CHAPTER - V
SOCIO ECONOMIC STATUS OF WOMEN ENTREPRENEUR IN THE STUDY AREA

5.1. AGE

Age of the sample respondents varied from 20 to more than 50 years. Age wise the total number of respondents were divided into a class of 20 and 30 years, between 30 and 40, 40 to 50 years and above 50 years. The frequency distribution of sample respondents in terms of the age is shown in the table 5.1.

Table 5.1
Age of the Women Entrepreneurs

<table>
<thead>
<tr>
<th>Age</th>
<th>No: of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>20-30</td>
<td>19</td>
<td>9.5</td>
</tr>
<tr>
<td>30-40</td>
<td>69</td>
<td>34.5</td>
</tr>
<tr>
<td>40-50</td>
<td>83</td>
<td>41.5</td>
</tr>
<tr>
<td>&lt;50</td>
<td>29</td>
<td>14.5</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100</td>
</tr>
</tbody>
</table>

As depicted in the table 5.1 the majority of the sample respondents started their entrepreneurial career while they were in the
age group of 40-50 yrs (41.5 per cent). It clearly reveals that the fact that after having acquired their educational qualification and fulfilling their matrimonial responsibilities they dedicated their time for a life of their own liking. This was followed by the age group of 30-40 years (34.5 per cent) where as only 9.5 per cent of the Women Entrepreneurs belonged to the age group of 20-30 years and those who were above 50 years accounted for 14.5 per cent. These findings reinforce the finding of Chalmers and Joseph, who found that “olderly / elderly rural people” seem to be involved as a new start Entrepreneurs, facility operators and community promoters (pp. 398) in rural environment.

5.1.2 Educational Qualification of the Women Entrepreneurs

Generally it is believed that education, entrepreneurship and development are interrelated. Unfortunately, the educational system in our state is not well-oriented for developing entrepreneurial capacities. The table 5.2 given below shows the educational qualification of the sample Women Entrepreneurs.

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Table 5.2

Educational Qualification

<table>
<thead>
<tr>
<th>Education</th>
<th>No: of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below SSLC</td>
<td>7</td>
<td>3.5</td>
</tr>
<tr>
<td>SSLC</td>
<td>37</td>
<td>18.5</td>
</tr>
<tr>
<td>Pre degree</td>
<td>41</td>
<td>20.5</td>
</tr>
<tr>
<td>Degree</td>
<td>68</td>
<td>34</td>
</tr>
<tr>
<td>Post Graduation</td>
<td>32</td>
<td>16</td>
</tr>
<tr>
<td>Technical/Professional</td>
<td>15</td>
<td>7.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>200</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

The data shown in the table above clearly indicates that the majority of the respondents have good educational background. Those respondents with a Post Graduate degree constitute 16 per cent. 20.5 per cent have studied up to Pre degree level and 18.5 per cent of them have studied up to SSLC and only a meager 3.5 per cent fall below SSLC level. In the sample, only 7.5 per cent of the entrepreneurs have technical education.
The findings of the study are in consonance with the views expressed by Hirsch and Peters,\(^2\) who concluded that even if women were well-educated, they could lack the technical and skill-oriented knowledge, which might impede their entry into technologically sophisticated areas of entrepreneurship.

### 5.1.3 Martial status

Table 5.3 shows the marital status of the respondents at the time of the starting of their respective enterprises.

<table>
<thead>
<tr>
<th>Martial status</th>
<th>No: of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>171</td>
<td>85.5</td>
</tr>
<tr>
<td>Unmarried</td>
<td>13</td>
<td>6.5</td>
</tr>
<tr>
<td>Widow</td>
<td>5</td>
<td>2.5</td>
</tr>
<tr>
<td>Divorced</td>
<td>11</td>
<td>5.5</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100</td>
</tr>
</tbody>
</table>

Marriage being the primary concern of an Indian women works as an obstruction in their career particularly because the prime role of a

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\(^2\) Hirsch RD and Peters MP (1995), Entrepreneurship-starting, developing and Majority a New Enterprise, Rd Irwin USA.
wife as the dispenser of familial obligations and obviously she is tied up to the family. However, the newly acquired data shows the opposite, that the majority of the Respondents (85.5 per cent) were married, when they took up entrepreneurship career against their family responsibilities. This points to the fact that women are less inclined to start business before marriage. This could be because of the attitude of most of parents to see that their daughter are given in marriage at the earliest possible opportunity rather than letting them start a vocation without encumbrance. 6.5 per cent of women respondents were unmarried women when they took up a career of their own choice. Divorce and widow-hood account for 2.5 per cent and 5.5 per cent respectively.

5.1.4 Religion

The table 5.4 is a classification of Women Entrepreneurs on the basis of their religion. The religion of women is not found to have any bearing on their entrepreneurial attributes but religious customs might hamper them in their pursuit of Entrepreneur activities.
Table 5.4

Religion

<table>
<thead>
<tr>
<th>Community</th>
<th>No: of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hindu</td>
<td>105</td>
<td>52.5</td>
</tr>
<tr>
<td>Christian</td>
<td>75</td>
<td>37.5</td>
</tr>
<tr>
<td>Muslim</td>
<td>20</td>
<td>10</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>200</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

As the table reveals that only a small number of Muslim women (10 per cent) are in the main stream of socio-economic life in the state. The vast majority of the sample respondents, 52.5 per cent, belong to Hinduism.

5.1.5 Family Background

The family plays a vital role in the success of any venture, especially in the case of Women Entrepreneur. Family could either be a nuclear or joint structure. Both the family patterns have been found to have their merits and demerits in making the occupational choice of the respondents.
Table 5.5

Family Background

<table>
<thead>
<tr>
<th>Family Background</th>
<th>No: of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nuclear family</td>
<td>153</td>
<td>76.5</td>
</tr>
<tr>
<td>Joint family</td>
<td>47</td>
<td>23.5</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100</td>
</tr>
</tbody>
</table>

The table shows that the majority of the women respondents, i.e. 76.5% of them, belong to the nuclear family system with just 23.5% coming from joint families. The respondents belonging to nuclear families felt that their responsibilities were lighter in comparison with those in joint families; they also felt that making adjustments between family and business affairs were much easier.

5.1.6 Family Occupation

Besides the personality characteristics that determine the entrepreneurs, their family occupation also plays a vital role in creating in them a propensity toward entrepreneurship.

Table 5.6 shows the occupations of the husbands of the sample respondents.
The above given table reveals that the husbands of the majority of the sample respondents (42 per cent) belonged to business or professional background and thereby strengthening the belief that a business family background does facilitate one’s entry into the entrepreneurial world. 21.5 per cent of the respondents’ husbands work in the private sector whereas 95 per cent and 4.5 per cent work in the government and Agriculture sectors respectively. 7.5 per cent were widows or divorcees. Fascinatingly, 7 per cent of the family members were already engaged in the tourism sector.
These findings are in consonance with the finding of Hall and Rusher\(^3\) (2004), who found that the majority of the respondents identified, had a family business.

### 5.1.7 Family Size

A woman’s life is always transitional and career has always been affected by either marriage or the arrival of a new born. Indian women are always known for their tremendous ability for sacrifice; they often sacrifice their own aspirations for the love of their husbands and his career. As the size of the family has a direct bearing on the work involvement and the time extracted therefore, an assessment of the impact of the number of family members, is considered necessary.

Table 5.7 shows the family size of respondents.

