

**Constraints on Women Entrepreneurship  
Development in Kerala: An analysis of  
familial, social, and psychological dimensions**

**Nirmala Karuna D'Cruz**

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**Kerala Research Programme on Local Level Development  
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# **Constraints on Women Entrepreneurship Development in Kerala: An analysis of familial, social, and psychological dimensions**

Nirmala Karuna D'Cruz

## **1. Introduction**

Kerala women while establishing firm foothold in literacy and social status seem yet to identify their role in entrepreneurship. According to Employment Exchange data for 1997, 54 percent of job seekers were educated women. In contrast, 15.4 percent of the total registrants at the Industries Department (1997) were women. Moreover, data collected by the Industries Department through the District Industries Centres (DIC) show that as of 1997 December only 549 women units were functioning successfully out of 6861 women units started in the 12 districts surveyed (Table 1.1). Targets of Women Industries programme (WIP) and Integrated Rural Development programme (IRDP) have remained unachieved (Industries Dept. 1997). Only a little less than 4 percent of the female population has taken up entrepreneurship as a career in spite of favourable government policies, loan facilities, incentives, and training programmes for women.

Several government entrepreneurial programmes and schemes focus on women. Propounded by different departments and initiated at different times, most of the schemes share a lot of common features. The WIP offers 50 percent subsidy limited to Rs 25, 000 for building construction and machinery. Grants are offered for services of technical experts, salary of managers, and rent on premises for the first four years, though on a declining basis from year to year. Each year, a unit can have access to about Rs 10, 000 in the form of state grants. Entrepreneurs are offered free Management Training Programmes and stipend during the training period. Subsidies are given to women entrepreneurs in the small-scale industries sector; the Khadi and village Industries Commission (KVIC) gives 30 percent margin money as subsidy (limited to Rs 10 Lakh) as against the 25 percent for the general category.

Irrespective of these special incentives, women enterprises encounter several problems. Often, women are merely fronts for men to obtain concessional credit, subsidies, and other incentives offered for women enterprises. Duplication of the same type of enterprises (herd

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mentality) is rampant among women units, limiting themselves to certain limited areas of work (Table 1.2). Very few women's units opt for business expansion even when they have scope for it. To top it all about 90 percent of the women's units are reported to be sick.

**Table 1.1 No. of Sick Units in Kerala as on December 1997**

<b>District</b>	<b>No. of Units</b>	<b>Functioning</b>	<b>Sick</b>
Trivandrum	827	28	709
Kollam	557	--	--
Pathanamthitta	390	--	--
Alappuzha	551	35	516
Kottayam	652	62	590
Idukki	304	33	271
Ernakulam	991	50	941
Thrissur	741	57	684
Malappuram	305	22	283
Palakkad	449	63	386
Kozhikode	453	94	359
Wayanad	158	15	143
Kannur	321	46	275
Kasargod	142	44	98
<b>Total</b>	<b>6861</b>	<b>549</b>	<b>6312</b>

Source: Records, Dept. of Industries & Commerce, 1997

**Table 1.2 Duplication of Enterprise**

<b>Type of Enterprise</b>	<b>Rank(Ascending order of increase in no. of units)</b>
Readymade Garment Manufacture	I
Food Processing / Pickles / Bakery	II
Handicrafts/Printing / Book Binding	III
Electronics / Assembling Units	IV

Source: Records, Department of Industries & Commerce, 1997

Reports by government departments and financial institutions have mentioned about constraints imposed on women entrepreneurs by their immediate environment, such as family commitments and absence of appropriate psychological disposition on the part of women themselves. However, the primarily focus of attention of policy makers still remains on constraints such as lack of short-term and long-term credit facilities. Similarly, conventional training programmes are organised on general management areas (production, finance, and marketing personnel) on the assumption that these are the main skills required for successful entrepreneurship. However, these do not seem to be the sole or even the most important factors. The outcome of various Entrepreneurship Development programmes (EDP) shows that even when credit is provided, women hesitate to set up units or do not succeed in their

ventures. On the other hand, it is the experience of EDP trainers (including this researcher who has participated in EDP programmes both as a trainee and as a trainer) that familial, social, and psychological factors often pose insurmountable obstacles for women even when credit, capital, and skills are made available to them.

Although the significance of these factors is recognised, systematic studies on them do not exist, partly due to the difficulties of conducting such studies and partly to the fact that policy conclusions are not immediately obvious since the process of changing these factors will take time. Nevertheless, given the fact that there is a large financial outlay on the part of the government which has spent huge amounts on women development programmes, but with limited success, the role of these factors in inhibiting women's entrepreneurial growth demands serious enquiry, particularly in Kerala with the advent of local level planning and proliferation of new schemes modelled on the old pattern. The present exercise aims at identifying the factors inhibiting the expansion of women entrepreneurship in the State. The compromise that a woman makes in her familial and societal circles as she enters business has direct implications on her business, as shown below:

**Compromise Made**

in Aptitude,  
in Mobility,  
in Independence,  
in Family responsibilities,  
and in Social commitments

**Impact made on the Enterprise**

in choice of Enterprise,  
in Location, Nature, Marketing etc.,  
in Developing Contacts, Networking,  
in Work – home conflict and Frustration, and  
in Growth and Diversification.

For instance, a person who is interested in starting a lending library compromises on her aptitude, when circumstances compel her to run a bookbinding unit, thus affecting her choice of enterprise. But if the person goes ahead with the library project and starts it near her home to meet her convenience rather than in a central locale, it would be an act of compromising on the growth of business. Just because her circumstances demand her to be highly immobile, she has to either opt for a productive business at a wrong place or start an unproductive business, not to her liking, to be run from her home. The bookbinding business that can in fact be run from her home gives her lesser tension, as it requires her to find the market only at the final stage of production. However, a totally different set of problems may emerge consequent on such convenient modifications to the nature of the enterprise. In this case, she will have to face the burden of finding markets for books once the production is underway. Often women make personal compromises as a result of which they take up enterprises with which they have little or inadequate knowledge. Such situations make the women entrepreneurs highly risk-prone. Alternatively, they may take up enterprises, which duplicate enterprises already in position (reflecting herd mentality) or end up with sick units.

Often businesses that require aggressive marketing are set naturally outside of women's choice, because of their restricted mobility. If there are further compromises on their independence, their chances of improving their businesses with their limited knowledge, through networking and developing of business contacts, are also lost. Needless to state, the compromises on the familial and social aspects create conflicts between enterprises and home with definite implications for the growth and diversification of business. These familial,

social and psychological compromises which change with women's options operate so subtly that one fails to realise the extent of damage/wastage caused by them.

A particular compromise often sets off a sequence of changes and a sequence of problems. For instance, a family which prods a woman member to 'start something of her own without wasting her time' might ask her to adjust her business interests to conform to the family norms and social expectations. When such adjustments are carried out, their implications on the psychological side of the woman go unnoticed.

Women while entering business, count upon family support right from its planning stage through its setting up, managing, establishing, and diversification. Family is the only dependable support system they have to start with. Venturing out alone from their protected environment to the field of business looms as a big and risky affair. So any suggestion from the family to change the nature and location of enterprise to suit the familial and social circumstances is accepted by women-entrepreneurs as well-meant advice. The family then steps into the actual management of the enterprises to support the entrepreneurs so that they can cope with the set of problems that might ensue from the changes implemented. The help of the family in the management of business (purchasing / marketing, etc) is gratefully accepted by the entrepreneurs as they find themselves in uncomfortable and unfamiliar ground. In this process the enterprises that ought to have been 'their own' end up by becoming 'not their own'. Each of the factors that contributed to the changes, whether familial, social or psychological, gets soon submerged in newer sets of problems.

## **Objectives**

The main objective of this study is to identify some of the key familial, social, and psychological factors that promote / inhibit entrepreneurship among women in Kerala. It is hoped that the identification of such factors will assist in the design of EDP programmes and enable planning agencies at the State and local levels to design schemes to overcome these constraints. As the issues are complex and only a few studies exist on this topic, the present exercise constitutes an exploratory investigation.

The specific objectives of this study are the following:

- (i) to investigate the educational, religious, familial, and social background of the entrepreneurs;
- (ii) to examine the extent and nature of familial influence in the choice of their entrepreneurial career;
- (iv) to discuss their religious composition; and
- (v) to identify the psychological factors (such as attitudes, traits, willingness, and confidence) that govern enterprise development of women entrepreneurs in Kerala.

## **Review of literature**

While there exist a large number of studies on labour force participation, employment, and self-employment amongst women, studies on women entrepreneurs are relatively few. A



recent review of women's studies mentions just four for the whole of India (Vyas and Singh, 1993). Studies on the specific role of family, social and psychological factors are even fewer. Apparently not much work has been done in this area for the state of Kerala.

