

II REVIEW OF LITERATURE

The review of literature pertaining to the study entitled “**An Action Research on the Impact of Entrepreneurial Training Programmes for Selected Women in Thiruvananthapuram District of Kerala**” is discussed under the following heads:

- A. Scenario of Women Entrepreneurship in India and Kerala**
- B. Entrepreneurial Training Programmes in India and Kerala**
- C. Recent Trends in Women Entrepreneurship in India and Kerala**
- D. Related Studies**

A. Scenario of Women Entrepreneurship in India and Kerala

Women’s status in a country like India is complex as like the nation is diverse in different ways. The conventional roles of women have experienced few changes because of financial needs and a few endeavours were made to convey standard women’s commitment to the general development and improvement of society (Abhishek and Gayathri, 2018). Genesis of entrepreneurship and evolution of women entrepreneurship have long back history to tell.

Gupta and Mittal (2013), indicate that India has been an entrepreneurial society from ancient time onwards. The nation had the entrepreneurial skill but suppressed it for too long time and now it is thriving. The entrepreneurial spirit is an ongoing characteristic of India’s history, particularly visible in a number of communities engaged primarily in trading. Loss and Bascunan (2015), in their paper on entrepreneurship development in India mentions that the early history of entrepreneurship in India reflect from the culture, customs and tradition of the people. Occupational pursuits opted by the individual under the caste system received different meaning of value attached to entrepreneurship, which is based on social sanctions. Vaishyas were considered to venture into business pursuits. Setty (2004), thinks that the existing traditional occupations and services rendered by different communities have paved the way for entrepreneurial activity with improved technology, diversification of products and finding new markets. The Hindu Jajmani system which has gradually evolved and functioned as an institution for centuries in India has systematized distinctive occupations and activities among various groups of people. Sabapathi (2012), explains that India was an industrial and a manufacturing country from the ancient times. We get to know about the economic activities of the earliest periods through archaeological evidences. There were different forms of businesses in ancient India. Family- run business, individually owned businesses and many other forms of collective economic activity including the Gana, Pani, Puga, Sangha, Nigama

and Sreni. These collective activity even had features similar to the modern corporate form of organisation.

The history of entrepreneurship in India starts in the era of Indus Valley Civilization. During the copper age, apart from agriculture and hunting, the Indus people were engaged in trading goods like exchange of potteries, ornaments, animals and so on. In the early years of 1000 BC to 500 BC, Indian Traders started export of silk products. Mauryan era also was enriched with trade and related activities. Gupta period from 400 AD to 600 AD witnessed the formation of traders association. Printing and trade even flourished during the middle and Mughal periods. (<https://dhriiti.com>). According to Sharma et al. (2014), during the pre-colonial times, the Indian trade and business was at its peak. Indians were experts in smelting of metals such as tin and brass. Kanishka Empire was one amongst the pioneers in the 1st century that encouraged Indian entrepreneurs and traders. Following that period, in around AD 1600, India also started establishing its trade relationship with the Romans and then came the Portuguese and eventually the English. After capturing the Indian sea waters, they slowly entered the Indian business. They forced the entrepreneurs to become traders and they themselves took the role of entrepreneurs. Bhovi (2016), reviewed in a study that East India Company established its first ship building company industry in Surat and from 1673 onwards the Parsis built vessels for the company. It can be stated that British made some contribution towards entrepreneurship growth in India. As said by Khanka (2014), during the pre-independence period, people were organized in a particular type of economic and social system of the village community. Organized industrial activity was observable among the artisans and these cottage and small industries flourished over the period. Thus, till the earlier years of the eighteenth century, India enjoyed the prestigious status in international trade. At the end of eighteenth century due to various reasons, the handicraft industry declined. Entrepreneurial growth in India was prominent after the First World War. Batra (2004) states that by the middle of the 19th century, the Parsis emerged as a dominant trading and financing community of Bombay and Gujarat. Thus, the Parsis and Gujaratis trading castes became the wealthiest Indian communities by this time, controlling whatever foreign trade was in Indian hand.

Late pre-independence period (between 1850- 1947), witnessed rapid industrialization mainly because of the introduction of railways. The favourable industrial climate during this period paved way for entrepreneurship. The Indian business community also worked on finding new methods of production, new sources of raw materials, new products and new markets. Industries such as cement, sugar, cotton textiles, coal, iron and steel and paper experienced growth and provided a further push to entrepreneurship (Sharma, 2016).

The Swadeshi movement gave a much needed fillip to indigenous entrepreneurship. The emergence of Managing Agency System in 1936 also contributed to entrepreneurship (Gordon and Natarajan, 2014). Swetha and Rao (2013), explains growth of entrepreneurship particularly in the small scale sector as it can be traced in the Second World War (1939- 1945) which brought many enterprising people from various walks of life into the small industrial sector as entrepreneurs. During this period, quite a number of skilled workers established small firms using older machines and investing capital from private sources. According to Desai (2014), it was only after independence that the Indian industry began to expand in the core sector. Kalyan (2018), mentions in his study that India launched planned economic development programmes in all sectors of the economy including small industries. One of the steps taken to encourage indigenous entrepreneurship was ban on imports of products. Selvanayaki (2019), reviews the adoption of the industrial policy resolution from 1948 to 1998 by the successive governments at the centre which aimed at promoting industrial growth and facilitating its rapid development. Up to 1960s, no systematic plan and policy were undertaken for entrepreneurship development. Later a purpose policy has been taken in our country in this respect as a strategy for removal of unemployment problem and to promote industrialization through indigenous entrepreneurs.

Dadas (2012), points out slow pace of development that reflected in the late 1950s and early 1960s, as the entire economy was changing from an agro based economy to an industrialised economy. A number of small scale industries sprouted up in the late 1960s and 1970s. In 1980, India liberalized imports and began with small and medium scale entrepreneurs. Uddin and Khan (2015), noticed that starting in the early 1990's many changes were made in the Indian Central government policies favouring entrepreneurship in the country. Entrepreneurship was encouraged by removal and simplification of state imposed regulatory roadblocks. Procedures to start new business were also simplified. Steps to lower regulatory constraints attempts were also directed at making finances available to business. Poonia (2008) wrote, the late 1990's saw educated professions starting up their own. It unleashed the pent up entrepreneurs from unlike of the people. The liberalization reforms not only gave way to market economy but also entrepreneurial spirit. Badi and Badi (2005), specifies globalisation process which started in July 1991 in the country had changed the face of industry. It had attracted new areas of development, foreign direct investments and new business areas which were unheard just prior to the 1980s. The developments in entrepreneurial globalisation of Indian economy grew to new heights.

Shankar (2013) draws attention to information technology in the twenty first century as the revolution that triggered the entrepreneurial ecosystem in the country. It can be understood that the giant status of India on the world stage today is due to the efforts made by innumerable businesses in the information technology domain. Knowledge industry in India has taken big strides, and this industry has helped the country reach heights that no other industry has. India today stands tall as far as leadership in this domain is concerned.

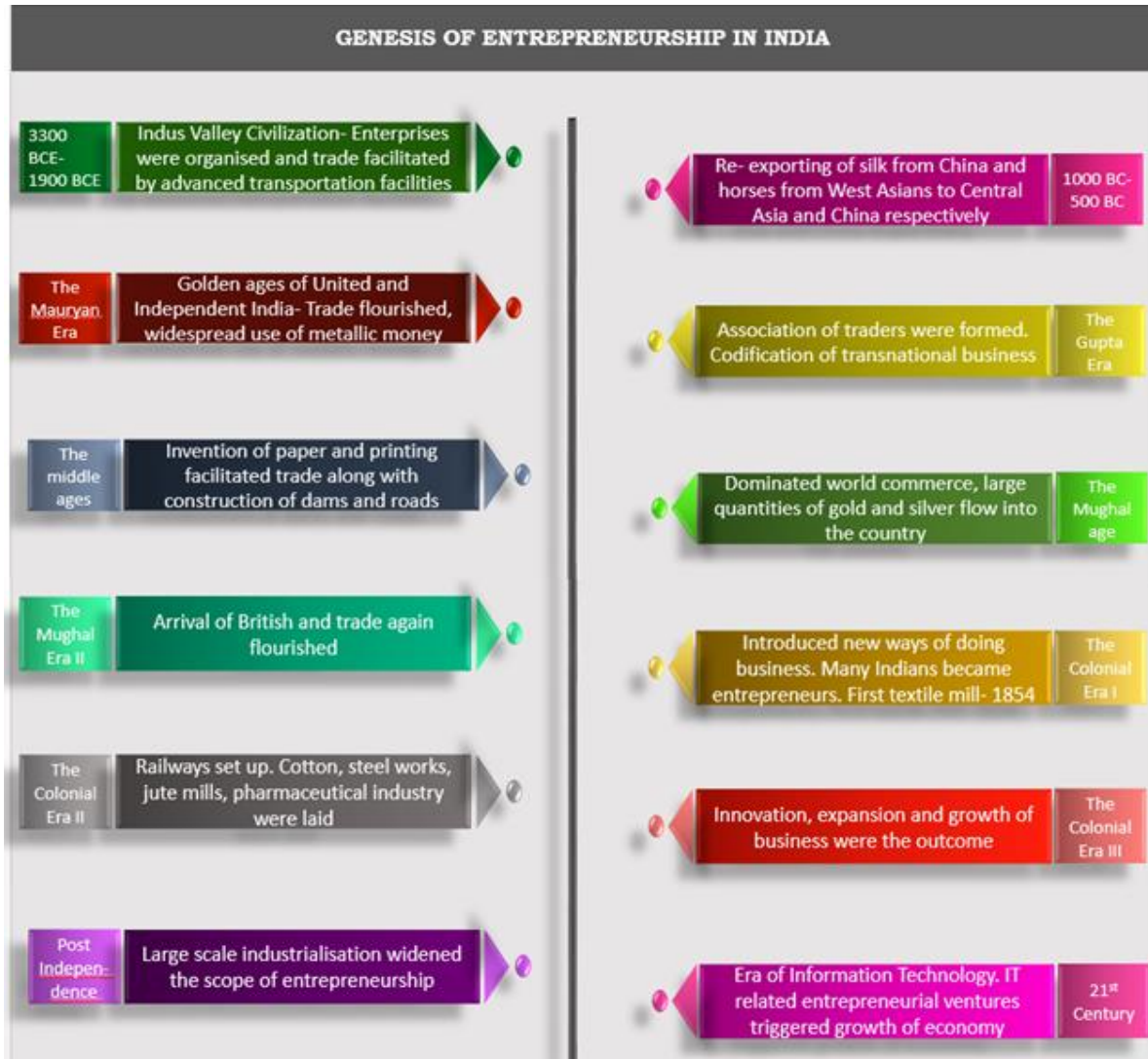


Figure 1: Genesis of Entrepreneurship in India

A thorough study of the Indian history by Konar (2003) reveals that from the ancient time onwards, women in our country have played a very significant role in various periods though their importance in economy is underrated. According to Rafeeqe (2015), entrepreneurial movement among women started late and is still in its infancy. Changes in the global and domestic environment have contributed towards the growth of women entrepreneurship in India. In the historic period, women in India held an honourable position in

social, economic and political affairs, but gradually, her position in all areas started declining. Out of compulsion, few women in the 1950s took up the role of entrepreneurs so as to substitute the income from male members. They had to break the socio- cultural traditions to merge as entrepreneurs (Kurane and Shetty, 2011).

