

**SWOC ANALYSIS OF WOMEN FOOD PROCESSING ENTERPRISES  
IN  
PALAKKAD DISTRICT**

by  
**ZITA V BOSCO**  
(2015-15-001)

**THESIS**

*Submitted in partial fulfillment of the  
requirement for the degree of*

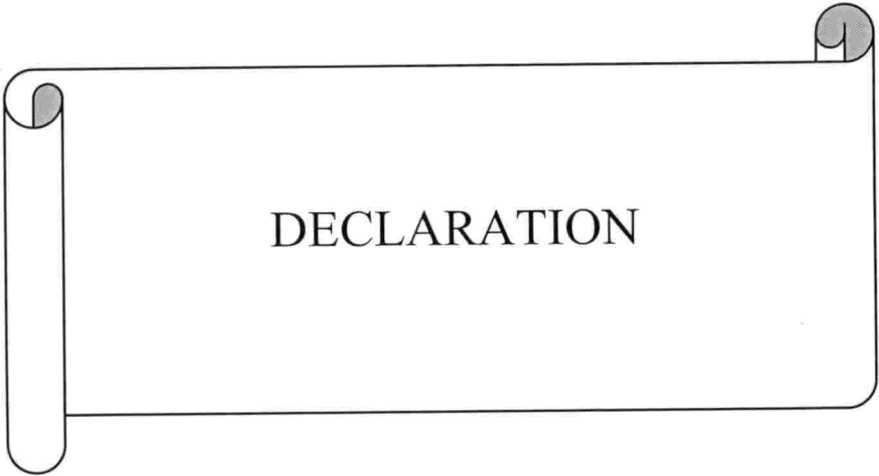
**MASTER OF SCIENCE IN CO-OPERATION & BANKING  
(RURAL MARKETING MANAGEMENT)**

Faculty of Agriculture  
Kerala Agricultural University, Thrissur



**DEPARTMENT OF RURAL MARKETING MANAGEMENT  
COLLEGE OF CO-OPERATION, BANKING  
& MANAGEMENT  
VELLANIKKARA, THRISSUR – 680656  
KERALA, INDIA**

**2018**



**DECLARATION**

I, Zita v Bosco. (2015-15-001) hereby declare that this thesis entitled “**SWOC analysis of women food processing enterprises in Palakkad district**” is a bonafide record of research done by me during the course of research and that the thesis has not previously formed the basis for the award of any degree, diploma, fellowship or other similar title, of any other University or Society.

Vellanikkara,

Date: 12/03/2018



**Zita V. Bosco**

2015-15-001



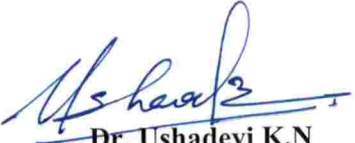


## CERTIFICATE

Certified that this thesis entitled “**SWOC analysis of women food processing enterprises in Palakkad district**” is a record of research work done independently by **Zita v. Bosco** (2015-15-001) under my guidance and supervision and that it has not previously formed the basis for the award of any degree, diploma, fellowship or associate ship to her.

Vellanikkara,

Date: *12-03-2018*



**Dr. Ushadevi K.N**

(Major Advisor, Advisory Committee)

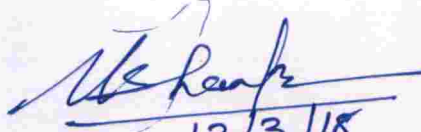
Professor and Head  
Department of Rural Marketing Management  
College of Horticulture, Vellanikkara



# CERTIFICATE

6

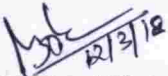
We, the undersigned members of the Advisory Committee of Ms. Zita V. Bosco (2015-15-001) a candidate for the degree of **Master of Science in Co-operation & Banking** with specialisation in **Rural Marketing Management**, agree that the thesis entitled “**SWOC analysis of women food processing enterprises in Palakkad district**” may be submitted by Ms. Zita V. Bosco (2015-15-001) in partial fulfilment of the requirements for the degree.

  
12/3/18

**Dr. Ushadevi K.N.**

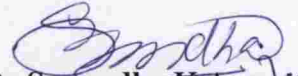
Professor & Head

Department of Rural Marketing Management  
College of Co-operation Banking and Management  
Kerala Agricultural University, Thrissur  
(Chairperson)

  
12/3/18

**Dr. Sendilkumar R**


Professor (Agricultural extension)  
Department of Co-operative management  
College of Co-operation Banking and  
Management  
Kerala Agricultural University, Thrissur  
(Member)

  
12/3/18

**Dr. Sunandha K.A.**

Professor

Department of Developmental  
Economics  
College of Co-operation Banking and  
Management  
Kerala Agricultural University, Thrissur  
(Member)

  
12/3/18

**Dr. Laly John .C**

Professor  
Department of Agricultural statistics  
College of Horticulture  
Kerala Agricultural University, Thrissur  
(Member)



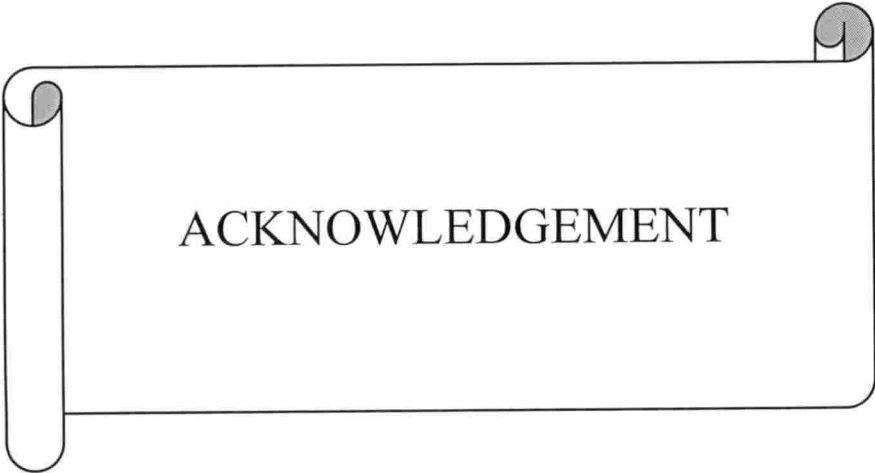
  
12/3/18

**External Examiner**

Dr.C.Pitchai

Professor

Department of Co-operation,  
Gandhigram Rural Institute, Gandhigram



ACKNOWLEDGEMENT

## ACKNOWLEDGEMENT

8

*First and foremost, I would like to thank **God Almighty** for giving me the strength, knowledge, ability and opportunity to undertake this research study and to persevere and complete it satisfactorily. Without his blessings, this achievement would not have been possible.*

*I avail this opportunity to express my deep sense of whole hearted gratitude and indebtedness to my esteemed major advisor **Dr. K.N.Ushadevi** Professor and Head, Department of Rural Marketing Management and chairperson of my advisory committee for her expert advice, valuable guidance, practical suggestions, constant patience, inspiring encouragement, friendly approach, kind advice and timely help at various stages of my research work and thesis preparation and will be remembered forever.*

*I would like to express my extreme indebtedness and obligation to **Dr. Sunandha** Professor Dept. of Development Economics and member of my advisory committee for her meticulous help, expert advice, forbearance, critical evaluation, constant encouragement and support throughout my course of study.*

*I sincerely thank **Dr. R. Sendilkumar**, Professor (Agricultural Extension), Department of Co-operative Management, College of Cooperation Banking and Management, and member of my advisory committee for his unwavering encouragement, timely support and critical examination of the manuscript that has helped me a lot for the improvement and preparation of the thesis.*

*I express my heartiest gratitude to **Dr.Laly John C**, Professor, Department Agricultural Statistics and member of my advisory committee for her ever willing help, valuable guidance and creative suggestions throughout the period of my study.*

*I owe my deepest gratitude to **Dr.Shaheena.P.** Professor and Head, Department of Development Economics and Associate Dean, College of*

*Cooperation Banking and Management, for her valuable advice and support throughout the period of my study.*

*I remain grateful to esteem faculty **Dr.E.Vinaikumar, Dr G.Veerukumran, Dr Philip Thomas, Dr E.G.Ranjith Kumar,Dr A.M Jose, Sri.Boniface P.J and Dr Molly Joseph, Sri. M. Mohanan** for their kind concern and encouraging words,advices and support.*

*I acknowledge my sincere gratitude to **Sri P.Saithalavi (District Mission Co-ordinator, Palakkad), Sri Noufal T. A(office Staff, Kudumbashree Mission, Palakkad )** and DIC office staffs ,and all the respondents for their co-operation and support during the survey.*

*I would like to express my deep sense of gratitude **Sri. Sathyan K.P. Librarian** and all other librarian assistants of Co-operation, Banking and Management for their immense help during my thesis work.*

*I remain grateful to **Ananya S. and family** members for their support and help provided during my survey period*

*I cherish the friendship I had and take this opportunity to thank each one of them. It gives me great pleasure in acknowledging. I thank my dear friends, **Chikku, Vaishnavi, Pranali, Aruna, Kattu Jhansi, Nusrath Beegum, Deepa, Geethu, Aparna, Preethi, Suvarana, Anjana, Giri, Neethu, Jeni, Nufaisa.** For the selfless timely support and help provided throughout the period.*

*A thank you seems to be nothing compared to what you did my dear batchmates **Sallu Raju, Hena chechi ,Sreeja, Divya chechi,Jamesettan Haritha,Kichu,Sachuchettan,** and **Vivek.** My dear juniors, **Neena,Hafseena,Jolysna,Arya,Sruthu,Amritha** for the heartfelt help, love and support towards the completion of my research work.*

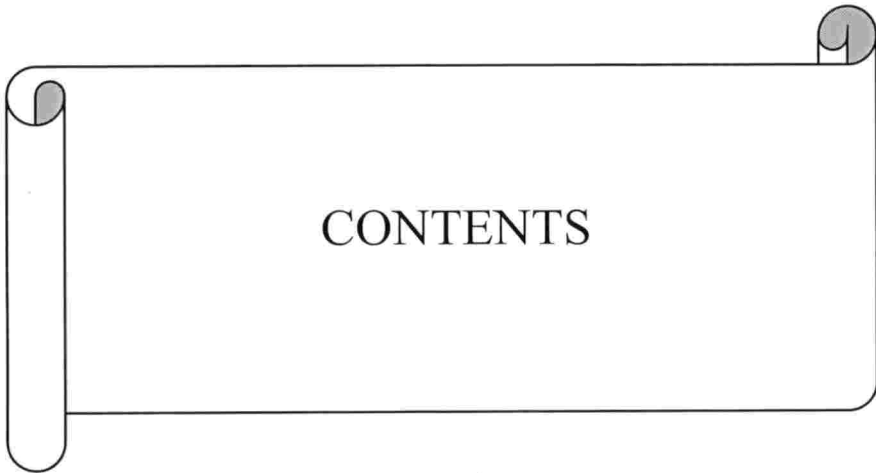
*I am extremely thankful to remember the services rendered by all the **staff members of Student's computer club, Bhavana Photostat, College Library, Office of Ccbm and Central library, KAU.** I am thankful to **Kerala Agricultural***

*University for the technical and financial assistance for persuasion of my study and research work.*

*I am in dearth of words to express my sincere gratitude to **my beloved parents, grandparents, chuchuz, kochammachi, icha** who were so supportive and prayerful for my life and studies. Thank you for your love, prayers, patience, constant encouragement, moral support and blessings at every juncture of my life. You have always been my strong pillars of support.*

*A word of apology to those I have not mentioned in person and a note of thanks to everyone who helped for the successful completion of this endeavor.*

**Zita V. Bosco**



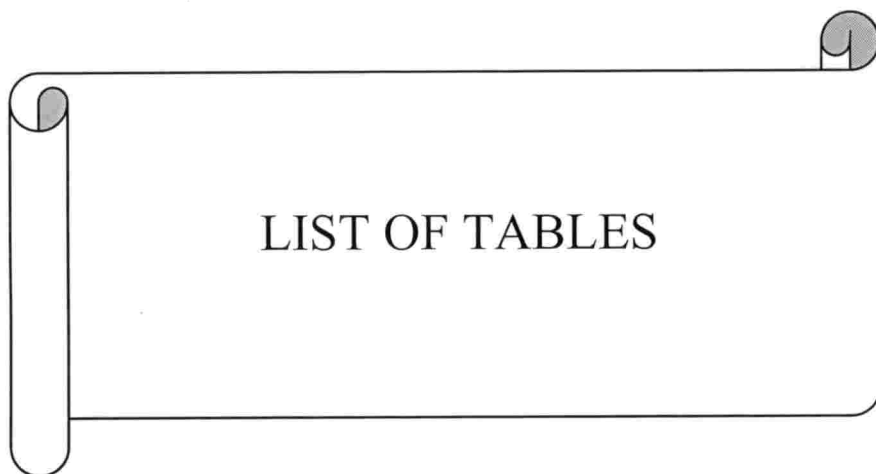
CONTENTS

## CONTENTS

12

<b>Chapter</b>	<b>Title</b>	<b>Page No.</b>
1	INTRODUCTION	1-7
2	REVIEW OF LITERATURE	8-20
3	MATERIALS AND METHODS	21-31
4	RESULTS AND DISCUSSION	32- 93
5	SUMMARY AND CONCLUSIONS	94-104
	BIBLIOGRAPHY	I – VI
	ABSTRACT	
	ANNEXURE	





LIST OF TABLES

## LIST OF TABLES

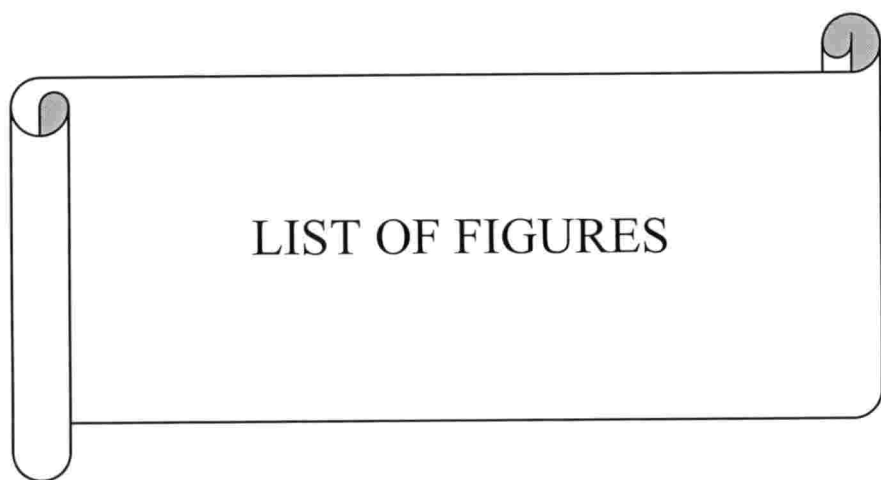
14

Table No.	Title	Page No.
1.1	Kerala State per Capita Food Expenditure.	3
4.1	Distribution of respondents based on their age	33
4.2	Distribution of respondents based on their marital status	34
4.3	Distribution of respondents based on their educational status	35
4.4	Distribution of respondents based on their monthly income	37
4.5	Distribution of respondents based on type of family	38
4.6	Distribution of respondents based on their social strata	39
4.7	Experience in the present business	40
4.8	Distribution of enterprises based on their schemes	41-42
4.9	Distribution of respondents based on their form of organization	43
4.10	Nature of building	44
4.11	Reasons for choosing the location.	45
4.12	Distribution of respondents based on their maintenances of records.	46
4.13	Status of market study	47
4.14	Fixation of sales targets by the products	47
4.15	Categories of food products	48
4.16	Distribution of respondents based on their type of production	49

4.17	Distribution of respondents based on their quality control system	50
4.18	Distribution of respondents based on their market segments	50
4.19	Distribution of respondents based on their pricing methods.	51
4.20	Reasons for not using promotional methods	52
4.21	Distribution of respondents based on their distribution channels	53
4.22	Product diversification of the food processing units	54
4.23	Employment Generation in the food processing units.	55
4.24	Growth in profit of category 1	56-57
4.25	Growth in profit of category 2	58-59
4.26	BCR of the units	60
4.27	Internal motivational factors of women food processing entrepreneurs	63
4.28	Kendall co-efficient of concordance of internal motivational factors	64
4.29	External motivational factors of women food processing entrepreneurs	66
4.30	Kendall's co-efficient of concordance of external motivational factors	67

4.31	Distribution of respondents based on their source of finance	68
4.32	Membership in farmers organization	69
4.33	Membership in women organization	70
4.34	Sources of purchase of inputs.	71
4.35	Awareness about subsidy schemes	72
4.36	Distribution of respondents based on their tendency to discontinue	72
4.37	Training benefits of the women entrepreneurs	73
4.38	Kendall's coefficient of concordance of training benefits	74
4.39	Extend of linkage with other institutions	75
4.40	Nature of linkage of category 1.	76
4.41	Nature of linkage of category 2	77
4.42	Type of information	78
4.43	Medium of disseminating information of category 1	79
4.44	Methods of disseminating information of category 2	80
4.45	Financial Problems faced by the food processing units.	82-83
4.46	Technical problems faced by the units	84
4.47	Production problems faced by food processing units	85-86

4.48	Marketing Problems faced by the units	87-88
4.49	Legal and Political Problems faced by food processing units.	89
4.50	Gender problems faced by the entrepreneurs in the food processing units	90-91
4.51	Problems of women entrepreneurs and Kurskal Wallis	92



LIST OF FIGURES

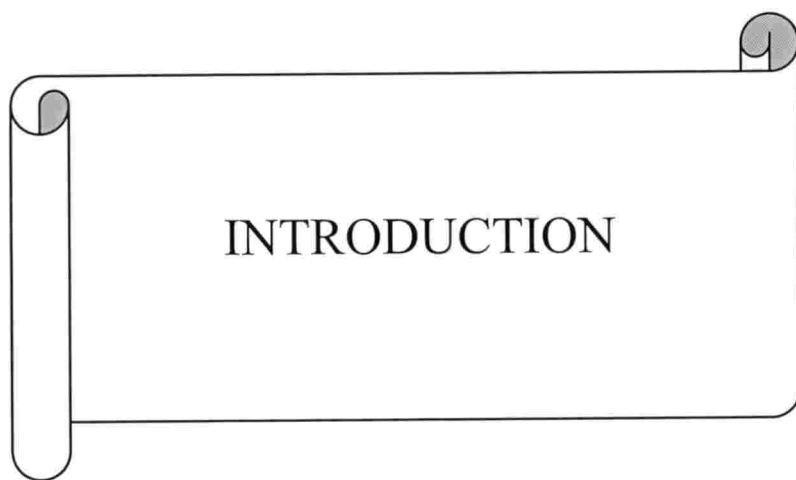
## LIST OF FIGURES

Figure No.	Title	Page No.
4.1	Distribution of respondents based on their age	33
4.2	Distribution of respondents based on their marital status	34
4.3	Distribution of respondents based on their educational status of category 1	36
4.4	Distribution of respondents based on their educational status of category 2	36
4.5	Distribution of respondents based on their monthly income	37
4.6	Distribution of respondents based on type of family	38
4.7	Distribution of respondents based on their social strata	39
4.8	Growth in profit of category 1	58
4.9	Growth in profit category 2	59
4.10	BCR of category1 and category 2	61

**LIST OF APPENDICES**

<b>Appendix No.</b>	<b>Title</b>
I	Survey questionnaire of women food processing enterprises





INTRODUCTION

## CHAPTER 1

### INTRODUCTION

India being the largest country in terms of population is one of the biggest producer as well as consumer of food products. The Indian food industry is poised for huge growth increasing its contribution to world food trade every year. In India the food sector has emerged as a high growth and high profit sector due to its immense potential for value addition, particularly within the food processing industry.

Food processing is the transformation of raw ingredients by physical or chemical means into food or of food in other forms. Food processing dates back to the prehistoric ages when crude processing incorporated fermenting, sun drying, preserving with salt and various types of cooking such as roasting, smoking, steaming and oven baking. Such basic food processing involves chemical enzymatic changes to the basic structure of food in its natural form in order to prevent rapid decay.

In the 20<sup>th</sup> century, World War II, the space race and the rising consumer society in developed countries contributed to the growth of food processing industry. Bottling, canning, pasteurization, spray drying, evaporation, juice concentrates, freeze drying and the introduction of artificial sweeteners, colouring agents and such preservatives like sodium benzoate made drastic changes to the food processing industry.

The developed world's food basket consists of 80% of processed food while its share is only 1.3% in India. Here lies the scope of food processing industries in the domestic market. The Government of India has set a target of raising the share of processed food in the total food basket to 10% in 2017 and to 25% in 2025 for which 110000 crores investment in this sector is envisaged (ibef.org,2015).

The Government through ministry of food processing industries is making all efforts to encourage investments in the business. It has approved proposals for joint ventures, foreign collaborations; industrial licenses and 100% export oriented units.

The Indian food and grocery market is the world's sixth largest with retail sector contributing 70% of the sales. It accounts for 32% of the country's total food market, one of the largest industries in India and is ranked fifth in terms of production, consumption, export and expected growth. It constitutes about 13% of India's exports and 6% of total investment (ibef.org,2015).

India's agrarian culture and varied regional climate have significantly contributed to the global food basket. Indian curries, mangoes, snacks and spices are known for their excellent quality across the globe. Globally India leads following food segments:

1. India is the largest producer of fruits in the world and accounts for 10% of the world fruit production with first rank in production of bananas,30.43 million tones, papayas 6.1 million tones, mangoes, mangosteen and guavas constituting 19.21 million tones (Horticulture database, NHB, 2015).
2. India is the largest milk producer in the world (155.5 million tons) (NDDB, 2015).
3. India has the largest buffalo population (105 million numbers) (NDDB, 2016).
4. India is the largest pulses producer in the world (22.14 million tons) (APEDA, 2016).
5. Among vegetables India ranks second in the world (168.59 million tons) (APEDA, 2016)
6. During 16-17 exports of Agricultural and processed food products totaled US \$ 14.275 billion (ibef.org, 2015).

Kerala is known as God's own country because of its green carpet like vegetation and rich agricultural biodiversity. Kerala has a history of spicing up the world's cuisines for about 3000 years. In 2016, Kerala's food processing industry serves the fast emerging domestic market as well as the steady growing export

market. Kerala accounts for nearly 20 % of country's food exports. Food accounts for approximately 55 % of exports from the State. Processed Food Market is currently estimated to be of Rs.305 crores The potential of Processed Food Industry is estimated at Rs. 30,000 crores (ibef.org,2015).

**Table: 1.1 Kerala State per Capita Food Expenditure.**

<b>Leading States</b>	<b>State Per Capita Expenditure(Rs)</b>
Kerala	Rs.5558.00
Gujarat	Rs.4795.00
Haryana	Rs.4726.00
Punjab	Rs.4698.00
Maharashtra	Rs.4336.00
Average	Rs.4016.00

Source:www. niti.gov.in

Kerala has the highest per capita consumption of food in the country. The state is well connected and has an integrated road network. Urban -rural divide is very thin which facilitates easier penetration into the local market. Equivalent to a 'Metro City' with thin rural urban divide Kerala has the potential for fast developing food market. With highest per capita expenditure on food in the country, high level of urbanization and well developed mature markets food sector has the best potential in the state. High purchasing power boosted mainly by repatriation from sizeable nonresident Keralites, high level of literacy with high proportion of working women and supermarket culture becoming a predominant trend also adds to this State.

Food processing industry is of enormous significance for country's development since it acts as a vital linkage between agriculture and industry, the two most important sectors of the Indian economy. This sector has the potential of making agriculture 'Demand driven' rather than being 'Supply driven'. This can attract youngsters into industry as well as Agriculture. Considering the small size of the State, an excellent infrastructure for export activity also is present. In

Kerala women workforce has unique processing skill so that there is high demand across many parts of the country. Kerala is ranked among top 5 Indian States for infrastructure penetration, education, health, law & order and investment attraction.(ibef.org,2015)

Human resource, both of men and women of working age, constitutes the main strength of economic development of a nation. Women power forms an important segment of the labour force and the economic role played by them cannot be isolated from the framework of development. It is said that women, who constitute half of the world's population, perform two-thirds of the world's work, receive one-tenth of its income and own less than one-hundredth of its property

In quest of economic independence and better social status, force women into self-employment and entrepreneurship. By virtue of the prevailing social system, universal education and more risk-bearing attitudes, women in the developed countries of the west have been able to establish equality in social status and economic independence with their male counterparts to a great extent. Thus women in developed countries had not only been contributing substantially towards supplementing their family incomes but also have been enriching their national wealth. However, women in less developed countries are less privileged and economically dependent.

