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## A STUDY ON 'THE ROLE OF DIC IN WOMEN ENTREPRENEURSHIP DEVELOPMENT' WITH SPECIAL REFERENCE TO PATHANAMTHITTA DISTRICT (KERALA)

**BALA DEVI KUNJAMMA**  
**GUEST LECTURER**  
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### ABSTRACT

*Women have been successful in breaking their confinement within the limits of their homes by entering into varied kinds of professionals and services women entrepreneurs have proved to be on par with their men counterparts in business acumen and are emerging as smart and dynamic entrepreneurs. Women owned businesses are highly increasing in the economies of almost all countries. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. „Women Entrepreneur“ is a person who accepts challenging role to meet her personal needs and become economically independent. Even though the government organizes women by various associations, they are not ready to undertake the business. As compared to men, women are less motivated to start business units due to some unwanted fear, lack of motivation and kind of activities. Thus, the study aims at analysing their entrepreneurial development and role of DIC (district Industries Centre) in it with special reference to Pathanamthitta district. The future will see more women venturing into areas traditionally dominated by men.*

### KEYWORDS

DIC, women empowerment, entrepreneurship, women entrepreneur.

### JEL CODE

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### INTRODUCTION

Entrepreneurship refers to the act of setting up a new business or reviving on existing business so as to take advantage from new opportunities. An entrepreneur is a person who starts an enterprise. He searches for opportunities around him. The economists see an entrepreneur as a forth factor of production. Entrepreneurs have a main role in developing the condition of an economy. He generates income for himself as well as provides employment for others. An entrepreneur is one who finds solution to a problem or need around him. He converts the problem to an opportunity for him. Entrepreneurship has been a field where women were not seen a lot. But recently there has been a change in the scenario. Women empowerment has helped women in coming up in various professions. But it's seen around us that there are many women entrepreneurs too. The presence of women in this field is increasing day by day.

### SIGNIFICANCE OF THE STUDY

Entrepreneurship is a solution to many problems in a developing country like ours. The DIC has been trying to assist and bring more people to be entrepreneurs. As a result, the number of entrepreneurs has increased. Women have been not so popular in this field. It was not a common thing for a woman to be an entrepreneur. Government has made initiatives to empower women in all ways and it has made impact in this sector too. The number of women entrepreneur has increased. The study is to know the role of DIC in it.

### STATEMENT OF THE PROBLEM

Women entrepreneurship can contribute to the economic development of an economy. But it's a far dream for many places. It can be possible only by motivating and providing all support to them so that they will be encouraged. They have to be provided with adequate industrial, capital, training etc. The study is done to evaluate the assistance provided by DIC in the areas of marketing, financing, training provided to women entrepreneurs.

### OBJECTIVES

1. To study the growth of women entrepreneurs in Pathanamthitta district
2. To analyse financial and various assistance provided by DIC for women entrepreneurship
3. To understand the effectiveness of training programmes imparted by DIC to women entrepreneurs
4. To study problems faced by women entrepreneurs
5. To give suggestions to women for improving their status as women entrepreneurs.

### RESEARCH METHODOLOGY

The study is an empirical one. Both primary and secondary data have been used for the purpose.

Primary data has been collected from 150 women entrepreneurs from the district. Sample was selected using convenience sampling technique. Data was collected using questionnaires and schedules.

Secondary data was collected from journals, websites, magazines and publications.

### REVIEW OF LITERATURE

- Anitha and A.S. Kaxmisha (1999) stated in their study that entrepreneurs are motivated by both pull and push factors and evidenced that entrepreneurs are no longer born but they can be made. They suggested that in order to make the women entrepreneurship movement to be a success government and non Governmental organizations have to play a vital role. Women entrepreneurs in backward areas need special assistance and tiely marketing of goods. They advocated for EDP training.
- C. Natarajan and M. Kavitha (2003) suggested that the financial institution assisting women entrepreneurs should provide necessary guidelines to the women entrepreneurs for getting financial assistance at the right time.
- Watson (2003) has examined the failure rates among female control business in Australia. The analysis of study highlighted that failure rate female control business is relatively higher than male controlled business. But the difference is not significant after controlling for the effects of industry. None of the study seems to have touched the area like perception of women entrepreneurs on the obstacles faced by women entrepreneurs. This study has tried to break the traditional method of conducting analysis. In this study, an attempt has been made to analyse obstacles faced by women entrepreneurs by using factor analysis approach.

- K. Lavanya Latha (2006) suggested that the hard work, self-confidence, self-determination, personality traits and availability of timely financial support were the important factors for success of women entrepreneurs.
- Dr. Madhur Bala and Dr.O.P. Monga have (2007) associated and opined that the women employment supplements the family income and enhances their economic status and places them in higher income group. Among employed women, their better education, employment and improved family income, all the three raises their socio-economic status and place them in upper or upper – middle class from lower or upper – lower class.