<table>
<thead>
<tr>
<th>Family Size</th>
<th>No: of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 3</td>
<td>8</td>
<td>4</td>
</tr>
<tr>
<td>3-5</td>
<td>127</td>
<td>63.5</td>
</tr>
<tr>
<td>5 and above</td>
<td>65</td>
<td>32.5</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100</td>
</tr>
</tbody>
</table>

As it can be seen in table 5.7, majority of the women respondents (63.5), belong to families with 3-5 members. Those who had a family size of above 5 were 32.5 per cent; only 4 per cent had a family size below 3. This could be linked with the age of the respondents, wherein the 41.5 per cent of women were of the age group 40-50.

From this it is evident that women only after they have settled in life, i.e. they are marriage and have settled children (once their children start going to school) that they think about their own career.

5.2. BUSINESS OF WOMEN ENTREPRENEUR

To study the business profile of Women Entrepreneur in tourism the nature of unit, year of establishment of the unit, how they started the business, initial investment made, management of business, source of fund for business, marketing and promotional strategies, have been used as indicators.

5.2.1. Nature of Unit

The Women Entrepreneur were classified into four basic groups: manufacturing or trading; service; manufacturing and trading. Generally speaking, Women Entrepreneur was not found confined to any one line of products. Most of the Women Entrepreneur, about 48.5per cent, were presently operating in manufacturing activities, close behind them come the 33.5per cent, engage in the service sector and only 9 per cent of the
respondents were engaged in both exclusively trading activities. Another 9 per cent of the respondents were engaged in both manufacturing and trading.

Table 5.8 indicates the nature of entrepreneurial activities of the sample respondents.

Table 5.8

<table>
<thead>
<tr>
<th>Nature of Unit</th>
<th>No: of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manufacturing &amp; Trade</td>
<td>18</td>
<td>9</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>97</td>
<td>48.5</td>
</tr>
<tr>
<td>Service</td>
<td>67</td>
<td>33.5</td>
</tr>
<tr>
<td>Trade</td>
<td>18</td>
<td>9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>200</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Age was not a criterion for taking decision on projects. Respondents revealed that husbands in most cases had technical knowledge and had given them the required help whenever needed. Many women were found capable of producing technically sophisticated and complicated products on their own strength and capabilities, i.e., their education and family background. In the course of the interview it was revealed that the 1st generation Women Entrepreneurs (those who had no
business background) were virtually pushed into taking up foods and handicrafts sectors, as there existed a false notion that women could shine only in these fields of cooking and designing owing to an inherent potential in them.

Table 5.9

Distribution of Respondents According to Nature of Entrepreneur

<table>
<thead>
<tr>
<th>Product</th>
<th>Kumbalangi</th>
<th>Kuttampuzha</th>
<th>Kuttanad</th>
<th>Cherai</th>
</tr>
</thead>
<tbody>
<tr>
<td>Restaurant</td>
<td>9</td>
<td>2</td>
<td>6</td>
<td>8</td>
</tr>
<tr>
<td>Hotel</td>
<td>2</td>
<td></td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Homestays</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Car Rentals</td>
<td></td>
<td></td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Internet/ Money changers</td>
<td></td>
<td></td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Bakery</td>
<td>8</td>
<td>5</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Garment</td>
<td>4</td>
<td>4</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>Food Product</td>
<td>7</td>
<td>5</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Tour operators</td>
<td></td>
<td></td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Beauty Parlor/ saloon</td>
<td>2</td>
<td>8</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>Coir Business/ bamboo making</td>
<td>1</td>
<td>1</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Jewellery</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Handicrafts</td>
<td>1</td>
<td></td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Farming Agriculture</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Houseboats</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tailoring</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Laundry service</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>
Service sector units were generally not inherited but were the products of the efforts of the women entrepreneur themselves. Most of the women were “Single product/Service” operators once and once for all. Diversification was a rare phenomenon. In rare case of diversification, the reason has been a compulsion for survival. They had only one mainstream activity with little ambition for growth.

Table 5.9 shows that the study confirms the views expressed by quite a good number of researchers that women in general are predominantly drawn to the conventional route, which means that they tend to create business in service sectors, where they are already economically active as managers, owners or employees. (Andreson and woodcock\textsuperscript{4}, 1996). However, it should be admitted that there are a few ones, who have rowed against the current. They are the social women

\begin{table}
\centering
\begin{tabular}{|c|c|c|c|c|}
\hline
\textbf{Flower shop} & 1 & 1 & 2 & 1 \\
\textbf{Garden work} & 1 & 3 & 1 & 1 \\
\hline
\textbf{Massage centers} & 1 & 1 & 7 & 7 \\
\hline
\textbf{Family, gift stores} & 4 & 8 & 4 & 5 \\
\hline
\textbf{Catering Service} & 3 & 8 & 5 & 4 \\
\hline
\textbf{Spice Centers} & & & 1 & \\
\hline
\textbf{Total} & 50 & 50 & 50 & 50 \\
\hline
\end{tabular}
\end{table}

\textsuperscript{4} Anderson AH and woodcock P(1996) Effective entrepreneurship a skill and actively based approach, Black well publishing Ltd. UK
entrepreneurs who are the elite in the cities, highly educated and have acquired considerable technical skills (Vnize 1987), several women in the non-conventional fields are doing well and, in some cases, doing better than their male counterparts. When boosted with some support from their family, women are usually found to reap success in fields such as retailing, personal care service, catering and restaurants, characterized by less competition and low start up of capital. But in recent times a large influx into this field has brought tough competition, stunning the growth of a once flourishing pasture for women (Brush 2004).

5.2.2 Years of establishment of the Business

Period of establishment of a unit is important especially in the case of women in units as it indicates the time and level of entrepreneurial activity among women. Table 5.10 categorizes the sample respondents according to the year of establishment of the unit.

Table 5.10
Distribution of Women Entrepreneurs According to the Year of Establishment

<table>
<thead>
<tr>
<th>Year of establish</th>
<th>No: of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1975-80</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>1980-1990</td>
<td>12</td>
<td>6</td>
</tr>
<tr>
<td>1990-2000</td>
<td>73</td>
<td>36.5</td>
</tr>
<tr>
<td>2000- onwards</td>
<td>109</td>
<td>59.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>200</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

The collected data lead to the inference that the women in the sample, possessed in good measure, the qualities of endurance and sustained efforts to nurture their enterprise as more than 45 per cent of the respondents had set up their units before 2000. It is evident from the table that 54.5 per cent of the respondents started their units only after 2000. Therefore, it can be assumed that the women entrepreneurs successfully faced the initial hiccup in their respective business and were now sailing smoothly.
5.2.3 Starting of the venture

A business is started either afresh or by inheriting one. Table 5.11 below shows the classification of enterprises on the basis of the mode of starting.

Table 5.11

<table>
<thead>
<tr>
<th>Starting the enterprise</th>
<th>No: of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Newly started</td>
<td>173</td>
<td>86.5</td>
</tr>
<tr>
<td>Inherited</td>
<td>23</td>
<td>11.5</td>
</tr>
<tr>
<td>Acquired from Partners</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100</td>
</tr>
</tbody>
</table>

As seen from the Table 5.11 that 86.5 per cent of the enterprises were started afresh and those that are inherited as family legacy are only 11.5 per cent. Only a meager 2 per cent seemed to have accrued from partnership.

5.2.4 Location of the Business

Location of an enterprise is based on certain important factors such as nearness to market, raw material, availability of skilled personnel and easy transportation.