The gap in research on this topic is striking since studies on entrepreneurship in general attribute great importance to psychological factors and to the role of the family and society in shaping individual motivation and behaviour. It is found that through the motivational route personality influences entrepreneurial behaviour (Singh, 1997). Ingredients like need for achievement, economic independence, and autonomy are essential elements for the success of an entrepreneur (Pujar, 1989). On the psychological side, willingness to take risks, ambition, a strong desire for individual achievement, and persistence are considered some of the main traits (Kaza, 1996). Especially with those who are unaccustomed to taking risks, the fear of failure (psychological) and of peer opinion (social) are predominant at the entry level. The key barrier that a woman entrepreneur has to overcome is the fear of risk (Histrich, 1986). In short, an entrepreneur is very different from a non-entrepreneur in social and psychological disposition (Rani, 1996).

Regional differences in the matter cannot be overlooked. In developed countries motivation of women entrepreneurs often has roots in job frustration and interest in the area of business (Histrich, 1986). In developing countries entrepreneurship has to be socially desired behaviour rather than individual activity (Vinze, 1987). Further, in developing countries women entrepreneurs face considerable repercussions within their families and social relationships because of the role transformation from that of the traditional homemaker to a business person. To cope with these psychological stresses women require great confidence and mental resolve. Researchers do believe that these psychological traits like need for achievement, power, and affiliation are those that can be developed (Uddin, 1989).

Among the few empirical studies of these factors in India, an important one is that of Rani in Vishakapatnam in 1996, which examined the socio-economic background of women entrepreneurs, analysing their motivational factors, major strengths and weaknesses against their environmental threats and opportunities. It also investigated the degree of work-home conflict and its effects on enterprise performance. The sample of 100 entrepreneurs showed that women entrepreneurs belonged mostly to nuclear families. Irrespective of the fact that they had supportive families / husbands which made home management easy, the women seemed to give priority to their families rather than to their enterprises. They tended to prefer micro-enterprises as they could be managed together with discharge of their domestic responsibilities. Such factors force women to make compromises even when the environment offered opportunities for growth and diversification. Irrespective of family structure, number of children, and economic status of the family, the work-home conflict was found to be present.

Kaza investigated why banks were not able to meet their targets for women enterprises in Baroda (1997). He also found the over-riding importance of family for women and instances such as marriage, childbirth or even a crisis in the family led to closure of enterprises of women. Financial institutions are therefore hesitant to give loans to women entrepreneurs; they might quit even a well-running business for the sake of their families. This factor also

leads women to locate their enterprise near their homes even if it means compromising on business interests.

Vinze (1987) studied the socio-economic background and the factors that contributed to entry into business of women entrepreneurs in Delhi. Corroborating with above findings, she highlighted the cultural aspects. It is harder for women to take 'calculated risks<sup>1</sup>' that are essential to entrepreneurship, as they are the custodians of society in the maintenance of cherished values, habits, and accepted norms of conduct.

An attempt to study women entrepreneurship in Kerala was done by Pillai and Anna in 1990. Their objective was to find the social, political, and economic factors that prevented entrepreneurship development. A randomly selected sample of 102 women entrepreneurs in the Ernakulam-Kochi area was surveyed. The study showed that entrepreneurs depended on financial support from the State and that familial assistance was used only as a secondary source of help. Yet, women had cited family support and encouragement as the highest facilitating factors for them to do business. Another conclusion was that women in Kerala were "not coming forward to take industrial ventures which demand initiative and dynamism". Thus, the Kerala scenario projects an intriguing picture as the recent study conducted at Thrissur, by Jacob (1998) also has shown. According to her, neither the encouragement from the government policies nor the EDP-training they had received had been the motivation for setting up enterprises.

### **Areas of investigation**

In this background, the following areas are considered important for investigation:

- (i) **Profile of women entrepreneurs:** age, marital status, family size, number of dependants, community, educational level, business experience, previous occupation, and personal income.
- (ii) **Family profile of women entrepreneurs:** type of family (joint family or nuclear family), educational level, occupation and economic status of members, decision-making in the family, women's position in the family, and business background of the family.
- (iii) **Details of enterprise:** type of enterprise (individual or group activity), nature of enterprise (proprietary, co-operative, and trust), date of registration, capital investment, financial assistance availed, incentives, awards received, recognition received, growth rate (in terms of increase in value of sales, number of employees, and value of assets), and diversification carried out.
- (iv) **Influence of family members:** in the choice and the setting up of the enterprise (in terms of its nature, size, and location), on its day-to-day operations, management, finances, recruitment and management of labour, growth and diversification, and institutional credit.
- (v) **Family and social values:** attitude to employment of women (as against attitude to women entrepreneurship) activities considered "women's area", attitudes and values relating to women's larger community, social standing of women entrepreneurs, child care, and family ties and priorities, instances in which family factors assisted / inhibited

the growth and diversification of enterprises, and contribution of family and society in the success/failure of business.

- (vi) **Psychological traits:** risk-taking and achievement motivation, and psychological costs and stresses associated with multiple roles.

The study was conducted in Thiruvananthapuram district. Thiruvananthapuram is chosen for the following reasons: (i) accessibility to the head office of the State Industries Department; (ii) institutional support to the researcher from banks and training institutions such as Institute of Management in Government (IMG), and Centre for Management Development (CMD) and (iii) economy of cost and time.

Apart from its possible policy implications; the study proposes to contribute to the design of suitable programmes; for trainers and training institutions and also help banks revise their approach to women entrepreneurs.

### **Limitations**

The study has a few limitations. (i) Religion though an important variable of research could not be studied extensively as intended because of the limited representation from the Christian and the Muslim communities. The fact that entries from these two communities were very few points to the need to for a separate study. (ii) An analysis of the difference in the “domestic role” of the successful, the average, and the unsuccessful entrepreneurs would have been useful. Since only 33 out of the 91 units entirely managed by women had participated in the workshop for assessment of the performance of women’s units, this exercise was not undertaken. (iii) The quality of the study would have improved if the sample were segmented into those who received government support and those who did not. This part of the study had to be dropped due to inconsistency in the data collected from two independent sources – the industry department and the respondents. The records of the department did not often agree with the information supplied by the entrepreneurs.

An attempt to relate the different schemes for promoting women entrepreneurs to the problem and practical difficulties encountered by the beneficiaries would have been useful too. An analysis of the factors that led to the sicknesses, closure, and revival of units could also have been of use. However, these aspects had to be left out due to constraints of time and finances.

### **Structure of the report**

The report has six sections. Section 1 is devoted to discussing the methodology. The next three sections (3, 4, and 5) discuss the data and draw conclusions. The concluding section sums up the discussion and highlights the implications of the findings for government policies, training programmes, and local-level planning.

## 2. Methodology

The study was conducted among women enterprises in the Thiruvananthapuram district. The enterprises included those from both urban and rural areas. Information was collected from 200 enterprises, out of a total of 1750 registered in 1994 with the District Industries Centre (DIC), through personal visits by the investigator herself with the help of an elaborate interview schedule. Besides the field survey, consultation programmes, workshops, in-depth interviews, and case studies were also conducted; see Table 2.1.

**Table 2.1 Methods and Instruments**

Method	Respondents	Instrument	Mode	Sample Selection
<b>Survey</b>	200 women Entrepreneurs	Pre-coded Questionnaires on background & family	Home visit	Random sample from DIC list
<b>Workshop</b>	64 women Entrepreneurs (WMU & JMU)	QII- Enterprise Details	Workshop	Selected from QII respondents
<b>In-depth Interview</b>	20 women units (WMU alone)	2 Interview schedules- Social & Psychological Aspects and traits.	Home visit	Selected from 64 Participants on pre-identified criteria.
<b>Case Study</b>	4 women units (WMU)	Observation and Probing questions	Home visit	Selected from 20 interviewees.

### Survey

Two hundred women entrepreneurs were selected from the Small Scale Industries (SSI) registration list of DIC, Thiruvananthapuram. A pre-coded questionnaire designed to probe into the immediate environment and the current status of an entrepreneur was administered to them. The information collected helped to build profiles of the entrepreneur, her enterprise, and her family. It also explored the role of the entrepreneur in the enterprise, and the role of the family in the enterprise.

## **Selection of sample**

The selection of the sample units was a tedious process. The first source of information about the units in the district sought by the investigator was the financial institutions (Indian Overseas Bank, Canara Bank, and Kerala Finance Corporation). This source was found unusable since they did not keep separate accounts for women entrepreneurs; instead all women borrowers, those who had borrowed for agricultural purposes, consumption and a variety of other purposes, in the form of gold loans or in other forms and those who borrowed under the women enterprise development schemes, were clubbed together. It was difficult therefore to distinguish the women entrepreneurs from the other women borrowers, from this source.

