CHAPTER V

SUMMARY OF FINDINGS AND SUGGESTIONS

Research is formalised curiosity, addressed to key issues of a research problem, poking and prying with a purpose, culminating in valid conclusions. The present study was also an attempt to answer the basic issues of a critical researchable topic namely women entrepreneurship in manufacturing sector of Thrissur district. By adopting a descriptive design of research, it could describe, analyse and explain all relevant questions which initiated the study. Being a descriptive study the focus was on what rather than why of many questions and as such examined characteristics, functions, opinions, perceptions, etc. with quantitative and qualitative data collected. The inferences and implications of the study are summarised in the present chapter in eight subtitles such as (i) framework of the study, (ii) hypotheses, (iii) findings, (iv) inferences/implications, (v) policy suggestions, (vi) contributions, (vii) future research and (viii) epilogue.

5.1 FRAMEWORK OF THE STUDY

Imaginative entrepreneurs are enviable assets of any economy. Some are born as entrepreneurs but many are trained and tailored. They are the most inevitable agents for economic growth and development. They mobilise, implement and monitor resource utilisation to produce and exchange goods and services by undertaking risk and benefitting by the residual income whether it is profit or loss. As such entrepreneurs are rare breed and women entrepreneurs are still more rarity by gender constraints.

Critical functions and determinants of women entrepreneurs of manufacturing sector in Thrissur district of Kerala being the research
problem, the fundamental questions raised were (a) apart from scarcity argument and gender bias inbuilt in all societies, whether the problem of women entrepreneurs pose any other pertinent issues, (b) unlike traditional food and garment industries, whether women could make their presence in modern manufacturing sector, (c) how far the existing institutional and support systems at different levels of society like family/institutions/government etc. were women oriented and (d) whether women were camouflages to cover male heads or real entrepreneurs.

Major objectives of the study were examination of the various functions of women entrepreneurs, their determinants and role of support systems with a descriptive design of research to collect, analyse and interpret the data. With a total sample size of 200 women entrepreneurs randomly selected as 40 sample units each from five taluks of Thrissur district, data were collected with prestructured interview schedule during 2007-2008. Data were analysed with simple statistical tools like means, percentages, scaling techniques, indices, chi-square and T-tests etc.

5.2 HYPOTHESES

Though descriptive design of the research does not warrant hypotheses, in the present study certain presumptions were made on the basis of existing literature and beliefs in the society and given in Chapter 1.4. By analysing and interpreting the data, hypotheses were evaluated to know that whether they were right or wrong. Results of hypotheses verification are as following.

(a) It was hypothesized that the selected women entrepreneurs might be discharging their functions effectively being in a fully literate and modern society. But Entrepreneurial Function Desirability Index
was just 58.06% and Entrepreneurial Quotient was 51.03%. Both measurements were just above satisfactory level or at the bottom stratum of good. It was expected that they might be securing above 70% and actual level of performance indicated that literacy of the state and its progressive values had not helped the selected entrepreneurs to discharge their functions enviably.

(b) Unlike other women, the selected women entrepreneurs might have strong motivations from family to start a business of their own. The detailed study of internal pull/push factors and external factors showed that family was the single most important motivational factor behind all women entrepreneurs. Family supported the women entrepreneurs in all ways by extending financial help, emotional backing, physical assistance and social recognition to initiate, establish and extend the enterprises. Unless they had family support it would have been difficult for them to keep fine balance of business and family as well as freedom to undertake entrepreneurial functions. Many of the women enterprises were actually controlled by male heads of the family (4.2.3.2).

(c) As presumed, women were bold and confident to run their enterprises without any gender gap. Opinion index scored 82% for their views on enterprise management. Besides, self confidence and hardwork were pointed out as most crucial factors for existence/survival of entrepreneurs.

(d) Role of women as entrepreneurs was supposed to be subordinate to their primary and ascribed role at family for majority of the respondents as revealed from Perception Index. However they opined that business and family life were not contradictory and they
received equal status in decision making at house. None of them (except 3%) viewed that gender was a handicap in career life.

(e) It was hypothesized that government and its institutions would be women-friendly due to progressive values and high Human Development Index. But respondents were of the opinion that institutions and their officials were not up to this expectations and had lot of problems with schemes/programmes implementation. A separate institution exclusively for women by integrating all schemes/programmes was the dream of women entrepreneurs.

(f) Majority of the women entrepreneurs were in the traditional/women oriented line of production, leaving a few to modern manufacturing sector. Women entrepreneurs of micro/small scale sector had limited ambition, resources, market and risk taking capacity because business was basically a source of subsidiary income to family.

5.3 MAJOR FINDINGS

Major findings of the study are presented in five subtitles viz. (i) present status, (ii) characteristics of entrepreneurs/enterprises, (iii) entrepreneurial functions, (iv) determinants of entrepreneurship, (v) institutional support systems and (vi) organisational linkages.

5.3.1 Present Status of Women Entrepreneurs

There is a worldwide acceptance that unless human development is engendered, it is endangered. Hence women are coming out of their veil and putting presence in all walks of life.
(a) Kerala had high Human Development Index (77.3%) and GDI (74.6%). Among the 14 districts, Ernakulam had the highest HDI (80.1%) and Alapuzha had the highest GDI (77.7%) as per Table 2.1.

(b) Among the various European countries, women as a percentage to men in self employment and employers ranged from 12% to 52.1% (Table 2.2).

(c) Though women constituted more than 50% of the population, females constituted only 24.3% of the work force in Kerala (Table 2.3). At the same time, work participation rate was only 15.3% for females while it was 50.4% for male labourers (Table 2.6).

