A STUDY ON AWARENESS OF GENDER LENS INVESTMENT IN PARTICULAR TO THE MICRO AND TINY WOMEN ENTREPRENEURS IN ERODE DISTRICT

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Abstract : *Women in today's scenario are prominent in selecting their portfolio of investment. They indeed required lifting the imbalance that may raise the standard of living of the community. It is very essential to identify the lens that act as a problem or hindrance for the women and trace out the opportunities can be availed in encouraging the potential of the micro and tiny women Entrepreneur in Erode district.*
Keywords: Gender Lens, Micro and Tiny Entrepreneur

Introduction

A woman in today's scenario is considered as powerful potential for generating the business market and increasing the economic growth. There are innumerable chances for the improvement in the life of women when the capital is accelerated into the business executed by women. Evidence showed that the GDP growth is witnessed when women is considered in the economic activity. According to USAID (United Nations Agency for International Development) the GDP is found to be increased by 3% when 10% of the girls step into the school. These results show better opportunities for women and have created a positive impact for the world community. With the increasing avenues of impact investment, woman has been recognised in the society and gained momentum by creating jobs and increasing economic growth. There are lot of opportunities in this 21st century for the achievement of profit, growth and success of women in business.

As a result there is an emergence of a new value for women to offer the best practices that is considered as an important indicator for economic development of the country. It's the women gender who remains unrecognised and unnoticed for many long years have been given much attention in recent days. The new thrust has lifted the dynamic women from housewife to director in the corporate board.

Gender Lens Investment

Gender Lens Investment is considered as an initiative for lifting the women's life one step ahead to satisfy the Millennium Development Goals (MDGs). Gender Lens Investment is an investment that has the potential to improve the downtrodden life of many individuals

living Below the Poverty Line (BPL). The contribution of investment through the financial products offered by Non–Governmental Organisations (NGOs) and Corporate Companies ensure the support for new ventures undertaken and pave the way with financial assistance. The Government also offers initiatives through the schemes and funds allotment that may ultimately support and benefit many women lives.

It was reviewed that United Nations Industrial Development Organisation (UNIDO) encourages women to have a proper education; training and get the support of modern technologies for improving the production activities. There is an emergence of new companies and a lot of employment opportunities were generated focusing women. In the global level, there are 126 million women started their own business but in India about 8 million women started their business and found only 10% of them are considered to have formal women business.

Gender Lens Investment is instrumental in generating income by enhancing employment opportunities and raising the standard of living for the poor. It also acts as an aid to support the poor households with easy finance and offer credit at much cheaper rates. The Gender Lens Investment covers opportunities to the minority group like women who are socially weak and require special assistance for entrepreneurship with new venture creation.

Need for the Study

Women are considered as the caterpillars they are sucked and necked to the requirement of men, families, and the society. But Women have an indomitable spirit within her that activates and energises to mark a step in all spheres of activity. Women need to have economic resources and independence to provide adequate food, clothing, education and housing for their children. The Government of India announced women empowerment policy in the year 2001. However, the status of women in India has not changed as per expectations. The potential of women is fairly untapped as she was considered less competitive, illiterate and underpaid. So their economic and social status has remained lower for many decades. In order to empower poor women, the Government of India announced various welfare schemes but the impact of these schemes has not been impressive.

Investment with a gender lens is about creating a new economic market that bridges the societal return and women's equality. Thus, women to empower only mean reshaping the system of many individual lives. Erode District is one of the prominent area in Kongu region. As such, the population is based on agriculturally based environment that contributes towards the entrepreneurial business such as milk distribution, selling vegetables, nursery

centres, honey procurement, poultry management and empowerment of business. Hence, the present study is an attempt to know Gender Lens Investment that among the women entrepreneur in micro and tiny industries in Erode District.

Statement of the Problem

India is a vast country having population of more than 121 crore (census 2011) and ranks second in the world. Poverty and unemployment have been the major thriving problems in India. Since Independence, the Central Government and the State Government have been striving hard for the socio economic development of the country through institutional and policy support. As such it was realised that the benefits of Five Year Plans would not automatically reach the poor, besides more attention was given with financial assistances and subsides to benefit poor people. Despite the planned efforts, there is large section of population who is living below poverty line. Poverty has multi – dimensional effects i.e. low income, illiteracy, ill health, gender inequality and degradation of environment etc. Rural people face a number of problems in undertaking economic activities, i.e., non – availability of credit, lack of organisational skills, illiteracy, gender inequality, discrimination on the basis of caste, creed, religion and conservative mindset mainly due to lack of confidence. Thus the major concern today is to curtail the increasing rate of poverty.

