CHAPTER III

DESIGN OF STUDY
STUDY DESIGN

1.0 Statement of the Problem

The study titled "Women Entrepreneurs in Ernakulam District-An Analytical study" is an attempt to present the profile of women entrepreneur cum homemakers in the study area with a view to understand the complementary features of home and enterprise management. It throws light on the dual roles of women entrepreneurs and strategies adopted to cope with them. An attempt is made to quantify the contributions of women entrepreneurs to their families and the society at large and the strength they obtained from the dual role management. A deeper search is made into the competencies of women entrepreneurs so as to identify the traits lacking in them or that need to be developed. A comparison of performance of women with high and low competency levels is also made to understand the secret of their success and the shortcomings of less successful women entrepreneurs. A SWOT (strengths, weaknesses, opportunities and threats) analysis in respect of these women is made in order to suggest the action needed at different levels to strengthen women in general, and specifically in the study locale.

2.0 Design of the Study

An analytical survey design was followed for the study. A baseline survey was conducted with a sample of 116 women entrepreneurs to get an overview
of women entrepreneur cum hotne makers and their enterprises. In order to have a deeper insight into the personal profi es, entrepreneurial stimulants, business strategies, and problemis of women in their home and enterprise nanagement, case studies were made with a sub sample of 12 women entrepreneurs. The entrepreneurial competencies of the case study subjects were further measured with a self rating scale developed by Entrepreneurship Development Institution of India, Gujarat. With the data elicited, a SWOT analysis was done to make a realistic appraisal of the status of women entrepreneurs.

3.3.0 Area of the Study

The study was conducted in Emakulam District in Kerala in South India. There are eight Municipalities, 85 Panchyats and one Municipal Corporation in the district.

Area wise, the district is the seventh largest in the state with a geographical area of 2407 sq. km. representing 6.19 percent of the total area of the state. (NABARD, 1998)

According to 1991 census, the district has a population of 28.17 lakh and ranks third in the state in population. The sex ratio is 1002 females to 1000 male, against the all India figure of 929 females per 1000 males. (Census, 1991). The higher ratio of females to male is a unique feature of Kerala state as a whole.
LOCATION OF STUDY AREA

ERNAKULAM DISTRICT

TRISSUR

ALLEPPY

Figure No. 1
Emakalani district has good infrastructure for business and industry. Over 431 branches of national and international banks function in this district. Kerala Financial Corporation, District Industries Development Corporation, National Agricultural Bank for Rural Development and state offices of Industrial Development Bank of India, Small Industry Development Bank of India and Exchange Control Department of Reserve Bank of India function in the district. Promotional agencies like Kerala State Industrial Development Corporation, Kerala Industrial Technical Consultancy etc. have their offices in the district. Ernakulam is directly linked with all the major cities of India by rail, road and air besides being blessed with an all weather port. Significant developments have taken place in the industrial and tertiary sectors of the district. The district has two industrial estates, one ancillary industrial estate, 15 mini industrial estates, two development plots and two development areas. Kochi, the district headquarters is referred to as the industrial capital of Kerala. For promoting export oriented units, it is proposed that the Central Export Processing Zone at Kochi is to be converted to a Special Economic Zone (SEZ) totally free from customs tariffs (Business Line, 2000).

Rationale behind selecting the area for the study
Ernakulam is the most industrially and commercially advanced district in the state. (Industrial Potential Survey, 1996) An area wise distribution of women's entrepreneurial units in Kerala also places Ernakulam district in the forefront (State Planning Board, 1987). The number of WIP (Women
Industrial Programme) units have gone up in subsequent years due to the conducive grants and facilities. In 1997 there were about 1411 WIP units in Emakulam (DIC records).

The second factor which influenced the selection of Ernakulam District as the study area is the proximity of the investigator to the respondents and familiarity with the people. These factors made rapport building and data gathering convenient and easy. These considerations mainly influenced the selection of Ernakulam district as the area of study.

3.4.0 Hypotheses

3.4.1 There will be significant differences in the employment generated by Women Owned Enterprises (WOEs) according to the line of business activity, organisational pattern and the size of the units.

3.4.2 The level of satisfaction of the entrepreneurs varies according to the line of business activity, organisational pattern and size of units.

3.4.3 The time spent by women in enterprise management varies with the lines of business activity, organisational pattern, size of the units, proximity of the units from their residences and the stage of family life cycle.

3.5.0 Definition of the Terms Used

Women Owned Enterprise (WOE): The present study conceptualises women enterprises as those owned and run by women, either singly or jointly, wherein they have 100 percent capital investment.
Women entrepreneur: An adult woman who undertakes to organise, own and run an enterprise is conceptualised as women entrepreneur (National Seminar on Women, Delhi 1975)

Dual Roles: It refers to the domestic and economic roles of the entrepreneur (Mathur, 1992), i.e. the dual responsibilities of home and enterprise management.

Roie Performance: The actual behaviour of an individual in a given situation is called roie performance (Devi, 1987) It shows how people within particular position actually act in a social situation (Mathur, 1992)

Manufacturing units: Enterprises where conversion of raw materials into finished products takes place are termed manufacturing units.

