



# Performance of Women Entrepreneurs in Kanyakumari District and Its Problems in A Digital Era

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**Abstract** – woman entrepreneur is a person who accepts challenging roles to meet her personal needs and become frugally independent. A strong desire to do something positive is a hallmark of an entrepreneurial woman who is capable of contributing value in both her family and social life. Many women start a business due to some shocking event, such as divorce, discrimination, or the ill health of a family member. But a new talent pool of women entrepreneurs is forming today, as more women opt to leave the corporate sector to chart their own destinies.

**Keywords** - Performance, Problems and Women Entrepreneurs

## I. INTRODUCTION

The development of Indian women will be the biggest source of enrichment for our country's development. Economic empowerment of women can improve the social, educational, and political status of women. This could be achieved through the development of entrepreneurship. In recent years, the women's entrepreneurship development gained momentum. The women entrepreneurship growth rate has reached to 13%. Women are found indulged in every line of business from pappad to power cables. The challenges and opportunities provided to the women of the digital era are growing rapidly, so job seekers are turning into job creators. Increasing socio-economic awareness, need for additional income, utilization of spare time, constant motivation by the govt. Institutions, education, social status and the impact of role models are some of the factors responsible for the development of women entrepreneurship in India.

### Women Entrepreneurs

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

### Scope of The Study

Though this study is purely explorative in nature, it cannot be denied that it could be of numerous uses to researchers and enthusiasts. The most important among them is that it would pave the way for the growth of similar studies in places far and near the Kanyakumari District. It would create awareness among people about the need to encourage women entrepreneurs. Finally, it can be used as

a basis for numerous scientific and innovative studies on women entrepreneurs in the days ahead.

### Objectives of The Study

The important objectives of the study are,

- To evaluate the growth of women entrepreneurs in Kanyakumari District.
- To study the major factors that motivate women entrepreneurs to start the business of women entrepreneurs
- To find out the problems faced by the women entrepreneurs in Kanyakumari District.

## II. METHODOLOGY

The study is empirical in nature. The data had been collected for analyzing "Problems and performance of women entrepreneurs in Kanyakumari District", by conducting a survey using a well-structured interview schedule. The study is mainly based on both primary and secondary data. The Primary data is collected from the women entrepreneurs in Kanyakumari District. Secondary data collected from DIC in Nagercoil, Statistical Investigation Office, Nagercoil, various journals, books, and reports. The total sample size was fixed on a Random basis. The number of samples in the District was fixed in proportion to the total number of women entrepreneurs. A sample size of 150 respondents was interviewed based on different strata.

### Data Analysis

Evolution of Women Entrepreneurs in Kanyakumari District



Kanyakumari District is an industrially backward one. It is not at all blessed with major industries. At present, there are only four medium-scale industries functioning in the district. Nowadays, the women entrepreneurs in the study

are well-developed in nature. At present, there are 33 different types of small-scale industries owned by women entrepreneurs.

Table 1: Evolution of Women Entrepreneurs in Kanyakumari District

Year	No. of women entrepreneurs	Investment in lakhs	Production in lakhs	Employment in number
2012-2013	267	290.5	1250.01	30,120
2013-2014	275	312.0	1300.54	32,780
2014-2015	288	327.5	1311.67	33,279
2015-2016	293	318.9	1320.65	35,901
2016-2017	305	333.4	1342.01	36,553
2017-2018	312	340.2	1345.22	38,112
2018-2019	321	347.8	1351.65	38,933
2019-2020	337	351.0	1358.70	39,001
2020-2021	342	358.6	1362.99	41,468
2021-2022	358	365.8	1371.05	42,760

Source: Ministry of Small Scale Industries, Annual Reports 2022-23,

Development commissioner-SSI, DIC in Nagercoil.

Table 1 reveals that the growth of women entrepreneurs in the Kanyakumari District during the period is comparatively high when compared to Tamil Nadu. The growth of women entrepreneurs in Kanyakumari district is from 267 in 2012-13 to 358 in 2021-22. During the period 2012-13 to 2021-22, the investment increased from 290.5

lakhs to 365.8 lakhs. The higher level of investment growth may be due to modernization and newer types of products brought under women entrepreneurs. The production and employment generation is increasing upward trend in the study area. Generally, in the Kanyakumari District, the women entrepreneurs are well-natured.