In this emerging scenario, the potential of generating employment and starting a business has been the major problem for the poor and marginalised section of people because of illiteracy, non-availability of resources and lack of technical knowledge. Hence, there are many questions that are left unanswered.

Why does women are opting more for entrepreneurship than a job?

Is it necessary to identify the effect of Gender Lens Investment in women's business is measured?

Why does women are uniquely positioned to improve their economic condition and find the benefits derived from business?

Objectives for the Study

1. To study the awareness on Gender Lens Investment in general and in particular to the micro and tiny women entrepreneurs in the study area.

2. To analyse the factors influenced to utilise Gender Lens Investment by micro and tiny Women Entrepreneurs.

Research Methodology

The reliability and validity of any research depend upon the systematic collection of data and analysed in a sequential order.

Research Design

The study used both primary and secondary data. Multi Stage Random Sampling technique was adopted to collect the primary data. In the first stage among the ten taluks in Erode District only five taluks were selected based on Census (2011). In the second stage the blocks were selected namely Anthiyur, Bhavani, Chennimalai, Erode, Gobichetipalayam, Modakkuruchi and Satyammangalam based on the strength of the population. In the third stage the micro and tiny women entrepreneurs were selected for the study from the selected block. The micro women entrepreneurs include cloth merchants, beauty parlour, boutique shops, tailoring, online business, nursery shops and tiny women entrepreneurs include women who makes papad, pickles, sells milk, vegetables, flowers, Idly shops etc. The reason for choosing the area of study is economically backward and it is semi – urban region.

Primary Data

In order to collect the primary data, interview technique was employed in the research. Primary data were collected from the samples by personal interview method by using a comprehensive and pretested enquiry schedule. The study is exploratory in nature and a well-structured questionnaire is compiled with 600 respondents as sampling adequacy among women entrepreneurs and includes both micro and tiny business.

Secondary Data

Secondary data were collected from the records of the District Industries Centre (DIC), District Rural Development agency (DRDA) and the survey of the Small Medium Enterprises (SME) in the district. The data with regard to number of registered women entrepreneurs are found from the official website of Ministry of Micro, Small and Medium Enterprises portal, Statistics and Data Bank Division.

Period of the Study

The study was conducted for a period of three years from 2015 to 2018. The first one year was used to collect related review of literature. After reviewing the literature, the research gap was identified and the topic was finalised. The next six months for framing the questionnaire. The next six month was used for data collection. From the primary sources, data analysis and interpretation consumed one year and for redrafting the final form of the thesis.

Tools of Data collection

By virtue of mass data obtained from the research survey, as well as the data collected from a secondary source, a descriptive and analytical research was considered for the study. The research problems and questions are accordingly framed in the form of questionnaire to collect data.

Construction of Questionnaire

The key aspects of present study were identified through the preliminary interviews i.e. pilot study with some women entrepreneurs. This Pre-test is an essential process in every research. In the present research, the questionnaire meant for the respondents was pre-tested with fifty respondents who were engaged in the entrepreneurship business located in Erode District. After pre-testing, fundamental adjustments were made in the questionnaire to fit in the same on the path of the present research.

Selection of Sample Units

Erode district is one of the important industrial town and textile bazar in Tamilnadu. Women Entrepreneurship in this district is prevailing in the early days. Though traditional economic activities are done by women, entrepreneurship on modern lines has emerged only during the 1990's. Hence, women managing business and finance were targeted for this study. The enterprise in Small Scale Industries (SSI) is registered with District Industries Centre (DIC) and has the list of all small scale enterprises registered in this district. In the year 2015-16, the register had a list of 26,448 women entrepreneurs. The data was collected in the form of primary data. The women entrepreneurs selected for the study includes both registered and unregistered. Required Sample Size (η) = 334 From the calculation, the accepted minimum sample size was 600 by doubling the required sample size. After consultation with experts in research field and guide, the researcher adopted multi stage sampling method and has confined with 540 samples for uncomplicated analysis without error.

Framework of Analysis

The collected data were analysed with reference to the specific objectives of the study. The researcher has coded the data obtained by using SPSS package and the statistical tools like Mean Score Analysis, Chi-Square test, Multiple Regression Analysis and Factor Analysis

Hypothesis of the Study

To give a specific focus to the above objectives, the following hypothesis has been drawn for testing, by using appropriate statistical tools

Operational Definitions

Gender here refers to only women.