Trading units: Enterprises where buying and selling of finished products take place are called trading units.

Servicing units: Enterprises where services are offered to customers for money are categorised as servicing* units.

Proprietary units: Business organisations in which an individual invests his own capital, uses his own skill and intelligence in the management of its affairs and is solely responsible for the results of its operation are called proprietary units. (Desai, 1996)

Partnership units: Partnership is defined as the relation between who have agreed to share profits of a business carried on by all or any acting for all. (Pandey, 1993)
Co-operative unit: It is essentially an association of persons who join together on a voluntary basis for the furtherance of their common economic interests (Desai, 1996)

Small Scale units: According to the Industrial Policy, 1990 (AWAKE, 1998) a small scale industrial unit is an industrial undertaking in which the investment on fixed assets in plant and machinery, whether heki on ownership terms or on lease or by hire purchase, does not exceed Rs.60.00 lakhs. Business units with capital investment between rupees five and 60 lakhs have been covered in the present study by this terminology.

3.6.0 Selection of the Sample

For preparing the sample frame, the investigator approached several institutions rendering help to women entrepreneurs viz. District Industries Centre,(DIC) Kerala Industrial and Technology Consultancy,(KITCO) Office of the Kliadi And Village Industries Commission, (KVIC) National Bank for Agriculture and Rural Development (NABARD), Commercial Banks, Small Industries Development Bank of India,(SIDBI) Small Industries Service Institute (SISI)and Kerala State Womeifs Development Corporation. None of these institutions had the entire list of women entrepreneurs.

Commercial banks had addresses of those who availed loan from them. But many of the bank officials were hesitant to co-operate and explained their difficulties in disclosing information of entrepreneurs. Moreover there are about 400 banks in Emaloilam district and to scrutinize all the records of
advances made to women will hecu.difficult task as baïks do not maintain separate registers for women.

Kerala Industrial and Technical Consutlancy Organisation Ltd. (KITCO) had addresses of women who attended their EDP programmes and Teclmology Clinics. As the agency had not made any attempt to find out whether all those who attended their programmes ventured into entrepreneurship, their lists also could not be relied upon fully.

Institutions like NABARD and Khadi and Village Industries Commission maintained the addresses of their beneficiaries but on probing further found that majority of them belonged to seif employed group rather than to the "entrepreneur group". As these were not the units to be selected for the study, their lists also were of little use.

The investigator then turned to the list of registrants in DIC. The addresses of all women registrants from 1975 to 1997 were collected from DIC and they were classified area wise. An attempt was then made to meet a few of them in person. To the great dismay of the investigator, it was found that out of the first ten addresses on the list, only three were in the business Une at the time of this study. Further, among the three, only one was a genuine case, as the other two were mere fronts because the real entrepreneurs behind the show were their husbands. Among the closed units, the owners of six units were seif employed, engaged in home based production, employing family labour and no paid workers. Over and above this, the investigator found the DIC list deficient as service units and tradmg shops
do not come under the definition of women industries’. So only very few units in these lines were seen in the register. Consolidating her experiences in the women entrepreneurial scenario of Kamataka, Kumar(1998) wrote, "Other than those registered with the Industries Department, there exists a number of women who are running industry with or without registration, power, licence and without seeking any financial assistance". A study on women entrepreneurs in ready-made units of Eranakulam district by George (1994) also refers to the existence of a number of unregistered units. Hence all the readily available lists of entrepreneurs that could be made from official records were found deficient in one way or the other to be used as the sample frame. As a final resort, the investigator approached the secretary of WIDCO (Womens Industries Development Corporation) an NGO of women entrepreneurs with its Head Office at Cochin. With her help, twenty influential and popular entrepreneurs belonging to the seven taluks of Ernakulam district were identified. A list of entrepreneurs who satisfied the specifications of the survey sample was prepared with their help. The specifications given to them for identifying the women entrepreneurs for the study were the following:

1. The entrepreneur should necessarily be a married woman living with her family
2. She should own her enterprise and manage it
3. She should have employed at least one paid person
1- The unit should be at least one year old.

The sample frame prepared had 1162 entrepreneurs. One tenth of them was chosen for the present study by adopting simple random sampling technique. The final sample had a list of 116 entrepreneurs. In cases of non-availability of the identified persons, the next person on the list was chosen. Care was taken to minimise bias in sample selection by adopting this technique.

5.7.0 Data Collection Procedure

Data for the study was collected in two stages using two different methods or techniques - Base line Survey and Case study.

3.7.1 Baseline Survey

A broad base survey of women entrepreneurs was carried out to understand the background, their units, home managerial practices, problems encountered in enterprise management, dual role conflicts, coping strategies and perceptions about factors contributing to their success in enterprise management.

