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WOMEN ENTREPRENEURS IN AGRI-BUSINESS

By

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COLLEGE OF HORTICULTURE

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KERALA, INDIA

2002

DECLARATION

I hereby declare that this thesis entitled "**Women entrepreneurs in agri-business**" is a bonafide record of research work done by me during the course of research and that the thesis has not previously formed the basis for the award to me of any degree, diploma, fellowship or other similar title, of any other University or Society.

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CERTIFICATE

Certified that this thesis, entitled "**Women entrepreneurs in agri-business**" is a record of research work done independently by **Mrs. Sindhu S. Narayan** under my guidance and supervision and that it has not previously formed the basis for the award of any degree, diploma, fellowship or associateship to her.

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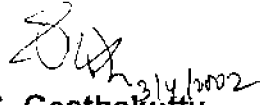
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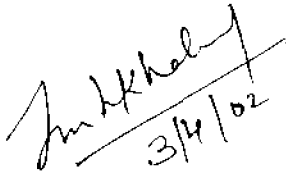
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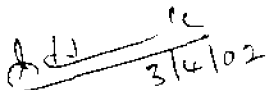
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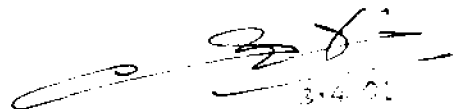
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SINDHU S. NARAYAN



*Affectionately dedicated
to Lachu & Preekutty*



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Introduction



CHAPTER 1

INTRODUCTION

Women with varied social, economic, political, regional and linguistic backgrounds constitute half the nation. The socio-economic condition of women is the key for overall growth and development of the country. Realizing the fact, India has launched several development programmes for women and a separate chapter on "Women and development" was included in the Sixth Five Year Plan.

In India women constitute 48 per cent of the total population, 60 per cent of the rural unemployment and 56 per cent of the total unemployment (Manickavel, 1997). This shows that the major part of women population is unemployed. Hence development of women entrepreneurship become essential to provide economic opportunities to women.

Entrepreneurship is a concept assumed to be sex-neutral. Now with the change of time, with eke in literacy levels and lack of employment opportunities, women in India have taken the bold step of entering into areas of entrepreneurship which was earlier considered as a male domain.

Entrepreneurship is a purposeful activity indulged in initiating, promoting and maintaining economic activities for the production and distribution of wealth.

Across the world, the number of women starting their own enterprise is on the increase. In the west, most women turn to entrepreneurship because of the "glass ceiling" which prevent women from reaching top managerial positions in organisations (Morrison *et al.*, 1987).

In India women entrepreneurship is still in its infancy. This is because women entrepreneurs are not easily accepted by Indian society (Moitra, 2001). As Patel (1987) opined, the entry of women into business is

a 'recent development in the orthodox traditional socio-cultural environment' of Indian society.

In Kerala, eventhough the indicators of social development of women are remarkable, the same degree of achievement is not recorded in the economic front as employees and entrepreneurs (Koshy and Joseph, 2000). During 1990's an upward growth in women entrepreneurship was noticed. The All India Census of Small Scale Industrial Units, 1997 revealed the per cent of women owned enterprises as 15.77 per cent. During 1988 census it was only 5.95 per cent.

With liberalisation, the entrepreneurs are facing competition from domestic as well as global market. Even then new economic environment offers immense possibilities for entrepreneurship in agriculture sector and there is much scope for enhancing the export of agricultural products and services. Some of the areas which provide great scope for entrepreneurship in agri sector are floriculture, food processing, fruit and vegetable preservation, mushroom processing, seed processing etc. The promotion of farm entrepreneurship among women is indeed a need to increase their contribution in the productive sector, in addition to their own and their family welfare.

During 1990s many women entered in the field of entrepreneurship to avail economic competence and independence, but many of them are observed to be not succeeding well as they had planned. Main reasons often are placed on the lack of enabling and sustaining facilities of entrepreneurial environment in general. Even then there are cases of women run business units, which have risen to the fame of grand successes. Are their successes purely due to their individual traits and qualities? Is it possible to identify those qualities and traits behind their success? Can those qualities be made imitable and acquired by potential women entrepreneurs of farm scene? These were the main questions behind the present attempt on, studying units of entrepreneurs in the farm scene and it was mainly taken to probe into the various factors and the

interlinks between different systems of agribusiness which have definite impact on agribusiness enterprises.

Against this background, the present study was formulated with the following specific objectives.

Objectives of the study

1. To develop a profile of successful women entrepreneurs engaged in agribusiness enterprises
2. To study the push and pull factors relating to entrepreneurship in agribusiness
3. To study the problems perceived by women entrepreneurs in relation to agribusiness

Scope of study

The present study can reveal the current style, areas and nature of entrepreneurship prevalent in the farming sector, especially among women and can suggest the needed promotional strategies. The study is designed so as to identify the cases of successful women entrepreneurs in agribusiness and to analyze the factors behind their success. The identification of the perceived problems of women entrepreneurs will be helpful to improve to entrepreneurial environment.

The Entrepreneurial Success Index (ESI) developed for the study can be used to understand the extent of success of women entrepreneurs in similar areas and also in the analysis of entrepreneurship in general.

Limitations of the study

The present research work formed a part of postgraduate programme, which was a single student investigation and hence has all the limitations of time, finance and other resources. The study was confined to three districts of Kerala, and hence cannot generalize the findings for the

entire state. In spite of these limitations, every effort was made by the researcher to carry out the study as systematic and objective as possible.

Presentation of the study

Besides the present chapter, the second chapters viz., review of literature deals with the review of selected important variables and related studies in the field of present investigation and a conceptual framework of the study.

The third chapter presents the methodology used in the study. The location of the study, classification of enterprises, operationalisation and measurement of profile characteristics, development of ESI, selection of respondents and methods employed in data collection and statistical tools employed are furnished in this chapter.

The fourth chapter includes the results obtained from the study and the discussion of the results is presented in the fifth chapter. The last chapter consists of the summary. The references and appendices are given at the end.

Review of Literature



CHAPTER 2

REVIEW OF LITERATURE

Entrepreneurship has been recognized as an essential ingredient of economic development. The basic concept of entrepreneurship connotes effectiveness, an urge to take risk in the face of uncertainties and an intuition, i.e., a capacity of showing things in a way, which afterwards proves to be true.

The reviews on entrepreneurship and agribusiness for the present study are presented under the following major heads.

- 2.1 Concept and definitions of entrepreneurship.
- 2.2 Concept of agribusiness.
- 2.3 Development of women entrepreneurs
- 2.4 Profile of women entrepreneurs
- 2.5 Viable avenues of women enterprises
- 2.6 Push-pull factors of women entrepreneurship
- 2.7 Linkages that foster entrepreneurship
- 2.8 Constraints and problems

2.1 Concept and definitions of entrepreneurship

According to Wilken (1979) entrepreneurship involves combining to initiate changes in production. It is a discontinuous phenomenon, appearing to initiate changes in the production process and then disappearing until it reappears to initiate another change.

The term "entrepreneur" was coined to denote one who shifts economic resources out of an area of lower into an area of higher productivity and greater yield (Drucker, 1985). Entrepreneur is also defined as a person who initiates, organizes, manages and controls the affairs of a business unit and combines the factors of production to supply goods and services, whether the business pertains to agriculture industry, trade or profession (Desai, 1989).

Rao (1992) defined entrepreneur as an institution as a specially talented person who has the capacity to assume risk, the ability to innovate and to imitate and the capacity to marshal resources.

The French economist Richard Cantillon first used the term 'entrepreneur'. He defined an entrepreneur as the agent who buys means of production at certain prices in order to combine them into a product that he is going to sell at prices that are uncertain at the moment at which he commits himself to his costs (Swamy, 1998).

Adam Smith treated entrepreneur as employer, master, merchant and undertaker but explicitly identified him with capitalist. Like Adam Smith, Alfred Marshall also called entrepreneur a capitalist and according to him, 'the production may be undertaken by a specialized body of business man who 'adventure' or 'undertake its risks, who bring together the capital and the labour' required for the work. (Sivaprakasam, 1998)

As family is the basic unit for social organization, so is the enterprise the basic unit for economic organization. (Saravanel, 1991). In India, village and small-scale industries are treated as an integral and continuing element in the economic structure (Khader, 1998).

The Small Scale Industrial units in the country have emerged as a dynamic and vibrant sector of Indian economy, accounting for forty per cent of industrial production and thirty five per cent of total exports and by engaging about 167 lakhs of workforce. (Irniraya, 1999)

2.2 Concept of agribusiness

Downey and Erickson (1987) defined agribusiness as one which includes all those business and management activities performed by firms that provide inputs to the farm sector, produce farm products and / or process transport, finances, handle or market farm products.

Agribusiness has been a significant creator of season jobs and has improved self-employment opportunities among the rural poor, especially women. (Prakash, 2000)

2.3 Development of women entrepreneurs

According to the National Level Standing Committee on Women Entrepreneurs constituted by Ministry of Industries, Government of India (1984) "A women's enterprise is defined as an enterprise owned and administered by women whose holdings in the enterprise must be atleast 51 per cent and which employs atleast 50 per cent women. (Singh, 1992)

According to Singh, "Women entrepreneurs can be defined as confident, innovative and creative women capable of achieving self economic independence individually or in collaboration, generates employment opportunities for others through initiating, establishing and running enterprise by keeping pace with her personal, family and social life.

Banerjee and Talukdar (1997) defined women entrepreneurship as the extent of qualitative and innovative activities carried out by a women entrepreneur in her respective enterprise to increase production spontaneously, where her activities are also manifestation of internal mental events and processes.

The employment of women in the unorganized sector is divided into nine sectors, viz. agriculture, dairy, small animal husbandry, fisheries, social and agro-forestry, khadi and village industry, handlooms, handicrafts and sericulture. Many enterprises have shifted from the organized to the unorganized sector. Among these industries are coir, cashew, beedi, jute, brick, etc., with enormous market potential. (Khader, 1998).

Women play a significant and crucial role in increasing the agricultural production by participating in different production and management activities as crop production, livestock production, post harvest operations in addition to their traditional responsibility as homemakers. (Cherian *et al.*, 2001)

2.4 Profile of women entrepreneurs

The profile of women in India has undergone drastic change during the past few decades.

As per a study conducted in Tamil Nadu, most women entrepreneurs belonged to young age, had secondary level of education, had high level of experience, had encouraging level of social participation, greater use of mass media and had attended specialized and skill oriented training. (Perumal and Vijayaraghavan, 1990)

The well-to-do entrepreneurs specially involved in manufacturing units showed better linkages with supporting agencies as well as progressive entrepreneurs (Singh, 1992).

Regarding motivation for starting industrial ventures by women, 37.12 per cent had a desire to do something pioneering and innovative, 22.03 per cent had a strong desire for independence and freedom, where as 21.21 per cent started units considering bright demand for the industrial goods (Deolankar, 1993).

The family background of the entrepreneurs plays a vital role in the success of business unit. People belonging to mercantile families entered business field more easily (Sudha, 1996).

In a study on variables influencing entrepreneurship of women entrepreneurs, it was revealed that in spite of raising nurseries/ cut flowers/ potted plants on a commercial basis, only 10 per cent of the women entrepreneurs had enough knowledge about the entrepreneurial operations. (Banerjee and Talukdar, 1997)

A study on the problems of women entrepreneurs revealed that 50 per cent of the respondents faced less number of problems while 35 per cent faced moderate number of problems and 15 per cent had greater

number of problems in relation to establishing and managing their enterprises (Banerjee and Talukdar, 1997).

A comparative study on role of women in sericulture in Kerala and Tamil Nadu found that in both ~~the~~ states, women's involvement in farm management was determined by farm size, socio-economic attributes and local conditions. (Venkataravi and Murali, 1999)

Khajuria and Sinha (2000) in a study on emerging socio-psychological profile of successful women entrepreneurs in Jammu and Kashmir observed that 70.6 per cent of women entrepreneurs were first generation entrepreneurs, 66.6 per cent were living in single families and 94 per cent were graduates.

2.5 Viable avenues of women enterprises

A study by Smith *et al.* (1990) focused on the ornamental horticulture industry and how extension can target women in agribusiness *revealed* that women farmers are important segment of ornamental horticulture industry.

In a study of women's industrial units in Kerala with special reference to Thiruvananthapuram district, Rajeevan (1998) observed that women industrial units had concentrated mainly on three industrial categories such as garment making, food industry and printing.

Hegde (1999) had observed that farm activities like establishment of kitchen gardens, production of oyster mushroom using agricultural wastes, production of grafted and budded plants, raising of plants in the nursery, establishment of flowering plants, vegetable and fruit orchards can be handled by women with tender care, there by increasing the quality of these products.

Sailaja and Reddy (1999) had indicated the preferences of farm women for entrepreneurial activities in the order as Horticulture, Poultry farming, Goat farming and Agro-forestry.

Raj and Bandyopadhyay (1999) suggested poultry farming as a better choice for women to take up an enterprise, which can enhance their family income without affecting their daily domestic chores. The increased demand of poultry produce with high marketability and profitability ensures a comparatively steady income for rural families.

The new economic environment offers scope for entrepreneurship in agriculture sector. Some of the areas which provide immense scope for entrepreneurship are food processing and packaging, preservation of seasonal vegetables and fruits, seed processing and preservation, floriculture, fruit juice and pulp, mushroom processing etc. (Rathore and Dhameja. 1999)

2.6 Push-Pull factors of women entrepreneurship

The sociological factors such as caste and traditional occupation were less important in determining entry into entrepreneurial endeavour compared with economic factors such as access to capital and possession of business experience and technical knowledge. (Berno and Hazlehurst, 1966)

Rao and Prayag (1976) pointed out some psychological factors in entrepreneurship such as need for achievement, need for influencing others, sense of efficacy, risk taking, openness to feed back, learning from experience, need for independence, hope of success, time orientation, competition and collaboration, flexible authority relationship, social consciousness and dignity of labour.

The quest for economic independence and better social status force women into self-employment and entrepreneurship. Women have

also become aware of their talents and abilities in business and industry. (Anna, 1989)

Deolankar (1993) stated that the push factors for starting enterprises are, to introduce an entirely new industrial product in the market, to place their home town on the industrial map of the country particularly in the field of sophisticated products, to find an outlet for their creative urge to make full and effective use of their technical and manufacturing skills and to provide employment to intelligent young men and women in their community. In this study Deolankar had observed that 37 per cent of respondents reported a desire to do something pioneering and innovative. Twenty eight per cent mentioned a strong desire for independence and freedom and 21.21 per cent expressed the bright demand prospects for industrial goods as the cause for starting enterprises.

Factors for choosing a particular line of activity can be either due to their experience in the similar line of business or having been employed in similar units. The persuasion of friends and relatives also can be a factor. (Laxminarayana and Sakariya, 1994)

The family background of the entrepreneurs plays a vital role in the success of business unit, Sudha (1996) found that those born in business families have the advantage of seed capital from ancestral property in addition to mastering business skills naturally.

About one- fifth of the women are drawn to entrepreneurship by pull factors, for instance, the need for a challenge, the urge to try something on their own and to be independent and to show others that they are capable of doing well in business (Das, 1999). In this study on women entrepreneurs from Southern India she had also identified that push factors were primarily related to family circumstances.

A study on emerging socio-psychological profile of successful women entrepreneurs of Jammu and Kashmir revealed that the important

push factors to set up business were to 'keep busy', followed by 'ambition' and 'financial necessity'. (Khajuria and Sinha, 2000)

According to Kulkarni (2000), for an entrepreneur to exploit an opportunity, the push factors like (i) existence of economic opportunity (ii) sympathetic cultural forces (iii) supportive government action, and (iv) strong personal values and traits are essential.

Women entrepreneurship in Kerala, though lagging behind many other states in India has taken up an upward swing. Most women started micro enterprises recently because of the flexible nature of work and low barriers to entry. (Koshy and Joseph 2000)

Some of the research studies conducted on women entrepreneurs indicated that the major drives which induce to become an entrepreneur are to earn money, to keep themselves busy, to fulfil their ambitions, independence and to provide employment, social prestige etc. (Nair, 2000)

2.7 Linkages that foster entrepreneurship

As per Singh (1992), the well to do entrepreneurs specially involved in manufacturing units showed better linkages with supporting agencies as well as progressive entrepreneurs. On the other hand, those standing little on the lower side did not develop linkages with any of the agencies.

Pujari and Kaushik (1994) stated that technology and consultancy are to be considered as an integral part for the socio-economic planning and development of a country and it is necessary that proper linkages are built up among R & D institutions, consultants and entrepreneurs, in order to ensure successful transfer of technology and establishing commercially viable enterprise.

Rajeevan (1998) had observed that nearly seventy five per cent of women industrial units had availed various assistance provided under Women Industries Programme (WIP). All WIP units started under PMRY (Prime Minister's Rozgar Yojana) scheme had availed subsidies and of these majorities had utilized machinery grants.

The major Non Government Organisations (NGOs) in entrepreneurship development are National Alliance of Young Entrepreneurs (NAYE), World Assembly of Small and Medium Entrepreneurs (WASME), Xavier Institute of Social Studies (XISS), Self Employed Women's Association (SEWA) of Ahmedabad, Y self employment of Culcutta, AWAKE (Association of Women Entrepreneurs of Karnataka), Rural Development and Self Employment Training Institute (RUDSETI) based in Karnataka etc. (Bhat.1999)

The government is giving two-pronged institutional support for the development of women entrepreneurship in India at the national level and at the state level (Khajuria and Sinha, 2000)

Nair (2000) suggested that to support women, consultancy cells should revamp and rejuvenate their short term training programmes and help to evolve schemes not only in conventional, but also in modern activities.

2.8 Constraints and problems

Women entrepreneurs faced difficulties as men entrepreneurs did such as, provision of raw materials, loans and marketing. Along with these there were gender discriminations, sometimes in positive direction by providing with more help and guidance or in the negative direction by rejecting women simply out of stereotypic prejudices. (Mohinuddin, 1987)

Azad (1989) while analyzing the development of entrepreneurship among Indian women, observed that conflict or the

difficulty in managing both the home and the job as experienced by married women, has a negative influence over Indian women.

Banerjee and Talukdar (1997) pointed out that playing dual role of house wife and entrepreneur, resistance from family, tendency of others to underestimate women's capability, facing higher scrutiny at the hands of banks, unawareness about the opportunities of self employment, lack of confidence, difficulty in raising finance are certain problems faced in general by the women venturing into entrepreneurship.

Jayalekshmi *et al.* (1997) in a study on constraints experienced by women entrepreneurs in Kerala revealed that even though the rural women are trained in various technologies, some of them are not able to start their own enterprise due to various constraints like marketing problem and lack of financial assistance.

The kind of socialization women receive from childhood denies their traits such as self- confidence, need for achievement, inclination to take risk, independent outlook, which are essential for entrepreneurship. (Govindappa,1999). In the same paper it was also mentioned that the rural women entrepreneurs face social risks and technological risks. They face social risk in going out of the home and developing new relationship related to the new activity. The technical risks occur because they are not equipped with skill, knowledge and information to carry out any independent economic activity.

The study on the growth pattern of Small Scale Units of women entrepreneurs conducted at Ernakulam district by Koshy and Joseph (2000) revealed that most of the women entrepreneurs limited their growth due to reasons of fear of managerial problems, loss of tax incentives for SSI units, marketing problems, scarcity of finance etc.