Goyal (2016) highlighted in his article that there were very few women entrepreneurs in the fifties. For many others the businesses were taken away by relatives and the women and their families lived their lives as dependants while they had the resources or did not have the resources Sindhuja et al. (2018) mentions in their research paper that last five decades have seen phenomenal changes in the status of women in India. According to Masood (2011), in the sixties, women started small, one- woman enterprises at home and from home for self- occupation and engagement. Women began to aspire but also accepted the socio-cultural traditions.

The women in the seventies, opened up new frontiers and developed not only aspirations but ambitions for self- employment and employment generation. These women wanted home, marriage, children as well as a profession. They accepted the share of work and responsibilities for success and growth of their enterprises. During 1970s, women started to become ambitious and their aspiration grew to do and earn something for their family. They started taking up some jobs. They wanted to be independent and started to shift from confined roles. With the spread of education and awareness, women have shifted from extended kitchen, handicrafts and traditional cottage industries to non- traditional higher levels of activities. During the 1970s, the decade of the International women's year, efforts to promote self-employment among women received greater attention from the Government and private agencies. The new Industrial Policy of the Government of India has laid special emphasis on the need to conduct special entrepreneurial training programmes for women to enable them to start their own ventures (Charantimath, 2006). In India, though women have played a key role in the society, their entrepreneurial ability has not been properly tapped due to the lower status of women in the society. It is only from the 1974 to 1978, onwards that their role has been explicitly recognised with a marked shift in the approach from women welfare to women development and empowerment (Jayan, 2013). Women entered their father and husband's business as equally contributing partners in the 1980s. Women during the period of 1990s, were capable, competent and self-reliant and assertive. They developed their own identity, acquired self- esteem and independently managed enterprises. In the eighties, the number of women pursuing highly advanced, technological and professional education increased. They

entered into family businesses as equally contributing and working partners. They made personal choices, stood up for their convictions and had the courage to make new beginnings. Much of society was hostile to them and sometimes they developed a sense of guilt for not playing the fitting traditional and confirming roles in the society. The number of women entrepreneurs and women owned firms has increased, especially during the 1990s. The new generation of women owned enterprises is actively seeking capital for their businesses, using modern technology to find and create a niche in both the domestic and export markets. While women owned businesses possess the potential and are capable of contributing much more, it is essential to formulate strategies to invigorate, support and sustain their efforts in the right direction (Charantimath, 2006). According to Amlathe and Mehrotra (2017), although India is male dominant entrepreneurship country, it is showing steady growth among the women entrepreneurs since 1980. As stated by Deshpande and Sethi (2009), during 1995- 96, majority of the women entrepreneurs were concentrated in low paid, low skilled, low technology and low productivity jobs in the rural and unorganised sector. During the eighth five year plan period, women entrepreneurs engaged in small scale industries increased through training and other developmental efforts. Chimthanawala (2015) analyse the twenty first century as the century of telecom, information technology and financial institutions. Women's expertise in all these industries has made them emerge as a force to reckon with. Many of these industries are headed and guided by women as pioneers and mavericks. They have ventured to build enterprises, to discover their relevance and meaning of life in themselves.

Women entry into business or entrepreneurship is treated as an extension of their kitchen activities mainly to 3Ps, viz., pickles, powder and pappad. Women in India plunged into business for both pull and push factors. Pull factors imply the factors which encourage women to start an occupation or venture with an urge to do something independently. Push factors refer to those factors which compel women to take up their own business to tide over their economic difficulties and responsibilities. With growing awareness about business and spread of education among women over the period, women have started shifting from 3Ps to 3 modern Es, viz., Engineering, Electronics and Energy. They have excelled in these activities (Kumar, 2015).

Subharwal (2011) throws light on the fact that with the change of time as well as cultural norms and increase in literacy, women are increasingly entering the field of entrepreneurship. There has been a significant growth in female self- employment with women starting new ventures at a faster pace. According to Charantimath (2006), in the present

scenario, due to modernisation, urbanization, globalization and development of education, with increasing awareness, women are now seeking gainful employment in several fields. Women are entering into entrepreneurship even in the face of socio- cultural, economic, technical, financial and managerial difficulties. Women entrepreneurship movement can gain momentum by providing encouragement, appropriate awareness, training, environment and support. This would definitely enhance their socio- economic status, a pre- requisite for women’s empowerment.

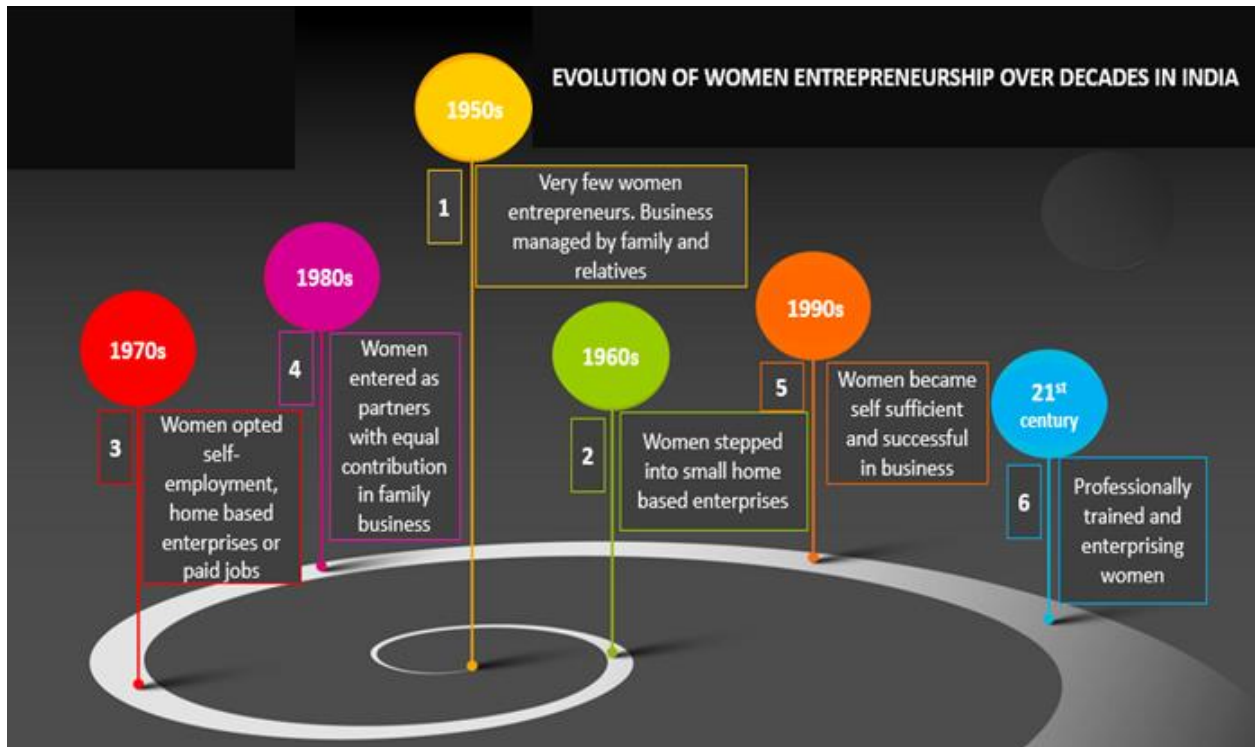


Figure 2: Evolution of Women Entrepreneurship over Decades in India

As per the 2011 census, Indian population accounts for 1.21 billion of which 48 percent are women. Thirty four percent of the population participates in the financial and economic activities with many of them not being paid (www.censusindia.gov.in). Women workforce constitute an integral part of the total workforce in India. The participation of women in the employment has always been lower than that of men, in rural as well as urban areas (Murugan and Manimekalai, 2015). Women’s disadvantaged position in the labour market is caused by, and is a reflection of patriarchy as well as women’s subordinate position in the society and in the family (Agrawal et al., 2016). The gender gap in labour force participation rate is more than 50 percent points in India according to the economic survey of 2018. Lower participation of women in economic activities adversely affects the growth potential of the country’s economy. India ranks 120 among 131 countries in female labour force participation rates

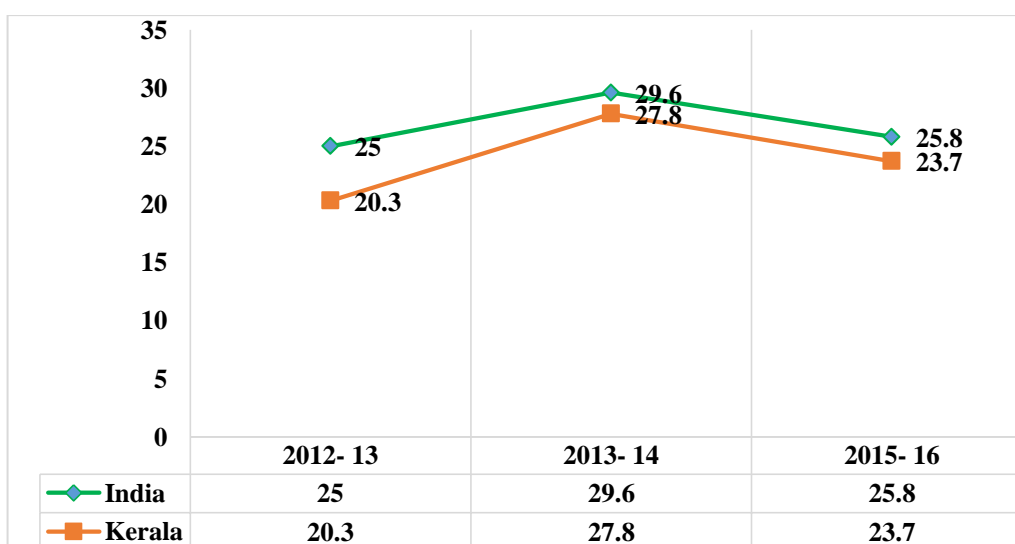
(www.financialexpress.com). Labour Bureau Employment and Unemployment Survey reports show that the female labour force participation in India is continuously declining and has languished at about 27.4 percent in 2015-16 (www.labourbureaunew.gov.in). Sanghi et al., 2015 analysed that structural transformation of the economy from agricultural to industrial result in the decline of participation of female labour force. More women are engaged in unorganised sector of agriculture than industries in India.

Table I
Labour Force Participation Rate in India
(Per 1000 of Age 15- plus Years as per Usual Status)

NSSO Rounds	Rural		Urban	
	Male	Female	Male	Female
1993- 1994	876	491	801	238
1999- 2000	845	364	782	180
2004- 2005	864	497	796	246
2009- 2010	825	378	762	194
2011- 2012	813	358	764	205
2013- 2014	747	291	738	185
2015- 2016	773	267	691	162

Source: NSSO (National Sample Survey Organisation) EUS (Employment Unemployment Survey) rounds: 1993- 1994, 1999- 2000, 2004- 2005, 2009- 2010, 2011- 2012, 2013- 2014 and 2015- 2016. Accessed from www.labour.gov.in on 21st July 2019.

The female worker population ratio from 2012 to 2016 is presented in Figure 3 below.



Source: Compiled from National Sample Survey Organisation and Employment Unemployment Survey) rounds: 2012- 2013, 2014- 2015 and 2015- 2016.

