

# Supportive Mechanism For Women Entrepreneurs In Trivandrum- An Evaluation

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## ABSTRACT

*The Government of India has undertaken several initiatives and instituted policy measures to foster a culture of innovation and entrepreneurship in the country. Job creation is a foremost challenge facing India. With a significant and unique demographic advantage, India, however, has immense potential to innovate, raise entrepreneurs and create jobs for the benefit of the nation and the world. For these government introduces various support services to promote entrepreneurship.*

**Keywords:** Innovation , Entrepreneurship ,Support services etc.

## INTRODUCTION

Entrepreneurship can be viewed as a creative and innovative response to the environment and an ability to recognize, initiate and exploit an economic opportunity. An entrepreneur is an innovator who introduces something new in an economy. Entrepreneurship is doing things that are generally not done in the ordinary course of business. Innovation may take the forms of introducing a new manufacturing process that has not yet been tested and commercially exploited, introduction of a new product with which the customers are not familiar or introducing a new quality in an existing product, locating a new source of raw material or semi finished product that was not exploited earlier, opening a new market, hitherto unexploited, where the company products were not sold earlier, developing a new combination of production. Innovative organization wants must have to prepare for renewing the offerings and its delivery process to its stakeholders to survive in today's globalised world.

## OBJECTIVES OF THE STUDY

1. To evaluate various support measures initiated by the Government .

## SCOPE OF THE STUDY

The study covers factors influencing entrepreneurship and evaluation of supportive mechanism initiated by government for the promotion of women entrepreneurs in Kerala. The study area covers Thiruvananthapuram district of Kerala and will be based on the following variables: - economic change measured through change in income and assets under holding, social change measured through societal involvement, problems in conceiving business ideas, problems in operational sing the ideas, factors involving commercial activities.

## METHODOLOGY

The research design adopted is descriptive in nature. Sampling frame of the study is identified as the women entrepreneurs who are registered with DIC in Thiruvananthapuram district in Kerala. The three major sectors viz, manufacturing/processing, textiles/fancy and retailing are selected on a judgement basis as the highest concentration women entrepreneurs is seen in these segments in the district. A sample of 60 respondents are chosen comprising of 20 from manufacturing/processing units, 20 from textiles/fancy units and 20 from retailing units using simple random sampling.

## SOURCES OF DATA

The study is descriptive in nature based on both primary and secondary data. Primary data required for the study are obtained from the sample respondents with the help of structured interview schedule. It is also supplemented by the interactions with the key officials involved directly and indirectly with the DIC in thiruvananthapuram. The secondary data used in the study have been collected from the records of district industries centre and department of industries, books, journals and other publications.

**SUPPORTIVE MECHANISM FOR WOMEN ENTREPRENEURS-AN EVALUATION**

The present study entitled ‘Supportive Mechanism for the Promotion of Innovative Business Ideas of Women Entrepreneurs in Kerala- An Evaluation” is based on a survey of entrepreneurs from Thiruvananthapuram district. Variables identified for the study include reasons for women opting for entrepreneurship, obstacles for women entrepreneurship, attitudes towards training programme, skills and qualities developed through the training programme, agencies providing different support services to the women entrepreneurs, attitude of women entrepreneurs towards support organizations, social recognition before and after starting ventures .

Primary data were obtained from a sample of 60 respondents. Out of these, 20 entrepreneurs were chosen from manufacturing/processing units, 20 from textiles/fancy units and 20 from retail units.

**PERIOD OF OPERATION**

Period of operation of an enterprise is an important indicator which will have an influence on its performance and sustenance in a competitive environment. Enterprises go on configuring and reconfiguring its resource structure throughout its life time to combat with the conditions prevailing over different periods of time and thereby maintaining its competitive vigor. For the purpose of analysis the enterprises selected for the study are categorized in to four categories on the basis of period of its operation. Distribution of sample units on the basis of their period of operation in shown in table 1

**Table 1 Distribution of Units by Period of Operation**

Sl.no	Years of experience	Manufacturing/processing	Textiles/fancy	retailing	Total
1	>2yrs	2(10)	5 (25)	6 (30)	13 (21.67)
2	2-6yrs	14 (70)	13 (65)	10 (50)	37 (61.67)
3	6-10yrs	4 (20)	2 (10)	4 (20)	10 (16.66)
	Total	20 (100)	20 (100)	20 (100)	60 (100)

Source: Primary Data

Note : Figures in bracket represents percentage to total

It is inferred that out of the 60 respondents, 62 per cent of the units under study have belonged to 2-6 years of experience category, 22 per cent belongs to less than two years of experience category and seventeen per cent belonged to 6-10 years of experience. Among the manufacturing/processing units 70 per cent respondents as 2-6 years of experience, 20 per cent belonged to 6-10 years of experience and 10 per cent as less than 2years of experience.

