of product and discount offered to customers by women entrepreneurs.	H_1: There is a relationship between nature of product and discount offered to customers by women entrepreneurs.	Pearson's Chi square test	Rejected Null
4.	H_0: There is no relationship between location of business and frequency of participation in trade fairs by women entrepreneurs.	H_1: There is a relationship between location of business and frequency of participation in trade fairs by women entrepreneurs.	Pearson's Chi Square test	Rejected Null
5.	H_0: Participation in trade fair is not beneficial for the business undertaken by women entrepreneurs.	H_1: Participation in trade fair is beneficial for the business undertaken by women entrepreneurs.	Z-test	Rejected Null

5.7 CONCLUSION:

The present research focused on study of marketing practices adopted by womenentrepreneurs under MSME in Ahmednagar district. The research aimed to study the marketing practices used by the Micro and Small Scale women enterprises in the Ahmednagardistrict. The study also aimed to recognize the marketing problems faced by women entrepreneurs, understanding the various MSME schemes available to women entrepreneurs and analyzing the policies and support programs offered by Government agencies. To achieve the stated objectives, the researcher conducted the study in two distinct parts. The first phase concentrated on gathering data from MCED employees and officials, while the second phase focused on collecting data from women entrepreneurs in the Ahmednagar district.Based on the data gathered from MCED employees and officials, it is concluded that the 'Prime Minister Employment Generation Programme (PMEGP)', 'Credit Guarantee Trust Fund for Micro & Small Enterprises (CGTMSE)', and 'Export Market Promotion' are the key schemes implemented for women entrepreneurs in Ahmednagar. Among the least implemented schemewas 'Skill Upgradation & Mahila Coir Yojana (MCY)'. With respect to the challenges faced by women entrepreneurs, 'Lack of awareness about Intellectual Property Rights is a major hurdle encountered by MSEs' and 'Absolute Technology/Outdated Technology' were the top challenges.

It was concluded that, a lot of support is provided to Women Entrepreneurs by MCED. With respect to technical assistance, support is provided with respect to 'E-marketing training', 'Financial Crisis Management training', 'Mentoring and Coaching' and 'Capacity Building Training'. Support is also provided by organizing workshops, exhibitions, events and seminars. Help for fund raising from financial institutions is provided to women entrepreneurs. In addition, when challenges arise in securing funds, MCED offers support to women entrepreneurs.

Based on the data collected from women entrepreneurs in the Ahmednagar district, it was concluded that the majority of businesses run by women had been operating for 10 to 15 years, and the predominant business structure was sole proprietorship. All organizations nature of

business was ‘manufacturing’ and had semi-skilled employees working in their organization. Allorganizations had ISO/ FSSAI certification for their organization.

Respondents were aware about majority of the finance, employment generation and marketing schemes introduced by MSME. With respect to promotional initiative provided by MSME, respondents were aware about ‘Prime Minister's Employment Generation Programme (PMEGP)’, ‘Women Entrepreneurship Platform (WEP)’ and ‘Udaym Registration Portal’ schemes. The respondents took part in ‘Intensive Campaigning & Marketing Promotional Events’ organized by MSME. A key benefit they gained from participating in these events was ‘Marketing Assistance.’

Majority of the respondents were involved in labor intensive products. The main reason behind selecting a particular product was demand the product had in market. The primary selling point for the products was their quality. Most respondents adopted product-focused marketing strategies, including branding, labeling, packaging, and providing after-sales service. The majority of respondents viewed ‘product cost’ as the key factor in determining price. A ‘competitive pricing’ strategy was frequently employed, and respondents also provided cash discounts to their customers. Respondents feel ‘greater market diversity’ is problem that they most often face related to the price.

Majority of the respondent’s business location was in semi-urban area. When choosing the location for their businesses, most respondents regarded ‘infrastructure facilities’ as a crucial factor. It was observed that respondents utilized a ‘Manufacturer to Consumer (Direct Sale)’ distribution channel for their operations, and all respondents sold their products in both taluka and district locations. Respondents employed various tools for promotional purposes, including advertising, sales promotion, personal selling, publicity, and direct marketing. In their advertising efforts, most respondents utilized the ‘internet,’ ‘trade fairs,’ and ‘exhibitions’ as media channels. For publicity, the majority of respondents relied on ‘video news releases’ as their preferred media type. In direct marketing, most respondents utilized ‘text messaging,’ ‘mobile marketing,’ and ‘social media marketing’ as their media channels. For sales promotion, the majority employed ‘samples’ and ‘free trials’ as promotional tools. Additionally, respondents consistently participated in local and district-level trade fairs and exhibitions.

Lack of Marketing Knowledge, Intense Competition, Wrong sales Forecasting and Poor Promotion were some of the major marketing problems faced by women entrepreneurs.Among the other problems, ‘A significant barrier was the 'lack of information on the changing market.' All respondents utilized 'Facebook page,' 'Instagram,' and 'WhatsApp Business' as digital marketing tools.

With regards to effectiveness of digital marketing activities, ‘Facebook Page’ was found to be highly effective.

5.8 Suggestions:

(A) Suggestions to Women Entrepreneurs:

1. Women interested in starting entrepreneurial ventures are advised to choose areas where obtaining the necessary raw materials, equipment, skills, and other resources will not be expensive or challenging.
2. To be strategic and prudent in their decisions about marketing elements, tools, and techniques, women entrepreneurs must familiarize themselves with various marketing components and tools, understanding their benefits and advantages and the contexts in which they can be applied. Therefore, it is recommended that women entrepreneurs undergo training in marketing to enhance their knowledge and skills in this area.
3. Since most of the women entrepreneurs in the study sample are involved in the Food and Beverages and Beauty and Personal Care Products businesses,

(B) The following recommendations are provided:

i) Premises with sufficient infrastructure and space for promotional activities such as interior displays, window displays, and showrooms, etc.

ii) Product Design - The design of the product, both at the initial stage and during different phases of the product life cycle (PLC), should be unique and distinctive.

iii) Branding - Branding conveys two fundamental elements to consumers:

(a) the product is unique and different; and (b) it has higher value. Women entrepreneurs can opt for branding their products when they are confident about the quality and their capability to ensure consistent and widespread supply. Additionally, they may consider cluster or co-branding, which involves combining two or more brands.

iv) Labeling and Packaging - Labeling and packaging may not always be the best marketing practice for some products. However, women entrepreneurs can use packaging and labeling to identify and promote their products when necessary.

iv) When labeling and packaging their products, women entrepreneurs should focus on four aspects: color, design, shape, and words. The emerging market requires not just choosing these elements based on personal preference but identifying and highlighting the product's attributes to the customers.

