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**A STUDY ON WOMEN ENTREPRENEURS IN MICRO ENTERPRISES**

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**ABSTRACT**

*Organising women through self help group and equip them to undertake income generating activity through the formation of micro enterprises have created an economic revolution in the country. Emergences of women entrepreneurs and beginning of micro enterprises development have followed from these achievements. Micro enterprises foster the economic status of women as an effective means to eradicate poverty. Women entrepreneurs in micro enterprises are contributing a lot in rural development and growth of the economy but their potential is still untapped. Right effort from multi direction is required in the development of women entrepreneurs. The micro entrepreneurship is strengthening the women empowerment and removes gender inequality. In modern society women have stepped out of the house to participate in all sort of economic activities. Today with the growth of micro enterprises, many women have plunged into entrepreneurship, but they are facing many obstacles especially in the finance and marketing of their product. This study is related to find out the growth and problem (especially financial and marketing) faced by women in micro enterprises and to what extent they are aware about the government schemes to support the entrepreneurs in Kollam. The sample frame used in this study is simple random sampling. Questionnaire were prepared and applied to relevant entrepreneurs for collecting data. It was found that none of the respondent was fully aware about the government support scheme. This indicates a controversy on the opinion that incentive of the government is inadequate. This shows that there is an absence of sufficient information system to make awareness about the government support scheme.*

**KEYWORDS**

government scheme, micro enterprises, self help groups, women entrepreneurs.

**1. INTRODUCTION**

Entrepreneurs play a pivotal role in the economic development of any country. They are considered to be the most important economic agent for the economic augmentation of the nation. Entrepreneurship was once the domain of the male population but now, it offers the door wide open to women as well.

Over the past few years, many women folk entered the field of entrepreneurship and paved success in ventures. Like men entrepreneurs, women entrepreneurs also have an equal role in the nation's development. Women entrepreneurs will be able to ensure the prosperity & growth of the nation along with the development of Kerala state by starting enterprises, exploring new markets, innovating new products & techniques and by giving employment to people.

Widespread establishment of women enterprises proceeds on micro and small-scale basis in the rural area of the state. Micro enterprise and small-scale business have always played a significant role in the economic development of the country.

Its role might not appear spectacular in comparison to that of large corporations, involving the development of enormous physical, financial and human resource. However, the collective impacts of the multitude of micro enterprises have been tremendous, particularly in the area of job creation.

**2. REVIEW OF THE LITERATURE**

Resia Beegam (1993) made an investigation on the problems of women entrepreneurship in Kerala. It was found that even after getting sufficient support from the members of the family and government; most of them are running at loss. She found that more state assistance should be warranted for the betterment of their conditions.

Ghosh (1998) in his study emphasized that the development of the women micro entrepreneurs should be seen as the appropriate way to assault poverty at grass root level as it generates employment and income.

Mathew (1998) conducted a study on financial problem of women entrepreneurs in Kerala. This study revealed that nearly 90% of the rural enterprises faced the problem of lack of capital and women entrepreneurs failed to get appropriate support from banking system in Kerala.

Krishan Embran (2004) conducted a study on women entrepreneurs in Kerala. It was found that the assistance provided by the government were mainly financial assistance to attract women to start new units. Though large numbers of institutions were functioning in the state, only a few women entrepreneurs could avail the service rendered by them. Lack of information and procedural complications was the main causes. The study shows that the present institutional support system is not sufficient to support the sustainable development of women entrepreneurship in the state.

Seetha Kumari (2007) conducted a comparative study on women entrepreneurs in Kerala and Tamil Nadu. The result of this study reveals that women entrepreneurs in Kerala and Tamil Nadu were indifferent in certain extent. But most of the women entrepreneurs in Kerala and Tamil Nadu have no access to information and communication technology even after entering the business. The majority of the women entrepreneurs have utilized the service of government agencies. However, they have similarities in the basic reason for inadequate credit from financial institution, the nature of the personal problem and the steps taken to solve these problems.

Kumari Shetal (2010) conducted work in the rural areas, & the result of that study indicates the lack of supportive network. Financial and marketing issues were major problem area for rural women entrepreneurs and major de- motivator for other women to initiate entrepreneurial activity.

Kishore and Choudhary (2011) in their study emphasized the role of women entrepreneurs, as they have been making a significant impact in all segments of the economy in India. However, it is potentially empowering and liberating only if it provides women an opportunity to improve their well-being and enhance their capabilities.

