

**A STUDY ON SOCIO ECONOMIC STATUS OF WOMEN ENTREPRENEURS IN AREEKODE PANCHAYAT**

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**“Women are the largest untapped reservoir of talent in the world”**

**Hilary Clinton**

**Abstract.**

Women entrepreneurs are those women who initiate, organize, operate enterprise and undertake financial risk with a name of making profit. In this dynamic world, women entrepreneurs are a remarkable part for sustained economic development and social progress. The main purpose of the study to know the socio economic status of women entrepreneurs, the cause of low female Entrepreneurship rate and the problems faced by women entrepreneurs in Areekode region. For collection of data 32 samples collected from women entrepreneurs in Areekode panchayat. Snow ball sampling technique was used for the collection of data. Primary data are collected through questionnaire and interview schedule. So majority of the respondents under minority. The result of the study reveals that majority of the respondents started business after covid 19 pandemic. The commencement of venture on the basis of passion and financial freedom. Most of the respondent's capital investment below 1 lakh. Majority of respondents spend their income for saving and repayment of debt. Majority of respondents are satisfied with their venture and want to continue with it. Most of the respondents are not getting government benefit. Women entrepreneurship in Areekode less in number and even many educated women in this region is not willing to start a venture. Because of early marriage, male dominated society, most of them prefer government jobs etc. The main problem faced by respondents are difficult to access fund. Women entrepreneurship lead economic development, so that government should support women entrepreneurs.

**I. Introduction**

Entrepreneurship is the process of developing, organizing and running a business concern to generate profit while taking on financial risk. goods and services produced by entrepreneurs boost the economic development of a country. Entrepreneurship stimulate economic growth, generate employment opportunities, wealth, quality product and services, and improve quality of life of people and reduce poverty and making the national income of the country. therefor a country entrepreneurship is vital to contemplate the relationship between entrepreneur ship and economic development. Women entrepreneurs are those women who initiate, organize, operate enterprise and undertake financial risk with a name of making profit. In this dynamic world, women entrepreneurs are a remarkable part for sustained economic development and social progress. Due to industrialization, urbanization, along with expansion of higher education, economic necessity, independence and self -actualization etc. are the reasons of emergence of women owned business are highly increasing in the world. women owned business concern empower women economically and financially. and also increase economic and social strength. 50 % of world population is women, but the participation of women in economic activities is less. Especially in women entrepreneur ship. The challenges faced by women entrepreneurs are access finance and professional network, lack of education and information, lack of family support, lack of entrepreneurial environment, and insufficient safety in work and public space etc. hold women back going into entrepreneurship. Now recent trend shows there is a increase in women entrepreneur ship, that lead economic development. India is a developing country with a mixed economy and male dominated society. Women consider to be financially and socially dependent on male, women entrepreneurship is limited in Indian society, however the schemes and policies by government to empower women and women owned business rise women participation in entrepreneur ship. The presence of women entrepreneurs leads to significant business and economic growth in the country. According to recent report, there are currently about 13.5 to 15.7 million women enterprises in India. Kerala is far ahead in women empowerment comparing other states in India. Women in Kerala are in leading in literacy rates and educational level. Therefore, there are many women owned business emerging in the state. This study is conducted in Areekode panchayat in Malappuram, Kerala. In Areekode have a highly educated population especially in women's education.

Women entrepreneurship in Areekode less in number. Although few women start ventures that lead socio economic development in Areekode panchayat.

## **II. Significance of the Study**

The significance of the study is to examine socio economic status of women while they engage entrepreneurship in a male dominated society and by knowing the current status and problems of women entrepreneurship government can give necessary suggestion and introducing schemes to overcome the challenges faced by women entrepreneurs. That lead rising wealth, economic growth and development of the economy. The study will be effective for both administration as well as women entrepreneurs. The women entrepreneurs facing tremendous challenges in this area. if the problems of women entrepreneurs not solved that slows down economic development of the economy. Women entrepreneurship rate increase in urban areas. But in rural areas women entrepreneurship rate is less compare to urban area. women entrepreneurship economically and financially to empower women and increase their economic strength and social status. In this study focus on socio economic status of women entrepreneurs in Areekode panchayat, challenges facing by women entrepreneurs and the reasons of low level of women entrepreneurship in Areekode panchayat.