Women in Kerala are highly literate and their contribution to the agricultural and service sectors of the economy is quite significant. However, their contribution to the industrial development does not appear to be so impressive. There is, therefore, a need to look into the factors behind the relatively inadequate representation of women in the industrial sector.

Food processing sector is an important industry in India in terms of output and employment. India's food processing sector covers fruit and vegetables, spices, meat and poultry, milk and milk products, alcoholic beverages, fisheries,

plantation, grain processing and other products like confectionery, chocolates, cocoa products, soya-based products, mineral water and high protein foods.

Today, Kerala's food processing industry serves two markets - the fast emerging domestic market and the steady-growing export market. The Government's industrial policy seeks to "convert Kerala into a favoured destination for Agro Processing. The availability of raw materials, availability of skilled and trained man power; availability of high quality water and power, very active local market, a vibrant retail chain, successful track record of existing players and a very large expatriate community, ensuring a captive market abroad are the Kerala advantage.

The unorganized sector accounts for 42 per cent of India's food processing industry. The sizeable presence of small-scale industries points to the sector's role in employment generation though the food market falls under the unorganized sector in the country, the organized sector has a larger share in the secondary processing segment than the primary one. Rice mills account for the largest share of processing units in the organized sector. In 2015, the organized sector is estimated to account for 30 per cent of India's food processing industry. Policymakers have identified food processing as a key sector in encouraging labour movement from agriculture to manufacturing. By 2024, food processing sector is expected to employ 9 million people in India (ibef.org, 2015).

Kudumbashree has evolved as a major force linking women together to form groups and to come out from their homes. These groups are capable of being independent if equipped by training as well as motivating them to form enterprises. All of the panchayats has about 150 to 200 SHGs but those involved in entrepreneurial activities can be numbered below 10 to 15. Still this great workforce with their inherent skills and great potential is not fully tapped yet. Even though large amounts of micro-financing are flowing through different banks and other financial institutions, productivity is not increasing forthwith. This study brings a little light to the problem and its solution. (Kudumbashree Mission report, 2016)

## **1.2 Objectives of the study.**

The main objectives of the study were

- 1) To evaluate the performance of women food processing enterprises.
- 2) To identify the factors that motivate women food processing entrepreneurs.
- 3) To analyse the backward, forward and institutional linkages of women food processing enterprises.
- 4) To assess the problems faced by women food processing enterprises.

## **1.3. Scope of the study**

Food processing sector is also one of the thrust areas for development identified by the Kerala Government. Kerala ranks third in terms of the largest number of licensed food processing units after Maharashtra and Tamil Nadu. The State is richly endowed with resources and raw materials such as fruits and vegetables, cereals, pulses, freshwater etc. Among the districts of Kerala, Palakkad district, ranks first position in cultivation of paddy (41.2 %) vegetables (14.85%), fresh fruits (13.68%) and pulses (32.8%). Major portion of the cultivable area in the district is used for raising food crops i.e., 86453 hectares, it accounts approximately 41 percent of Kerala's total cropped area under food crops, 212544 hectares (GOK, 2015-16).

The agricultural producers of the district create the potential for food processing enterprises in the district. The food plays a key role in enhancing food security, creation of rural employment, adding value to the agricultural produces, poverty alleviation and thereby overall development of economy as a whole of the district. At this juncture, women entrepreneurs can put their effort and leisure time to these units to make the value chain more efficient by way of direct procurement of agricultural produces from farmers. They can also supply tasty, homemade food products at reasonable price to consumers and thereby enhance food security and create employment opportunities for women.

The study will enable to identify the strength, weakness, opportunities and challenges of women food processing enterprises. It would in turn help the planners and policy makers to take appropriate decision and can initiate further research in different aspects of women managed units. It will also help to evolve appropriate policy measures to solve the problems, exploit opportunities and to promote them for the benefit of rural poor.

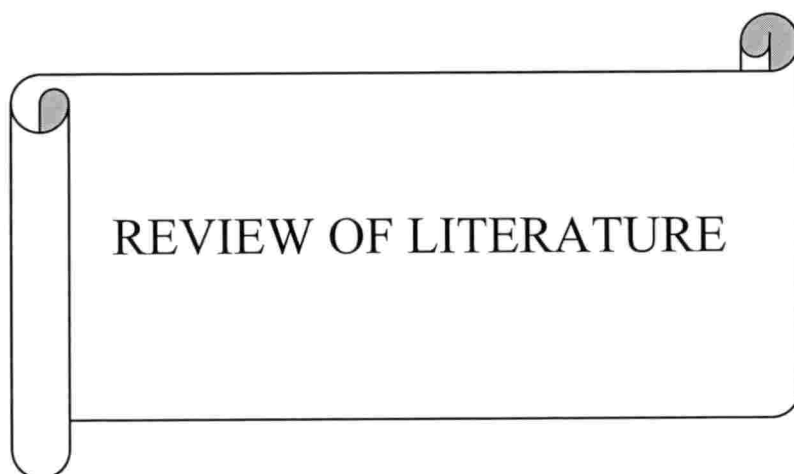
#### **1.4 Limitations**

The study forms a part of the master's degree programme of the student researcher and hence it's all the limitations of time money and other resources. Consequently, the researcher was unable to extend the study to all parts of the state. No human effort is free from limitations. This study was also no exception ,however sincere attempts have been made to carry out the research as systematically as possible. The primary data collected from the sample respondents play an important role in the preferences of any social science research. The respondent's honest and matter of fact answers is necessary in this regard. As the small units known for not having habit of keeping records, the accuracy of data depends on the memory subjected to recall bias. However, every effort was made to minimize the errors by cross verified and checked with relevant secondary data.

#### **1.5 Presentation of thesis**

The thesis entitled "SWOC analysis of women food processing enterprises in Palakkad District" is presented under the following five heads. First chapter introduction includes brief note on the importance and status of food processing sector, objectives, scope and the limitations of the study. The second chapter deals with review of literature. Third chapter deals with materials and methods which includes location of the study units, sampling frame, variables measured and various statistical tools used for analyzing data for different objectives. The results of the study have been presented and discussed in the fourth chapter results and discussion, followed by 'summary and conclusions in the fifth chapter.





REVIEW OF LITERATURE

## CHAPTER 2

### REVIEW OF LITERATURE

A comprehensive review of literature structures an essential part of scientific investigation. It is important for the scientists to familiarize themselves with the work done in the past to outline the critical issues related to the study. For supporting the findings of the present investigation all accessible journals, books, periodicals and reports were referred by the researcher. Endeavours have been made to gather most important review on SWOC analysis of women food processing enterprises but as limited research has been done in past, it had not been conceivable by the researcher to find out review related straightforwardly to the SWOC analysis of women food processing enterprises.

On account of these understanding, the available literature appropriate to the issue has been explored based on the objectives of the study. It has been displayed under the following sub heads:

2. 1 Women entrepreneurship
2. 2 Socio-economic profile of women entrepreneurs
2. 3 Performance of women food processing enterprises
2. 4 Factors motivating women food processing entrepreneurs
2. 5 Institutional linkages of women food processing enterprises
2. 6 Problems faced by women food processing enterprises

#### **2.1 Women entrepreneurship**

In the study by Kumari and Rao (2012) on Women Entrepreneurship in India (A Case Study in Andhra Pradesh) described that women entrepreneurs are equally to someone who has started a one women business to someone who is a principal in

family business or partnership or to someone who is a shareholder in a public company which she runs

Vijayakumar and Jayachitra (2013) in their study women entrepreneurs in India – emerging issues and challenges defined the women entrepreneurs as the woman or group of women who initiate, organize and co-operate a business enterprise.

In the research paper on Women entrepreneurs –A literature Review by Maheshwari and Sodani (2015) defined women Entrepreneur as a person who accepts challenging role to meet her personal needs and become economically independent.

A study on performance of women entrepreneurship in India conducted by Dhekale (2016) clearly described those women entrepreneurship is the process where women take lead and organise a business or industry and provide employment opportunities to others.

## **2. 2 Socio-economic profile of women entrepreneurs**

### **2. 2. 1 Age**

Chithra (2011) studied the impact of Kudumbashree in rural women in Kottayam district of Kerala stated that 66.7 per cent of the women entrepreneurs belonged to the middle age group followed by young (25%) and old (8.30%) age group.

Kubhavi (2013) conducted a study to investigate on some critical issues of women entrepreneurship in rural India. In this report described that 78.75 per cent of women entrepreneurs belonged to middle age group, followed by old age(15%) and young age group (6.25%)

A study on socio-economic background of women entrepreneurs in Ananthapuram district conducted by Putta and Satyanarayana (2013) observed that 37.67 per cent of the respondents belonged to the age group of 46-60 years, 30 per cent belonged to 36-45 years, 16.33 per cent belonged to below 35 years and 16 per cent of them belonged to the age group of above 60.

“A study on entrepreneur behavior of members of kudumbashree NHG in Palakkad district of Kerala” conducted by Sreeram (2013) indicated that majority of (73.34%) of the respondents were middle aged, followed by 16.66 per cent belonged to old age group and 10 per cent of them belonged to young age group.

Venugopalan (2014) in his article on influence of kudumbashree on women empowerment highlighted that 42 per cent of the respondents belonged to the age group of 30 to 40 years, followed by 37 per cent of rural women belonged to the age group of 18 to 30 years and 21 per cent of them belonged to above 40 years' age group.

“Role of kudumbashree and women empowerment: a study of Thiruvananthapuram municipal corporation areas in Kerala state” conducted by Jose (2015) reported that 31.6 per cent of the members fell within the 30-35 age group. Followed by 28.4 per cent fell within 24-29 age group and the rest 13.6 per cent of the respondents came under 36-41 age group.

Tripathy (2015) conducted study on socio-economic profile of SHGS on Women Empowerment: Case Study of three SHGS in Sambalpur District of Odisha. He collected the primary data from women entrepreneurs who are worked in SHGs in Sambalpur district. The study revealed that majority (63.89%) of the respondents belonged to the age group of 21-40 years followed by 41-60 years (27.78%), below 20 years (5.56%) and above 61 years (2.78%) age group respectively.

Seemaprakalpa (2016) conducted a study on socio-economic profile of women entrepreneurs. The aim of study was to analyse the socio-economic background of women entrepreneurs. In this report the researcher stated that 45.00 per cent of women entrepreneurs belonged to the age group of 33-45 years followed by 20-32 years (38.30%) and 46-58 years (16.70%) age group respectively.

### 2. 2. 2 Marital status

Kumbhavi (2013) in her article on some critical issues of women entrepreneurship in rural India observed that a great majority (98.75%) of women entrepreneurs were married while, 1.25 per cent of them were widow.

Jose (2015) conducted a study on role of kudumbashree and women empowerment of Thiruvananthapuram Municipal Corporation areas Primary data were collected from women entrepreneurs who are registered in the Kudumbashree Mission. The study revealed that majority (77.20 %) of women entrepreneurs were married followed by unmarried (15.60%), widow (4.80%) and divorcee (2.40%) respectively.

An article on socio-economic profile of women entrepreneurs by Seemaprakalpa (2016) shown that majority (78.30 %) of women entrepreneurs were married followed by unmarried (13.30%), widow (6.70%) and divorcee (1.70%) respectively.

### 2. 2. 3 Educational status

Choundhary (2009) conducted a study on entrepreneurial development of rural women in Mandya district of Karnataka and revealed that 38.33 per cent of rural women had medium educational level, 35.00 per cent had high education and 26.67 per cent had low level of education, respectively.

Chithra (2011) studied the impact of Kudumbashree in rural women in Kottayam district of Kerala. The findings stated that 35.00 per cent of the Kudumbashree women had higher secondary school, followed by high school (26.72%), middle school (15%), primary school (13.30%) and degree level education (10.06%), respectively.

Putta and Satyanarayana (2013) conducted a research on socio-economic background of women entrepreneurs in Ananthapuram district. The aim of this research was to analyse the socio-economic background of women entrepreneurs. In this study, they stated that 11.67 per cent of entrepreneurs had primary education level, 16.33 per cent of the respondents studied up to 7th class, 27 per

cent studied up to high schools, nearly 27.67 per cent of entrepreneurs had intermediate level education and only 11.33 per cent of the entrepreneurs had access to degree and above education level.

Sreeram (2013) conducted a study on an entrepreneur behavior of members of kudumbashree NHG in Palakkad district of Kerala. For the purpose of study, the primary data were collected from the women entrepreneurs who are registered under the Kudumbashree mission, Palakkad district. The study observed that half (50%) of the respondents were educated up to 10<sup>th</sup> standard level, followed by high school (25%), primary school (10.84%), intermediate (10.84%) and college level (1.66%), respectively.

The study conducted by Venugopalan (2014) on influence of Kudumbashree on Women Empowerment found that 42 per cent of women entrepreneurs had higher secondary education level, followed by 30 per cent had up to intermediate level, 16 per cent had primary education level and 12 per cent of the respondents were graduate.

An article on role of kudumbashree and women empowerment: a study of Thiruvananthapuram municipal corporation areas in Kerala state by Jose (2015) found that 35.6 per cent of the respondents has passed the secondary school education, followed by 31.2 per cent had completed intermediate, 12.4 per cent had diploma education. While 11.6 per cent had graduation, 3.59 per cent of the respondents were post graduates.

Tripathy (2015) carried out a case study on socio-economic Profile of SHGS on women empowerment in Sambalpur District of Odisha shown that 41.67 per cent of women entrepreneurs were below high school level followed by 11.11 per cent of them were in higher secondary level and the rest 16.67 per cent of women entrepreneurs were in graduation and Post-graduation level.

#### 2. 2. 4 Annual income

”Impact of Kudumbashree in rural women in Kottayam district of Kerala” conducted by Chithra (2011) reported that over three fourth of the Kudumbashree members belonged to below poverty line category, i.e., less than 24,000 per annum.

In the research paper on study of farming performance and entrepreneurial behavior of north coastal zone of Andhra Pradesh conducted by Naidu (2012) identified that 69.44 per cent of the respondents belonged to medium annual income group, followed by 17.78 per cent under high annual income group and 12.78 per cent of the respondents belonged to low annual income.

Kubhavi (2013) conducted a study on some critical issues of women entrepreneurship in rural India and identified that majority (57.5%) of women entrepreneurs belonged to annual income less than Rs. 25,000 and 32.5 per cent of rural women belonged to families with annual income of Rs. 25,000 to 35,000 under low category.

A study on entrepreneur behavior of members of kudumbashree NHG in Palakkad district of Kerala conducted by Sreeram (2013) indicated that majority (67.50%) of the respondents belonged to medium level of annual income group, followed by 21.67 per cent belonged to low and 10.83 per cent of them belonged to high level of annual income group.

Venugopalan (2014) in his research work on influence of kudumbashree on women empowerment revealed that majority (61%) of members in kudumbashree units were earning less than Rs 10,000 in a year, followed by 28 per cent of the respondents had Rs 10,000 to 20,000 as their annual income, 7 per cent of them had Rs 20,000 to 30,000 as their annual income. Only 2 per cent of members had income more than Rs 40,000.

“Role of kudumbashree and women empowerment: a study of Thiruvananthapuram municipal corporation areas in Kerala state” conducted by Jose (2015) observed that 34.8 per cent of the respondent had Rs.30001-40000 as

their annual income, followed by 29.2 per cent of the respondents had Rs.20001-30000 as their annual income. Lastly 20 per cent of the respondents had Rs.40000 as their income.

“Socio-Economic Profile of SHGS on Women Empowerment: Case Study of three SHGS in Sambalpur District of Odisha” conducted by Tripathy (2015) found that 33.33 per cent of women entrepreneurs had income above Rs 12001 followed by 25 per cent of the women entrepreneurs had income less than Rs 4000, 19.44 per cent of the women micro entrepreneurs had middle income of below Rs. 4001-8000 and 22.22 per cent of them had income between Rs 8001 to Rs 12000.

### **2. 2. 5 Family type**

“A study of women entrepreneurs engaged in food processing” conducted by Samani and veena (2008) observed that 46.67 per cent of the respondents belonged to small family size, followed by medium (36.67%) and big (16.66%) family size group, respectively.

Choundhary (2009) conducted a study on entrepreneurial development of rural women in Mandya district of Karnataka and reported that majority (54.17%) of rural women had medium family size, followed by small (27.50%) family size and 18.33 per cent had big family size.

Kumbhavi (2013) reported on her study on some critical issues of women entrepreneurship in rural India that 56.25 per cent of women entrepreneurs had small family size, followed by medium (26.25%) family size and 17.5 per cent had big family size.

### **2. 3 Performance of women food processing enterprises**

Puhazhendhi and Satyasai (2001) in their study attempted to evaluate the performance of Self Help Groups with special reference to social and economic empowerment. It was found that the SHGs as institutional arrangement could positively contribute to the economic and social empowerment of rural poor. Though there has been no specific pattern in the performance of SHGs among



different regions, the southern region could edge out other regions. The SHGs programme has been found more popular in the southern region and its progress in other regions is quite low. Older groups had relatively more positive features like better performance than younger groups.

Jaya (2004) in her study on functioning of SHGs identified the factors contributing to the successful functioning and sustainability of groups in Kerala. The findings of the study showed that SHG intervention has indeed improved the living standards. Interestingly, it also inculcated saving and loan repayment habits and brought about a positive change in attitudes and social skills of 52 per cent of the respondent women folk thereby leading to empowerment.

Manjusha (2010) evaluated the level of empowerment achieved by the women folk of Ulladan Tribe of the North Paravurtaluk in Ernakulam district of Kerala. The study was an attempt through kudumbashree units. The findings shown that a significant change had come about in the socio-economic life of the women folk in the taluk. Change was also observed in the political avenues as well as the general skills of the respondents through the Kudumbshree Units.

Kavitha *et al.* (2011) conducted a study on the general acumen of effectiveness of group functioning by the members of women self-help groups (SHGs) in goat farming, operating under Kudumbashree, in Thrissur district, Kerala. The findings of the study revealed that 76 per cent of the respondents perceived the effectiveness of their group functioning as medium. The functioning of the group in terms of official procedures was perceived most effective by the members, followed by that of interpersonal relationships and entrepreneurial activities.

A research on socio-economic changes of women through Kudumbasree –A Study from Puthenvelikkara of Kerala State conducted by Kalyani and Seena (2012) revealed that economic development was the base for other developments and Kudumbshree units drastically changed economic independence of the women and their living status

Minimol and Makesh (2012) conducted a study to identify the level of personal, social, economic and financial empowerment achieved by the members through SHGs in three villages of Cherthala Taluk of Alappuzha, Kerala. Primary data were collected by employing a structured interview schedule, through participant observation and direct personal discussions with the members of various SHGs. The study concluded that the concept of SHGs for rural women empowerment has not yet run its full course in attaining its objective.

A study was conducted by Jose (2015) on role of kudumbashree and women empowerment of Thiruvananthapuram municipal corporation areas reported that Kudumbashree made a drastic change in the socio-economic life of women in Kerala generally and particular in urban areas of Thiruvananthapuram. Kudumbashree has enhanced entrepreneurship and leadership, and the capacity of women to work and earn together. The status of women family has thus substantially improved.

#### **2. 4 Factors motivating women food processing entrepreneurs**

Cohoon, Wadhwa and Mitchell (2010) identified top five financial and psychological factors motivated women to become entrepreneurs. These were desire to build the wealth, the wish to capitalize own business ideas they had, the interest of startup culture, a long standing desire to own their own company and working with someone else did not appeal them. The study concluded that the women are very much concerned about protecting intellectual capital than their counterpart. Mentoring is very important to women, which provides encouragement & financial support of business partners, experiences & well developed professional network.

Kumari and Rao (2012) were conducted a study on women Entrepreneurship in India (A Case Study in Andhra Pradesh) reported that 40 per cent of the women entrepreneurs responded that desire to work independently was the major motivational factor followed by educational background (30 per cent), family background (22 per cent) and occupational experience (8 per cent) were the important entrepreneurial motivational factors.

In the study by Balsara and Joythi (2012) on women entrepreneurship and innovation in India found that pull factors are encouraging factors, they were desire to do something, need for independence, availability of finance, Concessions and subsidies given by the govt. Push factors are compelling factors, they were unfortunate family circumstances (death of husband & or father), financial difficulties, responsibility towards family were the factors influencing the women entrepreneurship.

A research paper on motivational factors among women entrepreneurs was conducted by Krishnamoorthy and Balasubramani (2014) identified that the essential women entrepreneurial motivational elements and its effect on entrepreneurial success. The study found that knowledge and skills, market opportunities, family support, ambition, independence, government subsidy, and satisfaction were the critical entrepreneurial motivational factors. The study also revealed that knowledge and skill, ambition, independence dimensions of entrepreneurial motivational has significant effect on entrepreneurial success.

## **2. 5 Institutional linkages of women food processing enterprises**

Bansal (2003) in the study on SHG - Bank Linkage Program in India: An Overview explained that the process of linking SHGs with the banks. Findings shows that the facilitating agency can be poverty alleviation missions (of the state/central government), non-governmental organisations (NGO) or the banks, which interact with the poor, chiefly women, and guide them in the formation of small homogenous groups, which becomes the self-help group (SHG).

The study report on microfinance for microenterprises: An impact evaluation study of self help groups evaluation conducted by Badatyaet al. (2006) revealed that more than 70 per cent of SHGs had received at least three loans through bank linkages. It was observed that a variety of enterprises were initiated or upgraded by members such as tailoring units, hotels, kirana shops, stationary shops, flour mills etc.

Das (2012) conducted a study on entrepreneurship through Micro Finance in North East India: A Comprehensive Review of Existing Literature. The study indicated that SHG-Bank Linkage of micro finance programme has a profound influence on the economic status, decision making power, knowledge and self-worthiness of women participants of SHG linkage programme in Assam.

## **2. 6 Problems faced by women food processing enterprises**

Keshava and Gill (2010) reported in their study on management of economic activity in women self-help groups that majority (65%) of women SHG members experienced financial problems followed by 47 per cent experienced marketing related problems and 29 per cent faced technical problem.

Beevi and Devi (2011) conducted a study to assess the role of SHGs in empowering rural women and to identify the major problems experienced by women in Kollam District of Kerala. The study found that, hesitation to take up innovative scheme, difficulty in playing dual roles by women, lack of confidence, team spirit, effective leadership, managerial skills, working capital and transportation were found to be the major constraints faced by SHGs.

Singh *et al.* (2011) identified the reasons and influencing factors behind entry of women in entrepreneurship. He explained the characteristics of their business in Indian context and also obstacles and challenges. He mentioned the obstacles in the growth of women entrepreneurship are mainly lack of interaction with successful entrepreneurs, social unacceptance as women entrepreneurs, family responsibility, gender discrimination, missing network, low priority given by bankers to provide loan to women SHG entrepreneurs.

A study on micro-Credit and Women's Empowerment: Through the Lens of Time-Use Data from Rural India conducted by Garikipati (2012) identified that the small loan size in women-controlled business resulted in a tendency to enter similar businesses which resulted in severe competition as well as low profits. The inadequacy of finance relating to both fixed or initial capital as well as working capital, particularly the later was considered as the main problem faced.

Manoj (2012) conducted research on microfinance for Economic and Political Empowerment of women in India: A study with focus on Kudumbashree experience in Kerala noted that micro enterprises under 'Kudumbashree' have got high potential for women empowerment, in spite of a number of problems like lack of skills, lack of co-operation among members, non-availability of raw materials and marketing of products that they face in their day to day activities.

Minimal and Mukesh (2012) on their study empowering rural women in Kerala: a study on the role of Self Help Groups (SHGs) revealed that absenteeism from group meetings and conflicts among members were the major problems experienced by the SHG members.

Ravi (2012) conducted by research on institutional support systems and networks of women entrepreneurs reported that 36.66 per cent of the women entrepreneurs lack help in problem solving (33.3%) and lack confidence while taking decision (33.36%) were the important constraints. While 35.00 per cent respondents face problem of higher time consumption for household work. It was also observed that 32.00 per cent respondent faced the difficulty in proper selection of cattle breeds, while 4.17 per cent respondents lack of information about preparation of milk products and 18.33 per cent respondents also faced problem of lack of training, due to which improper methods of food processing were followed by them. It was also seen that 30.00 per cent respondents faced difficulty in sale of food processing products due to higher prices in local market; all these were constraints faced by SHG woman members.

An article on competition among food processing units in Kerala- pros and cons by Swarupa (2014) reported that lack of managerial skills, lack of training, lack of knowledge of the availability of the raw material, inability to take up risks and inefficient arrangements to the market and sales were the challenges faced by women entrepreneurs.

