



ENTREPRENEURSHIP AMONG WOMEN THE PROSPECT AND CHALLENGES: A CASE STUDY OF KODAKARA PANCHAYATH FROM THRISSUR DISTRICT IN KERALA.

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Abstract

Women empowerment is very essential for the development of our society. Empowerment means individuals acquiring the power to think and act freely, exercises choice and fulfill their potential as full and equal members of society. Various types of strategies can be applied for the empowerment of women. Now a day's our government implement various programmes to promote the women entrepreneurship as a part of women empowerment. The economic participation of women is improved from the period of independent India to now. But the rate of growth is slowly .majority of the women is literate but they face the problem of educated unemployment. Women to entrepreneurship are a better method to reduce this type of unemployment at certain level. But in the case of entrepreneurship among women face a lot of problems in their entrepreneurship carrier, especially in the initial face. A critical evaluation and solution is essential for these types of problems in our society. So this study analyzes the prospects and challenges among women entrepreneurship a case study of kodakara panchayath from Thrissur district in Kerala.

Introduction

Entrepreneurship has traditionally been defined as the process of designing, launching and running a new business, which typically begins as a small business, such as a startup company, offering a product, process or service for sale or hire, and the people who do so are called 'entrepreneurs' (<https://en.wikipedia.org/wiki/Entrepreneurship>) In the era of women empowerment, Government implement various programmes to promote the entrepreneurship among women. Empowering women through entrepreneurship will successfully build confidence and self esteem among them. This has far reaching implications in women's life. Present study is an attempt to explore the prospect and challenges of entrepreneurship among women by using a case study of micro food processing units in Kodakara.

Entrepreneurship is an important factor determining the growth and development of the country. With the effect of globalization and liberalization, number of opportunities emerging in India and also the service sector growth creates lots of opportunities for women (Hameed ,2015) .The economic participation of women is very low in India, especially in the case of rural areas. Now a day's government promotes women entrepreneurship through micro finance. SHG is helpful both in the rural and urban women (Dhekale V.S, 2016) the micro small enterprises sector plays an important role in the social-economic development of our country. Women owned enterprises contribute 3.09% of the industrial output and also employ 8 million people. Moreover it is found that majority of the women entrepreneurs are started entrepreneurship through self help groups (Joshi.A ,2014)

Women work participation was 358 per 1000 females in rural areas and 205 per 1000 females in urban areas during 2011-2012 period, whereas it was 491, and 238 respectively during 1993-1994 (Sanghi, S., Srija, A., & Vijay, S. S., 2015). In this context, enhancing the work participation of women in entrepreneurship through various government programs deserve special consideration. Government allocates funds for skill development and women entrepreneurship in every budget for the increased participation of women as entrepreneur. In this context the present paper tries to analyze the economics of women enterprises through the study of demand and supply conditions of micro food processing units of Kodakara Panchayath for the five year period. Before analyzing the primary data, it is useful to have an overview of the different types of government programs which aimed to increase the entrepreneurial capacity of women. There are a number of government programs aims to increase the entrepreneurial skill of women.

Programs for increasing women entrepreneurial skill in India

There a number of programs with an objective of increasing women entrepreneurial skill exist. The study gives an overview of some of the important programs.

a. Trade Related Entrepreneurship Assistance and Development Scheme for Women (TREAD)

TREAD was implemented during the period of 11th. The scheme aims to create economic empowerment of women through non farming activities. The 30 % of the total cost bear by the government of India (GOI) and other 70% of the cost bear by lending agency as loans.

b. Micro & Small Enterprises Cluster Development Programme (MSE-CDP)

This program gives financial assistance to small cluster containing 20 women. Through this program government intervene three ways namely Soft intervention, hard intervention and physical infrastructure intervention.

Soft intervention include Diagnostic study, Capacity building, Market development, Organizing workshops, seminars, Common/complementary sales and branding; Training & Exposure visits, Forming association-Trust building & Developing Identity , Launch of Website, Common procurement etc. Hard Interventions includes Setting up of Common Facility Centre (CFCs), Mini Tool Room, Design Centre, Testing Facilities, Training Centre, R&D Centre, Common Raw Material Bank/Sales depot, Display/Exhibition Centre etc. Creation of physical infrastructure aimed to provide financial support by the government for creating physical infrastructure.

c. Guarantee Fund Scheme For Micro And Small Enterprises

The Scheme was launched in August 2000 to ensure better flow of credit to micro and small enterprises by minimizing the risk perception of financial institutions and banks in lending without collateral security. Under the scheme, without collateral facility the member lending institution provide loan up to rs.50 lakh to new as well as small enterprises.

d. Support For Entrepreneurial And Managerial Development MSME-DIS

This program aims to train the potential entrepreneurs in improving their techno/managerial knowledge and skill with a view to facilitating them to start MSEs in various fields. Many of the programs targeted the improvement of SC, ST, and OBC, Women, Minorities and other weaker sections and exclusively for women also. No fees is charged from SC / ST, women and Physically Handicapped

e. Exhibitions For Women Under Promotional Package For Micro & Small Enterprises Approved By CCEA Under Marketing Support Dc (Msme)

This scheme arranges the facilities and enhancing the export of the products of small and micro manufacturing units. During the 11th (2007-2012) planning period 25 international exhibitions envisaged.

f. Bharatiya Mahila Bank: it was started in 2013. These programs financially help women to starting their own business. There are 3 important loans under the BHARATIYA MAHILA BANK. These 3 loans falls under the category of CGTMSME scheme (credit guarantee fund trust for micro small enterprises). There are:

BMB Annapurna – this loan provided for women starting food related products industry. The maximum amount of loan is 1 core at an interest rate of 11.75% without collateral securities.