Table 5.12 shows the location chosen by the respondent.
Table 5.12

<table>
<thead>
<tr>
<th>Location</th>
<th>No: of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nearness to Home/Own Building</td>
<td>137</td>
<td>68.5</td>
</tr>
<tr>
<td>Marketing Facilities</td>
<td>27</td>
<td>13.5</td>
</tr>
<tr>
<td>Development plot/shed</td>
<td>19</td>
<td>9.5</td>
</tr>
<tr>
<td>Availability of raw material</td>
<td>8</td>
<td>4</td>
</tr>
<tr>
<td>Availability of skilled labor</td>
<td>9</td>
<td>4.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>200</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Nearness to home or own building was the prime motivator for the location of units (68.5 per cent). Location of the site for business is invariably based on its proximity to home. Marketing facilities (13.5 per cent) was the next important consideration in the choice of the location of the enterprise. For 9.5 per cent of the sample respondents’ availability of skilled labor and raw material were the basis for selection of the location of the units i.e. 4.5 and 4 per cent respectively.

5.2.5 Initial Investment Made

The prime motive for women to enter into business is to augment the family income. They make small initial investments from their own savings and shun borrowings. Availability of finance (capital) is crucial
for entrepreneurial success. Existing entrepreneurs and potential entrepreneurs prefer to invest their own money in their ventures. A stage may come when they can avail of loans and as a last resort, draw on share capital. In short, entrepreneurs will first draw on the funds that are the cheapest and then proceed to more and more expensive funds. Obviously, the perceived availability of capital to invest in a firm also determines what kind of opportunity is ready to engage. Entrepreneurs’ small amount financial resource will opt for a less capital intensive enterprise. Whereas, entrepreneurs will opt for higher capital intensive opportunities which, in turn, lead to higher growth potential. Naturally, women who have less access to capital, often opt for opportunities with limited growth potential.

Tourism is the best-suited business venture, which requires a small amount of financial assistance and has greater turnover, which is supported by the statement of Getz and Carslen\(^7\)(2005) that women family business owners have frequently complained of long hours of business, minimal financial rewards and disruptions to family and community life.

The enterprises under study are basically micro in nature with capital investments ranging from Rs. 2 Lakhs to Rs. 20 Lakhs. Very

few units have initial investment above 20 Lakhs. The extent of capital investment depends naturally on the nature of units. It has been a general feeling that the ratio of fixed and working capital, depends on the nature of industry. The present analysis is related to the total capital investment in the enterprise. The table given below shows the initial investments made by Women Entrepreneurs.

### Table 5.13

<table>
<thead>
<tr>
<th>Initial Investment</th>
<th>No: of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 1 lakh</td>
<td>33</td>
<td>16.5</td>
</tr>
<tr>
<td>1-3 lakh</td>
<td>48</td>
<td>24</td>
</tr>
<tr>
<td>3-5 lakh</td>
<td>35</td>
<td>17.5</td>
</tr>
<tr>
<td>5-7 lakh</td>
<td>37</td>
<td>18.5</td>
</tr>
<tr>
<td>7-9 lakh</td>
<td>31</td>
<td>15.5</td>
</tr>
<tr>
<td>9-11 lakh</td>
<td>8</td>
<td>4</td>
</tr>
<tr>
<td>11-20 lakh</td>
<td>5</td>
<td>2.5</td>
</tr>
<tr>
<td>above 20 lakh</td>
<td>3</td>
<td>1.5</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100</td>
</tr>
</tbody>
</table>

It is clear from the table 5.13 above that 16.5 per cent of respondents had initial investment below 1 lakh. While 24 per cent of the
units were in the range of 1-3 lakhs investment; there were 17.5% per cent with an investment range of 3-5 lakhs. 18.5% per cent of respondents had investment up to 5 to 7 lakhs constitute and only 2.33 per cent of the entrepreneurs had an investment above 20 lakhs.

The findings are similar to the study conducted world-wide, which reveals that the women the world over start up with smaller capital as compared to men\(^8\). Often starting a business is less expensive in developed countries than in developing countries as the former has a better physical infrastructure and more advanced capital market\(^9\). The majority of the Women Entrepreneurs provide all the required startup capital themselves. They rely on personal and family assets or borrowing from friends and relatives\(^10\). Very few take bank loans.

**5.2.6 Management of the Business**

Women entrepreneurship is more vital to the development of small scale industries than to the medium or large scale industries. A small scale entrepreneur has perforce to take on himself in addition, the role of manager, technician and so on. Entrepreneur in the small scale business has to be in the forefront all the time. To ensure a sustained

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\(^10\) Misrich RD and Peters MP (1995) Enterprenership- staring developing and Managing a New Enterprer, RD Liturin USA.
growth of small scale industry, the problem has to be tackled at the basic level of the entrepreneurs, for the entire unit revolves around him.

Management of a small scale business is more difficult and demanding for a women entrepreneurs.

The complementary factor of tourism business entrepreneurship is that tourism has emerged as a central contributor to the national economy, generating significant foreign exchange and results in revenue boost (HGK 2009)\(^\text{11}\), therefore promotion of tourism is essential.

5.2.7. Source of Funds in Business

Finance is a crucial resource for venture creation. It is very important that Women Entrepreneur has adequate knowledge and information of the various financial institutions which are rendering financial incentives and many other kinds of help for Women Entrepreneurs. They have to depend on their own savings as the lending practices of banks and government funding agencies are quite restrictive and unfriendly to women. The main reason of non availability of finance is their inability to provide collateral security as they do not own much in their name. On the other side, women have got only restricted freedom and have to perform a dual role. Majority of them do not have any idea about financial leverage.

\(^{11}\) Hrvatska Gospodarska Komoraa(HGK),2009, “Tourism Industry a Bliss”,

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Historically, the dominant source of funding has been personal savings, credit cards, home equity loans and family loans. Studies have shown that women are more cautious than men when it comes to financing their business; in fact, they are less inclined to be fettered by a financial institution. They take on less debt and are more likely to use their personal savings to start their business or their own capital to run it. Since their businesses are often small, they have limited financial needs, the need to reinforce their ability and keep updating their knowledge. In a large business, the effect of any bad decision can be absorbed by the corporate body, but even a single costly error in judgments can prove disaster in a small business.

**Table No. 5.14**
*Management of the Business*

<table>
<thead>
<tr>
<th>Management</th>
<th>No: of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self</td>
<td>70</td>
<td>35</td>
</tr>
<tr>
<td>Husband</td>
<td>96</td>
<td>48</td>
</tr>
<tr>
<td>Employed Person</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>All jointly</td>
<td>30</td>
<td>15</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>200</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>
It is inferred from the above table that 48 per cent of the respondents take decisions jointly with husbands a finding similar to that of Hull and Rusher\textsuperscript{12}(2009) who revealed that the majority of their respondents had a spouse who was involved in some degree in the running of the business. In 35 per cent of the units decisions are made by Women Entrepreneurs themselves. Those who seek the opinion of the persons employed constitute 2 per cent. In the case of 15 per cent of the sample respondents the decision is taken collectively.

Regarding the investment size of the plant, machinery etc, only a small number of Women Entrepreneurs has invested huge amounts for in business. Others who have invested lesser amounts have also been earning sizable profits.