From the study's findings, it is evident that women entrepreneurs in Ahmednagar

Primarily use cost-based Pricing and High Pricing methods for price determination. While Estimating production costs is essential, reducing production costs is even more

Therefore, the following suggestions are offered regarding pricing

Strategies for their products:

i) Women entrepreneurs should always consider and stay informed about the prices set by their competitors.

ii) Women entrepreneurs should avoid setting their product prices either too low or too high. Pricing products lower than competitors often leads to negative perceptions from customers, while pricing too high can deter potential customers and result in losing existing customers over time.

iii) Discounts, concessions, and allowances are alternative promotional pricing strategies that women entrepreneurs can use instead of adopting a policy of low pricing for their products.

(C) Suggestions to Government Agencies:

1) Awareness camps/ short duration camps:

It has been observed that women entrepreneurs are not sufficiently informed about government marketing schemes. Therefore, specialized awareness programs should be arranged for current women entrepreneurs, focusing on government initiatives, non-governmental support, and fundraising institutions.

2) Training centers:

Proper training centers need to be established at both district and taluka levels. Women entrepreneurs should receive training and education on accessing capital, marketing their products, creating assets, choosing the type of enterprise, and understanding the nature of the industry. Marketing training facilities should be made accessible to women entrepreneurs in both the organized and unorganized sectors, particularly at the regional level.

3) Encouragement towards selection of capital intensive products:

It has been observed that most women entrepreneurs choose labor-intensive products. They need training on the technical aspects of product selection and should be encouraged to opt forcapital-intensive products.

4) Women Entrepreneurship promotion cell:

An exclusive women entrepreneurship cell should be established at the district level to continuously monitor the activities of micro and small women enterprises. These cells will prepare progress reports and oversee and review the functioning of these women-led

enterprise

5) Liberalized loan schemes to women entrepreneurs:

Loans should be granted to women entrepreneurs more generously, with comparatively easier terms and minimal documentation. Loan subsidies should be increased, and in some special cases, interest-free loans should be provided. Women entrepreneurs are primarily familiar with basic financial schemes and are not aware of newer government loan programs, such as the Stand-Up India Scheme and the Bharatiya Mahila Bank Business Loan.

6) Special women branch by banks in every district:

Bankers often have a negative attitude towards women entrepreneurs. As a result, women entrepreneurs are reluctant to apply for loans due to this negative attitude, excessive documentation, and lengthy processing times. To address this issue, banks need to establish special branches dedicated to serving women entrepreneurs.

7) Need of separate Women Organization:

Separate women's organizations should be created at the district level. These organizations can help women entrepreneurs secure financial assistance, marketing support, subsidies, concessions, technical expertise, and access to raw materials. They can also conductmarket assessments to evaluate feasibility, provide counseling, and offer follow-up guidance.

8) Need of organizing exhibitions by government:

The government should increase the number of exhibitions and organize them at various locations to enable maximum participation from women entrepreneurs, allowing them to market their products effectively. Additionally, the government should host events and exhibitions at the state, national, and international levels to help women diversify their businesses.

9)Provide concession and preference in Trade fair / Exhibition/ Tech- Mart:

Private organizations and NGOs should also arrange specialized exhibitions for women at affordable rates. Women entrepreneurs should receive priority and discounts on stall rentals.

10) Encouragements regarding increase of scale of operation:

Many women entrepreneurs operate micro-enterprises. Encouraging them to transition from sole proprietorships to joint-stock companies would help them scale their operations effectively.

11) Exclusive training regarding marketing management practices:

A significant number of women entrepreneurs are observed to have insufficient adherence to marketing management practices, which are essential for business success. Marketing plays a pivotal role in reaching a wide customer base; without effective marketing strategies, achieving maximum outreach is challenging. These entrepreneurs often lack comprehensive knowledge of marketing management, highlighting the necessity for specialized training.Such training should focus on areas such as product selection, pricing strategies, price differentiation, and leveraging promotional tools.

Moreover, many women entrepreneurs are unaware of recently introduced Marketing Assistance Schemes, such as Domestic and International Promotion schemes and Vendor Development Programme.

12) Marketing of women entrepreneur's products through Governmentoutlet:

Women entrepreneurs often encounter significant challenges in marketing their products effectively. Establishing women's cooperative societies could offer a solution by enabling them to sell their products collectively, ensuring fair prices for their goods. Additionally, there is a pressing need to establish permanent outlets dedicated to women entrepreneurs' products.

A state-level departmental store exclusively run by the government should be established to sell products made by women entrepreneurs. This initiative will streamline the process for customers to access products made by women entrepreneurs, making it more convenient for them to connect with their customers.

13) Utilization of Digital Marketing/Social Media Marketing:

In the current business environment, digital marketing plays a crucial role in promoting products and fostering business growth. Women entrepreneurs should maximize the potential of social networking and email tools to their fullest advantage. This approach is not only cost-

effective but also enhances revenue generation by enabling targeted audience engagement and expanding customer reach.

Digital marketing serves as the most economical means of communicating product and service promotions. Various social media platforms provide a platform for aspiring entrepreneurs to establish businesses, create jobs, and develop skills.

5.9 Scope for Future Research:

The current study observes that while numerous studies have been conducted on women entrepreneurship, particularly in India, certain areas remain underexplored. Consequently, this section of the study seeks to highlight the specific aspects of women entrepreneurship where further research could be pursued, as outlined below:

1) A considerable number of women entrepreneurs in the Ahmednagar district have been acknowledged by the government for their innovative products. However, research on women entrepreneurs in India frequently neglects the rise of a comparable group in Ahmednagr, who operate at a micro and small scale and engage in distinct marketing practices. Investigating this area could yield significant insights.

2) The literature review reveals that marketing is a significant challenge faced by women entrepreneurs in India. However, no study has been found that attempts to make an inter-regional comparison of the marketing challenges faced by women entrepreneurs across India, including those within MSMEs. Therefore, research could be conducted to address this gap in the existing literature.

3) Research could be undertaken to identify the promising sectors for women entrepreneurs in Other area of Maharashtra.

4) Moreover, research could examine how the marketing strategies and practices utilized by women entrepreneurs affect the financial performance of their businesses.

5) Research could also investigate the influence of social systems on the growth of women entrepreneurs.

