**A STUDY ON THE ROLE OF WOMEN ENTREPRENEURS IN SMALL SCALE INDUSTRIES IN KANYAKUMARI DISTRICT**

**ABSTRACT**

Entrepreneurship is an important way to fulfill their personal needs, to make them self-dependent and moreover to improve their economic status. Women entrepreneurship is an emerging reality. The main aim of the study is to study the role of women entrepreneurs in small scale industries. It is possible to study the problems faced by the women entrepreneurs. The area of study is limited to Kanyakumari District only. In this study both the secondary as well as primary data have been used. The secondary data have been used for gathering the theoretical and conceptual background on the study area. Published and unpublished sources of information have been used for the secondary data. The primary data have been used in order to fulfill the objectives of research work. The secondary data were collected from various books, journals, magazines, theses, newspapers, study papers and websites. The primary data have been collected through a well constructed questionnaire.

Keywords: Entrepreneurship, Women Entrepreneurs, Small Scale Industries

**INTRODUCTION**

 Entrepreneurship is an important way to fulfil their personal needs, to make them self-dependent and moreover to improve their economic status. Women entrepreneurship is an emerging reality. Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. Government of India has defined women entrepreneurs as an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least, 51% of employment generated in the enterprise to women. Economically, women have been making progress, but still men enjoy a larger share of their cake. In India, although women constitute approximately, 50% of the total population, entrepreneurial world is still a male dominated one. Women entrepreneurs in India have to cope with various socio-economic problems. Society attitude and supports are major determinants of women entrepreneurial success. The social and cultural role played by women may place additional burden on them. Women entrepreneur face difficulties in getting finance which is a critical resource for venture creation. A number of scheme and programmers are there to promote self-employment among women. In this context, promotion of entrepreneurship among educated women is the extreme need of the time. A number of state and center govt. institutions and non govt. organizations are engaged in the field of promoting entrepreneurship among women. Small Scale Industries (SSI) plays a key role in the industrialization of the country. It is considered as an important means for checking concentration of economic power in the few hands and bringing about economic dispersal and more equitable distribution of national income. The nature and characters of SSI is suitable to women to become entrepreneurs. In this article an attempt has been made to view the participation of women entrepreneurs in Small Scale Industries.

**STATEMENT OF THE PROBLEM**

The non-availability of adequate finance, absence of technical and managerial guidance, and non-availability of industrial accommodation and marketing facilities are the other major problems faced by the small scale sector. The slow growth industries due to lack of entrepreneurship, which performs the function of initiating, establishing and organizing industries. The development of small scale industries is hampered by a diversity of problems. There are certain problems common to all types of cottage and small scale industrial units. In this context, the present study is devoted to a detailed study of the problems of the small scale industrial sector. It also helps to suggest remedial measures.

**OBJECTIVES OF THE STUDY**

1. To find the demographic profile of the women entrepreneurs those who commence small scale industries in Kanyakumari District.
2. To find out the factors motivated to the women entrepreneurs to start Small Scale Industries.
3. To study the problems faced by women entrepreneurs in Small Scale Industries.

**SCOPE OF THE STUDY**

 The main aim is to study the role of women entrepreneurs in small scale industries. It is possible to study the problems faced by the women entrepreneurs. The area of study is limited to Kanyakumari District only.

**METHODOLOGY**

In this study both the secondary as well as primary data have been used. The secondary data have been used for gathering the theoretical and conceptual background on the study area. Published and unpublished sources of information have been used for the secondary data. The primary data have been used in order to fulfill the objectives of research work.

The secondary data were collected from various books, journals, magazines, theses, newspapers, study papers and websites. The primary data have been collected through a well-constructed questionnaire. The questionnaire was finalised after making a pretest through the pilot study.

**SAMPLING DESIGN**

In this research work, the combination of purposive sampling and snowball sampling technique has been used. In purposive sampling, we sample with a purpose in mind. We usually would have one or more specific predefined groups we are seeking. Purposive sampling can be very useful for situations, where we need to reach a targeted sample quickly and where sampling for proportionality is not the primary concern. With a purposive sample, we are likely to get the opinions of target population and we can also identify subgroups in the population.

In snowball sampling, few respondents who fulfill the criteria for the study were identified. Then they were asked to recommend others who they may know who also meet the criteria. Although this method would hardly lead to representative samples, there are times when it may be the best method available. Snowball sampling is especially useful when we are trying to reach populations that are inaccessible or hard to find. In this study, the researcher has selected 125 women entrepreneurs of small scale industries in Kanyakumari district.