Singh (2014) conducted a research on role of Women Entrepreneurs in India: A SWOT Analysis. He identified that women entrepreneurs faced lots of problems like lack of education, social barriers, legal formalities, high cost of

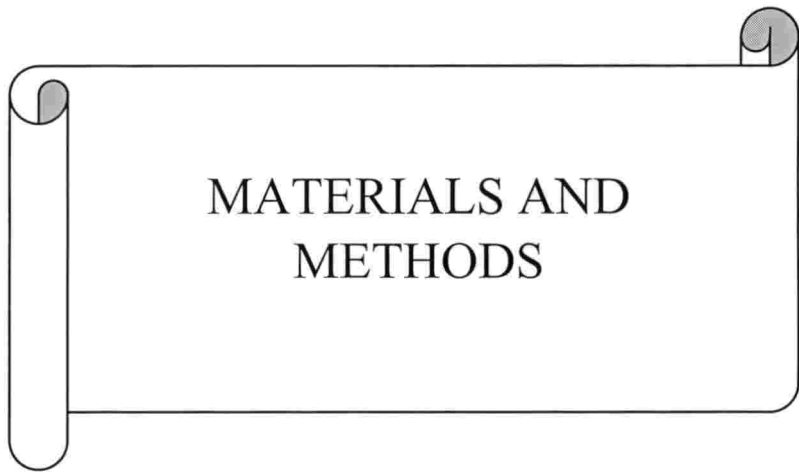
production, male dominated society, limited managerial ability, lack of self-confidence, harassment and not fulfillment of rules and regulation etc.

The research paper on “Challenges of self-help group members towards income generating activity” by Vasantha (2014) observed that lack of support from group members, inadequacy of finance, lack of skill, poor entrepreneurial support and some personal barriers were the various challenges for SHG members for carrying out the income generating activity.

In the article on performance of women entrepreneurship in India published by Dhekale (2016) stated that women enterprises facing lot of problems in India. Indian women entrepreneurs are facing challenges like social, financial, personal, marketing, technological, educational, competition, managerial.

Joseph (2016) in his study on addressing the challenges faced by women entrepreneurs: the role of micro enterprise consultants in Kerala found that most women entered a business venture after seeing other successful women and not essentially understanding the nuances of it. Women from SHG networks often start business without business plans, access to markets and selling their product at a competitive price were the other set of challenges faced by women.

After reviewing the various literatures with respect to women entrepreneurs, food processing sectors and micro enterprises it is found that lot of literatures were available in the area of food processing industries and women enterprises. However, the studies in the area of women in the food processing sector is very rare .Moreover there is no studies to identify the strength and weakness of the women food processing sectors in Kerala .This emphasis the need for conducting SWOC analysis in the field of women food processing sector



MATERIALS AND  
METHODS

## CHAPTER 3

### MATERIALS AND METHODS

This study is a field enquiry into the women entrepreneurs in the food processing sector. This chapter provides the analytical framework for the conceptualized research problem. The method and tools of analysis adopted in examining the objectives *viz*: to evaluate the performance of women food processing enterprise, to identify the factors that motivate women food processing entrepreneurs, to analyse the backward and forward and institutional linkage of women enterprises and to assess the problems faced by women food processing enterprises are presented under following heads.

1. Conceptual exposition and operational definitions
2. Study period
3. Locale of the study
4. Sources of data
5. Sample design
6. Variables measured
7. Data collection
8. Data analysis

#### **3.1 Conceptual exposition and operational definition**

##### **3.1.1 Woman Entrepreneurs**

Women entrepreneurs may be defined as a women or a group of women who initiate, organize and run a business enterprise.

##### **3.1.2 Women food processing enterprises**

Micro food processing enterprises owned and managed by woman or group of women.



45

### **3.1.3 Motivational factors**

Motivational factors are the factors that stimulate the people into actions to accomplish the goals.

#### **3.1.3.1 Internal motivational Factors**

Internal motivational factors are the factors which are internally driven in the minds of the entrepreneur to start a unit. It includes money, power to commend, achievement in life etc.

#### **3.1.3.2 External motivational factors.**

External motivational factors are outside factors which influenced the women entrepreneurs for starting the enterprises.

### **3.1.4 Back and Forward linkages with institutions.**

Backward linkages refer to the linkage with people or institutions providing goods and services for process of food production.

Forward linkages refer to the linkage with people or institutions providing link with consumers.

## **3.2 Study period**

Primary survey was conducted among the selected enterprises during the period from August to November 2017

## **3.3 Locale of the study**

The study area confined to the five taluks of Palakkad district as it ranks first position in cultivation of paddy (41.2 %) vegetables (14.85%), fresh fruits (13.68%) and pulses (32.8%)..

## **3.4 Sources of data**

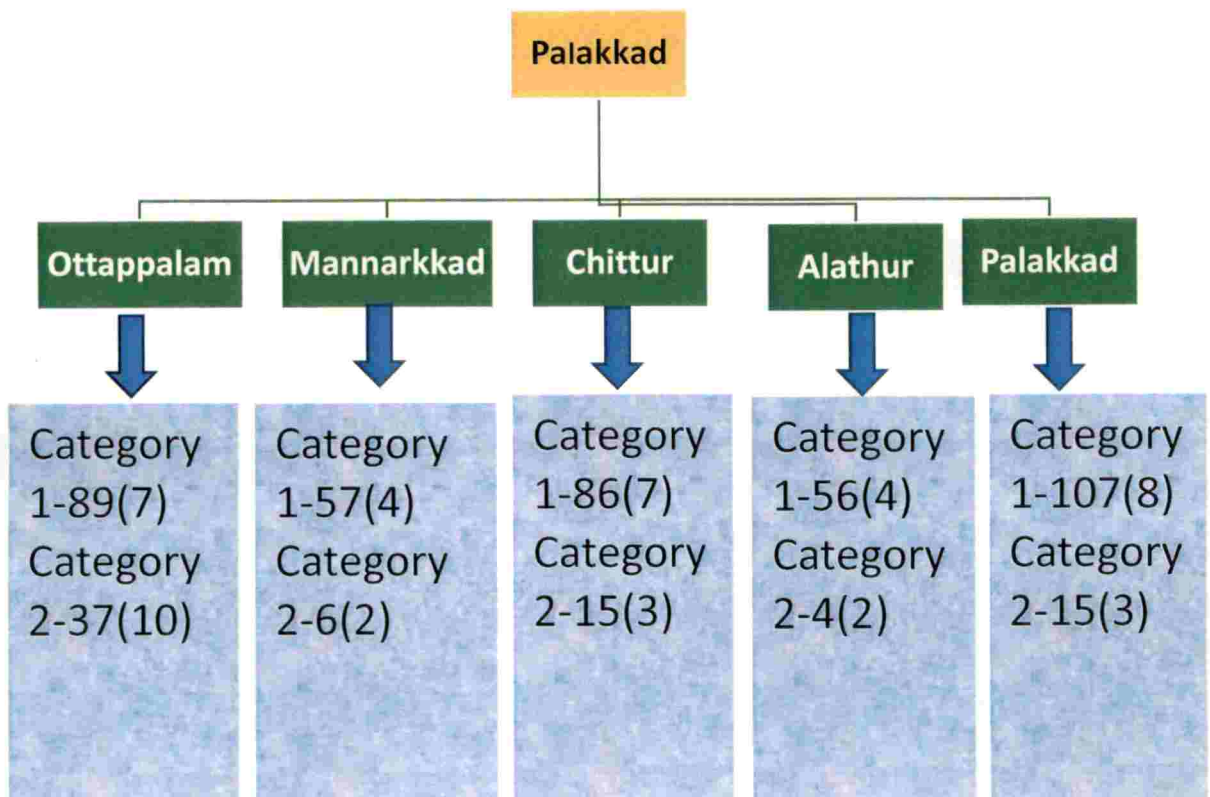
Primary data and secondary data were used in this study

### 3.5 Sample design

46

The selection of sample units were made from the taluks of Palakkad district namely Alathur, Palakkad, Mannarkkad, Chittur and Ottapalam. A total sample of 50 actively working food processing enterprises of women (micro enterprises with at least three years of existence) comprising of 30 units registered under District Industries Centre (DIC) and 20 units registered under Kudumbashree Mission, were drawn proportionately from the selected taluks. (Details of number of units selected from each taluk were shown in fig 3.1). For the purpose of analysis, the units registered under DIC were termed as Category 1 and under Kudumbashree Mission was termed as category 2.

Fig.3.1 Sampling design



### 3.6 Variables measured

47

Each objective of the study was analysed based on the specific variables. The variables selected for each objective are listed below;

#### 3.6.1 Evaluation of performance of women food processing units

- Number & type of products
- Size of the organization
- Growth of capital
- Product diversification
- Sales
- Profit
- Employment generation

#### 3.6.2 Factors of motivation

##### 3.6.2.1 Internal motivation

- Money in hand
- Power to command
- Prestige gained in the society
- Economic security
- Achievement in life
- Earning profit
- Passion for the job
- Leadership
- motivated from training
- Self-Employment
- motivated from success stories
- Self interest
- Financial independence
- Utilization of time
- Providing employment to others
- To exercise creativity

- Gender awareness
- Continuity of family business
- Substitute of male earner
- Welfare of the family

48

#### 3.6.2.2 External motivation

- Institutional support
- Availability of Skilled labours
- Availability of Inputs
- Support from society
- High rate of return
- Availability of ready marketing
- Low capital requirement
- Favorable location
- Nearness to the market
- Women friendly environment

#### 3.6.3 Backward, forward and institutional linkages

- Supply of inputs
- Infrastructural facilities
- Market information
- Linkages with governmental and non-governmental agencies
- Training institution
- Association of women enterprises
- Farmer/Farmers Organisations
- Channel members

#### 3.6.4 Problems faced by women food processing enterprises

- Financial problems
- Production problems
- Marketing problems

- Political- legal problems
- Gender problems

49

### 3.7 Data Collection

Primary data were collected through pre-tested structured interview schedule from women entrepreneurs of 50 selected women food processing enterprises. Secondary data were collected from the published records, registers and financial statements of the selected enterprises.

### 3.8 Data analysis

The collected data were analysed with help of statistical tools like arithmetic mean ,standard deviation, percentage analysis, index method, Kruskal Wallis, Chi –square, growth rate,Benefit Cost Ratio, Kendall’s coefficient and SWOC matrix .

Table 3.1 Statistical tools for each ojectives

Sl.no	Objectives	Statistical tools
1	Evaluation of performance of women food processing units	Arithmetic mean ,standard deviation, percentage analysis, growth rate and Benefit Cost Ratio(BCR)
2	Identification of motivational factors	Index method, Kendall’s co-efficient and Chi –square,
3	Analyse of backward, forward and institutional linkages	Percentage analysis, Index method, Kendall’s co-efficient and Chi –square,
4	Assess the problems faced by women food processing enterprises	Index method and Kruskal Wallis

The details of the tools used were given below

### 3.8.1 Arithmetic Mean (AM)

It is defined as the sum of all the values of observation divided by the total number of observations. Symbolically it is represented as  $\bar{X}$ .

$$\text{Arithmetic Mean } (\bar{X}) = \frac{X_1 + X_2 + X_3 + \dots + X_n}{n}$$

Where,

$\bar{X}$  = Arithmetic Mean

$\sum_{i=1}^n X_i$  = Sum of all observations

$n$  = Total number of observations

### 3.8.2 Standard Deviation (SD)

It is positive square root of the mean of the squared deviations taken from arithmetic mean. It is represented by the symbol ( $\sigma$ )

$$\text{Standard Deviation } (\sigma) = \sqrt{\frac{\sum X_i^2 - (\sum X_i)^2}{n}}$$

Where,

$\sum X_i^2$  = Total sum of squares of the observations

$(\sum X_i)^2$  = Square of sum of observations

$n$  = number of observations

### 3.8.3. Percentage analysis

Percentage analyses were used to know the distribution pattern of respondents according to variables. It is used for standardization of samples by calculating the number of individuals that would be the under the given category

### 3.8.4 Index Method

Indices were calculated based on Likert Scale of summated rating

$$\text{Index} = \frac{\sum_{i=1}^n \sum_{j=1}^m S_{ij} * 100}{\sum \max S_j}$$

$i$  = Respondents

$j$  = Factors

$S_j$  = Score of the  $j$ th factor

$S_{ij}$  = Total score for the  $j$ th factor of the  $i$ th respondent

$Max_sj$  = Maximum score for the  $j$ th factor

Based on the obtained index, the range was worked out using logical interpretation.

### 3.8.5. Kendall's coefficient of concordance

To understand the concordance / agreement among the respondents in ranking the reasons for preference and non-preference of motivation and challenge factors Kendall's coefficient of concordance was used.

Kendall's coefficient of concordance ( $W$ ) was calculated by using the formula:

$$W = \frac{12S}{k^2N(N^2-1)}$$

Where,

$N$  = number of object

$K$  = number of respondents

$$S = \sum_{j=1} (R_j - \bar{R}_j)^2$$

$R_j$  = the total rank oh  $J^{\text{th}}$  object

$$\bar{R}_j = 1/N (\sum_{j=1} R_j)$$

To test the null hypothesis that the kendall's coefficient of concordance  $W$  is equal to zero or not,  $X^2$  was computed.

### 3.8.6 Kruskal Wallis test

The Kruskal Wallis one way analysis of variance by ranks is an extremely useful test for deciding whether the independent samples are from different population. It will explain whether the differences amongst samples signify genuine population differences or whether they represent merely random samples from the same population. The Kruskal Wallis test statistics  $H$  was computed using formula:

$$H = \frac{12}{N(N+1)} \sum_{i=1}^k \frac{R_i^2}{n_i} - 3(N+1)$$

Where,

$k$  = number of samples

$n_j$  = number of observation in  $j^{\text{th}}$  sample

$N = \sum n_j$ , the number of cases in all samples combined

$R_j$  = sum of ranks in  $j^{\text{th}}$  sample

### 3.8.7 Chi- Square test of Independence

Chi- square test of independence and was used to test the hypothesis that two categorical variables are independent to each other. A non- significant value for Chi-Square statistic indicates that the null hypothesis of independence of the two variables is correct

The procedure involves comparing the observed frequencies with the expected cell frequencies. Observed cell frequencies are the actual number of cases falling in different cells of the contingency table and expected frequencies are the number of cases that should fall in each cell if there is no relationship between the observed frequency and the expected frequency of each cell of the contingency table. While observed cell frequencies can be directly obtained from the given data, expected cell frequencies are calculated by multiplying the totals of the column and row to which the cell belongs then dividing by the total sample size. Chi- Square statistic is calculated as



$$X^2 = \sum \frac{(O - E)^2}{E}$$

Where, O is the observed cell frequency and E the expected cell frequency. Along with the chi-square statistic, degree of freedom associated with the contingency table  $(r-1)(c-1)$  was also calculated to find out the significance. If the calculated value of  $X^2$  is greater than the table value, the null hypothesis of independence between the attributes is rejected and we conclude that there is some significant association between the two attribute.

### 3.8.8 Rank Order Scale

To analyse the motivation factors and challenges of women food processing enterprises, respondents were asked to rank each reasons in the order of preference. After that marks were assigned to each rank as follows.

For reasons to preference the first rank a weightage of 1 was given and for the 10<sup>th</sup> rank, weightage assigned was 10 and other weightage were between this range (i.e for rank 1 to 10, weightage of 1 to 10 were given respectively). Similar methods are followed for analyzing the non-preference also. The scores obtained were summed up to arrive the total scores for each reason. So least scores obtained was given first rank and so on. Similarly highest score obtained factor is considered as the less influencing reasons for motivation and challenges.

### 3.8.9 Growth rates

Growth rates refer to the percentage change of a specific variable within a specific time period, given a certain context.

$$Y_t = Y_0 (1+r)^t e^u.$$

where,  $Y_t$  = Value at time 't',  $Y_0$  = Initial value,  $r$  = Growth rate,  $T$  = Time in years; 0, 1, 2 ..... n, and  $u$

### 3.8.10 Benefit cost ratio

A Benefit-Cost Ratio (BCR) is an indicator, used in cost-benefit analysis, that attempts to summarize the overall value for money of a project or proposal. A

BCR is the ratio of the benefits of a project or proposal, expressed in monetary terms, relative to its costs, also expressed in monetary terms. All benefits and costs should be expressed in discounted present values. A BCR can be a profitability index in for-profit contexts. Benefit cost ratio (BCR) takes into account the amount of monetary gain realized by performing a project versus the amount it costs to execute the project. The higher the BCR the better the investment. General rule of thumb is that if the benefit is higher than the cost the project is a good investment.

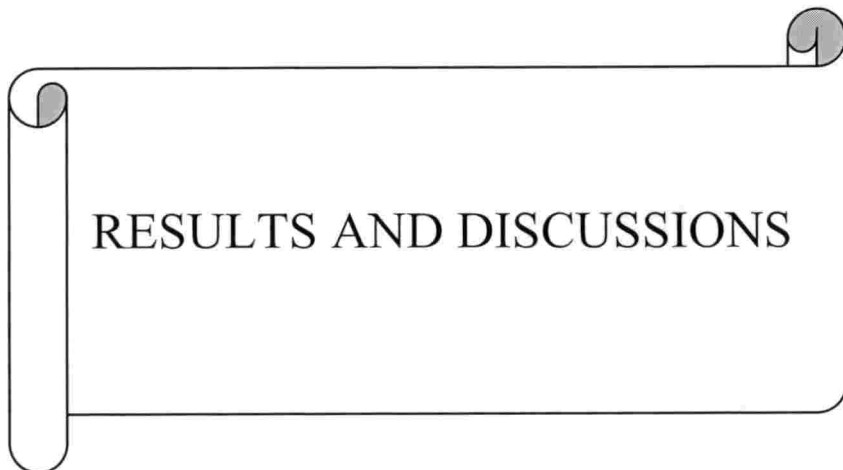
**BCR = Discounted value of incremental benefits ÷ Discounted value of incremental costs**

Accept all projects with a BCR greater than 1, when costs and benefits are discounted at the opportunity cost of capital.

### **3.8.11 SWOC analysis**

SWOC analysis of women food processing entrepreneur were carried out with performance variables, motivation variables, linkages and challenges. The strength theoretically denotes the Internal Positive factors (IPFs), weakness denotes the Internal Negative Factors (INFs), opportunities denotes the External Positive Factors (EPFs) and the challenges denote the External Negative Factors (ENFs).

Based on the methodologies stated above, the objectives of the study were analysed and the results of analysis and discussions were presented in chapter four



RESULTS AND DISCUSSIONS

## CHAPTER 4

56

### RESULTS AND DISCUSSIONS

The study entitled SWOC analysis of women food processing enterprises in the Palakkad district was focused on the objectives namely, to evaluate the performance of women food processing enterprises, to identify the factors that motivates women food processing enterprises, to analyses the backward ,forward ,and institutional linkage of women enterprises and to assess the problems faced by women food processing enterprises A total sample of 50 actively working food processing enterprises of women (micro enterprises with at least three years of existence) comprising of 30 units from category 1 and 20 units from category 2 were selected. The analysis of the objectives are listed under the following heads:

4 (A) Socio –Economic Characteristics of women entrepreneurs in Palakkad District

4 (B) Evaluation of the performance of women food processing enterprises

4 (C) Motivational factors which affect the women entrepreneurship

4 (D)The backward, forward and intuitional linkages of women food processing enterprises

4 (E) The problems faced by the women entrepreneurs in food processing enterprises

#### **4 (A) Socio –Economic Characteristics of women entrepreneurs in Palakkad District**

The development of entrepreneurs in a society depends on a social, economic, psychological and cultural factors. The socio economic factors of women entrepreneurs were highlight details about their background. Some factors are considered to give a general idea about women entrepreneurs in Palakkad district.

#### 4.1 Age

Age is the most important factors in socio-economic characteristics. Age will show the thinking capacity, act positively and commitment increase as age grew up. Table 4.1 shows the distribution of respondents based on their age wise classification.

**Table 4.1 Distribution of respondents based on their age**

Age	Category 1		Category 2		Total	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
<b>21-30 years</b>	1	3.3	0	0	1	2
<b>31-40 years</b>	13	43.3	7	35	20	40
<b>41-50 years</b>	11	36.7	8	40	19	38
<b>Above 50 years</b>	5	16.7	5	25	10	20
<b>Total (N)</b>	30	100	20	100	50	100

Source: Compiled Primary data

**Fig : 4.1 Distribution of respondents based on their age**

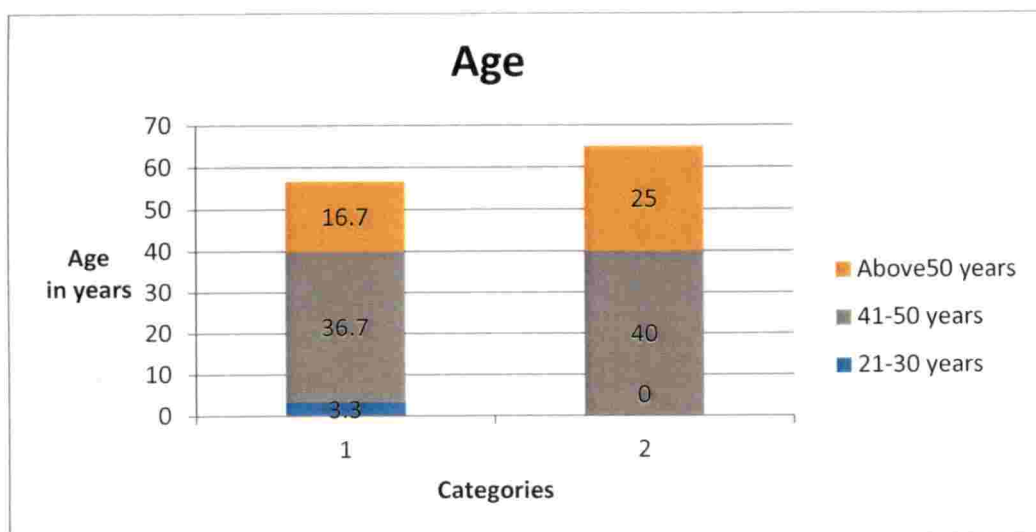


Table 4.1 revealed that age-wise distribution of the women who have engaged in the food processing units. Majority (40 %) of the respondents are in the age group of 31-40 years. In the case of category 1, 43.3 percent of women entrepreneurs are in the age group 31-40 years. It indicates that majority of respondents belonged to middle age group. In case of category 2, the majority of respondents were in the age group of 41-50 years and 31-50 years.

#### 4.2 Marital status

Marital status is an important factor which reveals the family background to which they belong. Married women have more responsibility which makes them to opt for remunerative business which will improve the status in the society.

#### 4.2 Distribution of respondents based on their marital status

Category	Category 1		Category 2		Total Units	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
<b>Married</b>	29	96.7	19	95.0	48	96
<b>Unmarried</b>	0	0.0	1	5.0	1	2
<b>Separated widow</b>	1	3.3	0	0.0	1	2
<b>Total (N)</b>	30	100.0	20	100.0	50	100

Source: Compiled from primary data

**Fig.4.2 Distribution of respondents based on their marital status**

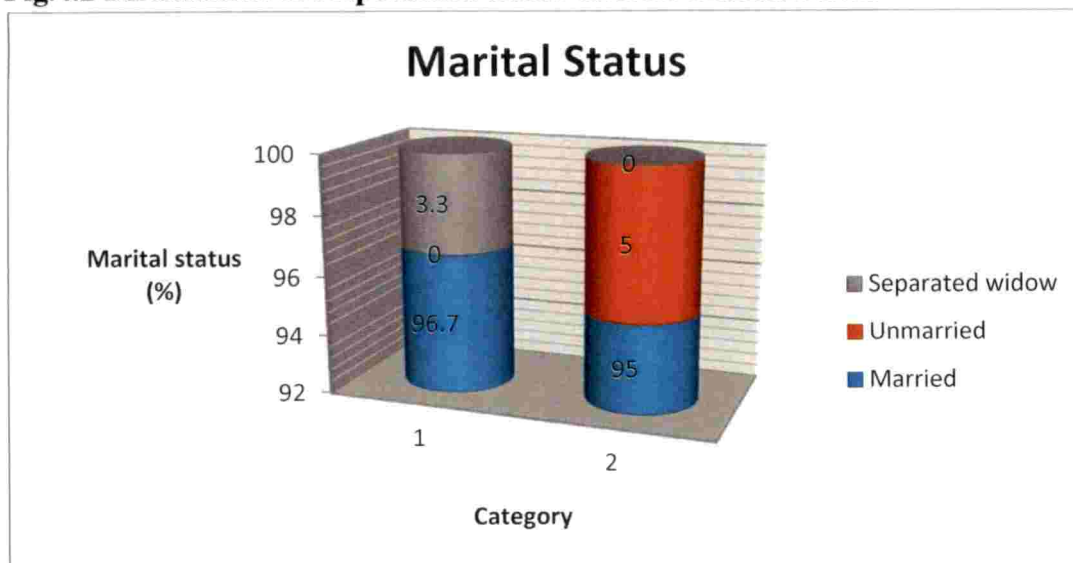


Table 4.2 depicts that majority (96 %) of the respondents are married and the results are same for the both cases, category 1 and category 2 (96 % and 95 % respectively). It is inferred that women want to support the family by supplement the income so that can maintain reasonable standard of living.