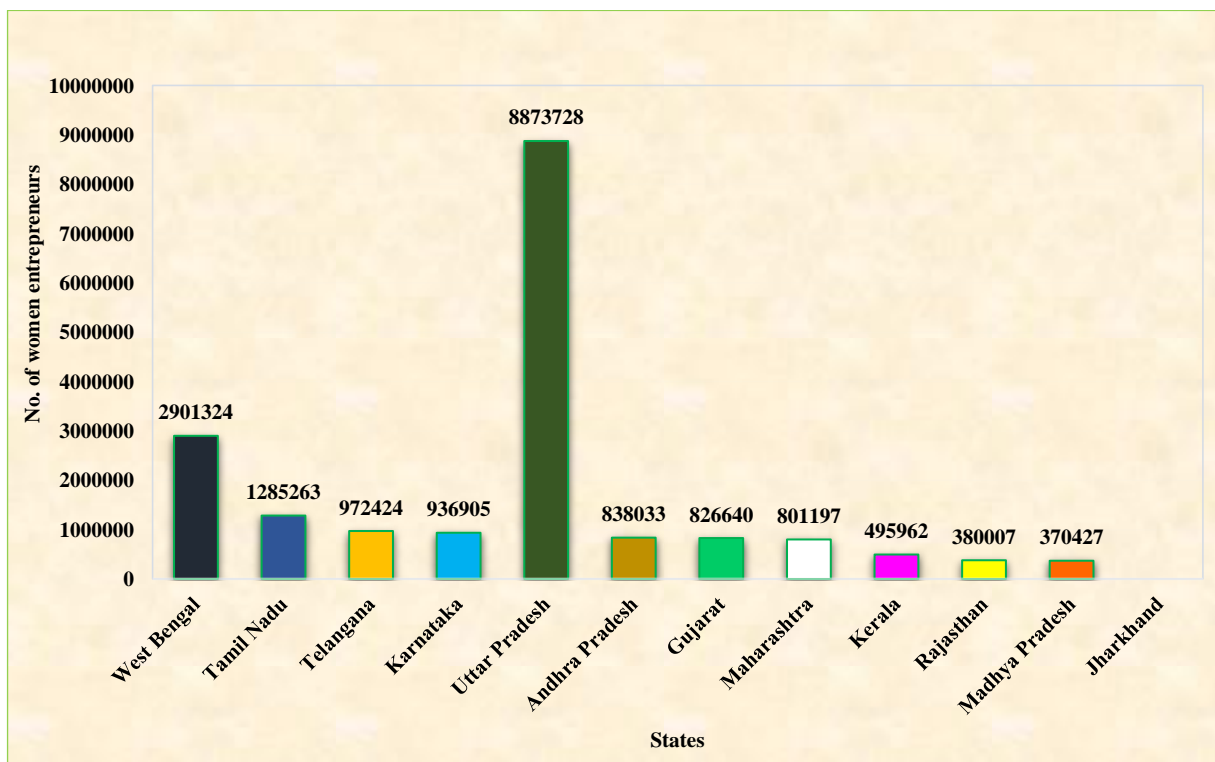
Figure 3: Worker Population Ratio for Female in India and Kerala

In order to improve the status of women in India, the Government is implementing various schemes, policies and plans. Earlier, it was five year plans and now it is NITI (National Institution for Transforming India) Aayog.

Each five year plan allocated special units for the development and welfare of women. Seema (2013), mentioned in an article on women development that during the first five year plan (1951- 56), for the welfare of women, voluntary social welfare board at Centre and States were set up. It envisaged for the organising of Women's Clubs. Second five year plan (1956- 61) suggested principle of equal pay for equal work and provision for training to enable women to compete for higher jobs. The third five year plan (1961- 66) continued to lay emphasis on the welfare aspect of women and pinpointed female education. In fourth five year plan (1969- 74), no new initiatives were taken, still focused on socio- economic programmes and education for women. Sureshkumar (2017) analyses that in the fifth five year plan (1974- 79), coincided with the International Women's Decade and plan period focused on welfare with development approach, emphasising the need to train women for income generation. The sixth five year plan (1980- 85) stresses a three- fold strategy to improve education, employment and health of women. During the seventh five year plan (1985- 90), Mahila Mandals were established and STEP- Support to Training cum Employment for Women was launched to strengthen their skills for employment. Eighth five year plan (1992- 97) marked shift from development to empowerment and enabled to function women as equal partners and participants in the development process. Kaur (2018), discusses on ninth five year plan (1997- 2002) as it had emphasised on the socio- economic empowerment of women. Tenth five year plan (2002- 2007) revived the idea of Self Help Groups for income generation activities and organised provision for political, educational, economic and legal empowerment. By eleventh five year plan (2007-2012) it was recognised that a nation cannot be healthy unless its women are healthy and also expressed concern on violence against them. Pal (2013), reviewed in his article that the motto of twelfth five year plan is faster, sustainable and more inclusive growth. The plan period gave special consideration for women participation in employment and reservation for centrally sponsored schemes. As on the official website of NITI Aayog- www.niti.gov.in, NITI Aayog started functioning from 2017 onwards and three year action plan (2017- 20) gave considerable importance to economic empowerment of women. It mention that it is crucial to enable equal access to employment opportunities and financial services for women. Furthermore, financial literacy programmes customised for women should be implemented.

According to Kaur and Batra (2018), financial growth is a prominent factor and indicator for the growth and development of an economy. Entrepreneurial ventures have a direct link for the better utilization of human resources to achieve economic growth. Dangi et al. (2014), pointed out entrepreneurs as key persons of any country for promoting economic growth and technological changes. Entrepreneurs are backbone of industrial development. As said by Mohan (2016), the growth of women entrepreneurs requires acceleration because entrepreneurial development is impossible without the participation of women. A congenial environment is needed to enable women to participate actively in entrepreneurial activities.

As per the NSS (National Sample Survey) 73rd round of NSSO (National Sample Survey Office), there are a total of estimated approximately 1,23,90,523 women owned proprietary MSMEs in India.



Source: Ministry of Micro, Small and Medium Enterprises, Government of India Annual Report 2017-18.

Figure 4: Distribution of Women Entrepreneurs in India

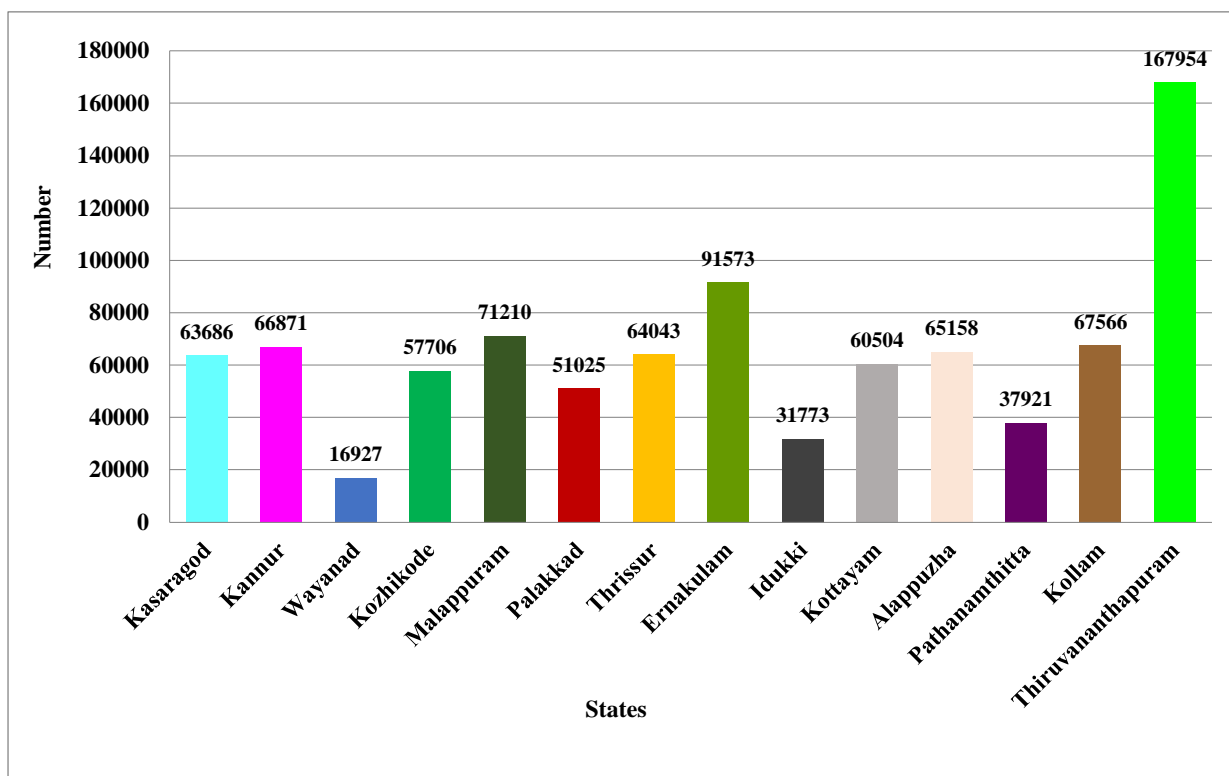
The number of women entrepreneurs registered in India is elaborated in Table 2. Uttar Pradesh ranks first, second position is for Tamil Nadu and third position is for Kerala.

Table II
Number of Women Entrepreneurs Registered in India

States	Registered units	Rank	Women Entrepreneurs	Rank	Percentage (%)
Tamil Nadu	9618	1	2930	2	30.36
Uttar Pradesh	7980	2	3180	1	39.84
Kerala	5487	3	2135	3	38.91
Punjab	4791	4	1618	4	33.77
Maharashtra	4339	5	1394	6	32.12
Gujarat	3872	6	1538	5	39.72
Karnataka	3822	7	1026	7	26.84
Madhya Pradesh	2967	8	842	8	28.38
Other States and UTs	14576	9	4185	9	28.71
Total	57452		18848		32.82

Source: Ministry of Micro, Small and Medium Enterprises, Government of India Annual Report 2017- 18.

Rani and Sinha (2016) in their study mentions that, in 2014- 15, out of total 361.76 lakh enterprises, only 7.36 percent enterprises are owned by women, in which only 13.72 percent are registered enterprises and 9.09 percent are unregistered enterprises controlled and managed by women. Charulakshmi et al. (2019) mentioned that according to the Sixth Economic Census by the National Sample Survey Organisation (NSSO) only 14 percent businesses in India are run by women domiciled in the country. There are a total of 58.5 Million businesses in India, but only 8.05 Million are managed by women entrepreneurs. Mahajan (2013), emphasises women as the potentially emerging human resource. As per the Third All- India census of Small Scale Industries, only 10.11 percent of the micro and small enterprises are owned by women, and only 9.46 percent of them were managed by women. As per Government of India Sixth Economic Census of Ministry of Statistics and Programme Implementation, there are 14 percent women entrepreneurs in the country. Moreover, they are running sports media firm to construction companies and security and detective agencies (https://www.startupindia.gov.in/content/sih/en/women_entrepreneurs.html). In the Economic Review, Government of Kerala (2018) it is quoted that as per the census of India, 2011, the population of Kerala was 3,34,06,061 or 2.76 per cent of India's population. Out of the State's total population, 52 per cent are women and 48 per cent are men.



Source: Sixth Economic Census, Department of Economics and Statistics, Government of Kerala, 2013.

Figure 5: Women Entrepreneurs in Kerala

According to the Sixth Economic Census (2012- 2013), the highest number of establishments under women entrepreneurs are in Thiruvananthapuram district, 1.68 lakh (18.38 percent) and least number of establishments are in Wayanad District (1.85 percent) (Gender Statistics, 2013). In a study on women entrepreneurship by Samantroy and Tomar (2018), it is pointed out that the top five states in India during the Sixth Economic Census with highest percentage share of women entrepreneurs are Tamil Nadu (13.51 percent) followed by Kerala (11.35 percent), Andhra Pradesh (10.56 percent), West Bengal (10.33 percent) and Maharashtra (8.25 percent). In Kerala, women entrepreneurs play a significant role due to some peculiar features of the state. Women outnumber in this state. A high female literacy rate together with a high rate of female population is peculiar to Kerala. While female work force participation rate continued to decline from 19.7 percent to 13.26 percent during 1991- 2011. The unemployment rate in the state is three times higher than in India Mohandas (2016).