## **III. Objectives and Methodology of the Study**

1. To study current socio - economic status women entrepreneurship in Areekode panchayat.
2. To study the cause of low female entrepreneurship in Areekode panchayat.
3. To study problem faced by women entrepreneurs in Areekode panchayat.

The study will be conducted on the socio-economic status of women entrepreneurship in Areekode panchayat, Malappuram district, Kerala. The sample of the study contained of 32 samples. The main source of information for this study is based on data collection.

**Primary data:** primary data have been directly collected from women entrepreneurs through a snow ball sampling method and a structured questionnaire. For the purpose of data collection questions like open-ended, close-ended, and multiple- choice type have been used.

**Secondary data:** secondary data collected from articles, newspapers, magazine etc.

**Statistical Tools:** Statistical Tool such as correlation and regression

**Graphical method:** graphical methods like pie and bar diagram etc.

## **IV. Review of Literature**

This chapter deals with some several studies conducted previously by some researchers and experts which are relevant for the present study on the topic socio economic status of women entrepreneurs. At present women entrepreneur ship lead to economic growth and development of the country. So that the present study has also important relevance today. Brief literature review of some relevant studies presented in this chapter.

**Vijay M Kumar (2013)** conducted a study on some critical issues of women entrepreneurship in rural India. The main purpose of the study is to discuss the problems regarding women entrepreneurship in rural India. The study is based on secondary data collected through literature survey. The author has examined several study reports and articles. The result of the study shows that absence of definite agenda of life, poor degree of financial freedom for women, absence of direct ownership of the property the paradox of entrepreneurial skill and finance in economically rich and poor women no awareness of capacity law ability to bear risk etc are the major problems of women entrepreneurship in India. Therefore, there is a need of continuous attempt to inspire women entrepreneurs.

**Dr. B Ramesh (2018)** conducted a study on problems and prospective of women entrepreneurship in India. The objective of study is to know the problem of women entrepreneurs in India and assess the organization promoting women entrepreneurship in India. The present study based on secondary data collected from various book, national and international journal and public publications. According to the study women have the potential and determination to setup, uphold, supervise their own enterprise in very systematic manner. Women being almost 50% population of India, but participation of women in economic activity is less.

Women entrepreneurs face lot of problems like lack of education, male dominated society limited managerial ability and lack of financial support etc. Government takes various steps for the upliftment of women entrepreneurs; they introduce various schemes and programmes for women participation in economic activities. In India actual participation of women in income generating is quite unsatisfactory only 8% small scale manufacturing units are owned and operate by women. Dr. Ramesh suggest through this study, if the problems of women entrepreneurs address properly, they can emerge as very successful entrepreneurs than men entrepreneurs.

**Tulus Tambunan (2009)** conducted a study on women entrepreneurship in Asian developing countries; their development and main constrains. This study is based on review of a key literature and descriptive analysis of secondary data from Government sources as well as from ILO. This study only covers all member countries of the association of south east Asian Nations (ASEAN). With limited data and information this paper aims to examine recent development of woman entrepreneurship in Asian developing countries. And it also focuses only on women entrepreneurs in small and medium enterprises. The result of this study shows three main important facts. First SMEs are of overwhelming important in the region, as they account on average per country, for more than 95% of all firms in all sectors. Second, the representation of women entrepreneurs is still relatively low which can be attributed to factors such as low level of education lack of capital and cultural or religious constrains. Third most of women entrepreneurs in SMEs are from the category of “forced” entrepreneurs seeking for better family income. According to the study when women are better educated and better employment opportunities, the participation of women as entrepreneurs in SMEs may decline.