#### 4.3. Educational status

Educational status is another indicator of socio-economic characteristics has its own relevance. It will increase the confidence, involvement and exposure of the people.

**Table 4.3 Distribution of respondents based on their educational status**

Category	Category 1		Category 2		Total	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Below 10th Standard	1	3.3	5	25.0	6	12
Upto 10th Standard	8	26.7	5	25.0	13	26
Upto 12th Standard	16	53.3	9	45.0	25	50
Degree	4	13.3	1	5.0	5	10
PG	1	3.3	0	0.0	1	2
Total(N)	30	100.0	20	100.0	50	100

Source: Compiled from primary data

Fig 4.3 Distribution of respondents based on their educational status of category 1

60

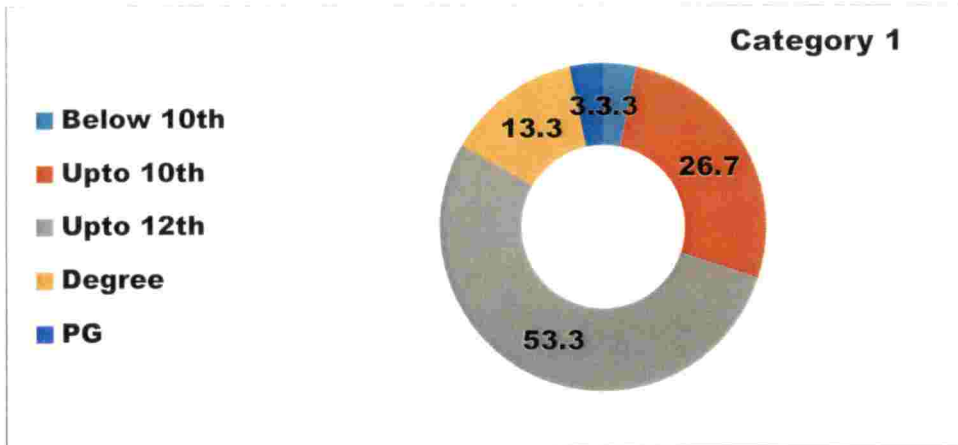
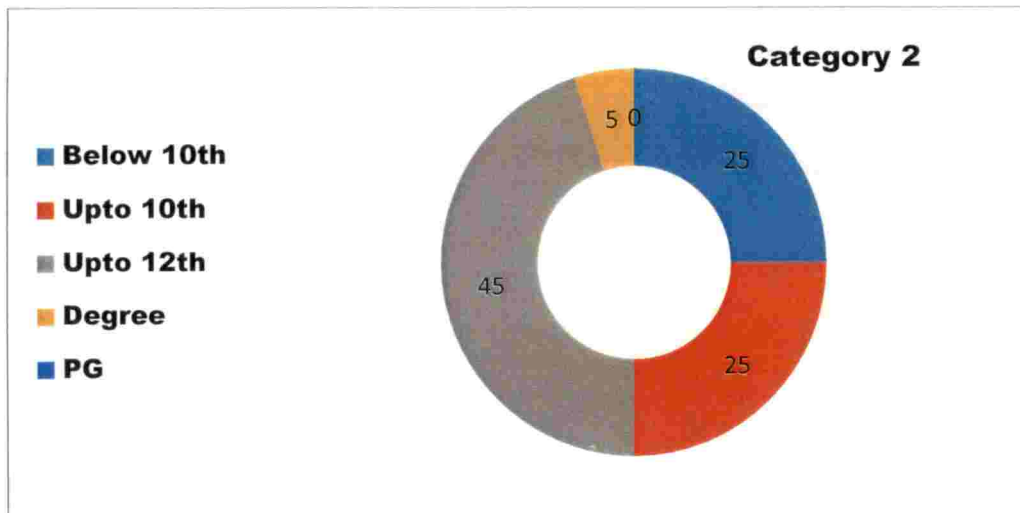


Fig 4.4 Distribution of respondents based on their educational status of category 2



Educational status of women entrepreneurs who engaged in the food processing shown in table 4.3. Half of the respondents are having 12<sup>th</sup> standard educational qualification. In the cases category 1 and category 2, majority of respondents having upto 12<sup>th</sup> standard as the educational qualification. Thus, we can infer that the respondents have the basic educational qualification.



#### 4.4 Family Monthly Income

Income is an important factor for determining the social status of women entrepreneurs. The level of income of selected respondents are given in table 4.4 below

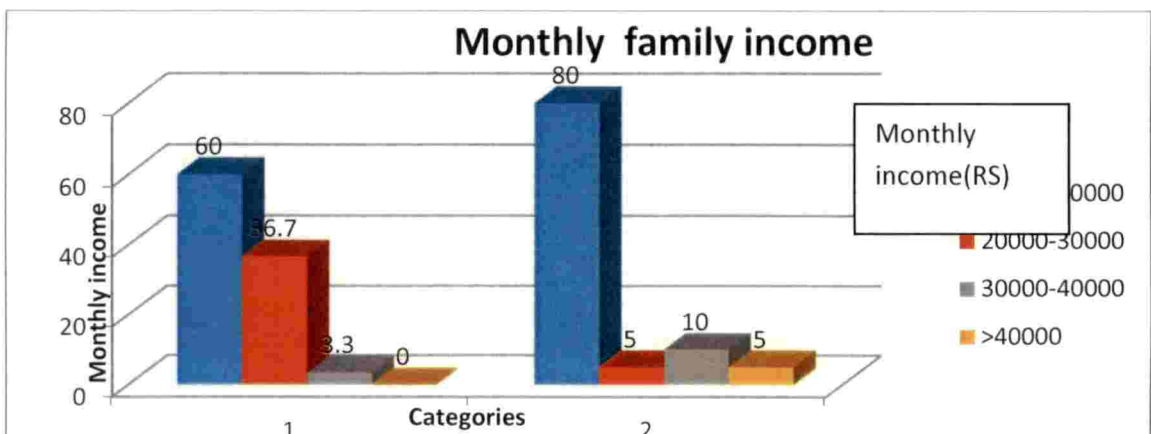
**Table 4.4 Distribution of respondents based on their family monthly income**

Category (Rs)	Category 1		Category 2		Total	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
10000-20000	18	60.0	16	80.0	34	68
20000-30000	11	36.7	1	5.0	12	24
30000-40000	1	3.3	2	10.0	3	6
>40000	0	0.0	1	5.0	1	2
Total (N)	30	100.0	20	100.0	50	100

Source: Compiled from primary data

Majority (68 %) of women entrepreneurs are in the category of income Rs 10000-20000. In the case of category 1, 60 percent of women entrepreneurs are fall in category of 10000-20000 and 36 percent of entrepreneurs had monthly income of 20000 -30000 category. In the case of category 2, 80 percent of women had monthly income of 10000-20000

**Fig:4.5 Distribution of respondents based on their family monthly income**



62

#### 4.5 Type of family

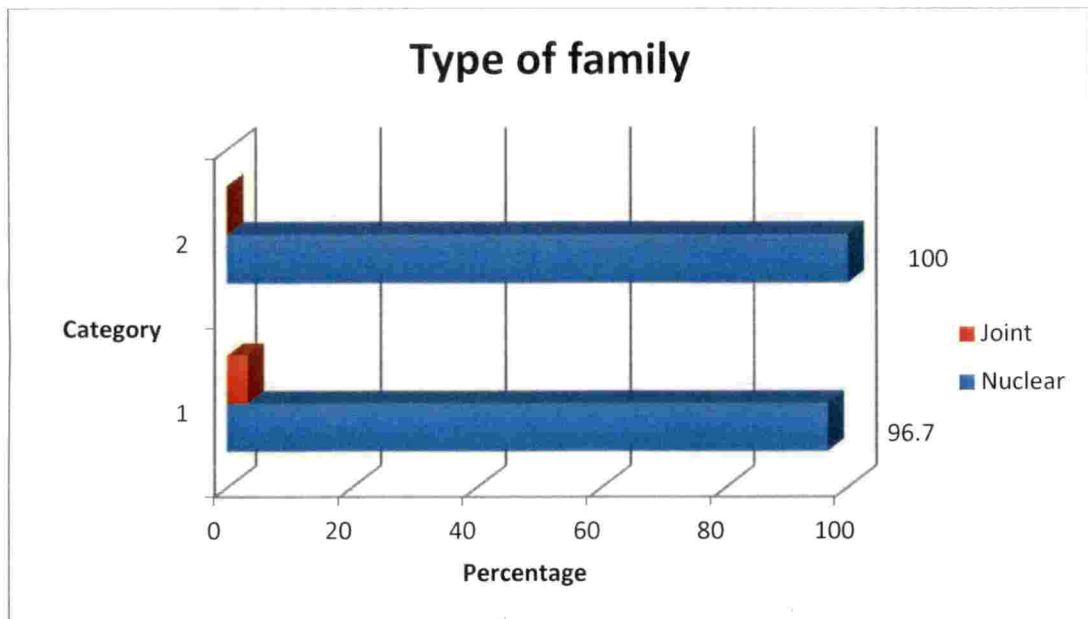
Type of the family means that structure of the family, which is divided into two categories, joint and nuclear type. Details of the family type of respondents are given in table 4.5

**Table 4.5 Distribution of respondents based on type of family**

Category	Category 1		Category 2		Total	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Nuclear	29	96.7	20	100.0	49	98
Joint	1	3.3	0	0.0	1	2
Total(N)	30	100.0	20	100.0	50	100

Source: Compiled from primary data

**Fig 4.6 Distribution of respondents based on type of family**



Source: Compiled from Primary data

Table 4.5 depicts the distribution of respondents based on their family type. The study shows that 98 percent of selected entrepreneurs, 86 percent in category 1 and 100 in category 2 were in nuclear family type.

#### 4.6 Social strata of entrepreneurs

63

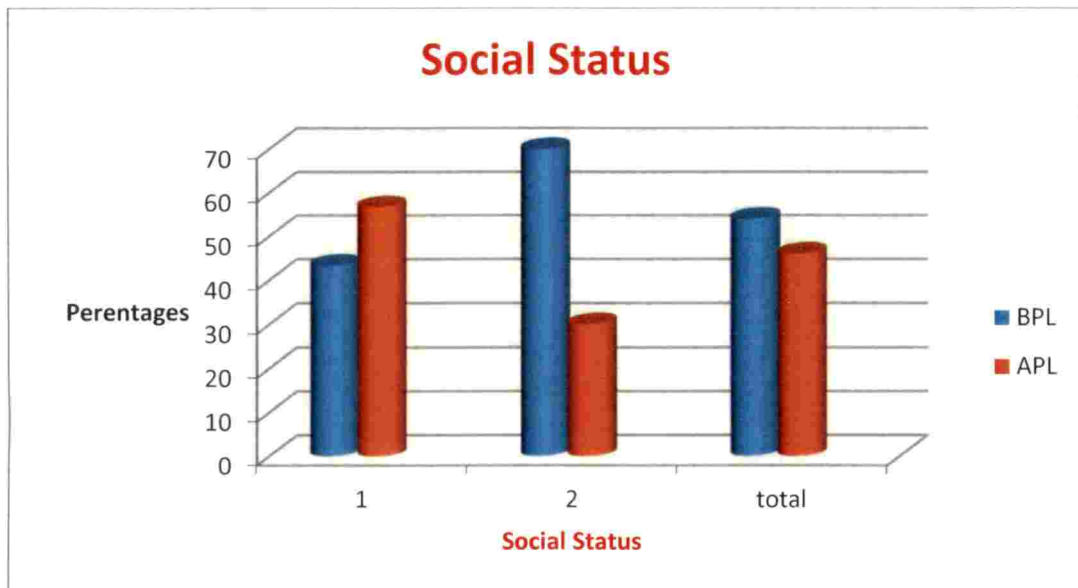
A social stratum is the one of the indicator of socio-economic characteristics. Social strata are divided into two categories, BPL and APL. Details are given below in the Table 4.6:

**Table 4.6 Distribution of respondents based on their social strata**

Category	Category 1		Category 2		Total	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
BPL	13	43.3	14	70.0	27	54
APL	17	56.7	6	30.0	23	46
Total(N)	30	100.0	20	100.0	50	100

Source: Compiled from primary data

**Fig 4.7 Distribution of respondents based on their social strata**



Source: Compiled from primary data

The above data pointed out that 54 percent of women entrepreneurs are belonged BPL category. In the case of category 1, 57 percent are come under the category of APL and 43 percent are come under the BPL category. In the category 2, 70 percent belonged to BPL scheme and the rest reported to be the APL scheme.

#### 4.7 Experience in the present business

Experiences in the business enhance the awareness, interest and knowledge about the business tactics. For this study, the enterprises with more than three-year existence only are taken as sample.

**Table 4.7 Experience in the present business**

Experience	Category 1		Category 2		Total	
	No:of respondents	Percentage	No:of respondents	Percentage	Frequency	Percentage
3 years	5	16.7	5	25.0	20	40
>3 years	25	83.3	15	75.0	30	60
<b>Total(N)</b>	30	100.0	20	100.0	50	100

Source: Compiled from Primary data

Table 4.7 depicts the years of experience in the present business. Majority (60 %) of the women entrepreneurs had more than 3 years' experience in the food processing unit, viz category 1, (83 %) and category 2, (75%). From this table it could be observed that women entrepreneurs have adequate experience in the food processing sector.

#### 4 (B). Evaluation of the performance of women food processing enterprises

The first objective of this study was to evaluate the performance of the food processing enterprises. It was analyzed through number of products produced, product diversification, sales, growth in investment, employment generation, schemes for the establishment, record keeping etc. The data obtained through these variables were analyzed by using following tools like percentages, standard deviation, mean, growth rate and benefit cost ratio.

#### 4.8 Schemes for establishment

A scheme is a plan or arrangement involving many people which is made by a government or other organization. Government of India is actively associated with entrepreneurial development and also played a leading role as an engine for promoting industrial and economic environment. The Government had spent a huge amount of financial resources for the public enterprises. In order to encourage more women to participate in the field of industry, the Government had introduced several schemes for providing training and extension services for women entrepreneurs. Government announced many schemes for the establishment of enterprises. They are: PMEGP (Prime Minister Employment Generation Programme), PMRY (Prime Minister RozgarYogana), ESS (Entrepreneurs Special Schemes), Kudumbashree Mission Schemes.

Details about schemes for establishment are given below in the Table 4.8

**Table 4.8 Distribution of enterprises based on their schemes**

Schemes	Category 1		Category 2		Total units	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
PMEGP	2	6.7	0	0.0	2	4
PMRY	4	13.3	0	0.0	4	8
ESS	1	3.3	0	0.0	1	2
NO	23	76.66	0	0.0	23	46
Kudumbashree	0	0.0	20	100.0	20	40

Schemes	Category 1		Category 2		Total units	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
PMEGP	2	6.7	0	0.0	2	4
PMRY	4	13.3	0	0.0	4	8
ESS	1	3.3	0	0.0	1	2
NO	23	76.66	0	0.0	23	46
Kudumbashree	0	0.0	20	100.0	20	40
Total (N)	30	100.0	20	100.0	50	100

Source: Compiled from primary data

Table 4.8 shows that 46 percent of the foods processing enterprises were not established under any schemes in Palakkad district. In the case of category 1, majority (76.66 % ) of enterprises were not established under any schemes. Thirteen percent of the enterprises were established under PMRY scheme. This might be due to the fact that DIC provide facilities of special financial assistance for women under PMRY schemes. However category 2, the food processing units were established under Kudumbashree lead schemes. This shows that women entrepreneurs were need more awareness about such schemes which implemented by the government.

#### 4.9 Form of women food processing units

The form of organization is an important factor to decide and type and volume of the business organization. The amount of capital, risk, control etc. depends on the form of organization. Table 4.9 displays the grouping of enterprise managed by the respondents on the basis of form of business organizations.

**Table 4.9 Distribution of respondents based on their form of organization**

67

Form of organization	Category 1		Category 2		Total units	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Sole proprietorship	27	90.0	0	0.0	27	54
Partnership	1	3.3	0	0.0	1	2
Others (Joint Liability Group)	2	6.7	20	100.0	22	44
Total (N)	30	100.0	20	100.0	50	100

Source: Compiled from primary data

The table shows that majority (56%) of the food processing enterprises were organized under sole proprietorship. In the category 1, ninety percent of enterprises were registered as under sole proprietorship. Under the category 2, all the units studied were noted as Joint Liability Group registered under Kudumbashree Mission in Palakkad district.

#### 4.10 Nature of building

Nature of building is an important determinant for women to enter into entrepreneurship especially in a context that women are always transferred from their own house to the house of their husbands after marriage. Table 4.10 gives the nature of building, where women entrepreneurs operate their business.

Table 4.10 Nature of building

68

Category	Category 1		Category 2		Total units	
	No: of units	Percentage	No: of units	Percentage	No: of units	Percentage
Owned building	5	16.7	3	15.0	8	16
Rented	3	10.0	4	20.0	7	14
In the house	20	66.7	13	65.0	33	66
Lease building	2	6.7	0	0.0	2	4
Total (N)	30	100.0	20	100.0	50	100

Source: Compiled from primary data

The table gives an idea about the nature of building. As whole, majority (66 %) of food processing units were located and operated in their own houses itself. More or less similar kind of result seen in the case of category 1 and category 2, (66.7 % and 65 % ) that food processing units are home based units. From this table it could be infer that women entrepreneur had to adjust their role in home and enterprises, therefore it is convenient to operate at home

#### 4.11 Reasons chosen for the location of the unit

Entrepreneurs will consider certain factors ,while selecting the location of the units. The availability of own space or space with low rent, convenience in marketing their products and availability of infrastructure facilities are some important aspects they were looked into. The details are given in table 4.11.



**Table 4.11 Reasons chosen for choosing the location.**

Category	Category 1		Category 2		Total	
	No: of units	Percentage	No: of units	Percentage	No : of units	Percentage
Transportation facilities	1	3.4	0	0	1	2
Low rent	3	10.0	4	20.0	7	14
Probability of more business potential	1	3.3	0	0.0	1	2
Own space	25	83.3	16	80.0	41	82
Total(N)	30	100.0	20	100.0	50	100

Source: Compiled from primary data

Table 4.11 revealed about the reasons for choosing the present location for food processing units. As a whole, majority (82 %) of food processing units have chosen the location because they have own space, and similar trend prevailed in category 1 and category 2. In both cases of category 1 and category 2. Slightly more than one tenth (14 %) of women entrepreneurs have chosen the location because of the availability of space with low rent.

#### **4.12 Maintenances of records**

Records are blueprint of the performance of the units. Record keeping status will help on the stake holders to see which units were might be having "reporting" difficulties. Record keeping status of the enterprises were shown below.

**Table 4.12 Distribution of respondents based on their maintenances of records.**

70

Category	Category 1		Category 2		Total units	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Units maintained records	11	36.7	7	35.0	18	36
Units not maintained records	19	63.3	13	65.0	32	64
Total (N)	30	100.0	20	100.0	50	100

Source: Compiled from primary data.

Table 4.12 shows that the status of maintaining the records of the units. In general, majority (64 percent) of the units are not maintaining the records. In the cases, category 1 and category 2 (63.3 percent and 64 percent respectively) are not properly maintaining the records. The major reason reported for not maintaining the proper records might be due to lack of proper monitoring from the concerned authorities

#### **4.13 Conduct of market study**

The conduct of market study will help the enterprise to analyse the consumer needs and preferences, and thereby the market demand and to assess their performance. The market is dynamic, so changes in the market were very vital factor for the running of the enterprises.

**Table 4.13 Status of market study**

Category	Category 1(N=30)		Category 2(N=20)		Total units	
	No: of units	Percentage	No : of units	Percentage	No: of units	Percentage
Units conducting market study	3	10	0	0	3	6
Units not conducting market study	27	90	20	100	47	94

Source: Compiled from primary data

From the table 4.13, it displays the details about the conduct of market study. As a whole, majority (94 percent) of food processing units not have the tradition of conducting market study. Conduct of market study was not phenomenon for the category 1(90 %) and as well as category 2(100%). This shows inefficiency in assessing the market demand of the products and day to day changes occur in the market environment and some time lead to loss

#### 4.14 Fixation of sales targets

The sales target is specified amount of sales that enterprises set for achieving or exceeding within a specified time. It will give a picture about the sales for a specific period. It will help to assess the performance of the enterprises.

**Table 4.14 Fixation of sales targets for their products.**

Fixing sales targets	Category 1		Category 2		Total units	
	No: of units	Percentage	No : of units	Percentage	No : of units	Percentage
Yes	5	16.7	3	15.0	8	16
No	25	83.3	17	85.0	42	84
Total(N)	30	100.0	20	100.0	50	100

Source: Compiled from primary data

72

Tables 4.14 indicate about the fixing of sales target by the units irrespective of category 1 and category 2. It could be observed that majority of units not fixed the sales target, might be due to fact that they didn't not aware about how to fix sales targets.

#### 4.15 Categories of food products.

Category of food products are divided into kitchen products, bakery products and nutrimix. Details about the category of food products are given in the table

**Table 4.15 Categories of food products**

Category	Category 1		Category 2		Total	
	No: of units	Percentage	No: of units	Percentage	No : of units	Percentage
Kitchen Products(curry powder, oil,pickle)	12	40	6	30	18	36
Nutrimix	2	6.7	3	15	5	10
Bakery products(snacks ,aripapadam)	16	53.3	11	55	27	54
Total(N)	30	100.0	20	100.0	50	100

Source: Compiled from primary data

Tables 4.15 display the details about the category of food products. As a whole, More than half of the respondents were found to have engaged in production of bakery products. In both the category 1 and category 2 the same observation were noticed (53.3 %and 55 % respectively).

#### 4.16 Method of production

73

Method of production means that ,whether the products are manufactured by using traditional or modern methods.

**Table 4.16 Distribution of respondents based on their type of production**

Category	Category 1		Category 2		Total units	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Traditional	17	56.7	15	75.0	32	64
Modern	12	40.0	2	10.0	14	28
Both	1	3.3	3	15.0	4	8
Total(N)	30	100.0	20	100.0	50	100

Source: Compiled from primary data

It is evident from table 4.16 that majority (64%) of the units are following traditional methods. In the case of category 1, 56 percent of the enterprises have been following traditional type of production whereas another 40 percent of the enterprises are undertaking modern production practices. In the case of category 2, 75 percent of the processing units have been continuing the traditional form of production and only 10 percent of the units are undertaking the modern production practices.

#### 4.17 Branding and labeling of food products.

Branding and labeling are indicators of quality assurance and authenticity .These help to entrepreneurs to capture the market .It is observed that women entrepreneurs are not following branding and labeling for the food products.

#### 4.18 Quality Control system.

Quality is an important factor in the food processing industry. Ensuring an acceptable level of food quality and safety is necessary to provide adequate protection for consumers and to facilitate trade. Everyone involved with food, from the farmer to the consumer, shares in the responsibilities to keep the food supply safe by taking the necessary precautions to keep food protected from

hazards that can increase human health risks. All the units were reported to be registered with *fssai* license but no regular quality assurance steps were taken thereafter. These actions will also prevent or reduce food losses, which is especially important in those situations where food security is threatened. Details about quality control practices are given in Table 4:17.

**Table 4.17 Distribution of respondents based on their quality control system**

Quality Control	Category 1		Category 2		Total units	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Yes	5	16.7	4	20.0	9	18
No	25	83.3	16	80.0	41	82
Total (N)	30	100.0	20	100.0	50	100

Source: Compiled from primary data

In the case of category 1 and category 2, majority (86 % and 80 % respectively) of units were not established proper and systematic quality control systems. From the observation made, the women entrepreneurs were not aware about proper quality control system. The nutrimix units have been following quality control system because of the strong insist of Government supply of Nutrimix. In this regard, the items have been sending to Quality control lab at Chennai.

