



## WOMEN ENTREPRENEURS IN INDIA-SOCIO ECONOMIC PROFILE AND CHALLENGES & PROBLEMS FACED BY WOMEN ENTREPRENEURS IN THRISSUR DISTRICT OF KERALA

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### **Abstract**

*The economic development of a country largely depends on the pace of industrialization. Not only the quality but also the quantity of human resources involved in economic activities is important to accelerate the pace of industrialization. Thus entrepreneurship is recognized as an essential ingredient of economic development. Gender equality and economic development go hand in hand. As women constitute roughly half of the total population in India their contribution to the economy is negligible. This paper based on a pilot study concentrates on the socio economic profile of women entrepreneurs in Thrissur district of Kerala and also on the emerging challenges and problems faced by them. The study is totally based on the primary data collected from the sample women entrepreneurs in Thrissur district. A study of life history of leading women entrepreneurs in Thrissur district has also been examined. It also brings to light the dark areas of successful women entrepreneurs which will ultimately help in providing better opportunities and success rate to women entrepreneurs.*

*The research is descriptive and exploratory in nature. New age women are giving new dimension to socio politico economic development of the world. Although the entrepreneurs face certain hurdles, women entrepreneurs often face additional challenges and obstacles that their male peers are less likely to encounter. It is observed that socio-economic characteristics do have influence on entrepreneurship. Individually women of upper caste with sound economic conditions and good social status are engaged in business with family support. Even after five and a half decades of planned development Indian women have not achieved expected success in the main stream of life. Corporate India needs to be credited with providing better opportunities and greater avenues for entrepreneurial growth to women. The study concludes with the idea that there is strong need to strengthen and streamline the role of women in the development of various sectors by harnessing their power towards nation building and to attain accelerated economic growth.*

### **Introduction**

Women entrepreneurs may be defined as the woman or a group of women who initiate, organize and operate a business enterprise. The Government of India has defined women entrepreneurs as an enterprise owned and controlled by a woman having a minimum financial interest of 51 % of capital and giving at least 51% of employment generated in the enterprise to women. Over the past years women entrepreneurship in India was only gradually gaining momentum. But during the last two decades they have entered the field of entrepreneurship in greatly increasing numbers. The role of a woman entrepreneur in economic development is inevitable. The policy and institutional framework for developing entrepreneurial skills, providing vocational education and training has widened the horizon for economic empowerment of women. The small and medium enterprises provide a bulk of employment for most of the economies. It is highly evident in the data from various secondary sources especially DIC's.

Most of the women entrepreneurs fall under the category of Micro Small and Medium Enterprises(MSMEs).Women are leaving the workforce in droves in favour of being at home. Not to be as a home maker but as job making entrepreneurs.

The World Bank recommended that the surest and infact the only way to lift India out of poverty is to educate and enhance the status of the country 's women. Thus the role of women entrepreneurship is increasing day by day.

### **Objectives**

1. To analyse the socio-economic profile of women entrepreneurs in Thrissur district.
2. To study and assess the problems & challenges faced by women entrepreneurs in Thrissur district.

### **Review of Literature**

Medha Dubhashi Vinze in her study titled 'Women entrepreneurs in India',analysed the entrepreneurial characteristics and various psychological factors in entrepreneurship. She also discussed on the measures taken for the social and economic development of women in India.Increase in the literacy rate of women from less than 8 % in 1951 to 25 % in 1981not only helped them in full realization of their potential but also affected the number of women who can become entrepreneurs or provide good material for employment. The role and contribution of women entrepreneurs in promoting economic development was also discussed.



In the article titled ‘Women entrepreneurs in India-Emerging Issues and Challenges’, Dr Vijayakumar A. and Jayachitra S. mentioned the characteristics of women entrepreneurs in India of which the ability to build a sound organization is considered to be the most critical skill required for industrial development. The role played by the Government to develop women entrepreneurs in India. The article also throws light on the various training schemes for the self employment of women like Support for Training and Employment programme of women (STEP), Development of Women and Children in Rural Areas (DWCRA), Small Industry Service Institutes (SISIs).

From these reviews we understand the relevance of women entrepreneurship and their socio economic development. It also throws light on the ways in which women can come out of the problems and challenges.