**Ajay Sharma, Sapna Dua, Vinod Hatwal (2012)** conducted a study on “micro enterprise development and rural women: way for economic empowerment”. Women entrepreneurs play an important roll in local economics and large percentage of micro enterprises in developing countries are undertaken by women. Rural women frequently have primary responsibility for agricultural production, in addition to domestic responsibility and child care. In developing country like India where economic status of women is very pathetic especially in rural areas and opportunities of earning are very less, in this scenario the self-help group (SHG) have paved the way for economic independence of rural women. This paper reviews concisely the literature in this field and address the particular opportunities and challenges faced by women entrepreneurs in rural arrears and also it examines the impact on women empowerment through micro entrepreneurship development and SHGs.

**Eugenia Petribou, Niky Glaveli (2008)** conducted a study on “rural women entrepreneurship within co-operatives: training support” purpose of the study is to appraise rural women entrepreneurs, running co-operative in Greece. The paper seeks to examine the effect of training support on their entrepreneurial skills and attitudes, co-operative viability and growth prospects, and work family balance. This study conducted on 104 rural women members of cooperative who had participate in a specific training program contributed. Data is collected through questionnaire. The result of the study show that the participants perceived benefits in terms of skill improvement, that means identification and capturing of business opportunities, effective co operations and flexibility in decision making and more positive attitudes towards entrepreneurship. In addition perception related to the development and growth prospects of the co-operative and to work-family balance have also been positively affected.

**Maria, Laberto, Cristiano, Vincenzo (2019)** conducted a study on “entrepreneurial universities and women entrepreneur ship: a cross cultural study”. The objective of the paper to understand about how entrepreneurial universities can foster entrepreneurship in women by attending to psychological and environmental factors and personality traits that encourage women to form entrepreneurial intent. The authors collect data through sample comprising 350 students from Italy, a developed country, and from Albania, an emerging country. The findings of the study show that in both Italy and Albania, entrepreneurial universities significantly impact entrepreneurial attitudes and intentions in women. The major differences relate to psychological factors that predict self-employment attitudes and intentions. Specifically, risk-taking propensity and locus of control are important antecedents of attitudes in both samples; the need for independence is a significant predictor only in the Italian sample; need for achievement has significant influence only in the Albanian sample.

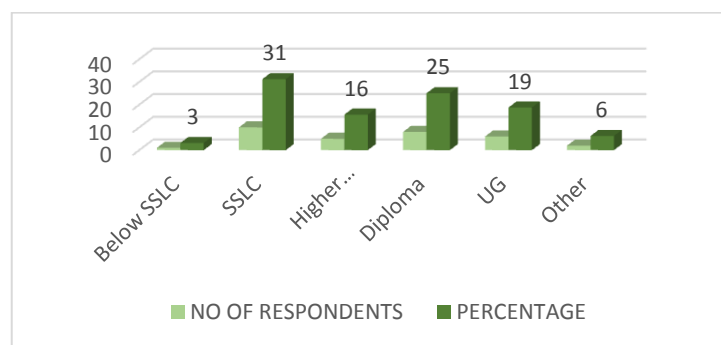
**Praveen Varghese, Thomas (2020)** conducted a study on “Engaging and promoting young women’s entrepreneurship: A challenge to social work”. This article is a case study that attempts to portray the travails of a group of young women who attempted to launch an enterprise. This article describes the social challenges posed to the ‘Unarvu’ Self-Help Group, in the Trivandrum district of Kerala, and their resilience in overcoming these impediments. This article is a reflection of the experience undergone by many women, and also showcases the resilience generated by self-motivated women venturing as entrepreneurs in the wake of resistance and impediments. The article is a qualitative portrayal of experiences of a social worker trainee in dealing with the issues hindering women entrepreneurship. This also opens up new avenues for professional social work engagement.

The country has experienced tremendous business and economic growth as a result of the rise in the number of female entrepreneurs. By creating jobs in the nation, influencing demographic changes, and motivating the subsequent generation of female founders, women-owned businesses are playing a significant role in society. Studies indicate that many women entrepreneurs are found working in difficult situations when compared to their male counterparts. Factors like political instability, poor infrastructure, high production costs and non-conductive business environment affect women entrepreneurs.

