

WOMEN EMPOWERMENT THROUGH MICRO AND SMALL ENTERPRISES IN KERALA WITH SPECIAL REFERENCE TO THIRUVANANTHAPURAM DISTRICT

***Dr. Sereena A**

Abstract

Women in the informal sector are found to be home-based workers, engaged in the manufacture of simple goods, either on piece rate basis or on own account, traders and shopkeepers or various personalized service providers. In modern era, women are well- educated with technical and professional skills. Majority of women have medical, management and similar degrees and diplomas. Some of them entered and become the part of family business. Women started their own clinics, garment units, small boutiques, small manufacturing and even started exporting commodities. However, many them have to face family antipathy and do not get adequate support from their family and society. The empowerment of women is crucial to the process of development of any community. Though women constitute almost half of our population and play a vital role in every sphere of life, their importance is not properly recognized by the society. They are generally suppressed and enjoy limited access to different fields of life, such as, education, society, culture, politics, business and so on. But a nation cannot achieve all round development if women are not given equal opportunity of development with their male counterparts. A society moves when women move. Thus, the social status of women is a reliable indicator to assess the development of the society.

Keywords:- Women Entrepreneurs, Social Factors, Empowerment, MSME, Economic Factors.

Women from Kerala having lower representation in these areas are directly reflecting in their marginalization in the task of boosting the economic progress of the state. The condition is much better in some other states in the country. The involvement of women in the public domain of the state, despite the

commendable improvement in their literacy and health status raises a paradox that has drawn high policy and research attention over the recent years.

This project is about the study on the “women empowerment through Micro and small Enterprises in Kerala with special Reference to Thiruvananthapuram District”. The objective of this study is to

**Dr. Sereena A, Assistant Professor, Mannaniya Arts and Science College, Pangode,
E-mail: sereenanizgarudeen@gmail.com*

identify the reasons motivating women to engage in micro and small enterprises, study the roles of MSE's in enhancing the socio-economic empowerment of women, examine the personal and organizational problems confronted by micro and small enterprises. Data were collected from primary and secondary sources, the structured questionnaire with 50 women entrepreneurs in Thiruvananthapuram District. The secondary sources include articles, journal, websites and books. Data analysis involved percentage analysis; Descriptive statistics include Mean and Standard deviation, ANOVA, Graphical representation.

Statement of the Problem

The present study in its objectives and structure depicts the micro and small enterprises in Thiruvananthapuram towards the promotion of women entrepreneurship. It is necessary to conduct a fundamental evaluation of enhancing the level of socio-economic factors of women in the micro and small enterprises sector the problems faced by women entrepreneurs while establishing their ventures. Efforts are to be made to find whether the women are empowered with the development of entrepreneurship. Since women entrepreneurs are widely found in the small-scale sector, the study placed its focus on micro and small women owned enterprises in the district. The study identified issues such as low existence and survival of women entrepreneurs and the basic influence of socio-economic norms prevailing over the women in Thiruvananthapuram, beyond the attractive and impressive demographic profile they earned.

Significance of the Study

Provide the economy with a healthy supply of new skill and ideas and make the market place more dynamic, many innovations and inventions across the world from the micro small enterprise sector and they disrupt markets and make lives easier for consumers at large. The study can inform as small and medium scale industries are easy to establish, their number is usually large. These firms promote industrialization and contribute to economic growth through the production of a wide variety of goods and services.

Scope of the Study

The scope of the study is limited to the Micro and Small Women owned Enterprises in Thiruvananthapuram District. The study deals with the women owned enterprises roles, perceptions, satisfaction level, awareness about MSE's influences and problems facing enterprises. The study is conducted to know the Women Empowerment through Micro and Small Enterprises.

Objectives of the Study

- To identify the reasons for motivating women entrepreneurs to engage in micro and small-scale enterprises.
- To study the roles of MSE's in enhancing the socio-economic conditions of empowerment of women.
- To examine the personal and organizational problems confronted by micro and small enterprises.

