Preface

‘‘Entrepreneurs are born and entrepreneurs are made, entrepreneurs thrive and entrepreneurs survive, entrepreneurs plan and entrepreneurs deliver, entrepreneurs fail and entrepreneurs succeed and entrepreneurs grow and people associated with them grow. Entrepreneurs fight changes with vigor and zeal’’.

All the above statements go a long way to prove that entrepreneurs are harbingers of change, growth and development of an economy. It is for these reasons that government, policy makers and researchers have shown growing interest in this field. No nation can transform into a developed nation without making optimum use of all its resources. It is imperative that women constituting half of the population must be given their due share in the development process at all three states viz. formation, utilization and remuneration of resources. Women entrepreneurs has great importance for future economic prosperity and empowerment of women. Kerala is the only state in India were women outnumber the males. No state in the country has attained the level of physical quality of life index (PQL), lower infant mortality, higher life expectancy, higher literacy and so on achieved by Kerala. Despite these advantages, role of women in the economic activity is at low ebb and their contribution towards industrial development is meager. One of the reasons that could be attributed for the slow pace of progress of women with particular reference to the industrial sector is the lack of entrepreneurship' warranting qualities like determination, desire and courage. Women of Kerala lag behind these areas resulting in a little contribution to the industrial economy of the state when compared to other states in the country. The dearth of women in the public domain of Kerala, despite the commendable improvement in their educational and health status is a paradox that has drawn considerable attention during the recent years. The recent emphasis on the thinking that women can also contribute considerably to the economy of the state have led social scientists, policy makers and administers to devise possible ways of developing planned entrepreneurship with reference to women. But in spite of the efforts the participation of women in the wealth creation process is far from
satisfactory. By and large, the pronouncements in this regard have turned out to be mere political rhetoric. Much needs to be done.

To overcome the impediments and constraints and to motivate prospective and existing women entrepreneurs in Kerala, different Government agencies as well as nongovernmental organizations are offering various support measures in terms of financial assistance, skill development, training facilities, marketing supports etc. However, due to unawareness and lack of publicity, most of these incentives and facilities remain underutilized or unutilized. In order to fill up this lacuna, an attempt has been made to compile and consolidate the salient features of various schemes, incentives and facilities meant for promoting women entrepreneurs. The study was undertaken to find out the impact of women entrepreneurship development measures promoted by the government and financial institutions in Kerala. Three hundred women entrepreneurs who had established their enterprises before 2006 and who were registered with District Industries Centre was interviewed personally. It was really interesting to find out the profile of women entrepreneurs. More and more women are coming as entrepreneurs but not able to survive. Some peculiar problems faced by the women entrepreneurs were unearthed and suitable recommendations were made as to improve the number of women entrepreneurs in the state of Kerala.