### V. Data Analysis and Interpretation

The study focuses on Areekode Panchayat in Ernad Tehsil of Malappuram district in Kerala, India. The present study is conducted to know the socio economic status of women entrepreneurs.. 32 sample was taken to make analysis. The analysis is based on the respondents of women entrepreneurs in Areekode panchayath. The analysis made through questionnaire, is presented in the way of tables and charts. The variable used for the analysis are age, marital status, category wise distribution, educational status, started period, capital investment, Monthly income, spending income, challenges, advertising method etc.

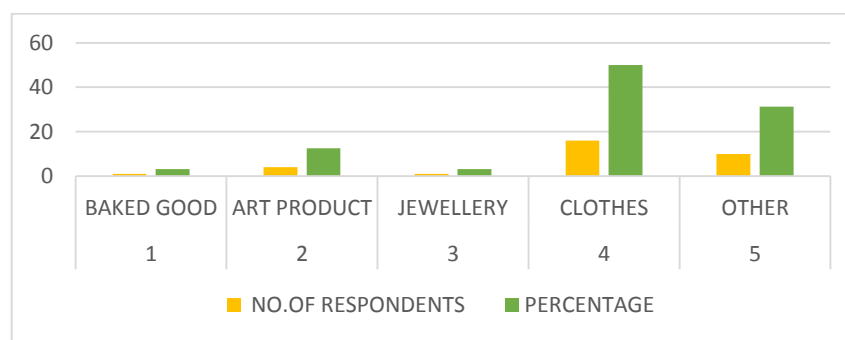
**Figure V.1: Education Status of Repondents**



**Source: Primary data collected from Areekode panchayat on 06/01/2023**

The above diagram and table show that educational status of respondents. 3% of respondents are qualified below SSLC. 31% are SSLC qualified. 16% respondents are higher secondary qualified. 25% of respondents are Diploma qualified. 19% respondents are UG qualified. SSLC qualified respondents are higher than other qualified respondents (31%)

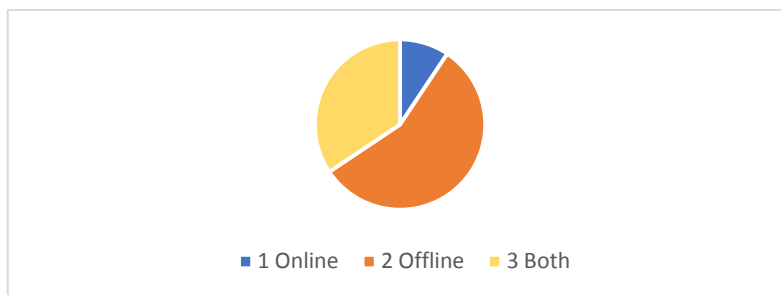
**Figure V.2: Product Type of Respondents**



**Source: Primary data collected from Areekode panchayat on 06/01/2023**

The above table and diagram show that product type of respondents. 3% of respondents sell Baked good and Jewellery. 13% of respondents sell Art product. 50% of the respondents sell Clothes item and 31% of respondents sell other type of items. Most of the respondent sell Cloths item (50%).

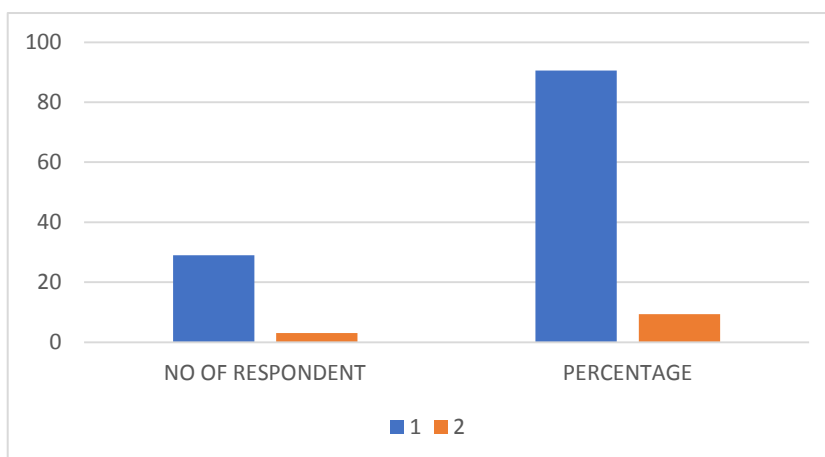
**Figure V.3: Platform Type of Respondents**



**Source: Primary data collected from Areekode panchayat on 06/01/2023**

The above diagram and table show that platform type of respondents. 9% of respondents are sell product through online platform. 56% of respondents are sell product through offline platform. 34% of respondents are sell product through both online and offline. Most of the respondents sell product through both platform (34%).