Lens is the focus of attention to improve the living condition and enhance economic empowerment.

Gender Lens Investment reveals the investment opportunities available for improving the lives of the individual through business.

Women Entrepreneur include any earnings obtained by the women involving any manufacture, marketing and service oriented fields in any form of business.

A **Micro Enterprise** is an enterprise where investment in plant and machinery does not exceed 25 lakhs for a manufacturing business and does not exceed 10 lakhs for a service business.

A **Tiny Industries** is an enterprise where the investment limit must not exceed 5 lakhs irrespective of the location of the unit.

Scope of the Study

Women entrepreneur had signified the benefits and the challenges are identified to promote the economic empowerment. The present study has witnessed the improvement in the lives of many women, and would highlight the Gender Lens Investment among women entrepreneurship among micro and tiny sector. It is an eye opener for the Gender Lens Investment among non-governmental organisations and public companies for promoting investing strategies that may be adopted in designing the investment portfolio for the investors.

Limitations of the Study

The study was limited to women entrepreneurs at Micro and Tiny enterprises within Erode District, hence, it lacks universal applicability and this analysis cannot be applied to Women Entrepreneurs at Large and Medium Sized business.

The study was mainly based on the information and facts given by the respondents, relevant to their belief, attitudes, and their state of mind at the time of responding to the questionnaire.

However in order to make the results reliable for drawing conclusions relevant for the universe of the study, care had been taken to minimize the bias, through cross checks,

whenever the accuracy and reliability of the data given by the respondents were doubted.

Review of Literature

Bergstrom., (2004)[1]in his research summarised that the participants are considered to have a consultation for starting up a business. The results are recorded that without any order and participants are requested to present the profile of their universities, institutions, and with a good number of country level reports in order to provide a proper understanding of women studies/ gender studies in their region and to reshape the future of women.**OECD., (2004)[2]** made a study and the report signified the challenges faced by women in the society and added that there is little consideration in the channalisation of increasing and promoting value of women. The report gave recommendations that outlined innovative practice for the promotion of Small and Medium Enterprises in the global economy. **Ahl., (2006)[3]** in her research focussed on discourse analysis to discuss the research practices that cause these results to prove a tendency to appreciate the idea of women compared to men as they are found less important. **Ellis et al., (2006)[4]** conducted a study on "Gender and Economic Growth in Uganda Unleashing the Power of Women" assessed the potential scrutiny relationship between gender and economic growth in Uganda. The research highlighted the promotion of women's participation in business and entrepreneurship. **Holvoet.,(2006)[5]** in her article argued that there was an intermediation of all forms of group that may invariably help to achieve potential in the impact of micro finance program on women's empowerment. The findings revealed from the insights of feminist economies that it was identified that credit programmes in south India help to identify women's group differently. **Janos., (2006)[6]** in his study identified this lens as which investors understand the inequalities, the untapped opportunities and new perspectives as the bias for starting up a new enterprise. The research focussed on the capital usageas a tool for the change and for empowerment. **Klock et al., (2008)[7]** focused on several critical issues that was investigated in the research field. The report had traced out the key factors of economic, socio-cultural, legal, regulatory, political, educational and psychological that affects women with and without disabilities in Kenyan environment. **Syeda.,(2008)[8]** in her article entitled on "India Pushing for Change" emphasised that there is a need for a compelling environment to ensure a fair allocation of government resources to women. India's Five Year Plan showed that how the country needs to have a progressive environment in shaping up of developing economy. The article sketched out that the most discriminated and marginalised subset in all sphere of life is women as compared to men. The women lack access to land, water, energy, education and

other social services that are identified as lens in order to start up a new business. **Euler., (2009)[9]** witnessed that the children who live in the age group of 5, struggle a hard and live in poverty. The research was addressed to set up a diverse need among girls and allocated $780,000 to 22 organisations. The research resulted in a reach over for 1200 girls residing at Fairfield country within five years and proved the most effective program for improving the lives of girls and role of funders in supporting programmes effectively. **Eskola and Gasperini., (2010)[10]** highlighted the lens as barriers in education and training limit, role in agriculture and other rural activities that may activate the capacity of women to be more productive in stimulating the managerial and leadership role and participate fully in the development of their communities

Factor Analysis

Factor Analysis is a method used to transform a set of variables into small number of linear composite which have maximum correlation with original variables. Factor Analysis is a multivariate analysis procedure that attempts to identify the underlying factors that are responsible for the co – variation among the independent variables. The goal of a factor analysis is typically to reduce the number of variables used to explain a relationship or to determine which variables show a relationship. The variables must represent indicators of some common underlying dimensions or concept such that they can be grouped together theoretically as well as mathematically. The factor matrix is a matrix of loading and correlation between the variables and factors.