Women units registered with DIC after 1994 constituted the sampling frame – 1750 units in this category. The limited number of Muslim and Christian women units among the total registrants prevented stratification by religion as originally planned. Hence all the Christian and Muslim units were included and the rest were random sampled. Every fifth of the rest was selected for the survey of 200 units. It was found on field visit that half the selected units were non-existent; a majority of those, which existed, refused to co-operate with the enquiry. Therefore it was necessary to prepare a fresh list, with the hope of being able to survey one-half of them. It was found that about half the selected units were defunct (50 out of 110 units) or were not functioning at the reported premises. The reasons for shifting of location of business were many; (1) forced to vacate the rented premises of business / residence; (2) found a change of location would improve business turnover or reduce labour cost and/or; (3) could reduce expenditure on rent by running the enterprise from home. There were also units, which though registered, were never started because the loan they applied for did not come through. Therefore a random sample was drawn again. It was then found that a large number of functioning units were managed by men though in women's name. Of the 400 units visited for finding 200 functioning units, 74 were non-functioning, 82 were unidentifiable, and 44 were non-co-operative. The latter group consisted of entrepreneurs who (1) were unwilling to give details; (2) were 'not available' in spite of repeated visits; (3) were angry about too many official visits; and/or (4) had changed the nature and type of enterprise into co-operatives / partnerships.

Enquiry at the urban areas was rendered more difficult as (1) there were large numbers of closed-down units, (2) it was difficult to locate the units, (3) there were several fake and non-identifiable addresses. Moreover, half the functioning units were found to be managed by men in the family. The proportion of jointly managed units was equally high. Very few units were run entirely by women. This state of affairs called for a careful attempt to include more women-managed units as the survey progressed. Another problem faced was that while the entrepreneurs and the addresses remained unchanged; the type of enterprise and even its name had changed. There were 58 units, which were un-identifiable in spite of thorough search. This was so for two reasons (a) the entrepreneur had made the changes without informing the Industries Department; and (b) wrong addresses were given to the industries department to circumvent laws.

In rural areas, the situation was better than in urban areas. Yet there were cases in which the nature of the enterprises had undergone changes. Manufacturing units (e.g: garments), were

found to be only service units. There were units registered as garment manufacturing units but had little else than a sewing machine at the home of the ‘entrepreneur’. There were men “promoters”, who for a specified amount of fees, usually around Rs 2000, completed all the formalities and procedures with government offices and financial institutions for securing loans for women. It seemed that they made sure that the required infrastructure (more sewing machines, etc.) was there at the time of inspection by officials. Likewise among weavers it was found that looms were there in their homes, bought and installed with the loans taken in their names but ‘owned’ by the “industrialist” who was the man in the household. These women did not repay loans nor were they aware about the amount of loan or the requirement for repayment of loan. The ‘owners’ repaid these loans and the entire product also ‘belonged’ to them. Women were comfortable in their relegated position of workers as they did not have to bother about official matters like availing loans or registering as entrepreneurs.

Information was collected on the socio-economic profile of women entrepreneurs and their households. The interview schedule was pre-tested on 10 women entrepreneurs before the field investigation.

### **Analysis plan**

The whole sample was divided into three categories based on the size of capital and the number of workers, into large, medium, and small. Units with more than three employees and capital investment of more than Rs 1 lakh or one employee with capital investment of Rs 2 lakh were considered large; those with two or more employees and Rs 50,000 to Rs 1 lakh of investment or with less than three employees and above Rs 1 lakh of investment were considered medium; and those with no employee or only one employee and more than Rs 50,000 of investment or any number of labourers but with less than Rs 50,000 of investment were considered small (Table 2.2).

**Table 2.2 Size of the Enterprise<sup>2</sup>**

<b>Size of Enterprise</b>	<b>Capital</b>	<b>Labourers</b>
1. Large	(a) Rs 1 lakh and above	+3 or more
	(b) Rs 2 lakh and above	+ at least 1
2. Medium	(a) Rs 50 thousand and above	+ 2 or more
	(b) Rs 1 lakh and above	+ less than 3
3. Small	(a) Rs 50 thousand and above	+ less than 1
	(b) Less than Rs 50 thousand	+ any number

The sample units were further divided into three based on the woman entrepreneur’s role in management of the enterprise into (1) Women-Managed Units (WMU), (2) Jointly Managed Units (JMU) and (3) Men-Managed Units (MMU). WMUs were those units, which strictly come under the description of a Woman enterprise under WIP (Women Industries Programme). These units are owned and managed by women and give at least 80 percent of the employment generated in the enterprise to women. JMUs are units in which women had 50 percent say in

all aspects of management and at least 50 percent of the employment generated in the enterprise goes to women. MMUs are, on the other hand, women's enterprises only in name, the *de jure* 'entrepreneur' not even knowing much about the enterprise and playing little or no role in management irrespective of whether the employees are women or not.

The sample was divided also into categories of successful, average and unsuccessful judged on the basis of performance in production, labour, sales, expenditure, and profit; the views of the entrepreneurs concerned were also considered in this categorisation.

### **Workshop**

All the sample entrepreneurs were requested to participate in a week-long workshop. Those who intended to participate were asked to furnish detailed information about their enterprise – type of enterprise, nature of activity, size of the enterprise in terms of Capital Invested, volume and value of sales, financial assistance received, and awards or other recognition achieved. Out of the 104 entries received the men-managed units (MMU) were screened out. So also were those who absented themselves on the opening day of the workshop. Thus 64 units were considered of which 33 were wholly managed by women (WMU) and 31 jointly managed (JMU). Through informal group discussions and brainstorming among the entrepreneurs, an attempt at planning for future was carried out. For the participants it was an opportunity to consult experts on their problems.

### **In-depth interviews**

Twenty women entrepreneurs were identified from among the participants of the workshop, 10 "successful", 5 "average", and 5 "unsuccessful" for in-depth interviews. The rapport created at the workshop made it easier for eliciting delicate information on attitudes, and traits, which would have been otherwise difficult to gather. In-depth interview made it possible to ask open-ended and unstructured questions according to the specific individual situation, and gave more time for the respondents to express themselves. Facts changed back and forth as most of the sample were from educationally backward entrepreneurs.

### **Data collection**

Data were collected through personal visits to the home and enterprise of the selected woman entrepreneurs. The interviews tried to incorporate the views of the families to the extent possible. They were primarily intended to look at the last two objectives of the study namely; (1) the women entrepreneurs' dependence level on family for enterprise development and (2) impact of religious differences among entrepreneurs on their ability and willingness for enterprise management. These interviews were used to understand the constraints that successful, unsuccessful, and the average performers faced from their families and from the society at large.

The respondents were selected solely from the WMU group. Based on the rate of success all the 33 WMUs were ranked starting with the most successful ones going down to the least successful. Thus 10 successful women entrepreneurs, followed by 5 average performers

(who showed definite prospects of success), and 5 unsuccessful entrepreneurs (who lay at the bottom of the rank list) were selected.

The criterion of a *successful woman entrepreneur* was based on her own assessment of the unit as a profit-making one; her satisfaction at the pace of progress of the enterprise; her desire to continue in the field; and her decision-making prowess. An *unsuccessful woman entrepreneur* rated her unit as running at loss; she was dissatisfied with the performance the enterprise; she desired to discontinue the business; and she enjoyed but little freedom and ability in decision-making. The *average entrepreneur* was one who was not dissatisfied with the performance of the enterprise and experienced little change in the volume of profits. She was hopeful of her units' progress and wanted to continue in business. The majority (68 percent) of these enterprises had registered their units and commenced functioning during 1995-'97. Therefore their performance during the last three years in terms of production, labour, sales, expenditure and profit was considered.

### **Method of data collection and analysis**

The entrepreneur was met both at her home and at the enterprise for the investigator to get acquainted with the environment. The interviews were conducted in an informal atmosphere by way of casual talk with leading questions that made respondents talk without reticence.

### **Case studies**

For the case studies, two successful entrepreneurs and one each from the average and the unsuccessful groups were selected. The advantage of the case study was that a complete record of the entrepreneur's growth from the time she had assumed her new role could be recorded systematically. The pattern brought out clearly the differences of approach, attitudes, aspirations and support systems of the three types of entrepreneurs. An intimate understanding of the immediate environment of the entrepreneurs and their relationship with their families and their enterprises was also obtained through the case studies.

Detailed information was gathered through the case studies on the origins and evolution of the enterprises, the problems the women faced at different stages of growth of the units, the prospects for further expansion and diversification, and the external environment in which they function.

### **Sample**

Four out of 20 women entrepreneurs selected for the in-depth study were short-listed for case studies. The short-listing was done taking into account the constraints they encountered in running the enterprises. Four respondents, two belonging to the successful group and one each from the groups of the average and the unsuccessful enterprises, but with constraints similar to those of the successful cases were identified for this purpose. On the family side, they had more than average responsibilities; on the social side they attached importance to society's gender construction; yet, on the psychological side, they showed dissimilar entrepreneurial characteristics. The domestic constraints were identified as the following: no



one to help at home (in two cases there were minor children, in one, there was an aged bedridden parent, and the fourth was a single parent); two had unsupportive husbands and low family income. The social constraints were identical for all: adherence to traditional role expectations of society, and hence dependence on male support. Their psychological constraints consisted of high achievement, need for high risk-taking and low affiliation on the part of the successful cases and the opposite traits in the other two cases.