(d) Manufacturing sector contributed 9.33% of SDP and achieved a growth rate of 20.21% during 2009-10 (Table 2.4).

(e) Women cooperatives share among the industrial cooperatives was 32.81% (Table 2.5). Women industrial units registered an increase from 586 in 1990-91 to 1269 in 1999-2000 (Table 2.7). Women SSI units were 21.8% of the total SSI units in Kerala (Table 2.9). Sick units were only 4.74% of the total working units (Table 2.10).

(f) Women Entrepreneurs were 31% of the micro/small enterprises in 2008 in the state (Table 2.11).

5.3.2 Characteristics of Entrepreneurs/Enterprises

Innovation is the hallmark of enterprising entrepreneurs. However innovation as well as the enterprising entrepreneurs are not gender specific. By examining and analysing the data regarding the characteristics of entrepreneurs and features of the enterprises, following observations were made.
(a) Majority (76%) of the entrepreneurs were in the age group of 31 years to 50 years (Table 3.1).

(b) Women entrepreneurs were in all religions like Hindus (58%), Christian (31%) and Muslim (11%) in the study region (Table 3.2).

(c) Women entrepreneurs in general (83%) had an educational qualification of SSLC or above. Major (56.5%) qualification group was SSLC (Table 3.3).

(d) Marital status of the respondents showed that 94% of them were married (Table 3.4).

(e) Respondents had two or more children (78%) (Table 3.5). More than 59% of the entrepreneurs had children below the age of 20 years.

(f) Nobody (except one) is below the official poverty line among the respondents. However 53.5% of them had an annual family income of Rs.60,000 to Rs.1.20 lakhs (Table 3.6).

(g) Study showed that 76% of the selected entrepreneurs were living in nuclear families (Table 3.7).

(h) 40% of the entrepreneurs had five to ten years of experience after establishing their enterprises or 60% had an experience of five to 15 years. 26% had less than five years of experience (Table 3.8).

(i) Though there were a dozen schemes to start an enterprise, 44.5% did not avail anyone of them. PMRY (23%) and SSI (21%) were the major schemes utilised by the respondents (Table 3.9).
Proprietorship was the predominant (84%) form of business organisation adopted by the respondents (Table 3.10).

Among the enterprises taken for study, 63% were micro units with less than Rs.25 lakhs investment, 32.5% were small scale units (Rs.25 lakhs to Rs.500 lakhs) and 4.5% were medium scale (Rs.500 lakhs to Rs.1000 lakhs) units (Table 3.12).

70% of the staff were permanent and mean value of population of female workers (4.57) in production was higher than mean average of male (3.99) (Table 3.12). In sales/marketing division, mean value of male (9.14) was more than females (2.61).

5.3.3 Entrepreneurial Functions/Opinions/Perceptions

Enterprise Building Function Index was 71.4% and Planning/Implementation Function Index was 61.5%, which together constituted Organisational Function Desirability Index as 65.89% (Table 3.13 and Table 3.14). In the enterprise building function, least attended area was role in project formulation/report writing (26%) and in planning function, innovation lacked many entrepreneurs (24.5%). Role in product selection (100%) and decision making (77%) was commendable. Organisation Function Desirability Index was in the category of good performance (50%-70%).

Operational Function was analysed with product-wise classification of enterprises (Table 3.15), reason to choose the present line of industry (Table 3.16), location (Table 3.17) and reasons for site selection (3.18). Production-wise classification of the enterprises showed that entrepreneurs were engaged mainly in women oriented
sectors like food products (32%), garments (21%), paper (5.5%), soap (4.5%) etc. However there were a few women in metal/machine (6.5%), electronics (3%), herbal products (3.5%) etc.

(c) Major reasons to choose the present line of production were easy to set up (19.5%) and interest in the nature of business (16.5%). Family business (9%) or family related business (17%) were also major reasons (Table 3.16).

(d) Business units were mainly established in own building (73.5%) than in rental building (14%). Units attached to houses were meagre (5.5%) (Table 3.17). However nearness to home (31.5%) was a major reason to select present site (Table 3.18).

(e) Operational Function Desirability Index was 67.2% which came under good performance (Table 3.19). Parameters which scored below the overall index were (a) cost saving ideas/methods (b) ideas to improve production/process and (c) knowledge about production process.

(f) Investment functions of the women entrepreneurs were analysed with volume of initial investment (Table 3.20), total capital stock (Table 3.21) and Investment Function Desirability Index (Table 3.22). The initial investment was Rs.1.94 lakhs on an average for the total sample size. However 80% had an investment below Rs.2 lakhs (Table 3.20).

(g) Though the average capital stock (Rs.37 lakhs) and loan amount (Rs.19 lakhs) were not too high for small scale sector (Rs.25 lakhs to Rs.500 lakhs), share of loan to stock was around 52%. The range of capital stock and loan amount also varied wide with Rs.2 lakhs to
Rs.80 lakhs for the former and Rs.92,000 to Rs.50 lakhs for the latter (Table 3.21).

(h) By taking seven parameters to test the proficiency in investment function, it was found that Investment Function Desirability Index was too low with 50.4% (Table 3.22) which was just above the satisfactory range of performance (40% to 50%). Women respondents had recorded too low performance with investment function parameters like familiarity with preinvestment analysis/methods (3.5%), idea about cash flow/cost of investment at various phases (36%), knowledge about alternative sources of investment (48%) etc.