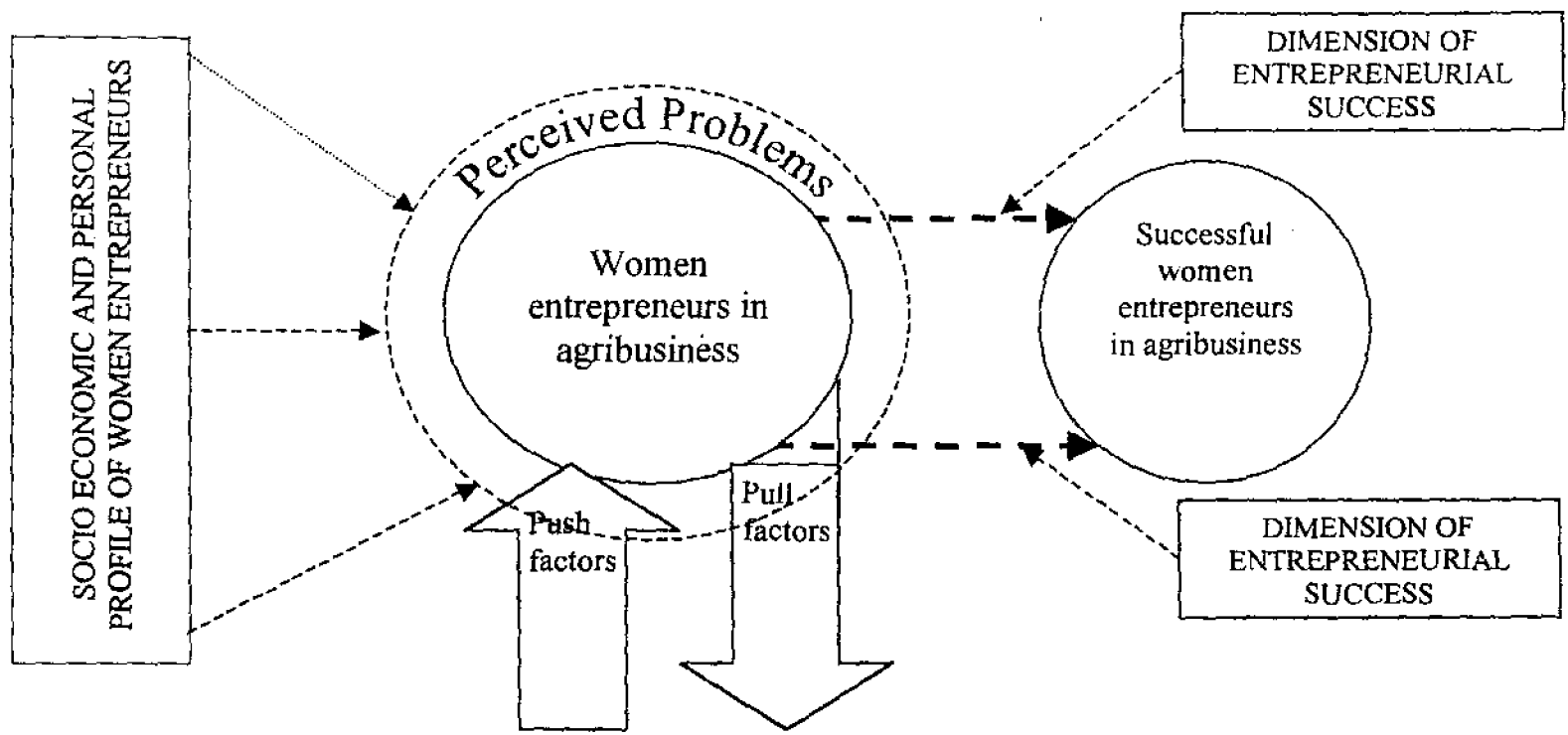


Fig. 1. Conceptual framework for the study

Fig I depicts the conceptual frame work of the study. The women agri entrepreneurs and their enterprises are conceived as in constant interaction and change, among different factors. The factors are composed of the socio economic and personal factors, the problems perceived by the entrepreneurs, push and pull factors and dimensions of Entrepreneurial Success. The level of success the operator can attain is conceived as the product of the ever continuing interaction of these factors.

Methodology



CHAPTER 3

METHODOLOGY

In this chapter, the methods employed in the study for data collection, analysis and interpretations are presented under the following heads.

- 3.1 Locale of the study and respondents
- 3.2 Classification of enterprises.
- 3.3 Operationalization and measurement of profile characteristics.
- 3.4 Development of Entrepreneurial Success Index (ESI).
- 3.5 Push and Pull factors that influence agribusiness enterprises
- 3.6 Problems of agribusiness enterprises.
- 3.7 Methods employed in data collection.
- 3.8 Statistical tools and Analysis employed in the study.

3.1 Locale of the study

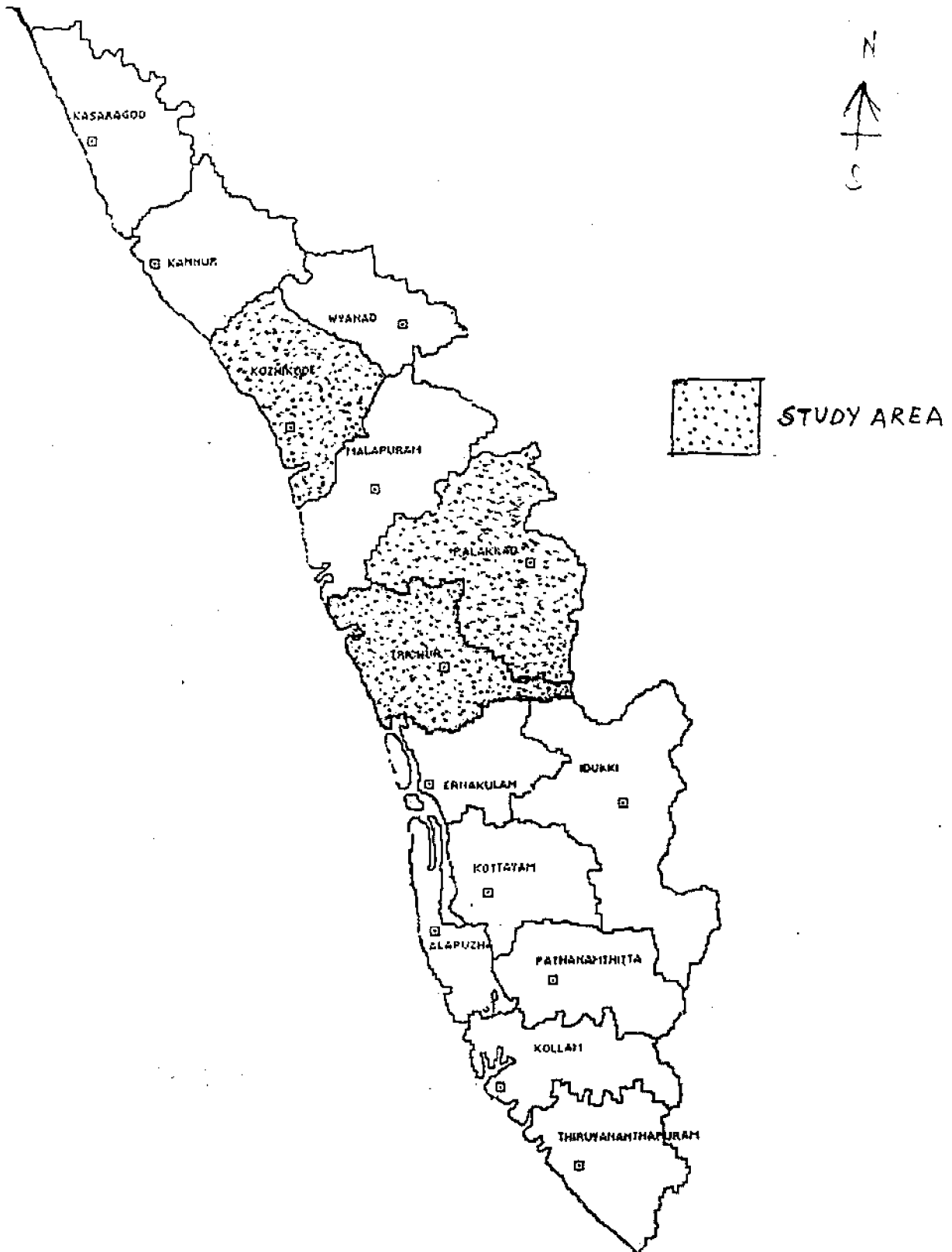
3.1.1 Study area

The study was conducted in three districts of Kerala viz. Kozhikode, Palakkad and Thrissur.

Kozhikode

Kozhikode is located towards the northern end of the state of Kerala between north latitudes $11^{\circ} 58'$ and east longitudes $75^{\circ} 30'$ and $76^{\circ} 28'$. The geographical area of this district is 2344 square kilometers and the major crops cultivated are nutmeg, coconut, cashew, pepper and rubber. The population as per 1991 census is 26,19,941 with a sex ratio 1027.

Fig. 2. MAP OF KERALA SHOWING STUDY AREA



Kozhikode, the ancient trading town of Kerala has developed into the third largest city of Kerala and is with large number of agribusiness units in the field of coconut, rubber and flower products. Many of the enterprises units are observed to be run by women. The number of Small Scale Industrial units registered in Kozhikode during 1998-1999 was 1510, out of which 213 were women run enterprises.

Palakkad

Palakkad, located in central Kerala is between $10^{\circ} 20^1$ and $11^{\circ}14^1$ north latitude and $76^{\circ} 02^1$ and $76^{\circ} 54^1$ east longitude. Crops like paddy, cotton, coconut and tapioca are the main crops grown in this district.

Palakkad is the second largest district of the state with an area of 4480 square kilometers and population 23,82,235. The sex ratio is 1061. The number of registered women owned enterprises in Palakkad is 456 during 1998-1999, the total number of units being 1753.

Thrissur

Thrissur district is located in the central Kerala between north latitude 10° and $10^{\circ} 4^1$ and east longitude $75^{\circ} 57^1$ and $76^{\circ} 54^1$. Paddy, coconut, rubber, cashew, pepper, arecanut, tapioca and mango are the major crops grown in Thrissur.

Thrissur district has an area of 3032 square kilometer and population as per 1991 census is 27,37,311. The sex ratio is 1085. The total number of registered SSI units in the district during 1998-1999 was 2021, of which 425 were women units.

3.1.2 Selection of respondents

The list of registered entrepreneurs from organisations like District Industries Centre (DIC), Small Industries Service Institute (SISI),

and Banks were collected and the owners of units with minimum of five years life span from the three districts were included in the list for the study.

On verifying the field situations, most of the units registered were found to be "namesake" units. Visit to some units revealed that their enterprises were registered as women enterprises to avail the benefits provided for the women entrepreneurs, but managed and virtually owned by male members. Another fact noted was that many of the registered enterprises were not in existence in the field. Hence information obtained from the developmental agencies, key informants in each localities etc were also depended as a source for selecting respondents. Thus totally sixty women entrepreneurs were selected as respondents for the study.

3.1.3 District wise distribution of women managed enterprises

The units of enterprises included for the study were classified based on the nature of enterprises. The frequency and type of enterprise selected from each district are as given below.

Table 1. Types of enterprises selected and their frequency

District	Enterprises	Frequency
Kozhikode		20 units
	Floriculture	3
	Food processing	12
	Rubber products	1
	Textile	2
	Handicrafts	2
Thrissur		20 units
	Floriculture	5
	Food processing	11
	Beedi	1
	Coir	1
	Handicrafts	2
Palakkad		20 units
	Food processing	20

3.2 Classification of enterprises

Vinayagam (1998) defined agribusiness operators as those who either cultivate any crop or undertake any on - farm or off-farm business activities related with agriculture or agricultural produce with commercial perspective.

3.2.1 Women managed agribusiness

Women managed agribusiness unit is defined as any agribusiness unit owned and run by individual or a group of women (more than 50% of the group should be women).

The enterprises identified for the study were of seven main categories.

1. Floriculture

- a) Cut flower production units
- b) Flower arrangements units

2. Food related Processing units

- a) Bakery products
- b) Ayurveda medicine production
- c) Rice flakes production
- d) Pickle production
- e) Milk products units
- f) Curry powder / Masala production.
- g) Fruit products units
- h) Flour mills.
- i) Instant / packed food production.
- j) Oil mills.

3. Handicrafts units

- a) Wood crafts production.
- b) Coconut shell production.
- c) Vetiver mats production.
- d) Pentanes mats production.

4. Textile units

- a) Decorative clothing materials production.

5. Coir production units

6. Beedi production units

7. Rubber products units

3.3 Operationalization and measurement of the profile characteristics

3.3.1 The profile of women managed agribusiness in the study area

The profile of the selected women entrepreneurs in the selected districts was analyzed with the below detailed characteristics.

3.3.1.1 Demographic details

Age at entry into business

Age at entry into the agribusiness enterprises was operationally defined as the number of chronological years the woman entrepreneur has completed at the time of initiating the enterprise. The age characterisation of the women entrepreneurs at their entry into the business are categorised into six groups and are given below.

Sl No.	Age categories
1.	<20
2.	21-30
3.	31-40
4.	41-50
5.	51-60
6.	>60

Present age

Present age of the entrepreneur was operationalized as the number of chronological years the woman entrepreneur has completed at the time of data collection (during June- July 2001)

This classification of the selected respondents were then categorised in to the groups as given below.

Sl No.	Age categories
1.	<20
2.	21-30
3.	31-40
4.	41-50
5.	51-60
6.	>60

Educational Qualification

Educational qualification was defined as the formal education received by the woman entrepreneur.

This characteristic of the respondents of the study was categorized into different levels and the percentage of the women coming under each level was calculated. The categories of the educational levels measured were as follows.

Sl No.	Educational level
1.	Upper primary
2.	School final
3.	Pre degree
4.	Graduation
5.	Post graduation

Marital Status

Marital status refers to the state of the respondents being married, unmarried, widow or divorcee. The percentage of women entrepreneurs in each category was calculated.

Family background

Family background was operationally defined as the type of family to which the entrepreneurs belong. The respondents were categorised in to two groups namely nuclear family and joint family.

Self rating on the possession of entrepreneurial traits

Based on review of previous studies and in discussion with experts 13 major entrepreneurial traits were identified. The possession of these traits among the respondents was analysed using a three point continuum of high, medium and low through self rating.

Sl. No	Entrepreneurial traits	High	Medium	Low
1.	Commitment to the enterprise			
2.	Planned management			
3.	Personal efficacy			
4.	Leadership ability			
5.	Expertise / knowledge in the enterprise			
6.	Economic motivation			
7.	Inborn business talent			
8.	Sociability and human relation			
9.	Networking ability			
10.	Innovative behaviour			
11.	Risk bearing behaviour			
12.	Decision making ability			
13.	Achievement motivation			

1. Commitment to the enterprise

Commitment to the enterprise was operationally defined as the extent of dedication the entrepreneurs put forward for the progress of their enterprises.

2. Planned management

Planned management was operationalized as the extent to which the entrepreneur organises her activities scientifically in relation to the availability of four resources like time, money, market and labour.

3. Personal efficacy

Personal efficacy has been defined by Pareek and Rao (1978) as the general sense of adequacy in a person, which refers to the potential effectiveness present at the covert level. This is one of the important factors contributing to the entrepreneurial behaviour of a person.

4. Leadership ability

Leadership ability was operationalized as the degree to which an agribusiness operator perceived herself that she can initiate or motivate the action of other individuals.

5. Expertise / Knowledge in enterprise

Expertise / knowledge in enterprise was operationally defined as the extent to which the entrepreneur has internalised the functions of each areas of the enterprise.

6. Economic motivation

Economic motivation was operationalized as the extent to which an individual is oriented towards achievement.

7. Inborn business talent

Inborn business talent was defined as the innate ability of the woman entrepreneur in managing the business, which she has inherited as family characters or her own personal trait.

8. Sociability

Sociability was operationalized as the extent to which the entrepreneur is outgoing and mingling with other human beings.

9. Net working ability

Networking ability was operationally defined as the ability of an entrepreneur to develop and keep contact with entrepreneurial development agencies, co-workers and customers and to maintain them as well wishers of her efforts.

10. Innovative behaviour

Innovative entrepreneur is operationally defined as one who shows interest in seeking new ideas and bringing changes in his/her enterprises.

11. Risk bearing behaviour

Vinayagam (1998) operationalized risk bearing behaviour as the degree to which the respondent is oriented towards risk and uncertainty and exhibits courage to face problems of risk.

Risk bearing behaviour of an entrepreneur in this study is defined as the ability of the entrepreneur to face difficulties and uncertainties with a positive approach.

12. Decision making ability

Decision making ability was operationalized as the degree to which an agribusiness operator justifies his selection of most efficient means from among the available alternatives on the basis of scientific criteria for achieving maximum economic profits. (Nandapurkar, 1982)

13. Achievement motivation

Achievement motivation refers to the striving of the respondents to do a work with a standard of excellence which may be task - related, self - related or other related. (Desai, 1981).

Position of enterprise in life

The position of the enterprise in life of an entrepreneur was operationally defined as the significance the entrepreneur attaches to the enterprise as a whole in her life and was measured in terms of the following three responses.

1. Consider the enterprise first even above family and relations.
2. Consider the enterprise second / next to family and relations.
3. Consider equal importance to enterprise and family.

3.3.1.2 Portrait of the enterprises

Proprietorship of enterprise

Proprietorship of the enterprise was operationally defined as the type of ownership of the enterprise, which was categorized as individually owned and group owned.

Genesis of the enterprise

Genesis of the enterprise was operationalized as to whether the enterprise was started by the entrepreneur herself, or inherited from family or bought from another entrepreneur.

Nature of enterprise

Nature of enterprise was operationalized as whether the enterprise is innovative (modern) or traditional.

Growth pattern

Growth pattern of the enterprise refers to the nature of growth of the business from the time of starting of the enterprise till the current period (date of interview). The growth as perceived by the respondents were rated as follows

Growing

Declining

With out change/ steady

Further plan on enterprise

Further plans on enterprise were sought as the future aims and expectations of the entrepreneur for the enterprise like sustain growth and development, expand volume of business to attain more quality, branch out, diversify etc.

Anticipatory progress of enterprise

Anticipatory progress of enterprise refers to the expectation or aspiration of the entrepreneur on the progress of enterprise in the coming years. The response were elicited into three types as

Decline

Steady

Growth

3.4 Development and measurement of Entrepreneurial Success Index (ESI)

Through review of literature and consultation with experts in the field of agri -enterprises, trainers of entrepreneurs and subject matter specialists, 17 dimensions related to entrepreneurial success were identified. These identified dimensions were grouped into four categories as shown in Appendix -I.

3.4.1 Selection of dimensions of Entrepreneurial Success (ES)

Entrepreneurial success for the study was operationally defined as the excellence perceived by the entrepreneur in terms of her economic achievement, social achievement, organizational achievement and sustainable growth of the unit.

Seventeen sub dimensions were identified and were grouped under the four major dimensions (Appendix-I.).

Relevancy rating of the identified sub dimensions were obtained from a group of scientists drawn from Agricultural Extension, Agricultural Economics, Home science, Marketing and Processing Technology of Kerala Agricultural University and a group of known entrepreneurs. They were asked to examine the dimensions critically and to state the relevancy of each dimension on a four point continuum ranging from most relevant, relevant, less relevant and least relevant with weightage of 4,3,2 and 1 respectively.

The total score for each dimension was obtained by summing up the weighted scores given by the judges. The weightage obtained for each

dimension was divided by the number of judges who responded (20). The variables with their total scores and mean relevancy scores are presented in Appendix II.

The variables having mean relevancy score above the average mean relevancy score were selected as the dimensions of the Index for the study. This process lead to the selection of eight dimensions viz 1. Profitability and extent of indebtedness 2. Social recognition, 3. Consumer satisfaction, 4. Produce / Brand recognition, 5. Employee's satisfaction, 6. Quality, 7. Capacity utilization, 8. Diversification.

3.4.2 Operationalization and measurement of identified dimensions of Entrepreneurial Success (ES)

Profitability

Profitability to the purpose of the study was operationally defined as the degree to which the entrepreneur perceives her enterprise as profitable, and to the extent of indebtedness or loan the entrepreneur has to payback.

Perception of profitability and extent of indebtedness were measured with the help of statements rated on a four point continuum as High, Medium, Low and Loss with 4,3,2 and 1 respectively for perceived profitability and 1,2,3and 4 for extent of indebtedness.