#### 4.19 Market segments of selected units.

Markets are divided into local, district, national and international segments. Details about the market segmentation of the units are given table 4:18

**Table 4.18 Distribution of respondents based on their market segments**

Market segments	Category 1		Category 2		Total	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Local	27	90	15	75	42	84
District	3	10	5	25	8	16
Total (N)	30	100.0	20	100.0	50	100

Source: Compiled from primary data

In general majority (84%) of units are depended on local market segments for selling their products. In the case of category 1, 90 percent of units focused the local level markets and the percentage was less in the case of category 2 (75%). It is because of the fact that their production was limited to the local market only. 75

#### 4.20 Pricing method

Pricing method is an important indicator of the performance of the food processing units. Deciding on the "right" price for a product is one of the most challenging tasks for a new business. Details regarding pricing methods adopted by the units are given table 4.19

**Table 4.19 Distribution of respondents based on their pricing methods**

Category	Category 1		Category 2		Total	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Cost plus pricing method	28	86.7	17	85.0	45	90
Govt. regulated price	2	13.3	3	15.0	5	10
Total (N)	30	100.0	20	100.0	50	100

Source: Compiled from primary data

It is observed from the table that majority (90 %) of food processing units adopted cost plus pricing method. Both in the case of category 1 and category 2, majority (86 % and 85 % respectively) units fixed the price according to cost plus method. Five units (10 %) belonged to nutrimix preparation

#### 4.21 Promotional Methods

Promotional methods are necessary for creating awareness regarding the products and to attracting the consumers. It might be in the form of advertisement, sales promotion, publicity and public relations. It is observed at the time of interview with the respondents that the selected units are not followed any kind of promotional methods to promote their products.

#### 4.22 Reasons for not using promotional methods

Table 4.20 depicts the reason for lack of promotional of the products.

76

**Table.4.20. Reasons for not using promotional methods**

Reasons	Category 1		Category 2		Total	
	No: of respondents	Percentage	No: of respondents	Percentage	No: of respondents	Percentage
Cost of promotion	1	3.3	3	15.0	4	8
Unaware about the methods	1	3.3	2	10.0	3	6
Products are only for local consumption	28	86.7	13	65.0	41	82
Others	0	0.0	2	10.0	2	4
Total(N)	30	100.0	20	100.0	50	100

Source: Compiled from primary data

As a whole, majority of entrepreneurs (both in category 1 and category 2) opined that the products focused only to local market hence no promotion was required. Other reasons are negligible.

#### 4.23 Distribution channels of women entrepreneurs

Distribution outlets of food processing includes direct sale, local shops and through Government contracts etc, Distribution outlets of the selected units are given in table 4.21



**Table 4.21 Distribution of respondents based on their distribution channels**

77

Distribution channels	Category 1		Category 2		Total	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Direct selling at units	8	26.66	3	15.0	11	22
Local shops	20	66.6	14	70.0	35	68
Sales based on govt. contracts	2	6.6	3	15.0	5	10
Total(N)	30	100.0	20	100	50	100

Source: compiled from primary data

The table revealed that local shops (68 percent) are the major distributing outlets of women enterprises. In the case of category 1, majority (66.6 percent) of the units are selected local shops as the distribution outlet. Whereas 10 percent of units are distributing their products (nutrimix units) based on Government contracts. In the case of category 2, seventy percent units are distributed their products through local shops and the remaining are through direct sale and based on govt contracts.

#### **4.24 Product diversification of the food processing units.**

Product diversification means that whether the units are adding new products to their product line or made any modification for existing products. Details of product diversification of food processing units are in table 4.22.

**Table 4. 22 Product diversification of the food processing units**

78

Product Diversification	Category 1		Category 2		Total	
	No :of units	Percentage	No :of units	Percentage	No: of units	Percentage
Diversified	15	50	12	60	27	54
Not Diversified	15	50	8	40	23	46
Total (N)	30	100	20	100	50	100

Source: Compiled from primary data

From the above table it can be observed that out of total units 54 percent were made product diversification and the rest were not made any product diversification(46%). In the case of category 1, only 50 percent of the units diversified their products and remaining 50 percent were not diversified and it is 60 percent and 40 percent respectively in the case of category 2.

#### **4.25 Employment Generation in the food processing units.**

The food processing sector is widely regarded as the transformational sector, for agricultural labours moving from low skilled to more value added jobs. This is because, historically, economic development has followed a pattern of pulling people out of agriculture, moving them into non-farm activities such as manufacturing and services. The importance of the role of food processing sector in absorbing surplus labour from agriculture sector has also been proved by the development experience.

Researcher observed that employees are working 8 hours in a day and 6 days in a week. The standard deviation and mean are used for categorizing the units into low generation, medium generation and higher generation and presented below for understanding

79

Employment Generation (in terms of hours)	Category 1			Category 2		
	1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year	1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year
Scales						
Low generation	<1	<1	<1	<2	<2	<1
Medium generation	1-5	1-7	1-7	2-6	2-6	1-7
High generation	>5	>7	>7	>6	>6	>7

Source: Compiled from primary data

**Table 4.23 Employment Generation in the food processing units.**

Employment generation	Category 1 (No: of employees)			Category 2 (No: of employees)		
	1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year	1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year
Medium	23(76)	27(90)	27(90)	17(85)	15(75)	16(80)
High	7(24)	3(10)	3(10)	3(15)	5(25)	4(20)
Total(N)	30	30	30	20	20	20

Source: Compiled from primary data

Note: Figures in parenthesis indicated percentages to total

The table depicts that in case of category 1, majority of the units are capable of medium employment generation. It can be also noticed that the number of high employment generated category units are decreased over the years. Under category 2, the result shows that majority of units are medium employment generated category and it is noticed that the number of high employment generated units are increased over the years which might be the result of various Government initiatives that have been implemented to motivate and promote entrepreneurship skill development among the kudumbashree members.

#### 4.26 Profit growth in the food processing units.

Profit is an indicator for evaluating the performance of the food processing units. And for the purpose of the study the profit earned by the enterprises from 2013 to 2015 were taken into account. Details of the growth in profit are given below.

**Table 4.24 Growth in profit of category 1**

Category 1 (N=30 units)				
1st year(Rs)	2nd year(Rs)	3rd year(Rs)	Growth rate of 2nd year	Growth rate of 3rd year
320000	10000	8000	-90.10	-97.50
32000	33000	36000	2.83	12.50
7000	12000	14256	66.31	103.66
14000	14589	15897	3.84	13.55
35000	35500	36850	1.26	5.29
253000	263200	320568	3.68	26.71
12000	12350	12400	2.64	3.33
12000	13000	15000	7.67	25.00
12500	15000	16000	18.52	28.00
15000	15560	16852	3.40	12.35
15620	16250	15500	3.68	-0.77
250000	253000	256000	1.04	2.40
12000	12500	12800	3.80	6.67
15000	15560	16000	3.40	6.67
12000	12500	15000	3.80	25.00

15500	16500	19500	5.93	25.81
8000	8500	9000	5.74	12.50
12000	13000	16500	7.67	37.50
12000	15000	16500	23.16	37.50
120000	153000	170000	25.49	41.67
8000	8500	10000	5.74	25.00
4000	4500	6500	11.55	62.50
25000	25300	28000	1.04	12.00
9500	10000	15000	4.82	57.89
4500	5000	6500	10.26	44.44
62300	65320	71023	4.43	14.00
45000	46500	43000	3.03	-4.44
12000	13520	12000	11.70	0.00
6000	7500	9000	23.16	50.00
10000	11000	12500	9.22	25.00

Source: Compiled from primary data

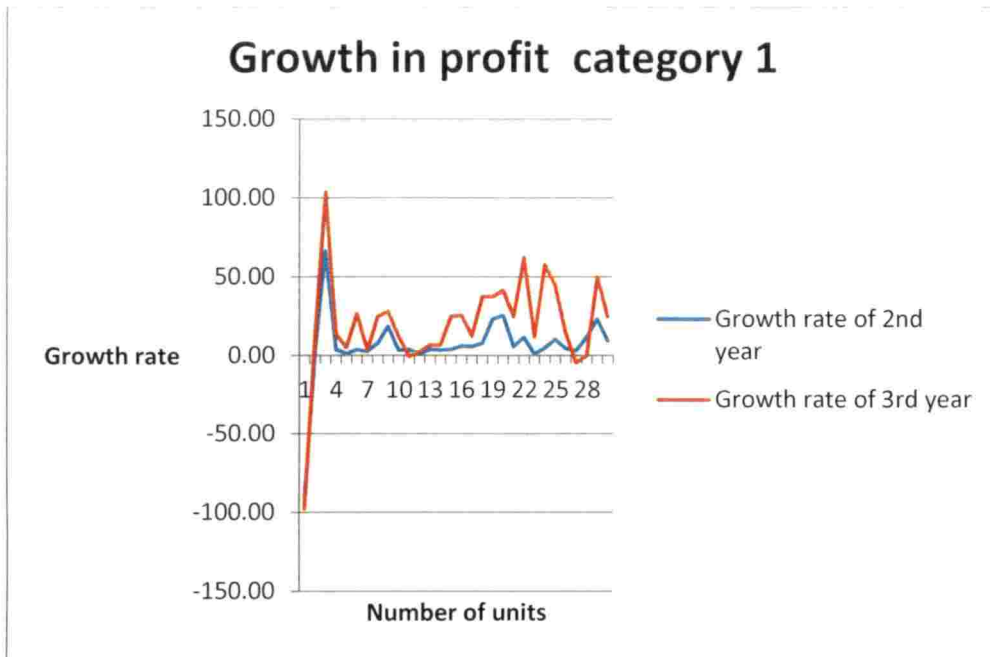
**Fig:4.8 Growth in profit of category 1(N=30)**

Table 4.24 depicts that to the profit position of category 1, except for two units, shows positive growth rate.

**Table 4.25 Growth in profit of category 2**

Category 2(N=20)				
1st year	2nd year	3rd year	Growth rate of 2nd year	Growth rate of 3rd year
90000	95000	100000	5.09	10.26
620000	770000	780000	22.41	23.91
6500	8000	10500	21.38	57.12
190000	255256	290000	31.85	48.84
9000	10000	12050	10.26	31.42
8000	8500	13000	5.74	58.01
7000	8000	12000	13.21	66.31
4000	4500	5000	11.55	23.16
5000	6526	5754	28.29	13.94

7500	9000	10000	18.52	30.91
7000	8000	11500	13.21	59.67
5000	8000	9000	55.69	74.28
12000	15500	18000	27.04	46.40
6000	7000	8445	15.42	37.80
7500	8000	10000	6.13	30.91
7000	9000	8000	26.48	13.21
6500	8500	9600	28.53	44.25
9000	10000	15234	10.26	64.30
11000	12000	15000	8.38	33.72
7500	8500	9000	12.32	18.52

Source: Compiled from primary data

Fig 4.9 Growth in profit category 2(N=20)

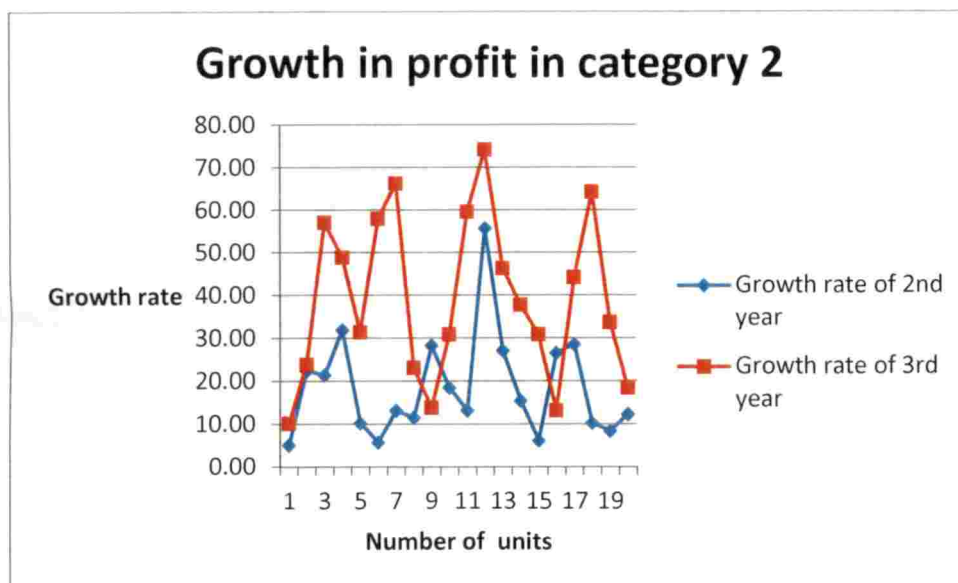


Table 4.25 displays about that the analysis with respect to the profit position of category 2 the analysis revealed a positive growth rate for the profit position of all the units.

#### 4.27 Benefit –Cost Ratio (BCR)

84

A BCR is the ratio of the benefits of a project or proposal relative to its costs (both benefit and cost are expressed in monetary terms). All benefits and costs should be expressed in discounted present values.

**BCR = Discounted value of total inflow ÷ Discounted value of total outflow**

Accept all projects with a BCR greater than 1, when costs and benefits are discounted at the opportunity cost of capital.

In this study, inflow of cash were taken as sales (excluding profit, depreciation) and outflow of cash taken as investment of enterprises

Details about standard deviation and mean are given in the below:

BCR	Category 1	Category 2	Total
Low	Less than 1	Less than 2	Less than 2
Medium	Between 1-7	Between 2-4	Between 2-6
High	More than 7	More than 4	More than 6
	Standard deviation=3 Mean=4	Standard deviation=1 Mean=3	Standard Deviation=2 Mean =4

**Table 4.26 BCR of the units**

BCR	Category 1	Category 2	Total
Low	4 (13.3)	6(30)	16(32)
Medium	20(66.7)	7(35)	26(52)
High	6(20)	7(35)	8(16)
Total	N=30	N=20	N=50

Source: Compiled from primary data

Note: Figures in parenthesis indicated percentages to total



Fig 4.10 BCR of category1 (N=30) and category 2(N=20)

85

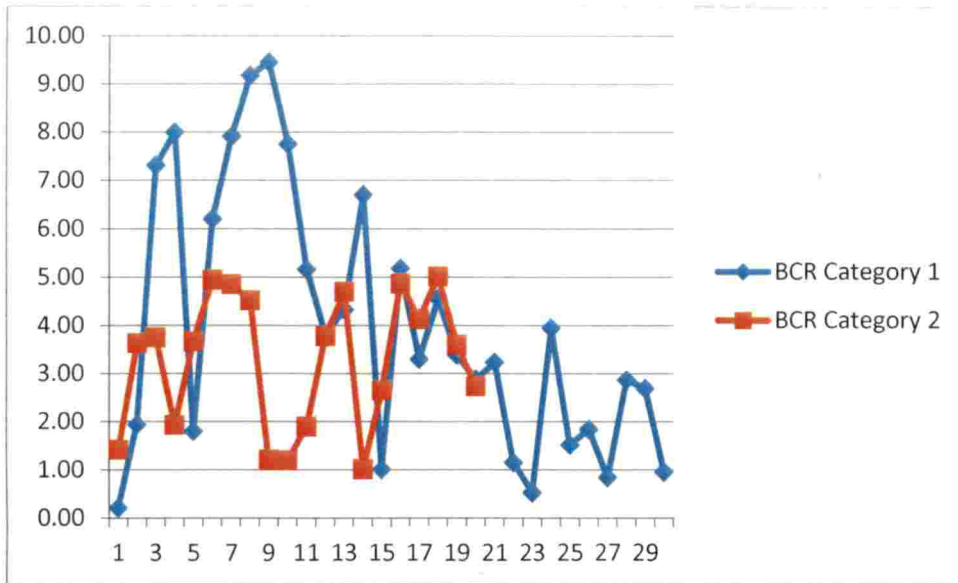


Table 4.26 illustrates the Benefit Cost Ratio of category 1 and category 2. Benefit Cost Ratio obtained showed that, majority of the units under category 1 (67%) were with medium BCR where as in category 2, 35 percent of the units with medium BCR and another 35 percent of the units shown high BCR, It indicates good performing units were presented in category 2. Majority of the units under category 1 and 2 are either medium performing or high performing. Only negligible units are low performing.

#### 4 (C). Motivational factors which affect the women entrepreneurship

86

The second objective of the study was to identify the motivational factors which influence the women entrepreneurship. It is analysed under two heads, viz; internal and external motivational factors. These factors were studied using the statistical tools such as percentages, index, and Kendall's coefficient of concordance.

##### 4.27 Internal motivational factors

The term internal motivation refers that behavior which drives by internal rewards. In other words, it is understood that motivation factors arises within in the individual. Money in hand, prestige, power to command, economic security, passion for the job, employment generation, and substitute of male earner and welfare of the family are some of the internal motivational factors selected for this study.

The data related to the variables are collected in the 5-point scale of Likert summated rating. Twenty statements were selected to identify the internal motivation factors; a motivational index was constructed by giving weightages to 5 point ranging from 5 to 1 (Highly motivated to Highly demotivated). For the purpose of interpretation of index score ,it was rated based on standard deviation and mean

Standard deviation and mean of index score

Categories	Category 1	Category 2	Total
Low motivating	Less than 69	Less than 78	Less than 74
Moderately motivating	Between 69-93	Between 78-98	Between 74-96
Highly motivated	More than 93	More than 98	More than 96
	Standard deviation=12 Mean=81	Standard deviation=10 Mean=88	Standard deviation=11 Mean =85

87

**Table 4.27 Internal motivational factors of women food processing entrepreneurs**

SL. No	Motivational factors	Category 1 (N=30)		Category 2 (N=20)		Total units (N=50)	
		Score	Index	Score	Index	Score	Index
1	Money in hand	84	60	60	60	144	60.00
2	Power to command	95	67.86	60	60	155	64.58
3	Gaining prestige in the society	125	89.29	73	73	198	82.50
4	Economic security	133	<b>95</b>	82	82	215	89.58
5	Achievement in life	131	<b>93.57</b>	81	81	212	88.33
6	Earning profit	136	<b>97.14</b>	89	89	225	93.75
7	Passion for the job	136	<b>97.14</b>	78	78	214	89.17
8	Leadership	111	79.29	77	77	188	78.33
9	Motivated from training	118	84.29	77	77	195	81.25
10	Self-Employment	133	95	84	84	217	90.42
11	Motivated from success stories	121	86.43	86	86	207	86.25
12	Self interest	133	95	94	94	227	94.58
13	Financial independence	134	<b>95.71</b>	95	95	229	95.42
14	Utilization of time	137	<b>97.86</b>	93	93	230	95.83
15	Employment generation	128	91.43	82	82	210	87.50
16	Ability of creativity	115	82.14	65	65	181-	75.42
17	Gender awareness	112	80	66	66	179	74.58
18	Continuity of family business	115	82.14	74	74	189	78.75
19	Support to male earner	137	<b>98.57</b>	99	<b>99</b>	236	<b>98.33</b>
20	Welfare of the family	137	<b>98.57</b>	99	<b>99</b>	236	<b>98.33</b>
21	Composite Index	2292	88.3	1416	70.8	4087	85.14

Source: Compiled from primary data

Table 4.27 depicts about identification of internal motivational factors of women entrepreneurs. As a whole, it is observed that support to male income earner (98.3) and concerned welfare of family (98.3) are highly internal

motivating factors. Factors like earning prestige in the society, economic security, achievement in life, earning profit, passion for the job, motivated from the success stories, self - interest, financial independence, utilization of time, employment generation, are moderately motivating factors. The composite index of internal motivating factor is 85.14, it shows that the internal motivational factors are moderately motivated for starting food enterprises.

In the Category 1, women were highly motivated by the welfare of the family, substitute of male income earner utilization of time, financial, independence, self-interest, economic security, achievement in life, earning profit and passion for the job. The internal motivational factors such as leadership, training success stories, provide employment to others, creativity, gender awareness, continuity of family business are moderately motivated., Prestige, money in hand and power to command are low motivating factors. The composite index (79.03 percent) shows that the women entrepreneurs are moderately motivated by external motivational

Similarly in the case of category 2, the women were highly motivated by welfare of the family, utilization of time, financial independence, ability to creative, achievement in life, profit, passion for job, substitute for a male earner and employment generation. The motivational factors such as passion for job, success stories, leadership training, and self-interest are moderately motivated them. Gender awareness, creativity, prestige, money in hand and power to command are low motivating factors. The composite index (70.8 percent) shows that women are moderately motivated by internal motivational factors.

**Table 4.28 Kendall co-efficient of concordance of internal motivational factor**

Motivational factor	Kendalls co-efficient W	Chi-square test
Internal motivational factors	0 .459**	180.81**

H0: No significant difference among women entrepreneurs with respect to 20 internal motivational factors

H1: Significant difference among women entrepreneurs with respect to 20 internal motivational factors

As Kendall's  $W=.459$  represents that, there is moderately difference in their opinion about the internal motivational factors among the women entrepreneurs

#### 4.28 External motivational factors

External motivational factors are outside factors which influenced the women entrepreneurs for starting the enterprises. Institutional support, availability of skilled labours, availability of inputs, support from the society, high rate of return, favorable location is some external motivational factors.

Ten statements were selected to identify the external motivation factors and data were collected in the 5-point scale of Likert summated rating for the purpose of interpretation of index score was rated based on standard deviation and mean.

Categories	Category 1	Category 2	Total
Low motivating	Less than 67	Less than 65	Less than 66
Moderately motivating	Between 67-85	Between 65-85	Between 66-86
Highly motivated	More than 85	More than 85	More than 86
	Standard deviation=9 Mean=76	Standard deviation=10 Mean=75	Standard Deviation=10 Mean =76

**Table: 4.29 External motivational factors of women food processing entrepreneurs**

SL. No	Motivational factors	Category 1 (N=30)		Category 2 (N=20)		Total units (N=50)	
		Score	Index	Score	Index	Score	Index
1	Institutional support	100	68.97	67	67.00	167	68.16
2	Availability of Skilled labours	96	66.21	68	68.00	164	66.94
3	Availability of Inputs	100	68.97	73	73.00	173	70.61
4	Support from society	115	79.31	75	75.00	190	77.55
5	High rate of return	104	71.72	69	69.00	173	70.61
6	Availability of ready markets	107	73.79	67	67.00	174	71.02
7	Low capital requirement	116	<b>80.00</b>	74	74.00	190	77.55
8	Favorable location	109	75.17	72	72.00	182	74.29
9	Nearness to the market	116	<b>80.00</b>	86	<b>86.00</b>	202	82.45
10	Women friendly environment	144	<b>99.31</b>	99	<b>99.00</b>	243	<b>99.18</b>
11	Composite Index	1107	76.34	750	75.00	1858	77.41

Source: Compiled from primary data

Table 4.29 pointed that the analysis of external motivational factors of women entrepreneurs. As a whole, it is observed that the women friendly environment is the highly external motivating factor. The composite index of external motivating factor is 77.41 which shows that the entrepreneurs were only moderately motivated for starting food enterprises.

The analysis of external motivational factors of category revealed that women entrepreneurs were highly motivated by women friendly environment, nearness to the market and low capital requirement. The motivational factors like high rate of return, support from society, favorable location, and availability of ready marketing, institutional support, availability of skilled labours and availability of inputs were the moderately motivated factors. The composite index (76 %) shows that women entrepreneurs were moderately motivated by external motivational factors under the category 1.

In the case of category 2, women were highly motivated by women friendly environment and nearness to the market. They are moderately motivated by factors like availability of inputs, support of society, low capital requirement, favorable location, Institutional support, availability of skilled labours, high rate of return, and availability of ready marketing. The composite index is 75 percent shows that women entrepreneurs are moderately motivated by external motivational factors in the food processing units.

**Table 4.30 Kendall's coefficient of concordance of external motivational factors**

Sl. no	Kendall's coefficient W	Chi-square
External motivation factors	0.439**	266.5**

H0: No difference in their opinion about 10 external motivational factors among women entrepreneurs

H1: Significant difference in their opinion about 10 external motivational factors among women entrepreneurs

Kendall's  $W=0.439$ , it represents that there is moderate difference in the opinion about the external motivational factors among the women entrepreneurs.

The analysis of second objective shows that women entrepreneurs are motivated by both internal and external factors. However, it can be found that they are highly motivated by internal factors ( $I=85.14$ ) than external factors ( $I=77.41$ ).

#### 4(D).The backward, forward and institutional linkages of women food processing enterprises

The third objective of the present study were to analyse the backward, forward and institutional linkage of the food processing enterprises. It was analysed in terms of supply of inputs, infrastructural facilities, market information, linkages with Governmental, Non-Governmental organizations, training institutions, financial institutions, farmers, farmer organizations, Association of women entrepreneurs, distribution channel members etc. Percentages, index, ranking and Kendall's co-efficient of concordance are tools used for this study.

