

**A study on the marketing effectiveness of  
selected successful women micro and  
small enterprises in Kerala**

**Research project report submitted**

**By**

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## **DECLARATION**

I hereby declare that the Research project report entitled “**A study on the marketing effectiveness of selected successful women micro and small enterprises in Kerala**” is an independent work carried out by me and it has not been submitted anywhere else for any other degree, diploma or title.

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## EXECUTIVE SUMMARY

Small and Medium Enterprises are the back bone of the Indian economy. As they exist in large numbers and employ many people in the country, their performance is worth an investigation. If there are successful enterprises, replicating the same in similar topography elsewhere would be easy and will augur well for the economy. The entire micro and small women enterprises that are available in the state of Kerala comprise the universe of the study. According to DWCUA (Developing Women and Children in the Urban Area), there were a total of 1345 units in Kerala. Through USEP (Urban Self Employment Programme), there are about 15382 units in Kerala as per the statistics received during 2006. The study identified clusters focusing on specific sectors encompassing the whole of Kerala. Data were collected from DWCUA and USEP along with the support of the lead bank in each district. The successful units were identified among the above data and care was taken in identifying samples using judgmental sampling in arriving at 100 units across the state of Kerala. A structured questionnaire was prepared keeping in mind the problems to be studied. The same was incorporated in Malayalam for better understanding by the respondents. The same was pilot tested with 5 entrepreneurs from Trivandrum, Kottayam and Ernakulam districts before finalizing the questionnaire. There were certain topics on which the women were hesitant to answer and about 6 items in the questionnaire was deleted and the final questionnaire was completed. As 100 respondents were targeted, more than 200 questionnaires were prepared and the field investigators were instructed to collect the same. Finally 107 responses with full and correct entries were considered for analysis purpose.

The secondary data yielded the following aspects that needed to be studied:

1. Women need to undertake entrepreneurship to create more micro enterprises.
2. Women would perform better as micro entrepreneurs.
3. Women require administrative capability for successfully running the enterprises.
4. Marketing capabilities of women are innate and requires more push.
5. Women entrepreneurs are not aware of nuances of marketing.

6. Women entrepreneurs require marketing training by government agencies.
7. From the history of women entrepreneurship, it is gaining momentum in Kerala.
8. The subsidy component of the government drives these micro enterprises.
9. Social, political, economic and legal aspects drive the micro enterprises.
10. Manufacturing clusters may be formed by governments to provide support to these micro enterprises.

Primary data yielded the following findings:

- i. The majority of the existing successful micro and small enterprises run by women in Kerala are located in Trivandrum district (40.2%) followed by Pathanamthitta (29.0%), Kottayam (14.0%) and so on.
- ii. The existing successful micro and small enterprises run by women in Kerala belongs to the age category 20 to 40 and 41 to 60 equally. There is only one women with age more than 60 running her enterprise.
- iii. The interesting fact is that the majority of the women entrepreneurs were married (93.5%).
- iv. About 43.0% of them are holding only higher secondary education and 32.7% having SSLC. Around 20% of these women possessing graduations and none of them have post graduations.
- v. 53% of them are running partnership enterprises.
- vi. Majority of them (57.01%) are in the annual turnover of 1lakh to 10 lakh band.
- vii. It was inferred that 53 enterprises out of 107 sampled (49.53%) are related to food products and food processing segment.
- viii. It was inferred that 89.7% of the respondents had six to nine years experience and it was fitting that they could provide the details regarding the marketing effectiveness.
- ix. It was clear that 94.39% are micro women owned enterprises.
- x. 97.2% of the owners started on their own and only 3 members purchased the enterprise from the owners.
- xi. It can be seen that 45.8% mentioned that monetary motives were behind starting such a venture. However, 16.8% of those with genuine interest in the business were totally committed to their business.

- xii. 57.9% were working eight to twelve hours in their establishment.
- xiii. Almost (96.3%) of women responded that they have the knowledge about Government schemes for promoting their enterprises. The basic educational level has influenced them in understanding of the government schemes.
- xiv. The interesting fact that these women (91.59%) have already availed the subsidies from Government and also enjoying the benefits.
- xv. 93 women owned enterprises (86.92%) pointed out that the govt subsidies are helpful in running their business.

The study had included 3 case studies and 22 caselets in the report and their experience in marketing as a tool was explained. The major learning from these enterprises was that there is a need for family support for women to start an enterprise and maintain the same. On the marketing front, most of the enterprises case studied mentioned that product quality and pricing were an important component. They have not undertaken any marketing plan or segmentation. However, there was clarity with respect to the local promotions and the need for word of mouth publicity. Care should be taken not to get any adverse comments from the customers. Customer relationship management forms an important aspect of the marketing strategy.

The following salient suggestions were made:

There is no understanding on the need for marketing among most of the respondents and hence there is a need for immediate training on the same since in most places some of the women enterprises were closed due to lack of marketing knowledge even though they had good product with a moderate pricing.

The entire marketing aspects including the need for marketing plan, segmentation, positioning and targeting require clear idea.

While an enterprise is being started, there is no feasibility studies conducted professionally and based on the entrepreneur's insights the enterprise was started and in many cases when they find that the situation is not good, they close the business. This needs to be averted.

Competitive intensity in all the sectors studied were very high and that leads to the middlemen exploiting the women entrepreneurs like that farming communities and that leads to lower profit and sometimes losses. This requires professional support from District Industries Centre or like.

There is clear lack of knowledge of Internet and the opportunities in the Web and hence they need to be given training on how to host business online and use SMS and other provisions in the smart phones for leveraging the profits.

The knowledge of branding and brand management is unknown to the respondents. They feel that branding is not needed and only product quality is enough. Even the product quality requires branding and hence brand management needs to be given utmost importance in the women entrepreneurship.

The women entrepreneurs studied were clear with respect to what they would offer. In fact the strength of the women entrepreneur was clearly on the product on which they would start the enterprise. Hence, the strength needs to be supported and further modifications, extensions and expansions on the product horizon need to be inculcated to them.

The government can choose the services of Professors/ Industry experts in Marketing area and form a panel to provide free services to the needy in the area of marketing. The District collectors can direct the services of these experts on voluntary basis with duty leave offered to them and provided government transport for the same. The panel can be done zone wise including:

South zone covering Trivandrum, Kollam, Pathanamthitta and Alappuzha districts.