**RESULTS AND DISCUSSIONS**

From the collected data from women entrepreneurs through structured questionnaire, the following analysis and interpretations have been made

**1. AGE WISE CLASSIFICATION**

**TABLE 1: AGE WISE CLASSIFICATION**

Age Group	No of Respondents	Percentage
20-30	24	16
30-40	60	40
40-50	51	34
Above 50	15	10
<b>Total</b>	<b>150</b>	<b>100</b>

From the Table No. 1 it is showing that a lion portion of the respondents belongs to the age group between 30 years and 40 years (40%). 34% of the respondents belongs to 40-50 years age group, 16 % of the respondents are belongs to 20-30 years age group and remaining 10% of the respondents are belongs to above 50 years age group. It implies that the majority of the household respondents belongs age group between 30 years and 40 years.

**2. EDUCATIONAL BACKGROUND**

**TABLE 2: CLASSIFICATION BASED ON EDUCATIONAL BACKGROUND**

Qualification	No of respondents	Percentage
Below SSLC	12	8
SSLC	54	36
Plus Two	36	24
Degree	39	26
Others	9	6
<b>Total</b>	<b>150</b>	<b>100</b>

From the Table No. 2 it is showing that a majority portion of the respondents have only studied till SSLC (36). 26% of the respondents passed Plus two, 24 % of the respondents are degree holders and 8% of the respondents comes in the category of below SSLC and remaining 6% has done diploma and other such courses. It implies that the majority of the respondents have only an educational background of SSLC.

**3. NATURE OF ACTIVITY**

**TABLE 3: CLASSIFICATION BASED ON ACTIVITY**

Activity	No of Respondents	Percentage
Manufacturing	72	48
Services	3	2
Sales	33	22
Others	42	28
<b>Total</b>	<b>150</b>	<b>100</b>

Activity of the respondents have been classified under 3 major groups; manufacturing, services, sales and others. From the below Table No. 3 it is showing that 48% of the respondents engaged in manufacturing, 22% are involved in sales, 2% are in service sector and remaining 22% of the respondents are in other activities.

**4. YEARS ESTABLISHED**

**TABLE 4: CLASSIFICATION BASED ON YEARS ESTABLISHED**

Period	No of respondents	Percentage
Before 2005	15	10
2005-2010	12	8
2010-2015	42	28
After 2015	81	54
<b>Total</b>	<b>150</b>	<b>100</b>

From the Table No. 4 we can understand that majority of the respondents (54%) said that they started their venture after 2015. 28% of the respondents are in between the years 2010 and 2015, 10% of the respondents established their business before 2005 and the remaining 8% are between 2005 and 2010.

**5. TRAINING PROGRAMME**

**TABLE 5: CLASSIFICATION BASED ON TRAINING PROGRAMME**

Training status	No of respondents	Percentage
Training attended	111	74
Not attended	39	26
<b>Total</b>	<b>150</b>	<b>100</b>

From the Table No. 5 we can understand that majority of the respondents (74%) said that they have attended training classes conducted regarding entrepreneurship. 26% of the respondents have not attended any training classes conducted.

**6. EVALUATION ON TRAINING**

**TABLE 6: CLASSIFICATION BASED ON EVALUATION ON TRAINING**

Factors	No of respondents who agreed	No of respondents who did not agree	Percentage of respondents who agreed	Percentage of respondents who did not agree	Total percentage
Continuity	111	39	74	26	100
Relevance	99	51	66	34	100
Informative	105	45	70	30	100
Productive	81	69	54	46	100

From Table No. 6 we can understand 74% of the respondents agreed that the training programmes were in a continuing nature and 26% dint agree to it. Also regarding relevance of the training programmes conducted, 66% of respondent opined that the programmes were relevant where as 34% opined against it. 70% of the respondents said that the programmes were informative and 30% said it was not informative. 54% of the respondents said the programmes were productive while the remaining 46% said it was not productive.

## 7. PROBLEMS FACED BY ENTREPRENEURS

TABLE 7: CLASSIFICATION BASED ON PROBLEMS FACED BY ENTREPRENEURS

Problems	No of respondents	Percentage
Lack of raw materials	24	16
Lack of skilled labour	30	20
Lack of marketing	12	8
Lack of capital	24	16
Lack of govt support	0	0
Tax burden	3	2
No problem	57	38
<b>Total</b>	<b>150</b>	<b>100</b>

From the Table No. 7, we can understand that 38% of the entrepreneurs had not faced any problem where 16% of the respondents said lack of raw materials is a problem. Another 16% said lack of capital is the problem faced by them. 20% of the respondents felt lack of skilled labour is a problem. Lack of marketing facilities was the problem faced by 8% of the respondents. 2% opined that tax is the problem they are facing. All the respondents said they dint have any lack of support from government.

## 8. OPINION ON THE FINANCE PROVIDED FOR VARIOUS INDUSTRIES

TABLE 8: CLASSIFICATION BASED ON OPINION ON THE FINANCE PROVIDED FOR VARIOUS INDUSTRIES

Type of business	No of respondents	Percentage
Government based	36	24
Print based	12	8
Food	48	32
Rubber	3	2
Agro	12	8
Other Service	39	26
<b>Total</b>	<b>150</b>	<b>100</b>

From the table we can understand 24% of respondents said the finance is provided for government based industries. 8% of respondents said the finance is provided for print based industries. 32% of respondents said the finance is provided for food industries. 2% of respondents said the finance is provided for rubber based industries. 8% of respondents said the finance is provided for agro based industries and the remaining 36% said finance is provided for other service sector industries.