In the case of entrepreneurs from the textiles/fancy units 65 per cent respondents as 2-6 years of experience, 10 per cent belonged to 6-10 years of experience and 25 per cent as less than 2years of experience. In the case of the retiling units 70 per cent respondents as 2-6 years of experience, 20 per cent belonged to 6-10 years of experience and 30 per cent as less than 2years of experience.

**ASSISTANCE FROM FAMILY MEMBERS**

Family background plays an important factor behind one’s decision to take up entrepreneurial career. The study found that almost all the sample respondents are getting the co-operation and support of the family members in the normal running of their business.

**REASONS FOR OPTING ENTREPRENEURSHIP**

There are certain driving forces which determine the decision making patterns of people. Entering into business is a risky affair and it needs aptitude, courage and determination. These attributes are either internally cultivated or groomed by other motivating personalities. Motivation is the driving force which urges people to achieve goals. The women entrepreneurs were asked to give their reasons for entering into the business to find out the driving forces which pushed them to entrepreneurship. The perception of women entrepreneurs as to the reason for selecting entrepreneurship is shown in table Details of Reasons for women Opting Entrepreneurship is presented in table .2

**Table .2 Reasons for Opting Entrepreneurship**

Sl. No	Reasons	Total Score	Rank
1	Self determination	120	I
2	Carrier goal	98	II
3	Self esteem	85	III
4	Effective utilization of time	56	IV
5	Out of compulsion	43	V
6	Low capital requirement	22	VI

Source: Primary data

It can be observed that self determination is the most important reasons for women opting for entrepreneurship among the manufacturing/processing units as it has secured first rank. Another reason for women opting for entrepreneurship is carrier goal which was given second rank. Self esteem are Third reasons which got third rank. Effective utilization of time are also another reasons which secured fourth rank. Fifth rank given to out of compulsion. Least importance goes to success of other units.

### LEVEL OF AWARENESS ABOUT SUPPORT SERVICES

Whatever may be the excellence of schemes introduced, the ultimate objective can be achieved only if the beneficiaries are well informed about the scheme. Women entrepreneurs should have a proper awareness of the different promotional agencies for the effective utilization of the various facilities offered to them by these agencies. The respondents were asked as to whether they were aware of the various Government agencies for entrepreneurship development. Details are presented in table 3

**Table 3 Level of Awareness About Support Services**

Response	Manufacturing/ processing	Textiles/fancy	Retailing	Total
Not at all aware	3 (15)	5 (25)	7 (35)	15 (25)
Moderately aware	13 (65)	9 (45)	12 (60)	34 (56.67)
Very Much aware	4 (20)	6 (30)	1 (5)	11 (18.33)
Total	20 (100)	20 (100)	20 (100)	60 (100)

Source: Primary data

Note : Figures in bracket represents percentage to total

It is to be noted that 56.67 per cent of the respondents were moderately aware of the government agencies that extend support to women entrepreneurs, only 25 per cent of them were not at all aware about these agencies. While 18.33 per cent of them opined that they were well aware of the government agencies. Among the manufacturing/processing units 65 per cent respondents were moderately aware, 20 per cent are extremely aware and 15 per cent were not at all aware of the government agencies that extend support to women entrepreneurs. Among the textiles/fancy units 45 per cent respondents were moderately aware, 30 per cent are extremely aware and 25 per cent were not at all aware of the government agencies that extend support to women entrepreneurs. Among the retail units 60 per cent respondents were moderately aware, 5 per cent are extremely aware and 35 per cent were not at all aware of the government agencies that extend support to women entrepreneurs.

### SUPPORT SERVICES FROM GOVERNMENT AGENCIES

The beneficiary respondents were asked to list the support agencies from whom they have availed of specific services. The study found that majority of the beneficiaries had got benefits from District Industries Centers (DICs) of their respective districts in terms of availing provisional /permanent registration, subsidy under scheme of modernization, training and stipend under PMEGP. The table 4.13 shows the various government agencies approached by the women entrepreneurs for the running of their enterprises. Details are presented in table 4

**Table 4 Government Agencies approached by the respondents**

Agencies	Manufacturing/processing	Textiles/fancy	Retailing	Total
DIC	11 (55)	14 (70)	12 (60)	37 (61.67)
MSME	6 (30)	3 (15)	8 (40)	17 (28.33)
SIDCO	1 (5)	-	-	1 (1.67)
IOB	2 (10)	3 (15)	-	5 (8.33)
Total	20 (100)	20 (100)	20 (100)	60 (100)

Source: Primary data

Note : Figures in bracket represents percentage to total

The table 4.13 reveals that all the women had approached DIC because the list of sample women entrepreneurs for the study were taken from the records of DIC, 60 of them had approached DIC for registration purposes as it is a pre - condition for availing the subsidies and other incentives . 28.33 per cent of the respondents have availed services from MSME. The Services of MSME, Kerala, are mainly focused on helping the existing entrepreneurs to increase their productivity and prospective entrepreneurs to set up new units. 1.67 per cent of the respondents have availed services from SIDCO and 8.33 per cent of the respondents have availed services from other agencies that extend support services to women entrepreneurs.

