



# Pull and Push Factors for Women Entrepreneurship in Thrissur District of Kerala

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## ABSTRACT

Gender equality and women empowerment are not only fundamental human rights but central for the success of sustainable development. Women entrepreneurship is echoing this zeal of the new millennium. With a descriptive design of the research, study on Women Entrepreneurs and Manufacturing Sector in Thrissur District examined the characteristics of the selected respondents, features of their enterprises, and institutional systems which supported them. Sample size of the study was 200 respondents selected by random sampling method. Survey was conducted with pre-structured interview schedules. Simple statistical tools like means, percentages and indices were used to analyse the data.

Majority of the women entrepreneurs of the study were married and entered into entrepreneurial career after 30 yr of age. Enterprises taken for study were basically micro and small scale units working for more than 10 yr under individual proprietorship by employing more females than males. Though there were many institutions to support women entrepreneurs, they lacked synergy in action. Respondents suggested an exclusive agency for women to integrate all information and inputs at the district level. Women had been empowered but inequality still prevails.

**Key Words:** Push factors, Women empowerment, Entrepreneurship.

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## INTRODUCTION

Women entrepreneurs are not a rare breed of human excellence but their rarity hails from the rare opportunity they get to excel and establish by overcoming social inhibitions and corresponding ramifications in all spectrum of polity. Support of the society, institution and government, a male entrepreneur naturally banks upon, may not be opened to a female entrepreneur. Of course women as a deprived group are also accumulating more and more strength in every age and emergence of women entrepreneurs herald a new age of women empowerment. Origin of women entrepreneurs in various sectors of the economy is a welcome change which need recognition including serious studies to enable others to pursue their path and society to offer necessary support. As such the key issues emerged from the problem of women entrepreneurs in manufacturing sector were the following.

- (a) Whether women entrepreneurs are subject of a study because they are scarce inputs like male entrepreneurs or not.
- (b) Women in general in all societies are subject to neglect and as such women entrepreneurs also have to face certain gender discriminations in manufacturing sector also. Apart from scarcity argument and gender bias inbuilt in all societies, whether the problem posed any other pertinent issues.
- (c) Selection of manufacturing sector for study was also a deviation from traditional women enterprises and as such whether their realm was only *papad* or garment making or they had stamped their presence in the state of the art techno-savvy industries/services also had to be identified.
- (d) Neglect of women entrepreneurs and women enterprises were evidenced by their low representation. It demanded a closer

examination of possible reasons and corrective measures so that women could contribute directly to the economic betterment of society. How far studies on women entrepreneurs, especially region wise and sector wise, can highlight gender bias as a relevant issue to be explored.

- (e) The present state of women entrepreneurs and the process they had undergone to progress demand prompt perusal to identify the promoting and preventing factors. How far the existing institutional and support systems at different levels of society like individual, family, institutions, governments etc. were women oriented?
- (f) Study had to highlight whether women were only camouflage to cover male heads as real owners or genuinely daring innovators.

Women's entrepreneurship in manufacturing sector needed to be studied separately for two basic reasons. The first reason was that women entrepreneurship had been recognized by the last decade as an untapped source of economic growth. While women entrepreneurs created new jobs for themselves and others, they also provided society with different solutions to management, organization and business problems as well as to the exploitation of new entrepreneurial opportunities. However, they still represented a minority of all entrepreneurs. Thus, there existed a policy failure discriminating against women's possibility to become successful entrepreneurs. This failure needed to be addressed by policy makers, so that the economic potential of this group could be fully utilized.

The second reason was that the topic of women entrepreneurship had been largely neglected both in society in general and in the sciences. Not only that women had lower participation rate in entrepreneurship than men but they also generally chose to start and manage firms in industries different than men like retail business, garment making, food processing, education, etc. Women entrepreneurial ventures were subjected to lesser recognition and examination by assuming them as a subsidiary income source to family or social prejudice that such firms require

lesser skill and resources. A study of women entrepreneurs could bridge the knowledge gap regarding the performance of entrepreneurial function by women in the small scale sector of the region who exercised their skill, values and means for their enterprises.

