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T S J C O A T S

TRIBAL STUDIES : A JOURNAL OF COATS



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**TRIBAL STUDIES : A JOURNAL OF COUNCIL OF
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A STUDY ON UNORGANISED WOMEN ENTREPRENEURS IN PALAKKAD DISTRICT, KERALA

Priya S ¹

P Geetha ²

Abstract

The growth and prosperity of all economies remain highly dependent on its entrepreneurial activity. The core objective of the entrepreneurship framework is to coordinate and strengthen the factors essential for the growth of entrepreneurship across the country. In Kerala, many government and non-government organizations are playing the enabling roles across various crucial supporting elements of its vibrant entrepreneurship. Entrepreneurship amongst women has been a recent concern in India and the development of women entrepreneurship in Kerala is very low. At the present, there is a revolution in the role and status of women, throughout the world. Women worldwide are breaking away from traditional and stereotypic roles and are entering into the conventional male dominated roles and are successfully doing justice to their new-found roles. In this regard, current study analyses the nature and background of unorganized women entrepreneurs in Palakkad district of Kerala. The test statistics found that educational backwardness is one of the important reasons behind the low earning and entrepreneurial backwardness of the district in general and that of the women in particular.

Key words : Entrepreneurship, Revolution, Unorganized, Sustainability etc.

Introduction

Unorganized sector plays a crucial role in Indian economy in terms of employment and its contribution to the gross domestic product, savings and capital formation. More than 90 per cent of the work force and nearly 50 per cent of the gross domestic product are accounted from the sector. A high proportion of socially and economically weaker sections of the society are engaged in the unorganized economic activities in India as well as in Kerala. The work participation rate of state average is 40.3 per cent, female labour participation rate (per 100 persons) in Kerala is 24.8 per cent and that of male is 57.8 per cent. According to the report of Economic Review, 2017, the work force participation in Kerala both male and female very lower than male and national average (State planning Board, 2017).

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There are many reasons discouraging the self-employed and especially women in unorganized sectors. Employees of the enterprises belonging to the unorganized sector have lower job security, poorer chances of growth, no leaves and paid holidays, lower protection against the oppression of employers and indulgence in unfair and illegal practices. The unorganized workers are subject to exploitation and suffer from poor working conditions especially low wages which are much below that in the formal sector even for closely comparable jobs (Planning board, 2017). Under this background, the current study focuses on the nature and background of unorganized women entrepreneurs in Palakkad district, Kerala.

Women were more likely to start new establishments in the unorganized sector after the reforms. This growth in entrepreneurship was concentrated in industries where women had traditionally been active and at the household establishment scale, opined by (Ghani, Kerr, & O'Connell, 2014). In a descriptive study undertaken by Y. Sharma, (2013), analysed various problems and prospects of women entrepreneur in India. The study found that women entrepreneurs faced lots of problems like lack of education, social barriers, legal formalities, high cost of production, male dominated society, limited managerial ability, lack of self-confidence etc. But the entrepreneurship development has been considered as one of the important determinants of the women status (Chelladurai, 2000). The status of women in Kerala based on the vital statistics undertaken by Pushpa, (2017), observed that the indicators of labour market participation and proportion seats occupied by females shows that Kerala's performance is poor and is below all India average.

The Objectives

The main objective of the study is;

- ◆ to analyses the nature and background of unorganized women entrepreneurs in Palakkad district of Kerala.

Methodology

This exploratory study is based on both primary and secondary data analysis. The primary data have been collected from respondents of Palakkad district. The number of unorganized women entrepreneurs are infinite and due to lack of any specific list of workers, study used purposive sampling of 80 women entrepreneurs in the district. The selection of entrepreneurs was done on the basis of their nature of investment. Currently active business entrepreneurs with an initial amount investment Rs. 10,000-200000 have been selected as sample units for the study. The statistical tools like percentage, Correlation analysis, Chi-Square Tests, and Tables have been

administered to interpret the results in study area. The secondary data have been taken from various sources like census report, articles in different journals like yojana etc. The level of significance is identified as 0.05 per cent, and greater of this per cent considered not significant and vice versa.

Results and Discussion

The nature of unorganized women entrepreneurs in Palakkad district

The entrepreneurs belong to different strata of unorganized business. How long the women have sustained in their business is taken from their year of establishment. The year of establishments is categorized into four types based on mean and standard deviation. It is ≤ 2 years, 3-11 years, 12-19 years, 20+ years respectively. The unorganized business has been 11 sectors and the test statistics found no significant (chi-square P value ≥ 0.05) relation with nature of business and the years of sustainability. The highest number of entrepreneurs is engaged in tailoring business (42.50%), this was followed by beauty parlor runners (18.80%) and snacks making by women (16.20%). It was important to note that, the highest per cent (58.8%) of these entrepreneurs start their business between 3-11 years back. Around 20 per cent started their business from 12-19 years back. All other businesses like jewel making, catering unit, tea shop runners, fancy shop owners, flour mills, cloth business, pappad making and pickle making women percentage are less than five per cent except catering business. Form the direct interaction with those entrepreneurs it was clear that they started those businesses out of their own interest in order to support their family. The detailed analysis of nature of business has been indicated Table 1.