#### Factors Promoting Women Entrepreneurs

Table 2 lists the Major Factors that Promote Women Entrepreneurs

Sl.No	Particular	Mean Score	SD	Rank
1	Expectation High Income	70.05	2.2748	4
2	Financial Position	80.41	1.6538	1
3	Availability of Loan	68.44	2.4365	5
4	Low Investment	54.15	4.1682	11
5	Educational Qualification	67.76	2.8056	6
6	Family Support	62.93	3.5129	8
7	Government Support	78.65	1.8651	2
8	Self Confidence	64.99	3.1653	7
9	Social Factors	40.28	4.5637	14
10	Incentive System	49.12	4.3511	13
11	Entrepreneurial Training	60.60	3.7653	9
12	Technological Development	51.35	4.3200	12



13	Managerial Skills	72.19	1.9564	3
14	Availability of Raw Materials	58.51	3.9426	10

Source: Computed data

Table 2 shows the various factors motivating the women entrepreneurs in Kanyakumari District. The most striking disclosure was the fact that the financial position is the important factor that motivated the start of the business with a mean score of 80.41, contributing 1st rank. The other important factors are, government support (mean 78.65), managerial skills (mean 72.19), an expectation of high income (mean 70.05) and availability of loans (68.44), with the Ranks of 2, 3, 4 and 5 respectively. The most important factors motivating women entrepreneurs are educational qualification (mean 67.76), self-confidence (64.99), family support (mean 62.93), entrepreneurial training (mean 60.60), and availability of raw materials, with the ranks of 6, 7, 8, 9, and 10 respectively. The less important factors motivating women entrepreneurs are low

investment (mean 54.15), technological development (mean 51.35), incentive system (mean 49.12) and social factors (mean 40.28) with Ranks of 11, 12, 13 and 14 respectively.

### Problems of Women Entrepreneurs in Kanyakumari District

The basic problem of a woman entrepreneur is being a woman. Despite the constitutional and legal equality, women suffer from male reservations. Need for achievement, independence and autonomy are the basic ingredients required in a successful entrepreneur, but these basic requirements are absent or found in negligible quantities in women in India. Some of the specific glitches encountered by women entrepreneurs are listed below.

Table 3: Problems Faced by Women Entrepreneurs

Attributes	Category	Mean Score	SD	Rank
Marketing Problems	Transport & Communication	42.92	1.3968	24
	Exploitation of Middle Men	49.35	1.3827	21
	Money Lender	47.66	1.3892	22
	Stiff Competition	90.42	1.1023	1
	Storage Facilities	45.45	1.3922	23
Production Problems	High Cost of Production	90.01	1.1961	2
	Scarcity of Raw Material	88.95	1.2459	3
	Lack of Skilled Labour	66.23	1.3258	12
	Low Demand	50.01	1.3811	20
Financial Problems	Shortage of Finance	85.11	1.2558	4
	Legal Formalities	29.39	1.4888	28
	Insufficient Loan Amount	64.58	1.3456	13
	Low Income	74.00	1.2957	8
	Loan Security	55.44	1.3769	18
Lack of Support from the Family Members	Husband interference	69.27	1.3165	10
	Business-Family Responsibilities	61.71	1.3511	14
	Male-Dominated Society	40.56	1.3991	25
	Lack of Family Support	78.12	1.2910	7
Inadequate Training and Skills	Lack of Confidence	80.64	1.2881	6
	Lack of Training	52.31	1.3790	19
	Inadequate Skills	59.86	1.3609	15
	Lack of Proper Education	32.46	1.4621	27
	Lack of Business Information	58.12	1.3659	16
	Lack Experience	56.81	1.3711	17
Lack of Strategies	No Risk Bearing Capacity	83.27	1.2789	5
	Lack of Proper Planning	36.65	1.4285	26
	Outdated Technology	72.33	1.3002	9
	Inadequate Infrastructure	66.91	1.3195	11