### 3. Enterprises and Entrepreneurs

Of the 200 women enterprises surveyed, 91 (45.5 percent) came under the classification of WMU, 57 (28.5 percent) under JMU, and the rest 52 (26 percent) under MMU.

More than 80 percent of the women entrepreneurs were of the age group of 30-50 years. There were slightly more than 10 percent who were below 30 years of age and about 8 percent who were more than 50 years.

#### Education

The educational levels of the entrepreneurs are shown in Table 3.1. They are shown separately for the WMUs and the whole sample. It is observed that the women entrepreneurs were relatively a well-educated group, with not more than one-fourth among them having education of less than the SSLC level. Not much difference is observed between the WMU group and the whole sample, in this respect.

**Table 3.1 Educational Levels of the WMU Group and the Whole Sample**

<b>Educational Qualification</b>	<b>WMUNo. (percent)</b>	<b>Whole Sample No. (percent)</b>
Post-graduate	7 (7.7)	14 (7)
Graduate	22 (24.2)	42 (21)
Pre-degree	19 (20.9)	39 (19.5)
SSLC	24 (26.4)	57 (28.5)
Below SSLC	19 (20.9)	48 (24)
Total	91 (100)	200 (100)

#### Perception of performance

The greater part of the total sample tended to express dissatisfaction with the pace of progress of their enterprises. But the level of satisfaction was marginally higher among the WMU sample (Table 3.2).

**Table 3.2 Levels of Satisfaction of Entrepreneurs about Enterprise Performance**

<b>Entrepreneur's Perceived Level of Success</b>	<b>WMUNo. (percent)</b>	<b>TotalNo. (percent)</b>
Not successful	50(54.9)	114 (57.0)
Just successful	13(13.9)	26(13.0)
Successful to their level of satisfaction	20(22.0)	40(20.0)
Successful beyond their expectation	8(9.2)	19 (9.5)
At the height of its success	0(0.0)	1 (0.5)
Total	91(100)	200 (100)

In both the WMU and the whole group, more than one-half the entrepreneurs considered the performance of their units ‘not successful’. The proportion of clear success cases was only around 30 percent.

The proportion of successful units was found to be the highest among MMUs, followed by JMUs; in WMUs, the successful cases were the lowest, only one-third (Table 3.3).

**Table 3.3 Levels of Performance of Women Enterprises by WMUs, JMU, and MMU Types**

<b>Group</b>	<b>Successful No. (percent)</b>	<b>Average No. (percent)</b>	<b>Unsuccessful No. (percent)</b>	<b>Total No. (percent)</b>
<b>WMU</b>	33 (33.3)	27 (29.7)	31 (34.1)	91 (100)
<b>JMU</b>	20 (35.1)	12 (21.0)	25 (43.9)	57 (100)
<b>MMU</b>	26 (50.0)	11 (21.12)	15 (28.8)	52 (100)
<b>TOTAL</b>	79 (39.5)	50 (25.0)	71 (35.5)	200(100.0)

While WMUs’ success rate is lower than that of MMUs, the rate of non-success is the highest among the JMUs. In order to understand the causes for the lower performance levels of JMUs, some attempt is made later in this section.

### **Community**

The distribution of the entrepreneurs according to religious groups is given in Table 3.4. Hindus constituted 72.5 percent, Christians 15.5 percent and Muslims 12.5 percent. The majority of the entrepreneurs belonged to backward castes (62 percent) and Scheduled Castes (9.5 percent) [Table 3.5].

**Table3.5 Distribution of Women Entrepreneurs by Religion and Community Status**

<b>Religion</b>	<b>Forward</b>	<b>Backward</b>	<b>Scheduled</b>	<b>Total</b>
Hindu	52 (35.86)	76 (52.41)	17 (11.72)	145 (72.5)
Christian	5 (16.12)	26 (83.87)	0	31 (15.5)
Muslim	0	22 (91.66)	2 (8.3)	24 (12.0)
Total	57 (28.5)	124 (62.0)	19 (9.5)	200 (100)

Most of those who came under backward and Scheduled Caste communities were Hindus; a few Christians and all the Muslims came under the category of backward communities. The distribution of entrepreneurs by community according to group status is given in Table 3.6.

**Table 3.6 Distribution of Entrepreneurs by Community according to Group Status**

<b>Group</b>	<b>Forward</b>	<b>Backward</b>	<b>Scheduled</b>	<b>Total</b>
<b>WMU</b>	31 (34.1)	47 (51.6)	13 (14.3)	91 (100)
<b>JMU</b>	16 (28.1)	38 (66.7)	3 (5.3)	57 (100)
<b>MMU</b>	10 (19.2)	39 (75.0)	3 (5.8)	52 (100)
<b>Total</b>	57(28.5)	124(62.0)	19(9.5)	200(100.0)

The enterprises of all the caste groups showed the three different levels of performance, successful, average, and unsuccessful (Table 3.7).

**Table 3.7 Distribution of Women Enterprises by Caste Groups According to Performance**

<b>Total Sample</b>				
<b>Caste</b>	<b>Successful</b>	<b>Average</b>	<b>Unsuccessful</b>	<b>Total</b>
<b>Forward</b>	26 (45.61)	14 (24.56)	17 (29.82)	57 (100)
<b>Backward</b>	47 (37.90)	33 (26.61)	44 (35.48)	124 (100)
<b>Scheduled</b>	6 (31.57)	4 (21.05)	9 (47.36)	19 (100)
<b>Total</b>	79 (39.5)	51 (25.5)	70 (35.0)	200 (100)

### **Enterprise profile**

The enterprise profile in general showed concentration of manufacturing units (55%); the next large category was service units (39.5 percent) followed by sales units (5.5 percent).

The enterprises in the sample were divided into large, medium, and small depending upon the amount of investment and number of labourers.

**Table 3.8 Distribution of Enterprises by Type According to Size**

<b>Group</b>	<b>Large</b>	<b>Medium</b>	<b>Small</b>	<b>Total</b>
WMU	20 (22)	24 (26.4)	47 (51.6)	91(100)
JMU	22 (38.6)	19 (33.3)	16 (28.1)	57(100)
MMU	20 (38.5)	22 (42.3)	10 (19.2)	52(100)

The bulk of WMU enterprises were small (51.6 percent) while more than 70 percent of JMUs and 80 percent of MMUs were of the large or medium size. The reason for this variation is the difference in risk-taking. It is quite clear that women entrepreneurs of the WMU type are in general do not take risks. If they had the strength to take calculated risks in business they could have graduated into at least the medium scale, which itself is quite below the SSI (Small Scale Industry) standards.

WMU and MMU had more (39.3 percent and 53.8 percent) successful respondents among the medium units compared to JMU which had a significant proportion of successful cases in the large sector. Distribution of unsuccessful respondents, on other hand, did not show any regular pattern. Individually taken the WMU had a high percentage of unsuccessful units in the small sector (53.3), the JMUs had such cases in the medium sector (56.0) and MMUs, in the large sector (46.7). It appears that the most conducive sector for a WMU and a MMU, to succeed was the 'medium' sector; the large sector was suited more to JMUs.

## Family profile

Nearly 70 percent of the entrepreneurs lived in nuclear families. There were marginal differences in the proportion among WMUs, JMUs, and MMUs in this respect, WMUs having the largest proportion of 75 percent (Table 3.9).

**Table 3.9 Distribution of Sample Enterprises by Size and Performance**

Size	Successful			Average			Unsuccessful		
	WMU	JMU	MMU	WMU	JMU	MMU	WMU	JMU	MMU
Group	WMU	JMU	MMU	WMU	JMU	MMU	WMU	JMU	MMU
Large	8(24.24)	13(65.0)	9(34.61)	5(17.85)	3(25.0)	4(36.36)	7(23.3)	6(24.0)	7(46.66)
Medium	13(39.3)	4(20.0)	14(53.8)	4(14.28)	1(8.3)	5(45.45)	7(23.3)	14(56.0)	3(20.0)
Small	12(36.3)	3(15.0)	3(11.53)	19(67.8)	8(66.66)	2(18.18)	16(53.3)	5(20.0)	5(33.3)
<b>Total</b>	<b>33(100)</b>	<b>20(100)</b>	<b>26(100)</b>	<b>28(100)</b>	<b>12(100)</b>	<b>11(100)</b>	<b>30(100)</b>	<b>25(100)</b>	<b>15(100)</b>

**Table 3.10 Distribution of Entrepreneurs by Type of Family and Performance of Enterprise**

Type of family	WMU	JMU	MMU	Total
Nuclear	68 (74.73)	37 (64.9)	34 (65.38)	139 (69.5)
Extended	23 (25.27)	20 (35.1)	18 (34.62)	61 (30.5)
<b>Total</b>	<b>91 (100)</b>	<b>57 (100)</b>	<b>52 (100)</b>	<b>200 (100)</b>

Ninety percent of the sample entrepreneurs were married, the others being either single or unmarried. Most of them came from business families (43 percent), about one-third belonged to families of salary earners; and nearly 15 percent had families of wage earners. Proportionately, representation from the unemployed (6.0 percent) and the professional (3.5 percent) groups was meagre. In the WMU sample, a high proportion (45 percent) came from families of salary earners (Table 3.11).