### Data Base and Methodology

- 1. Area of the study:** This study makes a descriptive analysis of the profile of women entrepreneurs in Thrissur district of Kerala. Thrissur, the cultural capital of Kerala is in the central region of Kerala bounded by Malappuram and Palakkad district in the north, Idukki and Ernakulam in the south, Palakkad and Coimbatore district of Tamil Nadu in the east and Lakshadweep sea in the west. It holds fourth place in the largest number of registered women MSMEs. The preceding districts are Thiruvananthapuram, Kottayam and Ernakulam according to the Economic Review of 2010.
- 2. Period of the study:** The study covers a period of two years from 2014 to 2016.
- 3. Sample Design:** The survey was conducted on a sample of 150 units taken out of the 300 registered MSMEs in the District Industries Centre, Thrissur, leaving aside the units which are namesake run by women. Stratified random sampling method is used to decide the sample size. The sample units are classified as manufacturing units, trading units and service units with a sample of 35, 45 and 70 respectively.
- 4. Source of Data and Its Collection:** The study is purely based on primary data which are collected through the pre tested questionnaires.
- 5. Tools of Analysis:** For the purpose of study only percentage analysis has been used. Summary tables are prepared to make the data comparison easier.
- 6. Limitations of the Study:** As most of the women enterprises in Thrissur district are SSI units with limited capital investment. The study is confined to assessing their socio-economic status and problems.

### Socio-Economic Profile of the Women Entrepreneurs

Human beings are groomed in a particular culture with specific conditions. The individual characteristics like age, caste, education, family background, standard of living etc have a direct or indirect bearing upon the entrepreneurship. A study of these major characteristics of women entrepreneurs in Thrissur district reveals the following facts.

### Analysis & Discussion

#### Family Background of Sample Units

Table 1 reveals that majority of the respondents in manufacturing units belong to the Hindu religion. On the basis of caste wise classification, majority in all units belong to backward classes and then comes the forward class. The SC/ST accounts only for 9.33% in the total. In all types of enterprises, majority of the respondents belong to nuclear families and then the extended families. Joint family comes the least. The marital status of the respondents reveals that majority (86.67%) are married and only 13.33% is unmarried. The entrepreneurial initiative is taken up by women after certain years of marriage considering the period of child birth, child care etc..

**Table 1: Family Background Of Sample Units**

Background of Respondents	Manufacturing Units	Trading Units	Service Units	Total
Religion	11(31.43)	13(18.57)	23(32.86)	47(31.33)
Christian	20(57.14)	22(31.43)	35(50)	77(51.33)
Hindu	4(11.43)	10(14.29)	12(17.14)	26(17.33)
Muslim				
Caste	6(17.14)	14(31.11)	25(55.56)	30.00
FC	26(74.29)	25(55.56)	40(57.14)	60.67
BC	3(8.57)	6(13.33)	5(7.14)	9.33
SC/ST				
Type of family	5(14.29)	8(17.78)	12(17.14)	25(16.67)
Joint	18(51.43)	20(44.44)	43(61.43)	69(46.00)



Nuclear Extended	12(34.29)	17(37.78)	15(21.43)	44(29.33)
Marital status	32(91.43)	37(82.22)	61(87.14)	130(86.67)
Married	2(57.14)	3(4.29)	7.14)	10(6.67)
Divorcee	1(28.57)	5(7.14)	3(4.29)	9(6.00)
Widow	-	-	1(1.43)	1(.67)
Unmarried	-	-	1(1.43)	1(.67)

Note: Figures in parentheses show percentage share

### Educational Level of the Respondents

Table 2 shows that majority of women running manufacturing units have high school education whereas most of the women running service units like tailoring shops, beauty clinics etc have higher secondary education. Only two people in trading units have a professional degree and one person in service unit have a P.G.degree. this speaks that educated women still prefer jobs to self employment even though education empowers them and gives them better opportunities to earn their living.

### 2: Educational Level of the Respondents

Educational Level	Manufacturing Units	Trading Units	Service Units	Total
Primary	3(85.71)	11(24.44)	-	14(9.33)
High school	20(57.14)	13(28.89)	10(14.29)	43(28.67)
Higher Secondary	6(17.14)	12(26.67)	36(51.43)	54(36.00)
Graduation	4(11.43)	7(15.56)	20(28.57)	31(20.67)
Post Graduation	1(2.86)	-	-	1(.67)
Tech. Diploma	1(2.86)	-	2(2.86)	3(2.00)
Prof.Degree	-	2(4.44)	2(2.86)	4(2.67)

Note: Figures in parentheses show percentage share

### Age of the Respondents at Commencement of Business

Table 3 shows that majority of the respondents fall in the group of 30-4- in all the units. Most of the respondents are married. Some married women enter into business at a later stage.