Factor analysis can only be applied to continuous variables (or) interval scaled variables. A factor analysis is like a regression analysis as it tries to "best fit" factors to a scatter diagram of data in such a way that the factors explain the variance associated with responses to each statement.

Major statements of the respondents contributing towards the women empowerment

The effect of utilising gender lens investment is examined with Factor Analysis. However before applying Factor Analysis, the data are tested for its appropriateness. For this purpose, all the twenty statements have been selected.

KMO And Barteletts Test

In the present study, Kaiser – Meyer – Oklin (KMO), Measure of Sampling Adequacy (MSA) and Bartlett's Test of Sphericity are applied to verify the adequacy or appropriateness of data for factor analysis. In this study, the value of KMO for overall matrix was found to be excellent (0.843) and Bartlett's Test of Sphericity was highly significant ($P < 0.001$). The

results that indicated that sample taken was appropriate to proceed with a factor analysis procedure.

KMO And Bartlett's Test

Kaiser – Meyer – Oklin Measure of Sampling Adequacy		.843
Bartlett's Test of Sphericity Approx. Chi – Square		2537.250
	Df	190
	Sig	.000

(Source: Primary Data)

It is found from the Table shows the reliability statistics and proves the data that could support α value 84.3 percentage reliable to do this analysis with that the test value (chi square value 2537.250)at 1% level of significance is so small, it is evident that the correlation matrix is not an identity matrix. It implies that there exists correlation between the factors. Table no 4.42 indicates that the value of Kaiser's Meyer Oklin (KMO) for overall matrix is found to be good (.843) and Bartlett's Test of Sphericity is highly significant (P<0.001). The result indicates that the samples taken are appropriate to proceed with Factor Analysis and the measures of sampling adequacy in the study are 84.3. This is a good result, as it exceeds 0.5 Bartlett's Test of Sphericity which is 0.000 meaning that factors that form the variables are adequate.

Assessment of Subjective Well Being of Mediators Communalities

To provide a more factor interpretation of the results, 20 variables are considered in factor analysis by using the Principal Component Method with Varimax Rotation and the respective results are given in the following table. However, before applying Factor Analysis, the data are tested for its appropriateness and opinion of the mediators towards assessment of subjective well - Being is considered in Factor Analysis Model. All the 20 factors given in the questionnaire are selected for factor analysis by using Principle Component extraction with an orthogonal (Varimax) rotation. For the sake of convergent validity 0.50 was used as a factor loading cut off point. Pure variables have loading of 0.50 and greater than the value of 0.50.

The analysis shows that communalities of the selected 20 variables which are having the reliability of α value 0.841 as good and keenly checked out number one variables are having low loading. Hence, all the variables are considered for further analysis. The appropriateness of the data for factor analysis is discussed in the KMO and Bartelett's test.

Variables With Extracted Communality Factor Value – Effect of Gender Lens Investment

Communalities	Initial	Extraction
To lessen poverty	1.000	.531
To improve family health	1.000	.532
To empower women's economic status can be accomplished	1.000	.424
To open a new enterprise	1.000	.489
Need for self – earning & Independence	1.000	.462
Enhance self – achievement	1.000	.480
To engage in income generating activities	1.000	.428
To acquire social status	1.000	.550
To access Education	1.000	.537
To improve lives of her children and family through better nutrition, health care, education and housing	1.000	.455
Need to be one's own boss	1.000	.498
To increase market share and enhance their competitiveness	1.000	.579
To utilize technical know – how	1.000	.701
To overcome Unemployment	1.000	.608
To introduce new inventions	1.000	.525
To manage administration and control of business	1.000	.515
To provide active leadership in all aspects of business	1.000	.587
To provide economic security for their families and communities	1.000	.681
To undertake risks	1.000	.567
To desire for a better life or higher earnings	1.000	.544

Extraction Method: Principal Component Analysis

The Table enumerates the amount of variable that a factor shares with all other factors. It is a proportion of each variables variance as explained by principal components. A large communalities means a large amount of variance if a variable is extracted by the factor solution. It shows that variables with a comparatively higher value are well represented in the common factors space. The findings indicate that the extracted communalities are high and acceptable for all the variables.

