



Original Article

AN ANALYTICAL STUDY OF WOMEN SMALL ENTREPRENEURS IN VELAPUR

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Abstract:

Women entrepreneurship plays a vital role in rural economic development and women empowerment. In villages like Velapur, women have increasingly participated in small entrepreneurial activities such as tailoring, food processing, dairy farming, handicrafts, and self-help group (SHG) enterprises. This study examines the nature, challenges, opportunities, and impact of women small entrepreneurship in Velapur. The research highlights how entrepreneurship contributes to income generation, self-reliance, and social status of women while identifying constraints such as lack of finance, education, and market access.

Keywords: *Women Entrepreneurship, Small Enterprises, Rural Development, Self-Help Groups, Velapur.*

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Introduction:

Women entrepreneurship refers to business ownership and management by women to achieve economic independence and social empowerment. In rural India, women small entrepreneurs contribute significantly to household income and local economic growth. Velapur, a rural area, has seen a gradual rise in women-led small enterprises

supported by self-help groups, government schemes, and non-government organizations.

Despite this progress, women entrepreneurs continue to face challenges such as limited education, social restrictions, lack of financial support, and inadequate marketing facilities. Studying women entrepreneurship in Velapur helps



understand ground-level realities and suggests measures for improvement.

Statement of the Problem:

Although women in Velapur are actively involved in small entrepreneurial activities, their growth remains limited. Many women struggle with access to capital, training, and markets. Social responsibilities and lack of awareness about government schemes further restrict their entrepreneurial potential. This study seeks to analyse these issues in detail

Objectives of the Study:

1. To study the socio-economic profile of women small entrepreneurs in Velapur.
2. To examine the sources of finance and level of investment of women entrepreneurs.
3. To analyse the problems and challenges faced by women small entrepreneurs in Velapur.
4. To analyse the impact of small entrepreneurship on income, self-employment, and empowerment of women.

Scope of the Study:

The study is limited to women engaged in small entrepreneurial activities in Velapur village. It focuses on micro and small enterprises operated individually or through self-help groups.

Research Methodology:

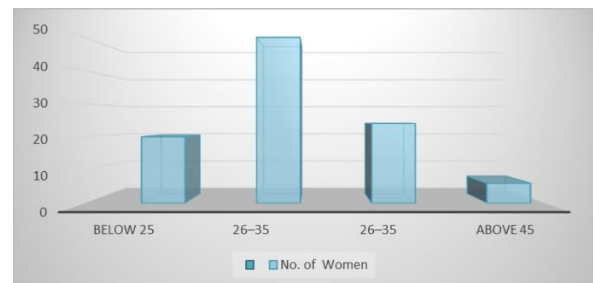
- **Research Design:** Descriptive research
- **Data Collection:**
 - Primary Data: Collected through interviews and questionnaires with women entrepreneurs
 - Secondary Data: Books, journals, government reports, websites, and previous studies

- **Sample Size:** Selected 49 women entrepreneurs from Velapur
- **Tools Used:** Questionnaire, personal interviews

Data Analysis and Interpretation:

Table 1. Age wise Distribution

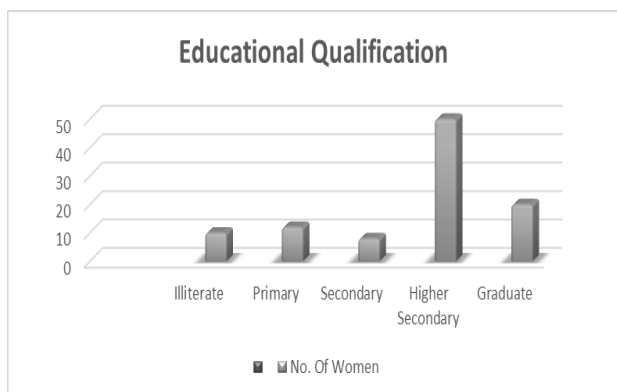
Age	No. of Women	Percentage
Below 25	10	20
26–35	25	50
26–35	12	24
Above 45	2	6
Total	49	100



The bar presents the age distribution of 49 women respondents. The majority of the women (50%) fall within the 26–35 age group, accounting for 25 respondents, indicating that most participants are in their early to mid-adulthood years. A smaller proportion, 20% (10 women), are below 25 years of age. The data shows that most women respondents are concentrated in the 26–35 age group, with very few participants in the older age category.