6) Furthermore, research could explore how contemporary marketing practices have developed among women entrepreneurs in Ahmednagar.

7) Comparative studies could be conducted on women entrepreneurs in Ahmednagar and their counterparts in other states of India.

8) A study of the factors causing sickness of women entrepreneurs in Manufacturing and service Industries.

From the above suggestions and recommendations, the study will help the policy-planners, government and non-government sectors and entrepreneurs in particular to look into this problem and develop better schemes, developmental programs and opportunities to the womenfolk to enter into diversified entrepreneurial ventures. Future research will feature an extensive quantitative survey of entrepreneurs in different locations throughout India.

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Annexure 1

A Questionnaire On

"To Study Marketing Practices of Women Entrepreneurs under MSME in Ahmednagar District"

Declaration

I, Rupali Avinash Ghorpade, am Research Student pursuing my Ph.D. degree wish to get your information and knowledgeable opinion on certain questions enlisted as under. I request you to give your valuable opinion and assure that the information will be kept confidential and will be used only for research work.

Questionnaire for MCED Employees / Officials

Identification Details (Part A) Q.1 to Q.6

I. PERSONAL DATA

1. **Name of Person:**
2. **Designation:**
3. **Department:**
4. **Address :**
5. **Phone number/Email address (Off.)**
6. **Educational Qualification**
   a) Diploma ☐
   b) Graduation ☐
   c) Post-Graduation ☐
   d) Any Other (Pl.Sapcify) __ _____

7. What type of support / service do MCED provide to women entrepreneurs in Ahmednagar

a) ED Cell Awareness programmed for college students ☐
b) Entrepreneurship Development Programme ☐
c) Technology Based EDP (TEDP) ☐
d) OLPL in Entrepreneurship ☐
e) High Tech EDP ☐
f) Workshop ☐
g) Seminar ☐
h) Cluster Development Programmed ☐

8. Mention the Schemes you have implemented for women Entrepreneurs in Ahmednagar.

(Tick as many as you feel appropriate)

Sr.No	Parameters	Tick
1	Prime Minister Employment Generation Programme(PMEGP)	
2	Credit Guarantee Trust Fund for Micro & Small Enterprises (CGTMSE)	
3	Interest Subsidy Eligibility Certificate (ISEC)	
4	Market Promotion & Development Scheme (MPDA)	
5	Revamped Scheme Of Fund for Regeneration Of Traditional Industries (SFURTI)	
6	Trade and Industry Related Functional Support Services (TIRFSS)	
7	Skill Upgradation &Mahila Coir Yojana (MCY)	
8	Export Market Promotion	
9	Development Of Production Infrastructure (DPI)	
10	Marketing Support/Assistance to MSMEs (Bar Code)	
11	A Scheme for Promoting Innovation, Rural Industry & Entrepreneurship (ASPIRE	
12	MSME Market Development Assistance (MDA)	
13	Micro & Small Enterprises Cluster Development (MSE-CDP)	
14	Marketing Assistance & Technology Upgradation (MATU)	

9. Do you Provide Promotional Initiative to women Entrepreneurs?

Sr.No	Parameters	Never	Rarely	Sometimes	Always	Often
1	Udaym Registration Portal					
2	Prime Minister's Employment Generation Programme (PMEGP)					
3	Credit Guarantee Scheme (CGS)					
4	SAMARTH					
5	Zero Defects Zero Effect (ZED)					
6	Hackathon 3.0 (Incubation Scheme)					
7	Trade Related Assistance & Development					
8	Women Entrepreneurship Platform (WEP)					

10. What are the technical/ training supports that you required?

(Tick as many as you feel appropriate)

1. E-commerce ☐
2. E-marketing training ☐
3. Financial Crisis Management training ☐
4. Holding online programming and events ☐
5. New product/ service development ☐
6. Mentoring and Coaching ☐
7. I don't want any technical support ☐
8. Capacity Building Training ☐
9. Radio & Television Programmed ☐
10. Trade Fair Under Marketing Support System ☐

11. According to you what are the current Challenges faced by women entrepreneur in Ahmednagar.

Please Indicate the Problems Faced by them on a Scale 1-3(Low-Medium-High)

Sr.No	Parameters	Low	Medium	High
1	To maintain healthy cash flow a challenge			
2	Fear of how business would survive in future days			
3	To maintain sufficient Inventory a challenge			
4	Lack of Awareness About the MSME Schemes			
5	Absolute Technology/Outdated Technology			
6	Competition from multinational companies			
7	Women-owned MSMEs Face higher barriers in accessing finance			
8	Lack of skilled manpower			
9	Lack of Research and Development to compete globally			
10	Non used of New Technology			
11	Lack of awareness about Intellectual Property Rights is a major hurdle encountered by MSEs			
12	Women-owned MSMEs Face higher barrier in handling modern and sophisticated technology			

12. Do you Provide Allowances/Assistance to entrepreneur who participates in a Domestic event.

Sr.No	Parameters	Stall Charges	Air Fair	Daily Accommodation /Travel	Fright Charges
1	Micro				
2	Small				
3	Medium				

13. Do you Provide Allowances/Assistance to entrepreneur who participates in a International event.

Sr.No	Parameters	Stall Charges	Air Fair	Daily Accommodation /Travel	Fright Charges
1	Micro				
2	Small				
3	Medium				

14. Do you Provide Export Market promotion activities to Women entrepreneur.

Sr.No	Parameters	Never	Rarely	Sometimes	Always	Often
1	Do you Provide Trades					
2	Do you Provide Seminars & Conferences					
3	Do you Provide Workshops					
4	Do you Provide Exhibitions					
5	Do you Provide Summits					
6	Do You Provide Generic Publicity					
7	Do you Provide extended Financial Assistance					

15. Do you Arrange Different events to Micro, Small & Medium Enterprises.
(Tick as many as you feel appropriate)

1. Buyer-Seller Meet ☐
2. Domestic Exhibition ☐
3. International Exhibition ☐
4. Tech-mart ☐
5. Intensive Campaigning & Marketing Promotional Events ☐
6. Co-sponsoring exhibitions ☐
7. Industry associations or agencies ☐
8. Information Withheld ☐
9. Incubation Facility ☐
10. One-to-One Investor Meet ☐

16. Do you Provide Support to Women Entrepreneur after Training?

Parameters	Never	Rarely	Sometimes	Always	Often
Do you Provide Information about the Exhibition					
Do you Provide Information About Participant Profile					
Do you Provide Information About Buyer					
Do you Provide Information about New Technology					
Do you Provide Information About Trade Fair					
Do you Provide Information About New MSME Schemes					
Do you Provide Information About Udyam Registration Portal					