**LIMITATIONS OF THE STUDY**

 The study is subject to some limitations. The study was conducted among the various women entrepreneurs those who are running small scale industries in Kanyakumari District. The results are location specific as the data has been collected from the respondents of Kanyakumari District and therefore the conclusions drawn may not be applicable to different socio- economic conditions.

**ANALYSIS AND INTERPRETATION**

**Table 1**

**Age-wise classification of SSI Women Entrepreneurs**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl. No** | **Age** | **No. of Respondents** | **Percentage** |
| 1. | 25 or below years | 10 | 8.0 |
| 2. | 26 to 35 years | 29 | 23.2 |
| 3. | 36 to 45 years | 41 | 32.8 |
| 4. | 46 to 55 years | 30 | 24.0 |
| 5. | Above 55 years | 15 | 12.0 |
|  | **Total** | **125** | **100** |

Source: Primary data

 Table 1 shows that the dominant age groups are 36 to 45 years and 46 to 55 years which constitute 32.8 per cent and 24 per cent respectively, followed by the age group of 26 to 35 years, above 55 years and 25 years and below which constitute 23.2 per cent, 12 per cent and 8 per cent respectively.

**Table 2**

**Marital Status-wise classification of SSI Women Entrepreneurs**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl. No** | **Marital Status** | **No. of Respondents** | **Percentage** |
| 1. | Married | 90 | 72.0 |
| 2. | Unmarried | 20 | 16.0 |
| 3. | Widow | 12 | 9.6 |
| 4. | Divorcee | 3 | 2.4 |
|  | **Total** | **125** | **100** |

Source: Primary data

 Table 2 shows that married and unmarried respondents are the dominant groups which constitute 72 per cent and 16 per cent respectively, followed by the respondents who are widow and divorcee which constitute 9.6 per cent and 2.4 per cent respectively.

**Table 3**

**Educational Status-wise classification of SSI Entrepreneurs**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl. No** | **Educational Status** | **No. of Respondents** | **Percentage** |
| 1. | Less than 8th Std | 5 | 4.0 |
| 2. | Matric | 9 | 7.2 |
| 3. | Plus two | 15 | 12.0 |
| 4. | Diploma holder | 4 | 3.2 |
| 5. | Graduate | 37 | 29.6 |
| 6. | Post-graduate | 25 | 20.0 |
| 7. | Technocrats | 17 | 13.6 |
| 8. | Professional | 13 | 10.4 |
|  | **Total** | **125** | **100** |

Source: Primary data

 Table 3 shows that the respondents who are graduates and post-graduates are the dominant education groups which constitute 29.6 per cent and 20 per cent respectively, followed by the respondents who are technocrats, plus two, professional, matric, less than 8th Std and diploma which constitute 13.6 per cent, 12 per cent, 10.4 per cent, 7.2 per cent, 4 per cent and 3.2 per cent respectively.

**Table 4**

**Annual Earnings of the business of SSI Women Entrepreneurs**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl. No** | **Annual Earnings of the business** | **No. of Respondents** | **Percentage** |
| 1. | Below Rs.2,00,000 | 37 | 29.6 |
| 2. | Rs.2,00,001-4,00,000 | 42 | 33.6 |
| 3. | Rs.4,00,001-6,00,000 | 30 | 24.0 |
| 4. | Above Rs.6,00,000 | 16 | 12.8 |
|  | **Total** | **125** | **100** |

Source: Primary data

 Table 4 shows that respondents who belong to annual earnings of the business between Rs.2,00,001-4,00,000 and below Rs.2,00,000 are the dominant groups which constitute 33.6 per cent and 29.6 per cent respectively, followed by the respondents who belong to annual earnings of the business between Rs.4,00,001-6,00,000 and above Rs.6,00,000 which constitute 24 per cent and 12.8 per cent respectively.

**Table 5**

**Location of SSI**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl. No** | **Location of SSI**  | **No. of Respondents** | **Percentage** |
| 1. | Urban | 40 | 32.0 |
| 2. | Rural | 85 | 68.0 |
|  | **Total** | **125** | **100** |

Source: Primary data

 Table 5 clearly shows that 32 per cent of the respondents mentioned that their SSI units are located in urban area and 68 per cent of the respondents said that their SSI units are located in rural area.