Table 3: Age of Respondents at Commencement of Business

Age Group	Manufacturing Units	Trading Units	Service Units	Total
20- 30	5(14.27)	16(35.56)	18(25.71)	39(26.00)
30-40	18(51.43)	19(42.22)	41(58.57)	78(52.00)
40-50	10(28.57)	9(25.71)	10(14.29)	29(19.33)
50 & above	2(5.71)	1(2.86)	1(1.43)	4(2.67)

Note: Figures in parentheses show percentage share

### Location of the Respondents

The nature of the enterprises decides the location of the enterprises. Since the service units include tailoring units, beauty parlours, flour mills etc which can be in the residential area whereas trading units in commercial centres and manufacturing units in the rural areas .In this study majority of the service units like stitching centres are found in residential areas whereas industrial units are found in rural areas.

Table 4: Location of the Respondents

Location	Manufacturing Units	Trading Units	Service Units	Total
Rural Area	23(65.71)	6(13.33)	5(7.14)	34(22.67)
Urban Area	2(5.71)	30(66.67)	24(34.29)	56(37.33)
Residential Area	10(28.57)	9(20.00)	41(58.57)	60(40.00)

Note: Figures in parentheses show percentage share

### Previous Experience of the Respondents

Lack of previous experience poses an obstacle to business ventures. In this study it is found that majority of the manufacturing and service units have five to ten years of previous experience whereas for the trading units it is below five years. This shows that women venture in manufacturing and service areas with necessary experience only.



**Table 5: Previous Experience of the Respondents**

Experience(In Years)	Manufacturing Units	Trading Units	Service Units	Total
5 & below	11(31.43)	27(60.00)	12(17.14)	50(33.33)
5-10	20(57.14)	11(24.44)	40(57.14)	71(47.33)
Above 10	4(11.43)	7(15.56)	18(25.71)	29(19.33)

Note: Figures in parentheses show percentage share

### Income of the Respondents

Table 6 reveals that majority of all respondents in all categories fall in the income group of Rupees 1 lakh to 2 lakh per annum. Next comes Rupees 2 lakh to 3 lakh. None of the units is running at a loss.

**Table 6: Income of the Respondents**

Income(In Rupees)	Manufacturing units	Trading units	Service units	Total
100000 & Below	8(22.86)	5(11.11)	4(5.71)	17(11.33)
100000-200000	12(34.29)	13(28.89)	9(12.86)	34(22.67)
200000-300000	13(37.14)	22(48.89)	47(67.14)	82(54.67)
300000 & Above	2(5.71)	5(11.11)	10(14.29)	17(11.33)

### Raising of Funds by the Respondents

Finance is the lifeblood for any business. It is proportionate to the level of income of the family. Saving will be less when income is low and as such funds cannot be raised easily. Table 7 shows that majority of all units raise funds through banks. Some of them depend on own funds to start the venture. A few of them depend on other sources too.

**Table 7: Raising of Funds by the Respondents**

Fund Base	Manufacturing Units	Trading Units	Service Units	Total
Own Fund	8(22.86)	10(22.22)	11(15.71)	29(19.33)
Loan from Banks	22(62.86)	28(62.22)	51(72.86)	101(67.33)
Loan from Relatives	3(8.57)	5(11.11)	7(10.00)	15(10.00)
Other Sources	2(5.71)	2(4.44)	1(1.43)	5(3.33)

Note: Figures in parentheses show percentage share

### Standard of Living of the Respondents

Standard of living of the respondents is influenced by their income, land holdings and the type of the house they own. Low standard of living is labeled to those living in kuccha houses with meagre facilities whereas medium standard of living to semi pucca houses with satisfactory facilities. Respondents who live in pucca houses with adequate facilities are put under the category of high standard of living. Table 8 reveals that most of the women in manufacturing units live in semi pucca houses whereas majority of women in trading and service units live in pucca houses. This shows that women in trading and service units enjoy a good standard of living compared to their counterparts in manufacturing units.