\textbf{Table No. 5.15}

\begin{center}
\textbf{Source of Funds in Business}
\end{center}

\begin{table}[h]
\begin{tabular}{|l|l|l|}
\hline
Source of Funds & No: of Respondents & Percentage \\
\hline
Own contribution & 157 & 78.5 \\
\hline
Own and Husband & 39 & 19.5 \\
\hline
Money Lenders & 4 & 2 \\
\hline
Total & 200 & 100 \\
\hline
\end{tabular}
\end{table}

Some of the respondents have pointed out that their womanly did not permit them to take the risks involved in huge investments. Some others wanted to begin small and then expand the market by assessing the demand for their products. For majority (79.5 per cent) of the respondent source of funding is, their own savings or bank loans. Those who used their own funds as well as those of their husbands number to 19.5 per cent. Only a meagre of 2 per cent approached money lenders for funds.

5.2.8 Experience before the establishment of the enterprise

Table 5.16

<table>
<thead>
<tr>
<th>Experience</th>
<th>No: of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trading</td>
<td>13</td>
<td>6.5</td>
</tr>
<tr>
<td>Service</td>
<td>47</td>
<td>23.5</td>
</tr>
<tr>
<td>Manufacturing trading</td>
<td>30</td>
<td>15</td>
</tr>
<tr>
<td>No experience</td>
<td>110</td>
<td>55</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>200</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Table 5.16 shows the experience which the respondents had acquired prior to the launch of their enterprises. As it is clear from the table, the majority of the respondents (55 per cent) had no prior
experience of either manufacturing or servicing activities before they started their enterprises. It is not an indispensible pre-requisite as far as starting of an entrepreneurial venture is concerned. 23.5 per cent of the respondents had but little experience in servicing activity. The percentage of respondents having manufacturing, even trading experience was 15 per cent. 6.66 per cent of the sample Women Entrepreneurs had prior experience in trading. Most of them have found to be doing household work before starting their business. There findings in consonance with the view of Watkins and Watkins’\textsuperscript{13}, who in their study observed that in developing countries in particular women entered business without prior experience. On the other hand in developed countries a high proportion of Women Entrepreneurs who entered business had past experience.

5.2.9 Marketing and Promotional Strategies

Table No. 5.17

Marketing and Promotional Strategies

<table>
<thead>
<tr>
<th>Marketing Strategy</th>
<th>No: of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Discounts</td>
<td>95</td>
<td>47.5</td>
</tr>
<tr>
<td>Credit Sales</td>
<td>82</td>
<td>41</td>
</tr>
<tr>
<td>Personal Selling</td>
<td>65</td>
<td>32.5</td>
</tr>
<tr>
<td>Quality Control</td>
<td>43</td>
<td>21.5</td>
</tr>
<tr>
<td>Advertising/ Hoarding</td>
<td>29</td>
<td>14.5</td>
</tr>
<tr>
<td>Product Differentiation</td>
<td>32</td>
<td>16</td>
</tr>
<tr>
<td>Word of mouth</td>
<td>53</td>
<td>26.5</td>
</tr>
<tr>
<td>Store display</td>
<td>29</td>
<td>14.5</td>
</tr>
</tbody>
</table>

* Respondents use more than one promotional strategy.

The table shows that the major marketing and promotional strategies used by the sample respondents, 47.5 per cent of the respondents used discounts as a strategy, followed by credit sales (41 per cent), personal selling (32.5 per cent) quality control (21.5 per cent), advertising/ hoarding (14.5 per cent), and product differentiation (16 per cent). The Women Entrepreneurs who used word of mouth and store display as promotional strategies constituted 26.5 per cent and 14.5 per cent, respectively. These were the major promotional strategies used by
the sample women, entrepreneurs. Each product is supposed to cater to the needs of an identifiable customer sector and it is crucial that the marketing mix in terms of feature, packaging, distribution and promotion is fashioned suitably.

5.2.10 Fixing of Selling Price

Table 5.18

<table>
<thead>
<tr>
<th>Fixing of selling price</th>
<th>No: of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Myself with a Markup</td>
<td>93</td>
<td>46.5</td>
</tr>
<tr>
<td>Selling at Prevailing Market Price</td>
<td>60</td>
<td>30</td>
</tr>
<tr>
<td>Dealers or Agents</td>
<td>30</td>
<td>15</td>
</tr>
<tr>
<td>Less than Market Price</td>
<td>17</td>
<td>8.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>200</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

As revealed in the Table 5.18, 46.5 per cent had fixed the price by them with a mark up. In the case of 15 per cent of sample respondents the selling price was fixed by dealers or agents. The majority of the entrepreneurs were found to be unable to fix a fair selling price for the product. 30 per cent of the sample respondents fixed the selling price in accordance with the prevailing market price. 8.5 per cent of the respondents were forced to fix the selling price below the prevailing
market price. The difficulties confronted by them was how to fit in with the existing market and evolving market.

5.2.11 Nature of Help from Family Members

The success of any venture partly rest in the hands of the family. It was found that almost all the sample respondents were getting the cooperation and support of the family members in the running of their business. The table 5.19 shows the nature of help, received from the family members.

Table 5.19
Nature of Help from Family Members

<table>
<thead>
<tr>
<th>Nature of Help</th>
<th>No: of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marketing of products</td>
<td>60</td>
<td>30</td>
</tr>
<tr>
<td>Production</td>
<td>27</td>
<td>13.5</td>
</tr>
<tr>
<td>Procurement of raw material</td>
<td>29</td>
<td>14.5</td>
</tr>
<tr>
<td>Tackling Problems</td>
<td>21</td>
<td>10.5</td>
</tr>
<tr>
<td>In all matter</td>
<td>39</td>
<td>19.5</td>
</tr>
<tr>
<td>No support</td>
<td>24</td>
<td>12</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>200</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

As seen in the table above, 30per cent of the respondents needed help in the marketing of their products, in the process of production,
procurement of raw materials, besides facing the problems of packing. 12% needed no support from their family members. 19.5% needed support of their family members in almost all the matters concerning the enterprise. This reflects the lack of professionalism in the systematic management of the women owned units in the state.

5.2.12 Conflict between Domestic and Entrepreneurial Role

Women are known for the dual role they play, and when it comes to business women often act as a link between the family and the community, acting almost at the fag end of the business chain. Indian society which is characterized by it’s an ancient societal norms and values, is averse to women entrepreneurship and as such, the situation is quite challenging and difficult. Woman Entrepreneurs have to face the adverse public prejudices and disparagement family antagonism and social constraints in addition to the numerous work-related problems of pioneering. Under all these pressures and difficulties women’s work life becomes quite stressful. The table given below shows the conflict faced by the sample respondents torn between entrepreneurial and domestic responsibilities.
Table 5.20
Conflict between Domestic by Professional Role

<table>
<thead>
<tr>
<th>Areas of conflict</th>
<th>No: of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic work</td>
<td>79</td>
<td>39.5</td>
</tr>
<tr>
<td>Inconvenience of being family member</td>
<td>27</td>
<td>13.5</td>
</tr>
<tr>
<td>Being a good spouse</td>
<td>13</td>
<td>6.5</td>
</tr>
<tr>
<td>Children’s education</td>
<td>16</td>
<td>8</td>
</tr>
<tr>
<td>No conflicts between two roles</td>
<td>65</td>
<td>32.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>200</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

The table reveals that 39.5 per cent of the respondents find it really difficult to handle domestic work along with entrepreneurial activity. 13.5 per cent of Women Entrepreneurs faced the inconvenience of family members. Owing to the conflict between entrepreneurial and domestic roles, 6.5 per cent of Women Entrepreneurs had difficulty in meeting the needs of the education of their children. 32.5 per cent of the respondents say that they face no conflict between the two as they receive full support from the family members, especially from the spouses and have a full time or part time maid to share to the routine family chores.
The problems that most women entrepreneurs faced were in getting loans from banks as officials expressed serious doubts on the abilities of women entrepreneurs in taking up responsibilities in existing set up. But these pioneering women have not lost hopes since their abilities are, though slowly, being increasingly recognized and the advance on the part of the dispensers of loans and finance is in the weakening strain. They hope that in the near future women will come to be treated in par with men.