**3. SIGNIFICANCE OF THE STUDY**

The mere presence of Industries, whether it is small, large or medium provides the sign of economic development of a nation. Organising women through self help group and equip them to undertake income generating activity through the formation of micro enterprises have created an economic revolution in the country. Emergences of women entrepreneurs and beginning of micro enterprises development have followed from these achievements. Micro enterprises foster the economic status of women as an effective means to eradicate poverty. Women entrepreneurs in micro enterprises are contributing a lot in rural development and growth of the economy but their potential is still untapped. Right effort from multi direction is required in the development of women entrepreneurs. The micro entrepreneurship is strengthening the women empowerment and removes gender inequality. The present study is much relevant and timely because women



entrepreneur starts and run their unit in the form of micro enterprises and they faces financial and marketing problem. Problem identification is the first step in taking suitable decision. So this study helps various authorities to take suitable decision to solve problems faced by women entrepreneurs in micro enterprises.

#### 4. STATEMENT OF THE PROBLEM

In modern society women have stepped out of the house to participate in all sort of economic activities. Today with the growth of micro enterprises, many women have plunged into entrepreneurship, but they are facing many obstacles especially in the finance and marketing of their product. This study is related to the identification of the status and growth of women entrepreneurs in micro enterprises in Kollam district and to identify the financial and marketing difficulties faced by them. The Government provides various support schemes to encourage women entrepreneurs. The study also aims to evaluate the perception of women entrepreneurs towards Government scheme.

#### 5. OBJECTIVES OF THE STUDY

The main objectives of the study are:

1. To identify the status and growth of the women entrepreneurs in micro enterprises in Kollam district.
2. To estimate and evaluate various difficulties faced by the women entrepreneurs with respect to their finance and marketing.
3. To evaluate the perception of women entrepreneurs towards government schemes.

#### 6. SCOPE OF THE STUDY

Women start and run their enterprises in different forms such as micro enterprises, small and medium-scale enterprises etc. The scope of this study is restricted to women entrepreneurs in micro enterprises in the district of Kollam.

#### 7. RESEARCH METHEDODOLOGY

##### 7.1 COLLECTION OF DATA

Necessary data for project report were collected through findings from primary data and secondary data.

**7.1.1 Primary Data:** Interaction with the Manager of District Industries Centre in Kollam and women entrepreneurs of micro enterprises in Kollam was made to collect primary data. A structured questionnaire was used to collect data from women entrepreneur.

**7.1.2 Secondary Data:** Secondary data were collected from books, journals and various internet sites.

##### 7.2 Sampling Method

A sample size of 50 registered women entrepreneurs in micro enterprises of the Kollam district have been selected at random for this study. Simple random sampling method was used.

##### 7.3 Analytical tool

The data collected were analyzed and interpreted by using simple mathematical techniques such as percentage.

Percentage = No of respondent / 100

#### 8. SCHEMES FOR THE DEVELOPMENT AND PROMOTION OF WOMEN ENTREPRENEUR IN MICRO ENTERPRISE

In order to encourage more and more women enterprises in the MSE sector, several schemes have been formulated by the Ministry and some more are in the process of being finalized, targeted only at the development of women enterprises in India.

- a) **Trade Related Entrepreneurship Assistance and Development Scheme for women (TREAD):** With a view to encourage women in setting up their own ventures, government implements a scheme, namely, "Trade Related Entrepreneurship Assistance and Development (TREAD) during the 11<sup>th</sup> plan. The scheme envisages economic empowerment of women through the development of their entrepreneurial skill in non- farm activities. There are three major components of the scheme:
  - GOI grants up to 30% of the total project cost to the Non- Government Organizations (NGOs) for promoting entrepreneurship among women. The remaining 70% of the project cost is financed by the lending agency as loan for undertaking activities as envisaged in the project.
  - GOI grants up to Rs1 lakh per programme to training institution\ NGOs for imparting training to the women entrepreneurs, subject to these institutions \NGOs bring their share to the extent of minimum 25% of GOI grant.
  - Need- based GOI grants up to Rs 5 lakh to National Entrepreneurship Development Institution and any other institution of repute for the undertaking field surveys, research studies, evaluation studies, designing of training modules etc