#### 4.29 Source of finance

The financing of business is the most fundamental aspect of its management. Availability of finance adequately and in right time will result healthy business, positive cash flows and ultimately a profitable enterprise. The financing is required at any stage of a business's development. Finance can be obtained from different sources. They may be in the form of own source or borrowings from financial institutions. Details about source of finance are given below.

**Table 4.31 Distribution of respondents based on their source of finance**

Source of finance	Category 1		Category 2		Total	
	No: of respondents	Percentage	No: of respondents	Percentage	No: of respondents	Percentage
Own source	20	66.66	6	30.0	26	52
Loan from the bank	10	33.33	14	70.0	24	48
Total(N)	30	100.0	20	100.0	50	100

Source: Compiled from primary data



Source of finance used by the units were shown in the Table 4.31 as whole, it is observed that majority (52 percent) of food processing units have own source as the source of finance. In the case of category 1, majority (66 percent) of units own source as the source of finance. About 33 percent have obtain the source of finance as loan from the bank. By comparing the case of category 1, Majority (70 percent) of units have loan from the bank as the source of finance for the category 2. It was easy for category 2 get more financial assistance from the bank, as Kudumbashree Mission termed as state sponsored scheme.

#### 4.30 Membership in farmer's organization.

Farmers' organizations are the essential institutions for the empowerment, poverty alleviation and the advancement of farmers and the rural poor (FAO, 2006) expected to play different roles and to perform different functions. It provides a platform for the backward linkage (input, credit and technology) and forward linkage (production facilities, market and value addition) and acts as an effective channel for the both dissemination of technology to farmers. Farmers does not have any definite model to organize themselves and link with the markets. ATMA, NABARD, SAU (KVK) etc. are the promoting institutions for the farmers' organizations. Examples of farmer's organization are farmers group, FIGs, CIGs, agricultural co-operatives, SHGs and farmers' units. The services provided by farmer's organization were marketing services, financial services, technology services, educational services and welfare services.

**Table 4.32 Membership in farmers' organization**

Member-ship	Category 1		Category 2		Total	
	No: of respondents	Percentage	No :of respondents	Percentage	No: of respondents	percentage
Yes	1	3.3	0	0.0	1	2
No	29	96.7	20	100.0	49	98
Total(N)	30	100.0	20	100.0	50	100

Source: Compiled from primary data

Table 4.32 displays the details of membership in the farmer organization. As whole, majority (98 percent) of entrepreneurs have no membership in the farmers' organization. In the case of category 1, three percent entrepreneurs have membership in the farmer organization. Ninety percent entrepreneurs are not the members in the farmer organizations. In the case of category 2, none of the entrepreneurs have no membership.

#### 4.31 Membership in women organizations

Women organizations acts as catalyst for the empowerment in women in the society. It will help to promote generate employment opportunities for women and help to enhance the economic status, dignity and decision making. It creates a supportive environment for women. The awareness level about the women organization is given below.

**Table 4.33 Membership in women organization**

Member-ship	Category 1		Category 2		Total	
	No: of respondents	Percentage	No: of respondents	Percentage	No: of respondents	Percentage
Yes	4	13.3	20	100.0	24	48
No	26	86.7	0	0.0	26	52
Total(N)	30	100.0	20	100.0	50	100

Source: Compiled from primary data

Table 4.33 depicts about the membership in the women organizations. In general, it is observed that majority (52 percent) have no membership in the women organization. In the case of category 1, majority (86 percent) of entrepreneurs are not members in the women organizations. Whereas under category 2, all women entrepreneurs are the members in the women organizations, as they are members of Kudumbashree which is a women organization.

#### 4.32. Linkage with farmers

The extend of linkage of the farmers would help the food processing units for procuring inputs comparatively at a low cost by avoiding middle men. However, from the study, it is observed that selected enterprises have no linkage with farmers/farmers organization .They depended on other similar sources for the purchase of the inputs for the production purpose.

#### 4.33 Sources of purchase of inputs.

The sources of purchase of inputs of women enterprises are given in table 4.34

**Table 4.34 Sources of purchase of inputs.**

Source of inputs	Category 1		Category 2		Total units	
	No: of units	Percentage	No: of units	Percentage	No: of units	Percentage
Wholesalers	3	10	3	15	6	12
Retailers	27	90	17	85	44	88
Total(N)	30	100.0	20	100.0	50	100

Source: Compiled from primary data

The women food processing units have been relied mainly on wholesalers and retailers for the purchase of inputs. Majority (88 percent) of have depending on retailers as the purchase source. Both in case of category 1 and category 2, retailers were served as the major source of inputs. Only meager percentages of entrepreneurs depended on wholesalers for the collection of inputs

#### 4.34 Awareness about the subsidy schemes

The Indian Government has come up with various supporting subsidy built in schemes to the develop entrepreneurship among women. Unfortunately, the women or women organisations were not fully aware about the subsidy schemes of the Government. The details about the subsidy were enquired among the selected units and presented below.

**Table. 4.35 Awareness about subsidy schemes**

96

Category	Category 1		Category 2		Total	
	No of respondents	Percentage	No: of respondents	Percentage	No: of respondents	Percentage
Yes	17	56.7	16	80.0	33	66
No	13	43.3	4	20.0	17	34
Total(N)	30	100.0	20	100.0	50	100

Source: Compiled from primary data

Table 4.35 represents about the awareness level of women entrepreneurs about subsidy schemes. Majority (66%) of women are aware about the subsidy. Under category 1, 56 percent of respondents are aware about the subsidy and rest were not aware (43%). In the case of category 2 majority (80 percent) are aware about the subsidy. It can be inferred that awareness level about subsidy component among the selected units are seen high. They were not aware about the extent of subsidy under different schemes. It can be noticed that from Table: 4.8 that majority of the women entrepreneurs under category 1 were not registered under any schemes

#### 4.35 Tendency to discontinue from the enterprise

Discontinuing a business means they do have problem in continuing the in this business. Here an attempt was made to know whether the entrepreneurs show the tendency to discontinue their business.

**Table 4.36 Distribution of respondents based on their tendency to discontinue**

Tendency of discontinue	Category 1		Category 2		Total	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Yes	5	16.7	4	20	9	18
No	25	83.3	16	80	41	82
Total(N)	30	100.0	20	100	50	100

Source: Compiled from primary data

Table. 4.36 revealed about the tendency to discontinue the business. Irrespective of category 1 and category 2, majority (82%) were willing to continue the present business. This shows that, the women entrepreneurs were satisfied with purpose for which they started their business. The reasons express to discontinue by 18 percent of respondents were due to stress of family life and time constraint.

#### 4.36 Training benefits of the women entrepreneurs

Training is an important contributing factor for the development of employees. Training is simply defined as ‘the formal, ongoing efforts that are made within an organization to improve the performance of its employees. The respondents were asked to rank the benefits of training availed by them in the order its importance and the respective score and ranks are in table 4.37.

**Table 4.37 Training benefits of the women entrepreneurs**

Sl.No	Benefits	Category 1 (N=30)			Category 2 (N=20)		
		Score	Index	Rank	Score	Index	Rank
1	Increased the confidence	21.00	14.00	1	20	20	1
2	Knowledge about Financial assistance	63.00	42.00	4	43	43	4
3	Increase in the technical knowledge	59.00	39.33	3	20	20	1
4	developing Managerial skills	69.00	46.00	5	34	34	3
5	Gaining external exposure	43.00	28.67	2	32	32	2

Source: Compiled from primary data

Both the categories of the entrepreneurs were ranked increased confidence level and external exposure as the first and second rank respectively. It can be also noticed that women entrepreneurs are not much benefited of knowledge about the financial assistance and developing managerial skills.

**Table 4.38 Kendall's coefficient of concordance of training benefits**

98

Particulars	Kendall's coefficient W	Chi-square test
Training benefits	.853**	208**

H0: Women entrepreneurs have no difference of opinion about the benefits of training undergone

H1: Women entrepreneurs have difference of opinion about the benefits of training undergone

KendallsW=.853, it represents that there is less difference in the opinion about the training benefits among the women entrepreneurs.

#### 4.37 Linkage of women enterprises with other institutions

For starting innovative enterprise, an entrepreneur has to be concerned about external support and resistance arising by change in the environment. Linkage variables constitute the network of external relationship confronting an enterprise. Realizing the importance of co-ordination and linkages had called for greater co-ordination and linkages among women entrepreneurs, so that their combined resources could render them better services. A large number of agencies /institutions at the Centre and State levels are being involved in providing various kinds of assistance to women entrepreneurs.

For the purpose of the study the data collected in the 3-point scale of Likert summated rating. An index was constructed by giving weightages to 3 point ranging from 3 to 1 (good linkage to low level linkage). For the purpose of interpretation of index score was categorized as below.

- 0 -33.3 – low level linkage (LL)
- 33.34-66.6 - Medium linkage (ML)
- 66.67-100 –Good linkage (GL)
- NL –No linkage

Details of these linkages are given below.

**Table 4.39 Extend of linkage with other institutions**

99

Sl.no	Institutions	Category 1 (N=30)		Category 2 (N=20)		Total units (N=50)	
		Score	Index	Score	Index	Score	Index
1	DIC	141	94.00	26	26	167	66.8
2	Bank	103	68.67	95	95	198	79.2
3	Kudumbashree Mission	56	37.33	91	91	147	58.8
4	Panchayath	56	37.33	90	90	146	58.4
5	Channel Members	124	<b>82.67</b>	93	<b>93</b>	217	<b>86.8</b>
6	Composite Index	480	80.00	395	98.75	875	87.5

Source: Compiled from primary data

Table 4.39 revealed about extend of the linkage with other institutions. As whole, women enterprises have good linkage with channel members (86.8). The composite index of women food processing units shows 87.5 percent; it means that the units have good linkage with other institutions. In the case of category 1, enterprises have good linkage with DIC office, bank and channel members. Under category 2, also the food processing units have good linkage between bank, Kudumbashree Mission, panchayath and channel members. Compared to category 1, category 2 have good linkage with other institutions. It is due to fact that Kudumbashree is a Government sponsored programme, where information passes through Government channels

#### **4.38 Nature of linkage with other institutions**

Institutions can play an important role in the development of women entrepreneurs through support services. Support services are extended by various institutions is in the form of financial, training, guidance, machinery, raw materials, subsidy and marketing information.

Table 4.40 Nature of linkage of category 1

100

Sl. no	Institutions	Services(N=30)						Marketing information
		Finance	Training	Guidance	Machinery	Raw materials	Subsidy	
1	DIC		23(77)	22(73)				
2	Bank	19 (63)					15(50)	
3	Kudumbas hree Mission		2(6)	2(6)				
4	Panchayat		1(3)	3(10)			2(6)	
5	Channel Members					28(93)		28(93)
6	Money Lenders	3(10)						

Source: Compiled from primary data

Table 4.40 illustrates the nature of linkage with other institutions of women entrepreneurs. Financial linkage was seen more with banks (63 percent) because of loans and subsidies component were linked with bank. Training (77 %) and guidance (73 %) were given by DIC office. Raw materials and market information (93 %) were provided by channel members.



**Table 4.41 Nature of linkage of category 2**

101

Sl No	Institutions	Services (N=20)						Marketing information
		Finance	Training	Guidance	Machinery	Raw materials	Subsidy	
1	DIC		2(10)	1(5)				2(10)
2	Bank	15(75)					15(75)	
3	Kudumbashree Mission		15(75)	8(40)				
4	Panchayat	4(20)	4(20)	3(15)	1(5)		3(5)	
5	Channel Members					20(100)		15(75)
6	Money Lenders	2(10)						

Source: Compiled from primary data

Table 4.41 illustrates that financial linkage was more with banks (75%) because linkage of loan rooted through bank channels. 10 percent depended on money lenders for their financial assistance. Training (75 %) and Guidance (40 %) given by Kudumbashree mission. It is evident that Kudumbashree mission arrange many training programmes. Raw materials (100 %) are purchased from channel members. Subsidy given to women entrepreneurs through bank. Marketing information are diffused through channel members (75%).

### 4.39 Extend of type of information

102

The business environment is constantly changing and evolving. Businesses themselves change over time and as they grow and develop, the information needs of the business will change. At the same time, information systems needed to support growth and development will also need to change. It is essential, therefore to analyse the extend of different types of information disseminated to the selected units for the purpose of the study the data collected in the 3-point scale of Likert summated rating. An index was constructed by giving weightages to 3 point ranging from 3 to 1 (adequately receiving to not receiving). For the purpose of interpretation of index score was rated below:

- 0 -33.3 – Not receiving(NR)
- 33.34-66.6 -Receiving (R)
- 66.67-100 –Adequately receiving (AR)

**Table 4.42 Type of information**

Sl.No	Type of information	Category 1 (N=30)		Category 2 (N=20)		Total units (N=50)	
		Score	Index	Score	Index	Score	Index
1	Price	85	<b>94.44</b>	57	57.00	142	<b>94.6</b>
2	Govt: policy changes	55	61.11	38	38.00	93	62
3	Demand	34	37.78	24	24.00	58	38.6
4	Supply	34	37.78	24	24.00	58	38.6
5	Price of the raw materials	86	<b>95.56</b>	56	56.00	142	<b>94.6</b>
6	Subsidy	48	53.33	38	38.00	86	57.3
7	Grants	37	41.11	35	35.00	72	48
8	Loan	42	46.67	38	38.00	80	53.3
9	Schemes	43	47.78	42	42.00	85	56.6
10	Technology	32	35.56	26	26.00	58	38.6
11	Training	72	<b>80.00</b>	53	53.00	125	<b>83.6</b>
	Composite index	568	57.37	431	65.30	999	60.54

Source: Compiled from primary data

Table 4.42 depicts the extent of the information received by of women entrepreneurs. The entrepreneurs are getting adequate information about price of the product (94.6), price of the raw materials (94.6) and training (83.6). The composite index of the extend of information worked out was 60.54 shows that inadequacy of information received. Information about the supply, demand and technology are not adequate for women entrepreneurs. The major reason might be lack of source of information about the supply and demand and therefore entrepreneurs are not much concern about the supply and demand of the food products

In the case of category 1, information on price and training are adequately getting. The composite index of category 1 is 57.37 means that the information is getting but it is not sufficient. Under category 2, the information on price, government policies, subsidy grants, loans schemes, training programmes were reached the entrepreneurs but not adequate. Information related to the demand, supply and technology updates are not getting. The composite index worked out for of Kudumbashree was 65.30 .It means that information are receiving but it is not sufficient for running the business.

#### 4.40 Medium of dissemination of information.

Medium of dissemination of market information means channel by which information is disseminated. Mobile phones, newspaper, meetings, radio, television are the major methods of disseminating the market information

**Table. 4.43 Medium of disseminating information of category 1**

Institutions Media	Panchayath	DIC	Kudumbashree	Financial Institutions	Channel members
Mobile	15(50)			20(66.6)	
Meetings		18 (60)	2(6.6)		
Word of mouth					28(93.3)

Source: Compiled from primary data

Table 4.43 depicts about the method of dissemination of the marketing information of women entrepreneurs. Under category 1, channel members (93.3) uses the word of mouth for disseminating the marketing information. Financial institutions disseminate the information through the mobile phones (66.6) whereas DIC disseminating information through meetings.

**Table 4.44 Methods of disseminating information of category 2**

Institutions Media	Panchayath	DIC	Kudumbashree	Financial Institutions	Channel members
Mobile	15(75)			20(100)	
Meetings		2(10)	18(90)		
Word of mouth					18(90)

Source: Compiled from primary data

Table 4.44 depicts about the method of dissemination of the marketing information of women entrepreneurs. In the category 2, the channel members (90 percent) uses the informal media for disseminating the marketing information. Financial institutions disseminate the information through the mobile phones (100) whereas Kudumbashree Mission disseminating information through meetings.

The backward, forward and institutional linkage of the food processing enterprises were analysed in terms of supply of inputs, market information, linkages with Governmental, Non-Governmental organizations, training institutions, financial institutions, farmers, farmer organizations, association of women entrepreneurs, distribution channel members etc. Percentages, indices, ranking method and Kendall's co-efficient of concordance were used for analysing this objective. Findings of the study revealed that own source was the major source of finance. The category 1 did not have membership in any farmer's /women entrepreneur organization and category 2 had membership only in Kudumbashree mission. Half of women entrepreneurs were attended training programmes to boost their confidence level as well as to widen their external

105

exposure. The units were having good linkage with DIC office, bank, Kudumbashree Mission and channel members (wholesalers and retailers). The entrepreneurs were received adequate information about price of the product (I=94.6), price of the raw materials (I=94.6) and training (I=83.6). However updated information on supply, demand and new technology were not available to them on time. The channel members were disseminating information through informal channels. Mobile phones were mainly used by financial institutions whereas, Kudumbashree Mission and DIC were disseminating the information through meetings.

#### 4 (E).The problems faced by the women enterprises

106

The forth objective of the present study is to analyse the problems faced by women food processing enterprises. The problems faced by women enterprises are analysed under six heads namely financial, technical, production, marketing, legal and political, and gender. Each problem is assessed by using index method and Kruskall Wallis.

The data related to each problem were collected by identifying variable under each heads and responses are collected in the 3-point scale of Likert summated rating. A problem index was constructed by giving weightages to 3 point ranging from 3 to 1 (Mostly felt to least felt). For the purpose of interpretation of index score was rated below.

- 0 -33.3 – Least felt (LF)
- 33.34-66.6 - Moderately Felt (MDF)
- 66.67-100 -Mostly Felt (MF)

#### 4.41 Financial Problems faced by the units.

Finance is regarded as life blood for any enterprise. The women entrepreneurs suffer from shortage of finance, lack of financial assistance from the financial institutions, inadequate loan amount and lack of fund for the day to day operations. These financial problems are assessed in following table 4.45.

**Table 4.45 Financial Problems faced by the units.**

Sl. no	Financial Problems	Category 1 (N=30)		Category 2 (N=20)		Total (N=50)	
		Score	Index	Score	Index	Score	index
1	Shortage of cash in hand	82	<b>91.11</b>	60	<b>100.00</b>	139	<b>92</b>
2	Lack of financial assistance from banks and government agencies	73	<b>81.11</b>	47	78.33	117	78

3	Lack of knowledge about the financial schemes	77	<b>85.56</b>	45	75.00	120	<b>80</b>
4	High rate of interest	30	33.33	24	40.00	52	35
5	High Taxation	31	34.44	20	33.33	50	33
6	Unaware about source of the borrowing	75	<b>83.33</b>	44	73.33	117	78
7	Economic incredibility regarding women	39	43.33	24	40.00	62	41.3
8	Supply/sales on credit	29	32.22	23	38.33	52	34.3
9	Lack of collateral security	39	43.33	25	41.67	62	41.3
10	Delay in cash realization	68	75.56	49	<b>81.67</b>	114	76
11	No adequate amount for day to day operations	69	76.67	38	63.33	106	70.6
12	Lengthy procedure for loan sanctioning	65	72.22	46	76.67	110	73.6
13	Reluctance from financial institutions	47	52.22	23	38.33	69	46
14	Inadequate loan amount	73	<b>81.11</b>	52	<b>86.67</b>	123	<b>82</b>
15	Composite Index	797	63.25	520	61.90	1293	61.5

Source: Compiled from primary data

The table depicts about the financial problem faced by the units. As a whole, it is observed that shortage of cash in hand (92), lack of knowledge about the financial schemes (80) and inadequate loan amount (82) were mostly felt problems in the units. The composite index is 61.5 shows that financial problems are moderately felt by food processing sectors.

In the case of category 1, shortage of cash, lack of financial assistance, lack of knowledge about the financial sources, unaware about the sources, inadequate amount of loan, no adequate fund for the day to day operations,

reluctance from the financial institutions, are mostly felt problems. Delays in cash realization, lengthy procedure of the loan, high interest rate are the moderately felt problems. The composite index of category 1 is 63.25 percent shows that financial problems are moderately felt by units.

In the case of category 2, shortages of cash in hand, delays in cash realization, lengthy procedure for loan, inadequate loan amount are mostly felt problems in the units. Lack of financial assistance, lack of knowledge about the sources are the moderately felt problems. The composite index of category 1 is 61.9 percent means that financial problems are moderately felt the units.

#### 4.42 Technical problems faced by the units

Technical problems are problems with technology, skilled labour and technical training. Details about the technical problem faced by the units are given below in table 4.4

**Table 4.46 Technical problems faced by the units**

Sl.no	Technical Problems	Category 1 (N=30)		Category 2 (N=20)		Total units (N=50)	
		Score	Index	Score	Index	Score	Index
1	Lack of technical know-how involved	45	50	23	38.33	68	45
2	Non – availability of modern technology	52	<b>57.77</b>	31	<b>51.66</b>	83	<b>55</b>
3	Difficulty in maintenance and repair	45	50	28	46.66	73	48
4	Lack of skilled labours in some specialized areas	47	52.22	31	<b>51.66</b>	78	52
5	Lack of technical training	51	56.66	26	43.33	77	51
6	Composite Index	240	53.33	139	46.33	379	50.53

Source: Compiled from primary data



In general it is observed that the non-availability of modern technology was the major technical problem in the units. The composite index was 50.53, shown that the technical problems were experienced at moderate level in the food processing units.

Both in the cases of category 1 and category 2, all the technical problems are moderately felt in all units. By comparing the composite index of category 1 is (53 percent) units are facing more technical problems than category 2 (46 percent).

#### 4.43 Production problems faced by the units.

Production problems are the problems associated with labours, power and raw materials. Details about the production problems given below in table 4.47.

**Table 4.47 Production problems faced by the units**

Sl.no	Production problems	Category 1 (N=30)		Category 2 (N=20)		Total units (N=50)	
		Score	Index	Score	index	Score	Index
1	High turnover of the staff	34	37.78	25	41.67	59	39
2	Non availability of skilled labour	42	46.67	35	58.33	77	51
3	Absenteeism	36	40.00	30	50.00	66	43
4	High salary wages demand	40	44.44	29	48.33	69	46
5	Scarcity of raw materials	80	<b>88.89</b>	50	<b>83.33</b>	130	<b>86</b>
6	High prices of raw materials	79	<b>87.78</b>	55	<b>91.67</b>	134	<b>89</b>
7	Low quality of raw materials	78	<b>86.67</b>	50	<b>83.33</b>	128	<b>85</b>

8	Irregular supply	79	<b>87.78</b>	52	<b>86.67</b>	131	<b>87</b>
9	Problem of support from suppliers	80	<b>88.89</b>	44	73.33	124	<b>82</b>
10	Irregular	32	35.56	31	51.67	63	42
12	High cost	32	35.56	31	51.67	63	42
13	Composite Index	612	61.82	432	65.45	1044	63.27

Source: Compiled from primary data

From the table, it is observed that scarcity of raw materials (86), high raw materials (89), low quality of raw materials (85), irregular supply of raw materials (87) and problem of support from suppliers' problems (82) are mostly felt problems in the units. The composite index is 63.27 shows that the production problems are moderately felt.

In both cases of category 1 and category 2, scarcity of raw materials, high price of raw materials, low quality, irregular supply of raw materials and problem of support from the suppliers were mostly problems felt. The composite index of category 1 and category 2 (61.82 and 65.45 respectively), shows that the production problems are moderately felt in the units.

#### **4.44 Marketing Problems faced by the units.**

Marketing moves at break neck speed. Marketing problems normally includes lack of demand for the products, low price for the products, exploitation of middle men and inadequate quality control measures. Details about the marketing problem were given in table 4.48.

Table 4.48 Marketing Problems faced by the units

Sl.no	Marketing Problems	Category 1 (N=30)		Category 2 (N=20)		Total units (N=50)	
		Score	Index	Score	Index	Score	Index
1	Lack of demand of the product	79	<b>87.78</b>	54	<b>90.00</b>	133	<b>88</b>
	Low price for the produce	80	<b>88.89</b>	54	<b>90.00</b>	134	<b>89</b>
3	Frequent price fluctuations	82	<b>91.11</b>	51	<b>85.00</b>	134.84	<b>88</b>
4	Competition from other units	83	<b>92.22</b>	54	<b>90.00</b>	137.79	<b>91</b>
5	Lack of market information	78	<b>86.67</b>	35	58.33	113.75	75
6	Exploitation by middle men	72	<b>80.00</b>	33	55.00	105.7	70
7	Lack of transporting facilities	76	<b>84.44</b>	28	46.67	104.69	69
8	Fluctuations in the demand	79	<b>87.78</b>	41	68.33	120.80	<b>80</b>
9	Lack of adequate market orientation	78	<b>86.67</b>	40	66.67	118.	78
10	Inability to approach clients/customers directly due to limited	54	60.00	22	36.67	76	50

	mobility						
11	Non –availability of communication facilities	32	35.56	21	35.00	53	35
13	Inadequate quality control measures	32	35.56	26	43.33	53	35
14	Composite Index	825	76.38	459	63.75	1284	71

Source: Compiled from primary data

The major marketing problems identified are lack of demand of the products (88), low price for the products (89), frequent price fluctuations (88), and competition from other units (91). The composite index was 71 shows that marketing problems are mostly felt in the food processing industry.