Hypothesis

H0: There is no significant difference in among age group with respect to the personal and organizational problems confronted by women enterprises.

H1: There is significant difference in among age group with respect to the personal and organizational problems confronted by women enterprises.

Research Methodology

This study is designed as descriptive and analytical in nature. Descriptive research includes survey and fact-finding enquiries of different kinds. The major purpose of descriptive research is the description of the state of affairs as it exists at present and the researcher has no control over the variables. In analytical research one has to use facts or information already available and analyse these to make a critical evaluation of the materials. The study includes the features of both descriptive and analytical research. The sample size is taken as 50 Micro and Small Women Entrepreneurs in Thiruvananthapuram District. The convenient sampling technique was used for the study.

Primary data: Primary data were collected through the Quantitative technique of surveying with the help of closed ended structured questionnaire. This questionnaire is purely built on the basis of the objectives of the study.

Secondary data: Secondary data were collected from published sources such as newspaper, past research thesis, journals, books and internet websites.

Tools for Analysis of Data

For the purpose of analysis, mathematical and statistical tools like percentage, arithmetic mean and rank have been employed, wherever necessary. The data have been presented in tables and charts. Each table is supplemented by appropriate analysis and interpretation of data. The collected data were analysed using SPSS software. For analysis 6 various descriptive statistical tools such as averages, percentages etc. were used. For inferential analysis, ANOVA was used.

Review of Literature

Women development plays a prominent role in the socio-economic growth and development of a society. Women empowerment through entrepreneurship proves to a means to that end. There are numerous studies on women entrepreneurship in India both at national level and state levels. To better understand the role of the micro and small enterprises for the empowerment of women an attempt is being made here to review the available literature to highlight the scenario and ideas pertaining to this.

Rupashree Baral, Chithra Dey (2023): They studied that “Women Entrepreneurs in India”. The main objective of the study was, to organize existing empirical research on women entrepreneurs in India. The main Findings of the study were so many problems and challenges faced by each micro and small women enterprises in India. **Tanushree Mahota, Manish Kumar (2023):** They states that “Women Empowerment through participation in Self-Help Groups

in (SHG's)". **Asis Kumar Senapati (2019):** Study has addressed the “Socio-economic empowerment of women through micro- entrepreneurship in India”. The major Findings of the study was the prime constituents of obtaining high employment, participation in domestic decision – making, independently managing personal matters, credit management, leisure unpaid work, confidences one’s own self and social recognition. **Rashmi Rani Agnihotri H.R and Malipatil, K.S. (2017):** In their paper entitled “A Study on Women Empowerment Schemes in India” express that “Women’s” empowerment has become a significant topic of discussion in development and economics. It can also point to approaches regarding other trivialized genders in a particular political or social context. **Chitra, Rajeev**

(2016): they studied the “Kerala kudumbashree is a vital tool in empowering women in social, economic and political platforms”.

Theoretical Framework

Employment of women either in the organized or in the un-organized sector is not a new phenomenon, but obviously the opportunities have increased certainly and the pattern of women development has also been advanced. Women work participation rate across the societies reflects the characteristics of their work settings; stress arises out of productive and reproductive responsibilities and forceful self-confinement to unpaid or less paid work categories. Though special attention has to be extended to women to cherish their career prospects as well as progress towards development. Women

Table 1

Micro Small & Medium Enterprises (MSMED ACT 2006) Investment Limit in Plant & Machinery/Equipment.