Table III
Distribution of Entrepreneurs in Kerala

District	Number of Units Promoted by				
	SCs	STs	General	Total	Women
Thiruvananthapuram	1276	235	31961	33472	8300
Kollam	1145	109	16283	17537	6345
Pathanamthitta	768	48	9868	10684	4070
Alappuzha	558	89	17809	18256	5667
Kottayam	491	187	23788	24466	6697
Idukki	416	171	4839	5426	2241
Eranakulam	560	195	32344	33099	7277
Thrissur	1376	123	30585	32084	6693
Palakkad	1386	146	15694	17026	3811
Malappuram	516	95	13358	13969	2191
Kozhikode	612	86	18579	19307	3331
Wayanad	104	164	3663	3931	1477
Kannur	214	87	12793	13094	2764
Kasargod	185	102	7058	7345	1642
Total	9607	1837	238622	249696	62506

It was pointed out by Rawal (2018) that entrepreneurship is the core force of economic growth; the economic development which one experiences is just due to the prevailing force of entrepreneurship. It is totally based upon the growth of entrepreneurship and more the entrepreneurship is grown, infrastructure as well as all the indicators of development has also grown. Goel and Rajkumar (2018) draw attention to the fact that an energetic entrepreneurial ambience offers innovative occupations, boosts competitiveness and manufactures fresh products and services. As said by Parameswaran, (2019), in order to move an under developed economy out of the lower level equilibrium trap, it needs to be triggered by providing productivity enhancing environments. Enterprise building and promoting entrepreneurship have the capacity of increasing returns owing through increasing productivity.



Figure 6: Need for Entrepreneurship

B. Entrepreneurial Training Programmes in India and Kerala

Education, with skills and knowledge, is the most crucial input for empowering people and giving them access to productive employment in future (Das, 2017). Sharma (2013) opines that among all the methods of technology transfer, training is specialized one, it is intended to impart knowledge and skill on a specialised subject or problem area. This is a continuous process and not one shot affair, it consumes time and much expenditure. It is therefore, necessary that a training programme should be prepared with great thought and care. Steps in the conduct of a training programme is illustrated and described below:



Figure 7: Steps in the Conduct of Training Programme

- a. **Define the purpose of training:** Every training programme begins with the definition of the purpose of the training and the target audience. Problem identification and collection of facts behind this is facilitated through survey, observation and other research methods (Ray, 2013). The major purposes of training are improving the performance, updating skills, avoiding managerial obsolescence and satisfying personal growth needs (Sukhadeve, 2015). For example, while planning to conduct a training programme on income generating activities, the purpose is to inculcate know how technologies among the target population.
- b. **Training Needs Assessment:** The first step of the training cycle is the identification of the training needs (Ramasamy et al., 2015). An effective training starts from creating a feeling of need and interest among its members (Shekhar and Ahkwat, 2013). A training need is a gap between the knowledge, skill and attitude desired and already possessed by the employees. A training need analysis is basically a data gathering process used to identify and compare an organization's level of actual performance to the projected (desired) level of performance. Analysis of training needs is an important pre-requisite for any training programme or event to be effective (Bhatia, 2005). Training need analysis is a systematic method for determining what caused performance to be less than expected or required. Performance improvement is the focus of the training programme. The training need analysis will provide a benchmark on the performance levels and knowledge, skill and attitudes that trainees possess prior to training (Blanchard and Thacker, 2009). In the case of training on income generating activities, it is required to survey the training methods, interest, needs and other background details of the target population.
- c. **Define training goals and objectives:** The objectives and goals set for the training programme should represent the collective needs of the participants and should be realistic and operational (Singh, 2010). The training objectives should be stated clearly, be trainee-centred, employ observable action words connected with ends rather than means. The elements of content are knowledge, habits, skills and control of emotion. The materials to be included should be accorded priority according to its relative degree of importance for achieving training objectives (Desai, 2017). For example, the specific goal of an income generating training is to assist trainees to adopt income generating activities as a means of livelihood.
- d. **Design and develop training materials:** There are variety of different training methods available to choose from and selecting the most appropriate one can make a

substantial difference to the reception of the training message and the length of time it is retained after the programme is completed (Leigh, 2007). Before you choose a training method, it is important to determine what type of training is necessary and whether trainees are willing to learn (Noe and Kodwani, 2016). Most common methods are lecture, interactive lecture, group discussion, case studies, role plays and so on. These methods are to be supplemented by training tools like blackboard, chart, slides, transparencies, audio and video learning modules, etc. The choice of selection of appropriate training methods should be determined keeping in view the level, background and number of trainees, nature and quantum of curriculum, subject matter and learning experiences to be given, availability of time and necessary physical facilities, acquaintances and competencies of trainer, sustaining interest, motivation and learning are the outcome of judicious use of training methods and tools (Sharma, 2013).

- e. **Allocate trainers:** Allocation of trainers responsible for the inculcation of motivation and subject matters theoretically and practically through desirable learning experiences is an important aspect in the organisation of training programmes. The role and importance of each aspects to be covered has to be explained to the resource person (Desai, 2013). It requires the trainers to have a thorough understanding of the training process and the role and value of proper and systematic planning in it. It is a term which covers a wide range of activities. The length of a training activity can vary from short term training activities such as one day field demonstration, to longer term professional development courses that may last several months (Bharat and Sankhhi, 2015).
- f. **Implement the training:** Success of any programme depends on how well it is executed. The whole training plan should be executed as decided and unnecessary changes should not be made. In this crucial phase, co-ordinated efforts of trainers, co-ordinators and participants are required. It is essential to carry out the planned programme phase by phase in a sequential manner (Khan and Somani, 2009). The implementation of training programmes is the responsibility of the instructor. Many training programmes flounder due to poor implementation which usually reflects lack of or inadequate preparation (Sardar, 2010).

Evaluate the training: The assessment of programme implementation deals with the question of whether the program is being carried out as designed: that is to compare what is actually happening in the programme to what is supposed to happen. The impact assessment stage of evaluation research addresses the question of how much

effect the program had on its clients in terms of achieving its goals (Whitely and Kite, 2013). Impact assessment relates to assessment after the training is over, on the overall benefits to the trainees as a whole (Sridhara and Nagachaitanya, 2009). Training evaluation refers to the process and collecting the outcomes needed to determine whether training is effective (Noe and Kodwani, 2016). The success of Entrepreneurial Training Programme is evaluated by looking at number of participants who have turned into entrepreneurs. More recent measure is also see how the participants assume other critical role post the training to further the entrepreneurial ecosystem Shankar (2013). Along with the adoption of various steps involved in the conduct of training programmes, KAP (Knowledge, Attitude and Practice) assessment and SWOC (Strength, Weakness, Opportunities and Challenges) analysis add vitality to entrepreneurial impact assessment. A KAP survey is a quantitative method that provides access to quantitative and qualitative information. KAP survey reveal misconceptions or misunderstandings that may represent obstacles to the activities that we would like to implement and potential barriers to behaviour change (www.springnutrition.org). KAP assessment helps to understand what the trainees know, what they believe and what they do in relation to entrepreneurship and it serve as a participatory appraisal tool to help us to listen to the trainees and can make improvements in the training. A knowledge on what information trainees already possess, how they react to it and why they are reluctant to change can help the trainer to develop an effective, target oriented information, and promote positive behaviour (Golemerz et al., 2020). A SWOC analysis is a strategic planning tool used to understand the strength, weaknesses, opportunities and challenges involved in a project or in a business. It involves specifying the objective of the business or project and identifying the internal and external factors that are supportive or unfavourable to achieving that objective. This analysis is great for developing an understanding of an organisation or situation and decision making for all sorts of situations in business, organisations and for individuals. Aims of SWOC analysis involve reveal your competitive advantages, analyse your prospects for sales, profitability and product development, prepare your company for problems, allow for the development of contingency plans (Dangi et al., 2014).

- h. **Follow up:** Follow up is essential to assess the impact of training programme. Data collected during follow up can help to identify the need for additional training or reinforcement of newly acquired skills, as well as inform review and revision of the

training materials. The duration of the follow up depends and varies according to the desired outcomes and objectives (<https://www.msh.org>). The trainers get feedback on what the trainees had learned and the trainees get opportunity to reflect on their training experiences a second time. Some of the advantages of follow up after training are that it determines the learning outcomes of the training, helps to assess the results and reinforce the key points, provide learners the time to reflect on their learning, get useful feedback which supports future trainings and determines what kind of retraining is required further. Some of the disadvantages of follow up are that it requires time and resources investment, trainees may not be willing to contribute to the follow up after the training, difficult to set up when people meet only once and have no further connection to each other, difficulties to capture a comprehensive follow up when it is only possible by mail (<https://sswm.info.com>).

The birth of training efforts for the promotion of entrepreneurship in the country was purely an indigenous initiative. Establishment of Small Industry Extension and Training Institute in 1962 marked the beginning of entrepreneurship development in India. The Technician Scheme launched in the year 1969 in Gujarat visualized 100 percent finance without collaterals was one of the beginnings of entrepreneurship training programmes in India. A large number of people took advantage of this scheme. The real gain of the scheme was the realization that there was vast entrepreneurial potential available in the country that could be tapped and developed through appropriate training intervention (<https://www.ediindia.org>). Rehman and Elahi (2012) noted that in the 1960s and 70s, entrepreneurship education was almost exclusively delivered in the form of training programmes, offered by institutions under the aegis of State and Central Governments and by financial institutions received support from the Government. According to Ambiga and Ramasami (2013) in 1980, 'New Delhi Declaration and Plan of Action' adopted to emphasise on development of entrepreneurial skills among women. The decade 1980-1990 witnessed several institutional initiatives towards women entrepreneurship. Goyal and Prakash (2011) in their study reported that the seventh five year plan (1985-90) emphasised the need for gender equality and empowerment. For the first time, emphasis was placed upon qualitative aspects such as inculcation of confidence, generation of awareness with regard to rights and training in skills for better employment. In an article on the history of entrepreneurship development initiatives in India (www.asianscholarship.org), it was mentioned that in the 1990's, India exerted greater effort to promote and nurture entrepreneurship. Attempts at various levels have taken place to promote entrepreneurship

directly or indirectly. The attempts fall under three main categories: removal of state-imposed barriers for starting businesses; availability of finances; education and nurturing. In India, many entrepreneurship centres have founded to coordinate the broad array of activities, programmes and resources within the educational institutions. Chowdhary and Prakash (2010) draws our attention to the fact that now, in our country, through various Central level, State level, financial and private agencies are conducting numerous Entrepreneurship Training Programmes.

Regarding the importance of entrepreneurship development programmes, Dangi et al. (2014) indicate entrepreneurship development as the key to achieve overall economic development through higher level of industrial activity. They point out that every individual has certain qualities of an entrepreneur. If such qualities are developed as an entrepreneur, such individuals can become successful entrepreneurs. Entrepreneurship development plays very important role in this direction. Manikandan and Palanivelu (2017) support above mentioned aspects of entrepreneurship development programmes and stress that these programmes have been designed in order to promote the supply of entrepreneurs for accelerating industrial development, prevent the industrial monopolies, to provide more self-employment opportunities that are productive to promote balanced regional growth, to develop the entrepreneurial talents and skills in different strata of the society and to promote human resources development.