Table 2. Educational Qualification

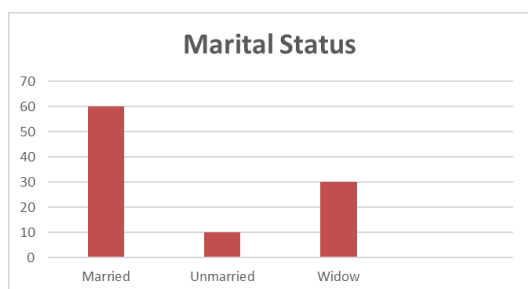
Educational Qualification	No. Of Women	Percentage
Illiterate	5	10
Primary	6	12
Secondary	4	8
Higher Secondary	24	50
Graduate	10	20
Total	49	100



The bar chart shows the educational qualifications of 49 women. The majority of women (50%) have completed Higher Secondary education. About 20% are Graduates. A small number have Primary education (12%) and are Illiterate (10%). The least number of women (8%) have completed Secondary education. Overall, most women have at least Higher Secondary level education.

Table 3. Marital Status

Marital Status	No. of Women	Percentage
Married	29	60
Unmarried	5	10
Widow	15	30
Total	49	100

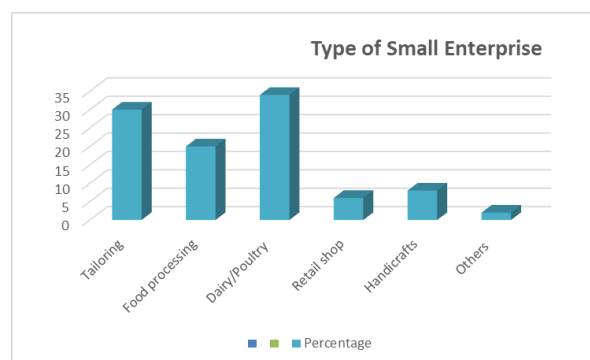


The bar chart shows the marital status of women in the given group. It indicates that the majority of women are married, with about 60 women falling into this category. This is followed by widows, who number around 29. The smallest group consists of unmarried women, with only

about 10. Overall, the chart highlights that most women in the group are married, while a smaller proportion are widowed or unmarried.

Table 4. Type of enterprise

Type of enterprise	No. of Women	Percentage
Tailoring	14	30
Food processing	10	20
Dairy/Poultry	17	34
Retail shop	3	6
Handicrafts	4	8
Others	1	2
Total	49	100



The bar chart represents the distribution of women engaged in different types of small enterprises. It shows that dairy/poultry has the highest participation, with 17 women (34%), indicating it is the most preferred enterprise. This is followed by tailoring, which involves 14 women (30%), and food processing, with 10 women (20%). Fewer women are engaged in handicrafts (4 women, 8%) and retail shops (3 women, 6%), while other activities have the least participation, with only 1 woman (2%). Overall, the bar chart clearly highlights that most women are involved in dairy/poultry and tailoring enterprises, while very few participate in other small-scale activities.



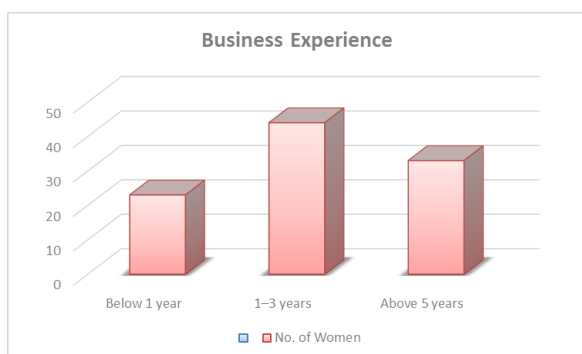
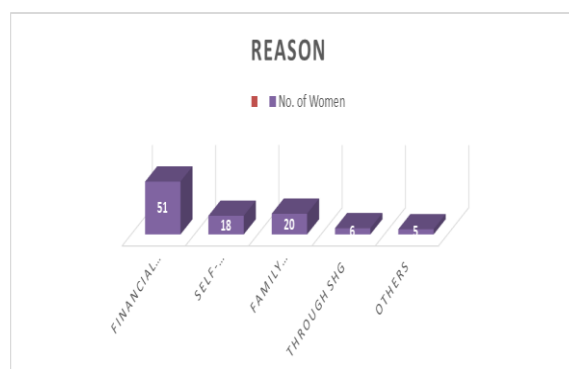
Table 5. Years of business experience