Manufacturing Sector	
Enterprises	Investment in plant & machinery
Micro Enterprises	Does not exceed twenty-five lakh rupees
Small Enterprises	More than twenty-five lakh rupees but does not exceed five crore rupees
Medium Enterprises	More than five crore rupees but does not exceed ten crore rupees
Service Sector	
Enterprises	Investment in equipment's
Micro Enterprises	Does not exceed ten lakh rupees
Small Enterprises	More than ten lakh rupees but does not exceed two crore rupees
Medium Enterprises	More than two crore rupees but does not exceed five crore rupees

Source: Micro Small & Medium enterprises (MSMED ACT 2006) Investment limit in plant & Machinery/ equipment.)

empowerment is not just an imperative in the current situation, but it is a crucial necessity for overall development of the society and the nation.

According to the studies of Darrene, Harpel and Mayer (2008) to find out the relationship between human capital and self-employment among women highlighted that self-employed women differ mostly on human capital as compared to employed women. The study also depicts that education attainment level, managerial occupancy and many other productive personality traits and advanced outcomes are more visible among self-employed women than working women. The study becomes more relevant in the paradigms of women development through self-employment. (The study is particularly based on the current population survey CPS), and annual social and economic supplement (ASEC) from 1994 to 2006). Women's socio-economic contribution always reminded significantly invisible in the socio-economic audits. And a reasonable quantity of such social and statistical invisibility is present across global economies and it is predominantly visible in India. To summarize the extent of women empowerment in the national hierarchy is deeply determined by the factors viz., social, economic and political identity of women. Women empowerments in true sense become possible only when all these three factors are addressed in simultaneous manner and compatible to each other. The study focuses its aims in exploration of the nature, level and magnitude of women empowerment through self-employment when specifically termed it as "women entrepreneurship".

Analysis and Interpretation

The data required for the study were gathered from the micro and small women entrepreneurs from selected districts of Kerala. The data were collected from 50 micro and small women entrepreneurs regarding their entry, establishment, prospects and problems in this business sector. For the purpose of data collection, Kerala has been divided into three zones viz., South, Central and North. Multi-stage Random Sampling technique was used for sampling and a well-structured questionnaire was administered among the sample respondents for collecting primary data. The analysis and interpretation of this study has been done using the opinion of 50 micro and small women entrepreneurs from the selected districts of Kerala.

The analysis and Interpretation chapter deals with the thorough examination of collected data by using different statistical tools and interprets them to identify the findings of the study. This chapter is particularly focused on drawing out the analysis and interpretation of the study and is divided into two parts. Part one is meant to portray the demographic profile of the respondents, that is the women entrepreneurs in Kerala Part two highlights the details of the respondents' enterprises is dedicated to examining concerns, extent of institutional support and the level of empowerment of micro and small women entrepreneurs in Kerala.

Demographic Profile of Respondents

The demographic profile of micro and small women entrepreneurs plays a

crucial role in their entry and establishment in business. Thereby it also affects their growth and development. The demographic variables of respondents selected for the purpose of study are Age, Educational Qualification, Marital status, Family type, Number of employed family members, Annual family income. The analysis and interpretations of the demographic variables are given below.

Enhancing Economic Factor

The economic factors of women entrepreneurs enhancing business have analysed to highlight the economic factors of women entrepreneurs through MSE's. Table 2 also shows the mean score analysis of the variables, 'MSE's enhancing economic factor'. The mean values indicate the selected variables are as follows: Social network and support (3.28), Social empowerment (3.00), Community involvement (2.96), Personal growth and development (2.50), Principles of gender equality (2.10). The overall mean value is 2.768, which is above the statistical mean value of 3. From this, it can be concluded that the economic factors enhanced by MSE's as an entrepreneur are moderate and improving, they ventured into entrepreneurship.

Enhancing Social Factor

The social factors of women entrepreneurs enhancing business have also been analysed to highlight the social factors of women enterprises through MSE's. The table also shows the mean score analysis of the variables, 'MSE's enhancing social factors. The mean values indicate that Employment opportunity (3.62), Financial Independence (3.24), Economic mobility (3.08), Income generation (3.12), and Access to market resources (2.58). The overall mean value is 3.128, which is above the statistical mean value of 3. From this, it can be concluded that the social factors enhanced by MSE's as an entrepreneur are moderate and improving, they ventured into entrepreneurship.