**Table 3.11 Distribution of Enterprises by Occupational Background of the Family**

Family Occupation	WMU	ALL
Professional	3 (3.3)	7 (3.5)
Business	20 (22.0)	86 (43.0)
Employed	41 (45.1)	65 (32.5)
Labour	19 (20.9)	30 (15.0)
Unemployed	8 (8.8)	12 (6.0)
<b>Total</b>	<b>91 (100)</b>	<b>200 (100)</b>

**Tale 3.12 Reasons for Taking up Entrepreneurship by Type of Enterprises**

<b>Reasons for becoming an Entrepreneur</b>				
<b>Reason</b>	<b>WMU</b>	<b>JMU</b>	<b>MMU</b>	<b>Total</b>
Use spare time	31 (34.1)	9 (15.8)	7 (13.5)	47 (23.5)
Self-earning & Independent	38 (41.8)	14 (24.6)	11(21.2)	63 (31.5)
Utilize Technical know how	34 (37.4)	17 (29.8)	12 (23.1)	63 (31.5)
Contribute to family income	45 (49.5)	40 (70.2)	48 (92.3)	133(66.5)
Overcome unemployment	42 (46.2)	23 (40.4)	15 (28.8)	80 (40)
Need to be my own Boss	6 (6.6)	3 (5.3)	2 (3.8)	11 (5.5)

Contributing to the family income was reported as the reason for entering business by two-thirds of the respondents – 49.5 percent of WMUs, 70.2 percent of JMUs, and 92.3 percent of MMUs. Overcoming the bane of unemployment was the second most important reason; two-fifths of the respondents reported unemployment as the reason - WMUs (46.2 percent), JMUs (40.4 percent), and MMUs (28.8 percent). All the groups considered the use of spare time and the need to become one’s own boss, with almost equal importance (Table 3.13).

**3.13 Reasons for becoming Women Entrepreneur and Performance of Enterprises**

<b>Reasons for becoming an Entrepreneur and Success Ratio</b>				
<b>Reason</b>	<b>Successful No(percent)</b>	<b>AverageNo (percent)</b>	<b>Unsuccessful No (percent)</b>	<b>Total No (percent)</b>
Use spare time	12(16.9)	10(15.4)	9 (15.0)	31(15.8)
Self-earning & Independent	15(21.1)	12(18.5)	11(18.3)	38(19.4)
Utilize Technical know how	13(18.3)	12(18.5)	9 (15.0)	34(17.3)
Contribute to family income	16(22.5)	15(23.1)	14 (23.3)	45(23.0)
Overcome unemployment	12(16.9)	14(21.54)	16 (26.7)	42(21.4)
Need to be my own Boss	3 (4.2)	2 (3.1)	1 (1.7)	6 (3.1)
Total	71(100.0)	65(100.0)	60(100.0)	196(100.0)

The success rate among those who had entered business for entrepreneurial reasons is clearly higher than that of others. Persons who entered business with a view to overcoming unemployment or contributing to family income have not been in general, highly successful.

**Family support**

*Family support at entry*

Irrespective of the type of family they belonged to, the majority enjoyed family support at the entry stage. The types of family support received by the respondents among the three divisions of the sample WMU, JMU, and MMU are stated in Table 3.14.

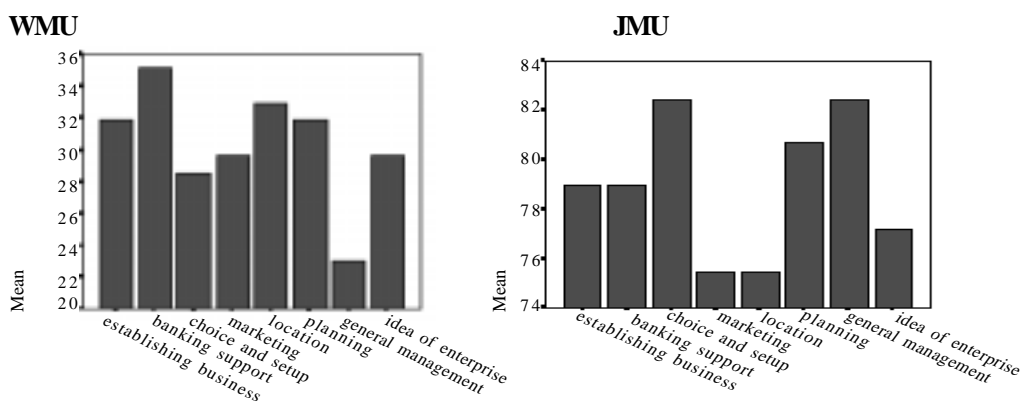
**Table 3.14 Types of Family Support Received by Women Entrepreneurs**

Family Support in Different Areas among WMU, JMU, MMU			
AREA	WMU No. (percent)	JMU No. (percent)	MMU No. (percent)
Idea of enterprise	27 (29.7)	44 (77.2)	46 (88.5)
Planning	29 (31.9)	46 (80.7)	43 (82.7)
Choice & Set up	26 (28.6)	47 (82.5)	43 (82.7)
Locating business	30 (33.0)	43 (75.4)	44 (84.6)
Establishing business	29 (31.9)	45 (78.9)	44 (84.6)
Govt. Formalities	36 (39.6)	49 (86.0)	46 (88.5)
Banking	32 (35.2)	45 (78.9)	43 (82.7)
Financial	56 (61.5)	52 (91.2)	47 (90.4)
General management	21 (23.1)	47 (82.5)	43 (82.7)
Marketing	27 (29.7)	43 (75.4)	44 (84.6)
<b>Total</b>	<b>91 (100.0)</b>	<b>57 (100.0)</b>	<b>52 (100.0)</b>

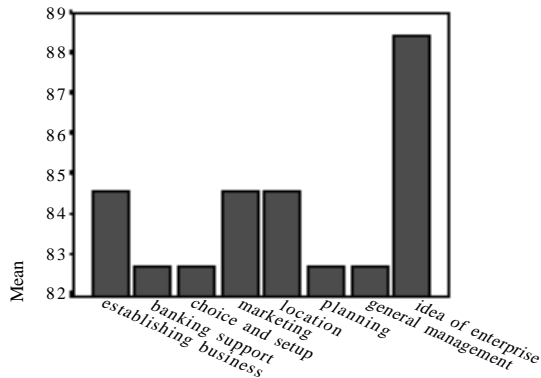
The main area of support identified among all the three groups is financial management and adherence to government formalities. For MMU, the idea of enterprise itself had come from the family in about 90 percent of the cases. In fact, family support was resorted to by more than 80 percent of the cases in MMUs in respect of all the areas of support. In the case of JMUs also the dependence on family support was found in more than 75 percent of the cases. However, in the cases of WMUs excessive dependence was found only in the case of financial matters. In all other matters, dependence was far less, only in two-fifths of the cases.

In other words, WMUs needed family support only in cases in which the women entrepreneurs experienced constraints of mobility. It is also significant that general management was one area where WMUs required the least help from their families, among the three groups (Chart 3.1).

**Chart 3.1 Extent of Dependence of Women Entrepreneurs on their Families for Support, according to Group**



## MMU



## Family Support at Later Stages

The WMUs continued to receive family support at different areas at later stages also but at a much lower level. The unsuccessful units among them did not receive, however, any support for upgradation of technology (Table 3.15).

**Table 3.15**

AREA	WMU		
	Successful No (percent)	Average No (percent)	Unsuccessful No (percent)
Marketing management	12(20.7)	11 (21.2)	10 (22.9)
Labour management	8 (13.8)	8 (15.4)	11 (25.0)
Material management	7 (12.1)	9 (17.3)	7 (15.9)
Production management	5 (8.6)	6 (11.5)	5 (11.4)
Finance management	15(25.8)	12 (23.1)	11(25.0)
Upgrading technology	11(19.0)	6 (11.5)	0 (00.0)

## Support

In most cases the term family meant the husband (and children) especially in the nuclear family set-up. Hence, the person who helps the enterprise was the husband. Since 98 percent of the entrepreneurs began business after marriage, the role of husband in women entrepreneurship development has been significant. The others in the family also help the enterprise growth through in a limited way.

In the WMUs, all the units – successful, average, and unsuccessful – received support from members in their families. Obviously, in our society, male support remains inevitable even in women-managed enterprises (Table 3.16).