Social recognition

Social recognition was operationally defined as the extent to which the entrepreneur herself perceives how the community / society, peer group, family and also the entrepreneur consider the entrepreneur as a capable person or a worthy citizen.

Social recognition was measured by developing a scale consisting of four statements rated on a three point continuum.

Rating	Score
Very much	3
Much	2
Not at all	1

Consumer Satisfaction

Consumer satisfaction was operationally defined for the study as the degree of stability of consumer group and the amount and frequency of appreciation and complaints the entrepreneur receives.

The consumer stability was measured on three point continuum as given below.

Category	Score
Highly stable	3
Somewhat stable	2
Less stable	1

The frequency of appreciation and complaints of consumers received by the entrepreneur were rated on four-point continuum.

Rating	Score	
	Appreciation	Complaints
Always	4	1
Sometimes	3	2
Rarely	2	3
Never	1	4

Capacity utilization

Capacity utilization was defined by Vinayagam (1998) as the extent to which the individual utilises the potential resources such as land, installed capacity of the units etc related to his/her enterprise.

Capacity utilization is an important factor, which finally decides the efficiency of an enterprise. The respondents were asked to indicate how much of the potential resources available were utilised (in terms of percentage). The scoring procedure developed by Kumar (1995) and modified by Vinayagam (1998) was used for this purpose.

Response	Score
Full –100%	4
Upto 75%	3
Upto 50%	2
Upto 25%	1

Diversification

Diversification was operationalized as the number of branches the enterprises have and the number of main products or services supplied.

The diversification was measured by asking the respondents the number of branches and the products, the enterprise is having. The scoring pattern is as follows.

Response	Score
One	1
Two	2
Three	3
Four and more	4

Product or Brand recognition

The product / brand recognition was operationally defined as the identification of the enterprise and the products/ services in the local/ state/ national/ international market, and the receipt of approval of authorities and receipt of recognition through awards, prizes etc. to the entrepreneur or the enterprise.

The product and brand recognition was measured using three statements and the responses are categorized and the following scoring pattern was utilised.

SI No	Category	Response	Score
1.	Identification	Well known	3
		Somewhat known	2
		Not at all known	1
2.	License	Yes	2
		No	1
3.	Awards	One	1
		Two	2
		Three	3
		Four and more	4

Employee satisfaction

Employee satisfaction is measured in terms of payment, job security, work environment and relation with the employer. For measuring these items, one statement for each item was rated as given below.

SI No	Category	Response	Score
1.	Payment	Very reasonable	3
		Somewhat	2
		Not at all	1
2.	Job security	Very much	3
		Somewhat	2
		Not at all	1
3.	Work environment	Excellent	3
		Good	2
		Bad	1
4.	Employer behaviour	Very encouraging	3
		Formal	2
		Harassing	1

Quality of Supply/ Services

Quality of supply/ services was operationalized as the extent to which the consumers approve and appreciate the product and the services rendered by the entrepreneur.

The quality of the supply/ services was measured by administering a statement to the entrepreneur regarding the self-assessment on the quality of the produce/ service, which was rated on a three point continuum.

Category	Score
Excellent	3
Good	2
Bad	1

In addition to this additional information from near by consumers of the enterprise were also collected at random.

3.4.3. Entrepreneurial Success Index

Based on the eight dimensions selected, the Entrepreneurial Success (ES) was conceptualised as the aggregated score obtained by the individual for the identified dimensions viz. Profitability and debt, social recognition, consumer satisfaction, capacity utilization, diversification, product/ brand recognition, employee satisfaction and quality of the supply with respect to the enterprise.

The formula used for calculating Entrepreneurial Success Index is

$$ESI = \sum_{i=1}^K \frac{A_i}{P_i}$$

ESI - Entrepreneurial Success Index

A_i - Actual score of i^{th} dimension

P_i - Potential score of i^{th} dimension

K - Number of dimensions applicable

The ESI values ranged from zero to one.

3.4.4 Classification of enterprises based on ESI

Through personal interview data were collected, based on which ESI of each respondent was calculated. Using Delinious-Hodges cumulative method of stratification, the entrepreneurs were classified into four categories viz. those with very high success, high success, medium success and low success.

Among the sixty entrepreneurs studied, entrepreneurs with high ESI were selected for case studies. The enterprises were classified into seven groups as mentioned in 4.1.

3.5 Push and Pull factors

Motivational factors for starting the enterprise or the psychological factors which act as persuading and discouraging or halting enterprises were defined as the push and pull factors which force the entrepreneurs to start, sustain and progress the business or just the opposite. The major identified push factors from review of literature, discussion etc., were need for independence, earning income, recognition, need to do something new, continuance of family business, support by family members, competitions etc. The pull factors reposed were family problems, lack of time, inability, non cooperation of family, criticism by society, lack of confidence, loss, fear of failure, competition etc.

3.5.1 Support from family and group members

Support from family and group members refer to the physical help and encouragement the entrepreneur receives from her fellow members and family and relatives in running the enterprise smoothly.

Major activities were listed out and women entrepreneurs were asked about the support they get from family members and their role in the enterprise management.

Family participation in enterprise

Sl. No	Activities	Nature of participation	
		Full	Partial
1.	Enterprise- initial idea		
2.	Planning		
3.	Organising resource		
4.	Selection of staff		
5.	Decision making		
6.	Marketing		
7.	Raising finance		
8.	Management		
9.	Payment		

3.5.2 Extent of media utilization

Extent of media utilization is operationally defined as the extent to which the women entrepreneurs make use of mass media for the betterment of their enterprise.

The frequency of exposure to each medium was measured as shown below.

Sl. No	Medium	Frequency of use			
		Regularly	Often	Sometime	Never
		4	3	2	1
1.	Newspaper				
2.	Radio				
3.	Television				
4.	Farm magazines				
5.	Business journals				

The entrepreneurs were grouped into three categories based on mean and standard deviation.

3.5.3 Support from Entrepreneurship Development Institutions

The respondents were asked about the extent of support and frequency of contact they have received from institutions like DIC, Krishi Bhavans, SISI, Banks etc.

3.5.4 Training on entrepreneurship

Entrepreneurs were categorised based on the type of training received by them, as given below.

Sl. No	Categories
1.	No training
2.	Short term training
3.	Long term training
4.	Both short and long term training

The percentage of respondents in each category was calculated.

3.6 Problems faced by women entrepreneurs

Based on the review of previous studies and discussion with the entrepreneurs major problems of entrepreneurship were identified (Appendix III, Part B) and the response towards the identified problems were obtained from the respondents. The entrepreneurs were asked to rate the problems on a four point continuum as given below.

Category	Score
Very important	4
Important	3
Less important	2
Least important	1

The total score obtained for each problem was calculated and based on the scores, ranks were assigned.

3.7 Methods of data collection

3.7.1 Data Collection and Tools Used

The methods employed in this study for collecting information from the respondents were:

- a. Interview Schedule
- b. Observation
- c. Case Study

Interview Schedule

Interview Schedule was developed for the study which included both unstructured and structured questions regarding the already listed characteristics and dimensions.(Appendix III) The required information were collected from the respondents with the help of the schedule.

Observation

In addition to the verbal information collected through the schedule, observation and recording of situational details regarding enterprises, facilities available etc were also taken in to account.

Case study

Young (1949) had defined case study as a method of exploring and analysing the life of a social unit be that a person, family, an institution, cultural group or even entire community.

To reveal the push and pull factors and surroundings, which have led to the success of the enterprises, selected cases were studied in detail to analyse the entrepreneurial behaviour of the respondents.

3.8 Statistical tools used for the study

3.8.1 Percentage analysis

Percentage analysis was employed for simple comparison among the different groups.

3.8.2 Delinious-Hodges cumulative method of classification

Delinious-Hodges cumulative method as explained by Delinious and Guency was used to classify the respondents. Having arranged data

into ascending or descending order, several arbitrary classes were formed depending on the number of classes to be finally obtained.

$$U = 1 + \left(\frac{NK - m}{f} \right) c$$

where

U = Upper limit of the new class

K = Quartile no

N = $\sum \sqrt{f}$

L = lower limit of the quartile class

M = cumulative $\sum \sqrt{f}$ below the quartile class

F = frequency of the quartile class

C = Class interval of the arbitrary classes

3.8. 3 Mean and Standard deviation

Basic statistical tools like mean and standard deviation were also used for data analysis.

Results



CHAPTER 4

RESULTS

The collected data were subjected to analysis and the results obtained are given under the following heads.

4.1 Identification of different types of enterprises

4.2 Classification of enterprises and distribution of respondents.

4.3 Description of profile characteristic of the respondents

4.4 Perception on the adoption of management practices by the respondents

4.5 Push-Pull factors related to entrepreneurship

4.6 Problems faced by entrepreneurs

4.1 Identification of different types of enterprises.

Based on the nature of products and services of the agribusiness units, the selected agribusiness enterprises run by women were categorized into seven typologies.

1. Innovative enterprise.
2. Traditional enterprise.
3. On-farm enterprise.
4. Off - farm enterprise.
5. On- farm cum off - farm enterprise.
6. Informal enterprise.
7. Formal enterprise.

4.1.1 Innovative enterprise

An Innovative enterprise was operationally defined as any enterprise, which involves ideas, products or services which are of recent introduction to the local society as part of modern life and technologies. Recently introduced women enterprises such as floriculture industry (Cut flower cultivation and flower arrangements), instant food processing industries etc., were considered under this category.

4.1.2 Traditional enterprise

Traditional enterprise was operationally defined as any enterprise which has existed in a particular locality / society since long time, its knowledge and use being transmitted from generation to generation.

4.1.3 On - farm enterprise

On – farm enterprises are those enterprises where the business activities are related to farm activities such as nursery units, cultivation of commercial crops, poultry units, mushroom production etc.

4.1.4 Off - farm enterprise

Off- farm enterprises are those enterprises in which the farm based agricultural produces are converted into value added products away from the place of production. Flower arrangements, pickles, fruit products, food products belong to this category.

4.1.5 On- farm cum off - farm enterprise

The units, which perform both on - farm and off - farm activities are included in this category. Under this category, the units undertake the

production of raw materials and also do the value addition of the raw produce and convert them into value added products (eg. Nursery cum flower arrangements units).

Based on the registration and the type of training, enterprises were classified into two groups viz. Informal enterprises and Formal enterprises by the District Industries Centre.

4.1.6 Informal enterprise

Informal enterprises are those, which are not registered. The entrepreneurs start business for their livelihood. They have not received any training or promotional assistance from the entrepreneurship promoting agencies before starting their unit.

4.1.7 Formal enterprise

Formal enterprises are those run by individuals who had received training and motivation from entrepreneurship development agencies before starting the enterprise. All these enterprises are registered and receive financial and technical support from developmental institutions.

4.2 Classification of enterprises and distribution of respondents

4.2.1 Based on Industry / enterprise

The respondents of the study were classified into different groups based on the nature of their enterprise. The number of entrepreneurs in each group is given below

Table.2. Classification and distribution of enterprises among the respondents
n = 60

Sl. No	Category	f	%
1.	Floriculture	7	11.67
2.	Food Processing	44	73.33
3.	Handicrafts	4	6.67
4.	Textiles	2	3.33
5.	Coir	1	1.67
6.	Beedi	1	1.67
7.	Rubber Products	1	1.67

Table. 2 present the distribution of different enterprises among the respondents of the study. Out of the sixty entrepreneurs studied majority, (73.33%) were in the food processing industry, the next major one being floriculture (11.67%).

4.2.2 Based on the type of farm business

Table.3. Classification and distribution of women entrepreneurs based on the type of farm business

n = 60

Sl. No	Category	f	%
1.	On-Farm	1	1.67
2.	Off-Farm	4	6.67
3.	On-Farm cum Off- Farm	5	8.33
4.	Traditional	40	66.67
5.	Innovative (modern)	10	16.67

Based on the type of farm business, the women entrepreneurs were grouped as shown in Table 3. Majority (66.67%) belong to the traditional enterprise while 16.67 per cent had innovative enterprises.

Classification and distribution of women entrepreneurs

Fig. 3 Distribution of different types of enterprises among respondents

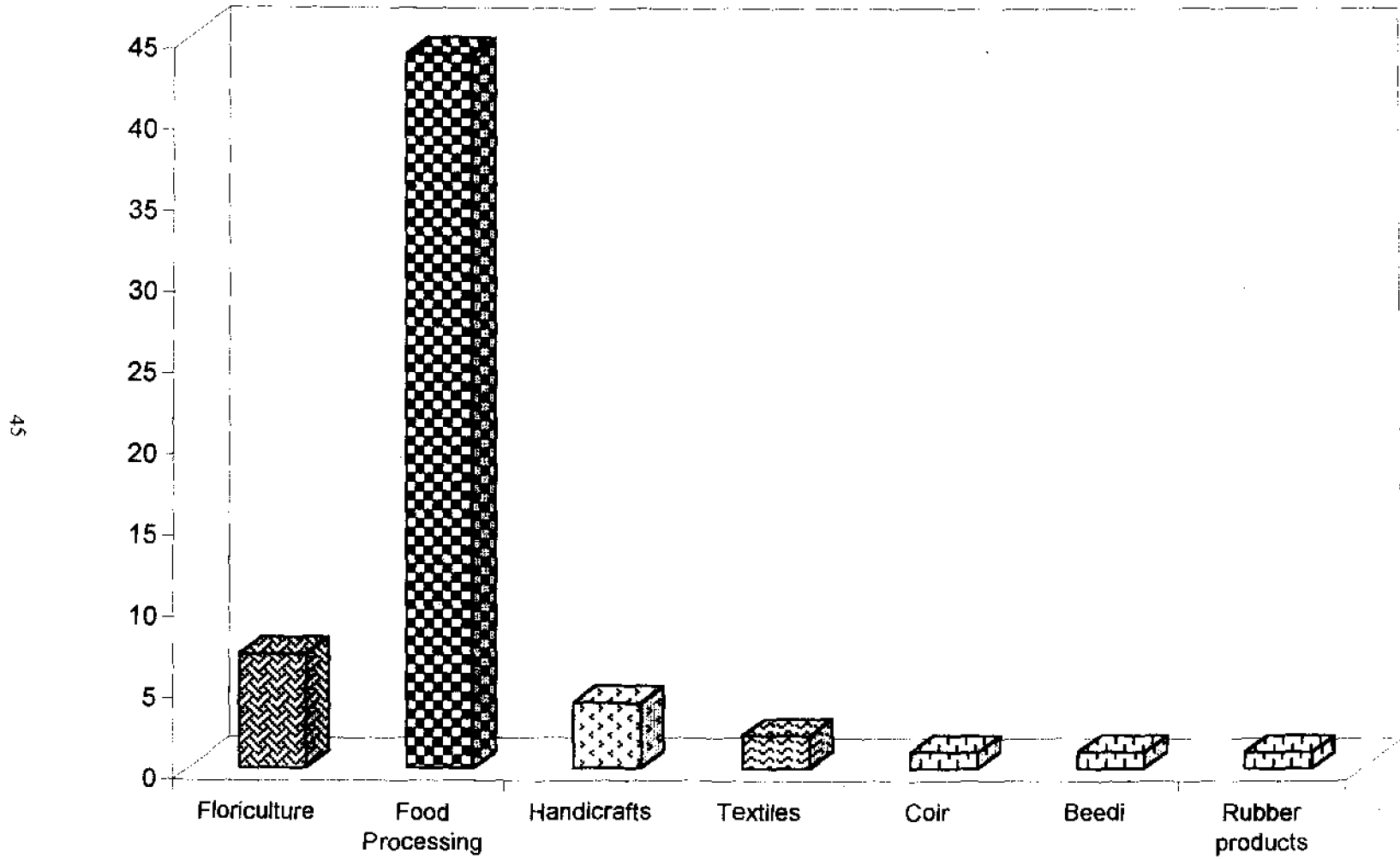
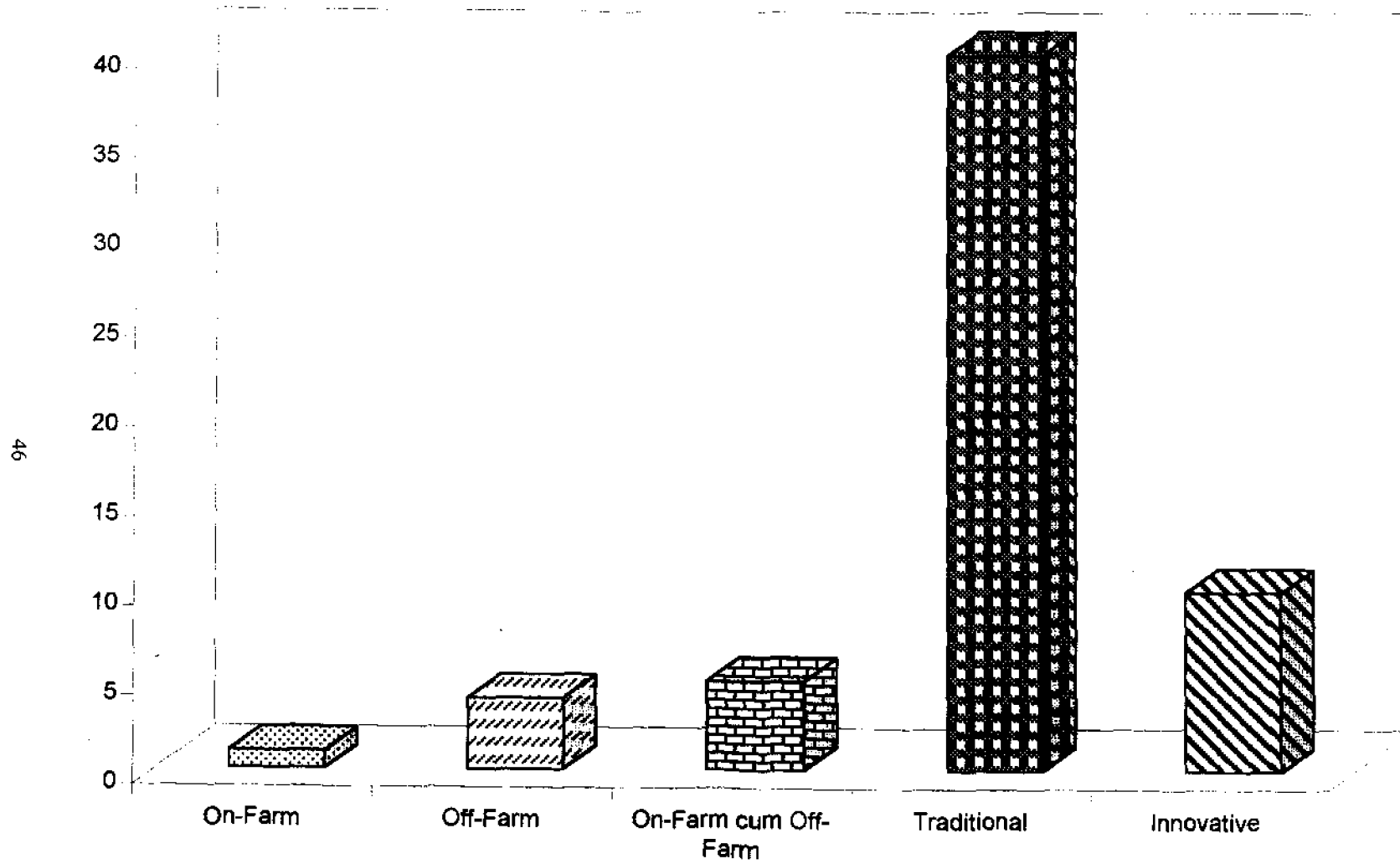


Fig.4 Frequency of respondents belonging to different typologies of enterprises



4.2.3 *Classification of women entrepreneurs in agribusiness based on Entrepreneurial Success Index (ESI)*

Based on the Entrepreneurial Success Index, the respondents were classified in to four levels of success in their enterprises. The results are presented in Table 4.