All the same the fact remains that women experienced considerable difficulties in discharging their spousal or parental responsibilities, besides the wider, familial duties. These views are in league with the views of Brannon, who opined that Women Entrepreneur all over the world find it difficult to balance work with familial responsibilities. Their career is considered secondary to that of their husbands. As they play multiple roles, they are also left with less time to devote to business\textsuperscript{14}. Their duties as a wife, mother, daughter-in-law and daughter of the family out-balance their professional responsibilities.

\textsuperscript{14} Lisawska e (1996), Barriers to a wider participation by women in private sector growth in Poland, Journal of International forum for women, 64-67.
responsibilities. Trying to cope up with the demands of the home front and entrepreneurship is exceptionally demanding\textsuperscript{15}.

It is to be noted that 69 per cent of the respondents were aware of the government agencies that extend support to Women Entrepreneurs. Even amongst those who were aware of the schemes, only 29.5 per cent were well-informed about them. While 25 per cent of them said that they had only a myopic idea about the existence of such schemes, and 31 per cent of the respondents admitted their total ignorance in the matter.

The Table below shows the area-wise distribution of the respondent according to their awareness of the government agencies involved.

\textbf{5.2.13 Attitude Towards Training Programmes}

That entrepreneurs are born is a myth. Entrepreneurship can be developed there are some conducive attitude which are needed to become a successful entrepreneurs. Once the basic traits are assured, enriching qualities can be gained and will be acquired through constant efforts. Unfailing participation in skill developing programmes will help to perfect entrepreneurship. The programmes conducted by the various agencies vary in duration, selection procedure course content etc. The

selection procedures generally adopted are confined to security of application and personal interviews.

Table 5.21
Respondents Attitude Towards Training Programmes

<table>
<thead>
<tr>
<th>Responses</th>
<th>No: of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>129</td>
<td>64.5</td>
</tr>
<tr>
<td>No</td>
<td>71</td>
<td>35.5</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100</td>
</tr>
</tbody>
</table>

The table shows that 64.5 percent of the respondents have attended training programmes provided by various organizations. While 35.5 percent, of the sample respondents had never attended any kind training programme.

5.3 TESTING OF HYPOTHESES

To facilitate proper direction for the probe, the researcher has formulated three research hypotheses. These are:

1. Kuttanadu, Kutampuzha, Kumbalangi and Cherai villages have immense scope and potential for developing as alluring tourism hotspots.

2. Optimum tourism development in Kuttanadu, Kutampuzha, Kumbalangi and Cherai can bring about considerable benefits for
the people in these villages especially through sustainable
Women Entrepreneurial Ventures.

3. Kuttanadu, Kuttampuzha, Kumbalagi and Cherai villages have
adequate locally available resources for economically feasible
women entrepreneurship to grow and flourish.

The statistical tests used to test the said hypotheses are:

1) \( \chi^2 \) test

2) Test for difference between proportions

3) Test for proportion of successes

\( \chi^2 \) test was used to test the hypothesis that the four study areas
have tremendous scope and potential for developing as alluring tourism
hot spots. To facilitate testing this hypothesis responses were elicited
from 4 categories of respondents viz.,

i) Existing women entrepreneurs in the four study areas

ii) Concerned District Tourism Promotion Council officials and
respective Panchayath official

iii) Visiting tourists and

iv) Local residents.
The details are furnished here under:

5.3.1 Details Regarding the Quantitative Opinion of the Four Categories of Respondents Regarding Optimum Tourism Development in the Study Areas

Table: 5.22

Quantitative Opinion of the Four Categories

<table>
<thead>
<tr>
<th></th>
<th>Existing women entrepreneurs</th>
<th>Officials</th>
<th>Visiting tourists</th>
<th>Local residents</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tourism Development Possible</td>
<td>76</td>
<td>26</td>
<td>62</td>
<td>49</td>
<td>213</td>
</tr>
<tr>
<td>Tourism Development Not Possible</td>
<td>124</td>
<td>24</td>
<td>38</td>
<td>51</td>
<td>237</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>200</strong></td>
<td><strong>50</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
<td><strong>450</strong></td>
</tr>
</tbody>
</table>

Let us take the null hypothesis that Kuttanadu, Kuttampuzha and Kumbalangi and Cherai do not have the potential for optimum Tourism Development.
Table 5.23
Chi-Square Test

<table>
<thead>
<tr>
<th>O</th>
<th>E</th>
<th>O-E</th>
<th>(O-E)^2</th>
<th>( \frac{(O-E)^2}{E} ) = ( \chi^2 )</th>
</tr>
</thead>
<tbody>
<tr>
<td>76</td>
<td>95</td>
<td>-19</td>
<td>361</td>
<td>3.8</td>
</tr>
<tr>
<td>124</td>
<td>105</td>
<td>19</td>
<td>361</td>
<td>3.43</td>
</tr>
<tr>
<td>26</td>
<td>24</td>
<td>2</td>
<td>4</td>
<td>0.17</td>
</tr>
<tr>
<td>24</td>
<td>26</td>
<td>-2</td>
<td>4</td>
<td>0.15</td>
</tr>
<tr>
<td>62</td>
<td>47</td>
<td>15</td>
<td>225</td>
<td>4.79</td>
</tr>
<tr>
<td>38</td>
<td>53</td>
<td>15</td>
<td>225</td>
<td>4.25</td>
</tr>
<tr>
<td>49</td>
<td>47</td>
<td>2</td>
<td>4</td>
<td>0.085</td>
</tr>
<tr>
<td>51</td>
<td>53</td>
<td>-2</td>
<td>4</td>
<td>0.075</td>
</tr>
</tbody>
</table>

\[ \chi^2 = 16.75, v=3, \chi^2_{.05} = 7.81 \]

Since the calculated value of \( \chi^2 \) is greater than tabled value, the null hypothesis is rejected. The Researcher therefore concludes that Optimum Tourism Development is possible in all four study areas.

Therefore, the first hypothesis of the Research “Kuttanadu, Kuttampuzha, Kumbalangi and Cherai villages have immense scope and
potential for developing as alluring tourism hotspots is found to be tenable.

5.4 TEST FOR DIFFERENCE BETWEEN PROPORTIONS IN RELATION WITH OPTIMUM TOURISM DEVELOPMENT IN THE FOUR STUDY AREAS

5.4.1 Between Women Entrepreneurs and Officials

Let us take the hypothesis that the two groups do not differ so far as their opinion about optimum Tourism Development in the study areas is concerned

(i.e.) $H_0 : p_1 = p_2$

$H_a : p_1 \neq p_2$

Computing the standard error of the difference of proportions:

$$S.E (p_1-p_2) = \sqrt{Pq \left( \frac{1}{n_1} + \frac{1}{n_2} \right)}$$

$n_1 = 200, \quad n_2 = 50$

$p_1 = \frac{76}{200} = 0.38$

$p_2 = \frac{26}{50} = 0.52$

$p = \frac{200 \times 0.38 + 50 \times 0.52}{200 + 50} = \frac{76 + 26}{250}$
\[ q = 1 - 0.408 = 0.592 \]

\[
S.E \ (p_1 - p_2) = \sqrt{0.408 \times 0.592 \left( \frac{1}{200} + \frac{1}{50} \right)}
\]

\[
= \sqrt{0.241536(0.005 + 0.02)}
\]

\[
= \sqrt{0.0060384}
\]

\[
= 0.078
\]

\[ p_1 - p_2 = 0.408 - 0.592 \]

\[ = 0.184 \]

\[
\frac{Difference}{SE} = \frac{0.184}{0.078} = 2.36
\]

Since the difference is less than 2.58 (1% level of significance) it could have arisen due to fluctuations in sampling. Hence the data reveals that there is no significant difference between Women Entrepreneurs and the officials so far as proportion of optimum tourism development in the study areas.
5.4.2 Between Existing Women Entrepreneurs and Visiting Tourists

Let us take the hypothesis that the two groups do no differ in their opinion so far as optimum tourism development in the four study areas is concerned.