**Table 6**

**Type of Industry**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl. No** | **Type of Industry** | **No. of Respondents** | **Percentage** |
| 1. | Agro-based | 18 | 14.4 |
| 2. | Forest based | 11 | 8.8 |
| 3. | Textile | 37 | 29.6 |
| 4. | Chemical | 9 | 7.2 |
| 5. | Food processing | 32 | 25.6 |
| 6. | Electrical/Electronic | 2 | 1.6 |
| 7. | Engineering and allied | 3 | 2.4 |
| 8. | Private limited concern | 8 | 6.4 |
| 9. | Tannery | 5 | 4.0 |
|  | **Total** | **125** | **100** |

Source: Primary data

 Type of the industry analysis reveals that the majority (29.6%) of the respondents belong to textile industry followed by 25.6% of the respondents belong to food processing industry, 14.4% of the respondents belong to agro-based industry, 8.8% of the respondents belong to forest based industry, 7.2% of the respondents belong to chemical industry, 6.4% of the respondents belong to private limited concern, 4% of the respondents belong to tannery, 2.4% of the respondents belong to engineering and allied industry and 1.6% of the respondents belong to electrical/electronic.

**Table 7**

**Factors motivated to commence the industry – Garrett Ranking Technique**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl. No** | **Factors** | **Total Score** | **Average Score** | **Rank** |
| 1. | Scope for earning more profit | 6979 | 55.83 | I |
| 2. | Easy/cheap availability of raw materials | 6675 | 53.40 | II |
| 3. | Less capital intensive | 5725 | 45.80 | XIV |
| 4. | Cheap and easy availability of labour | 6330 | 50.64 | III |
| 5. | More Government assistance/subsidy | 6192 | 49.54 | VI |
| 6. | Priority in financial assistance from Financial Institution | 6045 | 48.36 | IX |
| 7. | Presence of allied industries | 5894 | 47.15 | XII |
| 8. | Easy marketability of products | 5755 | 46.04 | XIII |
| 9. | Employment generation | 6205 | 49.64 | V |
| 10. | Availability of all the infrastructural facilities (Water, electricity, etc..) | 6104 | 48.83 | VII |
| 11. | Inheritance | 6091 | 48.73 | VIII |
| 12. | Unable to get a job | 5911 | 47.29 | XI |
| 13. | Free from labour problem | 6287 | 50.30 | IV |
| 14. | Having previous experience in the same/similar field | 4326 | 34.61 | XV |
| 15. | Possessing/managerial qualification | 6026 | 48.21 | X |

Source: Primary data

 It is clear from the Table that majority of the sample women entrepreneurs had given the first rank to scope for earning more profit. The table exhibits that the sample women entrepreneurs had given second rank to easy/cheap availability of raw materials. The table further shows that the sample women entrepreneurs had given the third rank to cheap and easy availability of labour. It is further clear from the table that the sample women entrepreneurs had given the last rank to having previous experience in the same/similar field.

**Table 8**

**Problems faced in small scale industries – Garrett Ranking Technique**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl. No** | **Problems** | **Total Score** | **Average Score** | **Rank** |
| 1. | Financial problems | 7344 | 58.75 | I |
| 2. | Production problems | 5821 | 46.57 | VI |
| 3. | Marketing problems | 6070 | 48.56 | V |
| 4. | Technological problems | 6530 | 52.24 | IV |
| 5. | Political problems | 5277 | 42.22 | VII |
| 6. | Government policies and procedures | 4159 | 33.27 | IX |
| 7. | Geographical problems | 4967 | 39.74 | VIII |
| 8. | Problems due to infrastructure facilities | 7119 | 56.95 | II |
| 9. | Managerial problems | 6794 | 54.35 | III |

Source: Primary data

 It is clear from the Table that majority of the sample women entrepreneurs had given the first rank to financial problems. The table exhibits that the sample women entrepreneurs had given second rank to problems due to infrastructure facilities. The table further shows that the sample women entrepreneurs had given the third rank to managerial problems. It is further clear from the table that the sample women entrepreneurs had given the last rank to government policies and procedures.