17.Do you help Women Entrepreneur for Fund raising with the help of Financial Institutions?

a) Yes ☐ **b) No** ☐

18. **Do you help to Women Entrepreneur when problems encountered while availing Financial Assistance.**

a) Yes ☐ **b) No** ☐

19. **Please tick your response in case of following support provided by you to Women Entrepreneur. (Tick as many as you feel appropriate)**

Sr.No	Financial practices	Tick
1	To Prepare cash budget	
2	To Operate Savings account	
3	To Operate Current account	
4	To Operate both Accounts	
5	To Keeps record of cash receipts	
6	To Keeps record of cash payments	

20. Do you have provision to give technical Assistance to Women Entrepreneur for Developing Webpage / Social media

Sr.No	Parameters	Website	Facebook /Instagram	Personal web pages	E-Commerce	Blog
1	Yes					
2	No					

Women Entrepreneurs Questionnaire

I. Organizational Profile of Women Entrepreneurs (Part-A)

1. Name of the Organization_____

2. Nature and size of your enterprise (Pl.Tick)

a) Micro (1- 9 employees) ☐ b) Small (10 - 49 employees) ☐

c) Medium (50-99 employees) ☐ d) Large (100+ employees) ☐

3. Age of enterprise (Pl.Tick)

a) Less than 1 yr ☐ b) 1-5 yrs ☐

c) 6-10 yrs ☐ d) 1-15 yrs ☐

e) Above 15 yrs ☐

4. Form of Organization (Pl.Tick)

a) Solo Proprietorship ☐ b) Partnership Firm ☐ c) Co-operative firm ☐

d) Private Ltd. ☐ e) Public Ltd ☐ f) LLP Limited ☐

g) Joint Family Business ☐ h) Any Other ☐

5. Address:_____

i. Phone No_____

ii: Email:_____

iii. Website:_____

6. Name of the Respondent:_____

7. Designation:_____

8. Educational Qualification

a) 10th ☐ b)12th ☐ c) Diploma ☐ d)Graduation ☐

e) Post-Graduation ☐ f)Any Other (Pl. Specify) ☐

9.Have you attended any Entrepreneurship Awareness Programmed at your College Level?

1. Yes ☐ 2.No ☐

10.If Yes, Which Entrepreneurship Awareness Programmed attended by you?

1. ED Cell Awareness programmed for college students ☐
2. Entrepreneurship Development Programme ☐
3. Technology Based EDP (TEDP) ☐
4. OLPL in Entrepreneurship ☐
5. High Tech EDP ☐
6. Workshop ☐
7. Seminar ☐
8. Cluster Development Programmed ☐

GENERAL INFORMATION (Part B)

11.Year of Establishment:_____

12. Nature of Business: a) Manufacturing ☐ **b) Service** ☐

13.Nature of employees: a) Skilled b) Semi-skilled c) Unskilled d) Not applicable

14. Are you ISO / Fssai Certified? (Pl. Tick): a) Yes ☐ **b) No** ☐

If Yes, Which Year: _____

15. Are you taking any of the following steps to enhance your Business skills?

1. Educational Course ☐
2. Computer training ☐
3. Special training in the required field ☐
4. Seeking advice from experienced person ☐
5. Hiring consultants/expert ☐
6. Any other (Pl. Specify)_____

16. What were the challenges you faced during the start-up phase in your business?

1.No obstacles ☐
2.Doubt of self-confidence ☐
3.Financial issues ☐
4.Lack of information ☐
5.Support from family ☐
6.Combining domestic and professional life ☐
7.Lack of Marketing Knowledge ☐
8.Any Other (Pl. Specify)_____

17.Are you Aware of the scheme Introduced by MSME in Detail?

Rate the frequency of awareness of the scheme Introduced by MSME

Sr.No	**Parameter**	**Never**	**Rarely**	**Sometimes**	**Always**	**Often**
A	**Finance**					
1	I am aware of Credit Guarantee Trust Fund for Micro & Small Enterprises (CGTMSE)Was this scheme beneficial for you ?					
2	I am aware about Interest Subsidy Eligibility Certificate (ISEC) and its supportive for business					
3	I am aware about Market Promotion & Development Scheme (MPDA)& its beneficial for marketing and sales.					
4	I am aware about Revamped Scheme Of Fund for Regeneration Of Traditional Industries (SFURTI) for upliftment of traditional business.					
5	I am aware about Trade and Industry Related Functional Support Services (TIRFSS)					
B	**Employment Generation**					
6	I am Aware Prime Minister Employment Generation Programme (PMEGP)					
7	I am aware about Skill Upgradation &Mahila Coir Yojana (MCY) and its benefits for business					
8	I am aware about Marketing Assistance & Technology Upgradation (MATU) and its uplifting business.					
9	Development & Support					

10	I am aware about Export Market Promotions and its supportive measures.					
11	I am aware about Development Of Production Infrastructure (DPI) and its supportive measures.					
C	**Marketing**					
12	I am aware about Marketing Support/Assistance to MSMEs (Bar Code) and its supportive marketing assistance.					
13	I am aware about A Scheme for Promoting Innovation, Rural Industry & Entrepreneurship (ASPIRE) and it's supportive for promotion and innovation.					
14	I am aware about MSME Market Development Assistance (MDA) and its beneficialfor development.					
15	Are you aware about Micro & Small Enterprises Cluster Development (MSE-CDP)and its supportive measures.					

18.Are you a beneficiary under any of the government scheme?

1. Yes ☐
2. No ☐

If yes mention the scheme here_____

19. If no then, what are the reasons for not availing the benefits?

1.Obstacles faced in Applying ☐

2.Not aware about the schemes ☐

3.Complicated process ☐

4.Not eligible ☐

5.Funding not require ☐

6.Any other (Pl. Specify)_____

20.Are you Aware about the Promotional Initiative Provided by MSME

Sr.No	Parameters	Not at all aware	Not Aware	Somewhat Aware	Aware	Very Aware
1	Udaym Registration Portal					
2	Prime Minister's Employment Generation Programme (PMEGP)					
3	Credti Guaranty Scheme					
4	SAMARTH					
5	Zero Defects Zero Effect (ZED)					
6	Hackathon 3.0 (Incubation Scheme)					
7	Trade Related Assistance & Development					
8	Women Entrepreneurship Platform (WEP)					

21.Do you participate in event Organized by MSME.