The women enterprises are, in general, tiny units, a fact which is a reflection of the low risk-taking nature of women entrepreneurs. The financial investment was found to be very low in the case of WMUs compared to JMUs and MMUs. JMUs are found to have been more



**Table 3.16**

<b>Person who helps</b>	<b>Successful</b>	<b>Average</b>	<b>Unsuccessful</b>	<b>Total</b>
Husband	19(40.4)	14(29.8)	14(29.8)	47(100.0)
Others	14(31.8)	13(29.6)	17(38.6)	44(100.0)
Total	33(36.3)	27(29.7)	31(34.0)	91(100.0)

successful than others in running relatively large enterprises. However, it is among MMUs that the highest proportion of successful cases is observed. Significantly, most of the women entrepreneurs had taken up a business career after marriage and with support from husband or other members of their family.

Women who had high educational qualifications did not opt for a career of entrepreneurship to the extent to which women with lesser educational levels did. But education had undoubtedly a positive influence on business success.

The majority of women entrepreneurs in the sample belonged to backward castes. However, the proportion of successful entrepreneurs was higher among the high castes. Further, unsuccessful cases were the highest among entrepreneurs who belonged to Scheduled Castes.

Factors like the nature, extent, and type of family support were important in determining the progress of enterprises run by women. It seems that there is an appropriate degree of support, which if given on a sustainable basis, would help women thrive in business.

Finance was the area in which women entrepreneurs needed crucial support. Assistance in adhering to the procedural formalities and observing rules and regulations was also needed by them. Women entrusted such responsibilities to 'others' – husband, other members of the family or 'promoters', who did the work on payment. Inadequate Finance (30 percent), demand for their products services (19.5 percent), low sales turnover (9.5 percent), labour problems (8 percent) and work-home conflict (3 percent) were among the problems reported as important by the respondents.

One of the important areas that WMUs depended on family help was upgradation of technology. Woman entrepreneurs experienced difficulty in accessing information, incorporating new techniques, and adapting to changes in demand conditions.

There existed marked differences in the extent and type of family support enjoyed by WMUs, JMUs, and MMUs. WMUs needed help in areas concerning mobility, interaction, and networking. It is only natural for a woman with limited education and training to find these areas very difficult to handle. When the family lacks the competence to help, the entrepreneur is compelled to seek help of 'promoters'.

The family support may turn, at times, to a hindrance too. Family interference in matters of location, choice, and management of enterprise at the entry stage had in some cases, negative influence on the business. Ninety-eight percent of the entrepreneurs entered the business field after marriage, in most cases with the support and encouragement of husband. In

general, the strength of the family support depended on how important the women entrepreneur's contribution was to the family.

The probability for a person to succeed increased if she possessed the appropriate attitude and came to business on her own volition.

## 4. Consultations

All the sample respondents were invited to a two-day workshop at Thiruvananthapuram on 24-25 April 2000, for counter-checking the information collected through the field survey ascertaining their perceptions on the problems encountered by them and offering them practical solutions. Only 64 women entrepreneurs responded positively and attended the workshop. The following discussion is based on responses received from these 64 women entrepreneurs.

### Workshop participants

More than 85 percent of the participants had registered their enterprises at the time of its commencement or earlier. The proportion, which had actually commenced the business before the registration, came to more than two-fifths. They had done so due to ignorance of the legal requirement of registration or to lack of faith in government schemes of support.

**Table 4.1 Distribution of Units by Time of Registration**

<b>Time of Commencement</b>	<b>No. of Units</b>
Started before registration	28
Started at the time of registration	28
Started after registration	6
No response	2
Total	64

The two-fifths who had their enterprises registered at the time of commencement of business were better knowledgeable about rules and regulations and also of the benefits receivable under government schemes. There were a few others, about one-tenth, who started business after obtaining registration.

The proportion of respondents who received various benefits from government are shown in Table 4.2.

**Table 4.2 Distribution of Beneficiaries of Government Schemes by type of Benefit Government Benefit Frequency**

<b>Government Benefit</b>	<b>Frequency</b>
Subsidy	5
Grants	5
Margin money	2
Working capital	3
No help	49

The vast majority (more than three-fourths) did not get any benefit and found the registration of their units with the government of little avail.

## Retirement period

About 5 percent of entrepreneurs were able to recoup their investment within one year while it took more than a year for another 20 percent. The remaining 75 percent included both profit-making and loss-making units, nearly 50 percent belonging to the former group and coming under WMUs and JMUs.

Half the workshop participants had availed loan from different financial institutions. Among them more than one-third had replied them fully. A little over two-fifths were confident of their ability to make repayment. But unfortunately, there were a few, more than one-fifth, who reported inability for repayment.

One of the reasons for lack of success among these enterprises could be that about two-thirds among them had only low levels of education and very few had training or experience in enterprise management.

**Table 4.3**

<b>Impact of training</b>	<b>Number</b>
Encouraged me to enter business field	6
Introduced me to the business field	3
Mentally strengthened me to start business	10
Received practical inputs on business	4
Training did not help the business much	2

The proportion of participants who had undergone Entrepreneurship Development Programmes (EDP) was less than one-fourth. The training was reportedly useful in a general fashion, but did not confer on them any specific skills. More rigorous training would certainly have perceptible impact on the quality of most of the women's enterprises.

## Record on the workshop

During the workshop, the participants were given the benefit of consultancy in crucial areas such as marketing, government rules and procedures, financial management, and bank transactions. The consultancies were given by experts from the concerned fields. The questions raised by the entrepreneurs in these areas of consultation had been collected and forwarded to the consultants in advance for enabling them to formulate practical solutions to the problems.

## Consultation on marketing

Mr Reji Raman, MBA (marketing), of the Centre for Research and Consultancy, Kochi served as the Consultant. Starting with the basic concepts in marketing, the session focused on the questions and doubts that the respondents had raised. The emphasis laid was on discernment of customer needs to which the entrepreneur catered. The different types of need in the society, the importance of producing quality products, and of ensuring a steady and growing

demand for the products were stressed. The problem of maintaining quality among the different size groups of enterprises was addressed separately for each group. The techniques of maintaining quality of the products and the need for pilot-testing of products / services before actual marketing were dealt with in detail. Information on patents for unique products and services, advantages of giving attractive names for the unit and its products and the possibilities of marketing products through internet were also explained in detail.

The traditional industries (flour mills and curry powder making) benefited from the consultation considerably. It was suggested that these enterprises should form an association among themselves so that they may save in costs of raw materials and marketing. This was suggested as one of the solutions to the competition they faced from the larger units in terms of prices. Similarly, the garment manufacturers were given guidelines to form an association among themselves so that they could save in production cost. The advantages highlighted were economies of scale in purchasing raw materials in bulk and in transportation and loading and unloading charges. Such associations would solve problems which women face when travelling alone. The other benefits were those of joint exhibitions and taking up bigger orders from schools and institutions.

The notebook manufacturers were advised to increase quantity of production and not to compromise in quality of the items of stationery they produce. There were a few units, such as the shuttlecock manufacturing unit, cola-manufacturing unit, and cable-operator unit, the future of which could not be evaluated reliably. A joint discussion of the problems of these units by all the participants in the workshop together threw up a lot of insights into the possibilities of diversification of their activities; Units producing food items such as pickles, flour, bakery items, and curry powder raised doubts about the viability of their business; they were advised to form groups under Women Development Corporation to gain strength for collective bargaining. Help available from agencies like APPAREL and *Gramashree* was new information for many of the women entrepreneurs who attended the workshop.

### **Consultation on government procedures**

Mr Rajendran, Deputy Director, Directorate of Industries and Commerce of the Government of Kerala, acted as the consultant on government procedures. Benefits like reduction in the electricity tariffs and preference in getting telephone connections, entitled to women entrepreneurs were brought to the notice of the participants. Though sales tax exemption has been granted by the government for such enterprises, they would become eligible only if they maintained proper, audited accounts, a task which many entrepreneurs felt was too heavy a task for them to bear. They were advised that they need not therefore go in for tax benefits and should maintain a simple accounting system, which they find themselves capable of. Information about other available government benefits and the procedure for obtaining them, was also given.

Many of the respondents wanted to know the benefits for SSIs registered as WIP units. It was explained that the scheme was in a suspended state as it had been handed over to panchayats and that grants under the scheme are withheld. The respondents were advised on the procedures for applying for grants and subsidies through the DIC Green Channel.

They were also advised to hold discussions periodically about the actual state of affairs of their units with their bank managers especially when the units were turning sick. It is the bank manager who forwards the information of the units to the department, upon which the revival assistance to the sick units is processed. The consultant observed that most often the entrepreneurs withhold facts about their units from the banks, a practice which curtails their chances of getting the assistance for which they are entitled. While the profitable units suppress the actual figures fearing compulsions from lenders for early repayment of loans or fearing about possible rise in interest rates, the loss-making units withhold information for fear of punitive measures from lenders. They were informed that both these approaches were unwise and harmful.