Seshadri et al. (2018) emphasised that EDP Training helps the entrepreneur in developing motivation, in taking suitable decision, in preparing economically feasible and technically viable project reports and in enhancing the skills. The training that is going to be given should not only develop proper entrepreneurial motivation and skills but should also ensure that entrepreneurs are able to develop their enterprises well by scientific managerial skills.

As far as the achievements of entrepreneurship development programmes are concerned, the performance outcome of the entrepreneurship development programme refers to the measured construct of entrepreneurial success. According to the measurement model, economic performance will be measured by sales, market share and offered products and services. The dimension of individual performance consists of an assessment of enhancing family relationships, enhancing emotional- affective relationships and reconciling professional and personal life. Social performance will be measured by assessing public visibility and contributions to the society (Schneider, 2017). According to Kumar (2017), the speed at which

industrialization has taken place in recent years is due to the major role played by EDPs. EDPs played an important role in establishment, development and expansion of the practice-oriented development programme. In India almost all the training programmes conducted are organized and developed under EDPs. It also developed and established various support systems necessary for the entrepreneurs. They strengthen and co-ordinate these support systems.

Different types of entrepreneurship development programmes are categorised accordingly by different authors. Baligar (2013) identified five types of Entrepreneurship Development Programmes- Entrepreneurship Awareness training programme, Entrepreneurship Development training programme in general, Product oriented entrepreneurship development training programme, Managerial skill development programme for existing entrepreneurs and Target group oriented entrepreneurship development training programmes for women, technocrats, ex- servicemen, advisors, tribals, students of vocational institutes, handicapped persons, educated unemployed, high school and college drop outs, craftsmen and artisans, underprivileged castes, etc.

Viramgami (2007) had made another classification and he classified Entrepreneurial Training Programmes into six different categories like- Programmes according to gender, Programmes according to degree, Programmes according to training objectives, Programmes according to geographical level, Programmes according to stage and Other types of programmes.

According to Rural Development and Self Employment Training Institutes (RUDSETI) (2010), they offer around sixty to seventy Entrepreneurship Development Programmes in various areas. They are EDPs for the first generation entrepreneurs, established entrepreneurs, Rural Development and Human Resource Development Training Programmes and Technology transfer programmes

Even though there are various categories of training programmes, generally an entrepreneurship development programme consists of the following three phases:

1. Pre- training phase
2. Training or development phase
3. Post- training phase (also called Follow- up)

1. **Pre- training phase:** The activities and preparations required to launch the training programme come under this phase. This stage aims at identification of talent, selection of potential entrepreneurs and the development of initial motivation. So, this phase is called stimulating phase or basic or initial stage. This phase, accordingly, includes the preparations

such as- Selection of entrepreneurs, arrangement of infrastructure, tie- up of Guest Faculty for the training purposes, arrangement for the inauguration of the programme, selection of necessary tools and techniques to select the suitable entrepreneurs, formation of selection committee for selecting trainees, arrangement of publicity media and campaigning for the programme, development of application form, finalisation of training syllabus and pre- potential survey of opportunities available in the given environmental conditions (Khanka, 2014).

2. **Training Phase:** It is the stage where practical training is provided to the participants to develop motivation and skills. The theoretical as well as practical knowledge are also imparted to the trainees. They are given practical exposures in areas like market surveys, preparation of projects and its feasibility report, marketing of products and services, etc. The basic purpose of training is to develop the need for achievement amongst the trainees. So, it has to bring desirable changes in the behaviour of trainees. The trainers have to judge how much and how far the trainees have been trained in their entrepreneurial pursuits (Baligar, 2013). The participant explores in the training situation what interest him, the training organiser provides the necessary opportunities (Adhikary et al., 2009).
3. **Post- training phase (Follow- up):** The ultimate objective of entrepreneurship development programme is to prepare the participants to start their enterprises. This phase, therefore, involves assessment to judge how far the objectives of the programme have been achieved. This is also called follow- up. Follow- up indicates our past performance, drawbacks, if any, in our past work and suggests guidelines for framing future policies to improve performance. Thus, the purpose behind EDP follow- up is to review the pre-training work, review the process of training programme and review past training approach (Khanka, 2014). This phase refers to support for establishment of the business unit or venture and also include provision of finance, infrastructure, raw materials, machinery, etc. Merely providing support and leaving the entrepreneur to his or her own devices will defeat the objective of the programme. Therefore, adequate follow- up and counselling of the entrepreneur is essential both during the implementation stage and when the unit starts commercial production (Reddy, 2011). Follow up analysis has to be monitored after a sufficient time gap. It helps to compare the actual gains from the training with the expectations of the trainees (Verma, 2011). The impact of entrepreneurship trainings could be assessed based on the features associated with the trainings such as duration of training, the opinion on duration of training, effectiveness of training, overall assessment of the training, usefulness of the training, various dimensions of the training such as method of

teaching, use of local or regional language, method of clarifying doubts, subjects covered and the capabilities of the faculty engaged (Nethravathi and Ravi, 2018).

Hundreds of EDPs are conducted by more than 700 organizations in the country to impart entrepreneurial training to participants in thousands (Nitheeshkumar and Sreekanth, 2015).

Table IV
Number of EDPs Conducted and Persons Benefitted in Kerala

Year	No. of programmes	Persons benefitted
2011-12	163	3893
2012-13	275	6124
2013-14	787	17904
2014-15	1647	7253
2015-16	878	17560

Source: MSME annual reports of 2011-12 to 2015-16

According to Lal and Arora (2017), current policies and institutional assistance for developing entrepreneurship skills, providing education and training has been a great motivator for women to take up entrepreneurship. While talking about the concept and facts regarding women entrepreneurship, Geetha and Sridharan (2017) reported that most of the women entrepreneurs, do lack specialized skills, not aware of knowledge of machinery operations and maintenance, hi- tech operated machinery, usage of Information and Communication Technology, technical skill in planning and production and so there is a tendency for them always go to the aid of expertise consultant with regard to technical know- how. According to Sharma (2013) women entrepreneurship must be moulded properly with entrepreneurial traits and skills to meet the changes in trends, challenges in global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena. The process of entrepreneurial training involves equipping a woman with the information needed for enterprise building and sharpening her entrepreneurial skills (Jayaseelan and Revathi, 2014). As pointed out by Dash (2017), they can prove to be successful entrepreneurs as men are in the country. It is essential to tap their potential by encouraging their participation in entrepreneurship. Entrepreneurship development is responsible for empowering women by way of promoting self-reliance, self-confidence, independence and by providing educational training and skill based programmes. Raghuvanshi et al. (2017) focussed the fact that, to encourage and enable women to initiate and become successful in own business ventures, the

barriers need to be removed through increasing awareness, providing vocational training and skill development not only to women but also behavioural training to men so that they understand and acknowledge the importance of women becoming entrepreneurs and respect them for it. As per Joshi (2017) the key for enhancing women's opportunities and hence their position in industry and the economy, is to provide them with access to know-how, technology and credit. Training to upgrade women's technological capabilities and to enhance their entrepreneurial and business skills- whether in simple artisanal production or in high technology industries- is at the heart of allowing women to advance to more rewarding positions.

In the views of NIIR Board of Consultants and Engineers (2013), EDP training for women are very useful for starting enterprise and helps to take initiative to become an entrepreneur. It basically helps them to access entrepreneurs in the area of technology through identification of project, commercial finance, venture capital, market, training, dissemination of information, research and development and infrastructure facilities. James and Satyanarayana (2015) pointed out that entrepreneurship development among women helps to enhance their personal capabilities and increase decision making status in the family and society as a whole. Frederick and Ramamoorthy (2012) assessed that appropriate training is the key to a successful programme to develop entrepreneurship among women. Continuous monitoring and improvement of training programmes should eventually spread the cult of entrepreneurship among young women. Agarwal (2018), identified nine areas where women entrepreneurship development programmes can be strengthened- enhancing institutional support, building up of the support infrastructure, enlarging the cadre of trainers and motivators, identifying opportunities, training and counselling, identifying candidates for entrepreneurship, supporting women entrepreneurs through co-operation, fostering an entrepreneurial culture and environment and the entrepreneurial environment.



Figure 8: Relevance of Women Entrepreneurial Training Programmes

A congenial environment needs to be created for the women to plunge into the entrepreneurial activities, very actively. The need arises for the women in India to promote more number of women to become women entrepreneurs by the active and supportive role played by Government, non- government, promotional and regulatory agencies. It is appreciable to note that the Government of India has formulated various training and development cum employment generation programmes for the women to start their ventures (Kaviarasu, 2018). As revealed by Vinay and Singh (2015) women entrepreneurship training is supported by the Government through Women Entrepreneurship Development (WED) training programmes. WED training programmes (content wise) are no different from general entrepreneurship development training. The whole WED package consists of pre- promotion activities, promotion and identification of entrepreneurs, selection, training and post- training support and follow- up. In India, the Micro, Small and Medium Enterprises development organisations, various State Small Industries Development Corporations, the Nationalised banks and even NGOs are conducting various programmes including Entrepreneurship Development Programmes to cater to the needs of potential entrepreneurs, who may not have adequate educational background and skill.

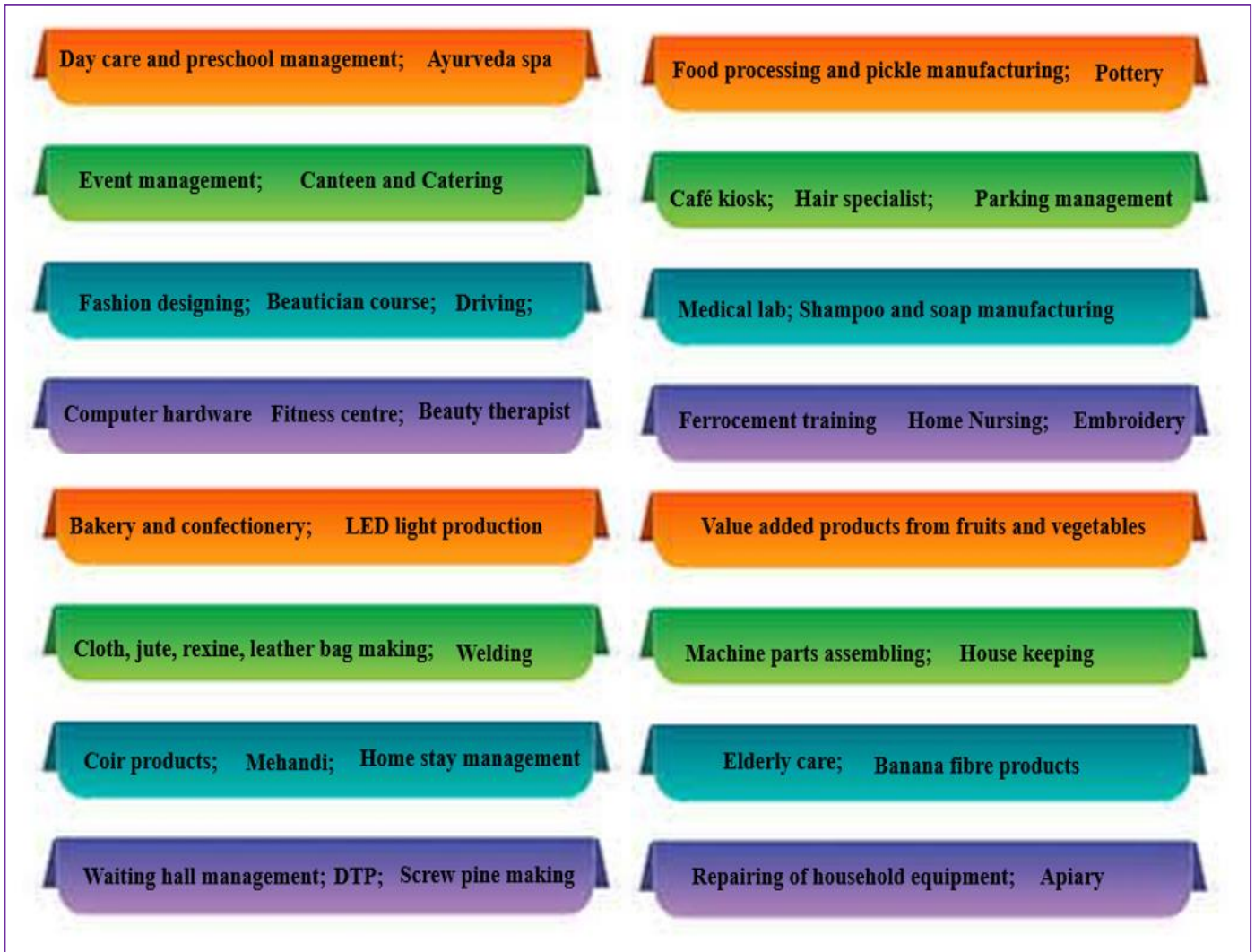


Figure 9: Skill Development cum Entrepreneurial Trainings in Kerala

Various institutions, agencies, organisations and schemes in aid of promoting entrepreneurship development in the country are presented in Table V.