## 9. EVALUATION OF OVERALL PERFORMANCE OF DIC

TABLE 9: CLASSIFICATION BASED ON EVALUATION OF THE PERFORMANCE OF DIC

Rating	No of respondents	Percentage
Highly satisfied	30	20
Moderately satisfied	30	20
Neutral	81	54
Dissatisfied	6	4
Highly dissatisfied	3	2
<b>Total</b>	<b>150</b>	<b>100</b>

From Table No. 9 we can understand 54% of the respondents; the majority was neutral in the satisfaction level about the activities of DIC. 20% of the respondents were highly satisfied in the activities of DIC. 20% of the respondents were satisfied in the activities of DIC. 4% of the respondents were dissatisfied in the activities of DIC. 2% of the respondents were highly dissatisfied in the activities of DIC.

## 10. EXPECTATIONS REGARDING TRAINING PROVIDED

TABLE 10: CLASSIFICATION BASED ON EXPECTATIONS REGARDING TRAINING PROVIDED

Excepted factors	No of respondents	Percentage
Technical knowledge	57	38
Management skill	30	20
Customer relationship	6	4
Financial knowledge	39	26
Accounting knowledge	18	12
<b>Total</b>	<b>150</b>	<b>100</b>

From Table No. 10, we can understand 38% of the respondents, the majority expected technical knowledge. 26% of the respondents expected financial knowledge from the training. 20% of the respondents expected management skill from the training. 12% of the respondents expected accounting knowledge from the training and the remaining 4% mentioned they expected knowledge about customer relationship.

## 11. EXPERIENCE REGARDING THE TRAINING

TABLE 11: CLASSIFICATION BASED ON EXPERIENCE REGARDING TRAINING PROVIDED

Rating of factors	No of respondents	Percentage
Technical knowledge	27	18
Management skill	30	10
Customer relationship	36	25
Financial knowledge	39	25
Accounting knowledge	33	22
<b>Total</b>	<b>150</b>	<b>100</b>

From Table No. 10, we can understand 18% of the respondents, the majority experienced benefits in technical knowledge. 25% of the respondents felt they benefited in financial knowledge from the training. 10% of the respondents benefited in acquiring management skill from the training. 22% of the respondents got accounting knowledge from the training and the remaining 25% mentioned they experienced benefits in acquiring knowledge about customer relationship.

**FINDINGS OF THE STUDY**

1. A lion portion of the respondents belongs to the age group between 30 years and 40 years.
2. Majority portion of the respondents have only studied till SSLC.
3. Most of the respondents engaged in manufacturing sector and the least is in the service sector.
4. Majority of the respondents said that they started their business after 2015.
5. Majority of the respondents said that they have attended training classes conducted regarding entrepreneurship.
6. Most of the respondents mentioned the training programmes are overall effective from the basis of continuity, relevance, informative and productive.
7. Majority of the respondents mentioned that they don't face any problem in their business and also said they are having support from government. Among the problems, lack of skilled labour, raw materials and capital were the main ones.
8. Majority of the respondents opined that finance was easily available for food related and government based industries and least pointed that finance is available to rubber related business.
9. Majority of the respondents were satisfied and a minority was dissatisfied by the support and performance of DIC.
10. Majority of the respondents expected knowledge regarding technical and financial aspects of entrepreneurship from the trainings conducted by DIC.
11. Majority mentioned that the training conducted by DIC was helpful in acquiring financial and accounting knowledge and maintaining customer relationships.

**SUGGESTIONS**

1. The majority of entrepreneurs were having an educational background of SSLC only. It would be a better scenario if the women entrepreneurs get more chances to study further either through regular mode or distance mode. More education can increase open a bigger world for them.
2. Service sector is said to be the most income generating sector and a very few respondents only mentioned their entrepreneurship in service sector. More possibilities should be availed by the women in service sector.
3. Training programmes were not attended by some of the entrepreneurs. Training classes should be conducted in a way ensuring more participation by adjusting time of providing factors attracting participation.
4. Lack of skilled labour was a problem faced by the respondents. Training facilities should be provided to the local people so that there wouldn't arise any such problems. They also mentioned problems regarding difficulty in availing capital. DIC has assisted many entrepreneurs in availing capital but they should widen their activities so that the remaining entrepreneurs also wouldn't face such problem.
5. Training classes were effective though the entrepreneurs expect to gain more technical and financial knowledge. So the training programmes should be more focused on bringing benefits in such areas.

**CONCLUSION**

The present study 'the role of DIC in Women Entrepreneurship Development' with special reference to Pathanamthitta district has made it clear that the budding entrepreneurs are benefitting well from DIC. The entrepreneurs are satisfied with the DIC's performance. The transition from job seekers to job givers is very much needed in our society. This can be achieved well by the support, which DIC is providing. Women are now coming forward in all spheres and this can help our economy in developing faster. The study has helped to know the status of women entrepreneurship, their problems, needs etc.

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