BMB Srinagar – this loan provided for women to starting businesses such as beauty parlours, spas, or saloons. Interest rate is 12.25%. Repayment period of the loan is seven years.

- BMB Parvarish – this loan give a financial assistance to women to starting daycare centre. The banks provide Rs.1 core as a loan at the interest rate of 12.25% without collateral securities. The repayment period is 5 years.

These are the important schemes implemented by the government of India. We have achieved the 70th position out of 77th countries female entrepreneurship index. We expect that next coming years witnessing the improvement of participation of women in entrepreneurship.

WOMEN ENTREPRENURSHIP IN KERALA

Kerala has been achieved the 100% literacy but face a serious problem is educated unemployment. This problem is solving through increasing the participation of women in entrepreneurship. Entrepreneurship leads to industrialization which is essential in a state like Kerala in the situation of educated unemployment. From the period 1970s onwards the large supply of women work seekers increased but the demand for them did not increased (Bose ,2013). To overcome this situation government makes maximum measures to improve the entrepreneurship carrier of women through governmental institutions. Important institutions are the following:

Kerala Institute of entrepreneurship Development (KIED)

This institution is under the control of government of India and Kerala. The main aim of the institution is to create an entrepreneurship capacity among the people through entrepreneurial awareness campaign, seminars, workshops, research etc

Kerala state Women's Development Corporation (KSWDC)

This corporation gives vocational training to socially economically backward women. After training, the beneficiaries are started production units.

Women Entrepreneurs Development Cell (WEDC)

Women Entrepreneurs Development Cell started for the aim of upliftment of women entrepreneurs. The coordinators of the programs are Ministry of Micro Small and Medium Enterprises (MSME) and all District Industries Centers. They have formed a women entrepreneur's development cell as a part of improving the participation of women in industrial sector. The main objective of the cell is to providing all kinds of information to the women entrepreneurs about entrepreneurship.

Prime Ministers Employment generation Program (PMEGP)

The Government of India introduced this program in the year 2008-09 by merging the two schemes viz. PMRY and REGP. The main aim of this program to encourage maximum participation of women in the Khadi and Village Industries. Khadi and Village Industries Commission (KVIC) was the nodal agency for implementation of this program. At the national level KVIC directorates has the authority to implement the program. State Khadi and Village Industries Boards (KVIBs) and district industries centers (DICs) and banks will function at the state level.

Women entrepreneurship mission

It was started in the year of 2015 . it is launched by Kerala state industrial development corporation. The main aim of this program is to promote and encourage the entrepreneurship among women . MSME-DIC (micro small enterprises department of industries and commerce, Kudumbashree are the great are the important coordinators of the program.

In Kerala many unregistered micro units of women exist but they not get proper facilities. Protection of these type of micro units helps the economy, and women empowerment in a better manner. Many of the women's especially in the rural areas have no more knowledge about the schemes provided by the government. A proper implementation of the government schemes needed to the upliftment and empowerment of women entrepreneurs. In this paper analyze prospects and challenges of women entrepreneurship. - A case study of Kodakara gramapanchayath in Thrissur district.

IMPORTANCE OF THE STUDY

Kerala achieved hundred percentage literacy but we face a serious problem is that educated unemployment especially among women. In Kerala nearly 45 lakh people registered in employment exchange (Bose,2013). Government promote various measures to promote the employment of women through entrepreneurship.it is the measure to remove the poverty. But majority of the women entrepreneurs, especially in the rural areas have no know knowledge about these types of schemes. Women enterpriser faces various problems in their carrier. So this study analyzes the prospects and challenges faced by the women entrepreneurs. For this purpose a case study was conducted in Kodakara panchayath in Thrissur district in Kerala.

Objectives

- Analyze the economics of women entrepreneurship.
- To identify the challenges faced by the women in their entrepreneurship carrier.

METHODOLOGY

The purpose of this study is to assess the challenges and prospects of women in entrepreneurship. For this analysis a case study conducted in Kodakara panchayath. In order to assess the objectives both primary as well as secondary data were used. Primary sources of data collected from the small scale food processing unit of 30 women of kodakara gramapanchayath. A detailed interview was conducted with indira lorenz, srama shakthi award winner of kerala,2014 she is the leader of this unit . Secondary data was collected from various sources like publications, journals, books, articles and newspapers.