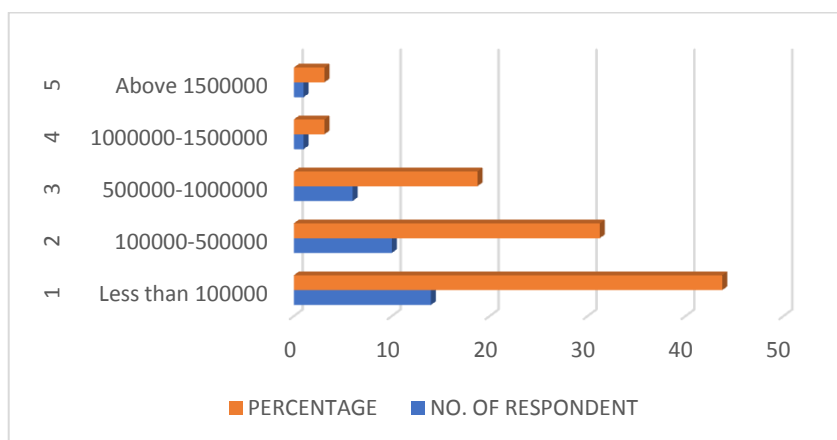
**Figure V.4: Intensity of Labour /Capital**



**Source: Primary data collected from Areekode panchayat on 06/01/2023**

The above table and diagram show that Capital/ Labour intensity of ventures of respondents. 91% of ventures are labour intensive and only 3% of ventures are capital intensive.

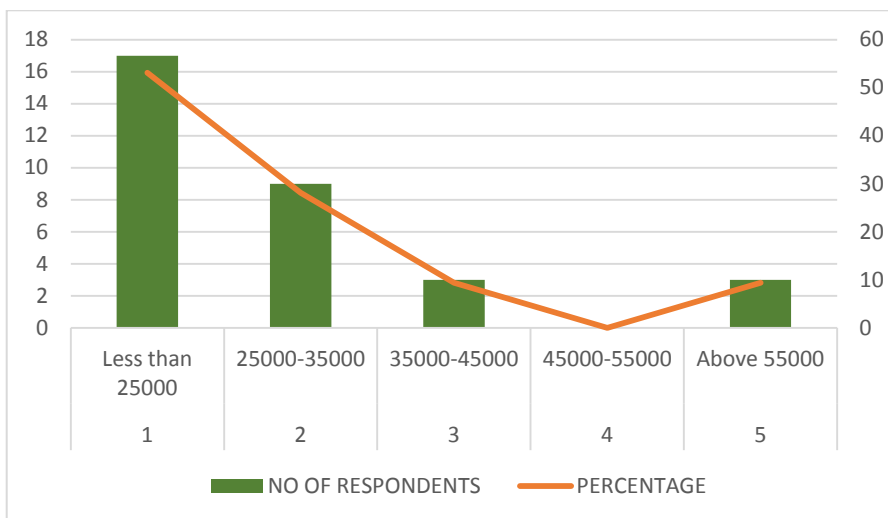
**Figure V.5: Level of Capital Investment of Respondents**



**Source: Primary data collected from Areekode panchayat on 06/01/2023**

The above table and diagram show that level of capital investment of respondents. 44% of respondents are invested below 1 lakh. 31% of respondents are invested in between 1-5 lakh. 19% of respondents are invested in between 5-10 lakh. 3% of respondents are invested in between 10-15 lakh and above 15 lakh. Most of the respondents are invested below 1 lakh.