(ie.) \( H_0 : p_1 = p_2 \)

\( H_a : p_1 \neq p_2 \)

Computing the standard error of the difference of proportions

\[
\text{S.E} (p_1-p_2)= \sqrt{pq \left( \frac{1}{n_1} + \frac{1}{n_2} \right)}
\]

\[
n_1 = 200, \quad n_2 = 100
\]

\[
p_1 = \frac{76}{200} = 0.38
\]

\[
p_2 = \frac{62}{100} = 0.62
\]

\[
p = \frac{200 \times 0.38 + 100 \times 0.62}{200 + 100}
\]

\[
= \frac{76 + 62}{300}
\]

\[
= \frac{138}{300} = 0.46
\]

\[
q = 1 - 0.46 = 0.54
\]
\[ S.E (P_1-P_2) = \sqrt{pq\left(\frac{1}{n_1} + \frac{1}{n_2}\right)} \]

\[ = \sqrt{0.46 \times 0.54 \times (0.005 + 0.1)} \]

\[ = \sqrt{0.2484 \times 0.015} \]

\[ = \sqrt{0.003726} \]

\[ = 0.061 \]

\[ p_1 - p_2 = 0.38 - 0.62 = -0.24 \]

\[ \frac{\text{Difference}}{SE} = \frac{0.24}{0.061} = 3.93 \]

Since the difference is more than 2.58 (1% level of significance), it could not have arisen due to fluctuations of sampling. Hence the data reveal a significant difference between Women Entrepreneurs and Visiting Tourists so far as proportion of optimum tourism development in the study areas is concerned.

**5.4.3 Between Existing Women Entrepreneurs and Local Residents**

Let us take the hypothesis that the two groups do not differ so far as optimum tourism development in the four study areas is concerned.

\[ n_1 = 200 \quad p_1 = \frac{76}{200} = .38 \]

\[ n_2 = 100 \quad p_1 = \frac{49}{100} = .49 \]
\[ p = \frac{n_1 x p_1 + n_2 x p_2}{n_1 + n_2} \]

\[ p = \frac{200 \times 0.38 + 100 \times 0.49}{200 + 100} \]

\[ = \frac{76 + 49}{300} = \frac{125}{300} = 0.417 \]

\[ q = 1 - 0.417 = 0.583 \]

\[ \text{S.E} \ (P_1 - P_2) = \sqrt{Pd \left( \frac{1}{n_1} + \frac{1}{n_2} \right)} \]

\[ = \sqrt{0.417 \times 0.583 \left( \frac{1}{200} + \frac{1}{100} \right)} \]

\[ = \sqrt{0.243111 \times (0.005 + 0.01)} \]

\[ = \sqrt{0.003646665} \]

\[ = 0.060 \]

\[ p_1 - p_2 = 0.38 - 0.49 = -0.11 \]

\[ \frac{\text{Difference}}{\text{S.E}} = \frac{0.11}{0.060} = 1.83 \]

Since the difference is less than 2.58 S.E (1% level of significance). It could have arisen due to fluctuations of sampling. Hence the data reveals no significant difference between existing Women Entrepreneurs and Local Residents so far as the proportion of optimum tourism promotion in the 4 study areas is concerned.
5.4.4 Between Officials and Visiting Tourists

Let us setup the hypothesis that the two groups do not differ so far as their opinion on optimum tourism development in the four study areas is concerned.

\[(\text{ie.}) \quad H_0 : \quad p_1 = p_2 \]

\[H_a : \quad p_1 \neq p_2 \]

Computing the standard error of the difference of proportions:

\[\text{S.E} (p_1-p_2) = \sqrt{pq \left( \frac{1}{n_1} + \frac{1}{n_2} \right)} \]

\[n_1 = 50, \quad n_2 = 100 \]

\[p_1 = \frac{26}{50} = 0.52 \]

\[p_2 = \frac{62}{100} = 0.62 \]

\[p = \frac{n_1xp_1 + n_2xp_2}{n_1 + n_2} \]

\[p = \frac{50 \times 0.52 + 100 \times 0.62}{50 + 100} \]

\[= \frac{26 + 62}{150} \]

\[= \frac{88}{150} = 0.59 \]

\[q = 1 - 0.59 = 0.41 \]
\[
S.E. (p_1 - p_2) = \sqrt{Pq \left( \frac{1}{n_1} + \frac{1}{n_2} \right)} = \sqrt{0.59 \times 0.41 \left( \frac{1}{50} + \frac{1}{100} \right)} = \sqrt{0.2419(0.02 + 0.01)} = \sqrt{0.007257} = 0.085
\]
\[
p_1 - p_2 = 0.52 - 0.62 = -0.1
\]
\[
\frac{\text{Difference}}{SE} = \frac{0.1}{0.085} = 1.18
\]

Since the difference is less than 2.58 S.E (1% Level of Significance). It could have arisen due to fluctuations of sampling. Hence the data reveal no significant difference between the two groups so far as the proportion of optimum tourism development in the four study areas is concerned.

5.4.5 Between Officials and Local Residents

Let us set up the hypothesis that tourism department official and local residents do not differ so far as their opinion of optimum tourism development in the four study areas is concerned

(ie.) $H_0 : p_1 = p_2$

$H_a : p_1 \neq p_2$
Computing the standard error of the difference proportions:

\[
S.E (p_1-p_2) = \sqrt{Pq \left( \frac{1}{n_1} + \frac{1}{n_2} \right)}
\]

\[
n_1 = 50 \quad n_2=100
\]

\[
p_1 = \frac{26}{50} = 0.52, \quad p_2 = \frac{49}{100} = 0.49
\]

\[
p = \frac{n_1 p_1 + n_2 p_2}{n_1 + n_2}
\]

\[
p = \frac{50 \times 0.52 + 100 \times 0.49}{50 + 100}
\]

\[
= \frac{26 + 45}{150}
\]

\[
= \frac{75}{150} = 0.5
\]

\[
p = 1-0.5=0.5
\]

\[
S.E (p_1-p_2) = \sqrt{Pq \left( \frac{1}{n_1} + \frac{1}{n_2} \right)}
\]

\[
S.E (p_1-p_2) = \sqrt{0.5 \times 0.5 \left( \frac{1}{50} + \frac{1}{100} \right)}
\]

\[
= \sqrt{0.25 \times (0.02 + 0.01)}
\]

\[
= \sqrt{0.0075}
\]

\[
= 0.087
\]
\[ p_1 - p_2 = .5 - .5 = 0 \]
\[ \frac{\text{Diff}}{\text{SE}} = \frac{0.087}{0} = 0 \]

Since the difference is less than 2.58 S.E (1% level of significance). It could have arisen due to fluctuations of sampling. Hence the data reveals no significance difference between the two groups so far as proportion of their opinion about optimum tourism development in the four study areas in concerned.