**TRAINING PROGRAMMES**

Entrepreneurship can be developed through scientific training programmes which are directed to develop the desired attitudes that are vital for a person to become a successful entrepreneur. In spite of the spurt in EDP activity, it is observed that by and large efforts have been limited to certain areas and the approach, in general, has been somewhat haphazard. The training programmes conducted by the various agencies vary in duration, selection procedure, course content etc. The selection procedures generally adopted are confined to screening of applications and personal interviews. Details are presented in table 5

**Table 5 Training Programmes Attended by the respondents**

Responses	Manufacturing/processing	Textiles/fancy	Retailing	Total
Responded	16 (80)	18 (90)	12 (60)	46 (76.67)
Not Responded	4 (20)	2 (10)	8 (40)	14 (23.33)
Total	20 (100)	20 (100)	20 (100)	60 (100)

Source: Primary data

Note : Figures in bracket represents percentage to total

The table 4.14 shows that 76.67 per cent of the respondents have attended training programmes provided by various organizations. While 23.33 per cent of the sample respondents had not attended training programme. Among the manufacturing/processing units 80 per cent of the respondents have attended training programmes and 20 per cent of the respondents had not attended any of the training. Among the textiles/fancy units 90 per cent of the respondents have attended training programmes provided by various organizations and 10 per cent of the respondents had not attended any of the training. Among the retail units 60 per cent of the respondents have attended training programmes and 40 per cent of the respondents had not attended any of the training programmes provided by various organizations.. Though many concessional facilities are given for training entrepreneurs for enabling them to start and successfully run commercial industrial enterprises, by and large, a majority of women entrepreneurs do not bother to keep themselves up to date on various incentives available.

**ASSISTANCE FROM GOVERNMENT AGENCIES**

The following table 6 reveals the major developments made by the sample respondents with the help of government agencies.

**Table 6 Developments made with the help of government agencies**

Developments made	Number of respondents	Per cent
Modernization	46	76.67
Increased production	59	98.33
Reduction in cost	31	51.67
Diversification	47	78.33
Better public contact	40	66.67
Efficient management	45	75
Others (specify)	10	16.67

Source: Primary data

The table reveals that only a small percentage of the respondents had utilized the all types of assistance provided by the Governmental promotional agencies. The major developments made with the help of support institutions are increased production (98.33), diversification (78.33), and modernization (76.67). Efficient management (75), reduction in cost (7), increased sales (51.67), and reduction in wastage (16.67). In regard to the facilities provided by the Government, loan and subsidy are the two facilities mostly used by the entrepreneurs. Many of the respondents pointed out that the procedures for getting infrastructural facilities were very cumbersome and after moving pillar to post they depend on their own resources.

### SUMMARY OF FINDINGS

An assessment of institutional assistance to small scale industries, carried out in this study, is primarily based on the results of the field survey of sample women entrepreneurs. Primary data from these enterprises that are located in Thiruvananthapuram district in Kerala have been collected by employing a structured interview schedule, especially designed for the requirements of the study. Discussions were also held with officials of various institutions who participate in assisting small enterprises. Extensive secondary data were collected from the offices of DIC and Departments of Industries as well as from the published materials from Governmental and promotional agencies. Development of small enterprises requires a variety of services such as identification of project ideas, selection and training of entrepreneurs, preparation of feasibility studies, formulation of detailed project reports, provision of finance- both term loans and working capital, technical advice on selection of technical inputs, Infrastructural facilities required and assistance in the implementation of projects.

### CONCLUSION

There is an urgent need for improving the access of women to national resource and for ensuring their rightful place in the mainstream of economic development. Towards this objective, the Government set up a number of developmental programmes and schemes for improving the role of women in the national economy. Entrepreneurship is the key element in any development process. The factors that contribute to economic development are labor, technology, natural resources, capital and entrepreneurship. Unless the driving force of entrepreneurship is available, other factors remain mere factors without producing anything. In Kerala we have strong administrative machinery in the form of different institutions to promote women entrepreneurship and to bring their enterprises on sound footing. However the utilization of support services extended by these organizations is not up to the mark. But it is a positive side that involvement of women in entrepreneurial activities is gradually improving in Kerala.

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