Central zone covering Idukki, Kottayam, Ernakulam and Thrissur districts

Northern Zone covering Palakkad, Malappuram, Kozhikode, Kannur, Wayanad and Kasaragod districts.

Train the trainer training programmes in association with government machinery can be done at the Taluk level to ensure all are getting the required support in marketing.

The state government need to have Marketing support staff at every districts so that they could help overcome the marketing problems studied here. They can be appointed initially on contract trail basis.

There is a need for training the spouses on marketing context so that they could also be of help to the women entrepreneurs.

Kerala State Women's Development Corporation can be entrusted to track the progress of the marketing trained women entrepreneurs so that whenever there is a need, the pool of experts can be contacted to provide succor to them.

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## **1.1. INTRODUCTION:**

Entrepreneurship is considered as the major key to economic development and wealth creation there by contribution towards social prosperity and upward mobility. David Ricardo (1960) identified only three factors of production namely, Machinery, Capital and labour, among whom the entire produce is distributed as rent, profit and wages respectively. According to him, profit leads to saving of wealth which ultimately goes to capital formation. Thus, in both the classical theories of economic development, there is no room for entrepreneurship. And, economic development seems to be automatic and self-regulated. Hence, the attitude of classical economists was very cold towards the role of entrepreneurship in economic development. Small and Medium Enterprises are the backbone of the Indian economy. As they exist in large numbers and employ many people in the country, their performance is worth an investigation. If there are successful enterprises, replicating the same in similar topography elsewhere would be easy and will augur well for the economy.

The existence of MSME ministry under the Government of India itself indicates the importance attached to the same. According to the Government of India report, it is estimated that SMEs 'constitute as high as 90 per cent of enterprises in most countries worldwide and are the driving force behind a large number of innovations and contribute to the growth of the national economy through employment creation, investments and exports. The SMEs contribute heavily toward poverty reduction and wider distribution of wealth in the developing economies. Since the enactment of Micro, Small and Medium

Enterprises Development Act 2006 (MSMED Act 2006) in India, SSEs, SMEs etc. are often referred to under the common term Micro, Small and Medium Enterprises (or, MSMEs in short). Of these three types of MSMEs, micro enterprises require the lowest level of investment and hence the most affordable for the new entrepreneurs, women etc. They have huge potential for equitable and balanced development for a nation like India.

According to MSME annual report 2013-14 (2014), ten leading States, in terms of enterprises are:

Uttar Pradesh	(44.03 lakh)
West Bengal	(36.64 lakh)
Tamil Nadu	(33.13 lakh)
Maharashtra	(30.63 lakh)
Andhra Pradesh	(25.96 lakh)
<b>Kerala</b>	<b>(22.13 lakh)</b>
Gujarat	(21.78 lakh)
Karnataka	(20.19 lakh)
Madhya Pradesh	(19.33 lakh) and
Rajasthan	(16.64 lakh)

According to Suriyamurthi (2009) 25 percent of business in china, 40 percent of all business in Hungary and 38 percent of business in Poland 32 percent of business in Mexico, 25 percent of business in France are established by women entrepreneurs. 38 percent of business in USA are established by women and employed 27.5 million. They generate

annual sales \$3.6 trillion. In addition 23 percent of private firms in Japan 1/3 of new business, since 1990 in Germany and 1/3 of new business in Europe and 25 percent of self employed sector in U.K were established by women entrepreneurs.

Women in India have been traditionally not given independence as given to men. In addition, women who belonged to the economically and socially weaker sections of the society have been all the more not given importance. Even today women's participation in the decision-making process, especially in the rural areas, has remained very marginal. But, women's participation in the economic activity is very important for their own personal advancement and for the improvement of their status in the society. Straudt (1986) mentioned that women should join the labour force of the country in an equal footing with men and get fully integrated into the economic system as a whole.

Table 1.1. Total number of women enterprises in India till 2006-07

Selected States	Third Census	Fourth Census	Percentage Change	Fourth Census	Fourth Census
		Total		Registered	Un-Registered
All India	10.64	20.21	89.94	2.15	18.06
Tamil Nadu	1.30	3.57	174.62	0.54	3.03
Kerala	1.39	2.69	93.53	0.38	2.31
West Bengal	0.69	2.45	255.07	0.40	2.05
Karnataka	1.03	2.12	105.82	0.26	1.86
Andhra Pradesh	0.77	1.16	50.65	0.05	1.11
Madhya Pradesh	0.68	1.16	70.59	0.10	1.06
Maharashtra	1.00	1.03	3.00	0.18	0.85
Odisha	0.38	0.92	142.11	0.02	0.90
Uttar Pradesh	0.72	0.83	15.28	0.08	0.75
Punjab	0.29	0.81	179.31	0.03	0.78
Gujarat	0.53	0.80	50.94	0.23	0.57

Source: Reports of the All India Census of MSME Units, Government of India.

Among all the states of India, those having more than 50,000 units of women enterprises include: the southern states of Kerala, Tamil Nadu, Karnataka and Andhra Pradesh, in the west, Maharashtra and Gujarat, in the north Uttar Pradesh and Punjab, in the east West Bengal and Odisha and in the central part Madhya Pradesh. In spite of the fact that Kerala does not have a strong manufacturing base, still since the women out number men in population has taken a giant leap in setting up micro and small enterprises.

Table 1.2. Localisation of women entrepreneurs

Enterprise	Rural	Urban	All India
Registered	1.08(50.23)	1.07 (49.77)	2.15 (100.00)
Un-Registered	12.79 (70.82)	5.27 (29.18)	18.06 (100.00)

Source: Report of the Fourth All India Census on MSME, 2006-07, Government of India.

\*Figures in the parentheses indicate percentage.

M. K. George S.J. (2004) while undertaking study among the NGO and SHG in Kerala mentioned in his report that there was impressive increase in general skills was noticed in majority of respondents except in the skill for presenting cultural programmes in public meetings. It might be because they had no chance for practicing such opportunities. Highest increase was seen in communication skills. Regarding the skills for proper management of SHGs, the increase was found remarkable in writing minutes of the SHG meeting (59.5%), keeping the accounts of SHGs (62.5%) and going to banks and performing bank transactions (67%). He mentioned that during training, primary importance was given to topics related to management of SHGs, like how to conduct meetings, write minutes and reports, keep different account books and registers etc. And also they had conducted skill

development training programme in leadership, communication, conflict management, legal rights relating to women etc. However there was no marketing training given to the respondents. The important areas of trainings were in animal husbandry, soap making, candle making, lotion making, detergent powder making, jam and squash making, tailoring, bio farming, vermin composting etc. Training in rainwater harvesting techniques was a topic, which was also taken up by some of them. He also gave a case study of Ushus in Kannur which was doing well under the SN Trust.