The scheme envisages that Women Associations /NGOs/SHGs should prepare composite bankable proposals for a group of women entrepreneurs, and submit to the office of the DC (MSME) for forwarding to the Bank for their appraisal. Bank examines the proposal and issues approval. 30 % of the loan amount is sanctioned as grant and made available to the bank by office of DC (MSME) for further disbursement to NGOs.
- b) **Micro & Small Enterprises Cluster Development Programme (MSE – CDP):** The Cluster Development Programme (CDP) being implemented envisages diagnostic study of identified clusters of traditional skill -based MSEs to identify appropriate technologies and their providers and to facilitate adoption of available technology meeting the specific need of the end users. The Cluster Development aims at enhanced competitiveness, technology improvement, adoption of best manufacturing practices, marketing of products, employment generation etc. The various types of interventions includes:
  - Soft Interventions – The capacity of building activities in the cluster where no fixed assets is acquired or formed. Soft interventions includes Diagnostic study, Forming association – Trust building & Developing Identity, Capacity building, Organizing workshops, seminar, Training & Exposure visits, Market development, Launch of websites, Common procurement, Common / complementary sales and branding.

In the past depending upon the type of clusters available for soft intervention has varied in the range of Rs 25-35 lakh per cluster. Currently an internal ceiling of Rs 10 lakh for soft intervention is under this scheme.

- Hard Interventions – Hard interventions includes Setting up of Common Facility Centre (CFCs), Mini Tool Room, Design Centre, Testing Facility, Training Centre, R& D Centre, Common Raw Material Bank /Sales depot, Display /Exhibition Centre

In case of the hard intervention the contribution from the M/o MSME varies between 30%– 80% of the Project cost, but in the case of clusters owned and managed by women entrepreneurs, contribution of the M/o MSME could up to 90% of the project cost.
- c) **Credit 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 bank in lending without collateral security. Under the scheme, guarantee cover is provided to collateral free credit facility extended by member lending institution (MLIs) to the new as well as existing micro and small enterprises on loans up to Rs 50 lakh. The guarantee cover available is up to 75% of the loan extended. The extent of guarantee cover is 80% for Micro enterprises for loan up to Rs 5 lakh, MSEs operated and /or owned by women and all loans in the North – East Region. The lending institutions availing guarantee from the Trust have to pay one time guarantee fee of 1.5% and service charges of 0.75% per annum of the credit facility sanctioned. For loans up to Rs 5 lakh, the onetime guarantee fee is 1 % and service charges are 0.5% per annum of the credit facility sanctioned.
- d) **Support for Entrepreneurial and Managerial Development:** MSME – Dis regularly organizes a number of Entrepreneurship Skill Development Programme (ESDPs) / Entrepreneurship Development Programme (EDPs)/ Management Development Programmes (MDPs) 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 programmes are tailor made for the target group for SC, ST, OBC, Women, Minorities and other weaker sections and exclusively for women also. These programmes are also called "Out –reach Programmes" as they are conducted in rural / less developed areas. 22.5% of the total target of ESDPs /EDPs are conducted exclusively for SC,

ST, Women and physically challenged persons with a stipend of Rs 500/- per month per candidate under the promotional packages for MSEs. No fee is charged from SC/ST, Women and Physically Handicapped.

- e) **Exhibitions for Women under promotion package for Micro & Small Enterprises:** DC (MSME) has formulated a scheme for women entrepreneurs to encourage Small & Micro manufacturing unit by women and register in DIC in their efforts at tapping and developing overseas markets, to increase participation of representatives of small /micro manufacturing enterprises under MSME stall at International Trade Fairs/Exhibitions, to enhance export from such unit. Under this scheme, participation of women entrepreneurs in 25 international exhibitions is envisaged during the 11<sup>th</sup> plan (2007-2012). With a view to encourage women entrepreneurs to participate in International Exhibitions under MDA scheme it has been decided to:
  - Provide rent free space in the exhibitions
  - Reimburse 100% economy class air fare for one representative
  - The overall ceiling shall however be Rs 1.25 lakh.