The procedure for participating in government exhibitions, details of IRDP stalls, industrial plot allotment, and procedure for procuring export license was also explained and the addresses of the offices / officers in each case were supplied. The participants were also informed about the availability of services of Industrial Extension Officers (IEOs), posted in all block panchayats, a new piece of information for most of them.

EDP training is conducted by different government and non-government agencies. Nearly 90 percent of the participants had little prior knowledge of EDP training. Two important loan schemes, IRDP and PMRY, were also brought to the attention of the participants, the former issued from Block Development Offices and the other, from District Industries Centres.

### **Financial management**

The consultant for financial management was Dr Jaya S. Anand, Associate Professor, Institute for Management in Government, Thiruvananthapuram. The fact that the entrepreneurs perceived financial assistance and financial management as one and the same in itself was a revelation. It became clear during discussions that the participants did not attach as much importance to financial management as to securing financial assistance.

The advantages of keeping a well-maintained accounts system in business was emphasised. Guidelines were given to participants for maintaining Accounts Diaries of credit and debit transactions. They were told the importance of cash budget in managing finance properly. A cash budget format was provided to the participants. They accepted the classification of expenditure into permanent (e.g. rent, loan, salary, etc) and temporary (e.g. cloth, thread, etc.) as an entirely new concept. The advice rendered to them was to find out the 'break even point' even before buying raw materials. The method to find that point was explained in simple terms.

### **Consultation on banking**

Mr Joseph Fernandez, Director of Administration, Khadi and Village Industries (KVIB) and Mr Sasidharan, Manager, Indian Overseas Bank, were the consultants on banking. Details on the Khadi Board schemes not only provided technical guidance but also information on marketing facilities available to entrepreneurs. The two types of schemes in KVIB, one in which

the Board directly gives loans and the other, in which loans are given through other banks were discussed. Deliberations about the various schemes of the Board included details regarding loan facilities for village industries under CBC Scheme (Consortium Bank Credit Scheme) Margin Money Scheme (both bank and borrower friendly), and Interest Subsidy Scheme.

General questions on financial assistance were answered by the consultants, and the role of the lead bank was explained. The functioning of the IRDP scheme operating in village areas renamed as SGSY (*Swarnajayanthi Grama Swayamsevak Yojana*) was also discussed, of course, from the bank's perspective. Block-level expert committee decided beneficiaries of the scheme. The *Kudumbashree* scheme was also brought to the attention of the participants. Intended for helping women the loan amount under this Scheme is limited to a maximum of Rs 50,000; its activities are concentrated entirely in rural areas. The 30 percent preference for women in PMRY the loan scheme and the fixation of target for each bank regarding women applicants were brought to the notice of participants.

### **Survey results**

The workshop devoted one of its sessions to verify and countercheck data collected through the household survey. In this session, Dr Mala Ramanathan, Assistant Professor, Achutha Menon Centre for Public Health, Thiruvananthapuram and Dr Pradeep Kumar Panda, Associate Fellow, Centre for Development Studies served as consultants.

The tentative findings drawn from the data were presented before the participants. The discussions showed that the information collected was reliable. The participants reinforced the findings of the data by narrating their individual business experiences. Most of them admitted that they had registered their units with a view to getting government benefits available for women enterprises. Some had even resorted to misrepresenting the nature of their business. For example, there were cases in which service units were registered as manufacturing units. The fact remains that the benefits still remained elusive to most of them. It is significant to note that women considered entrepreneurship the only option for them, in their efforts to contribute to household income.

The comments from the experts on the findings and their clarifications helped to steer the next phase of the study to a great extent. It was suggested that case studies of women who established their enterprises without much family support would be interesting and worthwhile. The constraints on women entrepreneurship development also deserved serious attention.

The consultants suggested that the following factors were to be taken into consideration for measuring success, profit, contribution to family income, and support received from family. It was also necessary to find out what degree and type of correlation existed between progress of women enterprise and support received from husband or other members of families.

The workshop found that simplifying government procedures and making them easily un-

derstandable were urgent. They all agreed that government help is essential to promote women's industry, particularly in ensuring them adequate market access.

A view that came up for serious discussion was that a major cause for marketing difficulties faced by women entrepreneurs was the nature of the products. For example, enterprises producing non-conventional products and services needed only mild marketing efforts (e.g.: computer software). Unfortunately, women enterprises are few in this line. Risk-aversion is a bane of women entrepreneurs. Their outlook needed urgent change.

Women entrepreneurs had to show better awareness of available support programmes and make earnest and persistent efforts to securing the benefits.

Travelling to long distances, particularly to places outside the State, for processing raw materials, was a real problem which most entrepreneurs faced; traditions, opposition from own families, lack of exposure to the world outside were all parts of the constraints women faced. In consequence, several women entrepreneurs make do with local sources for inputs and local markets for sale of products or services.

Household responsibilities constituted another serious drag on their energy and time. Public criticism, harassment, and sexual assaults were also problems, which women entrepreneurs often encountered.

Access to information in areas of business was low for women. Consequently, they seldom venture into new and challenging areas of business. Some entrepreneurs felt ill-equipped to compete with men in a man's world.

Personnel management was another problem area. Finding skilled labour of the requisite type is a tedious task. Skilled workers had a tendency to change jobs frequently seeking better fortunes. Management of 'expert' workers is a difficult job. Experts rarely respect a woman as boss and seldom relish the idea of taking orders from her. Thus women entrepreneurs often end up with non-competent and unsteady labour. They find negotiating with the government a difficult job; officials seldom co-operate; even after repeated visits, subsidy and other benefits of SSI registration remain beyond reach. Officials indulge in giving evasive answers and false promises. Obtaining licences and grants too were more problematic for women than for men. Women found it difficult to probe why grants were denied to them and why there was no response even to their written complaints.

Bank managers were another difficult lot. They usually refuse to get convinced about the bona fides of the requests for loans made by women entrepreneurs. Some rules and regulations make the situation more difficult. For example, the stipulation that PMRY loan cannot be given if the annual income of the applicants is more than Rs 24,000, has wrought havoc in many cases. Ninety-five percent of the participants found government formalities vexing and time-consuming.

Sales tax exemption was another problem they shared in common. Even though in theory



there is an exemption for seven years, women entrepreneurs find it difficult to submit accounts in the required format. In the early developing phase of business, it is cumbersome for women entrepreneurs to prepare periodical accounts with precision especially in contexts of violent fluctuations in business fortunes.

## **5. Family Support and Enterprise Performance**

In-depth interviews were conducted primarily with a view to looking into whether the extent of dependence of entrepreneurs on family support, community differences among entrepreneurs, and attitudes of entrepreneurs had influence on enterprise performance. Interviews were conducted at the residences of the interviewees during early mornings or late evenings, often interrupted by calls from children or husbands for sundry demands. Thus, multiple sittings were required to complete a single interview.

### **The sample**

The sample consisted of 10 successful, 5 average, and 5 unsuccessful entrepreneurs selected from among the 33 WMU workshop participants. The information collected through these interviews improved the quality of the survey data. Accurate details on profits / losses were supplied by the entrepreneurs during these interviews.

### **In-depth analysis**

Surprisingly, 90 percent of the interviewees belonging to the group of successful entrepreneurs and all interviewees of the average and unsuccessful performers considered a government job, which guaranteed a steady and secure source of income far more preferable to entrepreneurship. This mindset must have been one of the causal factors for the indifferent performance of women enterprises in general. It was also revealed that for more than half the interviewees, the enterprises which they currently operated were not the ones with which they had begun their entrepreneurship ventures. They had failed in their initial ventures and wound them up. About two-thirds of them entered business to become able to contribute to family income and the rest, to ward off the boredom of unemployment.

### **Family in relation to enterprise**

It is seen that the success of an enterprise was positively correlated with the time spent on it by the entrepreneur. While the successful women spent an average of eight hours in their enterprises the average performers spend only six hours and the unsuccessful, only four hours. The time spent by members of their households in the enterprises showed a slightly different pattern. In the case of the successful group, the time spent by the family in the enterprise was found to be the lowest, say only two hours, whereas in the case of the other two groups, the corresponding figure was more than three hours. This finding seems to suggest that family's interference might turn a handicap rather than a help in the case of women enterprises.

Family support at the entry stage was, however, essential and crucial for most of the entrepreneurs. There were a few who said they could have managed on their own, but family support really helped. For the 'successful' group family support was no longer important, nor crucial.

The successful entrepreneurs were more comfortable with their role as career women than as housewives. The others gave equal importance to both the roles. In all the groups, the majority felt that they commanded respect in their families since they took up the role of entrepreneurs.

Entrepreneurs belonging to the 'unsuccessful' category did not take decisions not only in enterprise matters but in family matters too. In contrast, those in the 'successful' category were decision-makers both in business and at home. The psychological analysis of their personality traits showed that the need for power was high among the successful entrepreneurs and mediocre in the case of the rest.