**Problems faced in small scale industries and age group of women entrepreneurs**

 Women entrepreneurs of different age groups face problems in small scale industries at different level. In order to find out the significant difference in problems faced in small scale industries among different age group of women entrepreneurs in Kanyakumari district, ‘ANOVA’ test is attempted with the null hypothesis,

Ho - **“there is no significant difference in problems faced in small scale industries among different age group of women entrepreneurs in Kanyakumari district”.**

 The result of ‘ANOVA’ test is presented in the Table 9.

**Table 9**

**Problems faced in small scale industries among different age group of women entrepreneurs – ANOVA**

|  |  |  |
| --- | --- | --- |
| **Problems** | **Age (Mean Score)** | **F****Statistics** |
| 25 or below years | 26 to 35 years | 36 to 45 years | 46 to 55 years | Above 55 years |
| Fund management | 4.3684 | 4.3462 | 4.1000 | 4.0714 | 3.9677 | 1.517 |
| Lack of managerial skill | 4.3000 | 4.1154 | 4.0000 | 3.8710 | 3.8571 | 1.282 |
| Decision making problem | 3.9355 | 3.9000 | 3.7857 | 3.7692 | 3.6842 | 1.452 |
| Problem in selecting the line of business | 4.1429 | 4.0526 | 3.8846 | 3.8000 | 3.9355 | 1.474 |
| Lack of Marketing skill | 4.1000 | 3.9615 | 3.7895 | 3.7419 | 3.6429 | 1.313 |
| Lack of technical knowledge | 3.6000 | 3.2143 | 3.0645 | 2.9615 | 2.7368 | 1.490 |
| Problems in planning | 4.2258 | 4.0714 | 3.9474 | 3.9231 | 3.6000 | 2.442\* |
| Facing more problems in controlling the resources of industries | 3.9677 | 3.8421 | 3.6429 | 3.5769 | 3.4000 | 1.818 |
| Inadequate infrastructure | 4.5769 | 4.5214 | 4.3000 | 4.1579 | 4.2903 | 1.697 |
| Lack of support from family members | 4.0000 | 3.6429 | 3.5806 | 3.5385 | 3.2105 | 1.994 |
| Problems of dual responsibilities (women) | 3.2542 | 4.2000 | 4.5714 | 4.3684 | 4.3548 | 3.242\* |
| Lack of co-ordination in management | 4.3077 | 4.0000 | 3.8000 | 3.6452 | 3.6316 | 1.230 |
| Dispute among the partners | 4.1154 | 4.0714 | 3.7097 | 3.5789 | 3.4000 | 1.786 |

**Source: Primary data**

\*-Significant at five per cent level

 Table 9 indicates that inadequate infrastructure is the importantproblems faced in small scale industriesby the women entrepreneurs who belong to the age group of 25 years or below years and 26 to 35 years as their mean scores are 4.5769 and 4.5214 respectively. Table further indicates that problems of dual responsibilities is the importantproblems faced in small scale industriesby the women entrepreneurs who belong to the age group of 36 to 45 years, 46 to 55 years and above 55 years as their mean scores are 4.5714, 4.3684 and 4.3548 respectively. Regarding the problems faced in small scale industries, the significant difference among the different age group of women entrepreneurs are identified in the case of problems in planning and problems of dual responsibilities, since the respective “F” statistics is significant at 5 per cent level**,** the null hypothesis is rejected.

**Problems faced in small scale industries and marital status of women entrepreneurs**

 Women entrepreneurs of different marital status face problems in small scale industries at different level. In order to find out the significant difference in problems faced in small scale industries among different marital status of women entrepreneurs in Kanyakumari district, ‘ANOVA’ test is attempted with the null hypothesis,

Ho - **“there is no significant difference in problems faced in small scale industries among different marital status of women entrepreneurs in Kanyakumari district”.**

 The result of ‘ANOVA’ test is presented in the Table 10.