(i) Production functions of entrepreneurs were analysed with method of production, diversification and eight objective parameters of proficiency. As per Table 3.23 it was found that 63.5% of the respondents followed modern method of production and 92% devoted more than six hours per day for their business. The entrepreneurs who could spend more than eight hours per day (47%) were basically manufacturing garments/food products and their business units could be operated from own houses within reach.

(j) Only 74.5% of the entrepreneurs had any intention to expand or modernise their units (Table 3.24). The purposes of expansion were increased production, new line of products and improved machinery/technology.

(k) Production Function Desirability Index was good with a value of 72.75% (Table 3.25). Ignored areas of activities were lack of system
to improve/maintain standard (34%), not knowing movement from raw materials to packing of finished products (59.5%) etc.

(l) Marketing functions of the entrepreneurs were analysed with marketing strategy, distribution channel, promotion and functional index. Majority (69%) of the products of women enterprises were meant for local/district levels only (Table 3.26).

(m) Direct selling at the unit level (47%) or through the agencies (20%) were major channels of distribution (Table 3.27).

(n) For promotion of sales (Table 3.28) the women entrepreneurs relied mainly on sign boards (40.5%) and local newspapers (20.5%). It was also observed that 28.5% of the entrepreneurs did not resort to any promotion through media.

(o) Marketing Function Desirability Index of the selected entrepreneurs (Table 3.29) was only 54.21% which is in the lower range of good performance (50%-70%). Entrepreneurs flawed in the function of market analyses (4%), knowledge of market mix (19.5%) and lack of knowledge of sales promotion strategies (47%).

(p) Financial functions were studied with business conditions, sales turnover, net monthly income and financial function desirability index. About 69% of the enterprises were on profit while 69% of the proprietary units and 86% of microenterprises were at profit (Table 3.30).

(q) The average monthly sales turnover was Rs.3.71 lakhs for the selected enterprises with a range of Rs.20,000 to Rs.80 lakhs (Table
However monthly income ranged between Rs.20,000 to Rs.40,000.

With seven sub functions attached to financial function of entrepreneurs, Financial Function Desirability Index was estimated as 62.1%. They had lesser idea about financial control (41%), estimation of capital requirement (38.5%) and knowledge about sound capital structure (51.5%).

Composite Functional Desirability Index of all the six entrepreneurial functions taken together was estimated to be 58.06% which came in the lower stratum of good performance range (50%-70%).

Opinions of women entrepreneurs on nine enterprise management issues were collected, analysed and presented in Table 3.34. Majority of the entrepreneurs believed that enterprise was manageable (93.5%), increased the social status (93%), satisfaction in the business (90.5%), received equal status in decision making at home (93.5%) and reiterated that gender was not a handicap in job (97%). Opinion index on enterprise management was high with 82.72% of expected performance.

Perception of women entrepreneurs regarding ten entrepreneurial issues showed how they viewed such issues and were presented in Table 3.35. Major observations were supervision/control of labourours were not difficult (79.5%), women viewed family as important (66.5%), ideal stage for women to take up entrepreneurial career was after marriage (71.5%) etc. But nonavailability of management training, lukewarm policy to promote women
entrepreneurship, difficulty in acquainting technical know-how etc. registered low score values from the respondents which brought down the Perception Index to 47.25%.

(v) Though women enterprises were facing various problems, major constraints were nonavailability of marketing facilities and shortage of raw materials (Table 3.36).

(w) Entrepreneurial Quotient estimated as a composite index of competency, character, value and habit had shown that (Table 3.37) the selected entrepreneurs had the just above satisfactory performance (51.03%) but 53% of them were either daring or innovative entrepreneurs (Table 3.38). Index for the value system of the entrepreneurs (60.25%) was above the functional efficiency index (58.06%), but their habits (31%) and character (47%) quotients were not adequate to be competent entrepreneurs.

5.3.4 Determinants of Women Entrepreneurship

(a) Internal determinants of entrepreneurship were pull and push factors. Among the eight pull factors which influenced the women entrepreneurship (Table 4.1), urge to earn money ranked first, followed by idea to gain independence, ambition to provide employment to others, to engage oneself fully in the life etc. Encouragement from others, idea to get higher social status, and to make life meaningful were other pull factors.

(b) Compulsory internal push factors as causes of starting enterprises were applicable only to 43% of the respondents (Table 4.2). Among the ten push factors, unemployment was the most important, followed by dissatisfaction with given job, urge to use own skill, compulsion of
business parents etc. Death of husband, ill health of breadwinner, divorce etc. were also reasons to start business.

(c) Facilitating factors were one among the six external determinants of entrepreneurship, of which financial assistance ranked first, followed by availability of skilled labour, support of the dependables, technical assistance etc. (Table 4.3).

(d) Major external motivations to start the business was help from husband, support of family members/friends, success stories, inherited property and previous experience in the industry (Table 4.4).

(e) Among the institutional and noninstitutional financial support, major sources of finance were banks and family (Table 4.5). Motivation (Table 4.4) and finance (Table 4.5) from husbands were critical for women entrepreneurs. In fact 60% of the women enterprises were actually run by male heads of the family (4.2.3.2).

(f) Most crucial factors to establish and manage enterprises were self confidence, hard work and support to the women entrepreneurs (Table 4.6). Finance, market and risk/bearing capability were counted only secondary.