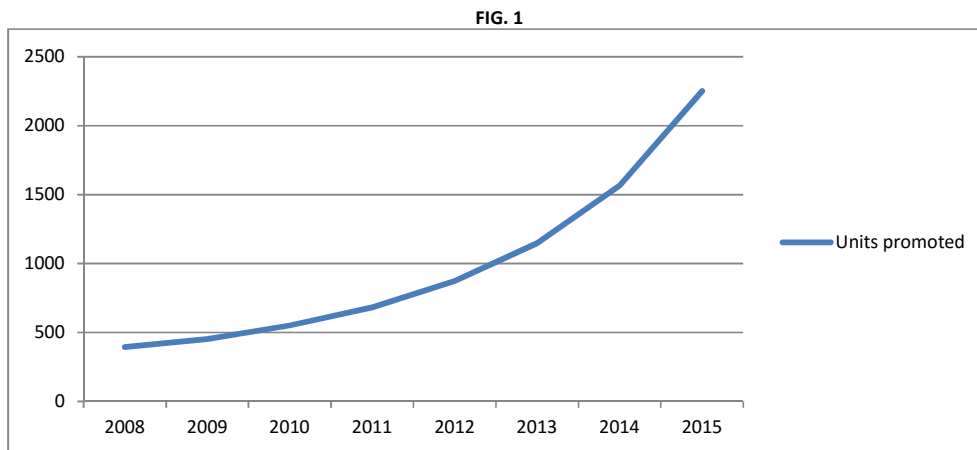
**9. WOMEN ENTREPRENEURS IN MICRO ENTERPRISES IN KOLLAM**

Most of women owned enterprises are registered as micro enterprises in Kollam district. The following table shows women owned micro enterprises in Kollam from 2008-2015.

**TABLE 1: WOMEN MICRO ENTREPRENEURS IN KOLLAM**

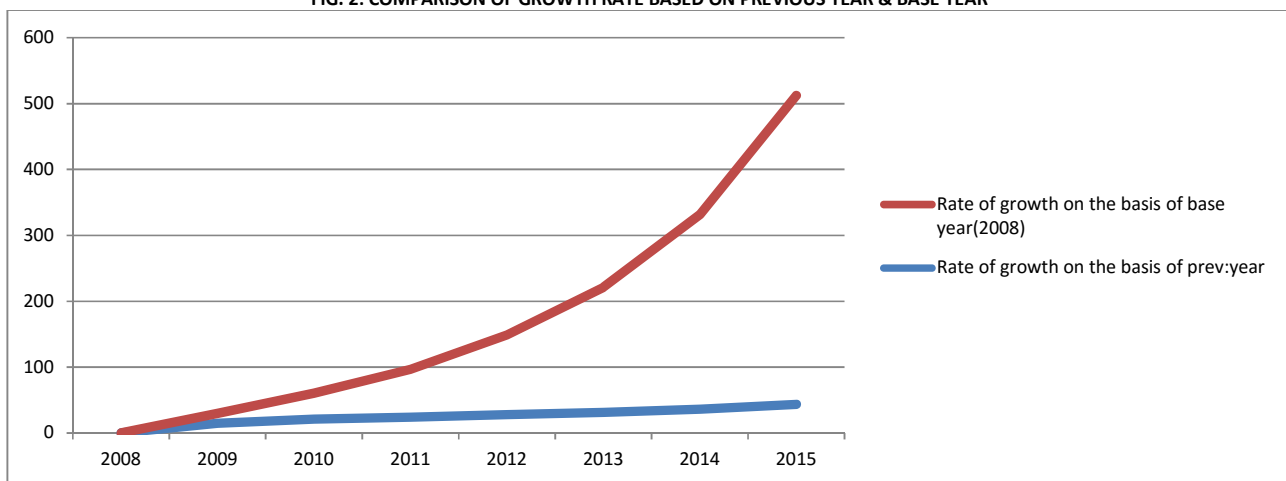
As on 31-Dec	Units promoted	Rate of growth on the basis of prev:year	Rate of growth on the basis of base year(2008)
2008	396		
2009	455	14.89	14.89
2010	552	21.31	39.39
2011	684	24	72.72
2012	875	27.92	120.96
2013	1148	31.2	189.90
2014	1565	36.32	295.20
2015	2251	43.83	468.43

Source: compiled by the researcher using secondary data



As shown in the above graph, number of women owned micro enterprises in Kollam district has been increased. As stated above, there is an increase in the number but the growth rate is very slow

**FIG. 2: COMPARISON OF GROWTH RATE BASED ON PREVIOUS YEAR & BASE YEAR**



The above graph indicates the growth rate of women enterprises with reference to the previous year & base year (2008). From the graph, it can be concluded that there is a gradual growth in the number of women owned enterprises per year as shown by the blue line. When compared with the base year (2008), the growth is drastic as shown by the steep red line on the graph.