Years	No. of Women	Percentage
Below 1 year	12	23
1–3 years	21	44
Above 5 years	16	33
Total	49	100

Table 6: Reason for starting the business

Reason	No. of Women	Percentage
Financial need	25	51
Self-employment	9	18
Family support	10	20
Through SHG	3	6
Others	2	5
Total	49	100

The bar chart depicts the distribution of women based on their years of experience in small enterprises. It shows that the highest number of women, 21 (44%), have 1–3 years of experience. Women with above 5 years of experience account for 16 (32%), indicating a strong presence of experienced participants. Meanwhile, 12 women (24%) have been involved for less than 1 year. The chart highlights that most women are in the early to middle stages of their enterprise experience.

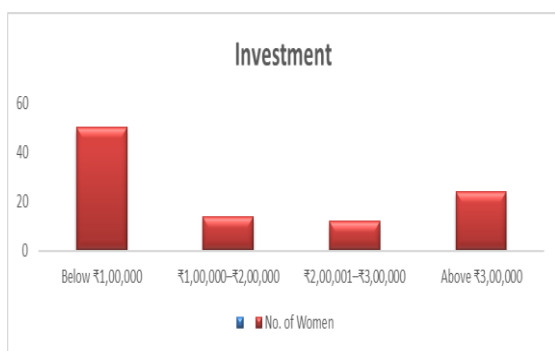


The bar chart shows that financial need is the primary reason for women starting their businesses, with 51% (25 women) motivated by this factor. Self-employment and family support each influenced 20% (10 women) of respondents. A smaller number started through Self-Help Groups (6%) or for other reasons (5%). Overall, financial necessity is the main driver, while self-employment and family support also play significant roles in encouraging women entrepreneurship.

The bar chart shows the distribution of women based on their years of experience in small enterprises. Most women (44%) have 1–3 years of experience, while 33% have over 5 years, indicating a notable presence of experienced entrepreneurs. About 23% of women have less than 1 year of experience. Overall, the data suggests that the majority of women are in the early to middle stages of their business journey.

Table 7. Level of investment

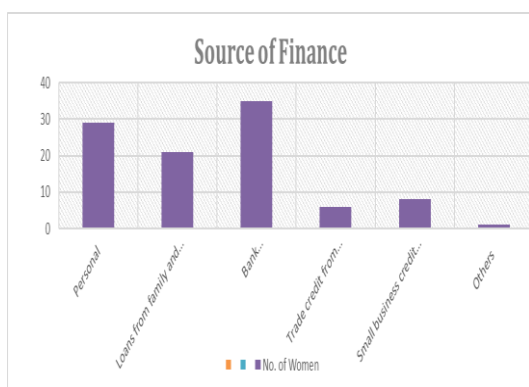
Investment	No. of Women	Percentage
Below ₹1,00,000	24	50
₹1,00,000– ₹2,00,000	9	14
₹2,00,001– ₹3,00,000	6	12
Above ₹3,00,000	10	24
Total	49	100



The bar chart shows that most women respondents (50%) have completed Higher Secondary education, making it the largest group. About 20% are Graduates, while smaller proportions have Primary (12%), Illiterate (10%), or Secondary (8%) education. Overall, the majority have at least a Higher Secondary level of education.