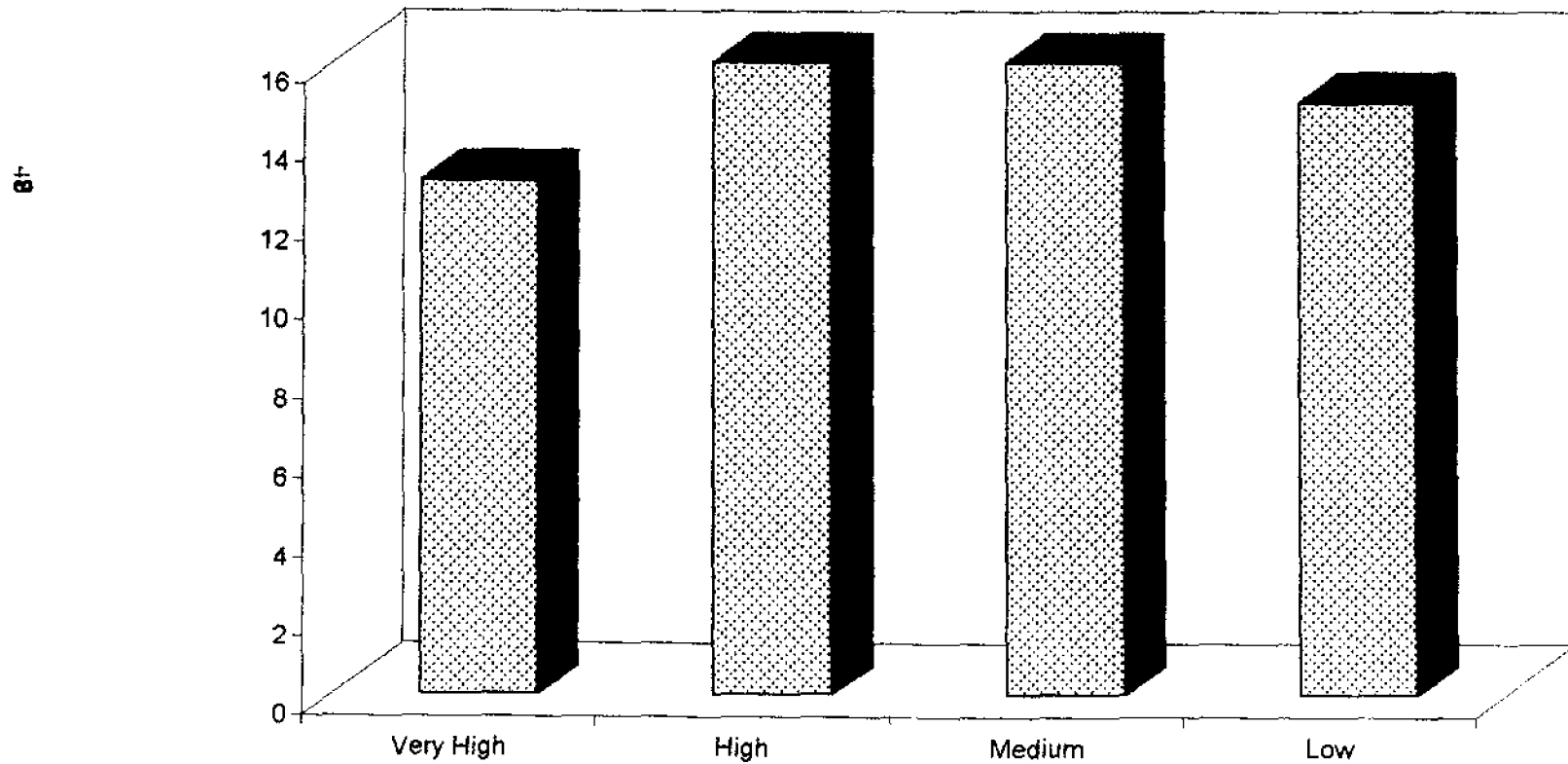
Table 4. Classification and Distribution of women entrepreneurs based on Entrepreneurial Success Index (ESI)

Sl.No	Category	f	%
1	Very High (0.91 to 0.79)	13	21.67
2	High (0.78 to 0.71)	16	26.66
3	Medium (0.70 to 0.56)	16	26.67
4	Low (0.55 to 0.43)	15	25.0

n = 60

Table 4 highlights that the percentage of women entrepreneurs falling in the high and medium level success were 26.67 per cent and that of very high and low were 21.67 and 25.0 per cent respectively.

Fig. 5 Distribution of women entrepreneurs based on success index



4.2.5. Classification of enterprise units based on formal registration

Table .5 Classification of enterprise units based on formal registration and ESI

n = 60

Sl. No.	Category	f	%	Success level							
				Very high		High		Medium		Low	
				f	%	f	%	f	%	f	%
1.	Formal	50	83.00	12	24.0	14	28.0	14	28.0	10	20.0
2.	Informal	10	17.00	1	10.0	2	20.0	2	20.0	5	50.0

Table 5 shows the classification of women run enterprises units based on registration and ESI. Majority of the respondents were formal entrepreneurs as they (83.00 %) had registered their enterprises. Among the formal entrepreneurs more than 50.0 per cent were found under high to medium level of success, where as 24.0 per cent had very high level of success and 20.0 per cent of them had low level of success. In case of informal entrepreneurs 50.0 per cent of them were with low level of success and only 10.0 per cent had very high level of success.

4.3. Description of the profile characteristics of the respondents

4.3.1. Demographic Profile

4.3.1.1 Age

Table 6. a . Distribution of entrepreneurs based on their age while entering the business

n = 60

Sl.No.	Category	f	%
1.	< 20	4	6.7
2.	21 to 30	20	33.3
3.	31 to 40	30	50.0
4.	41 to 50	4	6.7
5.	51 to 60	2	3.3
6.	> 60	0	0.0

Table 6a. Indicate that half of the respondents had started their enterprise at the age of 31 to 40 and 33.3 per cent and entered into business between 21 and 30 years of age.

Table 6.b. Distribution of the entrepreneurs based on the present age

n = 60

Sl.No.	Category	f	%
1	< 20	0	0
2	21 to 30	0	0
3	31 to 40	35	58.33
4	41 to 50	13	21.66
5	51 to 60	9	16.7
6	> 60	3	3.3

Based on the results in the Table 6b, the present age of all the entrepreneurs studied were found to be above 31 years. Majority (58.33%) belonged to the age group of 31 to 40years.

4.3.1.2. Educational qualifications

Table.7.Distribution of women entrepreneurs based on educational level

n = 60

Sl.No.	Category	f	%
1	Upper primary	21	35.0
2	School final	15	25.0
3	Pre-Degree	12	20.0
4	Degree	10	16.7
5	Post Graduate	2	3.3

The educational qualification of women entrepreneurs at the time of entering into business is presented in Table 7. Thirty five per cent had formal education upto upper primary class and twenty five per cent of respondents had completed school final. Twenty per cent of the entrepreneurs had completed Pre-Degree while 16.7 per cent had completed degree. There were two postgraduates (3.3%) among the respondents.

4.3.1.3. Marital Status

Table 8. Distribution of women entrepreneurs based on marital status
n = 60

Sl.No.	Category	f	%
1	Married	56	93.3
2	Unmarried	4	6.7
3	Widow	0	0
4	Divorcee	0	0

The results in Table 8 indicate that 93.3 per cent of the entrepreneurs were married and there were no widow or divorcee among the respondents studied.

4.3.1.4 Type of family

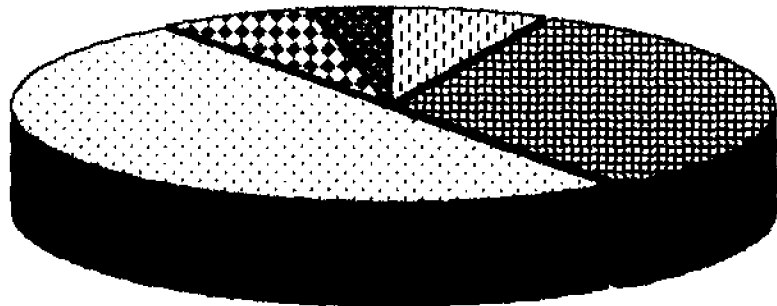
Table 9. Distribution of women entrepreneurs based on type of family
n = 60

Sl. No.	Category	f	%
1	Nuclear	36	60.0
2	Joint	24	40.0

Table 9 reveals that 60.0 per cent of the respondents were from nuclear family and forty per cent from joint family.

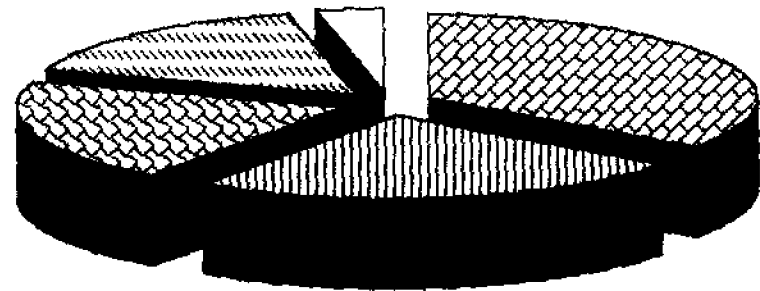
Fig.6 Profile of women entrepreneurs in agribusiness

Age while entering business



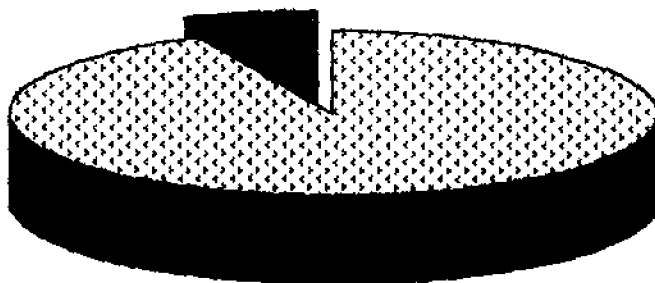
<20
 21 to 30
 31 to 40
 41 to 50
 51 to 60

Educational Level



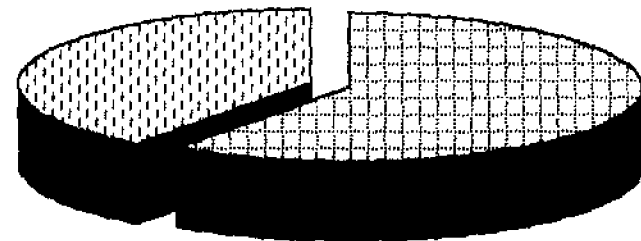
Upper primary
 School final
 Pre-degree
 Degree
 Post Graduate

Marital Status



Married
 Unmarried

Type of family



Nuclear
 Joint

4.3.1.5. Self rating on the possession of entrepreneurial traits

The results on the possession of entrepreneurial traits, were revealed by their high level of commitment and expertise/knowledge in the enterprise. Majority of the women entrepreneurs possess medium level of planned management, personal efficacy, leadership ability, economic and achievement motivation, inborn business talent, sociability, good networking ability, innovative behaviour, risk bearing and decision making ability.

Commitment

Table.10 Distribution of the respondents with respect to their commitment to the enterprise

n = 60

Sl.No	Category	f	%
1	High	38	63.33
2	Medium	22	36.67
3	Low	0	0

The results of Table 10 reveals that women entrepreneurs had medium to high commitment to their enterprises. Above sixty three per cent had high commitment, while 36.67 per cent showed only medium commitment.

Planned management

Table.11. Distribution of the respondents with respect to their Planned management of the enterprise.
n = 60

Sl. No.	Category	f	%
1	High	16	26.8
2	Medium	40	66.5
3	Low	4	6.7

Table 11 revealed that majority of the respondents (66.5%) had only medium level of planned management only 26.8 per cent of the respondents perceived the managing of the enterprises as highly planned, whereas 6.7 per cent found to have low level of planned management.

Personal efficacy

Table.12. Distribution of the respondents with respect to their personal efficacy
n = 60

Sl.No.	Category	f	%
1.	High	27	45.0
2.	Medium	30	50.0
3.	Low	3	5.0

The results in Table 12 indicate that vast majority of the respondents were either in the high or medium category with respect to personal efficacy.

Leadership ability

Table.13. Distribution of the respondents with respect to the leadership ability of the entrepreneurs.

n = 60

Sl.No.	Category	f	%
1.	High	14	23.3
2.	Medium	37	61.7
3.	Low	9	15

It was seen from Table 13 that more than half of the (61.7%) respondents rated themselves having medium leadership ability. Only 15 per cent of the respondents had rated that their leadership ability is low.

Expertise / Knowledge in enterprise

Table.14. Distribution of the respondents with respect to the expertise of the entrepreneurs of their enterprise

n = 60

Sl.No.	Category	f	%
1	High	34	56.7
2	Medium	23	38.3
3	Low	3	5.0

As shown in Table 14, more than 50 per cent of the respondents had high degree of expertise in the field. Only five per cent had responded that their expertise is low.

Economic motivation

Table.15. Distribution of the respondents with respect to their economic motivation

n = 60

Sl.No.	Category	f	%
1	High	27	45.0
2	Medium	30	50.0
3	Low	3	5.0

Table 15 revealed that 45.0 per cent of respondents had high economic motivation, and 50 per cent had medium economic motivation and only 5 per cent was found to be with low economic motivation.

In born business talent

Table.16. Distribution of the respondents with respect to their inborn business talent

n = 60

Sl.No.	Category	f	%
1	High	7	11.7
2	Medium	40	66.6
3	Low	13	21.7

As observed from Table 16, majority (66.6%) opined that they had medium level of innate business talent, while 11.7 per cent were of the opinion that their innate business talent is high, 21.7 per cent had reported it to be low.

Human relation

Table.17. Distribution of the respondents with respect to their human relations

n = 60

Sl.No.	Category	f	%
1	High	19	31.7
2	Medium	32	53.3
3	Low	9	15.0

Table 17 present the distribution of respondents with respect to their human relations. It was seen that 31.7 per cent rated themselves with high sociability while 53.3% had indicated medium level.

Net working ability

Table.18. Distribution of the respondents with respect to their net working ability

n = 60

Sl. No	Category	f	%
1.	High	15	25.0
2.	Medium	33	55.0
3.	Low	12	20.0

As seen from Table 18, 25.0 per cent had high net working ability, 55 per cent had medium, and 20 per cent low.

Innovative Behaviour

Table.19 Distribution of the respondents with respect to their innovative behaviour.

n = 60

Sl. No.	Category	f	%
1	High	12	20
2	Medium	36	60
3	Low	12	20

It is observed from Table 19 that 60.0 per cent of respondents showed medium level of innovative behaviour and those having high and low level were 20 per cent respectively.

Risk bearing behaviour

Table.20. Distribution of the respondents with respect to their risk bearing behaviour.

n = 60

Sl.No.	Category	f	%
1	High	2	3.3
2	Medium	44	73.4
3	Low	14	23.3

The result in Table 20 indicate that only 3.3 per cent were with high level of risk bearing behaviour. Majority 73.4 per cent had medium risk bearing behaviour. Nearly one fourth of the respondents (23.3%) were found to have low risk bearing behaviour.

Decision making ability

Table.21. Distribution of the respondents with respect to their decision making ability

n = 60

Sl. No.	Category	f	%
1	High	15	25.0
2	Medium	39	65.0
3	Low	6	10.0

As observed from Table 2.1, majority (65%) rated themselves as having medium decision making ability. Only ten per cent respondents had low decision making ability, while one fourth of the respondents were found to have high decision making ability.

Achievement Motivation

Table.22. Distribution of the respondents with respect to their achievement motivation

n = 60

Sl. No.	Category	f	%
1	High	17	28.3
2	Medium	35	58.4
3	Low	8	13.3

Based on the result in Table 22, it is seen that 58.4 per cent of the respondents were with medium level of achievement motivation, while 13.3 per cent were with low level of achievement motivation. More than one fourth of the respondents were found to have high level of achievement motivation.

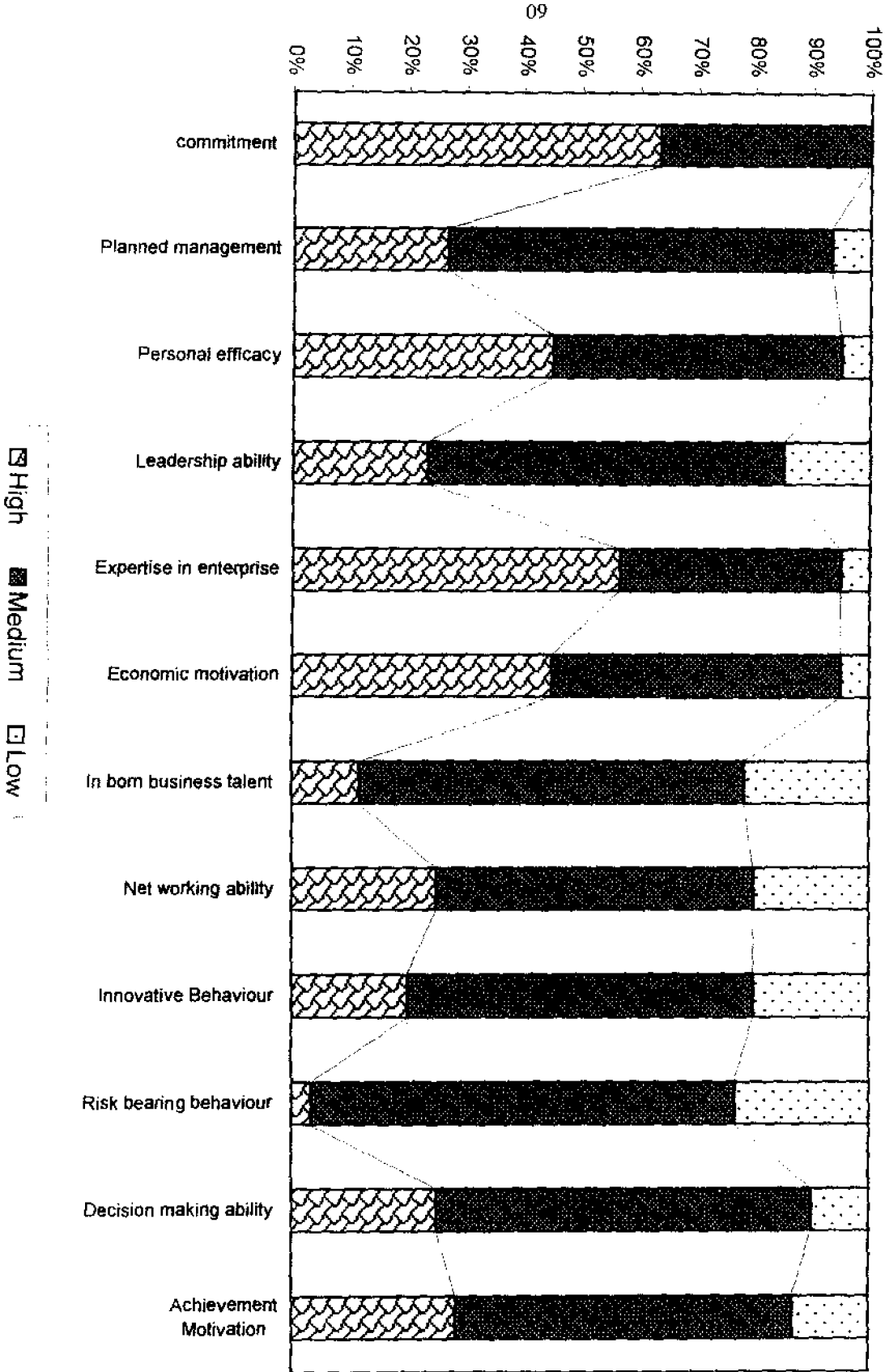


Fig.7 Possession of entrepreneurial traits among the respondents

Income Level

i) Based on family annual income

Table.23. Distribution of the respondents with respect to their family annual income.