5.3.5 Institutional/Support Systems

(a) At various levels of the country from national, state and district to local regions there were various governmental and nongovernmental agencies and organisation working with various schemes/programmes for providing training/skill, awareness, facilities, inputs to women entrepreneurs to initiate and operate enterprises successfully.
(b) Only 8% of the entrepreneurs did not avail any assistance from institution (Table 4.8). Technical assistance was received by the majority (67%), followed by finance (50%). Institutional source was the major source of finance (52%) than noninstitutional source (48%) (Table 4.9).

(c) Though subsidies are components of assistance, about 40% of the respondents did not receive them. On an average, respondents received Rs.33,742 as subsidy for their enterprises (Table 4.10). However 81% of the respondents enjoyed some type of incentives for their firms in the form of subsidy to purchase machinery/raw materials, rent for building, stipend for trainees etc. (Table 4.11). Majority (51.16%) of the respondents reported that they faced difficulty in borrowing finance (Table 4.12). Naturally 89.5% of the selected entrepreneurs gave surety, security or both to get loan (Table 4.13).

(d) 91% of the loanees repaid their loan in time (Table 4.14). Among those who failed to repay, financial problem was major reason for the default (Table 4.15).

(e) Among the nonfinancial institutional support, Entrepreneurship Development Programme, Management Development Programme, Consultancy Services, Marketing Assistance and Infrastructure Facilities were important. Only 67% of the entrepreneurs attended the EDP (Table 4.16) as it was linked to PMRY scheme.

(f) Among those who did not attend the EDP, 36% thought that it was useless and another 35% had inconvenience to attend. Only 12% were unaware of the programme (Table 4.17). Major reason for
attending the programme was to avail financial assistance (Table 4.18). As far as MDP was concerned 78.5% of the entrepreneurs did not participate (Table 4.19).

(g) Women entrepreneurs in general (91%) had demanded that there should be separate support agency exclusively for women entrepreneurs (Table 4.20). Many of them had complaints about the behaviour of officials (74.5%). But they remarked that support agencies had positive role in promoting enterprises (72.3%) and they showed no gender bias in sanctioning assistance (61%).

5.3.6 Organisations and Linkages

(a) Various forms of governmental and nongovernmental organisations as group entities with wide range of control over resources and regulatory institutions could support women entrepreneurs. 67% of the respondents were however, not members of any social organisation and 72% had support of no organisation to start the business units. However, about 17 organisations were taken for study and all of them were interrelated through various inputs given for the entrepreneurs (Table 4.21).

5.4 INFERENCES/IMPLICATIONS

Inferences and conclusions were based on the findings/observations made by analysing the data collected.

5.4.1 Status of Women/Women Entrepreneurs

Women are accepted as equal partners in all walks of human life and their participation is ensured at all levels. World is gradually overcoming age old beliefs and behaviour. Nation and state are reflecting
the changes occurring the worldwide. However changes are slow and skin-
deepest in this part of the world.

Human Development Index and Gender Development Index of
Kerala are highest among the Indian states, equal to many developed
countries. Literacy rate, life expectancy and health indicators of Kerala
Women are higher than their counterparts in rest of India. Kerala is the
land of women with a sex ratio of 1084.

Manufacturing sector contributed 9% of the State Domestic product.
Industrialization was slow in Kerala and Thrissur district had a low profile
in industrialisation. However small scale sector was wide and varied in the
state as well as in the district.

Females constituted 24.3% of the work force and represented 15.4%
of the actual work participation in the state. However share of women
entrepreneurs were 33% in the Industrial Cooperatives, 22% in Small Scale
Industries and 31% in MSME sector. Women were coming up crucially in
all sectors of the economy as entrepreneurs and employers.

5.4.2 Characteristics of Entrepreneurs/Enterprises

(a) Majority of the women had entered into entrepreneurship after 30
years of age showed that (a) age was an important factor in setting up
an industry, (b) Women were reluctant to do business before
marrying by fearing change of place of enterprise, (c) need for
supporting the breadwinner of family was more compelling for
married women and (d) the age group 30-50 years was most suitable
to start an industry.
(b) No particular religion was obstructing the women of their denomination to start business since women entrepreneurs were found in all religious groups in accordance with their share in population.

(c) Women in Kerala are generally educated and women entrepreneurs selected for the study were also reflecting the same characteristic.

(d) Unmarried women are not interested in starting business unless compelled by circumstances. Since women have to go with their husbands after marriage in our society, any business started prior to marriage has to be closed down after marriage or to be deserted by the women.

(e) More the children, more the need for supplementary income. Since 78% of the respondents had two or more children and 59% of them had children below the age of 20 years, need for supporting the male breadwinner might be a reason to start enterprise.

(f) Majority of the entrepreneurs were at lower family income level of Rs.60,000 to Rs.1.2 lakhs showed that one of the reasons to accept entrepreneurship was the belief to support the family. Of course other reasons might be equally important.

(g) Predominance of nuclear families showed that traditional belief to live in joint families by business people was not relevant to small sale entrepreneurs. They were more in line with modern social living in nuclear families.

(h) Though previous experience is not a prerequisite to start an enterprise, an entrepreneur learns the skills and expertise by
experience. The beginners generally lack rules of thumb and benchmark characteristics essential to recognise golden opportunities. Since 66% of the entrepreneurs had an experience below ten years, they had to learn a lot to stabilise and succeed the firm.

(i) Why sizeable number of women entrepreneurs (44.5%) did not seek the support of any scheme to start their business is a pertinent problem. It might be either due to the availability of other inputs like loan at concessional rate from different institution or schemes might be more strict in implementation.

(j) Since small scale enterprises including micro and tiny units were sources of subsidiary income of the family with limited resources and operation, entrepreneurs undertook them individually than under partnership or joint form of business organisation.