### **Problems as women**

All the women were specific with the problems they encountered as women in running their businesses. The biggest problem was reportedly in areas of procurement of raw materials and canvassing of orders. Staying away from home for long hours, particularly after late in the evening, attending meetings, meeting and discussing with government officials, and taking care of family problems alongside all these responsibilities, were reported to be a serious burden. The successful group was found the most resourceful in facing these problems; they found alternatives like introducing systematic processes, or employing extra workers at home or in business.

### **Location and enterprise development**

It is the successful group, which had the courage to locate their enterprises in places outside home. About one-half the sample successful entrepreneurs had, however, their business at their homes themselves. There were both advantages and disadvantages in having the business premises away from home. The advantages included facilities of space and proximity to sources of raw materials or convenience to contact officials, banking institutions and customers. Among the disadvantages were mentioned lack of facilities and time to attend to their familial roles, rent payment, and additional labour cost.

### **Society and enterprise**

Success in business led to increase in social status of the entrepreneurs concerned. Successful entrepreneurs had lower levels of dependence on social support than others. And the 'need for achievement' was definitely higher among the successful entrepreneurs. Of course, the quality of their products or services was higher than those of others and they enjoyed steady and sustained markets. With higher degrees of planning and feasibility studies, the levels of their achievement could be still higher.

Improvements are found urgently required in their financial management and accounting practices.

## **Psychological analysis**

The following characteristics have been taken into account to analyse the entrepreneur syndrome in the sample of the 20 women entrepreneurs.

- (i) Need for achievement
- (ii) Need for power
- (iii) Need for affiliation
- (iv) Active coping
- (v) Risk taking
- (vi) Low conformity
- (vii) Internal locus of control
- (viii) Time perspective
- (ix) Assertiveness
- (x) Low neuroticism

'Entrepreneur syndrome' is defined as a cluster of factors, which tend to go consistently and is characteristic of entrepreneurs. Neuroticism is a concept developed by Hans J. Eysnek, which connotes high neurotic loading with poor mental health, impulsive behaviour and anxiety.

The analysis gave an average score of 52.6 percent for the successful, 49.2 percent for the average and 45.2 percent for the unsuccessful sample entrepreneurs with a mode of 35, 26, and 15 respectively. The achievement motivation factors of the entrepreneurial syndrome seemed moderate in the sample as a whole. The importance is on the personal traits of entrepreneurship rather than success rate, especially in the context of the sample women themselves serving as the managers of the units. The average scores of successful and the unsuccessful entrepreneurs showed the role of psychological factors in women entrepreneurship. Need for achievement is higher with successful entrepreneurs.

The foregoing discussion has clearly shown that the family is a strong institution, which could help or hinder women's entrepreneurship. The conventional social roles assigned to women often prove to be a handicap for their free mobility and freedom to work. However, strong entrepreneurial drive and calculated and well-planned management have made a significant impact on performance.

## **6. Conclusions**

### **Summary of main findings**

In general it is not the aspiration of women that have turned them entrepreneurs; they have taken up this career in the absence of any other means of contributing to family income. Most of them started business only after all their attempts to secure a regular, secure, salaried job failed.

The size and the nature of activities of women's enterprises show their low risk-taking tendency; the bulk of the units were in the tiny sector.

Likewise, the higher the education of a woman, the less is she attracted to entrepreneurship. However, the higher a woman is educated, the higher are her chances of success in business. The areas in which the better educated entrepreneurs required help were found to be quite different from the areas in which the less educated needed help.

Absence of any worthwhile planning and lack of any entrepreneurship training before launching a business was the bane of the vast majority of entrepreneurs in the sample. They have acquired some skills through learning-by-doing, but the adequacy of such skill acquisition varied from one entrepreneur to another depending on a variety of factors including education, family background, type of business, and personal traits.

Personal traits such as economic independence, self-reliance, and need for achievement, helped entrepreneurial success. Family support of the right type, particularly at the stage of launching the business was a factor, which most entrepreneurs needed. However, family support produced negative results if given for inappropriate purposes and at unwanted stages. Areas in which enterprises needed family support at all stages are marketing and technological upgradation. Too much help from family, say from husband or other male members of the household, in matters of daily functioning of the business, may not help; rather it may reduce the independence of women entrepreneurs and turn the enterprises to men-managed units.

Social and psychological factors that act as impediments to the growth and success of a woman entrepreneur do exist. Women entrepreneurs became successful if they bothered less wary about attitudes of society; the successful could identify themselves more as entrepreneurs, while the others considered themselves more as housewives. Women entrepreneurs succeed more in the services sector than in male-dominated manufacturing industries. The competition between men and women in male-oriented entrepreneurial activities is on unequal terms, proving success for women difficult.

### **Implications for government policies and local bodies**

Schemes and policies of the Kerala government for promoting entrepreneurship in the State are numerous. In the midst of a multitude of schemes, confusion prevails as to which scheme applies to whom; sometimes the same scheme is known by different names. There is obvi-

ously a high degree of overlapping and duplication among the schemes. There exists no custom-made industrial policy in the State. Even the well accepted bank schemes, such as the KVIB (Khadi Village and Industries Board) which offers 30 percent margin money for women industry, have ear-marked only five percent for women and Scheduled Castes / Tribes; they do not have anything specifically allocated to women either.

Moreover, all these schemes seem to be based on the premise that the main constraint for women entrepreneurs is lack of access to credit / capital. It is not uncommon for policies to increase the amounts of loan available to women under each scheme. In the process these policies often become mere welfare measures rather than promotion policies. One of the popular schemes – PMRY, has undergone several revisions in its nomenclature and the maximum amount it offers from the time of its inception in 1983. At first it was known as SUEY (Scheme for Unemployed Youth) with the total amount per loan limited to Rs 50, 000. In 1993 it was renamed as PMRY and the amount increased to Rs 1 lakh. In 1999, the amount was raised to Rs 2 lakh, with little change in the contents of the scheme, but with a noteworthy addition of preference for women.

Only a small proportion of the sample entrepreneurs are seen to have availed of the subsidies or grants promised by government, largely due to complications of government procedure.

The provisions of WIP (Women Industries Programme) scheme of the States are quite favourable to women entrepreneurs. The Programme provided for 50 percent subsidy as grant; and 50 percent subsidy for construction of building and purchase of machinery. There were also provisions for stipends for trainees. Of course, the SSI Scheme had even more attractive provisions. These schemes are now in a state of suspended animation since their transfer to local bodies of administration. While the rural areas had at least attempted implementation of some of these schemes through *panchayats*, the city areas are yet to implement them. Even when they were under state administration, the provisions of this scheme had been used only to conduct a few orientation seminars on entrepreneurship. It is significant to note that the women who run enterprises remained ignorant of the allotments made for promoting women entrepreneurship at the panchayat level. Inadequate publicity and cumbersome administrative procedures, explain to a great extent, the non-utilisation of the benefits envisaged in these schemes.

Most of the women entrepreneurs in our sample had not heard about institutions such as APPAREL, WDC (Women Development Corporation), DIC, KSIDC, SIDCO, KFC, SISI, and CFSC.

A support system that the woman entrepreneurs would be able to access freely has to be thought of. A place where the different units of a particular industry could function together, (for example garment manufacturers together with dealers in fabrics, dyes, threads, and embroidery as well as accessory units) from one place or an arrangement among them to get together at fixed intervals would help effective networking. It would also help them share information on matters of importance (such as government policies or trends).

The policies and procedures in vogue in several matters, such as in the case of sick units

should undergo thorough revision. What sick units require would be evaluation, help, and support. The units that are sick are at present expected to report to their banks and DIC centres about their status, for getting sick unit revival assistance. In practice sick units find it impolitic to reveal their status to their banks or to the department for obtaining assistance since they are not sure of getting it. It is based on the recommendations of the banks, that the revival grant is sanctioned. It is commonly acknowledged that the proportion of revived units turning sick again, is quite large, though the information in this matter is neither available nor reliable.

Similarly the procedures for disbursement of subsidies and grants, allotment of industrial plots and exhibition stalls, and other benefits intended for women entrepreneurs should be made visible, transparent, and easily accessible.

### **Implications for training (EDP) programmes**

Training courses are organised, in general, on conventional management areas of production, finance, marketing, and personnel. The same training is imparted for both women and men entrepreneurs, with a little more stress on marketing and personnel management for women's training programmes.

The study indicates that women entrepreneurs have to be treated, for purposes of training as a group entirely different from men entrepreneurs, in several respects including socio-cultural, familial, and psychological factors.

## **End Notes**

<sup>1</sup> Calculated risks are those, which are taken after a reasonable assessment of the possible extent of damage.

<sup>2</sup> Industries with an investment of Rs 3 crore in plant and machinery are classified by government as Small Scale Industry (SSI). Industries with an investment of Rs 25 lakh in plant and machinery come under the category 'tiny'. In this study the highest capital for any unit is hardly Rs 7 lakh. Therefore, they belong to the category of Small-Scale Business Enterprise (Rs 5 lakh) category rather than SSI, the category under which they are registered.



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