**10. ANALYSIS AND INTERPRETATION****TABLE 2: OPINION OF WOMEN ENTREPRENEURS REGARDING WHETHER THEY HAVE ANY FINANCIAL PROBLEM**

Particulars	Number of respondents	Percentage (%)
Yes	49	98
No	1	2
Total	50	100

Source: Primary data

The above table shows that, 98 % of the respondent have financial problem and only 2 % have not faced any financial problem.

**TABLE 3: OPINION OF WOMEN ENTREPRENEURS REGARDING NATURE OF THEIR FINANCIAL PROBLEM**

Particulars	Number of respondents	Percentage (%)
Shortage of working capital	21	43
Shortage of fund for expansion	12	24
Repayment of loan	16	33
Others (specify)	-	-
Total	50	100

Source: Primary data

The above table shows that out of 50 respondents, 49 respondents have incident of financial problem. Shortage of working capital was the chief problem of majority of enterprises in women sector (43 %) and 33% have repayment of loan is the main problem and only 24 % have shortage of fund for expansion is the main problem.

**TABLE 4: OPINION OF WOMEN ENTREPRENEURS REGARDING WHETHER MARKETING IS THE UNIQUE PROBLEM FOR WOMEN UNIT**

Particulars	Number of respondents	Percentage (%)
Yes	48	96
No	2	4
Total	50	100

Source: Primary data

The above table shows that 96% of the respondents have the opinion that the marketing is the unique problem for women unit, but only 4 % have the opinion that marketing is not unique problem for them.

In business, marketing is a complex function. In the present global economic system our women entrepreneurs are competing with global enterprises. The above table shows that in the upcoming commercial scenario involving foreign investment in the retail business, women micro entrepreneurs will have more difficulties.

**TABLE 5: PRESENT SYSTEM OF MARKETING**

Particulars	Number of respondents	Percentage (%)
Direct marketing	350	70
Marketing through wholesalers/Agents	80	16
Selling to retailers	5	1
Selling to another unit	-	-
More than one source	65	13
Total	500	100

Source: Primary data

The above table shows that, 64% of the respondents are directly marketing their products and 12% are depending on agencies to distribute their product. 10% are selling to retailers and 14 % of the respondents use more than one source for marketing their product.

Direct marketing is the suitable system of marketing to micro units. Here 64% micro units are marketing their product directly to the customers which means that they are in right path towards their success.

**TABLE 6: OPINION OF WOMEN ENTREPRENEURS REGARDING PRESENT POLICY / INCENTIVES OF THE GOVERNMENT**

Particulars	Number of respondents	Percentage (%)
Adequate	-	-
Inadequate	50	50
Total	50	100

Source: Primary data

The above table shows that out of 50 respondents, all of them believe that present policy/incentive schemes of the government are inadequate. No one favored the present policies of the government.

**TABLE 7: OPINION OF WOMEN ENTREPRENEURS REGARDING CHANGES THEY HAVE TO SUGGEST FOR EFFECTIVE GOVERNMENT SUPPORT**

Particulars	Number of respondents	Percentage (%)
Give more subsidies and incentives	18	36
Liberal loan at lower rate	12	24
More assistance for marketing	10	20
Exemption from formalities	5	10
Assistance for information	4	8
Any other (specify) Govt provide R& D hub	1	2
Total	50	100

Source: Primary data

The above table shows that shows that out of 50 respondents, 36% suggested of giving more subsidies and incentives, 24% preferred liberal loan at lower rate, 20% have suggested more assistance for marketing, 10% suggested exemption from formalities, and 8% suggest assistance for information. One respondent had given an additional suggestion about government provided R&D hub.

**TABLE 8: AWARENESS ABOUT GOVERNMENT SUPPORT SCHEMES**

Particulars	Number of respondents	Percentage (%)
Fully aware	-	-
Partially aware	8	16
Unaware	42	84
Total	50	100

Source: Primary data

The above table shows that out of 50 respondents, no one is fully aware about the Government schemes, majority of them (84%) have unaware about the support system of the Government for the promotion of women entrepreneur and only 16% have partially aware about the scheme of the government.