(k) Enterprises taken for study were basically units of small scale or lower size. Therefore entrepreneurs might be exhibiting the ambitions and aspirations of small scale units with limited size, operation, production and marketing. Iconic innovative entrepreneurs of Schumpeterian paradigm will be naturally conspicuous by their absence.

(l) Females were employed more than males in all women enterprises. However in sales/marketing division males were more than females. Marketing was an area where males took dominance due to limited interaction and extensive travelling discounted for female workers.
5.4.3 Entrepreneurial Functions

(a) Organisational function of selected women entrepreneurs was good with an index of 65.89%. However there were areas where they performed least as well as attended the maximum. The lack of skill or awareness about such function might be the reasons or such functions might be taken care of by others.

(b) Though women were predominantly pursuing the traditional line of production, a few were there treading off the track.

(c) Entrepreneurs selected those businesses which were easy to set up and related to family business. Mobilisation, implementation and monitoring work would be lower in these lines of production so that women can work at firm and family without competing demands on given time and energy.

(d) Enterprises were established away from houses in own buildings showed the desire to run the units independently without affecting family work but easy for accessibility by adjascence to houses.

(e) Operational Functions of the selected entrepreneurs were in good performance range with an FDI of 67.2%. They ensured that raw materials were available in time, health of the employees were addressed etc. so that operation of the units were moving smoothly.

(f) When entrepreneurs could choose businesses which could be operated from houses, those would be small business with lower investment. More money meant, more risk which could not be met with given time and energy of women who had high emotional investment in their own families.
(g) Wide variations in the maximum and minimum of capital stock and loan availed showed variations in size of enterprises and amount of loan availability in the market.

(h) Among the various entrepreneurial functions, investment function was found to be discharged with low proficiency (50.4%). It denoted that entrepreneurial functions which demanded skill/knowledge were fetching in vacuum with our respondents.

(i) Since 92% of the entrepreneurs could spend more than six hours per day for their business, it could be assumed that business was a full time job for women entrepreneurs along with their prescribed role in the family. They might be operating from houses to the adjacent manufacturing units.

(j) About 25% of the respondents declined to diversify and modernise due to the paucity of additional resources/time. Majority found scope for expansion implied the readiness to involve more resources, time and risk for the business.

(k) Entrepreneurial functions for production in the enterprises were done carefully by majority of the entrepreneurs (72.75%).

(l) By analysing the spatial marketing strategy of enterprises it could be concluded that the products of the selected enterprises had either local relevance or restricted volume of production only.

(m) Nature of distribution channel showed that the selected industries being small scale sector depended more on direct sales at unit or agency levels.
(n) Media choice reiterated that entrepreneurs of small scale sector were relevant only locally with limited market and hence relied on local newspaper/sign boards. They did not require mass promotion through media coverage. Nature of products, volume of production, extent of market, expenditure etc. might be reason for low media usage.

(o) Education and skill of the selected entrepreneurs were not adequate to undertake marketing functions like market analysis, proper market mix and sales promotion strategies, without which they could not steer the business successfully in a small scale sector (54.21%).

(p) Business condition (profit or loss) and form of business organisations were not significantly related as well as business condition and size of organisations.

(q) Monthly sales turnover and forms of business organisations had no statistically significant correlation.

(r) Though entrepreneurs had key knowledge to ensure adequate returns on investment, they lack basic financial functions which might be demanding more advanced skill and strategy (62.1%).

(s) Composite Functional Desirability Index (58.06%) as an aggregate of six simple functional indices showed that women respondents were not below the average but had no adequate acumen to function as daring entrepreneurs, seldom reaching a realm of very good or excellent performers.

(t) Women entrepreneurs had high positive opinion in general about issues related to enterprise management, especially family and business coordination, gender and job, satisfaction as an
entrepreneur, social status, decision maker at home, support of husband, security feeling etc. It was a reflection of high literacy level among the women in the state.

(u) Low Perception Index highlighted that women entrepreneurs had perceived entrepreneurial issues as real threat to entrepreneurs and enterprises.

(v) Women enterprises in small scale manufacturing sector were also facing the same problems as other sectors with different degrees and dimensions as marketing, finance, etc.

(w) Average Entrepreneurial Quotient (EQ) of the selected entrepreneurs could not be a surprise (51.03%). Since small scale enterprises were managed by entrepreneurs with limited resources and ambition, their entrepreneurial acumen as a blend of competency, character, habit and value could not be excellent or innovative in general and specifically for women with ample angularities.

5.4.4 Determinants of Entrepreneurship

(a) The primary drive for entrepreneurship in the form of pull factors was to earn money and gain economic independence. Entrepreneurs believed that by earning money they need not depend others to run family or could manage family with other breadwinners.

(b) Internal push factors were not a primary reason to start an enterprise. Both push and pull factors were internal determinants of entrepreneurship, of which the latter was more important.

(c) Availability of financial assistance was the key external determinant of entrepreneurship.
Motivation was a major external factor for entrepreneurship, especially when it was from peer group or close family members/friends. For women entrepreneurs support from family and friends are great stake to work independently and interact comfortably with people.

For women entrepreneurs family came second as major source of finance, next to commercial banks. In fact all concessions under the pretext of women were employed by male heads.

Self confidence and hardwork are key to success in any field of activity and same was the case with selected women entrepreneurs as well.

5.4.5 Institutional/Organisational Support

Institutional support from the centre to local bodies to women entrepreneurs were innumerable which showed the interest of the society to promote industry in general and women in particular.