Interview was the method chosen for data collection. This method was preferred to questionnaire because of the possibility of obtaining complete and reliable data from the subjects. As most of these women were busy with their home and entrepreneurial responsibilities there was every chance for them to put aside a mailed questionnaire, leading to a high rate of non-response. Moreover face to face interaction and the possibility of cross questioning during interview made the interview method most appropriate for the study.
Based on the information gathered from related literature including research studies, a draft schedule was prepared, keeping in mind the objectives of the study. Evaluation of the tool by experts was helpful to improve the validity and adequacy of the instrument for gathering the data. Thereafter it was pre-tested with five women entrepreneurs. The inadequacies and problems faced in data gathering were examined in detail and necessary modifications were made in the instrument to make it adequate for data collection.

Pilot study: With the improved instrument, data were gathered from ten women entrepreneurs and it was analysed to understand the similarities and variations in WOE s. The holistic exercise enabled quality improvement of the data collection instrument and further helped in framing the hypothesis, preparation of the coding key and the tabulation frame and finalisation of the frame of analysis of the data. The schedule used for data collection is given in Appendix I.

Collection of data: For the interview, the investigator approached the entrepreneurs at their convenience. In many cases, a prior appointment was fixed over telephone and in a few cases the investigator had to wait at their work site for hours together to get to the respondent. Establishing rapport with the respondent was a tough job. Most of them wanted an assurance that the details collected would not be divulged on to government departments. It took considerable time to explain and convince the respondents about the purpose of the study. Only after winning the
confidence of the respondents could the investigator put forward the questions. The interview schedule was not shown till the respondent came out with her views and opinions. Some times, a few extra questions had to be made to ascertain that the answers were true. In certain cases the respondents were over enthusiastic thinking that the study would bring in some benefits to them. On the whole, the investigator gained a lot of insight through interview and can now count on many among the respondents as friends. After conducting the interview, each schedule was checked for completeness and adequacy. The data were collected over the period February 1997 - October 1997.

3.7.2. Case Study

Case study method was used for gathering a wide range of personal data on the social and familial influences on entrepreneurship. The information gathered centred around valid points which could not be elucidated through the survey. Family history, training and experience, situations that led to the starting of enterprise, organisational set up of the unit, specific problems in the enterprise and home front, social life, job salience, etc. were some of the aspects covered by case study. The reliability of the data collected through observation was corroborated by cross checking it with further investigations with other members in the enterprise or the family.

In the primary sample, there were 75 servicing units, 17 manufacturing units and 24 trading units. From these, 12 women entrepreneurs were chosen for the case study by stratified random sampling technique. Eight of them
were from service units and two each from the manufacturing and trading units. The case studies were conducted between August 1998, and September, 1999.

The women entrepreneurs chosen for the case study were met at their work sites to ensure their willingness and co-operation for an in-depth survey. The information required was collected in several slots by direct interaction with the chosen entrepreneurs, their family members and the workers in their units. Guided case study method was used in preference to the undirected life history method. Controlled interviews were carried out during which answers to the standard questions constituting the interview-cum-observation proforma were uniformly recorded. In addition to this significant incidents and experiences of the subjects were recorded. Queries regarding financial matters were put forward part by part on different days. Casual telephone talks and discussions with their workers also helped in eliciting valid and reliable data. The information gathered was recorded systematically in the interview guide. On completion of each case study, it was converted into a biographical form and checked for adequacy and completeness of the data and if omissions were noticed, it was filled in through repeat enquiries. The interview guide used for data gathering is given in Appendix II.

Though the case studies could substantiate the interview data by eliciting a detailed information of women entrepreneurs, their competencies could not be assessed. Assessment of competencies was done by administerine
seif rating questionnaire developed by the Entrepreneurship Development Institute of India (EDU) in Gujajrat. The feasibility of the seif rating scale was found quite satisfactory with the respondents. The scale with the instructions given to the respondents is given in Appendix lil.

3.8.0 Data Analysis

The data were edited, coded and tabulated with frequencies, percentages and mean to get an idea of normative behaviour. Both quantitative and qualitative analysis were made. For the purpose of understanding women entrepreneurship, mostly non parametric tests were used because assumptions basic to most parametric tests did not appear needed for the study. The use of extremely precise statistical methods of analysis were never aimed at, as in a study of this nature even the most flawless statistics alone could not guarantee sound conclusions. Hence only simple tests like chi square tests were carried out. Only where quantification was done with variables in a continuum, other parametiic tests like F tests were done to test the hypotheses formulated.

The case material was prepared in a biographical form. The various incidents were studied and tabulated wherever necessary and finally inferences were drawn and a SWOT analysis was done for consolidation of the research effort.
5.8.1 SWOT Analysis

SWOT analysis is an analysis of Strengths (S), Weaknesses (W), Opportunities (O), and Threats (T). It is very effective in evaluating individuals and business opportunities or organizations as this method compels one to think systematically and analytically the important facts of the individuals, organization and its outside environment. Strengths and weaknesses are always related to the individual or an organization while opportunities and threats are usually related to the outside environment. (Colombo Plan Staff College, 1998).

3.9.0 Limitations

The entrepreneurs were reluctant to reveal economic aspects such as the cost of production, profit, and volume of business. Vinze's study (1987) has also reported similar constraints in entrepreneurial research. So the economic aspects of enterprise management could not be given the due weightage.