Rate the frequency of Participate in event Organized by MSME

Sr.No	**Parameter**	**Only Once**	**2 Times**	**3Times**	**5 Times**	**More than 5 Times**
1.	I Participated in Buyer-Seller Meet that are organized by MSME					
2.	I Participated in Domestic Exhibition that are organized by MSME					
3.	I Participated in International Exhibition that are organized by MSME					
4.	I Participated in Tech-mart that are organized by MSME					
5	I Participated in Intensive Campaigning & Marketing Promotional Events					

	that are organized by MSME					
6	I Participated in Co-sponsoring exhibitions that are organized by MSME					
7	I Participated in Industry associations or agencies that are organized by MSME					
8	I Participated in Skill Development Programmed are organized by MSME					

22.Do you Received Benefits of Participation in various events Organized by MSME.

Rate the frequency of Received Benefits of Participation in various events Organized by MSME

Sr.No	**Parameter**	**Never**	**Rarely**	**Sometimes**	**Always**	**Often**
1.	Joint Venture/Collaboration					
2.	Award to Reward					
3.	Mentorship Platform					
4.	Market Exposure increased					
5.	Our Publicity increased and					
6.	Subsidized cost of participation					
7.	Adaptation of new Technology					
8.	Production Trade					
9.	Marketing Assistance					

23. Do you Received Support from MSME after Training.

Rate the frequency of Received Support from MSME after Training

Sr.No	**Parameter**	**Never**	**Rarely**	**Sometimes**	**Always**	**Often**
1.	Do you received Support regarding International Exhibitions					
2.	Do you received Support regarding Information about the Domestic Exhibition					
3.	Do you received Support regarding Information About Buyer					
4.	Do you received Support regarding Information about New Technology					
5	Do you received Support Regarding Entrepreneurship Assistance & Development					
6	Do you received Support Regular Information sharing about market trends apart from events					
7	Do you received support to Increase the no of events in one year					
8	Do you require support to Encourage more participants in event					

24. Problems faced in Raising Funds

Rate the frequency of Participate in Problems faced in Raising Funds

Sr.No	Details	Strongly Agree	Agree	Neither Agree or disagree	Disagree	Strongly Disagree
1.	I have faced Negative Attitude towards Women					
2.	I have received loans at Higher Interest Rate					
3.	I have received Insufficient Loan from Bank					
4.	I have to go through Heavy Documentation process					
5.	I have Lack of required Documentation					
6.	I have Faced Lengthy time lag for Sanctioning Loan					
7.	I do not have information about Government schemes					
8	I do not have Security of Mortgage					

25. How would you characterize the business strategy of your organization?

(Tick as many as you feel Appropriate)

1.Intensification of marketing activities to increase sales of Existing products ☐

2.Entering in new geographical Market ☐

3.Diversification ☐

4.Development of new product ☐

5.Status quo,no plan to grow ☐

6.Competitiveness Low cost ☐

7.Differentiation ☐

8.Any Other (Pl.Specify)_____

26. What are your company's strengths? (Tick as many as you feel Appropriate)

1. High Product Quality ☐
2. Price ☐
3. Innovative Product ☐
4. Brand Image ☐
5. Customer Satisfaction ☐
6. Timely Delivery ☐
7. Marketing ☐
8. Any Other (Pl. Specify)_____

27. What are your company's Weaknesses?

1.Poor Product Quality ☐
2.Wrong Pricing ☐
3.Lack of Innovative Product ☐
4.Poor Brand Image ☐
5.Customer Complaints ☐
6.Failure to deliver on Time ☐
7.Lack of Marketing ☐
8.Any Other (Pl.Specify)_____

28.What are threats to your company in near future?

1.Intense Competition ☐
2.Retention of key human resources ☐
3.Any Other (Pl.Specify)_____

29.What are opportunities to your company in near future?

1.Global Market ☐
2.Growing Demand for the Product ☐
3.Government Schemes ☐
4.Any Other (Pl.Specify)_____

ANALYSIS (Part –C)

30. Product related marketing practices of Women Entrepreneurs of Ahmednagar

a. Nature of Product

a) Labor intensive ☐ b) Capital Intensive ☐

31. Reasons behind selecting the Product

a) Experience in the line ☐ b) Skill or qualification ☐

c) Inherited business ☐ d) Advice of family members ☐

e) Demand in market ☐ f) Profitability of product ☐

g) Hobby ☐ h) Any other

32.What do you think is your product Biggest Selling Point?

a) Price of Product ☐

b) The Unique Nature ☐

c) Quality of Product ☐

d) Brand Image ☐

e) Brand equity ☐

f) Goodwill of the enterprise ☐

g) Any other (Pl. Specify)_____

33. Indicate whether the following product related marketing Practices followed in your Organization

Sr.No	**Variables**	**Yes**	**No**
1.	Branding		
2.	Labeling		
3.	Packaging		
4.	Standardization		
5.	After Sales Services		

34.Do you Used Environmental friendly Packaging

a)Yes ☐ b) No ☐

35.Problems face Related to the Product:

a)Technical complexity ☐
b)Product performance ☐
c)Quality ☐
d)Market demands ☐
e)User experience ☐
f) Resource constraints ☐
g)Legal and regulatory compliance ☐
h)Any other (Pl. Specify)_____

Price related marketing practices of Women Entrepreneurs of Ahmednagar

37. Which Factors do you consider while deciding the price

a) Product Cost ☐ b) Product Demand ☐ c) Competition ☐

d) Any other (Pl. Specify)_____

38. Which of the following pricing Strategies do you used in your organization?

Sr.No	Details	Never	Rarely	Sometimes	Always	Often
1.	High pricing					
2.	Low pricing					
3.	Psychological Pricing					
4.	Competitive pricing					
5.	Cost based pricing					
6.	Demand based pricing					
7.	Premium Pricing					
8.	Administered pricing					
9.	Others(specify)					

39.Do You Offer Discount to Customer? (Pl.Tick)

a)Yes ☐ **b) No** ☐

If Yes, What type Discount provided by you?