n = 60

Sl.No.	Category	f	%
1	< Rs. 10,000	13	21.6
2	Rs. 10,000 to 50,000	27	45.0
3	Rs. 50,000 to 1 lakh	10	16.7
4	> 1 lakh	10	16.7

Table 23 presents the distribution of respondents in relation to their family annual income. It is seen from the Table that 45.0 per cent of the respondents were in the family income category of Rs. 10,000 to 50,000 per year. Only 21.6 per cent were found to have annual income less than Rs.10,000/-.

ii. Annual Income from enterprises

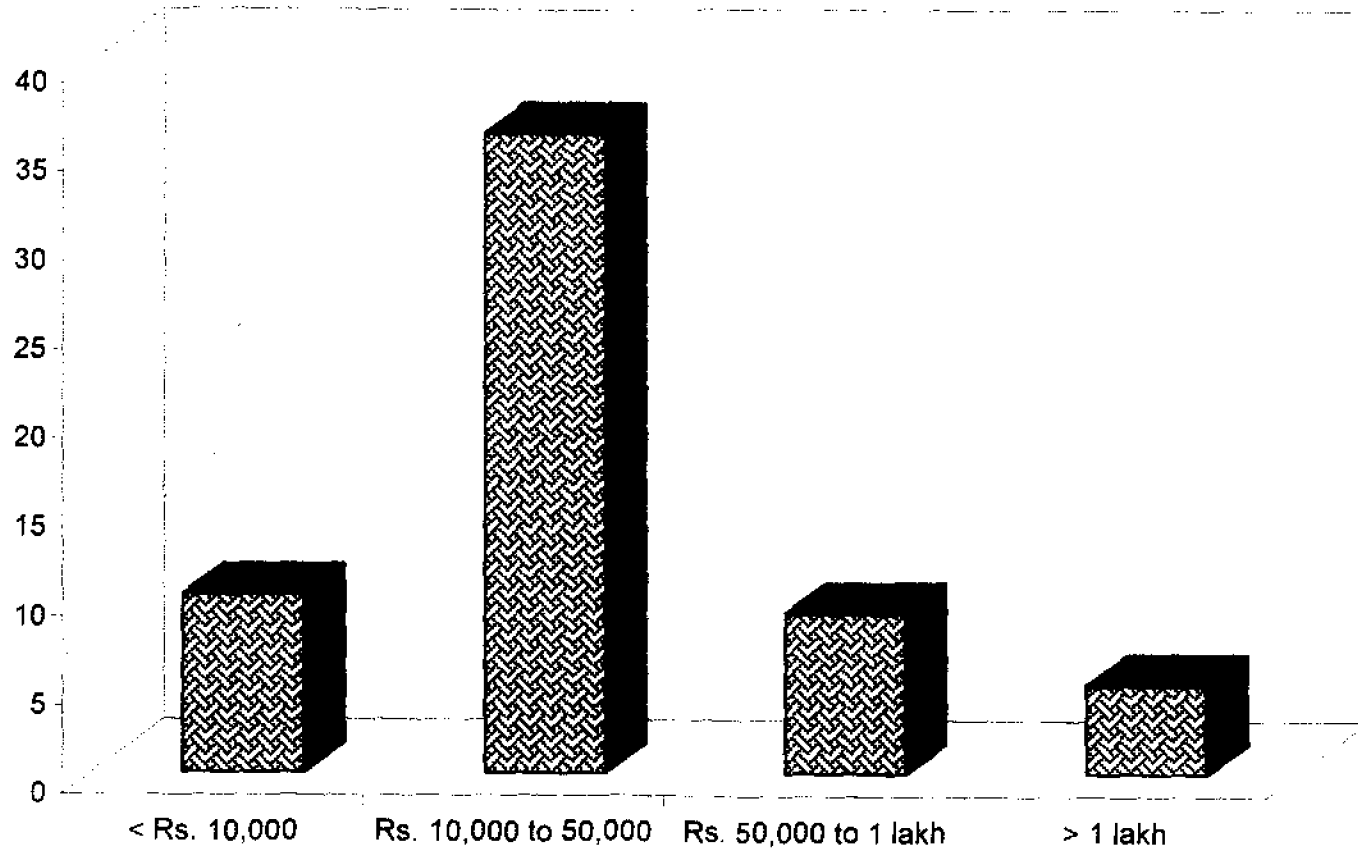
Table.24 Distribution of the respondents based on the annual income from the enterprise

n = 60

Sl.No.	Category	f	%
1	< Rs. 10,000	10	16.67
2	Rs. 10,000 to 50,000	36	60.00
3	Rs. 50,000 to 1 lakh	9	15.00
4	> 1 lakh	5	8.33

The result of Table 24 revealed that majority (60.0%) of women entrepreneurs earn an annual income of Rs. 10000/- to Rs. 50,000/- While 16.67 per cent were found to earn an income of less than Rs.10,000/-, 8.33 per cent had earned an income more than Rs. One lakh.

Fig.8 Distribution of the respondents based on the annual income from the enterprise



Training received

Table.25. Distribution of the respondents based on the training received

n = 60			
Sl.No.	Category	f	%
1	Trained	27	45.0
2	Untrained	33	55.0

Regarding receipts of training before starting the enterprise as given in Table 25, out of the sixty respondents 55 per cent were not having any training at the time of taking up the enterprise.

Perception of women entrepreneur about the position of enterprise in their life

Table.26. Distribution of the respondents based on the position of enterprise in the life of the entrepreneur

n = 60			
Sl. No	Category	f	%
1	First to above family and relations	17	28.3
2	Second to family and relations	29	48.4
3	Equal Importance	14	23.3

As revealed from Table 26, nearly half of the respondents (48.4%) had accorded second importance to their enterprise on comparison with their family, and 28.3 per cent gave prime importance to enterprise.

4.3.2. Profile of Enterprise

Proprietorship of enterprise

Table.27. Distribution of the enterprises based on the proprietorship

n = 60

Sl.No	Category	f	%
1.	Individual	52	86.7
2.	Group	8	13.3

A large majority (87%) of the enterprises had single proprietorship and the remaining were group owned enterprises.

Genesis of enterprise

Table.28. Distribution of the enterprises based on the genesis of enterprise

n = 60

Sl.No	Category	f	%
1	Own started	57	95.0
2	Inherited from Family	3	5.00
3	Bought from another entrepreneur	0	0.00

Among the entrepreneurs studied 95 per cent had started their enterprises of their own. Only 5 per cent have inherited from their families and none had bought from others.

Nature of Enterprise

Table.29. Distribution of the enterprises based on the nature of enterprises

n = 60

Sl.No	Category	f	%
1.	Innovative	21	35.0
2.	Traditional	39	65.0

More than half, (65%) of the women entrepreneurs interviewed were in the traditional type of business and innovative type of enterprises were run by only 35 per cent.

Growth Pattern of Business

Table.30. Distribution of the enterprises based on the growth pattern of enterprise

n = 60			
Sl.No	Category	f	%
1.	Growing	33	55
2.	Declining	9	15
3.	Continuing with out change	18	30

It was seen that 55.0 per cent of the respondents perceived their enterprises to be in a phase of upward growth, whereas 15.0 per cent perceived a downward trend or declining in the growth pattern.

Nature of dealing with competition

Table.31. Nature of dealing with competitions

n = 60			
Sl.No	Category	f*	%
1.	Positive Approach	5	8.3
2.	Quality Product/Service	50	83.3
3.	Honest Business	14	23.3
4.	Constant environment scanning	4	6.6
5.	Market Survey	8	13.3
6.	Consumer response	31	51.6
7.	Personal rapport	13	21.6

*Multiple response

When asked about the ways adopted to deal with competitions about 83% of the respondents indicated that attention was given to keep the quality of product and service followed by consumer response (51.6%), honest business (23.3%), personal rapport (21.67%), market survey (13.3%), positive approach (8.3%) and constant environment scanning (6.6%).

Nature of delegation of authority

Table.32. Nature of delegation of authority

n = 60

Sl.No	Category	f	%
1.	Full freedom given to subordinates	2	3.4
2.	Partial Freedom given to subordinates	6	10.0
3.	Autocratic decision	27	45.0
4.	No labour engaged	25	41.6

Out of the 60 respondents, 35 (58.4%) only engaged permanent labourers in their enterprise. Among them 45.0 per cent did not delegate any authority to the employees, while 3.4 per cent gave full freedom to the subordinates.

Further plan for the enterprises

Table33. Distribution of the respondents based on future plan for the enterprise

n = 60

Sl. No	Category	f	%
1.	Sustain the level of growth and development	34	56.7
2.	Establish better	21	35.0
3.	Attain more quality	0	0
4.	Branch out and diversify	5	8.3

Among the respondents studied, 56.7 per cent wanted to sustain the present level of success and develop the enterprises further. Only 35 per cent planned to establish in a better level. Another 8.3 per cent wanted to branch out and diversify their business.

Anticipation on the progress of enterprise in the coming three years

Table.34. Distribution of the respondents based on the anticipation on the progress of enterprise

n = 60			
Sl.No	Category	f	%
1.	Lower than previous year	5	8.3
2.	Same as previous year	22	36.7
3.	Higher than previous year	33	55.0

It was observed that 55.0 per cent of the respondents predicted that their business will grow higher than the previous years, while 36.7 per cent anticipated the same progress as the previous year.

4.4. Perception on the adoption of management practices by the respondents

Table.35. Percentage of adoption of management functions by the entrepreneurs.

n = 60												
Category	Planned resource allocation		Planned Production		Planned Marketing		Human management		Money Management		Account Keeping	
	f	%	F	%	f	%	F	%	F	%	f	%
High	11	18.3	14	23.3	9	15.0	8	13.3	7	11.7	16	26.7
Medium	4.2	70.0	36	60.0	41	68.3	36	60.0	45	75.0	25	41.6
Low	7	11.7	10	16.7	10	16.7	16	26.7	8	13.3	19	31.7

Majority of the entrepreneurs adopted medium level of planned management activities in the enterprises running.

4.5 Push-Pull factors related to entrepreneurship

4.5.1 Support from family and group members

Table.36. Major entrepreneurial activities for which support is received from family members and/ or other group members

n = 60

Sl. No	Activities	f	%
1.	Enterprise - idea generation	23	38.3
2.	Planning	28	46.7
3.	Organizing Resource	25	41.8
4.	Selection of Staff	22	36.6
5.	Decision Making	30	50.0
6.	Marketing	35	58.3
7.	Raising Finance	26	43.3
8.	Daily Management	25	41.8
9.	Payment	26	43.3

It is observed from Table 36 that majority of the entrepreneurs are in receipt of support from family and group members for almost all activities.

4.5.2 Linkages that foster entrepreneurship

Table.37.Number of entrepreneurs utilizing the services of developmental institutions

n = 60

Sl. No	Developmental agencies	f	%
1.	District Industries Centre	26	43.33
2.	Small Industries Service Institute	3	5.00
3.	Banks	13	21.67
4.	Block Development Office	10	16.67
5.	Kerala State Milk Marketing Federation (MILMA)	2	3.33
6.	Agri-Horti Society	1	1.67
7.	Agri-Department	2	3.33
8.	Central Food Technologies Research Institute (CFTRI)	1	1.67
9.	Handloom Textile Export Promotion Council	1	1.67
10.	Vanitha Vikasana Corporation	1	1.67

Most of the respondents were having contact with one or more of the developmental institutions. District Industries Centre, Bank, and Block Development Office were the major organizations/ offices utilized by the women entrepreneurs.

4.5.3. Extent of media utilization

Table.38.Level of media utilization

n = 60

Sl. No.	Media Utilisation	f	%
1	Low	16	26.7
2	Medium	37	61.6
3	High	7	11.7

From the Table it can be observed that 61.6% of the respondents had medium level of media utilisation.

4.5.4 Motivational factors for starting enterprise

Table.39.Motivational factors for starting enterprise and their rankings

n = 60

Sl. No.	Factors	f*	Ranks
1.	Need for independence	2	III
2.	Earning money / Income	30	I
3.	Recognition	1	IV
4.	Need to do something new	30	I
5.	Family	3	II

* Multiple response

As could be observed from Table 39, earning money and need to do something new were the most important motivational factors for starting enterprise.

4.5.5 Factors induced to sustain the enterprise

Table.40. Major factors to sustain the enterprise and their ranks

n = 60

Sl. No.	Factors	f*	Ranks
1.	Innovativeness	4	IV
2.	Family circumstances	37	I
3.	Earning profit	30	II
4.	Social recognition	1	V
5.	All these	9	III

*Multiple response

Family circumstances and earning profit were given high ranks by the respondents as is evident from Table 40.

4.5.6 Labour relationship

Table.41. Frequency of labour problems

n = 35

Sl. No.	Frequency	f	Ranks
1.	Very often	0	0
2.	Often	3	9.4
3.	Never	32	90.6

The number of respondents who had encountered labour problems very often was nil, 9.4 per cent often faced problems, while vast majority (90.6%) never faced problems, as majority of them do not engage labourers.

4.5.7. *Feeling of discontinuing or leaving the enterprise*

Table.42. Feeling of discontinuing the enterprise

n = 60

Sl. No	Feeling of discontinuing	f	%
1.	Always	0	0.0
2.	Sometimes	2	3.3
3.	Never	58	96.7

Majority of the respondents (96.7%) had never felt like leaving or discontinuing the business. But 3.3% revealed that sometimes they had felt to leave or discontinue the enterprise.

4.5.8 *Labour potential units*

Table.43. Average number of labourers engaged per day in each type of enterprises

n = 60

Sl. No.	Type of enterprise	Average number of labourers engaged per day	
		Family labour	Hired labour
1	Floriculture	1	2
2	Food industry	1	5
3	Handicrafts	2	10
4	Textile	1	178
5	Rubber	1	4
6	Beedi	1	-
7	Coir	2	-

It is observable that the textile enterprise employs maximum number of hired labourers, followed by handicrafts. In all other enterprises mainly the entrepreneur herself and family members manage the activities.

4.6 Problems faced by women entrepreneurs

Table.44.a. Major problems faced by women entrepreneurs

n = 60

Sl. No	Problems	Score	Rank
1	High price of raw materials	154	I
2	Shortage of self finance for fixed and working capital	150	II
3	High rate of interest	148	III
4	Competition from other units	147	IV
5	Lack of technical knowledge regarding enterprise	141	V
6	Low benefit cost ratio	141	V

Table 44.a. presents the major problems perceived by women entrepreneurs. The list of problems along with their scores and ranks are given in Table 44.b.

Table 44.b. Major problems faced by women entrepreneurs

Sl. No.	Problems	Score	Rank
I	Raw materials		
	a) Scarcity	109	16
	b) High price	154	1
	c) Low quality	133	7
	d) Transport of raw materials	104	18
II	Finance		
	a) Shortage of self finance for fixed and working capital	150	2
	b) Lack of financial assistance from organised credit system	129	10
	c) Lack of knowledge regarding financial schemes	127	12
	d) High rate of interest	148	3
	e) Low benefit:cost ratio	141	5
	f) Limiting growth rate due to loss of tax incentives for SSI unit	127	12

Sl. No.	Problems	Score	Rank
III	Labour		
	a) High labour cost	79	26
	b) Scarcity of labour	91	23
	c) Non-availability of skilled labour	83	24
	d) Absenteeism	61	31
IV	Power supply		
	a) Scarcity	82	25
	b) Uncertainty	96	21
	c) High cost	103	19
V	Marketing		
	a) Lack of demand of product	101	20
	b) Low price for the produce	128	11
	c) Frequent price fluctuation	137	6
	d) Competition from other units	147	4
	e) Difficulty in establishing market niche	116	15
	f) Lack of market information	108	17
	g) Exploitation by market intermediaries	103	19
	h) Problems in transport	95	22
VI	Entrepreneurial problems		
	a) Lack of technical know how	141	5
	b) Lack of managerial training	131	8
	c) Lack of accessibility to consulting agencies	124	13
	d) Lack of technical training	117	14
	e) Lack of awareness about the entrepreneurial development agencies	124	13
	f) Lack of contact with developmental organisation	113	9
VII	Socio-cultural factors		
	a) Tradition/Culture which prevent women from taking up business ventures	64	28
	b) Multiple work load and related conflicts	75	27
	c) Gender discriminated socialisation	63	29
	d) Lack of support from family and society	63	29
	e) Criticism/ridicule of society	62	30

Discussion



CHAPTER 5

DISCUSSION

The discussion on the results obtained in the study are presented in this chapter under the following titles.

- 5.1 Classification of enterprises and distribution of respondents.
- 5.2 Description of profile characteristics of the respondents.
- 5.3 Perception on the adoption level of management practices by the respondents
- 5.4 Push – Pull factors related to enterprises.
- 5.5 Major problems of women entrepreneurs in agribusiness.
- 5.6 Case studies on successful women entrepreneurs

5.1 Classification of enterprises and distribution of respondents.

5.1.1 Classification of enterprises based on products / services

Based on the products and services, the enterprises were classified into different categories (Table.2). Majority of entrepreneurs i.e., 73.33 per cent belonged to the food processing industry followed by floriculture industry (11.67 %). This observation in the context of Kerala also confirms with the observation of Rathore and Dhameja (1999). They had observed that the areas of business which provide immense scope for women entrepreneurs are food processing and packaging, followed by preservation of seasonal vegetables and fruits, seed processing and preservation, floriculture / cut flower and mushroom processing.

Different developmental programmes launched by central and state government agencies viz. IRDP, DWCRA, WIP etc provide technical and financial support to the target groups. Regarding the agribusiness, the women folk are much inclined to food industry since it was found to be easily

manageable with their traditional knowledge and expertise. This emphasizes the basic requirement and capacity building for sufficient expertise in the emerging areas of women friendly enterprises and management among women.

Even though floriculture industry stands in the second position, it accounted for only 11.67 per cent as it is mainly centered among the elite groups. In the context of flower growers, Karn (1998) had observed that the size of the flower production unit is positively correlated with the family income. He also supported the general impression that orchid culture is a fad of the urban elite and not that of the rural traditional farmers. This observation emphasises the need for concerted HRD and promotional efforts among women youth to accustom them with new avenues and entrepreneurial traits for sustaining the enterprises.

Analysis of the different types of enterprises among the women entrepreneurs revealed that the traditional enterprise like food processing (pickle making, rice flakes preparation, bakery items, etc.) are still being mostly opted by the women entrepreneurs. The low risk and lack of awareness and exposure on the scope of new entrepreneurial avenues could be other factors which influence the trend. The DIC, SISI and other agencies of entrepreneurial promotion have to play major roles to identify this critical issue and promote the new areas of enterprises among the target groups. The potentials of agri based innovative avenues like pet animals shops, flower shops, farm camps/ tours, farm machinery services etc., are still under utilized in the nation.

5.2 Description of profile characteristics of the respondents

5.2.1 Demographic profile

Age while entering business

Majority of women entrepreneurs were in the age group of 21 to 40 years (83.3%). This is in accordance with the findings of Anna (1989) which indicated that 49 per cent of the women entrepreneurs started their units between 26 and 35 years of age. This observation can be interpreted in relation to the general features of threshold of youth like dynamism, dashingness, enthusiasm etc and this could be utilized as a criterion for fixing the target group for entrepreneurship development, by the different agencies.

Present age

Majority belonged to the age group of 31 to 40. This when compared with the age at which the entrepreneurs started their business gives us the clear picture of the number of 'successful' years they have completed in the particular enterprise. On an average, it could be indicated that all the enterprise units studied had completed more than five years, and the criterion used for the study in selecting successful cases is also proven to be a rationale one.

Educational qualification

The study revealed that 35 per cent of the respondents had formal education upto upper primary level. The study also revealed the fact that respondents with higher educational qualification possessed greater innovativeness, cosmopolitaness and success. The high percentage of unemployment among educated women being a curse of Kerala, the observed trend, point out the need for developing self employed work culture among our educated women youth. Geethakutty *et al.* (1996) had observed that due to

socio cultural factors the middle class women labourers are not available to the labour market of Kerala. The findings is also in confirmation with the inference of Murthy (1983) that education is complementary and not compulsory for entrepreneurship.