As such the problem of the study can be viewed as the present state of women entrepreneurs in managing their manufacturing units and adequacy of support they received at different levels of society so as to know their degree of performance and pinching problems. The objective of the present study was to examine the functions of women entrepreneurs in organizing and conducting the business enterprises in the manufacturing sector of Thrissur district in Kerala State.

## MATERIALS AND METHODS

### Sampling Method, Sample Size and Selection of Sample Units

Women units registered with District Industries Centre (DIC) during 1991-92 to 2008 constituted the sampling frame. The database maintained by DIC had been taken as the source for preparing the population frame of women entrepreneurs in the district.

Women entrepreneurs which registered under SSI/WIP units and working in manufacturing sector alone were selected. Multi-stage Random Sampling Technique was used for the selection of the sample unit. From the list of entrepreneurs of five Taluks (Chavakkad, Trichur, Mukundapuram, Thalapilly and Kodungaloor) of Thrissur District, 40 entrepreneurs each were randomly selected from each taluka. Thus, the total sample size was consisted of 200 respondents. Only those women entrepreneurs were selected who had been in the business for at least three years of functioning of the units and satisfied the conditions namely women who were employing their units with one or more than one employees were considered as women entrepreneurs, manage the units independently, the units should be at least three year old and registered and excluded self employed single individual.

### Area of the Study

As regards the geographical area, the study was conducted among women enterprises of manufacturing sector in the Thrissur District of Kerala, South India. Information was collected from 200 manufacturing enterprises, from a total of 1604 registered women enterprises during 1991 to 2008 with the District Industries Centre (DIC) Thrissur. There are 92 gram panchayats, six municipalities, five Taluks, and One Municipal Corporation in the district. The five Taluks are Chavakkad, Mukundapuram, Kodungaloor, Thalappilly and Thrissur. The important factor which influenced the selection of Thrissur District was the familiarity with the study area of the researcher to the women entrepreneurs and familiarity with the people. These factors made rapport building and data collection reliable and easy.

### Period of study

The primary data were collected from WIP units and SSI registered units under DIC Thrissur for the period between 1991-92 and 2007-08 based on their performance up to 31st March 2008. Collection of data was done during the period September 2007 to May 2008.

### Sampling Procedure

Data were collected through personal visits to the home and enterprises of the selected women entrepreneurs, with prior appointments for their conveniences. In many cases, the prior appointments were fixed over telephone. Most of them wanted an assurance that the details collected would not be revealed on to government departments. It was found on field visit that half of the selected units were non-existent and many of those which existed, refused to co-operate with the inquiry. Few were found to be entrepreneurs for the name sake and were not actively involved in managing the units. Therefore it was necessary to prepare a fresh list of sample size.

Fresh units of less than three year of functioning were excluded. Care was also taken to exclude self-employed women who did not generate employment to others as the present study conceptualized entrepreneurs different from

a self employed person. Many of the entrepreneurs studied were found to have diversified other lines of business but most of them did not have separate building or other infrastructure.

The study was mainly based on primary data. Primary data were collected for the purpose of analyzing the objectives like factors which helped to start the enterprises, functions of the enterprise, and the support systems for women entrepreneurs. These data were collected from women entrepreneurs spread over five Taluks in Thrissur District.

For the collection of primary data an interview schedule was used. The interview schedule was prepared keeping in view of objectives of the study. Besides the interview schedule, personal observations were also recorded. In addition to this some key persons working in District Industries Centre were also interviewed for further information. Pretested structured interview schedule was used to collect primary data.

Secondary data from journals, reports, books, and other published materials and reports of District Industries Office, Thrissur were also made available and used. Relevant secondary information and literature had also been downloaded from appropriate websites in the internet. The general observation and several studies reveal that two factors influence the women entrepreneurs in India.

1. Pull Factors: Pull factors imply the factors, which encourage women to become entrepreneurs. They include desire to do something new in life, need for independence, availability of finance, concessions and subsidies.
2. Push factors: Push factors are those, which debar women to become entrepreneurs. They include financial difficulties. Responsibility in the family, unfortunate family circumstances like death of the husband or father, divorce etc. However, the influence of this factor on women in becoming entrepreneurs is low than the former factor.