Ushus is one of the SHGs organized and promoted by S. N Trust. This SHG was started in October 2001 with 18 members. It works in and around Pariyaram, 25 km away from Kannur city. They have a thrift collection of around Rs. 25,000, and most of the members have utilized one or the other type of loan from the thrift savings. S. N Trust also had organized several programmes for skill development/up gradation for the members of SHGs. Agriculture and bio-farming were the new areas suggested to the group, where women could try their luck. After the training, seven members of the Ushus SHG ventured into a new enterprise for agriculture and plantain farming, for self-employment and to earn an additional income for sustaining their families.

With a loan of Rs. 5,000 from the SHG, and with their own contribution of Rs. 2,800, they took two acres of agricultural land suitable for plantain cultivation on lease. Initially they availed help from the male members of their family, and later on managed the whole affairs on their own. Total investment for the programme was Rs. 7,800 including production and use of bio-manure. They sold the banana bunches to the neighbours, shops and at the local

market. Since they used eco-friendly organic manure, there was good demand for their products. Total collection from their sale was Rs. 29,000. Within six months each women of the group could earn an additional income of around Rs. 3000, which means about Rs. 500 per month. They have reinvested their saving plus another loan for recultivation, extending the area to four acres. These women have gained confidence and are moving towards achieving great heights.

Arun lakhmanan (2011) in his report mentioned that as part of replicating the Kerala model in other states, the Union government has advised states to study the best practices of Kudumbashree. The delegations from Madhya Pradesh and Rajasthan have already toured the Kerala to pick the models and learn the functioning of Kudumbashree units. Maharashtra and Bihar would send teams soon. The main principles of the NRLM are universal social mobilisation through formation of SHGs and creation of SHG federations in a cluster of villages, block and district levels. The Radhakrishna committee, which was formed to suggest ways to restructure the NRLM, also recommended replication of Kudumbashree, which was the first such initiative to work on a mission mode which was missing in SGSY. Kudumbashree was also the first to integrate pachayati raj into SHG programme and this has also been adopted in NRLM. The NRLM aims to ensure that at least one member from each identified rural poor household, preferably a woman, is brought under the self-help group network in a time bound manner. NRLM would reach out, mobilise and support 7 crore below poverty line households across 600 districts, 6,000 blocks, 2.5 lakh gram panchayats, in 6 lakh villages across the country into their self-managed self-help groups. It would support them financially and institutionally in all their

efforts to get them out of poverty. The poor would be helped to achieve increased access to their rights, entitlements and public services, diversified risk and better social indicators of empowerment.

Sushama Sahay (1998) in her study explained that women represent fifty per cent of the population of the world, make up for thirty per cent of the world's official labour force, work for sixty per cent of all the working hours, receive ten per cent of the world's income and own less than one per cent of the world's property. They share multiple responsibilities and perform important roles as producers of food, managers of natural resources, earners of income and as care takers of household affairs. Moreover, they had been the active agents of change, the dynamic promoters of social transformation, and they have a vital role in shaping the destiny of the future generations.

Team YS (2010) did a study on a group of Self help women in Kerala. Sadhu Deepthi is the name of an SHG with about 20 farm women (whose husbands are mostly farmers), as its members at Kakkayam village in Kozhikode district. Most of these women have little formal education and have land holdings from 3 cents to 4 acres. The group was initially linked to a co-operative bank for availing loans to start various income generating activities and they are repaid out of the profit gained through several activities of the group. Any member can avail a loan of up to Rs.30,000 at a very minimal interest and can repay in easy installments. All the members cultivate organic vegetables to meet their needs, using vermicompost produced by them. About ten women members started dairy units with two

to seven cows. Each member gets a net profit of Rs.100- Rs.140 per day per cow through the sale of milk to the nearby milk co-operative society. They also earn Rs.2000 to Rs. 14,000 through the sale of cow dung in a year. Some of them get an additional income of Rs.5,000-Rs 6,000 through the sale of calves. Four members started a goatary unit, each with 3-7 Tellicherry breed goats, which brings an income from Rs.1,000 to Rs. 9,000 every year for each woman. In addition, the goat's dung bring them an additional income of Rs 2,400 to Rs. 5,000 per year. Every group member has started a poultry unit with an initial supply of 280 chicks and increased the number of birds to 2,000 in the same year. The women earn up to Rs.11,000 through the sale of eggs and meat in the local market. Two women have started rearing ornamental fishes and have sold them for Rs.4,800 within a year. The KVK has also been rewarded and rated as "excellent" in its activities for promotion of farmers' groups in the State of Kerala by the NABARD.

FIWE (2014) in their website has clearly mentioned the following as the objectives of their activities in order to ensure that more women entrepreneurs are born in India:

- To provide training facilities in Export Marketing and Management, Domestic Marketing, Quality Control and Standardization, Management of Enterprise Laws, Regulations, Procedures and Systems for running Small & Medium sized enterprises and sustaining their growth.
- To facilitate Enterprise to Enterprise Cooperation within the country and with SME and Women Entrepreneur counterparts in 96 countries of the world as on 30th June, 1994, having Members and Associates of World Association of small and Medium Enterprises (WASME), with which FIWE is affiliated.

- To provide greater access to latest technologies, know-how, related equipments and services for modernization and expansion of existing small & medium sized enterprises run by Women Entrepreneurs.
- To facilitate participation in International and Regional exhibitions, buyers-sellers meet, trade fairs, seminars and symposia, to help women entrepreneurs to get greater exposure to Regional and Global business environment and opportunities.
- To effectively articulate the problems and constraints faced by women entrepreneurs to get greater exposure to regional and global business environment and opportunities.
- To strengthen affiliated Associations of Women Entrepreneurs by providing them package of services including information, contracts, training facilities and other related supporting measures.
- To bring out a quarterly newsletter to educate and inform women entrepreneurs on business opportunities, management and exchange of experience and expertise.
- To enhance access to term loan working capital.
- Assisting in the identification of investment opportunities.

By mentioning that facilitating participation in International and Regional exhibitions, buyers-sellers meet, trade fairs, seminars and symposia, to help women entrepreneurs to get greater exposure to Regional and Global business environment and opportunities, the FIWE has made it clear that there is an urgent need for comprehensive and organized marketing efforts for the women entrepreneurs.