PROFILE OF KODAKARA PANCHAYATH

Kodakara is formed in the year 1952.Kodakara is a small town in Thrissur district of Kerala state in South India. It is located on National Highway (NH 47) 20 km south of Thrissur town and about 10 km north of Chalackudy. Administratively, Kodakara comes under Kodakara panchayath and Chalackudy taluk. The total population of the Kodakara is 32745. With a density of 1538per km². The male population of which is 16212while female population is 16533. The literacy rate of the panchayath is 95%. srama shakthi award winner of kerala,2014 indira lorenz is in this panchayath . She is the leader of this small food processing unit.

MICRO FOOD PROCESSING UNIT– A MODEL FROM KODAKARA GRAMA PANCHAYATH.

In kodakara a microfood processing unit has been started since 2011. There are 30 women engaged in this unit. The primary step, was started with the cultivation of vegetables and fruits in their own land or rented land using purely organic method. For this Sthree Padana Kendra department of agricultural university, mannuthi.university facilitate all the equipments, fertilizers for the cultivation of the vegetables. They sold their vegetables in the organic markets (vasudha,haritha,and jeevanam) in Thrishur. The sold organic vegetables,this profit used by them as initial investment to start food processing unit and those vegetables and fruits within their farm used as inputs. The speciality of this unit is that 10 each members of this unit worked in different 3 wards and each groups has a leader and working as a part of KADALEEVANA JLG. This food processing unit accept orders from the ordinary people and equally divide the profit.

According to the season they cultivate variety of fruits and vegetables and processed those items according to the order. For example in the season of jack fruit they collect jack fruits and processed its as mixture,cutlates etc.the salient feature of this unit is it is eco friendly and use the natural resources in useful manner.out of the 30 respondents 24 respondents also participated in MGNREGP. They calculate their wages on the basis of profit. it is counted in every 6 months .the following table shows that the total cost ,Total revenue and total profit.

| Year | | Total cost (w+r+t) | Total revenue | profit | Yearly profit |
|------|------|-----------------------|---------------|---------|------------------|
| 2011 | Q61 | 11100 | 5560 | -5540 | 11024 |
| | Q62 | 1168 | 17264 | 16096 | |
| 2012 | Q6 1 | 3483 | 11400 | 7917 | 12414 |
| | Q62 | 9503 | 14000 | 4497 | |
| 2013 | Q61 | 16936 | 30000 | 13604 | 19584 |
| | Q62 | 17500 | 11520 | 5980 | |
| 2014 | Q61 | 16920 | 19114 | 2194 | 71169 |
| | Q62 | 21125 | 90600 | 69475 | |
| 2015 | Q61 | 37125 | 97500 | 60375 | 112375 |
| | Q62 | 38000 | 90000 | 52000 | |
| 2016 | Q61 | 11200 | 50000 | 38800 | 427580 |
| | Q62 | 73720 | 462500 | 3,88780 | |

(Source : primary data)

From the above table it is clear that total cost consist wage share ,rawmaterial cost and transportation cost.This table shows that initially they earned negative profit in the first 6 months in the initial year.the next year the level of total profit will be increasing in a step like manner.in the period of 2014 ,2015 ,2016the periods witnessed a great change in the rate of profit. Their leader also tell us that “ they are not daily workers, their work depending on the orders from people. And their wage rate should not below 150 per day.the amount of profit is the next year investment.at the time of insufficient orders , only 10 individuals working in the micro units and rest of them worked in the agricultural land .”

A NOTE ON KADALEEVANA - JLG

Kdaleevana joint liability group is under the controll of govt: of kerala started in the year 2009. The first step of this project is to training the women in the field of organic farming and they also trained the women to use agricultural machines.after they divide the total members of women in to small joint liability groups.each groups contain 5 members .Each group produced different food items .and these items directly sell in to the market.

Important challenges faced by the in the entrepreneurship carrier there

- Lack of fund: Complexities of procedures in bank for providing in loans for example (the criteria of cents of land)
- Seasonal variations : climatic change also effect the seasonal fruits and also cultivation
- Availability of time: Burden of house hold duties reduce their time to engage in this process.
- Competition from other enterprises: they sell their products directly to the customers, markets; at that time the face a great completion from other enterprises they use the fast technology.
- Lack of information about the schemes provided by the government for the upliftment of women entrepreneurship.

SUGETIONS

- Women in the rural areas should understand the importance of online selling in the case of products of micro entrepreneurial units. This helps the entrepreneurs to get a large market for their products.
- Should ensure all have equal access to use the facilities of banking especially in the case of rural and tribal women. Also provide interest less loans especially in the infant face of these types of unit.
- These types of micro food processing units face a large amount of competition from other industries. So our government should be implement favorable conditions of infrastructure facilities especially in the rural areas.
- In every ward in rural government should appoint an entrepreneurship trainer (like ASHA workers in health sector). This person should have the knowledge of entrepreneurial loans, schemes.

CONCLUSION:

Women empowerment is possible only through the social-political and economic participation of women. Economic self-sufficiency is an important foundation of women empowerment of the society. So there is a need to promote entrepreneurship among women. Kerala faces educated unemployment that is a threat to our economy. Proper implementation of the government entrepreneurship programs and protection of micro units in the rural areas are the only solution to this problem. Women entrepreneurship is an effective tool to achieve our evergreen dream of “GENDER EQUALITY”.

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