### RESULTS AND DISCUSSION

Expectations or Ambition influences to start the unit (Pull factors)

Table 1 gives the average of rank of each ambition, which influences the idea to start a unit. Table shows the ambitions for starting a business may vary from person to person. When inquired about influencing factor for running their enterprise, majority of the entrepreneurs responded "to earn money" is the most important factor while running their business ventures. This is the first average rank 7.7. Without to earn money or profit running enterprise seems to be in complete and useless if the profit oriented factor lacks among the entrepreneurs. Second rank occupied for the factor, a strong urge to do some independent job which was 2.98 weighted averages. To provide employment to others hold third rank 2.39. To engage one self fully occupies the next average position of 2.09. Remaining accounted 1.34 to gain higher social status. It is intended that providing employment and consequently gaining social prestige emerged as the factor.

**Table 1. Pull factors influencing women entrepreneurship.**

Sr. No.	Ambition	Average rank
1.	To earn money	7.07
2.	To gain independent	2.98
3.	Due to encouragement	1.54
4.	To gain higher social status	1.34
5.	To engage oneself fully	2.09
6.	To provide employment to others	2.39
7.	To keep busy	1.27
8.	Others	0.21

Source: primary data

Preferential rank was done by taking the weighted average of the ranks by giving highest score to rank 1, second highest to rank two and so on.

### Push factors

Some women were pushed into business by economic circumstances, particularly. The death of the bread owner in the family consequently giving rise to the need to earn a livelihood. Data (Table 2) showed the push factors influencing women entrepreneurship. It was evident that 4.5 per cent of the entrepreneurs influencing the push factors that is death of husband. Women entrepreneurs separated from husband 2.5 percent was the another factor influences the enterprises.

**Table 2. Push factors influencing women entrepreneurship.**

Factors	Number of Entrepreneurship	Per cent share
Separated	5	2.5
Death of husband	9	4.5
Health problems of husband	4	2.0

Source: primary data

### Compelling Reasons to start the Units

The data (Table 3) showed that unemployment occupied the first rank with weighted average of 3.55. Unemployment leads serious financial crisis in the family which forced to become entrepreneurs. Dissatisfaction with the present occupation so far pursued and planned to have their own unit (1.82). Diversification of economic interest was the third rank (1.33). Any other reason (0.45) included compulsion of parents, educated women to utilize their educational qualification to start business.

**Table 3. Compelling factors influencing to women entrepreneurship.**

Sr. No.	Reasons	Average rank
a.	Unemployment	3.55
b.	Dissatisfaction with the job so far help/occupation so far pursued	1.82
c.	To make use of idle fund	1.00
d.	Diversification of economic interest	1.33
e.	Any other	0.45

Source: primary data

It is true that internal factor is very essential for being entrepreneurial performance of women entrepreneurs.

### External Factors affecting to start the enterprise

#### Facilitating factors

Many people seem to believe that entrepreneurs are born and not made. True, some are certainly born as entrepreneurs but it has also been proved by foreign and Indian experience of one and a half decade span that with the right type of training and follow-up support and assistance, one can develop one self as an entrepreneur. Here explains some external factors, which influence the entrepreneurial performance of women entrepreneurs.

Table 4 shows average of rank of facilitating factors, which stimulated to start a unit. The first rank accounted to 5.96 weighted average of financial assistance from the State Government, financial co-operation, nationalized banks and other State agencies offered. The second rank availability of skilled labour for business 4.95. The support from family members holds third rank that is 3.84. Two and five (2.5) weighted averages given to those entrepreneurs facilitate to financial assistances from any source that ranked fourth. Next 1.75 average rank to assistance for machineries, financial assistance from banks 1.31, maintaining ancillary relations with large firm 1.08, technical assistance from the govt agencies, non govt agencies 1.91, allotment of plot/shed in an industrial area 0.87, assistance for sale of finished products 0.10. In short financial assistance was very much influencing factors of women entrepreneurship.

Technical assistance from the government and non government agencies indicates the training facilities given to women entrepreneurs. The right type of entrepreneurial training helps to identify and develop the natural, inherent and potential virtues of the human beings, which are lying dormant. Hence, it is widely accepted that entrepreneurship can be developed through well-conceived and well integrated entrepreneurial training programmes. Training Aids kits form an important accessory to any trainer involved in

conducting entrepreneurial motivation training. Training facilities have lot of potential for encouraging women entrepreneurship. With adequate training one feels strong and confident. Out of 200 samples undertaken for study, 134 entrepreneurs attended various types of entrepreneurship training programmes.