As per Sarmista Nandy et al (2014), women entrepreneurs have been making a significant blow in all the segments of the economy which is more than 25% of all types of business. As per center for Women's Business Research, 2009 women entrepreneur were growing twice as fast as the other business since 1997 to 2002. During the 2008 economic depression, 5% of high potential women and 4% of high potential men left their employment to establish their own business. The top-ranking countries on the basis of the revenue generation by the women-led firms are United State (No. 1), Australia (No. 2), Germany (No. 3), France (No. 4) and Mexico (No. 5). On the other hand, in spite of India's recent economic surge, it is ranked No. 16. Other rankings include Japan (12), Morocco (13), Brazil (14) and Egypt (15), and Uganda (No. 17).

There are top most women entrepreneurs in different zone in our India. Some examples are Dr. Kiran Mazumdar-Shaw (Chairman & Managing Director of Biocon Ltd.), Indra Nooyi (CFO, Pepsico), Neelam Dhawan (Managing Director, Microsoft India), Naina Lal Kidwai (Group General Manager & Country Head-HSBC, India), Indu Jain (Chairperson (former), Times Group), Priya Paul (Chairperson of Park Hotels), Simone Tata (former Chairperson of LAKME, Chairperson of Trent Limited), Mallika Srinivasan (currently the Director of TAFE- Tractors and Farm Equipment), Chanda Kochar (MD & CEO-ICICI Bank), Sulajja Firodia Motwani (JMD-Kinetic Motors), Ekta Kapoor (JMD & Creative Director, Balaji Telefilms), Ritu Kumar (Fashion Designer), Shahnaz Hussain (CEO, Shahnaz Herbals Inc), Jyoti nayak (President Shri Mahila Griha Udyog Lijjat Papad), Ravina Raj Kohli (Founder & Executive Director, JobCorp), Preetha Reddy (Managing Director of Apollo Hospitals), Keya Seth (Founder of Keya Seth's Aromatherapy) etc. It is critical for women

entrepreneurship research to fully understand the conditions under which the women entrepreneur experience conflict between their roles. There is a need to consider the behavioral research. In addition further studies to investigate the cross cultural behavior studies in different parts of India. The study could also be based on the spiritual aspect on behavioral change in women entrepreneurship. From 1976-2001, 93% of the scholarly research related to female entrepreneurship found in entrepreneurship journals was of an empirical nature. Reviews of the literature have been minimal, but they have provided keen insights.

According to the blog in Women Entrepreneurs India (2013), they are into entrepreneurship not just to satisfy their creative urge or to just survive, but they venture into new avenues to prove their abilities and capabilities as successful business women. Educated women are making significant contribution to social transformation with traits that are unique and matchless. The traits that make the women entrepreneurs as distinct from the male entrepreneurs are:

1. *Ambitious*: Woman entrepreneur has an inner drive propelled by her strong mind. With a clear vision and set goals, she is able to step forward confidently. She has the ability to grab the opportunities and convert them into realistic goals. She has the proficiency to tide over problems with innovative solutions.
2. *Willing to learn*: A woman entrepreneur has thorough knowledge about the evolving changes and adapts these changes into her business effectively. Her inquisitiveness gives her the willingness to learn and stay ahead of her competitors.

3. *Confident*: Confidence in her abilities and a positive attitude helps women entrepreneurs make sound decisions. A successful women entrepreneur is characterised by her aptitude to explore unfamiliar territories and by her ability to take unbiased and bold decisions. A woman's business is usually driven by something that she loves or cares about. This gives her the energy and motivation required to build a successful business.

4. *Budget conscious*: Women in general are cost conscious and create practical budget estimates. When the costs are minimized, she is able to pass on the benefits to her clients and focus on better operations.

5. *Cooperation*: Women entrepreneurs are more popular because of their ability to communicate effectively. This skill helps her in maintaining good relationships and attains high responsiveness.

6. *Work-life balance*: women can create good work life balance due to her multitasking abilities. She can prioritise responsibilities efficiently, and can manage both domestic and official tasks competently. Women entrepreneurs are aware of their commitment to the society and dedicated to make a difference through their efforts. They have unnerving focus, foresight and consistency in every aspect, which makes them achieve their goals successfully.

Srilatha Batliwala(1994) indicated that the predominant patriarchal ideology that was prevalent in the society, had inculcated in women, values of submission, sacrifice, obedience and silent suffering. Such an ideology had often weakened the efforts of women to assert themselves and had subjugated them in the hierarchical power relations.

Women's empowerment and material advancement would help them to improve their status in the society and strengthen their economic position also. So, if women had to be empowered, it is absolutely essential to provide them with an increasing network of support services so that they could be liberated from some of their gender-linked constraints. The entire effort of empowering women should be to help them to exercise their rights in decision-making efforts at all levels and in every sphere of activity both within and outside the household activities as equal partners.

The Self Help Groups are considered as the agents of transformation through the mobilization, and the organization of the poor, and through, banking institutions, and the voluntary organizations which, follow the self-help approach to achieve rural development and the empowerment of the weaker sections in the society. The self-employment programmes had already been transformed into one that are SHGs based. The banking institutions channelize their credit to the poor through the SHGs. Nowadays, there are a number of NGOs organizing SHGs with or without the support of the Government all over the country. The voluntary, autonomous, self-functioning SHGs have been motivated by these external institutions to engage themselves in micro credit operations and in income generating micro enterprises.

According to MSME annual report 2013-14 (2014), government provides grant upto 30% of the total project cost to the Non-Government Organisations (NGOs) for promoting entrepreneurship among women. The remaining 70% of the project cost is financed by the lending agency as loan for undertaking activities as envisaged in the project. Government is

also giving grant upto Rs.1 lakh per programme to training institutions / NGOs for imparting training to the women entrepreneurs subject to such institutions/ NGOs contributing their share to extent of minimum 25 % of the GoI grant and 10 % in case of NER. Need-based Government's grants upto Rs. 5.00 lakh to National Entrepreneurship Development Institutions and any other institution of repute for undertaking field surveys, research studies, evaluation studies, designing of training modules etc. During the year 2013-14, Government of India grant of Rs. 233.34 lakh has been given to 20 NGOs against the loan amount of Rs. 1072.00 lakh sanctioned by various banks for the benefit of 5535 women for their economic empowerment/ self employment through non-farm activities.