Table 1: Nature of business with year of establishment

Business classification	Year of the establishments					Test value	P value (sig)
	<=2	3-11	12 - 19	20 +	Total		
Jewellery making/Selling	0	1	1	0	2	25.127 (Chi - square)	0.719
	0.00%	1.20%	1.20%	0.00%	2.50%		
Snacks Making	0	8	3	2	13		
	0.00%	10.00%	3.80%	2.50%	16.20%		
Tailoring Units	3	15	11	5	34		
	3.80%	18.80%	13.80%	6.20%	42.50%		
Catering Units	0	2	1	2	5		
	0.00%	2.50%	1.20%	2.50%	6.20%		
Beauty parlors	1	13	0	1	15		
	1.20%	16.20%	0.00%	1.20%	18.80%		
Tea Shops	0	1	0	1	2		
	0.00%	1.20%	0.00%	1.20%	2.50%		
Fancy Store	0	1	0	0	1		
	0.00%	1.20%	0.00%	0.00%	1.20%		
Flour Mills	0	1	0	0	1		
	0.00%	1.20%	0.00%	0.00%	1.20%		
Cloth business	0	1	0	1	2		
	0.00%	1.20%	0.00%	1.20%	2.50%		
Pappad Making	1	3	0	0	4		
	1.20%	3.80%	0.00%	0.00%	5.00%		
Pickle making	0	1	0	0	1		
	0.00%	1.20%	0.00%	0.00%	1.20%		
Total	5	47	16	12	80		
	6.20%	58.80%	20.00%	15.00%	100%		

Source : Primary Data

Background of the unorganized women entrepreneurs

Education of the respondents

Education is one of the crucial factors that determine business success. The educational status of the respondents in the study area is found to be the highest at high school (55%) level. Higher secondary and graduate levels come second and third position respectively. Thus, the study finds that the educational standards are average among the women entrepreneurs. The test statistics is summarized in the Table 2.

Table 2 : Education of the respondents

Sl no.	Category	Frequency	Per cent
1	Illiterate	1	1.3
2	UP Level	6	7.5
3	High School	44	55
4	Higher Secondary	22	27.5
5	Degree/Diploma	7	8.8
	Total	80	100

Source : Primary Data

Marital status

The marital status of the respondents is significant in this analysis. The highest number of women (92.5%) respondents are married. This was followed by widow unmarried and divorcee. It was evident that most of the respondents started their business after marriage, indicating the motive to support the family needs of the respondents. The marital status of respondents is shown in Table-3.

Table 3 : Marital status

Sl no	Category	Frequency	Per cent
1	Married	74	92.5
2	Unmarried	2	2.5
3	Widow	3	3.8
4	Divorcee	1	1.3
	Total	80	100

Source : Primary Data

Origin of business

An enquiry about how they came to their business was made and analyzed. The possibility has been categorized under three heads (family inherited, Newly Started, Purchased Business from someone else). The analysis found that highest per cent of the entrepreneurs started newly (70.00%) their business, followed by family inherited (23.80%) business holders. Rest belonged to the category of business, which was purchased from someone else (see Table 4).

Table 4 : Origin of business

Sl.No.	Category	Frequency	Per cent
1	Family Inherited	19	23.8
2	Newly Started	56	70
3	Purchased Business from someone else	5	6.3
	Total	80	100

Source : Primary Data

Motivation behind the business

A study on motivation behind the business is important. There may be host of factors affecting motivation to start business. The study found that major proportion of women who started their business was out of their own interest (46.20%). The family members who motivated to start business were just by 28.8 per cent out of total. Rest are motivated by husband, friends and govt./bank officials respectively. It was important to note that the Govt. agencies took give negligible interest in motivating the stakeholders. The entrepreneurs opined that they were not getting any support through Govt. policies and programmes.

Table 5 : Motivation behind the business

Sl no	Category	Frequency	Per cent
1	Self interest	37	46.3
2	Family members	23	28.8
3	Husband	13	16.3
4	Friends	6	7.5
5	Govt/Bank Officials	1	1.3
	Total	80	100

Source : Primary Data

Attitude of the family

Family and family members support to women entrepreneurs is important for sustaining their business. The Table 5 clearly explains the responses of women entrepreneurs about their family support. The highest per cents 63.80% of women entrepreneurs opined that they were getting the support from their family. The family members including the husbands have given more support to the entrepreneurs which comes to 45.1% (28.8 + 16.3). But still there are some families, which do not supportive to run their business, as it is revealed by the respondents. One of the important reasons for non-supportive attitude is orthodox attitude of the family members in rural area. From this analysis it is clear that the family support is very significant and the respondents are getting the sufficient support from their family (see Table 6).