**Table 10**

**Problems faced in small scale industries among different marital status of women entrepreneurs – ANOVA**

|  |  |  |
| --- | --- | --- |
| **Problems** | **Marital Status (Mean Score)** | **F****Statistics** |
| **Married** | **Unmarried** | **Widow** | **Divorcee** |
| Fund management | 4.0000 | 4.4286 | 4.3636 | 4.1887 | 1.149 |
| Lack of managerial skill | 3.8621 | 4.1818 | 4.0377 | 4.0000 | 1.813 |
| Decision making problem | 3.7736 | 3.8966 | 3.8571 | 3.8182 | 1.194 |
| Problem in selecting the line of business | 3.8571 | 3.9091 | 4.0345 | 3.9434 | 1.166 |
| Lack of Marketing skill | 4.1818 | 4.5094 | 4.5862 | 4.7143 | 1.490 |
| Lack of technical knowledge | 4.2727 | 4.3448 | 4.3774 | 4.5789 | 1.745 |
| Problems in planning | 3.7273 | 3.8276 | 4.1698 | 4.0000 | 3.029\* |
| Facing more problems in controlling the resources of industries | 3.4545 | 3.8571 | 3.9057 | 3.5172 | 2.526\* |
| Inadequate infrastructure | 3.5898 | 2.7273 | 3.2414 | 3.0755 | 1.384 |
| Lack of support from family members | 3.1818 | 3.7143 | 3.6207 | 3.5660 | 1.550 |
| Problems of dual responsibilities (women) | 3.6792 | 3.8182 | 3.8571 | 4.0690 | 1.817 |
| Lack of co-ordination in management | 3.6981 | 4.3636 | 4.0690 | 3.7413 | 1.147 |
| Dispute among the partners | 3.8100 | 3.7170 | 4.0000 | 3.9310 | 1.217 |

**Source: Primary data**

\*-Significant at five per cent level

 Table 10 indicates that lack of technical knowledge and lack of marketing skill are the importantproblems faced in small scale industriesby the women entrepreneurs who are married as their mean scores are 4.2727 and 4.1818 respectively. Table further indicates that lack of marketing skill and fund management are the importantproblems faced in small scale industriesby the women entrepreneurs who are unmarried as their mean scores are 4.5094 and 4.4286 respectively. Table reveals that lack of marketing skill is the important problems faced in small scale industries by the women entrepreneurs who are widow and divorcee as their mean scores are 4.5862 and 4.7143 respectively. Regarding the problems faced in small scale industries, the significant difference among the different marital status of women entrepreneurs are identified in the case of problems in planning and facing more problems in controlling the resources of industries, since the respective “F” statistics is significant at 5 per cent level**,** the null hypothesis is rejected.

**SUGGESTIONS**

 The following are some of the suggestions based on the analysis.

* Registration procedure for SSI units may be simplified and the process is to be simplified. Some requirements insisted in the initial stages are really a burden to the emerging entrepreneurs.
* Steps are to be taken to ensure that quality and standardised raw materials are made available to all SSI units. Uninterrupted supply of raw materials will help to reduce the problems of SSI units.
* The procedures and yardsticks followed, while sanctioning the financial assistance to the small scale industrial units, should be made uniform for all banks.
* Timely disposal of credit proposals should be stressed upon to save the small entrepreneurs from paying exorbitant rates of interest to the moneylenders and friends and relatives.
* The Banks can constitute ‘Technical Cell’ consisting of industrialists, consultant Charted Accountants and Industrial Associations to reduce unnecessary delay in the sanctioning and disbursed of loans.
* Reserve Bank may have a cell to monitor once in six months the distribution of loans and also monitor the full utilization of credit facility for the priority sector.
* Composite loan should be made available to small scale industrial units from a single source with enhanced level of Rs. 25 lakh without insisting collateral security.
* The Banks should charge interest only at Prime Lending Rate as fixed by Reserve Bank of India.
* All the branches of the banks and financial institutions should display in writing the assistance for scheme rendered by the branches.
* Steps may be taken to create a nurturing entrepreneurial eco system one that proides them with access to resources ,a safe and secure work environment and social and institutional support

**CONCLUSION**

 The small-scale industries located in Kanyakumari District in particular, and in other parts of the country in general, have a very good future prospect. The factors which create a good future of the industry are the size of market, the nature and pattern of demand, customers’ attitude and behaviour, economic conditions of individual customer, cost of manufacturing and marketing etc. There are other positive and growth oriented factors which influence the prospects. These forces are: less capital intensiveness of the industry, extensive promotion and rigorous support by the government, reservation for exclusive manufacture, reservation for exclusive purchase by government, export promotion measures, assistance for project formulation, financial assistance and subsidies, assistance in machinery procurement, tooling and testing support, arrangement for enhancing, technical and managerial skills, manpower, training facilities etc.It is also all the more essential that such women entrepreneurs assume calculated risks , are adaptable , and build a strong network over and above their efforts to seek mentorship from experienced entreprenuers.

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