**5.4.6 Between Visiting Tourists And Local Residents**

Let us take the hypothesis that the two groups do not differ so far as the proportion of their opinion about tourism development in the four study areas is concerned.

Computing the standard error of the differences of proportions:

\[ \text{S.E.} (p_1 - p_2) = \sqrt{pq\left(\frac{1}{n_1} + \frac{1}{n_2}\right)} \]

\[ n_1 = 100 \quad p_1 = \frac{62}{100} = .62 \]
\[ n_2 = 100 \quad p_2 = \frac{49}{100} = .49 \]
\[ p = \frac{n_1 p_1 + n_2 p_2}{n_1 + n_2} \]
q = 1 - 0.555 = 0.445

\[
\text{S.E } (p_1 - p_2) = \sqrt{0.555 \times 0.445 \left( \frac{1}{100} + \frac{1}{100} \right)}
\]

\[
= \sqrt{0.246975 \times 0.02}
\]

\[
= \sqrt{0.0049395} = 0.07
\]

\[
p_1 - p_2 = .62 - .49 = 0.13
\]

\[
\frac{\text{Difference}}{\text{S.E}} = \frac{0.13}{0.07} = 1.86
\]

Since the difference is less than 2.58 S.E (1% level. Of Significance). It could have arisen due to fluctuations of sampling. Hence the data reveals no significant difference between the two groups so far as proportion of their opinion on optimum Tourism Development in the four study areas is concerned.
5.4.7 Detailed Quantitative Responses of the Categories of the Respondents as to Whether Sustainable Women Entrepreneurship is Possible in the Four Study Areas.

Table 5.24
Categories of the Respondents as to Whether Sustainable Women Entrepreneurship

<table>
<thead>
<tr>
<th></th>
<th>Women Entrepreneurs</th>
<th>Officials</th>
<th>Local Residents</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sustainable Women Entrepreneurs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entrepreneurship Development</td>
<td>149</td>
<td>31</td>
<td>66</td>
<td>243</td>
</tr>
<tr>
<td>possible</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sustainable Women</td>
<td>51</td>
<td>19</td>
<td>34</td>
<td>107</td>
</tr>
<tr>
<td>Entrepreneurship is not possible</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>50</td>
<td>100</td>
<td>350</td>
</tr>
</tbody>
</table>

5.4.8 Test for Difference between Proportion Between Women Entrepreneurs And Officials

Let us set the null hypothesis that the two groups do not differ so far as their opinion on ‘Women Entrepreneurship Development’ is concerned if optimum Tourism Development takes place in the 4 study areas.

\[(\text{ie.}) \ H_0 : \ p_1 = p_2\]

\[H_a : \ p_1 \neq p_2\]
Computing the standard error of the difference of proportions:

\[ S.E \left( p_1 - p_2 \right) = \sqrt{Pq \left( \frac{1}{n_1} + \frac{1}{n_2} \right)} \]

\[ n_1 = 200, \quad p_1 = \frac{149}{200} = 0.745 \]

\[ n_2 = 50, \quad p_2 = \frac{31}{50} = 0.62 \]

\[ P = \frac{n_1p_1 + n_2p_2}{n_1 + n_2} = \frac{200 \times 0.745 + 50 \times 0.62}{200 + 50} \]

\[ = \frac{149 + 31}{250} = \frac{180}{250} = 0.72 \]

\[ 1 - 0.72 = 0.28 \]

\[ S.E \left( p_1 - p_2 \right) = \sqrt{0.708 \times 0.28 \left( \frac{1}{200} + \frac{1}{50} \right)} \]

\[ = \sqrt{0.2184 \times (0.005 + 0.02)} \]

\[ = \sqrt{0.00546} \]

\[ = 0.0739 \]

\[ p_1 - p_2 = 0.745 - 0.62 \]

\[ = 0.125 \]

\[ \frac{\text{Diff}}{SE} = \frac{0.125}{0.0739} = 1.691 \]

Since the difference in less than 2.58 SE (1% level of significance) it could have arisen due to fluctuations of sampling. Hence, the data
reveal no significant difference between existing Women Entrepreneurs and Tourism Officials so far as Women Entrepreneurship Development in concerned.

5.4.9 Between Existing Women Entrepreneurs And Local Residents

Let us take the hypothesis that the two groups do not differ so far as their opinion on Women Entrepreneurs Development is concerned if optimum Tourism Development take place in the study areas.

\[(\text{ie.}) \quad H_0: \quad p_1 = p_2 \]

\[H_a: \quad p_1 \neq p_2\]

Computing the standard error of the difference of proportions:

\[
S.E (p_1 - p_2) = \sqrt{pq\left(\frac{1}{n_1} + \frac{1}{n_2}\right)}
\]

\[n_1 = 200, \quad n_2 = 100, \]

\[p_1 = \frac{149}{200} = 0.745 \]

\[p_2 = \frac{66}{100} = 0.66 \]

\[p = \frac{n_1p_1 + n_2p_2}{n_1 + n_2} = \frac{200 \times 0.745 + 100 \times 0.16}{200 + 100} = \frac{215}{300} = 0.717 \]
\[ q = 1 - 0.717 = 0.283 \]

\[ \text{S.E} \left( p_1 - p_2 \right) = \sqrt{0.717 \times 0.283 \left( \frac{1}{200} + \frac{1}{100} \right)} \]

\[ = \sqrt{0.202911(0.005 + 0.01)} \]

\[ = \sqrt{0.003043665} \]

\[ = 0.055 \]

\[ p_1 - p_2 = 0.745 - 0.66 = 0.085 \]

\[ \frac{\text{Difference}}{\text{SE}} = \frac{0.085}{0.055} = 1.55 \]

Since the difference is less than 2.58 SE (1% level of significance) it could have arisen due to fluctuation of sampling. Hence the data reveal no significant difference between Women Entrepreneurship Development and Local Residents so far as Women Entrepreneurs is concerned.

**5.4.10 Between Officials and Local Residents**

Let us take the hypothesis that the two groups do not differ so far as their opinion on Women Entrepreneurship Development is concerned if optimum Tourism Development take place in the four study areas.

\( \text{(ie.) } H_0 : \ p_1 = p_2 \)

\( H_a : \ p_1 \neq p_2 \)
Computing the standard error of the difference of proportions:

\[
S.E \left( p_1 - p_2 \right) = \sqrt{pq \left( \frac{1}{n_1} + \frac{1}{n_2} \right)}
\]

\( n_1 = 50, n_2 = 100, \)

\[
p_1 = \frac{28}{50} = 0.56
\]

\[
p_2 = \frac{66}{100} = 0.66
\]

\[
p = \frac{n_1 p_1 + n_2 p_2}{n_1 + n_2} = \frac{50 \times 0.56 + 100 \times 0.66}{50 + 100} = \frac{28 + 66}{150} = \frac{94}{150} = 0.63
\]

\[
q = 1 - 0.63 = 0.37
\]

\[
S.E \left( p_1 - p_2 \right) = \sqrt{pq \left( \frac{1}{n_1} + \frac{1}{n_2} \right)}
\]

\[
S.E. \ (p_1 - p_2) = \sqrt{0.63 \times 0.37 \left( \frac{1}{50} + \frac{1}{100} \right)}
\]

\[
= \sqrt{0.2331(0.02 + 0.01)}
\]

\[
= \sqrt{0.006993} = 0.084
\]

\[
p_1 - p_2 = 0.56 - 0.66 = -0.1
\]

\[
\text{Difference} \ \frac{SE}{SE} = \frac{0.1}{0.084} = 1.19
\]
Since the difference is less than 2.58 SE (1% level of significance) it could have arisen due to fluctuation of sampling. Hence the data reveals no significant difference between Women Entrepreneurs and Local Residents so far as women entrepreneurship Development in the four study areas is concerned.