Table 6: Attitude of the family

Sl no	Category	Frequency	Per cent
1	Not supportive	1	1.3
2	Supportive	51	63.8
3	Highly Supportive	28	35
	Total	80	100

Source : Primary Data

Monthly income

Monthly income of the entrepreneurs has been calculated with year of sustainability. Test statistics found no significant association (chi-square P value ≥ 0.05) monthly income of the entrepreneur and year of establishments. This has been furnished in the Table 6. The monthly income is classified on the basis of mean and standard deviation. Further it was clear that, greater part (81.20%) of the entrepreneurs came in the second slab of 4001 - 10000 Rs/ per month. This was followed by first slab of ≤ 4000 Rs/ per month (13.80%) and third slab 11001 - 17200 Rs/ per month (5.00%) respectively. It was evident that highest per cent of women entrepreneurs started their business between 3-11 years. It was also clear that not only income, but many other factors directly or indirectly influence them to sustain in their business (Table 7).

Table 7 : Monthly income of the entrepreneur with year of establishments

Classification	Year of the establishments					Test Value	P value
	<=2	3-11	12 - 19	20 +	Total		
<= 4000	1	7	2	1	11	4.879 (Chi-square)	0.559
	1.20%	8.80%	2.50%	1.20%	13.80%		
4001 - 11000	4	39	13	9	65		
	5.00%	48.80%	16.20%	11.20%	81.20%		
11001 - 17200	0	1	1	2	4		
	0.00%	1.20%	1.20%	2.50%	5.00%		
Total	5	47	16	12	80		
	6.20%	58.80%	20.00%	15.00%	100%		

Source : Primary Data

Factors associated with earning of monthly income

Earning signifies the core of any business. It is an ultimate factor which decides whether a person has to sustain in business or not. There are many factors which have significant correlation with income. To identify the factors having influence on monthly income, correlation has been utilized. The variables like Education, Marital Status, Origin of business, and Motivation behind the business have been analyzed with monthly income of the entrepreneur. The test statistics found that the variables like education and the origin of business shows direct positive correlation ($p < 0.05$) with income. No other variable found significant in this analysis. Higher education helps to lead good business and ultimately good earning by the entrepreneurs. It was earlier noticed that the respondents belong to various levels of schooling category in the study area.

Table 8 : Correlation analysis

Category	Particulars	Edu- cation	Marital status	Origin of business	Motivation behind the business	Monthly income
Education	Pearson Correlation	1	0.066	0.079	0.193	-.255*
	Sig. (2-tailed)	NA	0.561	0.489	0.087	0.022
Marital status	Pearson Correlation	0.066	1	0.043	-0.161	-0.007
	Sig. (2-tailed)	0.561	NA	0.705	0.153	0.952
Origin of business	Pearson Correlation	0.079	0.043	1	-0.061	-0.238*
	Sig. (2-tailed)	0.489	0.705	NA	0.589	0.034
Motivation behind the business	Pearson Correlation	0.193	-0.161	-0.061	1	-0.003
	Sig. (2-tailed)	0.087	0.153	0.589	NA	0.979

Source : Primary Data

Conclusion

Entrepreneurship is an emerging concept. The present study tried to understand the nature and background of unorganized women entrepreneurs in Palakkad district of Kerala. The study revealed that majority of the respondents are running tailoring business (42.50%), followed by Beauty Parlour (18.80%) and Snack making (16.20%). 77.50% of the women entrepreneurs are engaged in these three ventures. Educational standards of the respondents found to be average in this sector. More than 70 per cent of the entrepreneurs started their business newly out of their own interest. It was also evident that, more than 50 per cent of the respondents are getting sufficient support from their family. A negligible per cent of families are found not supportive to run the business by women members. Most of them belong to the minimum income slab of 4001 - 11000 Rs/ month. Educational backwardness is one the crucial problems working behind the low return from these marginal enterprises in Palakkad.

The correlation analysis found that education and the origin of business are the major factor which shows positive correlation with monthly income. Entrepreneurship, based on innovations has immense growth potential for the regional economy of Kerala. Thus it would be more beneficial if the state should take initiative to create a better environment for running of doing business enterprises for

the existing entrepreneur and bring strategies to attract more educated women into entrepreneurial activities. A thorough analysis of the problems faced by the women entrepreneurs is required and various governmental agencies and NGOs must come forward to encourage, guide and help the women entrepreneurs to make them self-reliant and sustainable both in Kerala and elsewhere.

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