### 11. MAJOR FINDINGS

- It was found that 98% of the respondent have financial problem in running the enterprises
- It was found that majority of them consider marketing is the unique problem of women unit. Out of the total respondents 64% use direct marketing for distributing their product and no one sell their product other unit
- Central and state government has initiated a number of programmes and provided various benefit to encourage entrepreneurship among women. But the entire respondent (100%) has the opinion that present policy / incentive of the government is inadequate.
- By collecting opinion as suggestion for effective government support, majority of them have suggested as to give more subsidies and incentives. One respondent gave an additional suggestion as government has to provide R & D hub.
- It was found that none of the respondent was fully aware about the government support scheme. This indicates a controversy on the opinion that incentive of the government is inadequate. This shows that there is an absence of sufficient information system to make awareness about the government support scheme.
- Facing problems by Women Entrepreneurs is the reality. The important reason behind the financial problem is unawareness about various schemes for micro enterprises.

### 12. SUGGESTIONS

The following efforts may be taken into account for effective development of women entrepreneurs in micro enterprises.

- Support to existing unit should be provided in the form of credit guarantee, subsidized loan, sponsoring marketing consortium etc by government. Technological up gradation to existing unit should also be given utmost consideration.
- Women generally hesitate in going through the procedural formalities in extending loan imposed by bank. They face problems in preparing project report and completion of the paper work. The bank should simplify the application forms for women entrepreneurs. The managerial staff in the bank should assist women applicants in understanding the formalities in simple manner.
- Government department and public sector undertaking should purchase the product of women sector at preferential prices.
- The function of District Industries Centre should be redefined. They should provide data bank and must act as a consulting agency
- Potential entrepreneurs should be selected and provide training on the basis of their entrepreneurial traits and managerial aptitude.
- Periodically conduct entrepreneur's awareness camps by government official in order to familiarize entrepreneurs about the new schemes and policy of the government.

### 13. CONCLUSION

Micro Enterprises foster the economic status of women as an effective means to eradicate poverty. The income generating activities under individual and group initiatives to meet the livelihoods of the poor women are massively promoted. There is a growing trend in micro enterprises in Kollam. They faced many obstacles specifically in finance and marketing of their product. Majority of the entrepreneurs are not aware about the government welfare programme. In the modern world of business information is one of the valuable assets of business. A business man must be sought all the things in connection with his business. Awareness about government support will motivate other rural women to engage in micro entrepreneurship and they can strengthen their capacities besides adding to the family income and national productivity.

### 14. LIMITATIONS OF THE STUDY

- Availability of time for this study was limited.
- Study is limited to only registered micro enterprises in Kollam district.
- Since it is based on sample opinion, the result of this study may vary due to the change of sample size.

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### APPENDIX

1. Registration No : \_\_\_\_\_
2. Name and address of units : \_\_\_\_\_
3. Educational Qualification :  Below SSLC  SSLC  
 Plus Two  Graduate
3. Marital status :  Married  Unmarried  Widow
4. Monthly income :  Below 10000  10000-25000  
 25000-50000  Above 50000
5. Nature of the business :  Manufacturing  Service

6. Do you find any difficulty to start the unit?  Yes  No
7. If yes, which of the following:  Delay in sanction of loan  Delay in supply of machine  
 Compliance of formalities  Failure to bring own fund  
 Failure to get power connection other reason (specify) -----
8. From where you have borrowed  Development Bank  Commercial Bank  
 Private money lenders  Friends & Relatives
9. Do you find any financial problem?  Yes  No
10. If yes, nature of the problem  Shortage of working capital  Shortage of fund for expansion  
 Repayment of loan others (specify) -----
11. What is the present system of marketing?  Direct marketing  Marketing through wholesalers/Agents  
 Selling to retailers  selling to another unit  
 More than one source
12. Do you think that marketing is the unique problem of women unit?  Yes  No
13. What is your opinion about present policy/incentives of the Government?  Adequate  Inadequate
14. What changes you have to suggest for effective Government support  Give more subsidies and incentives  Liberal loans at lower rate  
 More assistance for marketing  Exemption from formalities  
 Assistance for information  Any other (specify)
15. To what extent you are aware about Government schemes  Fully aware  partially aware  Unaware

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