According to Reserve Bank of India (2013), 60 clusters have been identified by the Ministry of Micro, Small and Medium Enterprises, Government of India for focused development of Small Enterprises sector. The Ministry of Micro, Small and Medium Enterprises has approved a list of clusters under the Scheme of Fund for Regeneration of Traditional Industries (SFURTI) and Micro and Small Enterprises Cluster Development Programme (MSE-CDP) located in 121 Minority Concentration Districts. RBI mentioned that the following clusters have been identified for the purpose of entrepreneurs in Kerala:

Table 1.3. MSME Clusters in Kerala

Kerala	Alappuzha	Alappuzha	Coir & Coir Products
Kerala	Ernakulam	Ernakulam	Rubber Products
Kerala	Ernakulam	Ernakulam	Powerloom
Kerala	Ernakulam	Kochi	Sea Food Processing
Kerala	Kannur	Kannur	Powerloom
Kerala	Kollam	Kollam	Coir & Coir Products
Kerala	Kottayam	Kottayam	Rubber Products
Kerala	Mallappuram	Mallappuram	Powerloom
Kerala	Palakkad	Palakkad	Powerloom

Source: Reserve Bank of India, 2013

Ranimoses (1992) elaborated in her study that the position of women in a society is an index of its level of civilization. Women constituted one half of the population, that is one half of the country's human resources. Apart from the fact that they constituted one half of the country's 'man power' resources women play an important role in shaping the personalities of the nation's young human resources. Liberalisation, Globalisation and privatisation with the doctrine of free markets have opened up tremendous opportunities for development and growth and consequent modification in livelihood strategies. However these modifications are making the marginalized and poor sections of society more vulnerable without adequate safety net. Even today one-third of the rural poor subsist on poverty and in acute shortage of basic facilities such as housing, drinking water

and roads in rural areas. In this situation, Indian women are generally viewed as economic burdens and the contributions they make to their families are overlooked.

Manimekalai et.al (2000) analyzing the empowerment of women through self help groups indicated that two strategies are of special importance for increasing women's economic participation namely, increasing access to the credit and capacity building regarding organizational and work skills together with information provision. They have identified that the efforts made by government through IRDP, DWACRA and TRYSEM, to encourage entrepreneurship in micro enterprises have not achieved a breakthrough because of the factors like high transaction cost, risk aversion approach, lending only to collateralised borrowers and exclusion of the poor from the reliable and non-exploitative sources of credit. But they have also pointed out that many NGOs have an excellent track record in incorporating women into their programmes designed to assist under micro enterprises.

Society for Education, Village Action and Empowerment (SEVA) is one such NGO which is working in four districts of Tamil Nadu, namely Tiruchirapalli, Nagapattinam, Karur and Erode. A sample of 70 women from seven sample villages of Tiruchirappalli where the sample NGO is working has been chosen at random, for the purpose of finding out the socio economic conditions of self help group women in rural micro enterprises and for understanding the problems and prospects of such micro enterprises of rural women. Primary data were collected with a structured interview schedule from the sample women and necessary secondary data were collected from SEVA and also from the Rural Bank of SEVA namely Villuthugal Bank. They found that Villuthugal initiated a concrete activity

through providing them with an opportunity to exercise control and participation in decision-making, often for the first time in their lives. It also satisfied the short-term practical need of women and provided a facility to meet women's initial needs for crisis credit and removed them from exploitation at the hands of money lenders.

A super speciality market was established by Dharmanilayam, Kurichy, Kottayam which aims the upliftment of the weaker sections and SHG members for dispersal of their products. The management committee found that the main hindrance faced by the SHG groups in earning an income by doing productive activities is the problem of marketing their products .Society undertook the problem and started the Rural Product Marketing Centre on 11-11 2005 as a solution to this problem.

Vijay D. Kulkarni (2001), tried to understand the difference between the members and the non-members of the self help groups from the study village. The study found that empowerment had taken place across caste/ class and brought them together as women. These women have learned to take decisions for them and developed the capacity to exercise certain amount of control over the socio-economic and political conditions that determine their immediate lives.

Even though there are successful ventures created by men, women find it easy to set up micro enterprises as seen from the experience of Kerala. Women have been able to set up businesses which require a capital of less than Rs.10 lakhs and were able to successfully defend the same. Micro enterprise involves identification of innovative and creative

activities suited to the specific environment in which the poor people are living, which try to solve the problems faced by the community and also by using the technological know how already available. Micro enterprise development is a means for empowering women, especially economic empowerment. These Micro enterprises are carried out on a group as well as on an individual basis at the rural and urban areas in all 14 districts of the state. There are many aspects to women conducting a business in otherwise male territory. There are many areas which can be focussed by the women and that would not attract the attention of the men. The areas include: Food products, Textiles and Garments, Glass and Ceramics, Mechanical Engineering, IT and ITES, Rubber Products, Chemical, Plastic, Paper and Paper Products, Fruit and Fruit-based Products, Service Activities and Miscellaneous activities.

GDRD Trivandrum organizes training programmes for the manufacturing and marketing of soap in Kerala. The target group include Self-Help Group (SHG), Kudumbashree Units, Neighborhood Groups, Women's Organisations, Non-Governmental Organisations etc. Training programme is designed to give technical competence in the theoretical and practical aspects of soap making and marketing of soap and allied products. These items include (1) Swadeshi Toilet Soaps (10 items) (2) Swadeshi Washing Soap (3) Swadeshi Detergent Powder - High and Medium quality (4) Swadeshi Dish Wash Powder (5) Swadeshi Cleaning Lotion (6) Swadeshi Liquid Soap.

Vipinkumar et al ( 2014) explained in an article Marketing aspect was perceived to be the biggest constraint of the SHGs' rather than procedural hurdles of preparing minutes,

reports, meetings, banking etc. They mentioned that there is an urgent need for training in this aspect to all SHG's. They were not aware of the marketing concepts, strategies and competitive pressures.

Hashimudeen et al( 2014) in his study on women micro enterprises mentioned that they have now been reached to new and innovative areas in the field of milk products, marketing of consumer durable and non-durable goods. Kudumbashree implemented the pilot micro enterprise project named 'Nature Fresh' in Idukki district first and spread to other districts. As part of the project, cows were distributed to women entrepreneurs. The milk produced is delivered to the houses within one hour in bottles by a four member women marketing group. Madhura Project is a women initiative of bee farming providing employment to around 2000 women beneficiaries in a single district. Under this project, establishment of bee hives, procurement and processing centres, Agmark labs and value addition of honey were implemented and executed. Women owned micro enterprises have started many novel, ventures in manufacturing, marketing, warehousing and IT oriented services apart from its traditional home made products. It is clear from the study that once there is a branding effort undertaken, there is renewed vigour in marketing of the products from self help groups.