Table V
Institutions, Agencies, Organisations for Entrepreneurship Development in India

National Level Institutions	State Level Institutions	Organisations	Programmes And Schemes
SSIB (Small Scale Industries Board)	Directorate of Industries	AWAKE(Association of Women Entrepreneurs of Karnataka)	National Policy on Skill Development and Entrepreneurships
NSIC (National Small Industries Corporation)	DIC (District Industries Centre)	NAYE(National Alliance of Youth Entrepreneurs)	National Skill Development Mission
SIDO (Small Scale Industries Development Organisation)	SFC (State Financial Corporation)	Women’s India Trust (WIT)	Self- Employment and Talent Utilization (SETU)
IDBI (Industrial Development Bank of India)	State Industrial Development/ Investment Corporation	WWF (Working Women’s Forum)	ATAL Innovation Mission (AIM)
ICICI (Industrial Credit and Investment Corporation of India)	State Small Industrial development corporation	Self- Employed Women’s Association (SEWA)	Pradhan Mantri Kaushal Vikas Yojana (PMKVY)
KVIC (Khadi and Village Industries Corporation)	SISI (Small Scale Industries Service Institute)	Association of Women Entrepreneurs of Small Scale industries (AWESSI)	National Policy on Skill Development and Entrepreneurships
NSTEDB (National Science and Technology Entrepreneurship Development Board)	NABARD (National Agricultural Bank for Rural Development)	Women Entrepreneurs Promotion Association (WEPA)	Digital India, Start Up India, Make in India, Mudra Yojana, Stand Up India, etc.



Source: (Prajapati and Rathod, 2014); (Rao, 2016); (Sathyadevi and Fasla, 2016) and (Sadavarte and Jamilmiya, 2018).

Figure 10: Entrepreneurship Promoting Institutes in India

Table VI
Entrepreneurship Development Schemes of India

Programme	Year of launch	Objectives
Start- up India	2016	Supporting entrepreneurs, building a robust ecosystem and transforming India into a country of job creators instead of job seekers.
Make in India	2014	Focus on job creation and skill enhancement in 25 sectors of the economy
Stand- Up India	2015	Institutional credit structure to reach out to the undeserved sector of people such as Scheduled Caste, Scheduled Tribe and the Women entrepreneurs. It provides bank loans between Rs. 10 lakh to Rs. 100 lakh per branch of all scheduled commercial banks for setting up a greenfield enterprise.
Digital India	2015	To transform India into a digitally empowered society and knowledge economy. Some of the components of Digital India initiative are innovation, connection with global market, mobile and e- banking, e- commerce driven entrepreneurship and so on.
National Skill Development Mission	2015	To create convergence across sectors and States in terms of skill training activities.
MUDRA Yojana	2015	For providing loans up to Rs. 10 lakhs to the non- corporate, non- farm small enterprises. Mudra Mission is to create an inclusive, sustainable and value based entrepreneurial culture, in collaboration with partner institutions in achieving economic success and financial security.
ASPIRE (A Scheme for Promoting Innovation and Rural Entrepreneurship)	2015	For the promotion of Innovation various incubation centres were set up to accelerate entrepreneurship
National Policy for Skill Development and Entrepreneurship	2015	To “create an ecosystem of empowerment by skilling on a large scale at speed with high standards and to promote a culture of innovation based entrepreneurship
Pradhan Mantri Kaushal Vikas Yojana		To bridge the skill gap in the country

Source: (Jindal and Bharadwaj, 2016); (Srivastava, 2017) (Rodrigues, 2016) (Sharma, 2013) (Rathee and Yadav, 2017) (Puri and Misra, 2018).

The Government of Kerala support for entrepreneurship development through the following agencies and schemes.



Source: www.wemissionkerala.org; Economic Review, 2018; Abraham, 2017; Joy, 2016; www.kerala.gov.in

Figure 11: Entrepreneurship Schemes and Agencies of Government of Kerala

C. Recent Trends in Women Entrepreneurship in India and Kerala

Women are taking interest in entrepreneurship in present years than past. With increasing dependency on service sectors, many opportunities are there for women. During the last two decades, increasing number of Indian women have entered the field of entrepreneurship and also they have changed the face of business (Kaushik, 2013). According to Sixth Economic Census released by the Ministry of Statistics and Programme Implementation, women constitute around 14 percent of the total entrepreneurship that is 8.05 million out of the total 58.5 million entrepreneurs. Out of this, 2.76 million women constituting 13.3 percent of women entrepreneurs work in agriculture sector whereas 5.29 million constituting more than 65 percent work in non- agriculture sector (<https://www.business-standard.com>).

Women in Kerala top in terms of education and literacy rates. But that is only half the story; their contribution to the economy is less in the forms of work participation and highest unemployment. Today, they are taking another step forward. Women in Kerala are taking to entrepreneurship in large numbers. According to Danabakyam and Kurian (2012) women

entrepreneurs are more concentrated in the MSME sector of the country. It has played very vital role in fulfilling the socio- economic objectives of the nation. Women entrepreneurship thereby plays a prime role in industrial development. The Economic Review, 2014 of the state says that 25 percent of the 2,34,251 working SSIs or MSMEs registered in Kerala were promoted by women. About 3354 new enterprises were registered in the state by women during the year 2013- 14. The Kudumbashree mission brought about a huge change in the outlook of women. It gave women the opportunity to stand on their own (Haris, 2016). As discussed by Junare and Singh (2016) women entrepreneurs are engaged in various avenues and make use of technology in the fields of engineering, manufacturing of customized clothing, beauty and skincare industry, consultancy services, food industry, retail business, travel and tour services, handicraft based business, event management, health care industry, import and export. According to Dhillon (2017) women are taking more and more professional and technical degrees to cope up with market needs and are flourishing as designers, interior designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation.



Figure 12: Types of Entrepreneurship

Interest of women in taking up of entrepreneurship is expanding at a significant rate. It is perceptible that women entrepreneurs have turned out to be a solid main impetus in the present corporate world. Endeavours are being taken at the economy as acquired guarantee of fairness of chance all circles to the Indian women and laws ensured break even with privileges

of interest in political procedure and equivalent chances and rights in education and employment were ordered (Zai and Kumar, 2019).

It was stated by Rajvanshi (2017) that women entrepreneurs are trying to open the door of new jobs and success for themselves and others also. By providing this, they are giving different ideals, jobs and solutions to management, organization and business problems as well as women exploitation. Although the number of women entrepreneurs are very less but they are doing their best. Singh and Raina (2013) analysed that women across India are showing an interest to be economically independent. Women are coming forth to the business arena with ideas to start micro, small and medium enterprises. They are willing to be inspired by role models- the experience of other women in the business arena. Vijayakumar and Naresh (2013) points out that today we are in a better position wherein women participation in the field of entrepreneurship is increasing at a considerable rate. According to Sharma et al. (2012) the emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. Now Indian women entrepreneurs are showing their presence in new areas like herbal marketing, food processing, farming, handicraft, dairying and so on.



Figure 13: Transformation of Women Entrepreneurship

Earlier, women were confined to the four walls of the household to look after the requirements of the family. It all revolved around the following 3Ks- Kitchen, Kids and Knitting. The situation converted into the following 3Ps (Powder, Pappad and Pickles) towards the closing years of the 20th century. Presently, the trend is towards the 4Es- Electricity, Electronics, Energy and Engineering. They are engaged in solar power utilization, manufacture, distribution and services of solar power equipment. Gurnani (2014) support this

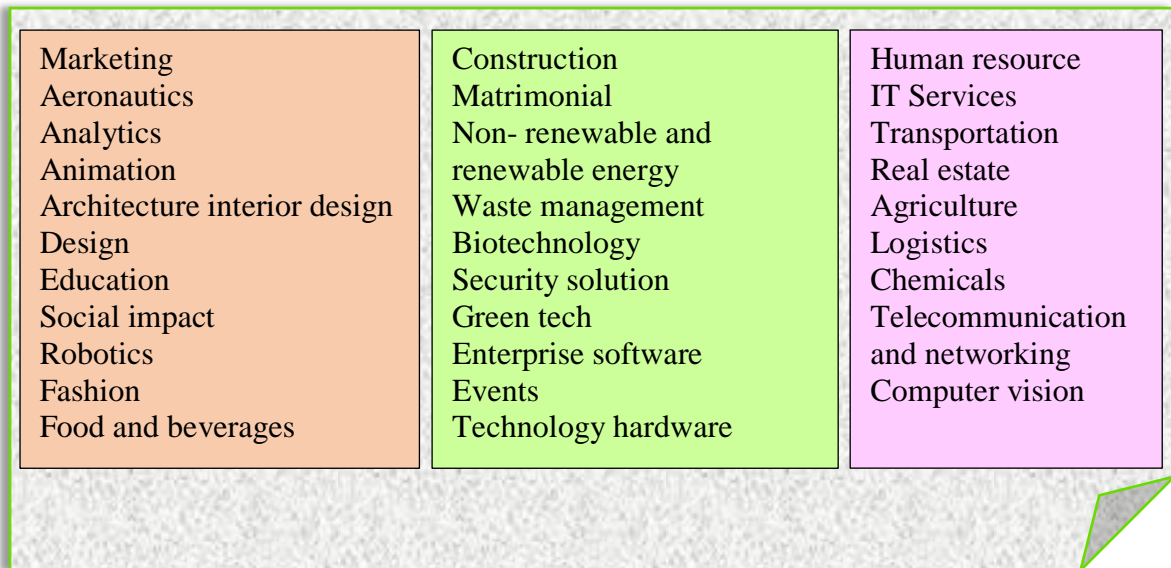
fact and points out that Indian women had undergone a long way and are becoming increasingly visible and successful in all spheres and have shifted from kitchen to higher level of professional activities.