Marital status

Out of sixty respondents, 56 were married and the marriage had positive effect on the entrepreneurial qualities of the women as they get support from the family. In majority of cases, husband and other family members provided constant encouragement to entrepreneurs and helped them in almost all the activities of the enterprise.

Self rating on the possession of entrepreneurial traits

When the possession of entrepreneurial traits were rated, majority showed medium level of entrepreneurial traits such as innovativeness, risk bearing ability, decision making ability etc. The reason for not exhibiting high level of traits could be due to their lack of exposure to new technologies, lack of training in managerial areas and low exposure to prominent successful entrepreneurs and entrepreneurship development agencies.

Position of enterprise

It could be observed from Table. 27. that 48.3 per cent of the respondents gave priority to family and relations. Where as 28.3 per cent gave prime importance to enterprise. This could be viewed as their individual preference as most women entrepreneurs selected for the study were married, gave due consideration to both family and enterprises. The multiple roles of women and the burden they shoulder for economic well being of the family can be identified here. This is an important factor to be considered from the point

of economic empowerment. Along with this the increased drudgery due to the multiple roles is also to be considered. All women development programmes should try to redress on the danger of increasing drudgery and burden of women. Murthy (2001) has correctly pointed out this – “any effort at women's empowerment would need to recognise that women have multiple identities based on gender, caste, class, ethnicity, age, marital status and so on and that at different points of time and in different contexts, a particular identity – or a combination of identities – may be more prominent and oppressive than another. Women's empowerment strategies should be therefore be context and temporal specific”.

5.2.2 Profile of enterprise

Proprietorship of enterprise

The study revealed that 86.7 per cent of respondents had individual proprietorship. It can be explained on the ground that the women with high to medium level of entrepreneurial traits (Table.28) are only capable of running business individually. This points out the necessity of group or team work of women wherein the possibility and potential of group based enterprise as an alternative can be promoted among women with low entrepreneurial traits. The presently popularised attempts of women SHGs are apt examples, of group empowerment and local institutions, which take care of the individual weakness and which are able to build 'synergy' in the scene.

Genesis of enterprise

The study disclosed that 95 per cent of the respondents started their own business and the rest had inherited it from the family. This was in conformity with the findings of the study on the socio-psychological profile of successful women entrepreneurs in Jammu and Kashmir which revealed that 70.6 per cent of respondents had started their business as their own. (Khajuria

and Sinha, 2000.). This observation is also an indicator which reveals the patrilineal property rights and male inheritance predominant in the Indian societies. This pinpoints the true fact that the family rarely pass on the family business to their daughters.

Perceived growth rate of business

Regarding the growth of the enterprise, 55 per cent of the respondents had perception of growth while 30 per cent could not anticipate or aspire for any difference in the growth pattern. It was also noteworthy that 15 per cent of the respondents opined a decline in the business (Table.31). The lack of aspiration and hope about the success of enterprise existing among the respondents are revealed here. Need for achievement is an important factor which has to be inculcated in the minds of the entrepreneurs, where in planned EDP has to do a lot, among unemployed youth.

Dealing with competition

The study revealed that much pain was taken by the women entrepreneurs, for providing quality products or services for competing with the prevailing marketing system, since the consumers are highly quality conscious. This can be also supported with the general analects i.e., "Satisfied customer is the best advertisement". This observation was in line with the findings of Khajuria and Sinha (2000) who reported that the women entrepreneurs in Jammu and Kashmir give prime importance to the quality of product or service for dealing with competition.

Delegation of authority

The study revealed that 86.0 per cent of women entrepreneurs are autocratic in decision making (Table.33.) and followed the style of "telling"

which reflected their administrative and managerial deficiencies. This may be elucidated on the fact that the women entrepreneurs with high level of self-confidence, and self-evaluation would have developed an authoritarian approach towards the business. The observation calls for much corrective attention in the context of group enterprises where in participatory approach is essential for the sustenance of the group. The importance of forming non-power-based relationship between women in the empowerment process through affinity groups is to be projected here.

Anticipation on the progress of enterprise

The study revealed that 55 per cent of the respondents anticipates progress of the enterprise in the future years, while 36.78 per cent does not expect any change. (Table.35.). This can be supported by their perception of upward growth and positive feeling towards the bright future of the enterprise. (Table.31.)

5.3 Adoption level of management practices by the respondents

It could be derived from the Table 37. that majority of the respondents were in the medium level with respect to the adoption of management functions, viz. money management, planned resource allocation, planned marketing, planned production, human management account keeping. Considering their level of short span of experience, education and rural background the observed low level of management is to be viewed and necessary capacity building among target groups women are to be thought of.

5.4 Push- Pull factors related to enterprises

5.4.1 Support from family and group members

The study revealed that the respondents were in receipt of support from their family and group members in various activities. Major areas of support observed were marketing (58.3 %) followed by decision making (50.0 %), planning (46.7 %), raising finance for payment (43.3 %), daily management and organizing resources (41.8 %) and selection of staff (36.6 %). (Table37)

It was interesting to note that even though in most of the activities less than 50 per cent of women entrepreneurs received support from family and group members, a remarkable trend was observed in marketing, with a higher level involvement of husbands and other family members which itself nullifies the impact of empowerment in other activities. Marketing is the crucial part of any business, directly dealing with the economic freedom and control of the resources. The creation of enabling environment and facilities which can favour the entry of women in to the market is the essentiality behind this regressing trend.

5.4.2 Extent of media utilisation

The study revealed that majority of the respondents possessed medium level of media utilization (Table.38.). This calls attention to the need of planning efforts of utilizing mass media – Television, Radio, Newspaper etc. effectively to reach rural women, educate and motivate them with regard to entrepreneurial opportunities.

5.4.3 Training

It was observed that 56.70 per cent of the women entrepreneurs had not received any training at all. (Table.39). The remaining trained respondents could attend different training programmes which actually accelerated their overall performance which indicate the need of planned EDP efforts. The fact that a high majority of the women entrepreneurs have not received any training indicates the need of suitable effort of HRD to reach the target group.

5.4.4 Motivational factors

It could be observed from the study that the desire for 'earning money' stood first along with the 'need to do something new'. As the basic aim of each and every entrepreneur is to improve their financial status it is natural that earning money itself served as a motivating factor. The study also disclosed the fact that 30.0 per cent of the women entrepreneurs had taken up the enterprise out of the motivation to do something new which was perceived to derive some remarkable changes in their over all status and esteem.

5.4.5 Labour relationship

It could be observed from the Table42 that only 35 out of 60 respondents were engaging labourers. Others were running enterprise with the help of family members. Those women entrepreneurs engaging labourers were maintaining excellent labour relationship through positive approach and personal qualities which in turn helped them in keeping commendable rapport with the employees.

5.5 Perceived problems of women entrepreneurs in agribusiness.

The problems faced in the management of enterprises were availability of raw materials, finance, labour, power supply, marketing, entrepreneurial problems

and social and cultural factors. The most important problem perceived was the high price of the raw materials which was followed by the shortage of self-finance for fixed and working capital and its high rate of interest. Another important problem perceived was competition from other units. This is mainly due to the preset trend of entrepreneurial promotions and trainings imparted to the women entrepreneurs. It is a fact that the HRD efforts of entrepreneurship promotion mainly remain confined to certain limited areas or topics and that too done irrationally. This ultimately has led to the establishment of similar enterprises there by increasing competition in the market. This emphasise the need of entrepreneurial counselling and promotion with well planned market surveys. This requires much insight on the part of officials to assess the local resources and employment potential, identify areas and plan trainings accordingly.

Another important problem perceived by women entrepreneurs in agribusiness was low benefit cost ratio. They also identified the major cause behind this as the ever fluctuating/ increasing prices of raw materials in comparison to the more or less fixed price of the products. Due to this majority of the respondents were reluctant to invest further.

Other important problems identified were the low quality of the raw materials, lack of managerial training programmes, lack of regular contact with developmental agencies and lack of timely financial assistance from the organized credit system. All the above-mentioned factors retard the functioning of agribusiness. The entrepreneurship developmental agencies should take these factors into account and create and enable the encouraging environment for flourishing of entrepreneurship.

The model suggested based on the observations and conclusions of the study is presented in Fig.9.

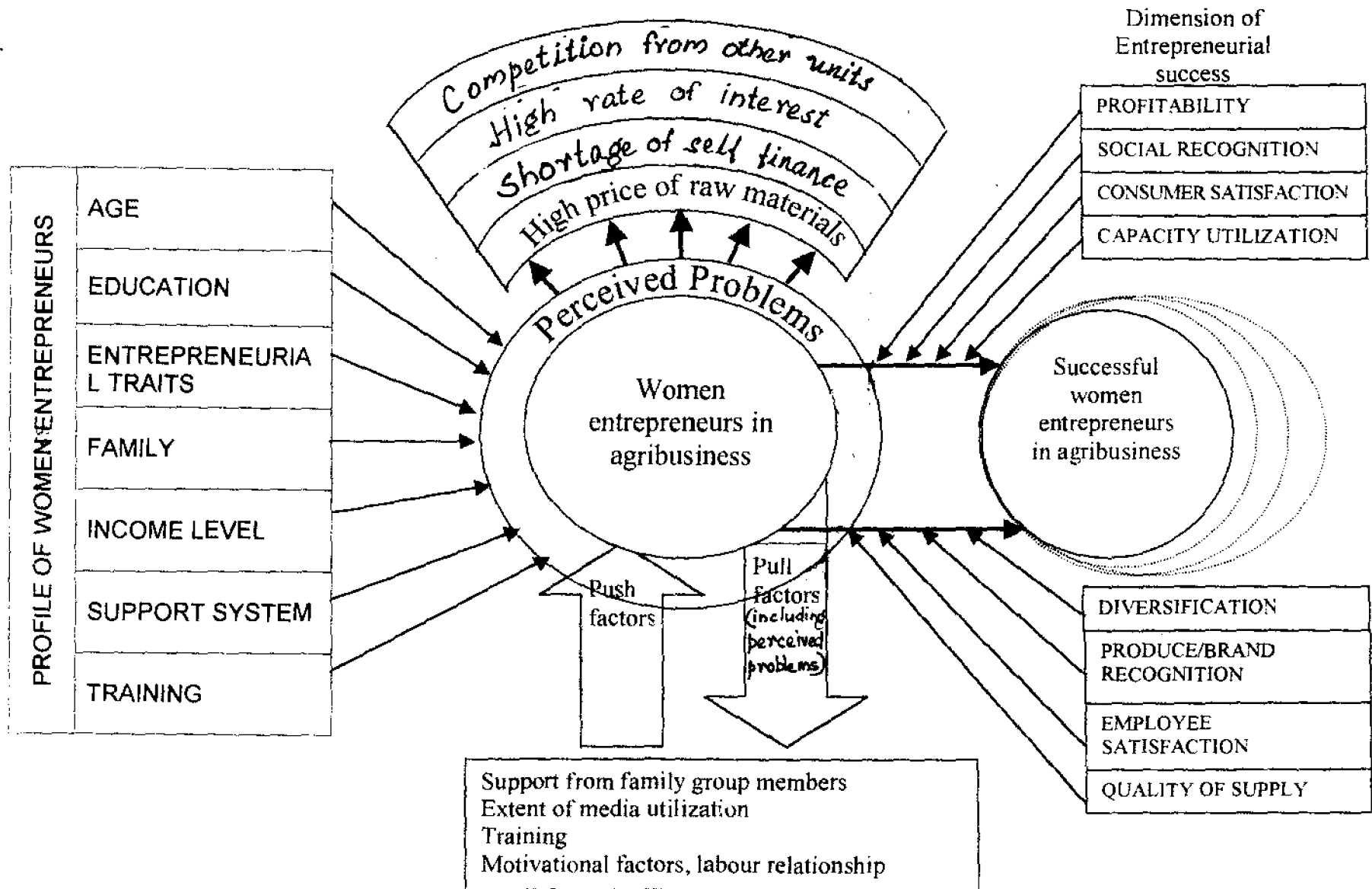


Fig. 9. Empirical model of the study

The study shows that the socio economic and personal background such as age, education, entrepreneurial traits, family, income level, support system, training etc., are to be considered while identifying and selecting the target groups of women for entrepreneurial promotion and women empowerment. The increased or decreased possession of entrepreneurial attributes of the women came out in enabling fostering and challenging situations and prove their capability. The varied levels of success they can attain are represented in the model in circles of broken lines and the dimensions which decide their success levels are also specifically listed. In these development there can be problems like high price of raw material, shortage of finance for fixed and working capital, high rate of interest of loans and competition from other units etc., and the motivational factors, and the push and pull factors which may decide the magnitude of the radius of the circle (the level of success).

5.6 Case studies

Case studies on six successful entrepreneurs selected for the study were carried out. Majority of the respondents belongs to food industry, so three cases are from food industry out of which one is a group endeavour. One case was drawn from floriculture one from textile industry and other is from handicrafts.

Case-1: Success story of Mrs. Shantha Menon, Proprietor, Kanchana Food Process works

Mrs. Shantha Menon, aged 54 is a leading figure in instant food industry. Mrs. Menon resides at Ponnaramparam, Vadavannur, Palakkad. She runs Kanchana Food Process Works and the brand name of her products is 'Kanchana'.

Mrs. Shantha stays with her husband and mother-in-law. She has a grown up son who stays separately and the daughter-in-law is also running the same business and their brand name is 'Kanchan Riya'.

Shantha had formal education upto SSLC, lived 15 years in Bombay along with her husband where he was working. After her husband's retirement they returned to her native place Palakkad and constructed a house in her ancestral property. She had then plenty of spare time and wanted to use it properly.

With the idea of starting a small scale industrial unit, she contacted District Industries Centre (DIC), Palakkad and attended several classes for SSI units conducted by DIC and attended a two months training programme conducted by Centre for Management Training (CMT) at Ottapalam. After this she formulated a project on 'Instant Ada' for preparing 'payasams' and started the Kanchana Food Process works' at the age of 43. She consulted the scientists at Central Food Technologies Research Institute (CFTRI), Mysore and with their guidance set up a small unit just in front of her house. Her husband gave constant encouragement for all these efforts.

Once the project was set, the major problem she had to face was the finance. She sought financial help through a loan of Rs.1.4 lakhs for buying the machineries. Her unit is a small concrete building with two floors. With the loan, she could buy the required machineries like pulveriser, destoner, doughmaker, drier and packing machines.

Initially she concentrated on 'Ada' as the only item with the CFTRI technology and with own trial and error attempts she could standardise the correct mix for Kanchana ada. Shantha recalls that she used to distribute her initial six months trial products as free samples among neighbours and friends. This also helped to develop a network for marketing the product. Now

Kanchana ada is available through out Kerala and has agencies in all major towns. She sells her products through Supplyco and leading supermarket chains.

Eventhough instant ada is a success - the process behind is cumbersome and involves risks - the ada making requires sun drying for three days. This is possible only during summer months, which keeps her unit unutilised during the rainy season. So for utilising the complete capacity of the machinery she planned to start other instant products like instant idli, dosa mix etc. With constant research and hardwork, now her product line includes - instant palada, instant idili mix, instant dosa mix, puttupodi, seva and the latest ones instant idiappam and instant rice noodles. All these required lot of ~~efforts~~ and she had to undertake large number of trial and error methods to standardise the products. All these products are marketed in the brand name of 'Kanchana'.

All these achievements depict her determination for excellence in her work. Now 'Kanchana' is well known to all households of Kerala especially in Palakkad, Kozhikode, Thiruvananthapuram, Ernakulam and Thrissur. As a woman entrepreneur she has self confidence, satisfaction from her work, recognition in society and family, financial freedom and social status as a job provider to girls in the neighbourhood. Shantha employs eight female labourers. All are semi skilled workers and she provides training for the new recruits in her factory itself. She is now able to provide employment for 28 days in a month. Shantha spent full time in the factory along with workers and supervises the work. She takes care of all the steps of production to make sure of the quality.

She gets large scale orders from exporting companies, from 1994 onwards, for instant ada.



Shamha Menon of Kanchana Food Process Works— A leading figure in Instant Food Industry



Preparation of noodles and instant idiappam

Her performance indicates high degree of entrepreneurial traits like commitment, management functions, leadership, knowledge and expertise in enterprise, sociability, innovation proneness, good decision making, high achievement motivation, high level of aspiration and risk bearing ability.

Another entrepreneurial behavior noticed in her case was the constant feed back analysis from consumers and agencies carried out by the entrepreneur. According to her the best way to deal with competition is customer satisfaction and honest business. She has included constant checking of old stock with the agencies, as a proof for this.

Mrs. Shantha faced many problems in the initial stages. Her immediate neighbourhood were suspicious and even ridiculed her. She even faced problem in getting workers. But now things have changed. Mrs. Shantha Menon can be quoted as a typical example for a successful women entrepreneur.

Case-2: A success story of Smt. Ambika Ramesh resident of 'Vishnaveyam', Paropadi near Kozhikode town

Paropadi is nearly 8 km from Kozhikode town and Ambika's residence is nearly 1 km from the National Highway 212. She possesses a very big garden in front of her house where orchids, anthurium, roses etc. are grown.

Ambika, aged 39, owns a cutflower shop "Floridale cutflower centre", near Chalapuram post office in Kozhikode town which is a sales centre for the flower arrangements. She cultivates 1000 plants of orchids (different varieties) and 3000 plants of anthurium. These flowers are utilised for her flower arrangements. She also sells flowers as such.

Ambika comes from a well to do family of Kozhikode. She has received formal education up to SSLC, soon after which, she got married and discontinued formal education, but attended some short term courses in Home Science. Her husband owns RJ Oil Company and is a well known business man. She has one daughter and one son. Her husband gives full support to Ambika and helps her in every aspect of her business. Her daughter also helps her in flower arrangements.

Ambika entered into flower industry ten years back. Her love for plants and flowers influenced her entry into this business sector. And also then the environment was also ideal during late 1980s when orchids were the craze in floriculture industry all over the world. Kerala with its hot humid climatic condition emerged as a center for orchid cultivation. AVT (A.V. Thomas and Company) was the pioneer to enter into floriculture industry through Vanitha clubs in Kerala. In 1988, the bio-technology division of AVT, Cochin started exporting the orchid plantlets and flowers to United States, Spain, Japan etc. Building up of a sustainable market for floriculture produce necessitated a fairly good domestic production and marketing system. With this in view, AVT & Co. in association with 'Vanitha' - a leading women's magazine had formulated 'Vanitha Orchid Club' for housewives. This helped the housewives to earn a few hundred rupees to few thousands by raising orchids in their homesteads. Ambika was one among the club members who initially took up cultivation of orchids in Kozhikode. She started her garden by cultivating hundred plants and later increased the size to 1000 plants. Then marketing aspects of flowers were taken care of by the AVT. But in the later stage as the demand for orchids in local markets increased and the local than AVT's price, orchid cultivators started to prefer local markets over the AVT. Thus the collection by AVT was reduced and they had to gradually withdraw from the scene.



Ambika Ramesh of Floridale Cut Flower Center in her



Flower arrangement by Ambika

The local flower growers has to struggle. The members of orchid club found it very difficult to market their flowers as the local market demand was not high as their production. This was a crucial point for Ambika, which acted as a real push factor for her enterprises. It was then Ambika diversified her line of enterprise into a value added business with flower arrangements like flower baskets, bouquets etc. The crisis brought out her entrepreneurial behaviour i.e., she took a daring decision by diversifying into new field during crisis without getting frustrated. Vinayagam (1998) defined entrepreneurial behaviour as the ability of an agri-business operator to deal with risks, take appropriate decisions and manage resources in an optimum way towards maximising the profit of his enterprise with a definite motive so as to excel others. The diversification effect she took can be identified as a turning point in her life which could change her business style as a whole. In her new venture she received lot of support from the family and society.

