

Imperatives of Micro-Scale Women Entrepreneurs in Ernakulam District- An Empirical Analysis

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ABSTRACT

Despite the noteworthy commitments to the general public, women in India have just auxiliary status in the general public. impressive contributions to society, women in India have only secondary status in society. The present descriptive research was undertaken with the objective of identifying the constraints encountered by the micro women entrepreneurs while establishing and running their enterprise. A sample of 200 micro women entrepreneurs running micro enterprises of three years of continuous service was identified through random sampling. The present study is an attempt to assess all sort of financial, technical, labour, marketing, legal and general problems faced by the micro women entrepreneurs in Ernakulam district.

1. Introduction

India is a male prerogative nation, the influxes of socio-social changes and expanded instructive open doors have made women to perceive their innate possibilities and innovative aptitudes. Albeit, throughout the years women in India have attempted to build up a personality and make an imprint in the society just as in the hierarchical stages, preparing given by instructive organizations made an ever-increasing number of women to enter into the enterprising platform. Lion's share of women entrepreneur visionaries, particularly in the centre and lower white-collar classes just as in country zones, still think that its hard to at the same time meet their pioneering and familial requests in order to achieve a legitimate work-life balance (Mathew and Panchanatham, 2011). As per Nelasco (2008), despite the fact that the initial capability of ladies is high, this potential is covered up by social, monetary and political limitations.

2. Statement of the Problem

Kerala is a South Asian pioneer in accomplishments in women training and wellbeing particularly conceptive wellbeing. Nine out of each 10 women can peruse and compose and the state delivers the biggest number of women post-graduates in India Despite these accomplishments, the arrangement of men-centric society has moulded the lion's share women of Kerala to assume an auxiliary job to men in social, monetary and political exercises. The strides in women's education and health should have a corresponding impact on the status of women. Perceptibly, banks and other budgetary establishments also are shedding their old hesitance to loan to the women entrepreneurs and are hoping to tap their ability, yet at the same time ladies business people think that its hard to get by in pioneering field. The present examination is an undertaking in the idea of principally surveying the money related, specialized and work issues looked by women entrepreneurs in small scale areas in the Ernakulam locale.

3. Objectives

1. To examine the socio-economic background of women entrepreneurs in the micro scale sector in Ernakulam district.
2. To analyse the financial, technical and labour constraints faced by women entrepreneurs in micro scale sector in Ernakulam district.

4. Methodology

The study is descriptive and analytical in nature. It demands a collection of both primary and secondary data. The universe of the study comprises of women entrepreneurs in micro scale sector in Ernakulam district. Primary data was collected from the micro scale sector in the selected women entrepreneur groups having at least three years of continuous existence. Secondary data were collected from books, journals and internet. Collected data were analyzed by using a simple statistical tool like a percentage for multiple responses.

5. Analytical Presentation

The first part of the analysis examines the socio-economic status of sample respondents. Half of the sample belongs to the age group of 30 to 40 years and about half of them have education up to SSLC. Majority of respondents prefer to undertake income generating process as a group activity rather than an individual basis. Making food products is the activity engaged by the majority of respondents. The prime factor of consideration for taking up micro and small ventures is less skill and less risk.

The constraints encountered by the respondents while initiating or at different stages of operating their enterprises have been discussed underneath. The constraints have been categorized into financial, technical and labour heads.

1) Financial Constraints

Nearly one-half of the respondents express the problems of limited funds, whereas 48 per cent of the respondents were troubled by delays in sales or cash realization (Table 1).

Table1: Financial Constraints Encountered by Micro Women Entrepreneurs

Financial Problems	N=100	
	F	%
Apprehensions of financial institutions for recovery of the loans	75	25
Unawareness of the source of borrowing	30	10
Lack of collateral security to secure the borrowed money	45	15
Limited working capital	165	55
Economic incredibility regarding women	39	13
Supply/ sales on credit	135	45
Delays in sales/ cash realization	144	48
Complicated/ lengthy procedures of loan sanctioning	114	38
The non cooperative attitude of bank personnel	99	33
Cost price squeeze	81	27
High rates of taxation	90	30
Miscellaneous	24	8

Source: Primary data (Total exceeds due to Multiple responses)

2) Technical Constraints

A majority (75 %) of the respondents were of the opinion that lack of technical know- how was one of the technical problem encountered by them. Again 65 per cent of the respondents identified lack of specialized skills to work for specific projects was the major technical problem faced by them. Further, out of 300 respondents, only 135 respondents found difficulty in repairs and maintenance of machinery involved.

Table:2 Technical Constraints Encountered by Micro Women Entrepreneurs

Technical Problems	N=100	
	F	%
Lack of technical know- how involved	225	75
Non-availability of modern technology	120	40
Difficulty in repairs and maintenance of machinery involved	135	45
Lack of specialized skills to work to specific	195	65

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projects		
Miscellaneous	60	20

Source :Primary data (Total exceeds due to Multiple responses)

3) Labour/ Personal Constraints

Three fourth of the respondents were found to be quite anxious about the non-availability of skilled and experienced personnel (Table 3). Slightly higher than one half of them reported absenteeism as a very major and frequent problem which directly affect the productivity of the enterprise.

Table:3 Labour/ Personal Constraints Encountered by the Micro women entrepreneurs

Labour/Personnel Problems	N=100	
	F	%
High turnover of the staff/ workers	54	18
Non-availability of skilled and experienced personnel	225	75
General insufficiency of the personnel	135	45
Absenteeism	165	55
High Salary/ wages bonus demands	60	20
Unrealistic demand of service terms and conditions	30	10
Frequent strikes/ Go slow movements	24	8
Strained labour relations	21	7
1. Miscellaneous	30	10

Source :Primary data (Total exceeds due to Multiple responses)

6. Conclusion

Problems persists in every enterprise irrespective of their size and nature . These problems depends mainly on the attitude of women entrepreneurs. An overview of the constraints faced by the women entrepreneurs highlighted all sorts of financial, technical and labour problems. However, limited working capital, lack of technical know-how and non availability of skilled and experienced personnel were found to be more pressing ones among others. Solving the problems jointly with the spouse could really work wonders to a large extent. Banks should initiate more collateral-free loans to deal with the problem of insufficient working capital. Specialized training should be initiated by the government machinery to acquire the necessary skills to run their enterprise.

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