a) Cash discount ☐ b)Trade discount ☐

c) Quantity discount ☐ d) Seasonal discount ☐

e) Any Others (Pl. specify)_____

40. Problems face Related to the Price:

a) Product cost ☐

b) Product Quality ☐

c) Competitors price ☐

d) Cost Fluctuation ☐

e) Greater Market Diversity ☐

f) Currency Value and Price Changes ☐

g) Any other (Pl. Specify)_____

Place related marketing practices of Women Entrepreneurs of Ahmednagar

41. Location of the business

a. Rural ☐ b. Semi Urban ☐ c. Urban ☐

42.What type of distribution Channel you used to deliver the Product

Manufacture ⟶ Consumer (Direct Sale) ☐

Manufacturer ⟶ Retailer ⟶ Consumer ☐

Manufacturer ⟶ Wholesaler ⟶ Retailer ⟶ Consumer ☐

43.Have you delivered the products to the consumers properly?

a. Yes ☐ b. No ☐

44.Area of distribution of goods

a. Taluka ☐ b. District ☐

c. State ☐ d. Other state/Country ☐

45.Factors influencing the location of the business (Please Select Multiple)

Sr.No.	Particulars	Mark
1	Own Land	
2	Availability of labourers	
3	Availability of raw materials	
4	Infrastructure facilities	
5	Demand for the product	
6	Non existence of same type of business	

Promotion related marketing practices of Women Entrepreneurs of Ahmednagar

46. Which tools do you use for Promotion?

a)Advertising ☐ b) Publicity ☐ c) Personal selling ☐

d)Direct Marketing ☐ e) Sales Promotion ☐

f)Any Other (pl. Specify)_____

a) If Advertising, then mentioned media type for advertising (you can tick more than one option)

Sr. No	Details	Tick
1	Print	
2	Electronic	
3	Newspaper	
4	Outdoor	
5	Magazine	
6	Journal	
7	Hoardings	
8	Wall paintings	
9	Radio	
10	Internet	
11	Trade Fair	
12	Exhibition	
13	Local Television	

b) If Publicity, then mentioned media type for Publicity.
(you can tick more than one option)

Sr. No	Details	Tick
1	News	
2	Event	
3	Publications	
4	Video News Releases	
5	Press Releases	

c) If Direct Marketing, then mentioned media type for Direct Marketing (you can tick more than one option)

Sr.No	Parameter	Tick
1	Promotional Email	
2	Telemarketing	
3	Text messaging	
4	Online display ads	
5	Mobile marketing	
6	Catalogue marketing	
7	Social media Marketing	
8	Direct Response Marketing (TV, Newspaper, Radio, Magazine)	

d) If Sales Promotion then mentioned media type for Sales Promotion?
(You can tick more than one option)

Sr.No	Parameter	Tick
1	Samples	
2	Coupons	
3	Demonstration	
4	Money refund order	
5	Premium offer	
6	Price off offer	
7	Buy – back allowance	
8	Free trials	

47. Participation in trade fairs or exhibition

i) Status of Participation

a) Regularly ☐ b) Sometime ☐ c) Never ☐

ii.Frequency of Participation

a)Once in a Year ☐ b) Twice a Year ☐

c)Quarterly ☐ d) Other ☐

iii.Various Level of Participation

a)Local Level ☐ b) District Level ☐ c) State Level ☐

d)National Level ☐ e) International Level ☐

iv.Participation in trade fair or Exhibition is highly beneficial for the business

a)Strongly Agree ☐ b) Agree ☐

a) Neither Agree nor disagree ☐ d) Disagree ☐ e) strongly Disagree ☐

48.People related marketing practices of Women Entrepreneurs ofAhmednagar

Sr. No	Parameter	Strongly Agree	Agree	Indifferent	Disagree	Strongly Disagree
1	Is your staff Greet & Acknowledge people (customer) Promptly					
2	Is your staff have detail knowledge about your product & services provided by you					
3	Is your employee Investigate the problem & provided solution for resolving problems during shopping					
4	Employee training is Organized Regularly in our organization					

49.Process related marketing practices of Women Entrepreneurs of Ahmednagar.

Sr. No.	Parameter	Strongly Agree	Agree	Indifferent	Disagree	Strongly Disagree
1	Is Process innovations is ongoing process in your Organization					
2	Your organization deals with customers suggestions or complaints urgently & with at most care					

50.Have you keep your customer waiting for a long time?

a) Yes ☐ b) No ☐

51. Please Indicate the Marketing Problems faced by women Entrepreneur and its intensity on a Scale of (1-3) (1-Low,2-Medium,3-High)

Sr.No	Details	Low	Medium	High
	Marketing Problems			
1	Poor Product Quality			
2	Poor Packaging			
3	Wrong pricing			
4	High Price of raw material			
5	Poor Promotion			
6	Poor distribution			
7	Wrong sales Forecasting			
8	Lack of Marketing Information			
9	Lack of Marketing Knowledge			
10	Intense Competition			
11	Human Resource Cost			
	Other Problems			
1	Lack of information on changing market			
2	Lack of Demand In Local			

	Market			
3	Transportation			
4	Lack of Support from Family Members			
5	High Production Cost			
6	Lack of awareness of Government Marketing Schemes			
7	High Cost of Trade Fair			

52. How does your Organization test and measure the Marketing performance (Tick each that apply)

a. Customer Survey ☐

b. Track Business Enquiries, Customer Conversion ☐

c. Only When Customer complaints are made ☐

d. Assessment by independent consultant ☐

e. Assessment by internal Management ☐

f. Review of sales and profit ☐

g. Review of Market Share ☐

h. We Don't ☐

53.How do you rate the overall Performance of your Organization?

a)Very satisfactory

b)Satisfactory

c)Neutral

d)Unsatisfactory

e)Very satisfactory

54.Do you set monthly sales goals for your Organization?

a)Yes ☐ b) No ☐

55.Are you currently meeting the monthly sales Goals for your Organization?

a) Yes ☐ b) No ☐

If Not, What are the top 3 Reasons?

1.

2.

3.

56.Do you set Annual Marketing Objectives/Goals?