The factors are extracted with Principal Component Analysis, since the objective is to summarize most of the original information in a minimum number of factors for prediction purpose. The variances extracted by the factors are called Eigen Values. The sum of Eigen Values as expected is equal to the number of variables being analysed.

Total Variance Explained – Effects of Gender Lens Investment

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	%of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.932	24.662	24.662	4.932	24.662	24.662	3.553	17.766	17.766
2	2.049	10.245	34.907	2.049	10.245	34.907	2.509	12.544	30.310
3	1.401	7.005	41.912	1.401	7.005	41.912	1.598	7.992	38.302
4	1.278	6.392	48.304	1.278	6.392	48.304	1.537	7.684	45.986
5	1.032	5.159	53.463	1.032	5.159	53.463	1.495	7.477	53.463
6	.922	4.612	58.075						
7	.843	4.216	62.291						
8	.791	3.954	66.245						
9	.737	3.686	69.931						
10	.726	3.631	73.563						
11	.710	3.551	77.114						
12	.676	3.382	80.496						
13	.617	3.087	83.583						
14	.567	2.835	86.419						
15	.525	2.627	89.046						
16	.506	2.530	91.576						
17	.474	2.372	93.949						
18	.459	2.295	96.244						
19	.385	1.926	98.170						
20	.366	1.830	100.00						

Extraction Method: Principal Component Analysis

From the Table it was observed that the "labelled initial Eigen Values" gives the total variance explained. The "total variance" is explained with rotation, the Eigen values for factor 1,2,3,4 and 5   are 4.932, 2.049, 1.401, 1.278 and 1.032 respectively. From the extraction sum of squared loadings, it was learnt that first factor counted for 24.662, the second factor accounted for the variance 34.907, the third factor accounted for 41,912, fourth factor accounted for 48.304 and fifth factor accounted for 53.463.The five factor components extracted accounted for the total cumulative variance of 53.463.   Percentage of variance after rotation for the factors 1,2,3,4 and 5 are 17.766, 12.544, 7.992, 7.684 and 7.477 respectively. It indicated that 5 factors extracted from the total 20 factors have cumulative percentage upto 53.463 percent of total variance.The extraction sum of squared loadings is also used for measuring focus of empowerment of women in utilising gender lens investment.

COMPONENT MATRIX

EFFECT OF GENDER LENS INVESTMENT	COMPONENT				
	1	2	3	4	5
To acquire social status	.657				
To open a new enterprise	.617				
To improve the lives of her children and family through better nutrition, health care, education, and housing	.585				
To provide active leadership in all aspects of business.	.580				
Enhance self-achievement	.578				
To overcome Unemployment	.574				
To manage administration and control of business	.564				
Need for self-earning & Independence	.558				
To access Education	.550				
To empower women's economic status can be accomplished	.510				
To engage in income generating activities	.502				
To improve family health		.532			
To desire for a better life or higher earnings		.544			
To Increase their market share and enhance their competitiveness		.579			
To introduce new inventions		.525			
To undertake risks		.567			
To lessen poverty			.555		
To provide economic security for their families and communities			.527		
Need to be one's own boss				.523	
To utilize technical Know-how					-.564

Extraction Method: Principal Component Analysis.

The Component Matrix shown in Table is a result of Varimax procedure of factor rotation. Interpretation is facilitated by identifying the variables that have large loading on the same factor. Hence, it is noted that all loading factors which are having the loading value greater than 0.5 are selected. The selected factors were named separately and highlighted in the Table

Analysis of Rotated Component Matrix

After obtaining the factor solutions, in which all the variables have a significant loading on a factor, the researcher made an attempt to assign some meaning to the pattern of factor loadings. Variables with higher loadings are considered more important and have greater influence on the name or the label selected to represent a factor. The researchers examined all the underlined variables for a particular factor and placed greater emphasis on those variables with higher loadings to assign a name or label to a factor that accurately reflected the variables loading on that factor. The names or labels are not derived or assigned by the factor analysis, computer programme; rather, the label is intuitively developed by the factor analyst based on its appropriateness for representing the underlying dimension of a particular factor. All the 5 factors have given appropriate names on the basis of the variables represented in each case.