Lion's share of entrepreneurs received institutional support in one or the other form showed the availability and accessibility of support systems for entrepreneurship for women.

Compared to large volume of investment and loan, subsidy component was meagre. There were sizeable number of respondents who did not receive any form of financial incentive. Lack of awareness and difficulty in availing might be major reasons for not availing subsidies and incentives.

Loanees in general were prompt in repayment and among the defaulters, their financial problems prevent repayment.
(e) EDP/MDP programmes were successful when they were linked compulsorily with schemes of assistance, so that required technical inputs could be transferred to entrepreneurs to discharge their functions effectively.

(f) Rather than the unawareness, doubt about the use and untimely scheduling of the programmes seemed to be the major reasons for absenting from EDP showed absence of proper propaganda regarding the use of EDP.

(g) Women entrepreneurs in general felt the need of support agencies though, a few had complaints regarding the system/personnel. It implied that agencies had to be streamlined to make them more effective and gender neutral.

(h) Inter organisational linkages were existing due to the interdependence of institutions working for the women entrepreneurs.

5.5 POLICY SUGGESTIONS

Policies and programmes are on the basis of implications of inferences made from the data analysis. But they should be in consonance with the system in which the target group is working. In an era of increased liberalisation, efficiency is the most important guiding principle without sacrificing the equity consideration as an equally important merit in public policy.

Women should be given equal opportunity as men is based on the late realisation of a simple economic logic of using half of the human resources for social well-being. In Kerala, people have high literary and
other human development indicators without any prejudice to women. But the degree of industrialisation and work participation rate of the state are lower than the national average. Government is also running with deficit budget for years. Per capita income higher than the national average, strong service sector, developed infrastructure facilities and skilled labourers are the core competencies of the state. Policies and programmes suggested for the women entrepreneurs are based on the present study reflect the present state of the economy. Selected women entrepreneurs of the study belonged to the micro and small scale industries in the manufacturing sector of Thrissur district. In all developed countries, entrepreneurs and self employed proprietors of small scale sector occupied largest share in number of industries and employment.

(a) As entrepreneurs or employers, women had registered remarkable presence in Industrial Cooperatives, Small Scale Industries and MSME sectors of Kerala as well as Thrissur. Cultural milieu of the state and promotional programmes may be the reasons. It may also be the use of the concessions to women by their male heads. However, since economy is benefitted with more output and employment by women industries programmes, promotional activities for women should continue more effectively, new programmes tailored to the requirements of women of various target groups may be chalked out and better awareness should be created among the potential women entrepreneurs to undertake new enterprises.

(b) Though there were a dozen schemes like PMRY, SSI, etc. for women entrepreneurs, 45% of them did not avail any of them but of course availed many other incentives and inputs. Schemes have to be
streamlined and assistance have to be adequate so that women can be really attracted and assisted. Characteristics of entrepreneurs and enterprises showed that women may be more interested in programmes for micro and tiny industrial units which can be easily managed as well as act as a comfortable cushion against the economic upheavals in the family.

(c) Analysis of entrepreneurial function of the selected entrepreneurs showed that respondents were weak wherever skill or technical know-how was required to discharge the duties. It indicated the need for compulsory training programmes for all women entrepreneurs who received assistance in any form for their enterprises. Entrepreneurial and managerial training programmes should be linked with all Women Industries Schemes/programmes/facilities etc. Training Modules and Syllabus should be attuned to undertake technical and managerial functions efficiently by entrepreneurs.

(d) Since majority of the entrepreneurs were engaged in traditional/women oriented industries, potential entrepreneurs may be given training and facilities to start industries in modern manufacturing sector which has more scope in the future. In order to prevent crowding of one type of enterprise in the same locality, assistance can be restricted to new line of production.

(e) Training programmes should be arranged in the same district so that women can know and attend. Equally important is that employees may also be trained so that they can update their skill/knowledge. It will also solve the problem of nonavailability of skilled personnel.
(f) Modules of the training programmes may be attuned to the requirement of target group so that many women entrepreneurs who are in the business of family can update their skill/knowledge or pursue a business in which they are interested.

(g) There should be a Common Facility Centre at district level to market the products of women industries, to undertake sales promotion activities, procure/pool raw materials, single window green channel for clearance of all administrative/technical procedures to start business units, and liaison office for women entrepreneurs.

(h) Though women entrepreneurs had good opinion index with various roles of entrepreneurship as a career, they perceived that many entrepreneurial issues were hard nut to crack. Non availability of marketing facilities, shortage of raw materials, difficulty in getting skilled labour, lukewarm support of officials, etc. were assumed as unsolved puzzles by them. Common Facility Centre at the district will be a great relief for women entrepreneurs.

(i) Internal and external determinants of women entrepreneurship showed that economic interest was primary factor to bring many to enterprise. But factors like economic independence, social status, utilisation of one's own skill/resources, to engage life meaningful etc. may be primary to many other persons. But women as entrepreneurs expect all supports from family members so that they can act more bravely in the society at large. A general awareness/advocacy campaign to improve the status of women in the society can help a lot in these directions to change attitudes and beliefs of men and women equally, so that more women can undertake entrepreneurship and society can support without reservation.
(j) Among the support systems to women entrepreneurs there are institutional and noninstitutional supports as well as financial and non-financial supports. Governmental, non-governmental and private/peoples organisations are key players in the field of support systems. Selected respondents had been supported by all these paraphernalia in one way or the other. But all the respondents feverishly feel the necessity of an exclusive umbrella agency for women entrepreneurs so that they need not run between pillar to pillar to get the assistance. There should be at least a coordinating agency at the district level to integrate all the components of assistance offered to women entrepreneurs by different institutions and organisations. Inter organisational and institutional networking and linkages can be done by this integrating agency.

