ABSTRACT

Women entrepreneurship is gaining momentum and has become a pressing need of the day in a developing country like India. “Women entrepreneurship in Kerala- A comparative study with Tamil Nadu” has been undertaken to investigate the socio-economic status and problems of the women entrepreneurs and also to assess the role and involvement of Government agencies and financial institutions in the development of women entrepreneurship in Kerala and Tamil Nadu with a view to providing a sense of direction to planners and policy makers to formulate suitable policy measures for the speedy growth of women entrepreneurship on the one hand and to the emerging crop of young women entrepreneurs to reap immense benefits and decide the future course of action, on the other.

Both primary and secondary data were used in the study. The primary data were collected through depth interviews with a sample of 487 women entrepreneurs (327 from Kerala and 160 from Tamil Nadu), 379 permanent employees (307 from Kerala and 72 from Tamil Nadu) of the sample women entrepreneurs and also from 25 Government agencies (15 from Kerala and 10 from Tamil Nadu) and 32 financial institutions (16 each from Kerala and Tamil Nadu). The secondary data were collected from the publications of Ministry of Small Scale Industries, Government of India, Department of Industries and Commerce, Tamil Nadu and Directorate of Industries and Commerce, Kerala, reports, books and periodicals. The data were suitably classified and analysed, keeping in view the objectives of the study. The study covers a decade from 1996-’97 to 2004-‘05.

The results of this study reveal that the women entrepreneurs in Kerala and Tamil Nadu are different in the following aspects, viz. nature of social activities undertaken, amount spent on social activities and degree of acceptance of decisions by employees of women entrepreneurs. Most of the women entrepreneurs in Kerala and Tamil Nadu have no access to information and communication technology.
even after entering business. Regarding the economic status of women entrepreneurs, significant differences are found in their annual sales, income, expenditure and annual savings. Both in Kerala and Tamil Nadu, the women entrepreneurs are able to develop communication skill through entrepreneurship. The major service utilised by them is training and the major skill developed through training is the technical skill. But with regard to the awareness of Government agencies, women entrepreneurs in Kerala are better. The majority of the women entrepreneurs who have utilised the services of Government agencies are extremely satisfied in both the States. Significant differences are found in the Government agencies’ perception as to the performance of women entrepreneurs in Kerala and Tamil Nadu in the following aspects, viz. awareness of women entrepreneurs of the schemes/promotional institutions, repayment of loan and decision making ability. Most of the women entrepreneurs in Kerala and Tamil Nadu have no awareness about the lending schemes. There are differences among the women entrepreneurs with regard to the awareness of the financial institutions, level of satisfaction in the lending schemes and general services and the nature of developments made in their concerns with the help of these institutions. However, they are similar with regard to the awareness and source of information of the lending schemes and the kind of help received. Significant differences are found in the financial institutions’ perception as to the performance of women entrepreneurs in Kerala and Tamil Nadu in the participation in training/seminars/workshops and in the utilisation of loan amount. The major problem faced by the women entrepreneurs in Kerala is financial, whereas it is marketing problem in Tamil Nadu. Women entrepreneurs in both the States have dissimilarities in the nature of financial problem faced, steps taken to solve financial, production and marketing problems. However, they have similarities in the basic reasons for inadequate credit from financial institutions, the nature of personal problems and the steps taken to solve personal problems.