Respondents based on Problems Faced by Women Entrepreneurs

This part analyses the rating level of respondents based on problems faced by women entrepreneurs considering the age of entrepreneurs. For the purpose here also 6 different areas are selected to identify they're on different problems faced by women entrepreneurs and the opinion of the sample is recorded as agreement on aforesaid point of scale.

Table 2
Classification of Respondents based on MSE's Enhancing Economic Factor

Sl. No	Variables	Mean	SD
1	Social networks and support	3.28	1.230
2	Social empowerment	3.00	1.340
3	Community involvement	2.96	1.293
4	Personal growth and development	2.50	1.074
5	Principles of gender equality	2.10	1.111
	Overall mean value	2.768	-

Source: Primary data

Table 3
Classification of Respondents based on MSE’s Enhancing Social Factor

Sl. No	Variables	Mean	SD
1	Income generation	3.12	1.136
2	Financial Independence	3.24	1.021
3	Employment opportunity	3.62	.923
4	Access to market resources	2.58	.992
5	Economic mobility	3.08	1.140
MSE’s enhancing social factors		3.128	1.0424

Source: Primary data

The table shows that the mean scores for the variable except “Marketing Problem and Personal problem” show the value less than 4 for all the age groups. Most of the respondents rate the problems faced by women entrepreneurs for includes “Marketing Problem and Personal problem”. The problems faced by women entrepreneurs include socio psychological problem, Labour management problem, Start-up financial problems and Access to technological problem.

Hypothesis Test Result

H0: There is no significant difference in among age group with respect to the personal and organizational problems confronted by women enterprises.

H1: There is significant difference in among age group with respect to the personal and organizational problems confronted by women enterprises.

For testing the hypothesis we use ANOVA which means analysis of variance. It is a statistical method that separate observed variance data into different components to use for additional tests. A one-way ANOVA is used for three or more groups of data,

to gain information about the relationship between the dependent and independent variables. The following are the hypothesis test result of the study.

Rating level – Problems Faced by Women Entrepreneurs

The table given above shows the output of analysis. There is no significant difference among age group in women entrepreneurs with regard to the personal and organizational problems confronted by women enterprises, since P value is greater than 0.05. Hence the null hypothesis is accepted at 5% level with regard to problems confronted by the micro and small women entrepreneurs have been highlighted for the purpose of analysis. The null hypothesis is suggesting that the age of women entrepreneurs does not affect the problems facing of women entrepreneurs. There is no significant difference in personal problem, socio-psychological problem labour management problem, Marketing problem, Start-up financial problem and Access to technological problem ($P>0.05$).

Findings of the Study

- The majority of women entrepreneurs participated in the survey belong to

Table 4
Classification of Respondents based on Problems Faced by Women
Entrepreneurs

Areas	Age of Respondents	Mean	Standard Deviation
Personal problem	18-25	4.00	0.816
	26-35	4.13	1.458
	36-45	4.00	0.957
	46-55	3.80	1.095
	Above 55	4.20	0.837
	Total	4.02	1.000
Socio-psychological problem	18-25	3.29	1.254
	26-35	3.13	0.835
	36-45	3.32	1.180
	46-55	2.80	1.483
	Above 55	3.20	0.447
	Total	3.22	1.093
Marketing problem	18-25	3.71	1.380
	26-35	4.63	0.518
	36-45	4.28	0.542
	46-55	3.80	1.304
	Above 55	4.20	0.447
	Total	4.20	0.808
Labour management problem	18-25	3.57	1.397
	26-35	3.50	0.756
	36-45	3.08	0.997
	46-55	3.00	1.000
	Above 55	3.40	0.548
	Total	3.24	0.981
Startup financial problem	18-25	3.14	0.690
	26-35	3.88	0.835
	36-45	3.32	0.988
	46-55	3.80	1.095
	Above 55	3.40	0.894
	Total	3.44	0.929
Access to technological problem	18-25	3.57	0.976
	26-35	3.13	0.991
	36-45	3.36	0.907
	46-55	4.40	0.548
	Above 55	3.80	0.447
	Total	3.50	0.909

