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A STUDY ON THE ISSUES AND PROBLEMS OF WOMEN ENTREPRENEURS IN KERALA WITH SPECIAL REFERENCE TO KASARGOD DISTRICT

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ABSTRACT

Entrepreneurship is a crucial moving force behind any economy. The economic prosperity of any country depends on the entrepreneurial competence. The entrepreneurs play a prominent role in the social and economic advancement of the nation. Women entrepreneurs also have equal role in the nation's progress. However the progress of women entrepreneurship is practically crawling. Currently women entrepreneurs in Kerala are very less in number. Women have the potential and will to establish and manage enterprises of their own; what they need is encouragement and support from the part of government, financial institutions, family and society. They can not only contribute to the GDP of the nation, but can also play a significant role in addressing societal challenges. This paper intends to identify the problems of women entrepreneurs in Kasargod district.

KEYWORDS

Economic advancement, Entrepreneur, Issues, Problems, Women entrepreneur

INTRODUCTION

Entrepreneurs are the economic pioneers initiating changes in the economy. Anyone who undertakes the task of combining capital and labor is an entrepreneur. He perceives a need and then brings together the men, material and money required to meet that need.

In the words of J.B.SAY "an entrepreneur is one who brings together the factors of production and combines them into a product"

Entrepreneurship is concerned with the performance and coordination of the entrepreneurial functions.

In the words of ARTHUR H COLE "entrepreneurship is the purposeful activity of an individual or a group of associated individuals undertaken to initiate, maintain or aggrandize profit by production and distribution of economic goods and services"

Women entrepreneurs are those who think of a business enterprise, initiate it, organize it, operate it and undertake risk and uncertainty involved in business. In traditional society women had been confined to the four walls of home, household matters, rearing of children and family rituals and customs. Very few had the opportunity to come out of four walls and shine in different spheres

Due to the growth of industrialization, urbanization, education the traditional Indian society is undergoing a change. As the society changes more and more women are now seeking employment in several fields. They also started to become entrepreneur. By starting enterprises, exploring new markets, innovating new products and techniques and giving employment to the people, women entrepreneurs will be able to add to the growth and prosperity of the nation.

The emergence of the women entrepreneurship in Kerala has been an outcome of the motivation they got from the family members to get self employed by availing themselves of the preferences and concessions given by the government departments and agencies. However the progress of women entrepreneurship is very slow due to various reasons

OBJECTIVES OF THE STUDY

- To recognize and examine the problems faced by women entrepreneurs in kasargod district
- To know whether women entrepreneurs in kasargod district face competition or not
- To realize whether they getting adequate marketing facility to sell the products or not
- To come up with propositions for the betterment of women enterprises
- To identify government policies to help women entrepreneurs

RESEARCH METHODOLOGY

I took sample size of 110 women entrepreneurs. The area of study was kasargod district. I used convenient sampling method for this study. Both primary and secondary are used for this study. Primary data are collected from 110 women entrepreneurs in kasargod district. Secondary data are collected from publications, journals, books, internet etc...questionnaires and interview schedule were used for this study. Questionnaire has filled by 110 respondents. Simple percentage method is used for analyzing the collected data

PROBLEMS FACED BY WOMEN ENTREPRENEURS IN KERALA

The basic trouble of a women entrepreneur is that she is a woman. In this patriarchal society they do not get equal status with men. In most regions, women have been treated as second to men. They encounter different prodigious hurdles that can get in the way of their growth like;

- Family commitments

In our society women are entrusted the duty of management of household affairs, to look after her children and family members etc...vocational background of the family and educational status of husband have a direct influence on the development of women entrepreneurship. Support of family is also an imperative factor. Women have to balance between household work and business work. But she cannot put her full participation in the business as she deeply attached to her family

- Male-dominated society

We are living in a society where men play a pre-dominant role. In a male dominated society such as we have women will not get equal treat as men, even though our constitution proclaims equality of men and women. Wherever she goes she faces distinction. The male ego stands in the way of success of women entrepreneur

- Low capacity to endure risk

One of the biggest handicaps of women entrepreneur is her inability to tolerate risk. Realistically bearing of risk is a salient quality of a successful entrepreneur. Women generally wish to have a secure life. Because they are not financially independent. So this thought holds back their ability to suffer business risks alone

- Restricted motility

Single woman cannot travel from one place to another place for business purposes as an when required. A single woman asking for a room is looked upon doubt. There are many instances where women have gave up businesses due to such difficulties.

- Acute competition

Women entrepreneurs face a dreadful competition from organized sectors and male counterparts. They cannot afford huge expenditure of advertisement and they cannot appoint selling agencies. In order to exist in the market they will have to struggle more

- Insufficient marketing facility

It is very tough for the women entrepreneurs to explore the market and to make their products more popular. They almost depend upon intermediaries for marketing their products. Middlemen may have disposition exploit them in the form of helping

- The social attitude

One of the biggest problems for women entrepreneur is that the social attitude towards women. It is fully different from men. It is believed that skill imparted to a girl is lost when she gets married. Women have to face hostile reactions from her male colleagues. This rigid social attitude prevent a women from becoming a successful entrepreneur

- Deficiency of finance

Women entrepreneurs find it very difficult to procure finance because they don't have tangible security to provide as collateral. Thus their access to the external source of fund is limited. They always suffer from inadequate capital. Some investors may be reluctant to invest in businesses that are run by women. This may be because of the pre-conceived belief that women are not as capable as men in terms of business. Owing to lack of confidence in woman's ability, male members in the family don't like to risk their capital in ventures run by women

- Scarcity of raw material

This is also an important problem a women entrepreneur faces. They cannot easily procure input and raw material in cheaper rate. It definitely creates problems in the running of women enterprises. Continuous supply of raw materials is necessary to ensure proper running of enterprise.