Table 8. Source of Finance

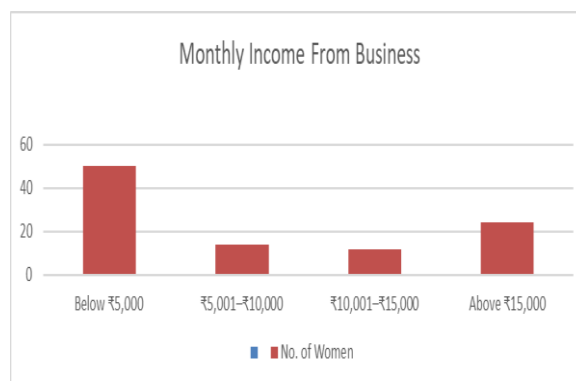
Source of Finance	No. of Women	Percentage
Personal	14	29
Loans from family and friends	10	21
Bank loans (commercial/cooperative banks)	17	35
Trade credit from suppliers	3	6
Small business credit cards	4	8
Others	1	1
Total	49	100



The table shows that the majority of women entrepreneurs (35%) rely on bank loans as their primary source of finance, followed by personal savings (29%) and loans from family and friends (21%). A smaller number use small business credit cards (8%), trade credit (6%), or other sources (1%). Overall, most women prefer formal financing methods like banks and personal savings over informal sources.

Table 9. Monthly income from business

Monthly income	No. of Women	Percentage
Below ₹5,000	24	50
₹5,001-₹10,000	9	14
₹10,001-₹15,000	6	12
Above ₹15,000	10	24
Total	49	100

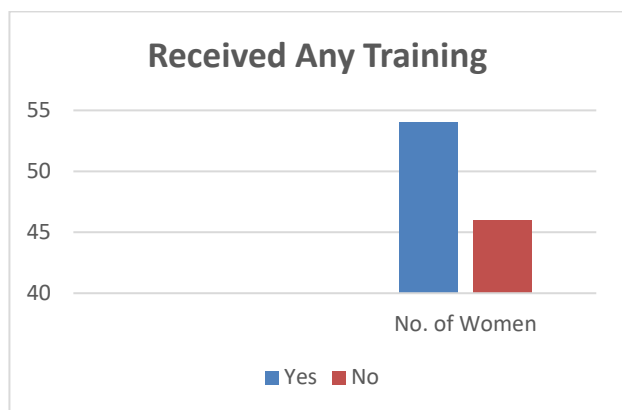


The bar chart shows that most women entrepreneurs (50%) earn below ₹5,000 per month, indicating a predominance of low income. Fewer women fall into the middle-income ranges of ₹5,001-₹10,000 (14%) and ₹10,001-₹15,000 (12%). A moderate proportion (24%) earn above ₹15,000. Overall, the data highlights that a large number of women are still earning at the lower end of the income scale.



Table 10. Received any training for business

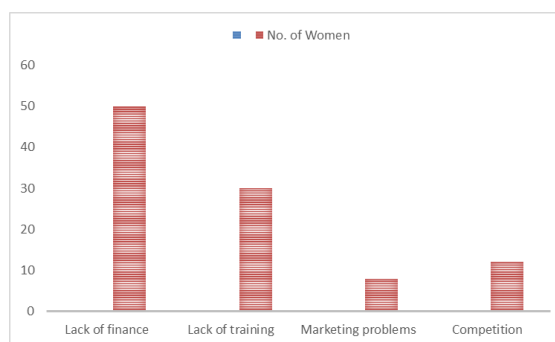
Received any training	No. of Women	Percentage
Yes	27	54
No	23	46
Total	50	100



The bar chart shows that 54% of women have received business training, while 46% have not. This indicates that slightly more than half have gained formal skills, but a significant number still lack training. The small gap highlights the need to expand training opportunities for women entrepreneurs.

Table 11. Major problems faced in running the business

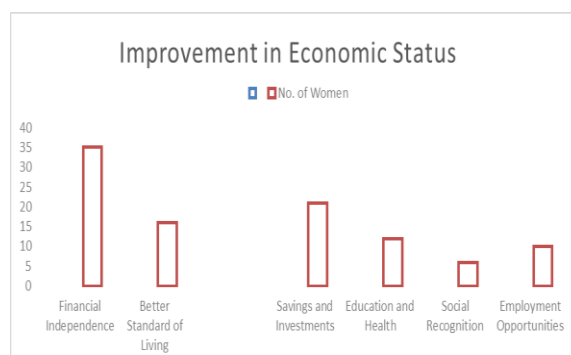
Major problems	No. of Women	Percentage
Lack of finance	25	50
Lack of training	15	30
Marketing problems	4	8
Competition	6	12
Total	50	100



The bar chart shows that 54% of women in small businesses have received training, while 46% have not. This indicates that slightly more than half have opportunities to enhance their business skills. The data highlights the importance of expanding training programs to empower women and improve their success in small-scale enterprises.