They mentioned that women work in the productive sector while they are carrying, prime responsibility for the care of their families. This limits the growth of their business and hinders their ability to travel to seek new market. Many of their micro enterprises are located in isolated rural areas. They are sometimes stereotyped and may have limited

abilities to innovate and promote their culturally based products. Their cultural appropriation tend not to develop products further. Years of discrimination have eroded their self-confidence, resulting in hesitancy to take risk or make public presentation. Movement from one location to another is restricted for them and hence there is difficulty in marketing of genuine innovative products.

DV Ramana murthy (2012) while analysing the impact of microfinance on the managerial ability of the SHG leaders he found that coordination skill is ranked first with highest percentage multiple responses (97percent), among the managerial skills, contributions to the organising ability and leadership skill of the SHG leaders ranked second( 94percent). Planning skill of the SHG leaders is ranked third (89 percent), Decision making skill was ranked fourth ( 85 percent), Financial management skill was ranked fifth (80 percent) and Technical skill was ranked sixth(75 percent), Communication skill was ranked seventh (70 percent), Marketing skill was ranked eight (65percent) and entrepreneurial skill was ranked ninth with 60 percent respondents.

According to Akanksha Singh (2014), her argument is that women entrepreneurs have low-level management skills. They have to depend on office staffs and intermediaries, to get things done, especially, the marketing and sales side of business. Here there is more probability for business fallacies like the intermediaries take major part of the surplus or profit. Marketing means mobility and confidence in dealing with the external world, both of which women have been discouraged from developing by social conditioning. Even when

they are otherwise in control of an enterprise, they often depend on males of the family in this area.

Rahumathunza et al (2013) in a study gave the following recommendations:

- The policy makers should involve the good working SHGs as nodal agencies in imparting training to other units engaged in similar activities.
- The good working units are to be considered as mother and the others are satellites and to have a forward and backward integration process. This could be on technology transfer, raw material procurement and marketing. This points towards cluster model of functioning.

MSME (2004) in their statistics provided with respect to the health of the registered and unregistered SSI's in India, indicated the list of issues including:

- Per unit employment
- Per unit fixed investment
- Employment generated per 0.1 million of the fixed investment in Rs.
- Units managed by women etc.

In terms of the units managed by women there are only 11% registered SSI and 10.66% unregistered units only.

Of the following identified for the health of organisations, marketing also figures.

- Lack of Demand
- Shortage of Working Capital
- Marketing Problems

- Power Shortage
- Non-availability of Raw Material
- Equipment Problems
- Labor Problems
- Management Problems

Marketing problems were there for 45% of the units in registered SSI's and 41% in unregistered SSI's. From this the researcher feels that marketing has been a contentious issue for the micro and small enterprises in India and since Kerala plays a vital role in the micro and small women entrepreneurship, the issue becomes very important.

Reshmi R (2012) suggested in her study that Kudumbashree must ensure that Special camps, orientation classes, workshops must be conducted by those people having expert knowledge in the concerned subjects. Advanced level classes in topics like Organizational management, financial accounting, entrepreneurship and marketing have to be imparted at CDS level. Officials must ensure that they make a visit to the enterprises more frequently giving proper support system, clarifying doubts and proper guidance. Proper guidance and communication must be given to the local authorities, semi government organizations and government aided institutions to purchase the products made by Kudumbashree units. They have to give priority to Kudumbashree units while inviting quotations from the suppliers. This ensures a ready marketability of the products. Showrooms, sales counters, small business outlets and discount counters should be opened at every market place in each taluk. Women entrepreneurs should get the benefit of Information technology so that it can be utilized for passing timely and urgent information about processes, products and

Marketing strategies. This may help them sharpen their tactics to cope up with the competing world.

She also suggested that permanent outlets must be opened by the enterprises for selling their products. The organizations must support the entrepreneurs by giving proper advertisement. The appeal of the product can be enhanced by attractive packaging as well as the design of a logo for all Kudumbasree enterprises would give a professional touch and even a boost in their sales. Campaign programmes can be conducted by the organizations by educating the public regarding the importance of small scale business. Kudumbasree organizations can also take initiative by starting some diploma courses in marketing, human resource management, financial management, etc, for the entrepreneurs to make them aware of the basics which will definitely boost their confidence level. Adopting the various ways of advertising, appointing professional agencies for outside advertising, developing a separate logo and slogan for the product, diversifying the product portfolio, conducting regular exhibitions and increasing small outlets and exclusive showrooms for Kudumbasree products are found to be some of the measures to build up a bright future for Kudumbasree enterprises. She found that it was found from the study that quality is the most affecting factor to increase demand while brand name, colour, increase in size and advertisement did not have much role in increase in demand of the product

Reji (2013) conducted a study among 100 SHG members in Ernakulam and Idukki districts and found that income of the SHG members before joining SHG and after joining SHG was analyzed and Wilcoxon signed ranks test was conducted to find out the significance of

difference. It was found that majority of the respondents Income after Joining SHG are higher than the Income before Joining SHG in both Ernakulam and Idukki districts. It was evident from the study that in Ernakulam and idukki districts the SHGs have been playing a vital role in the empowerment of women. This is an important institution for improving the life of women on various social, political and economic components. The number of women inclined towards SHG was increasing which implies that women were and are aspiring for empowerment.

## **1.2. OBJECTIVES OF THE STUDY:**

The following objectives were set for the study:

1. To ascertain the nature and history of the existing micro and small enterprises run by women in Kerala
2. To understand their use of marketing plan, segmentation and positioning .
3. To learn how they have used the marketing mix to their advantage
4. To see whether middle men are exploiting the respective businesses and the possibility to do direct marketing
5. To identify whether branding is needed for these businesses and
6. To create a list of case studies of successful marketing undertaken by these enterprises and the reasons for unsuccessful enterprises

## **1.3. STATEMENT OF THE PROBLEM:**

Micro enterprises face the onslaught of large establishments, regional level brands and others as they would in normal cases will not have brand to boast of. They face several constraints such as the inability to invest heavily and low skill sets available. Micro

enterprises are situation specific calling for availability of local labor and local resources. It has to be borne in mind that micro enterprises are such economic activities where the separation of household, livelihood and the market economy is blurred. Many of microenterprise firms are running short of working capital because of credit selling, huge stocks due to shortage of sales , unawareness among consumers of products produced by these cottage enterprises etc. to tackle this problem idea of the marketing cooperative comes. Even when the issue of marketing is addressed, there still remains the big issue of quality in production. Micro enterprises can adopt only labour intensive technologies due to constraints in huge investment and they can only compete in local market.