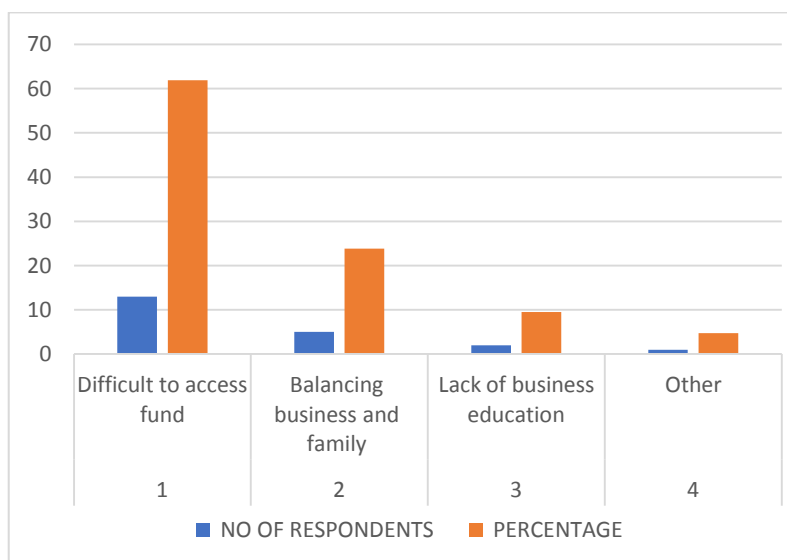
**Figure V.6: Monthly Income of Respondents**



**Source: Primary data collected from Areekode panchayat on 06/01/2023**

The above table and diagram show that monthly income of respondents. 53% of respondents are earn less than 25000. 28% of respondents are earn in between 25000-35000. 9% of respondents earn in between 35000-45000 and above55000. The most of the respondent earn less than 25000 monthly (53%).

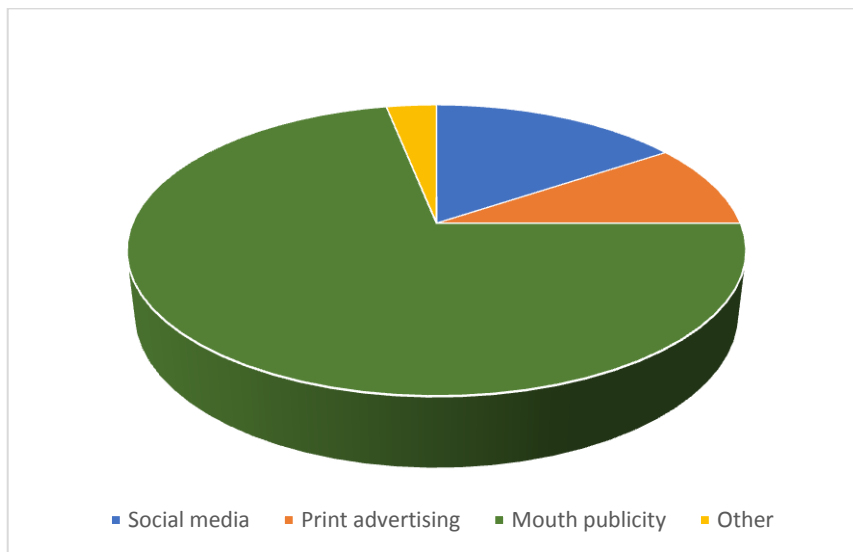
**Figure V.7: Challenges of Respondents**



**Source: Primary data collected from Areekode panchayat on 06/01/2023**

The above table and diagram show that challenges faced by respondents. 62% of respondents face difficult to access fund. 24% of respondents face difficult to balancing business and family. 10% of respondents have lack of business education. Most of the respondents face difficult to access fund.