(k) Need for streamlining and revitalising existing institutions and their programmes for women entrepreneurship was highlighted by the study. Many of the respondents were not aware about the schemes, use of EDP/MDP programmes, aware about the schedule of programmes etc. necessitate much propaganda about the programme and their use among the target group. At times programmes were not tailored to the needs of target group. Training centres were not in the proximity was also a reason for not availing the service. Above all sizeable number of respondents were either uneasy with the behaviour of officials or their procedures.

(l) Non-financial supports like training (entrepreneurial, managerial, technical), marketing, common resource procurement, sales promotion, consultancy services, infrastructure facilities, research and development etc. will have more mileage than institutional
finance to bring up women entrepreneurs in the future. Government can network with non governmental and private organisations including business organisations for better linkage effect in these fields to help upcoming entrepreneurs.

(m) Respondent entrepreneurs had also demanded that supporting agencies may give preference to purchase the products/services of women enterprises, help to participate in trade fairs/exhibition, extend vocational training in food processing/tailoring, managerial/technical stall etc, simplification of formalities for registration/assistance/loans, creation of infrastructural facilities, subsidy for key inputs like energy/finance, supply of raw materials at reasonable price and regular frequency, information centre for all government/nongovernmental assistance/incentives/programmes for women, standardisation and quality control of products, same line of business not to be promoted in the same locality, facility to visit/interact with successful women industrialists etc.

5.6 CONTRIBUTION OF RESEARCH

Research is neither a journey in the darkness nor a shooting of an arrow in the air. It is a well defined exploration with predetermined design to know more about what is known. As such any descriptive study contributes to knowledge on characteristics, functions, behaviour, determinants, causal relations, etc., to explain/predict events and help to formulate methods and means to influence predictable behaviour in desirable direction. The present research had also contributed significantly and seriously to the field of study and elucidated here as (a) theoretical contributions and (b) practical benefits. Contributions can neither be reduced to mathematical measurements nor to universal acceptance. But
they are adding to new knowledge or even reiterating what is already known. Results can also be made use of for policies and programmes to improve the condition in the field by planners and policy makers.

5.6.1 Theoretical Contributions

Study on women entrepreneurs of manufacturing sector in Thrissur district was capable of contributing concretely to our indigenous knowledge with regard to the characteristics of women entrepreneurs, features of small scale women enterprises, proficiency of women in entrepreneurial functions, determinants of entrepreneurship and working of support systems. Inquiry could also highlight the gender dimensions of entrepreneurs of small scale sector in the study region. Major contributions can be enlisted as following.

(a) Women wish to undertake business after marriage and preferably after 30 years of age is a knowledge in tandem with studies everywhere. More number of children, especially below the age 20 years was also found to be the characteristics of women entered into business. Entrepreneurs were not originating from BPL families or they were from families with some means and merit. They also preferred to do business in individual proprietary form of business organisation than partnership or joint business. Majority had undertaken traditional business with family support. Small scale entrepreneurs were family oriented business people for the family and by the family.

(b) Entrepreneurs of micro and small scale enterprises were discharging their entrepreneurial functions at a rate much below or half of the desirable performance level. They were novice in all functional areas
which demanded skill and updated knowledge. It implied that they were running the business with rules of the thumb and inherited knowledge. Training is required to augment and rejuvenate the skill.

(c) Women entrepreneurs were fully aware about the advantages of being an entrepreneur such as economic independence, increased social status, much meaning for life, better participation in family decision making etc. But issues of enterprises were viewed less optimistically due to the awesome realities. To be an entrepreneur adds definitely to the gender equality but with corresponding constraints.

(d) All enterprises and entrepreneurs have problems in their business. Hence women entrepreneurs and small scale industries were also not exceptions. But scale of the operation and gender of the entrepreneur create problems. Women entrepreneurs have lesser freedom to move/interact in the society and lower accessibility to property/other resources create constraints in the efficient management of resources and evolving strategies for enterprise management. Though the values of the entrepreneur respondents were above the functional competency index, their habits and character quotients developed by the age old social systems were low. Gender is still a constraint.

(e) There were various variables, internal as well as external to the entrepreneur in determining her career. Internal pull factors like need to earn money and push factors like dissatisfaction with given job or compulsion of business parents were critical. Even the fate play a role like death/divorce of husband, ill health of breadwinner etc. External factors like support of family, success stories, facilities available in the society etc. were also equally important. In fact the
study had identified and highlighted more than 47 internal (18 variables) and external (29 variables) variables as determinants of entrepreneurship and ranked their order of preference in influencing entrepreneurial career. Entrepreneurship is a dependent variable based on 'n' number of independent variables.

(f) Support system prevails in the form of men, machinery, materials and money from institutional and non institutional sources and governmental / non governmental / business / cooperative / peoples organisations. An entrepreneur banks upon all reliable support systems to establish and operate the enterprise. All inputs required will not be available from single source. Organisations were also working at national/state/district/local levels to support women entrepreneurs. Inputs were in the form of skill/training/facilities. Lack of coordination of activities meant for women entrepreneurs put unnecessary wastage of time, delay and denial of assistance. Synergy of the support is networking – higher the synergy, higher the linkage effect.