- Low need for achievement

Generally women will not have a strong need for achievement. Her pre-conceived notions about her role life inhibit achievement and Independence. Desire, need for achievement, confidence etc are much necessary to ensure the success of any entrepreneur

WOMEN ENTREPRENEURSHIP IN KERALA-GOVERNMENT INTERVENTION

Kerala government has taken various measures and strategies to bring women in to the main stream of society. Government has established certain institutions as well as schemes to enhance women entrepreneurship in the state. KERALA STATE INDUSTRIAL DEVELOPMENT CORPORATION (KSIDC) is a government agency formed in 1961 to promote industries and investments in Kerala. KSIDC offers various services including identification of profitable investment avenues, provision of financial assistance, feasibility study, loan syndication and provision of guidance. It has launched a scheme known as WE-MISSION to support women entrepreneurs. It aims to identify, promote and provide assistance along with sufficient support to women entrepreneurs for running their business ventures. It is regarded as a single window platform for women entrepreneurs in Kerala

KERALA STATE WOMEN DEVELOPMENT CORPORATION LIMITED (KSWDC) is also operating for the betterment of women entrepreneurs in Kerala. This body earlier focused mainly on providing financial support to women entrepreneurs, later it started to focus on creating and implementing projects that would facilitate overall empowerment of women. It has formulated various schemes like educational loan scheme, self employment loan program me, single women benefit scheme, job oriented training program me etc...

KUDUMBASREE is a major poverty eradication program me in Kerala launched in 1998.it makes endeavors to alleviate poverty through efficient integration of resources and actions along with government support. Number of women have began to come forward to start their own venture after the set up of this movement

The most unfortunate fact is that majority of women entrepreneurs are not having proper knowledge regarding these government institutions, agencies, schemes, strategies etc. There is a big section of women entrepreneurs who are not affected by the benefits given by government and other agencies.

DATA ANALYSIS AND INTERPRETATIONS

Table1: whether the respondents faced market competition or not

Opinion	No of respondents	percentage
Yes	73	66.36
No	37	33.63
Total	110	100

Table2: whether the respondents get sufficient marketing facility for selling their products or not

Opinion	No of respondents	Percentage
Yes	47	42.72
No	63	57.27
Total	110	100

Table3: whether the respondents get proper support from the family or not

Opinion	No of respondents	Percentage
Yes	61	55.45
No	49	44.54
Total	110	100

Table4. table showing various problems faced by women entrepreneurs

Problems	No of respondents	percentage
Lack of government support	28	25.45
Inadequate finance	25	22.72
Insufficient infrastructural facilities	12	10.9
Lack of proper training	30	27.27
Paucity of raw material	15	13.63
Total	110	100

FINDINGS OF THE STUDY

- It is found that majority of respondents are facing stiff market competition
- It is also realized that major part of respondents does not get adequate marketing facility to sell their products. They always compelled to adopt doorstep marketing of products
- It is also recognized that major part of respondents are satisfied with government support but most of the remaining part are not aware about various government schemes
- It is found that many respondents get financial support and assistance from kudumbasree to run their enterprise
- It is also recognized that major part of respondents are getting proper support from the family .It is a symptom of positive attitude of family and community towards women.
- It is found that 27 percent of respondents faced problem of lack of proper training

PROPOSITIONS FOR THE ENHANCEMENT OF WOMEN ENTERPRISES

- Provisions for training and development must be made available to women entrepreneurs by the government and private agencies.
- Marketing facilities for the purpose of buying and selling of both raw and finished goods should be provided easily
- Steps should be taken to make family members aware of the prospects of girls and their proper role in the society
- Government should take sincere attempt to increase the awareness about various government schemes to assist and support women entrepreneurs among them
- They should be motivated to set up co-operatives with a view to eliminate middlemen and their exploitation
- Researches have to be conducted to realize and examine the problems faced by women entrepreneurs
- Scarce raw materials and inputs may be made available to women entrepreneurs on priority basis
- Sufficient transportation and communication facilities must be made available to the women entrepreneurs by the government agencies, institutions and entire community

CONCLUSION

Like men women entrepreneurs also can contribute to the economic development of a country. They have the potential and ability to succeed but they encounter various problems. Most of the problems are purely avoidable if they take positive approach towards this sphere. Nowadays government is also offering financial support and other assistance to women entrepreneurs but most of them are not much aware about that. Government itself should initiate deliberate efforts to make aware of that among them. The government at the central and state assists women entrepreneurs in a number of ways. Women entrepreneurship has been regarded as an important source of economic growth. It can make a strong contribution to the economic wellbeing of the family and community; poverty reduction and women empowerment. They have the potential to fuel our country's future economic growth.

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