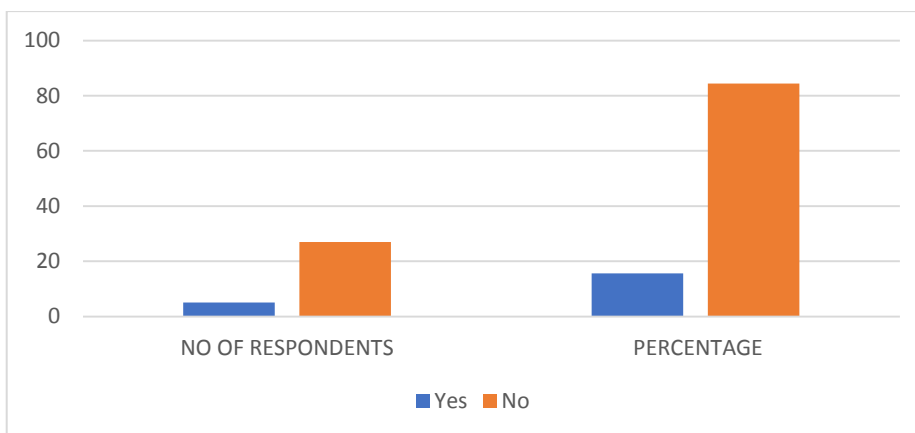
**Figure V.8: Advertising Methods of Respondents**



**Source: Primary data collected from Areekode panchayat on 06/01/2023**

The above table and diagram show that advertising methods of respondents. 16% of respondents use social media advertising. 9% of respondents use print advertising and 72% of respondents use mouth to mouth (oral) advertising. Most of the respondents have mouth publicity (72%).

**Figure V.9: Government Benefit for Respondents**



**Source: Primary data collected from Areekode panchayat on 06/01/2023**

The above table and diagram show 16% of respondents are government beneficiaries and 84% of respondents are not getting government benefit. Majority of respondents (84%) are not getting government benefit.

**Correlation**

Correlation is a statistical tool which studies the relationship between two variables. Simple linear correlation is a measure of the degree to which two variables vary together. Correlation quantifies the strength of the linear relationship between a pair of variables. Here I choose the two variable, capital investment and income of respondents, to calculate correlation.



**Correlation between Annual Income and Capital Investment of Respondents**

SL NO	ANNUAL INCOME	CAPITAL INVESTMENT
1	150000	250000
2	450000	250000
3	750000	2750000
4	450000	750000
5	450000	1250000
6	450000	750000
7	450000	1250000
8	750000	750000
9	450000	250000
10	750000	750000
11	450000	750000
12	150000	250000
13	450000	1250000
14	450000	750000
15	150000	250000
16	150000	250000
17	150000	250000
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20	150000	250000
21	150000	250000
22	150000	250000
23	150000	250000
24	150000	250000
25	450000	750000
26	450000	750000
27	150000	250000
28	150000	250000
29	150000	250000
30	150000	250000
31	450000	250000
32	150000	250000

Here, we got the result, the correlation between these two variable Capital Investment and Income is 0.707936. It shows that there is a highly positive relation between Capital Investment and Income of respondents.



**Regression**

In a statistical modeling, regression analysis is a set of statistical process for estimating the relationship between a dependent and one or more independent variable. Here I choose the two variable, capital investment and income of respondents, to calculate regression.

SL NO	ANNUAL INCOME (Y)	CAPITAL INVESTMENT (X)
1	150000	250000
2	450000	250000
3	750000	2750000
4	450000	750000
5	450000	1250000
6	450000	750000
7	450000	1250000
8	750000	750000
9	450000	250000
10	750000	750000
11	450000	750000
12	150000	250000
13	450000	1250000
14	450000	750000
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22	150000	250000
23	150000	250000
24	150000	250000
25	450000	750000
26	450000	750000
27	150000	250000
28	150000	250000
29	150000	250000
30	150000	250000
31	450000	250000
32	150000	250000