#### Motivational factors affecting to start the Unit

For a woman to become an entrepreneur there must be considerable motivation either from within herself or from others close to her. Without strong motivation a woman can not achieve entrepreneurship. In the case of women entrepreneurs, these motivating factors have to be understood clearly to attract more women to entrepreneurship. Occupation and economic status of husband/fathers. These motivating factors have been depicted in Table 5.

It was evident from the study that the major reason for starting the enterprise was the previous experience in manufacturing industries, first rank weighted averages 1.74. Second rank for property inherited/acquired/husband given weighted average was 1.30 and third rank occupied for success stories of previous entrepreneurs (1.14).

#### Selection of particular units affecting to start the unit

To know about the reasons for choice of the present manufacturing unit, a question was asked

**Table 4. Facilitating factors influencing women entrepreneurship.**

Sr. No.	Expectation	Average rank
1.	Allotment of plot/shed in an industrial area	0.87
2.	Financial Assistance	2.14
3.	Financial assistance from state government/ financial co-operation/ nationalized banks/other state agencies	5.96
4.	Financial assistance from private banks	1.31
5.	Financial assistance from Family members/relatives/friends	0.97
6.	Technical Assistance from the government and non government agencies	1.91
7.	Assistance from the government agencies, non government agencies and any others	0.00
8.	Assistance for machineries	1.75
9.	Assistance for supply of raw materials	0.52
10.	Assistance for sale of finished products	0.10
11.	Maintaining ancillary relations with large firm	1.08
12.	Availability of skilled labour	4.95
13.	Enlisting the support of dependable	3.84
14.	Any other	0.62

Source: primary data

**Table 5. Motivational factors influencing to women entrepreneurship.**

Sr. No.	Factors	Average rank
A.	Success stories	1.14
B.	Previous experience in manufacturing/ industries	1.74
C.	Property inherited/acquired/husband	1.30

Source: primary data

**Table 6. Selection of particular units affecting to start the unit.**

Sr. No.	Reasons	Average rank
i.	Easy to set up	5.18
ii.	High margin profit	1.95
iii.	No competition	2.81
iv.	Related to profession or occupation pursued	4.63
v.	No difficulty in securing technical know how	4.16
vi.	Existence of similar industry in the neighborhood	0.28
vii.	Family business	2.37
viii.	Interest in Business	4.36
ix.	Any other	0.42
x.	Availability of raw materials	0.05

Source: primary data

to the entrepreneurs. Table 6 shows the average of rank of each reason, which stimulated to choose particular line of industry.

Analysis of the data (Table 6) made it evident that the reason “easy to set up” was one of the prime reasons for selecting the present line of their enterprise. Second rank 4.63 averages “related profession or occupation pursued” and third interest in business average rank placed 4.36. Another reason “no difficulty in securing technical know how ranked four 4.16. Next reasons, subsequently to no competition 2.81, family business pursued 2.37, high margin profit 1.95, availability of raw materials 0.05. Existence of similar industry in the neighborhood 0.28.etc. In the case of selection of garment industry they said it is easy to set up than any other industry. Low

investment and low technology were the reason behind selecting garment making units.

#### Financial factors

When asked about the source of financial input affecting enterprises, majority of the entrepreneurs received financial support from various institutions and persons. Hence the financial factors divided into two Institutional support and non institutional support.

#### Institutional support

Institutional support is basically of two types, namely: i) Financial incentives, and 2) non-financial incentives. Financial incentives, the incentive in the form of money. Non-financial incentives means incentives in the form of training, guidance, marketing, facilities. Table 7

**Table 7. Source of finance.**

Sr. No.	Source of Finance	Entrepreneurs	
		Number	Per cent
1.	Personal Loan from Commercial Bank	61	30.5
2.	Finance from Govt. Schemes/Programme	43	21.5
3.	Relatives	10	5.0
4.	Self	22	11
5.	Husband	49	24.5
6.	Friends	15	7.5
7.	Overall	200	100

Source: primary data

indicates financial incentives receive to women entrepreneurs from institutional and non-institutional sources.