(g) There are several training programmes prevailing for the entrepreneurs. They fail to get desired result since they were not linked compulsorily with assistance and not attuned to the requirements/conditions of target group. Many institutions and training programmes were not tailored to the specific requirement of target group. Institutions/support systems require regular rejuvenation and refocussing, otherwise they will be defunct, picking holes on the exchequer.

(h) Among the various support systems and institution, family is the most important institution which supported the women
entrepreneurs. They are getting emotional support, financial inputs, managerial guidance, physical assistance and all other help to start and operate their enterprise. Family was providing innumerable inputs under one umbrella. Most significant was that family support could break age old values of restraint an movement of women and their role outside the family as business leaders. Women should be primarily promoted by their own family in order to be accepted by the society outside the family. All women entrepreneurs had agreed that family support (husband/father/children/relatives) was available to them and was the real source of energy and investment for their career. Women as entrepreneurs has gender restrictions and family is the primary liberator of women.

(i) Concessions and incentives given to women were exploited by male-heads to start business in the name of women members of the families. Of course they were in a majority among the selected respondents. But women were brought to the lime light at all occasions warranted by the situations and initiated change of attitude by women who were otherwise would not have been exposed to enterprises. Women are gradually coming out of their veil due to the various schemes/programmes offered to them to start industries and to utilise their skill/knowledge. The long term effect of women oriented programmes will be gender equality.

5.6.2 Practical Benefits of the Study

Study will be benefitting researchers, potential entrepreneurs, planners/policy makers, institutions/organisations, activists and society at large as explained in the following details.
(a) As far as researchers are concerned the present study is not merely an addition to studies on women/entrepreneurs/manufacturing sector in Kerala but has positive contribution to the stock of knowledge, analytical tools and descriptive design. Functions of entrepreneurs were classified into six and competency of entrepreneurs were measured by objective parameters in each function with Functional Desirability Index. Six simple functional indices and one composite index of the six functions were constructed to examine the level of performance of selected women entrepreneurs in each functional area and performance in general.

(b) Entrepreneurial Quotient was estimated for the selected women entrepreneurs with the assumption that entrepreneurial excellence is a function of competency, values, habit and character. About 45 objective parameters were taken to estimate EQ of the entrepreneurs and on the basis of their quotient values, they were classified into five categories as excellent (above 90%), very good (70%-90%), good (50%-70%), satisfactory (40-50%) and poor (below 40%) or archetype classification of excellent, innovative, daring, docile and novice with same percentage values in order respectively.

(c) Descriptive Design of the study was capable to collect data, analyse and evaluate the problem under study so that it was possible to highlight the characteristics of entrepreneurs, features of enterprises, functions of entrepreneurs, determinants of entrepreneurship and institutional support system of women entrepreneurs of manufacturing sector in the study region.

(d) As planners/policy makers are concerned, study has strongly suggested the need for an exclusive institution for the development
of women entrepreneurs so that they may avail all inputs/assistance/incentives from single source, get single window clearance of all certificates to start and operate a business, can collect all information on training/schemes/programmes in time etc. It saves time/energy/money of women and help to act more effectively.

(e) Government has to look into the starting of an agency at district level till an exclusive agency for women entrepreneurs is established to coordinate and integrate activities of all institutions/organisations working at national/state/district/local levels for women entrepreneurs.

(f) Government should also link all their assistances to training programmes intended to increase technical/entrepreneurial/managerial skill of entrepreneurs/employees.

(g) Institutions conducting training programmes for women entrepreneurs have to (i) tailor their syllabus/module to the needs of target group rather than putting target group in the framework of given programmes, (ii) training programmes should be conducted within the district so that women can participate and return home everyday, (iii) employees should also be trained to solve the shortage of skilled labour and (iv) sufficient propaganda should be given for training programmes regarding its time, venue and use among the potential clients.

(h) Society at large will be benefitted by the knowledge that assistance to women entrepreneurs is actually a women empowerment programme and as such it will contribute to a fair society of equals.
5.7 FUTURE RESEARCH

Scope for further research is always implicit in all studies because no study is at final or total with respect to any problem. Scope and limitations of the study is, in fact, a pointer to future research in the field. Some of the areas for future research are pointed out here.

(a) Study can be extended to other regions of the Kerala state with same design and analytical framework.

(b) Institutional/support system can be studied in detail with focus on effectiveness of existing system, inter organisational linkage and to develop an alternative model of assistance to women entrepreneurs at various regional levels.

(c) Socioeconomic impact of women entrepreneurship with respect to economic independence, social security/status, family-business balance, self esteem etc. can be studied.

(d) Methodologically studies with advanced statistical tools to measure impact of various independent variables on entrepreneurship can be done.

5.8 AN EPILOGUE

Study on the women entrepreneurs of small scale manufacturing sector in Thrissur district has made several findings. In fact study has reaffirmed the results of many other studies with descriptive design and direct analysis. But study has highlighted features, functions, functional variables and facilitators in detail. With simple Indices of functional proficiency and Entrepreneurial Quotient, performance of women entrepreneurs of small scale enterprises were quantified with objective
parameters. Major observations, inferences and implications of the research had meaningfully contributed to the theoretical as well as operational relevance of the present study.

Economic independence of women by emerging entrepreneurs had contributed a lot to their self confidence, social status, multiple role and positive attitude to overcome gender bias. They were ready to work more, create rapport with stakeholders, keep balance between business and family and learned to manage critical inputs like time/resources to face the challenges of entrepreneurial career. They proved that women are equally capable as men in their small world of family, friends and neighbours. It is a radical change with reaffirming reactions in the society and keep alive the dreams of many for a gender neutral society in a resurgent economy.