During the initial stages of flower arrangement business, she used to collect flowers from her fellow members of the club. As her volume of business grew she has to order consignments of flowers from Bangalore, also which still continues.

Initially she concentrated on bouquets and traditional flower arrangements only. Now her style includes western traditional, classic, Oriental-Ikebana-Moribana, Ukebena and nageire, dry flower arrangement and drift wood arrangements. She provides different types of flower arrangements according to the requirements of the customers, which is really a wide range like welcome bouquets, single flower wraps, flower baskets, fruit baskets, presentation arrangements etc. The price ranges from Rs.25/- to 1500/- for bouquets and basket arrangements. The price depends on the materials and flowers used. Single flower wraps consists of one flower and a bud which costs Rs.10/-.

Now the very first name coming to the mind of people of Kozhikode on planning for a function is Ambika Ramesh. Her services also include hall and vehicle decorations. According to Ambika, her excellent work which can be considered as her masterpiece was the one she had done for her daughter's marriage which took three days to complete and was done with flowers worth Rs.1 lakh. One has to note that she has received no special training in flower arrangements. She attributed the secrets behind her success to hardwork, creative thinking and friendly relation with her customers.

She regularly reads newspapers and farm magazines and listen to radio and television. She will never miss a programme on floriculture industry and keep constant contact with those who are in the same line of business. This shows her high media utilization and interaction, for business growth. This helps her in adopting timely changes and designs of products according to the pulse of the ever changing fashions of the society.

Ambika employs one female assistant to help her in flower arrangements and decorations. But all decisions and designings are done by Ambika herself. Some times she keeps a very friendly relationship with her assistant.

Her business growth shows a constant upward trend and she accounts this to her commitment towards work, planned management of finance, time and market. Her expertise and knowledge in the industry is also admirable. Above all these, her talent in maintaining a good interpersonal relation in the society and potential consumers made her the leading figure in floriculture industry in Kozhikode.

Ambika's motto is 'customers satisfaction'. She is very conscious about customer requirements and works for attaining a lasting impression on

her work. Because of this her customers prefer her service and are very stable. This is an inevitable quality for every entrepreneurs to emulate.

Ambika encounters the competition from other units through positive approaches, quality in work, giving prime importance to customer requirements and doing honest business.

The innovative ideas on different types of decoration and arrangements widen her customer range. She is very particular about the quality of flowers used, their size, colour etc. and leaves no room for criticism. She is also ready to take moderate risk. These are some of the entrepreneurial characters which helped her to become successful. To her credit she had received three awards also.

In her opinion 75 to 99 per cent of her future depends on herself and she feels confident to solve 90 per cent of problems encountered by her enterprise. Her future plans are to continue as an entrepreneur and aspires to start an old age home or a home for street children. This shows her commitment to the society also.

The dimensions of entrepreneurial behaviour such as innovation proneness, good decision making ability, high achievement motivation and high level of aspiration along with risk taking ability are present in Ambika Ramesh. Her leadership ability and management ability are also highly appreciable.

Ambika with her ten years of experience feels that women are equally capable of running business as men.

Case-3: Usha Gopalakrishnan, Ambal Enterprises, Old Lakkadi, Ottapalam, Palakkad

Mrs. Usha Gopalakrishnan started Ambal Enterprises of pickle unit as a family business when her husband returned from Dubai eight years back. Both Usha and her husband have equal share in running their pickle manufacturing unit. The production and in house management are taken care by Usha and marketing aspect by her husband. Her father-in-law, a sales tax consultant also help them in keeping accounts.

Usha, aged 38, is staying in a joint family and her two children are studying in school. Usha had completed her B.Com. before her marriage. The motivational factors behind starting this unit were her husband's return from Dubai and desire to do something productive.

Since pickle making is a traditional activity and as she has inherited knowledge in the preparation of pickle, she opted for pickles and kontatum production. Pickles and kontatum are marketed in the brand name of 'Ambal'. Fruits and vegetables (mango, lemon, gooseberry etc.) are used for pickle making.

Ambal Enterprises is registered as SSI unit at DIC, Palakkad. Usha had received six months training in pickle production from SISI, Thrissur. She is referred to as one of the outstanding women entrepreneurs by Mr. John, the instructor of SISI.

For starting the production unit and procuring required machineries, she had taken a bank loan of Rupees five lakhs from Canara Bank, three fourth of which had already been repaid.



Usha Gopalakrishnan in the packing section of Ambal



Storage of Pickles

Plate 3

Since the main raw material, mango is available only during seasons, she collect and store tender mango in brine solution for the year long pickle production. The number of labourers engaged during seasons vary from six to ten. Permanently she engages four female labourers. All of them are semi skilled. Usha manages the production unit and supervises every activity. The workers are not allowed to take decisions on any of the activities.

In Usha's opinion because of their marketing approach, calculated movements and quality of products, they could win over the market so easily. From starting onwards their business grew in an upward trend. She feels the success is due to the proper management of resources, planned production and planned marketing.

Now she feels confident that she can face any problem and manage a business properly. She is also satisfied with the achievements. Regarding entrepreneurial characters, she stands at high level for all entrepreneurial traits like commitment, management, sociability, planned marketing and achievement motivation.

Regarding future plans she wants to diversify into other sectors of food production and is ready to take financial risk. In all activities she is having full support from family members and take major decisions after consulting with family. She gives equal importance to family and business.

Now Ambal Enterprises is a well known pickling unit in Ottapalam. The credit for their success goes to Mrs.Usha Gopalakrishnan for her dedication to the enterprise.

Case-4: Mrs. Indira Balan, Lalith Handlooms, Nut street Road, Vadakara

Mrs. Indira Balan, Proprietor, Lalith Handlooms who stands out among the women entrepreneurs selected for this study. She is the only

woman entrepreneur out of all the respondents studied, who is running an export business. Aged 42, she is responsible for the exquisite designs produced by Lalith Handlooms.

Mrs. Indira started Lalith Handlooms at the age of 35. She started the enterprise as a family business. Her husband, Mr. Balan was working in the handlooms export divisions of EID Parry. The contact he had at the time helped them to establish their own business in a better way. She and her husband are engaged full time in the activities of their enterprise and divide the work between them. Indira takes care of the designing and manufacturing aspects and the remaining activities are taken up by Mr. Balan.

Indira is a graduate and her family consists of husband and a son. She reads newspapers and business magazines related to textile industry regularly. She keeps regular contact with Handloom and Textile Export Promotion Council and Cotton Textile Development Organisations.

Regarding training, Mr. Balan has completed degree in textile industry, while Mrs. Indira has not received any formal training in this particular trade. Since they belong to the weaver community, they have traditional knowledge in this area. According to Indira, the traditional knowledge obtained from *her ancestors* was the most valuable training she had received. At present they earn nearly 3 to 4 lakhs/month.

The product line of Lalith Handlooms include furnishing fabrics, decorative trimmings, fringes, frills etc. They employ 350 employees, out of which 210 are females and all are skilled workers. These employees work from their own house as cottage industry. They work for 24 days a month.

The analysis on entrepreneurial traits indicated that she possess medium to high level of entrepreneurial characters. She is very confident and it

reflects in her actions. She wants to establish the unit in a much better way in the coming years.

Regarding decision making of the designing materials, Indira is the sole decision maker, while all other aspects she discusses with her husband and takes joint decision. A selected group of her employees are given the authority to take decisions at certain areas of work.

She gives equal importance to family and enterprise. Mrs. Indira can be quoted as an example to people who think there is a limit for women to grow.

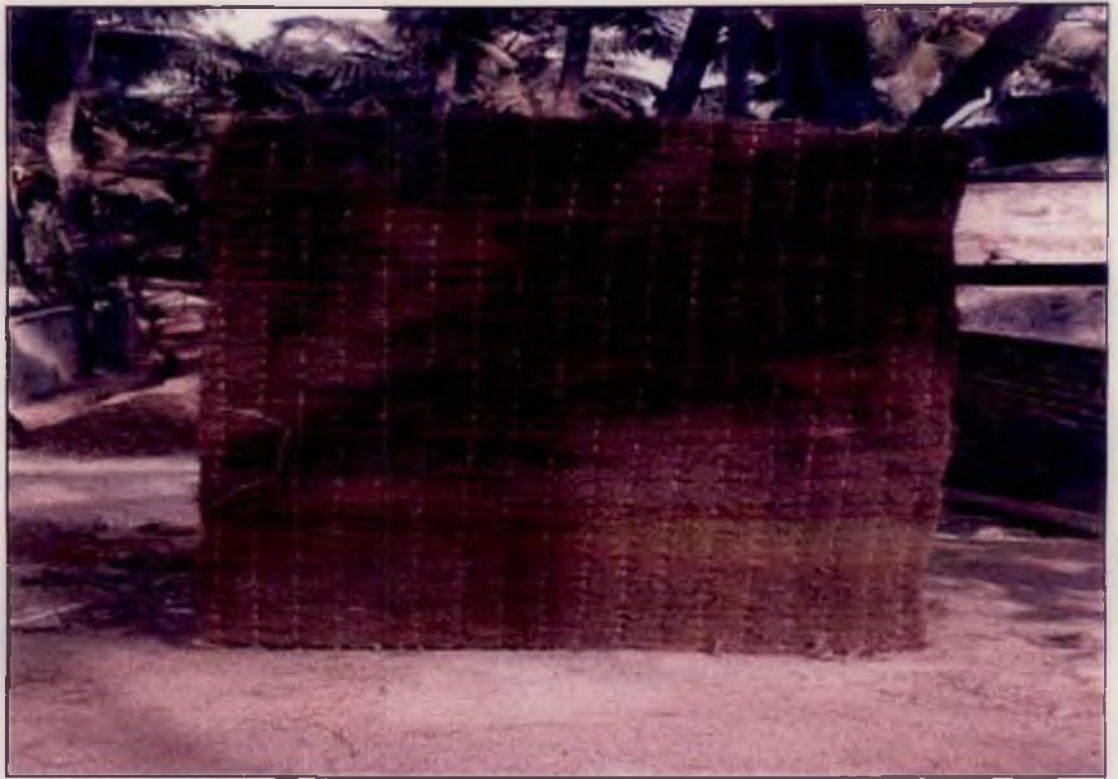
Case-5: Mrs. Amina, Chalingadu, Vadanappally, Thrissur

Mrs. Amina of Chalingadu was born and brought up in family doing ramacham (vetiver) business. She sustained the legacy of their family.

Vetiver (Ramacham) is a perennial grass, the roots of which are used to extract oil for aromatic purpose. Ramacham hand fans and mats are known and used from time immemorial due to its medicinal and aromatic properties. The mats have many fold functions ranging from the use in air coolers to sunshade for windows, vehicles etc.

The Vadanappilly and Chandrappinny areas of Thrissur where the soil is sandy loam is best for vetiver cultivation. The farmers over these region were traditional cultivators of vetiver. The availability of vetiver in large quantity can be a reason for Amina's father to start business on value added products of vetiver.

171937



A finished Ramacham mat from Amina's Unit



Ramacham Hand Fans

Plate 4

Amina, aged 42, joined her father in business at the age of 20. She got married and her husband stays with her and works along with her in the enterprise. She is carrying on this business only because she inherited it and this is the only field she was trained.

The knowledge she is having in the enterprise was gained from her parents. Even now she is following the same working strategy. Amina buy vetiver roots from her nearby farmers as well as from an agent who supply oil extracted roots to her from Bangalore. She employs seven skilled workers for making mats and hand fans out of this. She engages them for 28 days a month. The finished products are sold to an agency, which carries out the marketing.

The agency to which she sells her products has monopolized the business in that area and can be considered as 'middlemen'. The exploitation by the middle men is a major factor which hinders her development. Other factors which have negative effect in the business are lack of entrepreneurial training, lack of formal education, lack of technical and managerial knowledge and lack of management and marketing strategy.

She is a hardworking person and her confidence and courage to face problems help her in sustaining the enterprise. Eventhough Amina sustain the enterprise she cannot be coined as one of the successful entrepreneurs. This is mainly due to her lack of technical as well as marketing knowledge in the vetiver business and due to the exploitation of middle men.

The Entrepreneurship Development Agencies should concentrate their work among entrepreneurs like Amina. Through proper training and guidance, she will be able to improve her working strategy thereby increasing the status of her enterprise.

Case-6: Swasraya Vanitha Bakery, Peringalam Vayal, Poonur, Balussery, Kozhikode

Swasraya Vanitha Bakery is an endeavour started in the year 1995 under the guidance of Village Extension Officer of Balussery Block Development Office. This unit is owned by ten women of Peringalam Vayal, Balussery and Smt. Vijayakumari is the secretary. She is 36 years old and all the group members are in the age group of 30 to 40. Smt. Vijayakumari had studied upto Pre-degree. All the members of this group are married and have nuclear family.

The members of this group are from the same neighbourhood, and have enough spare time and to this group the idea for starting the bakery was suggested by the Village Extension Officer. The main motivational factors for almost all the members to enrol in this group were the desire to earn some income, the need to do something new and the need for independence.

Before starting the unit, all the group members had attended training for three months conducted by the Block Development Office. The training was imparted mainly to give guidance on management and marketing aspects in the first two months. Then in the last month they were trained in a bakery for learning the production aspects.

After training, they took loan of rupees one lakh for starting the enterprise, which they could pay back within three years. Eventhough all the group members belong to low income group, now each of them are able to earn upto Rs. 1500/- per month from the bakery.

The responsibilities of management and running bakery are shared by all the members equally. All are having equal powers and the decisions are taken by group members together. The operations of the bakery are also

divided among the group members. The activities are divided into three sections and the members perform their duties in rotation. The major activities are 1) Office management (2 members) takes care of buying raw materials, packing of products and account keeping 2) Kitchen work for preparing bakery items (4 members) and 3) remaining four will go for door to door Sales. For the sales also they have fixed routes for each day of the week. This had helped them to acquire regular customers. All these show their managerial ability of running the business with out any disharmony with in the group. This is the main factor behind the success of Swasrya Vanitha Bakery.

When the entrepreneurial traits of the group members were analysed, they possessed high degree of commitment, planned management, personal efficacy, expertise in enterprise, economic motivation, sociability and good networking ability. They also pointed out they could develop and increase their self confidence, satisfaction, independence, financial freedom, recognition, and social status after entering into business.

The Swasraya Vanitha Bakery deals with competition through positive approach, quality products, collecting consumer response and personal rapport and they do honest business. Their future plan is to establish in a better way and majority of them give first position to the bakery management than family and relations, where as some stated they gave equal importance to both.

The major problems faced by this group are high price for raw materials, low profit, competition from other units and frequent price fluctuation of raw materials. Even with all these problems, the Vanitha Bakery is prospering. Recently they have received a cash award of Rs. 14,000/- from the Balussery Block Office for the best group activity.

Summary

CHAPTER 6

SUMMARY AND CONCLUSIONS

Entrepreneurship has been recognised as an essential ingredient of economic development. The basic concept of entrepreneurship connotes effectiveness, an urge to take risk in the face of uncertainties and an intuition, i.e., a capacity of showing things in a way which afterwards proves to be true.

In India, women constitute 48 per cent of the total population, 60 per cent of the rural unemployment and 56 per cent of the total unemployment. This shows that a large part of women population is unemployed. To overcome this situation, development of women entrepreneurship is essential. During 1990s many women had entered into the field of entrepreneurship to avail economic competitiveness and independence. Eventhough many women are entering to the field of entrepreneurship, most of them are not flourishing well on a sustained manner. This is mainly due to the lack of services and facilities and because of the prevalent system of our societies. To probe into the reasons and identify the interlinks between different factors which have definite impact on agribusiness enterprises, it was felt necessary to take an indepth study. The detailed analysis can be used for future planned developmental activities of women entrepreneurs. Against this background the present study was formulated with the following specific objectives.

1. To develop a profile of successful women entrepreneurs engaged in agribusiness enterprises.
2. To study the push and pull factors relating to entrepreneurship in agribusiness.
3. To study the problems perceived by women entrepreneurs.

The study was conducted in three districts of Kerala viz., Kozhikode, Palakkad and Thrissur which were purposively selected for the study. From the three districts sixty women entrepreneurs, 20 from each district who were in the field of entrepreneurship for a minimum period of five years were selected. The women entrepreneurs selected belonged to on-farm, off-farm, traditional, innovative, formal and informal types of enterprise.

To study the profile of women entrepreneurs in agribusiness, the demographic and enterprise profile of the respondents were collected. The demographic profile included age, educational qualification, marital status, family background and possession of entrepreneurial traits. The enterprise profile consisted of proprietorship, genesis of enterprise, nature of enterprise, growth pattern and anticipated future plans.

An Entrepreneurial Success Index (ESI) was developed in order to measure the level of success of entrepreneurs. The major dimensions for calculating ESI were identified through relevancy rating. The identified dimensions were profitability, consumer satisfaction, capacity utilisation, diversification, product/brand recognition, employee satisfaction and quality of supply.

The push and pull factors relating to women entrepreneurship and the major problems faced by women are also studied in detail. The relevant data were collected through personal interview, with the help of interview schedule, along with observation and case method. Six cases from among the respondents were analysed in depth. The collected data were analysed using statistical tools like frequency, percentage and Delinious Hodges cumulative method of classification.

The salient findings of the study are presented.

1. Major agribusiness avenues in which women entrepreneurs engaged are floriculture, food processing, handicrafts, textiles, coir, beedi and rubber products.
2. Based on the nature of products and services and on the formal registration and receipt of training, the enterprises selected for the study were grouped into seven typologies viz., innovative, traditional, on-farm, off-farm, on-farm cum off-farm, formal and informal enterprises.
3. Majority of women entrepreneurs in agribusiness are concentrated in food processing and floriculture businesses.
4. Eight dimensions of entrepreneurial success were identified as major factors influencing success of entrepreneurs. They were profitability and debt, social recognition, consumer satisfaction, capacity utilisation, diversification, product/brand recognition, employee satisfaction and quality of supply.
5. Entrepreneurial Success Index (ESI) developed with the identified dimension of entrepreneurial success is

$$ESI = \sum_{i=1}^K \frac{A_i}{P_i}$$

ESI - Entrepreneurial Success Index

A_i - Actual score of i^{th} dimension

P_i - Potential score of i^{th} dimension

K - Number of dimensions applicable

The ESI values ranged from zero to one.

6. The women entrepreneurs were classified based on their level of success as very high (21.67%), high (26.66%), medium (26.67%) and low level (25.0%) of success.
7. Among the different avenues entrepreneurial Success (ES) was found to be high in floriculture industry followed by food processing industry.
8. Majority of women studied (79%) were from food processing industry and most of them were with medium to low level of success.
9. The demographic profile of women entrepreneurs revealed that 50 per cent of the respondents had started their unit at the age of 31 to 40 years and 33 per cent entered business between 21 and 30 years.
10. The educational qualification of the respondents showed that 35 per cent had formal education up to upper primary class, 25 per cent school final, 20 per cent pre degree and 16.7 per cent had completed degree. Only 3 per cent had post graduation.
11. Ninety per cent of the respondents were married women. Sixty per cent of women entrepreneurs belonged to nuclear family.
12. Among the different economic income groups, a high percentage (45%) of the respondents were found to be in the low income group of Rs.10,000/- to 50,000/- annually.
13. It was observed that 60 per cent of women entrepreneurs earned annual income from the enterprises in the range of Rs.10,000/- and 50,000/-.
14. Forty five per cent of the respondents had received training before starting their enterprises.