It was evident from the Table 7 that commercial banks played vital role to stimulating people to take up entrepreneurship. Thirty and five (30.5%) per cent of the entrepreneurs availed financial and non-financial assistance from commercial banks. Banks have their various financial schemes, workshops, awareness campus, motivations camps, and external support to the entrepreneurs, the security and margin requirements. Twenty one and five (21.5%) percent of entrepreneurs from government schemes and programmes have played the major role in boosting up of their entrepreneurship rather than other sources money.

**Non-Institutional support**

Non-Institutional support intended support from family members\relatives\ self\friends etc. Further the Table 7 reveals among non-institutional support majority support 24.5 per cent receives from husbands. The husbands were also observed as the second most important source of motivation to women entrepreneurs in establishing new enterprises. Further, in our orthodox society women still depend most of the time on their husbands for taking such decisions were big finance has been involved. Sixty (60%) per cent of the women entrepreneurs were registered the Units, in their names, was virtually run and managed by their husbands. This arrangement was most often necessitated by the concessions and benefits that went with it.

Self motivation has also been a source because women even in ordinary families have started feeling increased financial burdens, great

awareness towards their potentialities, standard of living and better education of their children etc. Eleven (11.0%) percent of the entrepreneurs started their units by their own income. Seven and five (7.5%) percent of the women entrepreneurs receives support from friends, 5.0 percent of the entrepreneurs receives help from relatives.

Entrepreneurial development which basically covers the areas of non-financial incentives is an important promotional agency that has assumed special importance in the context of our policy of broad-based entrepreneurial cadre and encouraging entrepreneurship particularly small, medium and tiny sector entrepreneurs. Thus, incentives of financial and non-financial character also play a dominant role for fostering the spirit of entrepreneurship. For the success of an enterprise, the entrepreneurs have to depend not only on their own initiative and hard work but also on help and co-operation from other agencies.

**Motivating factors or family support affecting starting of a unit**

Budding women entrepreneurs of backward region find it difficult to sustain entrepreneurship without active support of family and friends. At the initial levels of venture, women entrepreneurs who come out of protected boundaries for the first time are weak kneed, with low self-conscious and extraordinarily self-conscious need emotional support from spouse, in-laws, and understanding children go a long way in energizing women entrepreneurs. Help and support from the family and friends also increase competence and meaningfulness. Majority (92.5 %) of the entrepreneur’s received help from family members. Family members include husbands, parents,

**Table 8. Getting help from father/husband/others.**

Sr. No.	Taluk	No		Yes	
		Number	Per cent	Number	Per cent
1.	Chavakkad	1.0	2.50	39.0	97.50
2.	Kodugalloor	1.0	2.50	39.0	97.50
3.	Mukumthapuram	3.0	7.50	37.0	92.50
4.	Thalappily	4.0	10.00	36.0	90.00
5.	Thrissur	6.0	15.00	34.0	85.00
6.	Overall	15.0	7.50	185.0	92.50

Source: primary data

relatives, children's etc. Only 7.5 percent revealed they were not received help from family members.

It was observed from the table, family members are also always seen helping the women in different ways for her business (Table 9). In certain families other members like friends, cousins and their sons, every one irrespective of the ages, are seen helping in some way or the other. Most of the women entrepreneurs (63.5%) got good support from their husbands, for running the businesses. Husband and wife are the two wheels of their conjugal life. If they don't get cooperation for any work, then success is impossible particularly for a wife. When she gets help from a husband she feels very encouraged and gets inspiration to do the work in a good way. To women the help of the husbands by helping in household chores, by participating in the work concerning kids, some outdoor work like purchasing, works relating to bank and post office, and paying all types of bills. A housewife can only do her business well if the husband is taking interest in, how to develop her business more, how to get finance or credits and subsidies, and how to manage the payment of installments. Further the table revealed that 15.5 per cent of the entrepreneurs revealed they receive help from parents for running the businesses followed by self support (24%), friends (5.0%) and relatives (2.0%).