Though micro enterprises incur high costs in making products, it lacks quality, low effective packing, speedy expiry of products etc. so there should be proper training, better management of products through adding preservatives & natural flavor's, introduction of machines etc. The selection of products very often can make or break a micro enterprise. Very often, little research goes into the selection of the products to be produced by the micro enterprise. Only by undertaking a detailed study of a) the market factors – competition, customer, b) the production factors - costs and quality and c) profitability, one can safely arrive at a decision as to consider a product idea for a micro enterprise or not. Other micro enterprise organization's working in Kerala should learn from the successful ventures in terms of their product, manufacturing method, promotional strategies, introduction of new machineries for commercial production, consumers taste, proper branding and packaging etc.

Although many micro-enterprises replace employment and are only a means of earning income at a survival level, this is usually not the case In Kerala, Micro-enterprises offer a wide range of products and services, there is a need to develop micro-enterprise support programs that address what is required to assist micro-enterprises development through to accessing larger local markets and international markets. Micro -enterprises operating in the informal market encounter the challenges inherent in working within an unregulated market. They may pay little or no taxes, but they are not readily able to benefit from government support services for small businesses or from the protection the law affords formal businesses. In many locations, they are subject to paying bribes and suffer intimidation, the consequences of corruption and usurious financing terms. Another challenge facing micro-enterprises, one that has received little attention, is production overcapacity in specific products in a given economy.

A large number of producers make identical or similar products, creating fierce competition and saturating local markets. Developing export capacity can offer immense potential for these businesses by relieving pressure from the oversupply of products in the domestic markets. What may be overproduced or oversold in one market may represent a unique product in another. Increased access to information and knowledge of practices proven to enhance the marketing capabilities of micro-enterprises is crucial to creating business expansion opportunities. Thus, there is a need for a better understanding the importance of marketing and its impact on the survival of the micro and small enterprises in Kerala. If there are success stories, that requires replication in the women micro and small enterprises in Kerala.

#### **1.4. POPULATION AND SAMPLING:**

The entire micro and small enterprises that are available in the state of Kerala comprise the universe of the study. All women based micro and small enterprises are considered for the universe of the study. According to DWCUA (Developing Women and Children in the Urban Area), there were a total of 1345 units in Kerala. Through USEP (Urban Self Employment Programme), there are about 15382 units in Kerala as per the statistics received during 2006. The study identified clusters focusing on specific sectors encompassing the whole of Kerala.

Data were collected from DWCUA and USEP along with the support of the lead bank in each district. The successful units were identified among the above data and care was taken in identifying samples using judgmental sampling in arriving at 100 units across the state of Kerala. The researchers' judgment had the premise that the units which have a minimum of five years of existence and proven profit generation.

#### **1.5. DATA ANALYSIS:**

The study used both descriptive and inferential analysis. Descriptive analysis include the percentage analysis, mean, standard deviation etc. The inferential analysis included cross tabulation with chi square analysis, skewness, kurtosis, ANOVA etc., in arriving at the results.

## **1.6. PROFILE OF THE RESPONDENTS:**

A structured questionnaire was prepared keeping in mind the problems to be studied. The same was incorporated in Malayalam for better understanding by the respondents. The same was pilot tested with 5 entrepreneurs from Trivandrum, Kottayam and Ernakulam districts before finalizing the questionnaire. There were certain topics on which the women were hesitant to answer and about 6 items in the questionnaire was deleted and the final questionnaire was completed. As 100 respondents were targeted, more than 200 questionnaires were prepared and the field investigators were instructed to collect the same. Finally 107 responses with full and correct entries were considered for analysis purpose.

The questionnaire used for the study had responses on the profile of the respondents and both English and Malayalam was used for getting their responses.

The responses were based on:

1. District of operation
2. Age
3. Marital status
4. Education
5. Nature of business
6. Annual Turnover
7. Nature of products
8. Experience of business
9. Type of Enterprise and

## 10. Nature of ownership

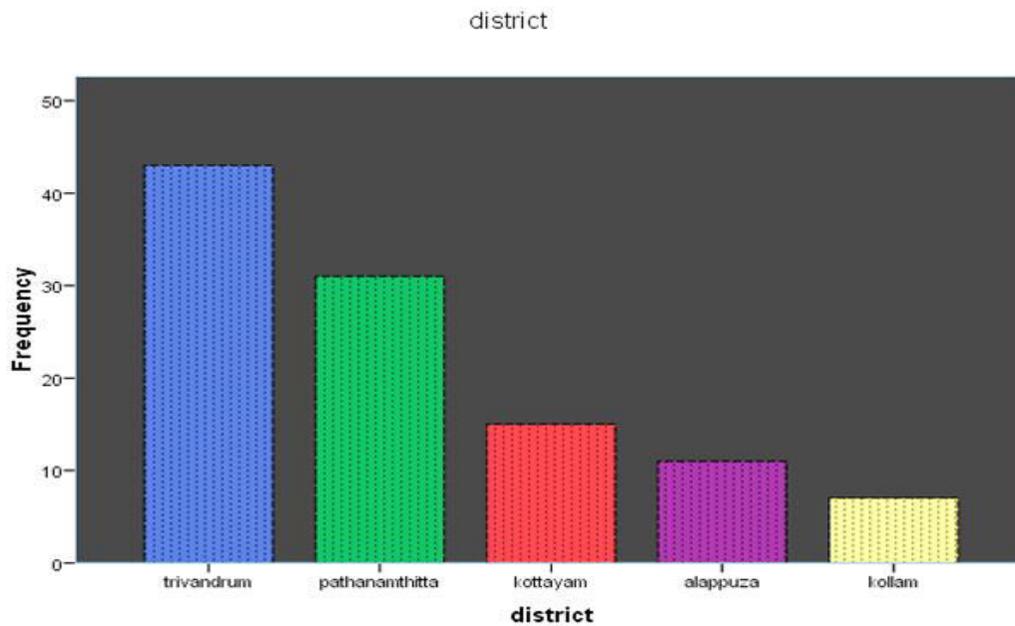
The study had all the districts being covered for the study. However, in Kannur, Kasaragod and Malappuram districts, the responses given could not be either collected by the field investigators or were incomplete. Hence the final filled in questionnaires were from Trivandrum, Kollam, Alappuzha, Pathanamthitta and Kottayam districts.