**Table 8: Standard of Living of the Respondents**

Standard of Living	Manufacturing Units	Trading Units	Service Units	Total
Low	2(5.71)	-	-	2(1.33)
Medium	13(37.14)	20(44.44)	24(34.29)	57(38.00)
High	20(57.14)	25(55.56)	46(65.71)	91(60.67)

Note: Figures in parentheses show percentage share

### Training Status of the Respondents

Training imparts knowledge on specific industrial activities and enhances the skill through practical sessions. Table 9 speaks of the training undergone by the women respondents of Thrissur district. Majority of women in the manufacturing and service units have undergone training whereas only few respondents of trading units attended the training as they find no interest to attend the training due to the loss of earnings during the training period. Further such programmes may be conducted at different locations which add to the difficulty in travel.



**Table 9: Training Status of the Respondents**

Training Status	Manufacturing Units	Trading Units	Service Units	Total
Trained	6(17.14)	4(8.89)	65(92.86)	75(50.00)
Untrained	29(82.86)	41(91.11)	5(7.14)	75(50.00)

Note: Figures in parentheses show percentage share

### Challenges and Problems faced by Women Entrepreneurs in India

Self employment is better suited to women than the employment for the double role which a woman has to play even now .If she is her own master, she can adjust her work schedule and housework better. But there are many challenges and difficulties they have to face.The biggest and the primary challenge is the attitude of the society towards her and constraints in which she has to live and work. Male reservation about women’s role and capacity create problems at all , ie. Family support, training, marketing etc..Women in non-urban areas still have to suffer because of the overbearing presence of elders of the joint families. Even though they are working, their contributions in monetary terms remain unaccounted. Here the major problems and challenges faced by the women entrepreneurs in Thrissur district are analysed.

Table 10 shows the ranking of problems faced by the women entrepreneurs and also their responses in percentage. It reveals that majority of the problems are faced by the manufacturing units. Next comes only the trading units. the least problem facede unit is services. Marketing is the major problem faced by the manufacturing units whereas it is only the second major problem to the trading and service units. to them the major problem is stiff competition from others.

**Table 10: Problems Faced By Women Entrepreneurs in India**

Problems	Manufacturing units	Rank	Trading units	Rank	Service units	Rank
Short of money	30	3	37	3	59	3
Difficulty in getting raw material	26	4	-	-	58	4
Marketing problems	34	1	39	2	60	2
Stiff competition	30	2	41	1	64	1
High cost of production	26	4	-	-	-	-
Non co operation from family	17	10	13	12	18	10
Labour problems	24	5	12	13	34	6
Lack of transport facilities	14	11	5	14	16	11
Ignorance about agencies and institutions	20	8	31	5	42	5
Difficulty in facing legal formalities	23	6	36	4	42	5
Lack of entrepreneurial training	20	8	18	10	18	10
Travelling	20	8	17	11	12	13
Poor recovery from sales	20	8	22	8	20	8
Limited managerial ability	18	9	19	9	24	7
Low price	22	7	25	7	19	9
Low profit	8	9	28	6	15	12

Table 11 shows that in all the units’ women are challenged by the dual responsibility of taking care of their family and looking into the business prospects. Whereas lack of networking is the second major challenge faced by the trading and service units, it is market oriented risks to the manufacturing units. Women entrepreneurs find it difficult to capture the market and make the product popular without the help of the middlemen who will exploit them.

**Table 11: Challenges Faced By Women Entrepreneurs in India**

Challenges	Manufacturing units	Rank	Trading units	Rank	Service units	Rank
Lack of Confidence	12	8	21	7	30	5
Socio –cultural barriers	21	7	29	6	46	3
Market oriented risks	30	2	36	3	47	2
Lack of networking	29	3	37	2	38	4



Lack of motivation	27	4	33	4	23	6
Gender Bias	26	5	30	5	20	7
Dual responsibility	31	3	42	1	69	1
No long term interest	22	6	17	8	18	8

### Conclusion

This paper focuses on the socio-economic profile and the major problems and challenges of the women entrepreneurs in Thrissur district of Kerala. Women entrepreneurs play an important role in the development of local economies which is evident from the data showing the increase in the number of women entrepreneurs in SSIs. Entrepreneurship is the way of converting a developing country to a developed nation. In a country like India where women form about half of the population their involvement in the economic activities is inevitable.

### References

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