In the case of category 1, lack of the demand of the products, low price for the products, frequent fluctuations in the price, competition high prices, lack of market information, exploitation by middle men, lack of transportation facilities, fluctuations in the demand and lack of adequate market orientation are the mostly felt in the units. The composite index of category 1 is 76.38.it displays about the marketing problems are mostly felt.

In the case of category 2, lack of the demand, low price for the products, frequent fluctuations in the price and competition from other units are the mostly felt problems.

#### **4.45 Legal and Political Problems faced by the units**

There are myriad of legal issues to think and analyse about when it comes to starting the business firm. Each and everything from the business name to its structure to its operation consists of the legal implications. Details of legal problems were given in table 4.49.

Table 4.49 Legal and Political Problems faced by the units

113

Sl. No	Legal and political problems	Category 1 (N=30)		Category 2 (N=20)		Total units (N=50)	
		Score	index	Score	Index	Index	Score
1	Too many legislations applicable	37	41.11	24	40.00	61	40
2	Complexity of laws/procedure	39	43.33	25	41.67	64	42
3	Costly legal assistance	39	43.33	23	38.33	62	41
4	Multiplicity of compulsory	39	43.33	25	41.67	64	42
5	Political intervention	37	41.11	22	36.67	59	39
6	Changes in pricing policy	40	44.44	28	46.67	68	45
7	Lack of Govt support	38	42.22	28	46.67	66	44
8	Composite Index	269	42.70	175	41.67	444	42.2

Source: Compiled from primary data

Legal and political problems were moderately felt in the units (composite index 42.2). From thus it is infer that, the women entrepreneurs are not indulged in any activities against law.

In both cases of category 1 and category 2, the legal and political problems are moderately felt in the units. In the case of category 2, the important problems are changes in pricing policy and lack of Government support but in the category 1, complexity of laws/procedure, costly legal assistance and multiplicity of compulsory are moderately felt problems in the units. By comparing the composite index of category 1 (42%) are facing more legal and political problems than category 2 (41%).

#### 4.46 Gender problems faced by the entrepreneurs by the units

The importance of women's entrepreneurial work and its socio-economic context has ethical import as a theoretical concern. The entrepreneurial endeavor of women involves gendered ethical issues of equality, access, and capability for women seeking to develop private enterprise in many marketplaces.

The practice of entrepreneurship marks a segregation of work roles for individuals, but more so for women, due to gender identity in the market and a lack of available market, economic, and political networks. Further, gendered market and business identity estrangement induces a crucial challenge – social segregation based on both gender and socially constructed entrepreneurial roles.

**Table. 4.50 Gender problems faced by the entrepreneurs by the units**

Sl.No	Gender problems	Category 1 (N=30)		Category 2 (N=20)		Total units (N=50)	
		Score	Index	Score	Index	Score	Index
1	General incredibility regarding women	70	77.78	25	41.67	95	63
2	Tradition /culture which prevent women from taking up business	71	78.89	29	48.33	100	66
3	Multiple work load and related conflicts	57	63.33	24	40.00	81	54
4	Present policy provisions	35	38.89	21	35.00	56	37

115

5	Lack of support from family	30	33.33	24	35.00	54	32
6	Lack of mobility	34	37.78	36	60.00	70	46
7	Difficulty at working place	48	53.33	20	33.33	68	45
8	Difficulty in controlling the labours	31	34.44	20	33.33	51	31
9	Job is suitable for women than entrepreneurial	30	33.33	20	33.33	50	33
10	Marital status	30	33.33	20	33.33	50	33
11	Composite index	436	48.44	239	39.83	675	45

Source: Compiled from primary data

Table 4.50 shows about the gender problem in the food processing units. The gender problems of units are least felt. The composite index is 45 shows that gender problems are very low in the units. It may be due to fact that was majority of employees are women.

In the case category 1 and category 2, the problems are lack of mobility, tradition /culture which prevent women from taking up business and multiple work load and related conflicts are moderately felt in the units. By comparing the composite index of category 1 (48 percent) units are facing more the gender problems than category 2 (39percent). From this we can infer that in category 2 units are fully owned and controlled by women.

The composite index of different types of problems and result of Kruskal Wallis test were given in table 4.51

**Table 4:51 Problems of women enterprises**

116

Sl. no	Problems	Score	Index	Kruskall Wallis	
				Category 1	Category 2
1	Financial problems	1293	61.5	214.45	170.02
2	Technical problems	379	50.53	3.2	5.2
3	Production problems	1044	63.27	196.74	81.7
4	Marketing problem	1284	71	162.68	115.45
5	Legal-Political problem	444	42.2	1.23	6.95
6	Gender problems	675	45	184.69	55.36

Source: Compiled from primary data

The problems of women entrepreneurs were assessed by index method and Kruskal Wallis test. Based on index method, marketing problems (I=71) followed by production (I=63.27) and financial (I=61.5) problems were perceived as 'mostly felt' problems by the food processing units. Whereas gender, legal and technical issues were recognized as 'moderately felt' problems. The results of the study point out that marketing problem was the major challenge faced by the enterprises and it is mainly due to the competition from other units, low price for the products, lack of demand for the products and frequent price fluctuations.

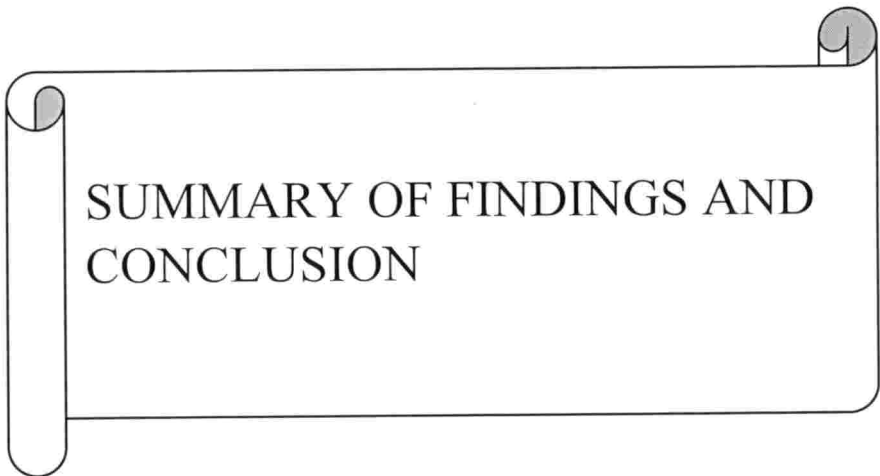
From the Kruskal Wallis test for the selected problems showed that the more association was noticed with respect of financial, marketing and gender problems were same for both category 1 and category 2. However for the technical and legal –political problems, the significance level were only (3.2 and 1.23 respectively for category 1 and 5.2 and 6.95 for category 2)

In this chapter we analysed the objectives of the study namely to evaluate the performance of women food processing enterprise, to identify the factors that



117

motivate women food processing entrepreneurs, to analyse the backward and forward and institutional linkage of women enterprises and to assess the problems faced by women food processing enterprises by using appropriate statistical methods and tools. The summary and conclusion of the study were presented on the fifth chapter.



SUMMARY OF FINDINGS AND  
CONCLUSION

**CHAPTER 5**

119

**SUMMARY OF FINDINGS AND CONCLUSION**

India is one of the world's largest producer as well as consumer of food products, with the sector playing an important role in contributing to the development of the economy. Food processing industry in India is increasingly seen as a potential source for driving the rural economy as it brings about synergy between the consumer, industry and agriculture. India is a developing country and having mixed economy, male dominated society and women are assumed to be economically as well as socially dependent on male members. Entrepreneurship is suitable to women and it is possible to do work when she has free time. Self-employed women have no restrictions and time bound work which makes it easy for her to manage the responsibilities of work, home and child at a time. Employment gives economic status to women and economic status gives way to social status and there by empowerment to women. Entrepreneurship among women, no doubt improves the wealth of the nation in general and of the family in particular. Women today are more willing to take up activities that were once considered the preserve of men, and have proved that they are second to no one with respect to contribution to the growth of the economy. Food processing sector paves path for the entrepreneurship of women. Food processing enterprises play a major role in reducing the wastage of food crops through value addition process and in the generating employment opportunities to rural fold particularly for women.

In this context that the present study entitled "SWOC analysis of women food processing enterprises in Palakkad district" was undertaken with the following objectives

- To evaluate the performance of women food processing enterprises,
- To identify the factors that motivate women food processing entrepreneurs,

- To analyse the backward, forward and institutional linkages of women food processing enterprises,
- To assess the problems faced by women food processing enterprises.

The study area confined to the five taluks of Palakkad district namely Alathur, Palakkad, Mannarkkad, Chittur and Ottapalam and sample units were taken proportionately from these taluks. A total sample of 50 actively working food processing enterprises of women (micro enterprises with at least three years of existence) comprising of 30 units registered under District Industries Centre (DIC) and 20 units registered under Kudumbashree Mission, were selected. For the purpose of analysis, the units registered under DIC was termed as Category 1 and under Kudumbashree Mission was termed as category 2. The primary data were collected by using pre-tested structured interview schedule and the analysis was carried out using descriptive statistics, indices, Chi-square test, Kruskal-Wallis test and Kendall coefficient of concordance test. Further, SWOC matrix was also formulated from the results of the study.

### **5.1 Socio –Economic Characteristics of women entrepreneurs in Palakkad District.**

1. The women entrepreneurs were belongs to the age group of 31-40 and majority of the women are married.
2. Women entrepreneurs are having Educational status upto 12<sup>th</sup> standard qualification.
3. Income status shows that 68 percent of women entrepreneurs are in the category of family income Rs 10000-20000 per month
4. The type of family is nuclear (98 percent) and, 54 percent of women entrepreneurs are belonged BPL category.
5. Majority (60 percent) of the women entrepreneurs had more than 3 years' experience in the food processing units.

121

## 5.2. Evaluation of the performance of women food processing enterprises.

1. As a whole 46 percent of food processing enterprises are not established under any schemes of establishment where, 77 percent of category 1 units were not registered under any schemes whereas all the category 2 units are registered under kudumbasree schemes.
2. Majority (56 percent) of the food processing enterprises were registered as sole proprietorship business where category 2 units was registered as Joint liability groups
3. Most of the enterprises were located in their own houses itself and sixty-four percent of the units are not maintaining the records.
4. Majority of units are working in the bakery products category
5. Majority of food processing units were neither conducting the market study nor fixing the sales target
6. The units were following traditional methods and not implementing proper quality control methods.
7. The food processing units were depending on local market segment for selling their products.
8. Majority (90 percent) of food processing units are adopting cost plus pricing method.
9. The selected units were not following any promotional methods to promote their products.
10. Local shops (68 percent) were the major distributing outlets of women enterprises.
11. Only 54 percent were made product diversification and their employment generation was medium
12. The analysis with respect to the profit position of category 1 shows that except for two units, all other units there is positive growth rate. Whereas with respect to the profit position of category 2, all units were having a positive growth rate.
13. Benefit cost ratio showed that, majority of the units under category 1 (67 percent) were with medium BCR where as in category 2, 35 percent of the

units were having medium BCR and 35 percent were having under high BCR, which shows that more good performing units were evident in category 2.

### **5.3 Motivational factors which affect the women entrepreneurship.**

1. Among the internal motivational factors of women entrepreneurs support to male earner and concern for welfare of family were highly internal motivating factors. Factors like earning prestige in the society, economic security, achievement in life, earning profit, passion for the job, motivated from the success stories, self - interest, financial independence, utilization of time, employment generation, are moderately motivating factors.
2. Kendall's  $W=0.459$  represents that there is moderate difference in their opinion about the internal motivational factors among the women entrepreneurs
3. The external motivational factors of women entrepreneurs observed from the study that the women friendly environment is the highly external motivating factor. The nearness to the market, low capital requirement, high rate of return, support from society, favorable location, availability of ready markets, institutional support, availability of skilled labours and availability of inputs were moderately motivated them. Kendall's  $W=0.439$  represents that there is moderate difference in the opinion about the external motivational factors among the women entrepreneurs.

### **5.4 The backward, forward and institutional linkages of women food processing enterprises.**

1. Majority (52%) of food processing units have raised fund for starting the business from their own source.
2. The entrepreneurs both in category 1 and 2 have no membership in the farmers' organizations.
3. Only category 2 units were having membership in the women organization.
4. The selected enterprises have no linkage with farmers.

124

5. Irrespective of the category, wholesalers and retailers are the major source of purchase of inputs and majority of them were depending on retailers as the purchase source.
6. Sixty-six percent of women entrepreneurs were aware about the subsidy however the awareness level is more among category 2 units.
7. The women entrepreneurs were like to continue in the present business.
8. The entrepreneurs were ranked 'increased confidence level' and gaining of external exposure as the first and second rank respectively for training benefits. Kendall's  $W=0.853$  represents that there is less difference in the opinion about the training benefits among the women entrepreneurs. There was no major difference in the findings between two categories.
9. The extent of the linkage with other institutions observed that all the units have good linkage with channel members (86.8). The composite index of women food processing units shows 87.5 percent, which means that the units have good linkage with other institutions.
10. In the case of category 1, enterprises have good linkage with DIC office, bank and channel members and category 2, have good linkage between bank, Kudumbashree Mission, panchayath and channel members. Compared to category 1, category 2 have good linkage with other institutions.
11. The nature of linkage with other institutions with category 1 and category 2 were financial linkage with banks (63 percent) for availing loans and subsidies, training (77%) and guidance (73%) were given by DIC office (in the case of category 1) and kudumbasree (in the case of category 2) and raw materials and market information (93% each) were provided by channel members.
12. The extent of the information getting of women entrepreneurs shows that they are, getting adequate information about price of the product (94.6), price of the raw materials (94.6) and training (83.6). Information about the supply a demand and technology were not adequate for them. Much difference was not noticed between two categories.

13. The medium of dissemination of the marketing information of women entrepreneurs both by category 1 and category 2 were, through word of mouth by channel members (93.3), mobile phones (66.6) by financial institutions, and meetings by DIC office and Kudumbasree Mission.

### **5.5 The problems faced by the women food processing enterprises**

1. The financial problem faced by the units were revealed that shortage cash in hand, lack of knowledge about the financial schemes and inadequate loan amount were mostly felt problems in the units. The composite index is 61.5 shows that financial problems were moderately felt in food processing sectors. The findings are same for both category 1 and category 2.
2. The non-availability of modern technology is the major technical problem faced by the units. The composite index is 50.53 shown that the technical problems at moderate level in the food processing units. All the variables under the technical problems are moderately felt by both category of the units
3. The scarcity of raw materials, high price of the raw materials, low quality of raw materials, irregular supply of raw materials and lack of support from suppliers were mostly felt production problems in both category of units. The composite index is 63.27 shows that the production problems are moderately felt in these units.
4. The major marketing problems were identified like lack of demand of the products, low price for the products, frequent price fluctuations, and competition from other units. The composite index is 71 shows that marketing problems were mostly felt in the food processing industry.
5. In the case of category 1, lack of the demand of the products, low price for the products, frequent fluctuations in the price, competition high prices, lack of market information, exploitation by middle men, lack of transportation facilities, fluctuations in the demand and lack of adequate market orientation are the mostly felt in the units.



6. In the case of category 2, lack of the demand, low price for the products, frequent fluctuations in the price and competition from other units are the mostly felt problems.
7. Legal and political problems were only moderately felt in the units (composite index 42.2).
8. Gender problem in the food processing units were least felt in both categories.
9. Kruskal Wallis test for the selected problems showed that the more association was noticed with respect of financial, marketing and gender problems were same for both category 1 and category 2. However for the technical and legal –political problems ,the significance level were only (3.2 and 1.23 respectively for category 1 and 5.2 and 6.95 for category 2)

## **5.6 CONCLUSION**

Based on the analysis of objectives of study the strength and weakness of the women food processing enterprises were identified .Based on the observation of the industry the opportunities and challenges were listed and presented in the following table format. Moreover SWOC matrix was also constructed to help the policy makers to take appropriate decisions.



## SWOC ANALYSIS

127

Strength	Weakness
S1: Domination of middle aged group	W1: Low awareness about the schemes of establishment grants and financial sources
S2: Basically educated women entrepreneurs	W2: Absense of record keeping
S3: Homogenous income group	W3: Lack of conduct of market study and fixation of sales target
S4: Similar family back ground	W4: Absense of adoption of quality control methods
S5: Home based units	W5: Lack of promotional methods
S6: Internally motivated	W6: Scarcity of raw materials
S6: Internally motivated	W6: Scarcity of raw materials
S7: Awareness about subsidy	W7: Irregular supply of raw Materials
	W8: lack of branding and proper labeling

Opportunity	Challenges
O1:Units can shift to operate with modern methods and technology	C1:Inadequate loan amount
O2: scope to start export oriented enterprises	C2:Lack of demand for the products
O3:Expansion of market byProduct diversification	C3:Competition from other enterprises
O4: Higher generation of employment opportunities.	C4: Low price and price fluctuations in the raw materials
O5: Open combined outlets of different units for the similar products	C5:Inadequate information about the supply and demand
O6:More external motivation through extended institutional support	C6:Competition from branded Food Products
O7: EstablishingLinkage with Farmers /farmer organisations	

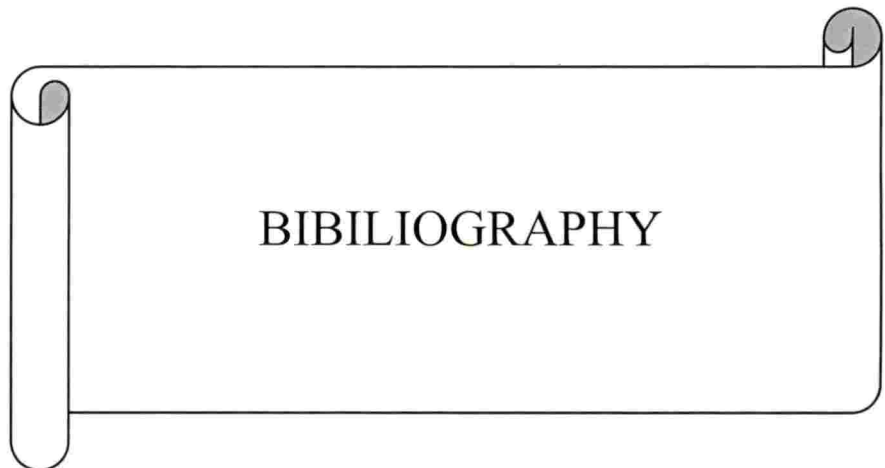
## SWOC matrix

129

	<b>Strength</b>	<b>Weakness</b>
<b>Factors</b>	S1, S2, S3, S4, S5, S6, &S7,	W1, W2, W3, W4, W5, W6, W7& W8
<b>Opportunities(O)</b> O1, O2, O3, O4, O5, O6, O7& O8	<b>S O (Max – Max) Strategy</b>  (maximises strength and opportunities)	<b>W O (Min – Max) Strategy</b>  (minimise weakness and maximises opportunities)
<b>Challenges (C)</b> C1, C2, C3, C4, C5 & C6	<b>S C (Max – Min) Strategy</b>  (maximise strength and minimize challenges)	<b>W C (Min- Min) Strategy</b>  (minimise weakness and minimises challenges)

The findings of the study exposes, domination of middle aged group, similar family background, internally motivated entrepreneurs, good relationship with channel members and limited problems like technical, legal and gender were the major strengths identified. Concurrently, lack of awareness about beneficiary schemes, grants and financial sources, scarcity of raw materials, lack of promotional methods, lack of quality control methods and lack of proper monitoring were prioritized as the major weaknesses of enterprises. Results of the research work pointed out the scope for reducing the cost of production by enhancing proper linkage with farmers and farmer organizations. The research findings also advocate implementation of quality control system to set up export

oriented business ventures. Suggestions were also made to perform regular and systematic market study in order to address issues like low demand for the products and high competition from other similar enterprises. The products produced by the selected enterprises are not branded and labeled properly which are the important marketing tools to promote the products. Therefore, it is necessary for the units to follow proper branding and labeling techniques to compete with other enterprises and branded products. In addition to this lack of timely release of fund, inadequate and lack of updated information on demand and supply and limited awareness regarding the latest technologies were identified as the major challenges to the successful running of the enterprise. Therefore, proper and regular monitoring of all the units registered under District Industries Centre (DIC) and Kudumbashree Mission, co-ordination of Government level training programmes to create awareness about new beneficiary schemes, financial sources and, new technologies and ensure that the benefits of the schemes are reaching the real beneficiaries are some of the possible suggestions to improve the overall performance of the women enterprises.



BIBILIOGRAPHY

## BIBLIOGRAPHY

132

- Anjana, M. and Rosa, K. D. 2014. Food processing industries in India: An overview [online]. Available: [www.lfymag.com/admin/.09111\\_Food%20Processing\\_--FFYJan-14.pdf](http://www.lfymag.com/admin/.09111_Food%20Processing_--FFYJan-14.pdf) [27 Aug. 2014].
- Badatya, K.C., B.B, Wadavi., and Ananthi, S. 2006. *Microfinance for Microenterprises: An Impact Evaluation Study of Self Help Groups*. Evaluation Study Series, Andhra Pradesh, Hyderabad.
- Balsara, p., Joythi.C., and Shailesh, G. 2014. women entrepreneurship and innovation in India: an exploratory study. *Int. J of Innovation*. 18(2) 19-24.
- Bansal, H. 2003. SHG - Bank Linkage Program in India: An Overview. *J of Microfinance* . 5(1):21-49.
- Beevi, Subaida. and Devi, Girija .2011. Role of Self Help Groups in Empowering Rural Women in India *Int. J. of Interdisciplinary Social Sc.* 5(9) 405-420.
- Chitra, N. Nair. 2011. Impact of Kudumbashree in rural women in Kottayam district of Kerala. M.Sc.(Ag) Thesis, University of Agricultural Sciences, Bangalore, 129p.
- Choudhary, N. 2009. An account of women entrepreneurship development in India: Challenges, Opportunities and future prospects. [online]. Available: <http://editorialexpress.com/cgi-bin/conference/download.cgi?dbname=IAFFE2013&paperid=90.pdf> [27 Aug. 2014].
- Cohoon., Wadhwa., and Mitchell. 2010. The Anatomy of an Entrepreneur- Are Successful Women Entrepreneur Different From Men? | Kauffman, The foundation of entrepreneurship. *Int. J. of Curr. Eng and Technol.* 17(3):5-7.

Das, S. K. .2012. Entrepreneurship through Micro Finance in North East India: A Comprehensive Review of Existing Literature. *Information Manag and Business Rev* 4(3):168-184.

Divya vijayan.2015.Farmers and consumer behavior towards organic vegetables.M.Sc. (C & B) thesis.Kerala Agricultural University, Thrissur.

Garikipati, S .2012 .Micro-Credit and Women's Empowerment: Through the Lens of Time-Use Data from Rural India. *Dev and Change*, Vol.43(3):719-750.

GOK [Government of Kerala]. 2015. *Agricultural Statistics 2014-2015*. Department of Economics and Statistics [online]. Available:www.ecostat.kerala.gov.indocs/pdf/reports//agristat//agristat1115.pdf [10 NOV.2016].

IBEF [India Brand Equity Foundation].2015.IBEF home page [online].Available:<https://www.ibef.org/industry/indian-food-industry.aspx> [.07 Jan.2018].

,Jaya.S.2004. Addressing Poverty through Self Help Groups-A Case Study of Kerala. Paper presented at Network of Asia-Pacific Schools and Institutes of Public Administration and Governance (NAPSIPAG) 6-8 December 2004, Kuala Lumpur, Malaysia,pp 1-11.

Jomy,Jose.2015.Role of kudumbashree and women empowerment: a study of Thiruvananthapuram municipal corporation areas in Kerala state, India. *Int. J. of Res.Granthaalayah*.3(12): 72-82.

Joseph, M.M. 2016. Addressing the challenges faced by women entrepreneurs: the role of micro enterprise consultants in Kerala. M.Sc.(Arts) Dissertation.