$Y = a + bx$

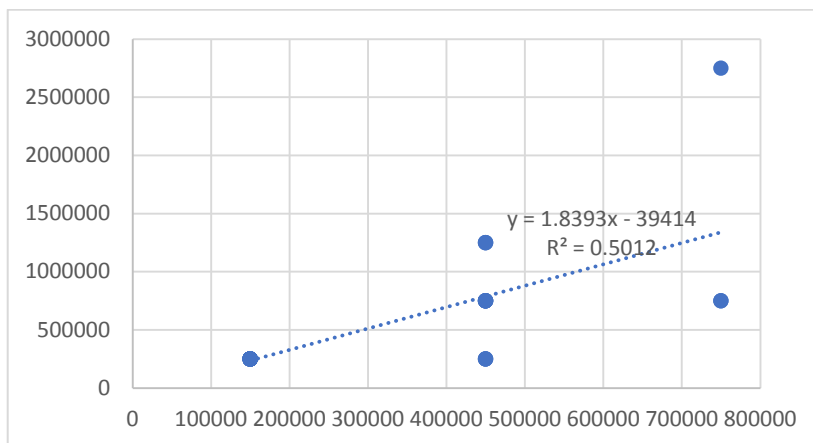
Y- Dependent variable

x-Independent variable

a-Intercept

b-Slope

$Y = 1.8393x - 39414$



The above table and diagram show that regression slope is 1.8393 which show that independent variable (capital investment) having influence over dependent variable (income).

## VI Findings and Conclusion

### VI.1: Findings

This study is conducted to know the socio-economic status of women entrepreneurs in Areekode Panchayat. For the collection of data 32 samples selected from Areekode Panchayat. Important variables used for data collection were age status, education status, monthly income, capital investment etc. I reached into some findings from collected data.

- Most of the respondents were in the age group of above 40 (47%)
- Most of the respondents are married (70%)
- Majority of the respondents (62.5%) are above poverty line (APL)
- Most of the respondents are SSLC qualified (31%).
- Majority of the respondents started business after covid 19 pandemic (62.5%).
- Most of the respondent sell Cloths item (50%).
- Most of the ventures are labour intensive
- Most of the respondents sell product through both online and offline (34%).
- Most of the respondent's capital investment below 1 lakh
- Passion and financial freedom motivated most of the respondents (34%) to start a venture.
- Most of the respondent earn less than 25000 monthly (53%).
- Most of the respondents (97%) have bank account.
- Majority of the respondents having bank account in Canara bank (35%)
- Majority of the respondents face challenges
- Most of the respondents (62%) face difficult to access fund.
- Majority of respondents (59%) not affected by covid 19.
- Most of the of respondents (72%) use mouth to mouth (oral) advertising.
- Majority of the respondents (84%) are not getting government benefit.
- Capital Investment and Income of respondent's are positively (0.707936) correlated.
- Regression analysis show that independent variable (capital investment) having positive influence over dependent variable (income).

### VI.2: Suggestions

- Government should facilitate financial support to women entrepreneurs and provide loans at low or zero interest.
- Government should provide business skill training programmes to motivate women entrepreneurs.
- The loan procedures by bank and other governmental organization to be simplified.
- Conference, workshops, seminars and webinars should be organized for encouraging women entrepreneurs.
- Provide business incubators for female entrepreneurs

### VI.3: Conclusion

The study is entitled as “A Study on Socio Economic Status of Women Entrepreneurs in Areekode Panchayat”. It is a study that tries to find out the socio economic status of women entrepreneurs, the cause of low female entrepreneurship and the problems faced by women entrepreneurs in Areekode Panchayat. Women entrepreneurship economically and financially lead to empower women and increase their economic strength and social status. That lead substantial impact in all sectors of an economy. Women entrepreneurship rate increase in urban areas. But in rural areas women entrepreneurship rate is less compare to urban area. For the purpose of the study 32 samples collected from women entrepreneurs in Areekode Panchayat. Snow ball sampling technique was used for the collection of data. Primary data are collected through questionnaire and interview schedule. Areekode is a Muslim minority populated place even though Hindu communities are also a countable part of its population. so majority of the respondents under minority. This study reveals that majority of the respondents started business after covid 19 pandemic. Most of the respondents sell clothes items and also media of transfer of their product via both online and offline platform. The commencement of venture on the basis of passion and financial freedom. Most of the respondent's capital investment below 1 lakh. Majority of respondents spend their income for saving and repayment of debt. Majority of respondents are satisfied with their venture and want to continue with it. Most of the respondents are not getting government benefit. Women entrepreneurship in Areekode less in number and even many educated women in this region is not willing to start a venture. Because of early marriage, male dominated society, most of them prefer government jobs etc. The main problem faced by respondents are difficult to access fund. Women entrepreneurship lead economic development, so that government should support women entrepreneur

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