Table 12. Economic status improved after starting the business

Improvement in Economic Status	No. of Women	Percentage
Financial Independence	17	35
Better Standard of Living	8	16
Savings and Investments	10	21
Education and Health	6	12
Social Recognition	3	6
Employment Opportunities	5	10
Total	49	100

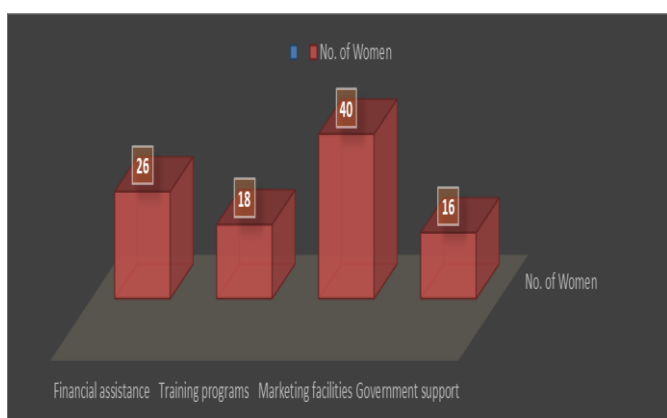




The bar chart shows that starting their own businesses has significantly improved the economic status of women respondents. The largest group (35%) gained financial independence, while 21% improved their savings and investments. Additionally, 16% experienced a better standard of living, 12% invested more in education and health, 10% created employment opportunities, and 6% gained social recognition. Overall, entrepreneurship has contributed greatly to the financial and social well-being of women.

Table 13. Support For women enterprenurs for development of Business

Type of support	No. of Women	Percentage
Financial assistance	13	26
Training programs	9	18
Marketing facilities	20	40
Government support	8	16
Total	50	100



The bar chart shows that most women (40%) consider marketing facilities as the most important support for improving their businesses. Financial assistance (26%), training programs (18%), and government support (16%) are also valued. Overall,

enhancing marketing facilities is the top priority to promote business growth and success.

Findings of the Study

1. The study reveals that most of the respondents belong to the young adult age group (26–35 years).
2. It is found that the majority of women have completed Higher Secondary education.
3. The findings show that most of the respondents are married.
4. The study indicates that a large number of women are engaged in dairy and poultry enterprises.
5. It is observed that most women have 1–3 years of business experience.
6. The findings reveal that financial need is the main reason for starting the business.
7. The study shows that most women started their business with an investment below ₹1,00,000.
8. It is found that bank loans are the major source of finance for women entrepreneurs.
9. The analysis indicates that most women earn below ₹5,000 per month from their business.
10. The study reveals that slightly more than half of the respondents have received business training.
11. It is observed that lack of finance is the major problem faced by women entrepreneurs.
12. The findings show that financial independence is the main improvement in their economic status.
13. The study indicates that marketing facilities are the most needed support for business development.

Suggestions:

1. Provide skill-based training programs for women



2. Improve access to bank loans and microfinance
3. Increase awareness of government schemes
4. Strengthen SHGs and cooperative societies
5. Develop local markets and digital marketing support
6. Encourage family and community support

Conclusion:

The study on women's small-scale entrepreneurship in Velapur highlights the increasing participation of women in business activities and their efforts to achieve financial independence. Many women have proactively initiated their own enterprises to support their families, and those who have received business training demonstrate enhanced skills, confidence, and managerial abilities. Nevertheless, a significant portion of women entrepreneurs still lack adequate training and guidance, limiting the full potential of their businesses.

The findings also reveal persistent challenges, including limited access to finance, marketing difficulties, competition, and the need to balance household responsibilities with business operations. Despite these obstacles, women entrepreneurs in Velapur exhibit resilience, determination, and commitment, with support from

self-help groups and family members proving instrumental to their success.

Overall, women entrepreneurship in Velapur is contributing positively to both economic growth and social development. With targeted training programs, improved access to financial resources, and continued government support, women entrepreneurs can further strengthen their businesses, enhance their livelihoods, and play a more significant role in regional development.

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