15. The self rating on possession of entrepreneurial traits revealed that majority of respondents were with medium level of planned management, personal efficacy, leadership ability, economic motivation, in born business talent, good human relations and networking ability, innovative behaviour, risk bearing behaviour, decision making ability and achievement motivation.
16. Sole proprietorship was practised by majority (87%) of the respondents and 95 per cent started their own business and only five per cent had inherited from families.
17. Only 35 per cent of the respondents had innovative enterprises, while the rest owned traditional businesses.
18. The major means of countering competition in the field by the entrepreneurs were maintaining the quality of product/service followed by consumer response, honest business and personal rapport.
19. Majority of women entrepreneurs had contact with developmental institutions like District Industries Center (DIC), Block Development Office and Bank.
20. The push and pull factors identified in the study were support from family and group member, extent of media utilisation, training, motivational factors like desire to earn money, need to do something new, labour relationships etc. The major problems such as high price of raw materials, shortage of self finance, high rate of interest and competition from other units were also pointed out by the respondents as full factors. But majority of them have not thought of leaving the business. The same factors act as push and pull factors depending on the individuals and circumstances.
21. The major problems perceived by women entrepreneurs were high price for raw materials, shortage of self finance for fixed and working capital, high rate of interest and competition from other units.

General profile of women entrepreneurs in agribusiness

1	Level of success	Medium
2	Major type of farm enterprise	Traditional and formal (Food processing)
3	Age group	31 to 40 years
4	Educational level	Upper primary and High School
5	Marital status	Mostly married
6	Family type	Nuclear
7	Commitment	High
8	Planned management	Medium
9	Personal efficacy	Medium to High
10	Leadership	Medium
11	Expertise in enterprise	High
12	Economic motivation	Medium to High
13	Inborn business talent	Medium
14	Human relations	Medium
15	Networking ability	Medium
16	Innovative behaviour	Medium
17	Risk bearing behaviour	Medium
18	Decision making ability	Medium
19	Achievement motivation	Medium
20	Annual income from enterprise	Rs 10,000 to 50,000/-
21	Training experience	Majority in need of training.
22	Relative position of business in the life of entrepreneur	Secondary to family and relations
23	Proprietorship of enterprise	Individual
24	Genesis of enterprise	Own started

25	Trend of business	Growing
26	Handling of competitions	Quality produce/ service
27	Nature of delegation of authority	Autocratic
28	Future plan	Sustain the level of growth and development
29	Planned resource allocation	Medium
30	Planned production	Medium
31	Planned marketing	Medium
32	Human management	Medium
33	Money management	Medium
34	Account keeping	Medium
35	Major organisation relied upon	DIC, banks, block development office
36	Media utilization	Medium
37	Motivating factors	Earning money, need to do something new, family pressure, independence
38	Major pull factors	Lack of technical knowledge lack of market, low price, exploitation from middlemen
39	Major problems	High price of raw materials, Shortage of self finance, High rate of interest, competition from other units, lack of technical knowledge and low benefit cost ratio

The profile provides the general picture of a rural woman entrepreneur. Those who are concerned with entrepreneurial promotion in the rural sector, can utilise this profile to identify the target group and to understand the groups strength and weaknesses. It is also possible to

identify the opportunities by which way the agencies have to strengthen the women through entrepreneurial promotional works.

- Most of the entrepreneurs are still confined to traditional avenues and are without any training experience.
- Majority of the women entrepreneurs entering in business are in the age group of 31 to 40 years. Most of them are married women with nuclear family.
- Note that majority have high commitment but have only medium level of entrepreneurial traits/skills and follow planned entrepreneurial activities at medium level only. This observation underlines the need for focussed efforts and emphasis to be given for building entrepreneurial capability and management ability among the target groups through appropriate trainings. The fact that nearly half of the entrepreneurs are without training, is also to be taken into account. Through proper HRD programmes, there is scope for improving their entrepreneurial success.
- Majority of the respondents are having individual proprietorship, but the popular effort of taking up enterprises by self-Help Group (SHG) also to be considered and promoted wherein potential of affinity groups are to be utilised.
- Majority are with medium levels of aspirations which may be boosted through apt motivational programmes, and utilised.
- The main industrial promotional institutions/ agencies the women relied upon were District Industries Centre, Banks and Block Development Offices.
- The major problems perceived by the women in the business were lack of finance, raw materials, high rate of interest and low profitability, which are to be taken care in building enabling environment.

Major implications of the findings

1. The profile of the women entrepreneurs observed in the study can be utilised for better targeted, and planned interventional strategies policy making and entrepreneurial promotions among women entrepreneurs in the farm sector.
2. The ESI developed in this study can be utilised to measure the level of success of entrepreneurs.
3. The training programmes given to the entrepreneurs should include specific tailor-made programmes to suit the needs of the individual entrepreneurs. Along with technical training, managerial trainings also should be given to enhance the entrepreneurial traits. Once the training is completed, proper follow up should be done by the training agency to ensure the adoption in the field.
4. Even though most of the entrepreneurs register their enterprise while starting business, continuous contact with these developmental agencies were lacking. Continuous feed back and follow up between entrepreneurs and promotional agencies should be built up.
5. Setting up of marketing infrastructure and apex bodies is an essential step to sustain the empowerment efforts of women.
6. Efforts on the part of entrepreneurial promotion agencies and entrepreneurs are essential to start new avenues of enterprises with the existing and easily available inputs to excel in the market.

Suggestions for future research

1. The present study was confined to three districts only. A comprehensive study of similar nature should be carried out for the whole state which would be of use to plan strategies for promoting women entrepreneurs.
2. Detailed studies may be conducted to study the problems in the agribusiness enterprises among the low income groups especially among the *Self Help Group (SHG)* based efforts .
3. Specific studies may be conducted to find out the role played by various developmental agencies to mould the entrepreneurship development in agribusiness.

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Appendices



Ext. PG 1/2001

APPENDIX - I

**KERALA AGRICULTURAL UNIVERSITY
COLLEGE OF HORTICULTURE
DEPARTMENT OF AGRICULTURAL EXTENSION**

Dr. P.S.Geethakutty
Associate Professor

7-3-2001

Dear Sir/Madam

Mrs.Sindhu.S Narayan is undertaking a study entitled "Women entrepreneurs in agri-business" as part fulfillment of her PG programme under my guidance. One of the objectives of the study is to develop an index for measuring entrepreneurial success of women agri-business entrepreneurs. In this context, she had identified certain dimensions in relation to entrepreneurial success.

Considering your rich experience and expertise, you have been identified as a judge for rating the relevancy of the list of dimensions furnished in the enclosed annexure. You may please indicate your opinion about the inclusion of each dimension under the appropriate column.

I am aware that you have a busy schedule. Yet I hope that you will kindly spare sometime for us. Your kind and early response would greatly help us to complete the study in time. Please return the duly filled annexure to the address indicated in the envelope at the earliest.

Thanking you

Yours faithfully


P.S.Geethakutty

To

Annexure

Dimensions of Entrepreneurial Success

Dimensions	Most relevant	Relevant	Less relevant	Least relevant
I Economic achievement a) Profitability b) Extent of Indebtedness c) Independence d) Self Sufficiency any other e) f)				
II Social achievement a) Self/ Personal actualization b) Social recognition/status c) Social contribution d) Environmental compatibility any other e) f)				
III Organizational achievement a) Consumer satisfaction b) Produce/Brand recognition c) Employee's satisfaction (Employee-Employer Relationship) d) Quality e) Accreditation f) Rewards any other g) h)				
IV Sustainable growth & development of the enterprise a) Capacity utilization b) Diversification c) Branching any other d) e)				

APPENDIX-II

Dimensions of entrepreneurial success with their scores obtained and weightage

Sl.No.	Dimensions	Score	Weightage
1	Profitability*	79	3.76
2	Extent of indebtedness	60	2.86
3	Independence	44	2.09
4	Self sufficiency	49	2.33
5	Self/personal actualization	58	2.76
6	Social recognition*	65	3.09
7	Social contribution	57	2.71
8	Environmental compatability	57	2.71
9	Consumer satisfaction*	71	3.38
10	Produce/Brand recognition*	66	3.14
11	Employee's satisfaction*	61	2.90
12	Quality of produce*	70	3.33
13	Accreditation	55	2.62
14	Rewards	50	2.38
15	Capacity utilization*	65	3.09
16	Diversification*	64	3.05
17	Branching	52	2.48

$\bar{x} = 2.86$

APPENDIX III

Women entrepreneurs in agri-business

Interview Schedule

(For Women Entrepreneurs in Agriculture)

I. General

- District :
 Name of entrepreneur :
 Name of Enterprise :
 Address :
 Proprietorship : Individual / Group
 If Group, Position of respondent : President/Secretary/Member

II. Particulars relating to entrepreneurs

1. Age :
 2. Age while entering business :
 3. Educational Qualifications :
 Details :
 4. Marital Status : Married/Unmarried/Widow/Divorcee
 5. Family back ground
 a. Type of family : Nuclear / Joint
 b. Family Size (No. of adults, children, male, female)
 c. Family participation in enterprise

Sl.No.	Activities	Participating Member	Nature of participation	
			Full	Partial
1	Enterprise (Initial idea)			
2	Planning			
3	Organising resource & materials			
4	Selection of staff			
5	Decision Making			
6	Marketing			
7	Raising Finance			
8	Management			
9	Payment (for raw materials, Salaries etc.)			

6. Family income (per month)
Income from enterprise

7. Media utilization

Media Utilization	Regularly (4)	Often (3)	Sometimes (2)	Never (1)
1. Newspaper				
2. Radio				
3. Television				
4. Farm magazines				
5. Business Journals				
6. Others if any				

8. Credit Utilisation

- a. Have you availed loan for enterprise : Yes / No
If yes, details :
- b. Have you repaid the loan in time : Yes / No / Partially
- c. Have you faced any problem in availing financial assistance : Yes / No
If Yes, details :

9. Contact with entrepreneurship promoting Institute like

- ✓ a. Institutions Yes / No Nature of help received
- DIC
- SISI
- BANK
- Block Office
- Kudumbasree
- (Another – specify)

✓ b. Training for entrepreneurship : Yes / No

c. Nature of training :

d. Training agency :

e. Duration :

10. The genesis of the enterprise as

- a. Did you start the enterprise
(your own / inherited from family / bought from another entrepreneur)
- b. If you started the enterprise on your own, what motivated you to start

(Need for independence / earning motivation / recognition / need to do something new)

c. If inherited

i. Business run by family (father, mother, brother) and taken up by you :

ii. Run by husband and taken up by you

Reasons for taking up business :

(Family Share / Nobody else to run / forced to take up / Joint partnership with other family members)

d. If the unit is bought from some other entrepreneur why it was sold ? :

Stage at which you bought it : Initial / Established / sick unit

11. Nature of the enterprise :

a. Traditional / Innovative (specify)

b. New produce or service (specify)

12. Employment generation

a. No. of labourers engaged

No. of male/female labourers employed

No. of days engaged in a month and a year

b. Type of labour employed- skilled/semi skilled/unskilled)

13. Rate of growth of the business and rate of profit per month

(Upward / No change / Downward) *Income from enterprise Monthly / Yearly / Seasonal*

If progressing rate of growth 1000 pm / above 2000 pm / above 5000 pm

14. Positive feeling about being

a. A women entrepreneur

(Self confidence, self satisfaction, recognition, independence, financial freedom, social status, all these)

15. Self rating of the possession of entrepreneurial traits

Entrepreneurial trait	High 3	Medium 2	Low 1
a. Commitment			
b. Planned management			
1. Finance management			
2. Time management			
3. Human management			
4. Market management			

c. Personal efficiency			
d. Leadership ability			
e. Expertise/ Knowledge in the enterprise			
f. Economic motivation			
g. Inborn business talent			
h. Sociability and human relation			
i. Good networking ability			
j. Innovative behaviour			
k. Risk taking behaviour			
l. Decision making ability			
m. Achievement motivation			

16. Ways adopted to deal with competition

(Positive approach, Quality products / Service, Honest business, Constant environmental scanning, Market survey, Consumer response/feed back, Personal rapport, spying the competitors)

17. Further plan for the enterprise

(Sustain the growth and development / establish better / Attain more quality / branch out and diversifying)

18. Do you adopt innovative behaviour

(Readiness to take up or venture new products or markets) (Yes / No)

19. Do you take up risk

(Readiness to take financial risk without knowing the outcome) (Yes / No)

20. Extent of decision management of the enterprise

(Decisions-solely taken / Participatory decision making (family / group partners / sub ordinates / Officials)

21. Extent of delegation of authority and responsibility

(Freedom given to subordinates to take decision and implement on area, strict control / liberal on the subordinate / Autocratic decision)

22. Labour relationship

Labour Problems,

1) Nature of problem

2) Frequency (Rare / Frequent)

23. Place of the enterprise in your life

(First as above family & relations /only next to family and relations)

24. How do you apprise the progress of the enterprise in the coming three years

(Lower than previous year / same as previous / Higher than previous years)

25. Are you a leader ? (Yes/No)

(If yes, how do you rate yourself as a leader

10/10, 9/10, 8/10, 7/10, 6/10, 5/10, 4/10, 3/10, 2/10, 1/10)

26. Personal efficacy

a. In your opinion how much of your future depends on yourself?

(100%, 75 to 99%, 50 to 74%, 25 to 49%, 1 to 24%)

b. Feeling confidence to solve a present problem or issue

(100%, 75 to 99%, 50 to 74%, 25 to 49%, 1 to 24%)

27. Adoption of Management functions

(Self rating)

Excellent

Good

Poor

a) Planned resource allocation

b) Planned Production

c) Planned marketing

d) Human Management

e) Money Management

f) Account keeping

III. Factors which forced/ induced to take up and sustain the enterprise

(Innovativeness/ family circumstances/ earning profit/ social recognition/ all these/ any other)

IV Do you have a feeling of discontinuing / leaving enterprise such as *Yes / No*

(Stress, Loss, Inability, Social ridicule, Incompetency, Lack of knowledge/experience, traditional value of family, no market, technical problems, difficulty in labour management, burden of family, Dissatisfaction)

PART B

Perceived major problems faced by women entrepreneurs

	Constraints	Very important	Important	Less important	Least important
1	Raw materials a. Scarcity b. High prices c. Low quality d. Problems of transport e. Any other (specify)				
2	Finance a. Shortage of in-hand finance for fixed and working capital. b. Lack of financial assistance from Banks and government agencies. c. Lack of knowledge regarding financial scheme d. High rate of interest e. Low benefit – cost ratio f. Limited growth rate due to loss of tax incentives for SSI units. g. Any other (specify)				
3	Labour a. High labour cost b. Scarcity of labour c. Non availability of skilled labours d. Absenteeism e. Any other (specify)				
4	Power a. Scarcity b. Uncertainty c. High cost d. Any other (specify)				
5	Marketing a. Lack of demand for product				

	<ul style="list-style-type: none"> b. Low price for the produce c. Frequent price fluctuation d. Competition from other units e. Difficulty in establishing market f. Lack of market information g. Exploitation by middle men h. Lack of transporting facilities i. Problems in transporting j. Any other (specify) 				
6	<p>Entrepreneurial problem</p> <ul style="list-style-type: none"> a. Lack of technical knowledge b. Lack of management training c. Lack of consultancy d. Lack of technical training e. Lack of awareness about entrepreneurial development agencies f. Lack of contact with developmental organizations g. Any other (specify) 				
7	<p>Socio-cultural factors</p> <ul style="list-style-type: none"> a. Tradition / culture which prevent women from taking up business. b. Multiple work load and related conflicts c. Gender discriminated socialization (which discourage <ul style="list-style-type: none"> - Self confidence - Need for achievement - Independent outlook - Risk bearing ability etc.) d. Lack of support from family and society e. Criticism/ ridicule of the society f. Any other (specify) 				

SUCCESS INDICATORS OF WOMEN ENTREPRENEURS

I Profitability

1. Profitability of the enterprise as perceived by the entrepreneur herself
(High, Medium, Low, Loss.)
4 3 2 1
2. Extend of indebtedness/ credit to be paid back
Full, Three Fourth, Quarter, No debt
(High) (Medium) (Low)
1 2 3 4

II Social recognition

1. The community / society consider me as a capable person
(Very much, Much, Not at all)
3 2 1
2. My peer group consider me as a capable person
(Very much, Much, Not at all)
3 2 1
3. My family members consider me as an income contributing member of the family.
(Very much, Much, Not at all)
3 2 1
4. I am a worthy independent citizen compared to any other in the society
(Very much, Much, Not at all)
3 2 1

III Consumer satisfaction

1. Consumer stability
How do you rate the stability of your consumer group.
(Highly stable, Some what stable, Less stable)
3 2 1
2. Feedback
 - a) How often do you receive appreciation on your supply.
(Always, Sometimes, Rarely, Never)
4 3 2 1
 - b) How often do you receive complaints on your supply ?
(Always, Sometimes, Rarely, Never)
1 2 3 4

IV Capacity utilization

Enterprises capacity utilization

- How much of the potential capacity of your unit is utilized
(Full-100%, Upto 75%, Upto 50%, Upto 25%)
4 3 2 1

V Diversification

1. How many branches are there for your enterprise
(One, Two, Three, Four or more)
1 2 3 4
2. Number of products / services supplied
(One, Two, Three, Four or more)
1 2 3 4

VI Product / Brand recognition

(Collected from consumer/ market agency and the entrepreneur)

1. Identification of the product in the marketing zone (Local / State / National / International)
(Well known, Some what known, Not at all known)
3 2 1
2. Licence from approved agency like FPO, AGMARK etc
(in applicable cases)
(Yes, No)
2 1
2. Number of awards received
(One, Two, Three, Four and more)
1 2 3 4

VII Employee satisfaction

(Collect from employees)

1. The payment you receive is
(Very reasonable, Some what, Not at all)
3 2 1
2. Do you have job security in this unit
(Very much, Some what, Not at all)
3 2 1
3. How do you rate the work and the work environment of the unit
(Excellent, Good, Bad)
3 2 1
4. How do you rate your relation with your employer
(Very encouraging, Manageable, Harassing)
3 2 1

VIII Quality of the supply

(Collect from certifying agency / consumer)

1. How do you grade the quality of the unit's supply
(Excellent, Good, Bad)
3 2 1
2. How do the consumer rate the supply
(Excellent, Good, Bad)
3 2 1

WOMEN ENTREPRENEURS IN AGRI-BUSINESS

By

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ABSTRACT OF THE THESIS

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ABSTRACT

The study "Women entrepreneurs in agri business" was undertaken in Kozhikode, Thrissur and Palakkad District of Kerala to understand the profile of women entrepreneurs in agribusiness, the push and pull factors of women entrepreneurship, the major problems perceived by women entrepreneurs and to measure their level of success. The sample selected for the study was 60 women entrepreneurs (20 from each district).

The entrepreneurs were classified based on the products and services into seven major typologies as traditional, innovative, on-farm, off-farm, on-farm cum off-farm, formal and informal enterprises. The food industry and floriculture were the major areas of agri business in which large number of women entrepreneurs were engaged. The profile of women entrepreneurs revealed that 50 per cent of the respondents entered business at the age of 31 to 40 years. Majority of respondents were married with nuclear family and most of them possessed medium level of entrepreneurial traits.

Support from family and group members, support from developmental institutions, extent of media utilization, training received for enterprise management and labour relationship along with motivational factors such as need for independence, earning money/ income, recognition in society and need to do something new etc., acted as push or pull factors depending on the profile of respondents. The most important problem perceived by women entrepreneurs was lack of timely finance. The high cost of raw materials and low price received for the final product were also major issues.

The study revealed that majority of respondents had medium to high level of success in their respective fields. This was measured using Entrepreneurial Success Index (ESI) developed for the purpose, with eight dimensions viz., profitability, social recognition, consumer satisfaction, produce/brand recognition, employee's satisfaction, quality of produce, capacity utilization and diversification.

Detailed case studies of selected six successful women entrepreneurs belonging to different typologies revealed the interacting factors of entrepreneurial management. Lack of technical knowhow and managerial capacity were observed to hinder the women entrepreneurs from reaching high levels of success in their respective fields. The study drew attention to the need for target oriented, and strategic entrepreneurial training programmes to promote entrepreneurial capacity building, among rural women of Kerala.