5. Yes ☐ b) No ☐

57.Have you conducted any Marketing Research so far?

a) Never

b) Rarely

c) Sometimes

d) Always

e) Often

Digital Marketing Related Practices Followed by women Entrepreneur

58. Which of the following Digital Marketing practices are followed by your Organization (you can tick more than one option)

Sr.No	Particular	Very Effective	Effective	Moderately Effective	Silently Effective	In Effective
1	Google my Business					
2	Twitter					
3	Facebook Page					
4	Instagram					
5	Care Dash					
6	YouTube					
7	LinkedIn Company Page					
8	Website					
9	Whats'app Business					

10	Website Improvement SEO					
11	SEO (Website or social media)					
12	Google Add					

59. Rate Effectiveness of Following Digital Marketing Activities on your Business (you can tick mor than one option)

Sr.No	Particular	Tick
1	Google my Business	
2	Twitter	
3	Facebook Page	
4	Instagram	
5	Care Dash	
6	YouTube	
7	LinkedIn Company Page	
8	Website	
9	Whats'app Business	
10	Website Improvement SEO	
11	SEO (Website or social media)	
12	Google Add	
13	E-mail Marketing	
14	Linked In Marketing	

GENERAL:

60. What are the existing problems you are facing?

_____

_____

_____

61. What are the future Expansion Plan?

_____

_____

_____

62. Give your suggestions for Promoting women entrepreneurship.

_____

_____

"To Study Marketing Practices of Women Entrepreneurs under MSME in Ahmednagar District"

A THESIS

SUBMITTED TO

TILAK MAHARASHTRA VIDYAPEETH PUNE

FOR THE DEGREE OF DOCTOR

OF PHILOSOPHY IN

MANAGEMENT

UNDER THE BOARD OF MANAGEMENT STUDIES



BY

MS. RUPALI. A. GHORPADE

PRN:**15818004030**

UNDER THE GUIDANCE OF

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DEPARTMENT OF MANAGEMENT

DECEMBER 2024

80_Recommendation

MSME stands for Micro, Small, and Medium Enterprises. Small-scale enterprises and industries play an important part in the economies of many countries. The definition of MSMEs varies by nation to nation, however they are often classified based on factors such as investment in plant and machinery, turnover, and employee count. Government sell across the globe have recognized the rising importance of MSMEs as a contributor to economic growth and employment. It is also regarded as an effective technique for reducing poverty.

MSMEs play an important role in generating vast job prospects at a cheaper cost than big industries. In emerging economies, they contribute significantly to GDP and job creations. MSMEs serves auxiliary units to large corporations, and this sector delivers considerably to the socio-economic growth of the country.

Definition of Micro, Small and Medium enterprises:

In accordance with the MSMED Act, MSME are classified as below:

- A micro enterprise, where the investment in plant and machinery or equipment does not exceed one crore rupees and turnover does not exceed five crore rupees
- A small enterprise, where the investment in plant and machinery or equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees.
- A medium enterprise, where the investment in plant and machinery or equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees.

To give effect to the new classification of MSME as notified on 26th June, 2020, the Udaym registration portal was launched on 1st July, 2020.The earlier criterion of classification of MSME under MSMED Act, 2006 was based on investment in plant and machinery or equipment and was different for manufacturing and service units. A revision

in MSME criteria for classification was announced under Ataman Nirbhar Bharat package on 13thMay, 2020.

Marketing Practices

Marketing Mix Definition:

The marketing mix comprises strategic activities that help differentiate a brand from its competitors, meet evolving customer demands, and eventually, grow revenue.

According to Philip Kotler, *"Marketing Mix is the set of controllable variables that the firm can use to influence the buyer's response.* Marketing practices comprise of the tools and techniques of the Product mix, Price mix, and Promotion mix which have a bearing on the marketing operations. As such the theoretical structure of the present study ponders around the

'Tools and Techniques of the following three Basic Elements of Marketing Mix'.

1. **Product.** The right product to satisfy the needs of your target customer.
2. **Price.** The right product offered at the right price.
3. **Place**. The right product at the right price available in the right place to be bought by customers.
4. **Promotion.** Informing potential customers of the availability of the product, its price and its place.

Suggestion:

1. MCED should Create awareness about schemes for the service industry is essential for encouraging participation and boosting economic growth.
2. Governments should introduce targeted schemes for the service sector, focusing on its unique needs and challenges.
3. Women entrepreneurs should enhance customer engagement and increase sales by introducing unique and innovative discounts or offers tailored to their products to their customer.
4. As we see, most women entrepreneurs have a micro-business enterprises. That can benefit greatly from the schemes provided by the (MSME).MSME should create the awareness about the various schemes to the small and medium enterprises.
5. MCED should organized exhibitions and trade fairs for rural women entrepreneurs or providing them with support to participate in these events can significantly empower them, enhance market access, and improve their business prospects.
6. Government should organize trade fairs and exhibitions at least twice a year, the government can create a steady platform for women entrepreneurs to grow, adapt, and diversify their businesses

CONCLUSION:

The present research focused on study of marketing practices adopted by women entrepreneurs under MSME in Ahmednagar district. The research aimed to study the marketing practices used by the Micro and Small Scale women enterprises in the Ahmednagardistrict. The study also aimed to recognize the marketing problems faced by women entrepreneurs, understanding the various MSME schemes available to women entrepreneurs and analyzing the policies and support programs offered by Government agencies. To achieve the stated objectives, the researcher conducted the study in two distinct parts. The first phase concentrated on gathering data from MCED

employees and officials, while the second phase focused on collecting data from women entrepreneurs in the Ahmednagar district.Based on the data gathered from MCED employees and officials, it is concluded that the 'Prime Minister Employment Generation Programme (PMEGP)', 'Credit Guarantee Trust Fund for Micro & Small Enterprises (CGTMSE)', and 'Export Market Promotion' are the key schemes implemented for women entrepreneurs in Ahmednagar. Among the least implemented schemewas 'Skill Upgradation & Mahila Coir Yojana (MCY)'. With respect to the challenges faced by women entrepreneurs, 'Lack of awareness about Intellectual Property Rights is a major hurdle encountered by MSEs' and 'Absolute Technology/Outdated Technology' were the top challenges.

It was concluded that, a lot of support is provided to Women Entrepreneurs by MCED. With respect to technical assistance, support is provided with respect to 'E-marketing training', 'Financial Crisis Management training', 'Mentoring and Coaching' and 'Capacity Building Training'. Support is also provided by organizing workshops, exhibitions, events and seminars. Help for fund raising from financial institutions is provided to women entrepreneurs. In addition, when challenges arise in securing funds, MCED offers support to women entrepreneurs.

Based on the data collected from women entrepreneurs in the Ahmednagar district, it was concluded that the majority of businesses run by women had been operating for 10 to 15 years, and the predominant business structure was sole proprietorship. All organizations nature of business was 'manufacturing' and had semi-skilled employees working in their organization. Allorganizations had ISO/ FSSAI certification for their organization.

Respondents were aware about majority of the finance, employment generation and marketing schemes introduced by MSME. With respect to promotional initiative provided by MSME, respondents were aware about 'Prime Minister's Employment Generation Programme (PMEGP)', 'Women Entrepreneurship Platform (WEP)' and 'Udaym Registration Portal' schemes. The respondents took part in 'Intensive Campaigning & Marketing Promotional Events' organized by MSME. A key benefit they gained from participating in these events was 'Marketing Assistance.'