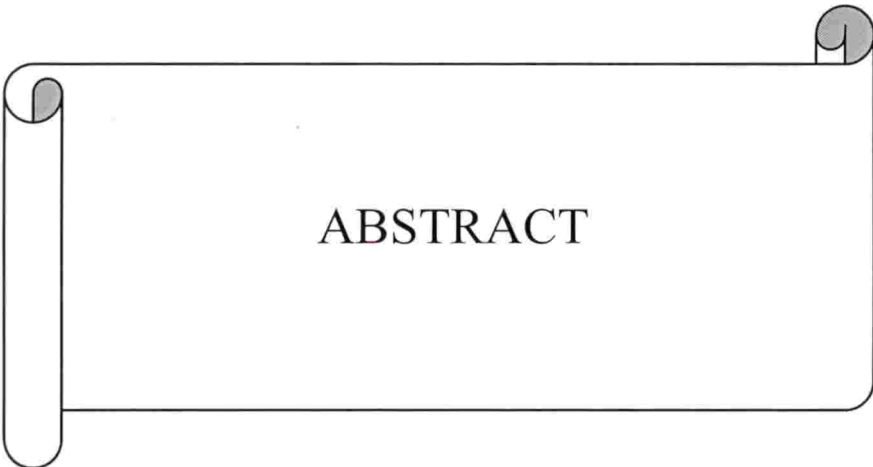


- Joy, L. 2007, Performance analysis of agro processing SHG's in Thrissur district. M.Sc. (Ag) thesis. Kerala Agricultural University, Thrissur.
- Kalyani, K. and Seenal, P.C. 2012. Socio-economic Changes of Women through Kudumbasree –A Study from Puthenvelikkara of Kerala State, India. *I Res. J. Social Sci.* 1(2): 1-7.
- Kavitha, V., Jij, R. S., and Rajkamal, P. J. 2011. Perception of effectiveness of group functioning by the members of women self-help groups in goat farming, *Vet. World*, 4 (11):507-510.
- Keshava, M. A.K. and Gill, H.K. 2010. Management of economic activity in women self-help groups. *Indian Res. J. Ext. Edu.* 10(1): 58-61.
- Kubhavi, V. 2013. Some critical issues of women entrepreneurship in rural India. *European Academic Res* 1(2):18-26.
- Kudumbashree Mission. 2017. Kudumbashree mission home page [online]. Available: <https://www.google.co.in/search?q=www.kudumbashree.org>. [07 Nov. 2017].
- Kumar and Rao .2012. Women Entrepreneurship in India (A Case Study in Andhra Pradesh). *The Journal of Commerce*, 3(3).
- Maheshwari, M and Sodani, P. 2015. Women entrepreneurs –A literature Review .IOSQ. *J. of Business and Manag.* 17(2)6-13.
- Marti, A. and Porcer, A. 2015. Linking female entrepreneur motivation to business survival. *j. of business res.* 16(2):23-26.

- Manoj ,P.K.2010.Microfinance for Economic and political Empowerment of women in India: A study with focus on “Kudumbashree” experience in Kerala”, Economic Impact of political empowerment of women in India, Global Research Publications, New Delhi.
- Mehtha, G. S. 2014. Agro processing industry in Uttarpradesh; emerging structure and development potentials.Giri Institute of Developmental Studies, Lucknow. [on-line] Available: [http:// planning commission.nic.in/reports/sereport/ser/ser-agro\\_1402\\_pdfreports/sereport\\_ser/ser\\_agro1402.pdf](http://planning.commission.nic.in/reports/sereport/ser/ser-agro_1402_pdfreports/sereport_ser/ser_agro1402.pdf) [10 Sept.2014].
- Manjusha K.A .2010. Tribal women empowerment through kudumbasree units: a study on the Ulladan tribe of North ParavurTaluk in Ernakulam District of Kerala, *Int. J. of Multidisciplinary Res.2 (12):335-350*
- Minimol, M.C. and Mukesh, K.G. 2012. Empowering rural women in Kerala: a study on the role of Self Help Groups (SHGs). *Int. J. Social. Anthropol.* 4(9): 270-280.
- Narayanan, S. S. 2002. Women entrepreneurs in agri business.M.Sc. (Ag) thesis.Kerala Agricultural University, Thrissur.
- Naidu,c.d.2012.Study of farming performance and entrepreneurial behavior of north costal zone of Andhra Pradesh, Phdthesis.AcharyaN.G.Ranga Agricultural University,Hyderabad.
- NITI Aayog[National instutution for transforming India].2017.NITI Aayog[online].Available: <http://niti.gov.in/documents/reports>. [08. Jan. 2018].
- Palanivelu, V. R., Madhupriya, G., and Rehmathjahan, M. 2014. Scope for empowering women through entrepreneurial development in the food

- processing industry. [on-line].4(1) .Available: <http://www.aygr.isrj.net>.ISSN 2231-5063 [23 Sept. 2014].
- Poornima,K.2013.Women entrepreneurship through self –help group in Tumkurdistrict.*Int.J.of.Curr.Eng and Technol.*18(4):1-5.
- Putta, M. and Satyanarayana, G. 2013.Socio-economic background of women entrepreneurs in Ananthapuram district.*J. Of Humanities And Social Sci.* 10(3):38-42.
- Ravi,R.A.2012.Institutional support systems and networks of women entrepreneurs-A study amount the perceived effectiveness .Minor research project in commerce.UGC.
- Samani, Veena,S.2008.A study of women entrepreneurs engaged in food processing. PhD(thesis),Saurashtra University,Rajkot,259p.
- Seemaprakalpa,S .2016. Socio-economic profile of women entrepreneurs. *Advance Res. J. of Social Sci.* 7(2): 270-274.
- Shifreraw .M.T.2015.Export marketing strategies of coffee in India And Ethiopia. PhD. (C &B) thesis.Kerala Agricultural University, Thrissur.
- Singh, A. 2014. Role of Women Entrepreneurs in India: A SWOT Analysis.*Int.J.ofManag and Int Business Stud.* Research India Publications 4(2): 231-238.
- Singh, Y., Agarwal, C., and Bhatnagar, A. 2011. Changing face of entrepreneurship.in India through innovation. *African J. of mark manage.*3(5):94-98.
- Sreeram.V.2013.A study an entreprerial behavior of members of “kudumbshree NHG “in Palakkad district of Kerala. M.Sc(Ag.) thesis .AcharyaN.G.Ranga Agricultural University,Hyderabad.

- Swarupa, R. 2014. Competition among food processing units in Kerala- Pros and Cons. *Int. Inter disciplinary. Res. J.2(2)*: [online]. Available:<http://internationaljournals.co.in/pdf/GIIRJ/2014/February/17.pdf> [24 Sept. 2017].
- Tripathy, U. 2015. Socio-Economic Profile of SHGS on Women Empowerment: Case Study of three SHGS in Sambalpur District of Odisha. *Int. Res. J. of Social Sci.* 4(5): 99-108.
- Vasantha, S. 2014. Challenges of self-help group members towards income generating activity. *Int. J. Accounting and FinacialManag. Res* 4(2):1-8.
- Venugopalan K. 2014. Influence of Kudumbasree on Women Empowerment – a Study. *IOSR J. of Business and Manag.*16(10) : 35-44.
- V,Krishnamoorthy and R,Balasubramani.2014.Motivational factors among women entrepreneurs. *Int. J. of Interdisciplinary Social Sc.* 4(5) 403-408 .
- Vijayakumar, A. and Jayachitra, S. 2013. Women entrepreneurs in India – emerging issues and challenges. *J. of Business and Manag.*3(4):12-17.
- V. Puhazhendhi and K.J.S. Satyasai.2001. Economic and social empowerment of rural poor through SHG's., *Indian J. of Agric. Econ.*56(3) 362-368.
- V.S, Dhekale. 2016.Performance of Women Entrepreneurship In India. *Int J of Manag.* 7(1):123-131.



ABSTRACT

139

**SWOC ANALYSIS OF WOMEN FOOD PROCESSING ENTERPRISES  
IN  
PALAKKAD DISTRICT**

**By  
ZITA V BOSCO  
(2015-15-001)**

**ABSTRACT OF THE THESIS**

*Submitted in partial fulfilment of the  
requirement for the degree of*

**MASTER OF SCIENCE IN CO-OPERATION & BANKING  
(RURAL MARKETING MANAGEMENT)**

**Faculty of Agriculture  
Kerala Agricultural University, Thrissur**



**DEPARTMENT OF RURAL MARKETING MANAGEMENT  
COLLEGE OF CO-OPERATION, BANKING  
& MANAGEMENT  
VELLANIKKARA, THRISSUR – 680656  
KERALA, INDIA**

**2018**

## ABSTRACT

140

# SWOC Analysis of Women Food Processing Enterprises in Palakkad District

Zita V Bosco (2015-15-001)

India is one of the world's largest producer as well as consumer of food products, with the sector playing an important role in contributing to the development of the economy. Food processing industry in India is increasingly seen as a potential source for driving the rural economy as it brings about synergy between the consumer, industry and agriculture. It is one of the largest industries in India and ranks fifth in terms of production, consumption and export (ibef, 2016). Kerala ranks third in terms of the largest number of licensed food processing units after Maharashtra and Tamil Nadu. The state is rich with resources and raw materials such as fruits and vegetables, cereals, pulses, freshwater etc. Among the districts of Kerala, Palakkad district, ranks first in cultivation of vegetables (14.85%), fresh fruits (13.68%) and pulses (32.8%). Major portion of the cultivable area in the district is used for raising food crops i.e., 86453 hectares, which accounts approximately 41 percent of Kerala's total cultivable area under food crops, 212544 hectares (GOK, 2015). Food processing enterprises play a major role in reducing the wastage of food crops through value addition process and in the generating employment opportunities to rural fold particularly for women

In this context, the objectives of the present study were framed to evaluate the performance of women food processing enterprises, to identify the factors that motivate women food processing entrepreneurs, to analyse the backward, forward and institutional linkage of women enterprises and to assess the problems faced by women food processing enterprises. The study area confined to the five taluks of Palakkad district namely Alathur, Palakkad, Mannarkkad, Chittur and Ottapalam and sample units were taken proportionately from these taluks. A total sample of 50 actively working food processing enterprises of women (micro enterprises with at least three years of existence) comprising of 30 units registered under District Industries Centre (DIC) and 20 units registered under Kudumbashree Mission, were selected. For

the purpose of analysis, the units registered under DIC was termed as Category 1 and under Kudumbashree Mission was termed as category 2. The primary data were collected by using pre-tested structured interview schedule and the analysis was carried out using descriptive statistics, indices, Chi-square test, Kruskal-Wallis test and Kendall coefficient of concordance test. Further, SWOC matrix was also formulated from the results of the study.

The performance of women enterprises was assessed through number and type of products produced, size of the organization, growth of capital, sales turnover and employment generation. Majority of the units were registered as sole proprietorship business followed by Joint Liability Groups. Bakery products were the main category of the products produced by the units and they were using traditional methods of production. Majority were found to be home-based units. Local markets were figured out as the major market segment and they were mainly following cost plus pricing. These units lacked proper record maintenance, quality control, promotion strategies, market study and sales target fixation.

Internal motivational and external motivational factors of women entrepreneurs were examined by selecting 20 internal motivational factors and 10 external motivational factors (finalised through pilot study and experts opinion). Index method and Kendall coefficient of concordance test were used for analysis. The results showed that among internal motivational factors 'substitute for male earner' (I=98.3) and 'welfare of the family' (I=98.3) and among external motivational factors 'women friendly environment' (I=99.18) were perceived as highly motivating. Kendall's coefficient of concordance for both internal ( $W = 0.459$ ) and external ( $W = 0.439$ ) motivational factors indicate that there was significant difference in the opinion among entrepreneurs. The analysis revealed that the internal motivation factors (CI=85.14) were more motivating than external motivational factors (CI=77.41) for women entrepreneurs.

The backward, forward and institutional linkage of the food processing enterprises were analysed in terms of supply of inputs, market information, linkages with Governmental, Non-Governmental organizations, training institutions, financial institutions, farmers, farmer organizations, association of women entrepreneurs, distribution channel members etc. Percentages, indices, ranking method and Kendall's co-efficient of concordance were used for analysing this objective. Findings of the study revealed that own source was the major source of finance. The category 1 did not have membership in any farmer's /women entrepreneur

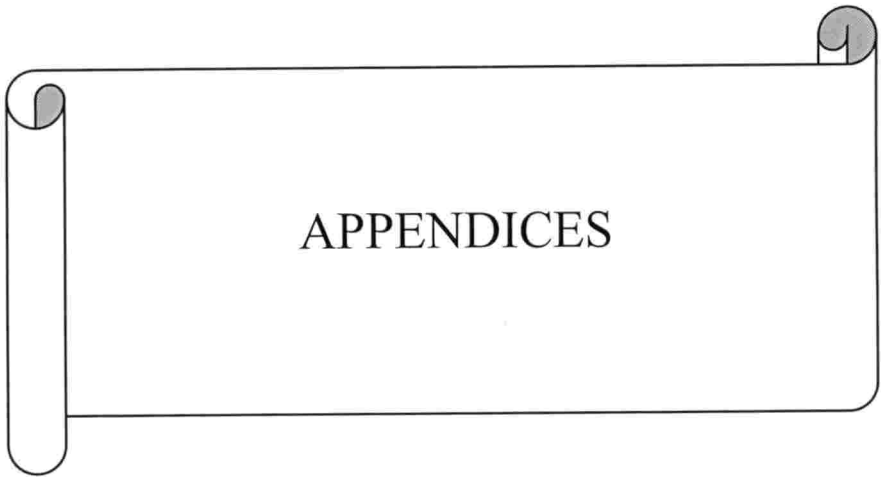


organization and category 2 had membership only in Kudumbashree mission. Majority of women entrepreneurs were not aware about the grants and subsidy. Half of women entrepreneurs were attending training programmes to boost their confidence level as well as to widen external exposure. The units were having good linkage with DIC office, bank, Kudumbashree Mission and channel members (wholesalers and retailers). The entrepreneurs were receiving adequate information about price of the product (I=94.6), price of the raw materials (I=94.6) and training (I=83.6). Updated information on supply, demand and new technology were not available to them on time. The channel members were disseminating information through informal channels. Mobile phones were mainly used by financial institutions whereas, Kudumbashree Mission and DIC were disseminating the information through meetings.

The problems of women entrepreneurs were assessed by index method and Kruskal Wallis test. Based on index method, marketing problems (I=71) followed by production (I=63.27) and financial (I=61.5) problems were perceived as 'mostly felt' problems by the food processing units. Whereas gender, legal and technical issues were recognized as 'moderately felt' problems. The results of the study point out that marketing problem was the major challenge faced by the enterprises and it is mainly due to the competition from other units, low price for the products, lack of demand for the products and frequent price fluctuations.

Based on the results of the study, strength and weakness of women enterprises engaged in the food processing industry were derived. Domination of middle aged group, similar family background, internally motivated entrepreneurs, good relationship with channel members and limited problems like technical, legal and gender were the major strengths identified. Concurrently, lack of awareness about beneficiary schemes, grants and financial sources, scarcity of raw materials, lack of promotional methods, lack of quality control methods and lack of proper monitoring were prioritized as the major weaknesses of enterprises. Results of the research work pointed out the scope for reducing the cost of production by enhancing proper linkage with farmers. The research findings also advocate implementation of quality control system to set up export oriented business ventures. Suggestions were also made to perform regular and systematic market study in order to address issues like low demand for the products and high competition from other similar enterprises. However, lack of timely release of fund, inadequate and lack of updated information on demand and supply and limited awareness regarding the latest technologies were identified as the major challenges to the successful

running of the enterprise. Therefore, proper and regular monitoring of all the units registered under District Industries Centre (DIC) and Kudumbashree Mission, co-ordination of Government level training programmes to create awareness about new beneficiary schemes, financial sources and, new technologies and ensure that the benefits of the schemes are reaching the real beneficiaries are some of the possible suggestions to improve the overall performance of the women enterprises.



APPENDICES

## ANNEXURE- I

Topic: SWOC analysis of women food processing enterprises in Palakkad District

Promoter: DIC Kudambashree

Name of the entrepreneur:

1. Name and address of the unit:

2. Age: 21-30 years      31-40 years      41-50years      above 50 years

3. Marital status: Married      unmarried      Separated widows

4. Educational Qualification: Below 10th      Upto 10 th      Upto 12<sup>th</sup>

Degree      PG      Technical qualification

5. Annual family income: 10000-20000      20000-30000      30000-40000      40000 above

6. Type of family: Nuclear      Joint      Single

7 How many years of experience in the present business:

0 years    1-2 years    2-3years    3 years and above

8. Social strata: BPL    APL

9. Name of the product category:

### 1. To evaluate the performance of women food processing enterprises

1. Year of Establishment:

2. Location of the enterprises

3. Whether established under any scheme :Yes      No

If yes, specify

- ESS
- Startup programme
- Investment support
- PMEGP
- Kudumbashree

## 4. Form of the organization:

- a) Sole proprietorship
- b) Co-operative
- c) Partnership
- d) Others (Specify)

5. Location of manufacturing: Owned building    Rented    In the house    industrial estate  
Lease building    Others (specify)

## 6. What are your main considerations in choosing the location of the unit:

- a. Availability of resources
- b. Near to home
- c. Transportation facilities
- d. Low rent
- e. Probability of more business potential
- f. Own space

## 7. Business particulars

Particulars	1 year	2 year	3 year
Capital investment(Rs)			
Employess Skilled Unskilled			
Sales(Rs)			
Profit			

## 8. Maintenance of records

Do you properly maintain the record of enterprises	Yes	NO
Do you have a system audit the accounts by an external agency	Yes	NO

9. Whether the group is conducting a periodical market study? Yes No

10. Do you fix any marketing targets for your products? Yes No

11. Whether you are able to achieve targets? Yes No

12. Type of production: Traditional Modern Both

13. Are you producing the same product as in the initial year: Yes no

If no

14. Are you aware about license from approved agency like FPO,AGMARK, fssai ? Yes No

15. Do you have any quality control system? Yes No

16. Which are your market segments?

Local District State National

17. How do you fix the price of the product?

Cost plus pricing method

Competitor's price

Govt regulated price

Demand oriented pricing

Any other(specify)

18: Do you have adopted any promotion strategies

Personal selling local newspaper Magazines Sign Boards Others

No media methods

Reasons for not using media methods:

1. Cost
2. unaware about the methods
3. Sufficient demand for the product without any promotion methods
4. Products are only for local consumption
- 5.others(Specify)

19. Distribution channels of food products:

Direct selling at units      Agencies      Local shops      supermarket  
 Co-operatives      sales based on govt: contracts      Door to Door      At exhibition spot

**II. To identify the factors that motivates women food processing entrepreneurs**

**A) Internal motivating factors**

Factors	HM	MM	NO	MDM	HDM
Money					
Power to command					
Gaining prestige in the society					
Economic security					
Achievement in life					
Earning profit					
Passion for the job					
Leadership					
Motivated from Training					
Employment					
Motivation from success stories					
Self interest					

Financial Independence					
Utilization of time					
Providing employment to others					
To exercise creativity					
Gender awareness					
Continuity of family business					
As a substitute of male earner					
Welfare of the family					

### B. External motivating factors

Factors	HM	MM	NO	MDM	HDM
Institutional support and other assistance					
Availability of skilled labours					
Availability of inputs					
Support from the society					
High rate of return					
High demand for the products					
Low capital requirement					
Availability of Favorable location					
Nearness to the market					
Women friendly environment					

(HM-Highly motivated,ML-moderately motivated,NO-no opinion,MDM-moderately Demotivated,HDM-highly Demotivated)



### III. To analyse the backward, forward and Institutional linkage of women food processing enterprises

1. What was the main source of finance for starting the unit?

Pooled money                      loan from relatives                      loan from the bank

Fung/capital support through specified schemes/programmes

2 Institutional Network for women enterprises

Sln o	Institutions	Finanace	Training	Gui den ce	Machin ey	Marketin g informati on	Raw materia ls	Subsid y	Marketin g informati on
1	DIC								
2	BANK								
3	KUDUMSHR EE MISSION								
4	PANCHAYT H								
5	CHANNEL MEMBERS								
6	Others								

3. Extend of linkage Of Institutional

SL NO	INSTUTIONS	EL	GL	ML	LL	NL
1	DIC					
2	BANK					
3.	KUDUMSHREE MISSION					
4	PANCHAYTH					
5	CHANNEL MEMBERS					
6	Others					

(EL-ExcellentLinkage,GL-good linkage,ML-moderate linkage,LL-less linkage,NL-No Linkage)

4. Are you a member of farmer organizations? Yes No

If yes, Specify the period being the member of such organization

1 year 2 -3 years above 3 years

5. What are the benefits acquired from farmer organizations?

- 
- 

6. Are you aware about the women organisations? Yes No

7. Are you a member of women organisations? Yes No

If yes, Specify the period

1 year 2 -3 years above 3 years

8. Do you have linkage with any farmers ? Yes No

9. Are you purchasing any raw materials directly from farmers? Yes No

10. Which are the sources of inputs?

Panchayath Krishibhavan DIC farmers  
 Women organizations farmer organizations channel members

11. Are you aware about any subsidy? Yes No

12. Which type of market information you are getting

Market information	AR	R	NR
Price			
Govt:policy changes			
Demand			
Supply			
Price of the raw materials			
Subsidy			
Grants			
Loan			
Schemes			
Technology			

Training			
Others			

(AR-Adequately Receiving, R-Receiving, NR-Not Receiving)

13. Method of dissemination of marketing information:

Method	Panchyath	DIC	Kudumbashree	Financial Institutions	Channel members
Mobile					
Newspaper					
Meetings					
Radio					
Television					
Call centers					
Others					

14. Are you participated in the training programmes? Yes no

If yes

15. Benefits acquired by participating in training programme?

- 1, Increased the confidence
2. Financial assistance
3. Increase in the technical knowledge
4. Increased in Managerial skills
5. Gaining external exposure

Rank

#### 4. To assess the problems faced by women food processing enterprises

##### (a) Financial problems

Financial problems	MF	MDF	LF
Shortage of cash in hand			
Lack of financial assistance from banks and government agencies			
Lack of knowledge about the financial schemes			
High rate of interest			
High Taxation			
Unaware about source of the borrowing			
Economic incredibility regarding women			
Supply/sales on credit			
Lack of collateral security			
Delay in cash realization			
No adequate amount for day to day operations			
Lengthy procedure for loan sanctioning			
Reluctance from financial institutions			
Inadequate loan amount			
Others			

**(b) Technical problems**

Technical problems	MF	MDF	LF
Lack of technical know-how involved			
Non – availability of modern technology			
Difficulty in maintenance and repair			
Lack of skill labours in some specialized areas			
Lack of technical training			
Others (specify)			

**(c) Production problems**

(a) Labour problems	MF	MDF	LF
High turnover of the staff			
Non availability of skilled labour			
Absenteeism			
High salary wages demand			
Others (specify)			
(b) Raw material problems			
Scarcity			
High prices			
Low quality			
Irregular supply			
Problem of support from suppliers			
Others(specify)'			
(c) Power related problems			

Irregular			
High cost			
Others(specify)			

**(d)Marketing Problems**

Marketing problem	MF	MDF	LF
Lack of demand of the product			
Low price for the produce			
Frequent price fluctuations			
Competition from other units			
Lack of market information			
Exploitation by middle men			
Lack of transporting facilities			
Fluctuations in the demand			
Lack of adequate market orientation			
Inability to approach clients/customers directly due to limited mobility			
Non -availability of communication facilities			
Inadequate quality control measures			
Others(specify)			

**(e) Legal and political issues**

Legal and political problems	MF	MDF	LF
Too many legislations applicable			
Complexity of laws/procedure			
Costly legal assistance			
Multiplicity of compulsory			
Political intervention			
Changes in pricing policy			
Lack of govt support			
Others(Specify)			

**(F) Gender related issues**

Gender related issues	MF	MDF	LF
General incredibility regarding women			
Tradition /culture which prevent women from taking up business			
Multiple work load and related conflicts			
Present policy provisions			
Lack of collateral security			
Lack of support from family			
Lack of mobility			

Availing the financial situations			
Difficulty at working place			
Difficulty in controlling the labours			
Job is suitable for women than enterprerual			
Marital status			
Others (specify)			

(MF- mostly felt ,MDF- moderately felt, LF- less felt)

7.Do you have the feeling of discontinuing /leaving enterprises? Yes No

If yes. Mention the reasons

Stress	
Time constraint	
Social ridicule	
Incompetency	
Lack of knowledge, experience	
Traditional value of family	
No markets	
Technical problems	
Difficulty in labour management	
Burden of family	
Dissatisfaction	

174338