Source: Primary data



Table.3 shows that problem faced by the women entrepreneurs in Kanyakumari District, Stiff Competition with the mean score of 90.42 contributed 1st rank, High Cost of Production with the mean score of 90.01 contributed 2nd rank, Scarcity of Raw Material with the mean score of 88.95 contributed 3rd rank, Shortage of Finance with the mean score of 85.11 contributed 4th rank, No Risk Bearing Capacity with the mean score of 83.27 contributed 5th rank, Lack of Confidence with the mean score of 80.64 contributed 6th rank, Lack of Family Support with the mean score of 78.12 contributed 7th rank, Low Income with the mean score of 74.00 contributed 8th rank, Outdated Technology with the mean score of 72.33 contributed 9th rank, Husband interference with the mean score of 69.27 contributed 10th rank, Inadequate Infrastructure with the mean score of 66.91 contributed 11th rank, Lack of Skilled Labour with the mean score of 66.23 contributed 12th rank, Insufficient Loan Amount with the mean score of 64.58 contributed 13th rank, Business-Family Responsibilities with the mean score of 61.71 contributed 14th rank, Inadequate Skills with the mean score of 59.86 contributed 15th rank, Lack of Business Information with the mean score of 58.12 contributed 16th rank, Lack Experience with the mean score of 56.81 contributed 17th rank, Loan Security with the mean score of 55.44 contributed 18th rank, Lack of Training with the mean score of 52.31 contributed 19th rank, Low Demand with the mean score of 50.01 contributed 20th rank, Exploitation of Middle Men with the mean score of 49.35 contributed 21st rank, Money Lender with the mean score of 47.66 contributed 22nd rank, Storage Facilities with the mean score of 45.45 contributed 23rd rank, Transport & Communication with the mean score of 42.92 contributed 24th rank, Male Dominated Society with the mean score of 40.56 contributed 25th rank, Lack of Proper Planning with the mean score of 36.65 contributed 26th rank, Lack of Proper Education with the mean score of 32.46 contributed 27th rank, Legal Formalities with the mean score of 29.39 contributed 28th rank.

### Findings of The Study

The important findings of the study are

The study reveals that the growth of women entrepreneurs in Kanyakumari District during the period is comparatively high when compared to Tamil Nadu. The growth of women entrepreneurs in Kanyakumari District was 267 in 2012-13 to 358 in 2021-22.

The study shows that during the period 2012-13 to 2021-22 the investment was increasing from 290.5 lakhs to 365.8 lakhs.

The study expresses that the production and employment generation is an increasing trend in the study area. Generally, in Kanyakumari District the women entrepreneurs are well in nature.

The study shows the various factors motivating the women entrepreneurs in Kanyakumari District. The most striking disclosure was the fact that the financial position is the important factor that motivated the starting the business with a mean score of 8.41, which contributed 1st rank. The other important factors are government support, managerial skills, the expectation of high income and availability of loans. The most important factors motivating women entrepreneurs are educational qualification, self-confidence, family support, entrepreneurial training availability raw-material.

The less important factors motivating women entrepreneurs are low investment, technological development, incentive systems, and social factors.

The study shows that the problem faced by the women entrepreneurs in Kanyakumari District, Stiff Competition with a mean score of 90.42 contributed 1st rank, High Cost of Production with a mean score of 90.01 contributed 2nd rank Legal Formalities with a mean score of 29.39 contributed 28th rank.

### Suggestions:

The government must provide the following facilities to the women entrepreneurs to reduce the burden of their business.

To solve financial problems, Government financial institutions should draw and implement special lending policies like margin money requirements, quick processing of loans and liberal repayment schedules, and low rates of interest for women entrepreneurs.

Leadership training should be necessary for women entrepreneurs. So the government should conduct a leadership training programme for women entrepreneurs.

The government should acknowledge the best women entrepreneur in district, state and national level and prizes should be given to the best entrepreneurs.

Special incentives and concessions must be extended to the women entrepreneurs.

To solve the marketing problems of the women entrepreneurs, it is suggested that the state government should set up a state marketing corporation for marketing the products and conduct elaborate marketing training for women entrepreneurs.

Proper entrepreneurial education and training should be given to the women entrepreneurs by experts.

The government should reduce taxes on the export of women entrepreneurs' products.

The government should strictly control the middlemen activities in women entrepreneur side



Rules & regulation should be liberalized by the government

Family support should be a must for women entrepreneurs.

Scarce and imported raw materials may be made available to women entrepreneurs on a priority basis. A subsidy may also be given to make the products manufactured by women entrepreneurs as cost effective measure.

### III. CONCLUSION

Women's entrepreneurship is growing faster in developed countries than in develop in countries. At present, the role of women has increased more than before; no doubt, the successful motivation and achievement contribute to the growth of our country. The women entrepreneurs' activity has filled the gap of under-utilization of resources in our nation, which induced national development as well as sustainable development. Women entrepreneurship may not only provide employment opportunities, but it also adds confidence, better living, empowerment and in turn a better India. The Indian women, even after facing many obstacles, are now becoming educated and economically independent. Most of the rural business women entrepreneurs agreed that initial capital and collateral security to avail a loan were the main financial problems to start and run their business units. The government has come forward with many facilities, concessions and incentives exclusively for women entrepreneurs. But in spite of these, women have to go a long way in fulfilling their multiple roles of a mother, wife, and a businesswoman as well. This study has given a clear picture of the socio-economic profile of women entrepreneurs, factors motivating the women entrepreneurs and problems faced by the women entrepreneurs in Kanyakumari District.

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