Madhavi and Satyanarayana (2018) argue that in spite of all these, women still find themselves at the receiving end in the labour market. Women are dependent on informal sector more heavily than men and as a result, their share in this sector is higher than their share in total labour force. The concept of women entrepreneurship is multidisciplinary in nature embodying economic, psychological, social, cultural and political as well as environmental characteristics. According to Thakur (2013), today, women have entered in diverse fields, attained success and gained popularity. Women have carved out for themselves a 'niche' in the contemporary, modern society and the world has seen numerous women leaders too. Women entrepreneurship has increased significantly into diversified areas right from kitchen products to engineering, shipping, fashion designing, pharmaceuticals, etc. there was a shift from the traditional industry to non- traditional industry and services. With this change, some important opportunities are being identified considering the socio- economic, cultural and educational status and motivational level of women entrepreneurs.

Twenty first century is the century of telecom, IT and financial institutions. Women's expertise in all these industries is beginning to emerge and women are emerging as a force to reckon with (Gandhi and Sharma, 2014). Practice of women entrepreneurship is essential both from the point of view of equity and full utilisation of available human resources. As educational facilities expand and development proceeds, the contribution that women can make also continuously rises. With economic progress, entrepreneurial opportunities are also created. In India, at present rapid progress is being witnessed and women entrepreneurship has a crucial role to play in the present environment (Sundaram, 2003).

From manufacturing of engineering equipments to the fashioning of handicrafts, designing and marketing garments to putting up textile units, screen printing to exploring cyber space, setting up mobile laundries to teaching women to become mobile through driving schools, event managing to predicting how political events shape the stock exchange scene, supplying household staff to starting beauty parlours, the entrepreneurship of women is evident in endless ways (Kumari, 2016). Importance of women entrepreneurship increases because of their contribution in employment generation and revenue creation. Women entrepreneurs are not only limited to cottage and small enterprises but they are launching big and medium scale

enterprises (Rathee and Yadav, 2107). Present situation of women entrepreneurs is much better comparing to older situation (nearly 45 percent women sector occupies the whole population of the country) and in present India, they play many roles very effectively. They can manage home and business equally. They contribute in economic development (Pal, 2016).



Source: <https://www.startupindia.gov.in/content/sih/en/ams-application/application-listing.html>

Figure 14: Entrepreneurship Areas in India



Figure 15: Recent Enterprise Fields of Women in Kerala

Women’s expertise in industries of telecom, IT and financial institutions are beginning to emerge and they are emerging as a force to reckon with. Many of these industries are headed and guided by women who are seen as pioneers and mavericks (<https://www.academia.edu>).

Different opportunities available for women entrepreneurs recently in India are eco- friendly technologies, bio- technology, IT enabled services, event management, telecommunication, herbal and health care, tourism industry, mineral water, sericulture, floriculture, vermiculture, food processing, soap factories, packaging and packing, textile industries and so on (Sangolagi and Alagawadi, 2016). ICTs and new emerging technologies facilitate the increase in number of women entrepreneurs who access education, training and start their businesses from home (Tomos and Thurairaj, 2019). ICT emerging as an increasingly valuable business tools for women entrepreneurs. It is essential that women entrepreneurs must be equipped with these techniques for effective use of such technology for the achievement of business goals. In India, over 110 million women are active users of internet and growing at a rate of 46 percent according to a report by Internet and Mobile Association of India (Sonal, 2018). Entrepreneur's awareness of the rapid growth of the Internet in recent years has led to the conception of many ideas for business start-ups, where the internet has either a central or supporting role in how the business will be developed (Robert, 2011). The growth of e-commerce helps the women entrepreneur to generate new ideas and enable them to work from home. Today, e-commerce is providing a desirable environment for highly educated, technically sound and potentially qualified women to inculcate entrepreneurial values and involve greatly to business dealings (Soni and Chowdhary, 2016). Nowadays, a woman entrepreneur has become a major role player in accelerating development, including e-entrepreneurship in India and worldwide business operations. Electronic business encompass all business conducted by means of a computer network (Meenakshi, 2015). Technological advances are enabling women to engage in digital entrepreneurship. Kamheridou (2020) confirm the effectiveness of ICTs in providing flexi- hours and helping women start, grow and sustain a business; ensuring lower costs, networking and work- life flexibility. Pradhan et al. (2018) states that digital marketing advances business development and brand value ensure growth and better visibility. Social media is a phenomenon that has changed how the business environment operates. Business are able to gain access to resources that were otherwise not available to them. It has also helped businesses to increase their worthiness, cultivate strategic partnerships and increase their contact with customers and suppliers. Social media has now become communication and marketing tool (Jagongo and Kinyua, 2013). Whatsapp, Facebook, Instagram, Twitter and many such popular social media networks give wide reachability to products and services. In recent years, the rapid advent of new digital technology such as social media, big data, cloud computing, mobile computing has influenced the entrepreneurial process. It make use of digital technology for creating new digital business

models, improving business operations, engaging customers and stakeholders through digital channels and sharpening business intelligence (Pai, 2018). With social media becoming an integral part of many people's lives, it is being very productively used by smart women entrepreneurs. Social media has become a boon for women professionals who are unable to pursue a full time career in a conventional brick- and – mortar set up (Devanatha and Saha, 2018). Social media has created an empowerment impact on women entrepreneurs. It had helped to significantly increase women's negotiating power (Cesaroni, et al., 2017). Social media makes for a very cost efficient channel to inform and engage the consumers. Social media have changed the way people communicate and so the marketers and businesses adopt the same route for marketing their products (Pandya, 2012). Jain (2020) has remarked that ICT adoption has a positive effect on the total share of women in the workforce making them highly skilled human resources.

All business owners face certain challenges, but women, because of the gender, often have additional challenges and obstacles than their male peers (Rajam and Soundararaja, 2016). Concerning to the obstacles faced by women entrepreneurs on their way to venturing entrepreneurship, Shou and Nigam (2018) revealed that women entrepreneurs face many challenges throughout their entrepreneurial journey. This is mainly due to their gender roles and stereotypes. Family ties act as challenge for them. They are emotionally attached to family and this makes it difficult for them to fully devote their attention to business. Akhila and Anbu (2018) stated that even though the emergence of women entrepreneurs and the beginning of micro enterprises resulted in the empowerment of women in larger sense, women are facing a lot of problems ranging from economical to managerial. In the views of Ranjana (2017) women in India face many problems to get ahead their life in business. Women entrepreneurs face many problems in their efforts to develop their enterprise. There are umpteen problems faced by women at various steps beginning from their initial commencement of enterprise and in running their enterprise. In a study conducted by Balakrishnan et al. (2017) it was revealed that majority of women entrepreneurs fail due to shortage of finance followed by limited mobility, fierce competition in the field, lack of education, patriarchal society factors and low achievement motivation.



Figure 16: Major Challenges faced by women entrepreneurs in India

D. Related Studies

Babel and Sharma (2016) conducted a study on the “Impact of skill development training among rural women for entrepreneurship development” with the objective to develop and implement skill development package for establishing micro- enterprise based on jute products and to assess the impact of training imparted in terms of development of skill and effectiveness of training. Training on value added jute products like mobile cover, pen stand, fruit basket, wall hanging, door mat, photo frame, pot holder, flower pot, napkin holder and so on were given for 30 rural women in the eight days skill development training programme. The participants were selected by random sampling method. At the end of the training programme, researcher took their skill assessment test. On the basis of the marks obtained, participants were categorised as excellent (80- 100 percent), good (60- 79.9 percent), fair (40- 59.9 percent) and less skill developed (less than 40 percent). It was found that 100 percent of women had got excellent skill. Regarding taking jute as a micro- enterprise for self- employment, 76.67 percent of the women were eager to take making of value added jute products as a micro enterprise at their household level. The feedback on the conduct of training was found to be fruitful and found to be applicable among rural women.

Balamurugan (2004) carried out a research work on “Role of Entrepreneurship Development Programme for Women in Tamil Nadu- A Study with reference to Tanwa Unit of

Dombuchery”. The study aimed at analysing the impact of Entrepreneurship Development Programme conducted by TCWD in socio- economic empowerment of women trainees. This unit has 20 women. The members have undergone training on various agricultural operation for five days. The same members were also given training under EDP for seven days. The opinions about the impact of EDP on the women trainees were collected with the help of questionnaire schedule and the results showed that the training programme have positive impact on the trainees. They have achieved both social and economic status in the society after becoming earning members. The women who attended the training have immediately started manufacturing washing powder, phenol and other household items. Due to financial constraints, they could not undertake their ventures on large scale.

Belwanshi (2007), carried out a study titled “A Study on Impact of Vocational Training Programme for Women Empowerment by Krishi Vigyan Kendra, Chhindwara”. The study focussed on the assessment of training programme on acquisition of knowledge and skill development in terms of income generation. A sample of 102 women was selected for the study from KVK, Chhindwara district through random sample method. Data were collected through pre- tested structured schedule by personal interview method. The results of the study revealed that 53.84 percent of the respondents had medium knowledge level regarding tailoring, 50 percent had medium level of knowledge about mushroom cultivation, poultry management and post- harvest technology respectively and 58.33 percent had medium level of knowledge about vermicompost. After the training programme, about 44.23 percent generated high income through tailoring, 50 percent had earned low income through mushroom cultivation, 50 percent earned medium income by post- harvest technology, 41.66 percent had generated medium income by vermicompost and 43.75 percent had generated medium income by backyard poultry management. Majority of the trained women gained more income from tailoring. Major problems faced by the trainees in relation to knowledge acquisition and its adoption were improper marketing facilities, lack of transport facilities, complex loan procedures and lack of proper guidance after training.

Deepa and Thattil (2017) carried out a research work on “Women Entrepreneurship and Economic Empowerment- An Evaluation Study on MSME Sector in Kerala” with the objectives to evaluate the women entrepreneurial programme of MSME in Kerala and to assess the economic empowerment of women entrepreneurs under various support schemes. Purposive sampling method was adopted to identify sample districts such as Thiruvananthapuram, Kottayam, Thrissur and Idukki. For selecting 386 women respondents who are the beneficiaries of these schemes of entrepreneurship development, random sampling

and snow ball sampling methods were used. Structured questionnaires and discussion were the tools used for data collection. The detailed analysis of the benefits of the scheme according to the domicile of trainees revealed that the most important benefit of the credit guarantee fund scheme was large amount of loan than other schemes in the urban area with the lowest mean rank of 1.81. The important benefit identified by the rural beneficiaries was no collateral security with the lowest mean rank of 1.69. It was found that there was significant difference in the economic condition of the women after becoming entrepreneurs. The major financial problems faced by them while running the business was in the form of non- availability of working capital finance and high rate of interest. From the statistical analysis of the study, it was identified that the problems faced by the entrepreneurs decreased at 5 percent level of significance after attending the training programmes. There was considerable increase in the economic conditions of women after becoming entrepreneurs with an increase in power in decision making, income generated and owned assets. The value was less than 5 percent. Supportive programmes like Entrepreneurship Development Programme (EDP), Entrepreneurship Skill Development Programme (ESDP), Credit Guarantee Fund Scheme (CGS) under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGT- MSME), Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme for Women and Micro Small Enterprises Cluster Development Programme (MSE-CDP) had a positive impact on the economic well being of the women entrepreneurs.

Geetha and Sridharan (2017), in their research work “Women Empowerment through Entrepreneurship Development” conveniently selected 150 women entrepreneurs who are engaged in various sectors and used another convenient sample size of 65 various Government and Non- Government institutions. The objectives were to identify and assess the intervention mechanisms like finance, education and training, technology offered by Government, Non-government and private institutions and to provide strong recommendations to strengthen women entrepreneurship development in the country. Majority 86.8 percent of the women respondents opined that self- confidence to achieve something helped them in starting their business, 66.2 percent indicated that co-operation from the family was one of the positive factors, 57.9 percent revealed that they had acquired specific skill to work, 61.3 percent said they had a favourable attitude from the customers and 33.7 percent and 22 percent of them indicated that adequate training and good experience helped in starting their business. Regarding the aspects of education and training, in this study, around 66 percent of the women respondents were graduates and 49 percent have indicated that education and training have an important impact on women entrepreneurs running an enterprise. The study specifically

recommends developing of training modules specifically related to finance and access to markets, build a nationalized network of female business mentors and practice of undertaking annual census of women entrepreneurs.