**Table 9. Family factor effecting to women entrepreneurship.**

Sr. No.	Motivator	Number	Per cent
a.	Husband	127	63.5
b.	Parents	31	15.5
c.	Friends	10	5.0
d.	Relatives	4	2.0
e.	Self	28	14.0
f.	Overall	200	100

Source: primary data

**Table 10. Factors effecting Localization.**

Sr. No.	Factors	Number	Per cent
A.	Availability of required unit/Site	43	21.5
B.	Nearness to raw materials	25	12.50
C.	Transport/ Residents/Labour Facilities	43	21.5
D.	Nearness to Home	51	25.5
E.	Not applicable	38	19.0
F.	Overall	200	100

Source: primary data

### Localization factors influencing to start the enterprise

Before launching a business, the business entrepreneurs are mainly focusing on availability of raw materials to make their product, transportation, nearness to sell of their products etc. It was observed (Table 10) that the availability of required shop and site is the important factor to start the enterprise. Twelve and five (12.5%) per cent of the entrepreneurs influenced by nearness and closeness to raw materials, 21.5 percent of the units influencing transport facilities\residence\labour availability were influencing to start the enterprise. Majority factor influencing to start the enterprise is the nearness to home (25.5%).

### Factors influencing society

Women entrepreneurs get a lot of encouragement from the society also. Some women run such industry which is directly useful for the working women, for example, making of *Papad*. The working women get helped by purchasing regularly from them. The producers provide quality goods and are very sincere about the satisfaction of the consumer. The society helps such entrepreneurs by recommending their goods to others. Some groups of society are sympathetic to women entrepreneurs and are constantly guiding and suggesting them in their progress.

**Table 11. Crucial factors for the success of Entrepreneurs.**

Sr.No.	Factors	Number	Per cent
1.	Support from family	37	18.5
2.	Self Confidence	49	24.5
3.	Hard Work	43	21.5
4.	Finance	30	15
5.	Risk Taking	7	3.5
6.	Marketability of Product	13	6.5
7.	Overall	200	100

Source: primary data

### Crucial factors of Entrepreneurship

The data (Table 11) showed the most crucial factor i.e., self confidence (24.5%) and hard work (21.5%) were required for the success of an enterprise. Eighteen and five (18.5%) thought that support from the staff and support from institutions to be very important for the success of an enterprise, followed by financial factor 15 per cent, some women were pushed into business by economic circumstance, particularly, the death of the bread owner in the family consequently giving rise to the need to earn a livelihood. Similarly, some women need financial help due to separated from spouse etc. The other factors influencing the functions of the enterprise were marketability of the product 6.5 per cent.

Risk taking capacity influenced only 3.5 per cent. To take risk of their funds can undoubtedly be generalized as real entrepreneurs because of their risk taking characteristic. In short, we can say that most of the entrepreneurs have received full support and continuous guidance from their husbands. As many as entrepreneurs have reported that it was their family members and close friends who urged them to start business and rendered financial and other support for the purpose.

A large number of entrepreneurs were reported to have been motivated to set up small units by the guidance and financial support of the government and its agencies and financial institutions. Majority of the entrepreneurs have been provided with an opportunity to attend the Entrepreneurial Development Training Programmes” organized by these agencies which, according to the entrepreneurs have infused a lot of confidence among them to start business. Thus, a vast majority of the entrepreneurs have been prompted to enter into business by their desire to

improve economic and social status and to do job independently and have go support, from family as well as government.

Most of the entrepreneurs are committed to their enterprise and are fully involved in the business. Over three fourths of the entrepreneurs devote more than eight hours in their business. There are 94 entrepreneurs who work for more than 8 hours per day.

### CONCLUSION

Women getting help from kids, husband, family members and society. No doubt the help from government is very well provided such as organizing training camps, awareness regarding financial scheme, and information in through medium of propaganda of all such helps and schemes of government but the larger class of our country is illiterate and hence proper information does not reach to these women entrepreneurs and the society surrounding them are not also able to provide any type of information. So the government should revitalize all the efforts that they do for the benefit of women of weaker section and then become successful entrepreneurs. Reasons stated by the entrepreneurs to pursue entrepreneurial career and the motives behind running their enterprises clearly indicated that they were confident, wanted to be independent, achieve something in life, and wished to utilize their skills, creativity, and their educational qualifications productivity. Self motivation as a source of idea generation to set-up their enterprise showed their inclination and their firm determination for entrepreneurship. Their vision in selecting their present line of enterprise proved their foresightedness and an indication of their aptitude for an entrepreneurship.

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