Rotated Component Matrix

EFFECT OF GENDER LENS INVESTMENT	Component				
	1	2	3	4	5
To access Education	.705				
To acquire social status	.700				
Enhance self-achievement	.675				
To open a new enterprise	.668				
Need for self-earning & Independence	.631				
To engage in income generating activities	.570				
To improve the lives of her children and family through better nutrition, health care, education, and housing	.529				
To empower women's economic status can be accomplished	.526				
To increase their market share and enhance their competitiveness		.709			
To provide active leadership in all aspects of business.		.705			
To introduce new inventions		.613			
To manage administration and control of business		.538			
To lessen poverty			.693		
Need to be one's own boss			.626		
To improve family health			.596		
To utilize technical Know-how				.821	
To overcome Unemployment				.635	

To provide economic security for their families and communities				.768
To desire for better life or higher earnings To undertake risks				.593 .579

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization. [a]

a. Rotation converged in 5 iterations.

The results of rotated component matrix are shown in the Table, in which the extracted factors assign a new naming related together. Based on the fixing criteria, it is noted that all the loading factors which are having the loading value more than 0.5 are considered for the analysis. If the loading value are less than 0.5 are rejected from the analysis.

Naming of Statements Extracted

Factor	Total Variance	Sl.No.	Statements	Rotated Factor Loading
Factor I	Economic Status	1 2 3 4 5 6	To lessen poverty To improve family health To improve the lives of her children and family through better nutrition, health care, education, and housing To provide economic security for their families and communities To access Education To desire for a better life or higher earnings	.693 .596 .529 .768 .705 .593
Factor II	Economic Empowerment	7 8 9 10	To overcome Unemployment To engage in income generating activities To introduce new inventions To open a new enterprise	.635 .570 .613 .668
Factor III	Business Enhancement	11 12 13 14	To utilize technical Know-how To provide active leadership in all aspects of business. Need to be one's own boss Need for self-earning & Independence	.821 .705 .626 .631
Factor IV	Aid to Self Esteem	15 16 17	To empower women's economic status can be accomplished To acquire social status Enhance self-achievement	.526 .700 .675
Factor V	Ability to Execute Business	18 19 20	To increase their market share and enhance their competitiveness To undertake risks To manage administration and control of business	.709 .579 .538

In the Table the statements "to lessen poverty, to improve family health, to improve the lives of her children and to improve family through better nutrition, health care, education and housing, to provide economic security for their families and communities, to access

education and to desire for a better life or higher earnings" were grouped together as factor I and accounted for 24.662 % of total variance and have been named as "Economic Status". The statements "to overcome unemployment, to engage in income generating activities, to introduce new inventions, to open a new enterprise were grouped as factor II and accounted for 10.245% of total variables and has been named as "Economic Empowerment".

The statements "to utilize technical know-how, to provide active leadership in all aspects of business, need to be one's own boss and need for self-earning & independence" were grouped together as factor III and accounted for 7.005% total variables and has been named as "Business Enhancement".

The statements "to empower women's economic status can be accomplished, to acquire social status and enhance self-achievement" were grouped together as factor IV and accounted for 6.392 % of the total variables and has been named as "Aid to Self Esteem".

The statements "to increase their market share and enhance their competitiveness, to undertake risks and to manage administration and control of business" were grouped together as factor V and accounted for 5.159 % of total variables and have been accounted for "Aid to Execute Business"

Result

From the analysis, it is evident that out of twenty statements of the respondent's opinion on effect of gender lens investment only five factors are highly influencing and these factors are Economic Status, Economic Empowerment, Business Enhancement, Aid to Self Esteem and Aid to Execute Business.

Findings

The opinion of the respondents on effect of utilising Gender Lens Investment among women entrepreneurs in micro and tiny sector was studied by measuring twenty statements. Factor analysis was applied to carry out the SPSS package for twenty factors. From the analysis, it is evident that out of twenty statements of effect of women entrepreneurs perspective in utilising gender lens investment they were only five component factors and were termed as concurrence and dependable. These factors are highly influenced and named after grouping are economic status, economic empowerment, business enhancement, aid to self – esteem, ability to execute business.

Conclusion

It is not always easy for women to find jobs that will be compatible with their family responsibilities and household chores. Thus many women are attracted by the idea of self –

employment in enterprises adjoining their house premises, with flexible hours, which allows them to take care of both home and business. Women Entrepreneurship at micro and tiny level of business is an important means of income for women that provide employment and income to alleviate poverty.

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- http://www.worldbank.org/en/topic/poverty/overview

- assessed on October 22, 2016