Majority of the respondents were involved in labor intensive products. The main reason behind selecting a particular product was demand the product had in market. The primary selling point for the products was their quality. Most respondents adopted product-focused marketing strategies, including branding, labeling, packaging, and providing after-sales service. The majority of respondents viewed 'product cost' as the key factor in determining price. A 'competitive pricing' strategy was frequently employed, and respondents also provided cash discounts to their customers. Respondents feel 'greater market diversity' is problem that they most often face related to the price.Majority of the respondent's business location was in semi-urban area. When choosing the location for their businesses, most respondents regarded 'infrastructure facilities' as a crucial factor. It was observed that respondents utilized a 'Manufacturer to Consumer (Direct Sale)' distribution channel for their operations, and all respondents sold their products in both taluka and district locations. Respondents employed various tools for promotional purposes, including advertising, sales promotion, personal selling, publicity, and direct marketing. In their advertising efforts, most respondents utilized the 'internet,' 'trade fairs,' and 'exhibitions' as media channels. For publicity, the majority of respondents relied on 'video news releases' as their preferred media type. In direct marketing, most respondents utilized 'text messaging,' 'mobile marketing,' and 'social media marketing' as their media channels. For sales promotion, the majority employed 'samples' and 'free trials' as promotional tools. Additionally, respondents consistently participated in local and district-level trade fairs and exhibitions.

Lack of Marketing Knowledge, Intense Competition, Wrong sales Forecasting and Poor Promotion were some of the major marketing problems faced by women entrepreneurs. Among the other problems, 'A significant barrier was the 'lack of information on the changing market.' All respondents utilized 'Facebook page,' 'Instagram,' and 'WhatsApp Business' as digital marketing tools.

With regards to effectiveness of digital marketing activities, 'Facebook Page' was found to be highly effective.

Summary of Hypotheses Tested (MCED)

Table 1: Table showing summary of hypotheses tested

Sr. No.	Null Hypothesis	Test Used	Conclusion
1	There is no relationship between education qualification of MCED employees and help provided to women entrepreneurs while fund raising.	Pearson's Chi square test	There is no relationship between education qualification of MCED employees and help provided to women entrepreneurs while fund raising.
2	MCED does not provide 'Women Entrepreneurship Platform (WEP)' as part of promotional initiative to women entrepreneurs.	Z-test	MCED provide 'Women Entrepreneurship Platform (WEP)' as part of promotional initiative to women entrepreneurs.
3	MCED does not provide information about buyer as part of support to women entrepreneurs post training.	Z-test	MCED provide information about buyer as part of support to women entrepreneurs post training.

Summary of Hypotheses Tested (Woman Entrepreneur)

Table 1: Table showing summary of hypotheses tested

Sr. No.	Null Hypothesis	Test Used	Conclusion
1	There is no relationship between education qualification of women entrepreneurs and awareness about marketing schemes introduced by MSME.	Pearson's Chi square test	There is a relationship between education qualification of women entrepreneurs and awareness about marketing schemes introduced by MSME.
1.1	There is no relationship between education qualification of women entrepreneurs and awareness about marketing support/assistance to MSMEs.	Pearson's Chi square test	There is a relationship between education qualification of women entrepreneurs and awareness about marketing support/assistance to MSMEs.
1.2	There is no relationship between education qualification of women entrepreneurs and awareness about ASPIRE scheme.	Pearson's Chi square test	There is a relationship between education qualification of women entrepreneurs and awareness about ASPIRE scheme.
1.3	There is no relationship between education qualification of women entrepreneurs and awareness about MSME market development assistance.	Pearson's Chi square test	There is a relationship between education qualification of women entrepreneurs and awareness about MSME market development assistance.

1.4	There is no relationship between education qualification of women entrepreneurs and awareness about micro & small enterprises cluster development.	Pearson's Chi square e test	There is a relationship between education qualification of women entrepreneurs and awareness about micro & small enterprises cluster development.
2	There is no relationship between nature & size of organization and government scheme availed.	Pearson's Chi square test	There is a relationship between nature & size of organization and government scheme availed.
3	There is no relationship between nature of product and discount offered to customers by women entrepreneurs.	Pearson's Chi square test	There is a relationship between nature of product and discount offered to customers by women entrepreneurs.
4	There is no relationship between location of business and frequency of participation in trade fairs by women entrepreneurs.	Pearson's Chi square test	There is a relationship between location of business and frequency of participation in trade fairs by women entrepreneurs.
5	Participation in trade fair is not beneficial for the business undertaken by women entrepreneurs.	Z-test	Participation in trade fair is beneficial for the business undertaken by women entrepreneurs.

Scope for Future Research

1. The current study observes that while numerous studies have been conducted on women entrepreneurship, particularly in India, certain areas remain underexplored. Consequently, this section of the study seeks to highlight the specific aspects of women entrepreneurship where further research could be pursued, as outlined below:
2. A significant number of women entrepreneurs in Ahmednagar district have been recognized by the government for their innovative products. However, studies on women entrepreneurs in India often overlook the emergence of a similar group of women entrepreneurs in Manipur, who operate on a micro and small scale and their unique marketing practices. Research in this area could be highly valuable.
3. The literature review reveals that marketing is a significant challenge faced by women entrepreneurs in India. However, no study has been found that attempts to make an inter-regional comparison of the marketing challenges faced by women entrepreneurs across India, including those within MSMEs. Therefore, research could be conducted to address this gap in the existing literature.
4. Research could be undertaken to identify the promising sectors for women entrepreneurs in Other area of Maharashtra.
5. Additionally, studies could explore the influence of the marketing strategies and practices employed by women entrepreneurs on the financial performance of their enterprises.
6. Industry-specific comparative studies could be conducted in other states of India to identify the most effective marketing practices for each industry.
7. Studies may be conducted to identify the potential areas women entrepreneurs in the Maharashtra.
8. Comparative studies could be carried out on women entrepreneurs in Ahmednagar and those in other states of Maharashtra

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Chapter 1 **INTRODUCTION**	15%
Chapter 2 **REVIEW OF LITERATURE**	9%
Chapter 3 **RESEARCH METHODOLOGY**	13%
Chapter 4 **ANALYSIS & INTERPRETATION**	5%
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Head of Ph.D. Department

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