5.5 TEST OF PROPORTION OF SUCCESSES

The following table gives the number in each one of the four categories who opined in favour of the statement that optimum tourism development is possible in the study areas.

<table>
<thead>
<tr>
<th>Table 5.25</th>
<th>Test of Proportion of Successes</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Existing Women Entrepreneurs</td>
</tr>
<tr>
<td>Tourism development Possible</td>
<td>76</td>
</tr>
<tr>
<td>Tourism Development Not Possible</td>
<td>124</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
</tr>
</tbody>
</table>

The Z test for proportion of success was performed to examine whether the majority of respondents in each category are in favour of the statement optimum tourism development is possible.
We use the statistic

\[ Z = p - \frac{1}{2} \sqrt{pq} \sqrt{n} \]

Statement that shows women entrepreneurship development is possible if optimum tourism development takes place in the study areas.

\[ Z = \frac{p - \frac{1}{2}}{\sqrt{pq} \sqrt{n}} \]

\[ = \frac{149}{\sqrt{200} \times \frac{1}{2}} \frac{149}{200} \frac{1}{2} \frac{1}{2} \]

\[ = \frac{0.745}{0.035} \frac{0.5}{0.035} = \frac{0.245}{0.035} = 7 \]

Since the value of \( Z \) is greater than 1.96 at 5% level of significance it can be concluded that the majority of the Women Entrepreneur are in favour of the statement that sustainable Women Entrepreneurship development is possible if optimum tourism development takes place in the study areas.

5.5.1 Tourism Department Officials

We use the statistic \( Z = p - \frac{1}{2} \sqrt{pq} \sqrt{n} \)
\[ Z = \frac{31 - \frac{1}{2}}{50} \times \frac{\frac{1}{2} \times \frac{1}{2}}{50} \]

\[ = \frac{0.62 - 0.5}{0.0707} = \frac{0.12}{0.071} = 1.69 \]

Since the value of Z is less than 1.96 at 5% level of significance it can be concluded that majority of the tourism department officials are not in favour of statement that sustainable Women Entrepreneurship development is not possible.

5.5.2 Visiting Tourists

We use the statistics

\[ Z = \frac{p - \frac{1}{2}}{\sqrt{\frac{pq}{n}}} \]

\[ = \frac{62 - \frac{1}{2}}{200} \times \frac{\frac{1}{2} \times \frac{1}{2}}{\sqrt{100}} \]

\[ = \frac{0.62 - 0.5}{0.05} = \frac{0.12}{0.05} \]

\[ = 2.4 > 1.96 \]

Since the value of Z in greater than 1.96 at 5% level of significance it can be concluded that the majority of the visiting tourist are in favour of the statement that optimum tourism development is possible in the study area.
5.5.3 Local Residents

We use the statistics

\[ Z = \frac{p - \frac{1}{2}}{\sqrt{\frac{pq}{n}}} \]

\[ = \frac{\frac{49}{100} - \frac{1}{2}}{\sqrt{\frac{\frac{1}{2} \times \frac{1}{2}}{100}}} \]

\[ = \frac{0.49 - 0.5}{0.05} = \frac{0.01}{0.05} \]

\[ = -0.2 \]

Since the value of Z is less than 1.96 at 5% level of significance it can be concluded that the majority of the Local Residents are not in favour of the statement that optimum Tourism Development is not possible in the study areas.

5.5.4 Test for Proportion of Success

*Connection with Women Entrepreneurship Development*

The following table given the number of respondents in each category of respondents who opined in favour of the statement that sustainable Women Entrepreneurship Development possible.
Table 5.26
Test of Proportion of Successes for Women Entrepreneurship Development

<table>
<thead>
<tr>
<th></th>
<th>Women Entrepreneurs</th>
<th>Officials</th>
<th>Local Residents</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sustainable Women Entrepreneurship Development possible</td>
<td>149</td>
<td>31</td>
<td>66</td>
<td>243</td>
</tr>
<tr>
<td>Sustainable Women Entrepreneurship Development not possible</td>
<td>51</td>
<td>19</td>
<td>34</td>
<td>107</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>200</strong></td>
<td><strong>50</strong></td>
<td><strong>100</strong></td>
<td><strong>350</strong></td>
</tr>
</tbody>
</table>

The Z test for proportion was performed to examine whether majority of the respondents in each category are in favour of the statement. We use in the statistic.

\[ Z = \frac{p - \frac{1}{2}}{\sqrt{\frac{pq}{n}}} \]
5.5.5 Existing Women Entrepreneurs

We use the statistics

\[ Z = \frac{p - \frac{1}{2}}{\sqrt{pq}} \sqrt{n} \]

\[ = \frac{76}{200} - \frac{1}{2} \]
\[ \frac{\frac{1}{2} \times \frac{1}{2}}{\sqrt{200}} \]

\[ = 0.38 - \frac{1}{2} \]
\[ \frac{0.354}{0.38 - 0.5} \]

\[ = -3.389 \]

Since the value of Z is less than 1.96 at 5% level of significance it can be concluded that the majority of the women entrepreneurs are not in favour of the statement that optimum Tourism Development is possible in the study areas.

5.5.6 Officials of the Destination

We use the statistic

\[ Z = \frac{p - \frac{1}{2}}{\sqrt{pq}} \sqrt{n} \]

\[ = \frac{26}{50} - \frac{1}{2} \]
\[ \frac{\frac{1}{2} \times \frac{1}{2}}{\sqrt{50}} \]

328
\[ Z = \frac{0.52 - 0.5}{0.005} = \frac{0.02}{0.07} = 2.8 \]

Since the value of \( Z \) is less than 1.96 at 5% level of significance it can be concluded that the majority of the official are in favour of the statement that optimum tourism development is possible in the study areas.

### 5.5.7 Local Residents

We use the statistic

\[ Z = \frac{p - \bar{p}}{\sqrt{pq/n}} \]

\[ = \frac{66 - \frac{1}{2}}{\sqrt{\frac{\frac{1}{2} \times \frac{1}{2}}{100}}} \]

\[ = \frac{0.66 - 0.5}{0.05} = \frac{0.16}{0.05} = 3.2 \]

Since the value of \( Z \) is greater than 1.96 at 5% level of significance it can be concluded that the majority of the local Residents are not in favour of the statement that sustainable Women
Entrepreneurship Development is optimum tourism development is possible in the study areas.

5.6 HYPOTHESIS – III

Kuttanadu, Kuttampuzha, Kumbalangi and Cherai villages have adequate locally available resources for economically feasible women entrepreneurship to grow and flourish.

This null hypothesis is found to be true so far as the four study areas are concerned. This is based on fact that in all the four study areas economically feasible income generation projects could be very much possible. This is clearly shown in the feasibility analysis worked out in the thesis in connection with Floriculture, Apiculture, Bee Keeping, Tissue Culture Unit, Coconut Oil Manufacturing Unit, Rubber Processing Unit and so on and so forth.