Source: Primary data

Table 5
ANOVA – MAIN PROBLEMS

Variable		Sum of Squares	df	Mean Square	F Value	P Value
Personal problem	Between Groups	0.505	4	0.126	0.177	0.976
	Within Groups	48.475	45	1.077		
	Total	48.980	49			
Socio-psychological problem	Between Groups	1.236	4	0.309	0.243	0.913
	Within Groups	57.344	45	1.274		
	Total	58.580	49			
Marketing problems	Between Groups	4.056	4	1.014	1.633	0.182
	Within Groups	27.944	45	0.621		
	Total	35.000	49			
Labour management problem	Between Groups	2.366	4	0.591	0.595	0.668
	Within Groups	44.754	45	0.995		
	Total	47.120	49			
Startup financial problem	Between Groups	3.148	4	0.787	0.904	0.470
	Within Groups	9.172	45	0.870		
	Total	42.320	49			
Access to technological problem	Between Groups	6.151	4	1.538	2.014	0.109
	Within Groups	34.349	45	0.763		
	Total	40.500	49			

Source: Primary Data

the micro enterprises. This is 56 per cent of the sample size.

- Majority of the women enterprises in the state with 44 per cent of the sample come in the age category of 1-5 years.
- More than one third of the women enterprises are located in rural areas. Rural areas seem to be more fertile for the growth of micro and small women owned enterprises due to the availability of local resources and user-friendly production techniques and it also provides scope for alternate occupation for owners

which enable them with multiple income sources.

- Most of respondents are face challenges such as access to finance.
- Majority of women entrepreneurs are benefited from government initiative is access to finance and funding.

Suggestions

- Women Entrepreneurial Development Cell should be aimed to provide entrepreneurial awareness programmes among the women students of professional and other

higher learning institutions especially of technology, business management and science disciplines. A separate section should be created in the Women Entrepreneurial Development Cell in order to plan, implement and evaluate the entrepreneurial awareness programmes extended to the women students.

- The women entrepreneurs are facing so many organisational problems in their enterprises especially that of marketing and finance. In this context it is suggested that a committee should be constituted by the State Government or Women Entrepreneurial Development Cell to study the specific problems confronted by the women enterprises. On the basis of the annual studies conducted by the Committee, practical solutions for minimizing the organisational problems should be evolved. Support system should be extended to the women entrepreneurs for rectifying the organisational problems by means of technical, financial and instructional inputs.
- Local self-governments and voluntary organizations should actively support women entrepreneurs by fostering a conducive family and social environment, enabling them to run their enterprises smoothly.
- Special promotional programmes for women entrepreneurs should be

incorporated in the integrated promotional programme in order to provide a comfortable position to the potential women entrepreneurs.

Conclusion

In the course of the study, it was found that the majority of women enterprises belong to the micro enterprise carrying out manufacturing operations. The indigenous technology, local manpower and agriculture related raw materials are mainly utilised as the resources of these micro and small enterprises owned by the women. Most of the women entered in the sector for finding out their livelihood. Majority of the women entrepreneurs are well educated. The entrepreneurial and personal problems are found to be moderate and manageable. The organisational performance of women enterprises in the state have been evaluated as above average level. It was found from the result of the study that the institutional support enjoyed by the women entrepreneurs has been rated as moderate and satisfactory even though certain institutions and their services remain unidentified by the expected beneficiaries. The extent of social empowerment and economic empowerment of the women entrepreneurs have been positively improved after the establishment of their business organisations. It was found that an enhanced in the socio-economic empowerment of women entrepreneurs have happened due to the entrepreneurial venture.

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