Girija and Rathakrishnan (2017), in their research entitled “Entrepreneurial Development in Kerala: A Study with special reference to Kudumbashree Programme” collected descriptive data from 472 women entrepreneurs from 118 micro- enterprises in Aplappuzha, Kozhikode and Malappuram districts of Kerala through disproportionate sampling method. Entrepreneurial activities engaged by them were food processing, restaurant and catering, manufacturing, service and other miscellaneous enterprises. The study found that youngsters prefer innovative type of activities and old age respondents prefer conventional type of activities. The Kudumbashree Mission has helped 76 percent of the house wives to enter some kind of entrepreneurial activity for livelihood enhancement. The investments of majority of their enterprises was found from Rs. 1 lakh to Rs. 2 lakhs. The spirit of entrepreneurship is inculcated through the training programmes and financial support given by Kudumbashree Mission. Majority of the respondents have got medium to high job satisfaction with the type of enterprises they are engaged in. Financial and marketing constraints along with other socio- personal problems are the major hurdles faced by these women entrepreneurs.

Jusoh et al., (2011), conducted a study entitled “Entrepreneur Training Needs Analysis: Implications on the Entrepreneurial Skills Needed for Successful Entrepreneurs”. They interviewed 30 women entrepreneurs in Malaysia for investigating the training needs of the entrepreneurs to obtain information relating to the paradigm and interpret the training needs. The statistical analysis of the study showed that entrepreneurs are reviewed as whole is at a moderate level of skill with a mean 3.51. The highest level of entrepreneurial skills is the skill to sell, and leadership skills with a mean 3.93 followed by the skills of market analysis, human resource management, supplier management and business law respectively with mean 3.83. The study showed that the entrepreneurs reviewed as a whole possess moderate level of skill. The highest level of skill they possess are the skills to sell products and leadership skills. The lowest skill they have are the expertise in e- commerce and internet use. Related to the training needs on the entrepreneurial skills of the respondents indicated that they generally require entrepreneurial training on areas of marketing and advertising skills followed by the skills to run the business and skills to be more creative as well as innovative.

Meyer and Hamilton (2020) in their study “Female Entrepreneur’s Business Training and its Effect on Various Entrepreneurial Factors: Evidence from a Developing Country” detailed on the significance of training with respect to entrepreneurial success. The aim of this

study was to explore the differences in various entrepreneurial factors between trained and untrained female entrepreneurs. Quantitative descriptive approach was adopted. Five hundred and ten female entrepreneurs from all nine South African provinces were conveniently selected for the study and data were collected using a questionnaire. Findings showed that, four variables returned a statistically significant value: external motivation, intention to grow the business, entrepreneurship training and education and business growth factors. From these variables, all with the exception of the external motivation variable, reported higher means for the group who had previous exposure to entrepreneurial training. Thus concluded that females who had previous entrepreneurial training reported higher means for intention to grow their business. Those with previous entrepreneurial training reported a lower mean for external motivation, possibly suggesting that training may affect their outlook regarding desire for wealth, applying skills and knowledge, proving oneself and improving one's status.

Nethravathi and Ravi (2018), carried out “A Study on Effectiveness of Entrepreneurship Training towards Economic Empowerment of Women and Challenges to Establish Business in Mandya District of Karnataka State”. A descriptive research design is adopted in this study. Four hundred and sixteen women who have undergone entrepreneurship training during 2005 to 2014 in Mandya district of Karnataka were selected for the study. Interview method was adopted for primary data collection. The study focused to investigate the impact of entrepreneurship trainings on the empowerment of EDP trained women in the study area. It was revealed on features of training that regarding the motivation towards entrepreneurship training, about 34.4 percent are motivated by their husbands, 69 percent had attended 8- 10 days of training, 41.8 percent have stated the effectiveness of the training as high and overall assessment on the impact of the training programme as excellent. Regarding the usefulness of the entrepreneurship training, with respect to the identification of product, maximum 70.4 percent of the respondents have stated the usefulness as high and 11.1 percent have stated it as very high. Another 18.5 percent have stated the usefulness in identification of product as moderate. The study revealed that in skill training, maximum 63.7 percent of the respondents have stated the usefulness as high and 33.4 percent have stated it as very high. Another 2.9 percent have stated the usefulness in skill training as moderate. The study says that in establishing business units, about 19.6 percent of the respondents stated that they did not face any problem. Around 39.4 percent of the respondents stated that they faced delay in getting loan and 26.9 percent stated a delay in arranging working capital. Only 9.9 percent of the respondents have stated a delay in getting various licenses.

Prema and Pavithran (2003), conducted a research titled “A Study on the Effectiveness of Entrepreneurial Development Programmes for the Development of Small Scale Industries in Kerala”. The study was conducted for comparative analysis of EDP trained and untrained entrepreneurs. Multi- stage systematic random sampling method was used for sample selection from the districts of Thrissur, Ernakulam, Calicut and Malappuram. Sixty seven trained and sixty seven untrained respondents were selected proportionately for the comparison. Among them included existing entrepreneurs, potential entrepreneurs, trainees who were not running any enterprise and untrained entrepreneurs. Training organization evaluation showed that a maximum of 20 to 30 percent of beneficiaries had started their own units. Regarding the duration of EDP, majority of the respondents 45.93 percent attended one month EDP, followed by 6 weeks (14.81 percent) and 3 months EDP (10.37 percent). Out of 57 entrepreneurs who started units after EDP, 40.35 percent strongly believe that EDP had influenced them very much and 45.61 percent felt that EDP had influenced much in starting the unit. However, 10.53 percent opined that EDP had not much influenced them while 3.51 percent argued that EDP had not at all influenced them in launching the unit. Time taken for starting units after undergoing EDP training for majority of the trained entrepreneurs (73.68 percent) was less than one year. Among the trained entrepreneurs, 83.6 percent started units as sole proprietorship, 7.5 percent as partnership, 6 percent as private companies and 3 percent as co- operative societies. Among the untrained entrepreneurs, 71.6 percent units were proprietary concerns, 23.9 percent were partnership, three percent were private companies and 1.5 percent were co- operative societies. Majority of the samples strongly believe that EDP had influenced them very much in starting the unit and the time taken for starting the units after training was less than one year and majority felt the need for further training once in a year. The study gave the implication that entrepreneurs could be produced by imparting right type of entrepreneurial and managerial training.

Rafeeqe (2015), carried out “A Study on Prospects and Challenges of Women Entrepreneurship in Wayanad District of Kerala State” with the objectives to analyse the motivational factors and other factors that influence women to become entrepreneurs, to analyse the major strengths and weaknesses of women entrepreneurs and the environmental opportunities and Threats which promote the entrepreneurship in Wayanad district of Kerala and to offer suggestions to improve the satisfaction of women entrepreneurs. Primary data for the study was collected from 100 samples using a well- structured questionnaire. The study shows that lack of training, lack of finance, low number of entrepreneurs from scheduled caste and other backward community, marketing problems, improper location and inadequate

infrastructure facilities are the hurdles in the way of women entrepreneurship. Hence, the Government should conduct frequent training programmes with regard to new production techniques, sales techniques and so on. This training should be made compulsory for women entrepreneurs. The study also suggest that women entrepreneurs should be encouraged to start their enterprises as joint stock companies rather than as a sole trade and partnership concerns to avail the advantages of large scale ventures.

Rana (2017) conducted a study on “Empowering rural women through entrepreneurship training programmes”. The study constituted a sample of 35 rural women trained by KVK, Faridkot of Punjab state, selected purposively. Six vocational training programmes were imparted on preservation of fruits and vegetables, different embroideries, value addition of flowers, value addition of wax, cutting and stitching, surf making and value added products from fruits and vegetables. Lecture method and audio- visual aids were used to conduct training programme. The training programmes varied from 2 to 15 days. The duration was 4 hours per day. Knowledge gain was maximum among respondents for surf making (100 percent), cutting and stitching (100 percent) followed by preservation of fruits and vegetables (97.1 percent), value addition to wax (94.2 percent), different embroideries (91.4 percent) and value addition to flowers (8.57 percent). Knowledge gained was partly in case of different embroideries (8.57 percent), value added products (8.57 percent) and value addition to wax (5.7 percent). Knowledge was somewhat in case of value addition to flowers (5.7 percent). The study concluded that vocational training courses played a vital role in empowerment of rural women. These programmes had a positive impact on the living standards of the trainees and helped them to become empowered socially and economically.

Schneider (2017), in the research article “Promoting the Entrepreneurial Success of Women Entrepreneurs through Education and Training” developed a theoretically and empirically based entrepreneurship education and training for early stage women entrepreneurs in Germany and Ireland. Twenty five participants from each country have been chosen for the study. The researcher developed the entrepreneurship education and training course, which has been designed with a blended learning model, consisted for online and offline modules. The estimated workload was five to eight hours per week with a maximum of 128 hours. The research concludes that the scores for culture and economic development are slightly more conducive to effective entrepreneurial education for women entrepreneurs in Ireland than Germany. Because of the environmental context in Germany, the programme needs to be accompanied by events and activities to show the moderating impact of culture and economy on the learning process to become a successful entrepreneur.

Sharma and Punia (2017) carried out an action research on “Imparting training to rural women of fertilizer bags products”. The study was conducted to impart technical knowhow of making diversified products of fertilizer bag material. Ten women respondents of Harita village in Haryana were selected conveniently for the ten days training programme. They were given training to use left- over fertilizer bag material for making shopping bag, wall pocket, foot mat, mobile phone cover and hand fan. The findings of the study shows that the training has helped trainees to make best use of time and thus they can earn money by making diversified fertilizer bag products. It can thereby be undertaken as an environment friendly entrepreneurial activity. The foremost reason found for attending training was ‘to learn something new’ and ‘preparing of diversified articles as the best way to utilize this left over fertilizer bag material’ as it ranked 1 with score of 3.0 followed by ‘to develop confidence in making such articles’ with score 2.8 and rank 2. Regarding the opinion on training technique, the trainees told that it has helped them in making useful articles with a mean score of 3.0. Score of 2.8 was given to the opinion that the trainees acquired sufficient skill to use fertilizer bag for making different articles. Very few trainees were of the opinion that the training was wastage of money and time and indicated a low score of 1.0. The study concluded that women can earn money by making diversified fertilizer bag products and they can supplement their family income.

Tiwari and Sanadya (2018), in their study “Sustainable Development through Women Entrepreneurship” selected 230 women purposively in Kota district of Rajasthan who had attended eight different vocational training programmes. Areas of training were processing and value addition, fruits and vegetables preservation, tailoring and handicraft items like wall painting, napkin holder, file cover, soft toys, etc. The impact of training programmes was judged according to their performance, rate of self- employment and amount of earnings. It was evaluated that rural youth were deeply motivated during all the trainings, developed skill and keen to start some vocation after the completion of training. They formed Self Help Groups and started working. Out of 230 samples, 115 trainees started their own enterprises. They engaged in tailoring, value addition of food products, artificial jewellery making and other handicraft items. Income was more from tailoring compared to other vocations and was taken up as an enterprise by 40 percent of the trainees.