### 1.6.1. District of operation :

Table 1.4 Responses on the District of operation

<b>district</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
Pathanamthitta	31	29.0	29.0	29.0
Trivandrum	43	40.2	40.2	69.2
Alappuzha	11	10.3	10.3	79.4
Kollam	7	6.5	6.5	86.0
Kottayam	15	14.0	14.0	100.0
Total	107	100.0	100.0	

Figure 1.1 Responses on the District of operation



From the above table 1.4 and figure1.1, it is clear that , among studied, the majority of the existing successful micro and small enterprises run by women in Kerala are located in Trivandrum district (40.2%) followed by Pathanamthitta (29.0%), Kottayam (14.0%) and so on.

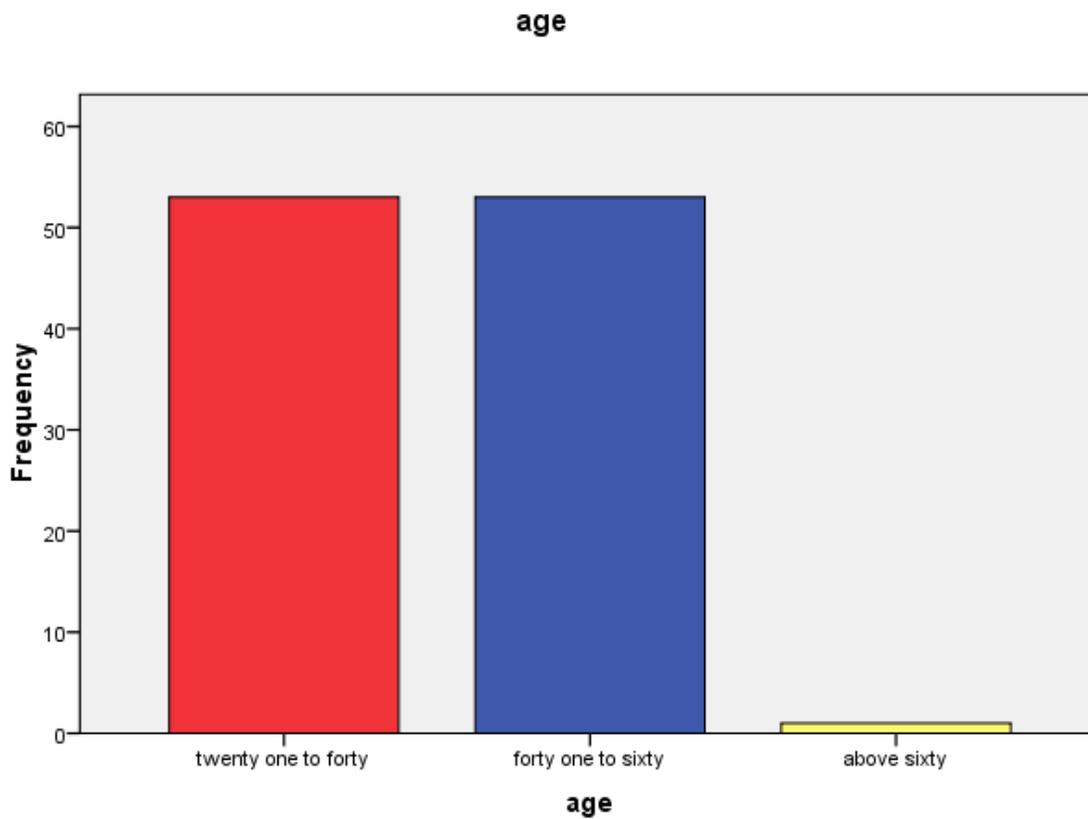
#### 1.6.2. Age :

While studying the age of the respondents who in turn are running the business across the state of Kerala the following responses were received:

Table 1.5 Responses on the age of the respondents

age				
	Frequency	Percent	Valid Percent	Cumulative Percent
Twenty One To Forty	53	49.5	49.5	49.5
Forty One To Sixty	53	49.5	49.5	99.1
Above Sixty	1	.9	.9	100.0
Total	107	100.0	100.0	

Figure 1.2 Responses on the age of the respondents



From the above table 1.5 and figure1.2, it is clear that, among studied, the existing successful micro and small enterprises run by women in Kerala belongs to the age category 20 to 40 and 41 to 60 equally. There is only one women with age more than 60 running her enterprise.

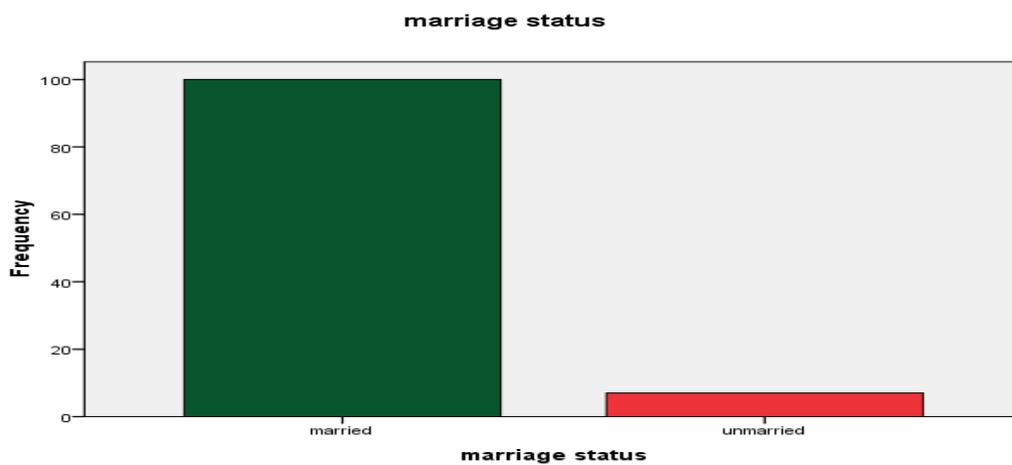
**1.6.3. Marital status:**

As marital status of the women who are running the business across the state of Kerala is important for the study, the following responses were received:

Table 1.6 Responses on the marital status

<b>Marital status</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
Married	100	93.5	93.5	93.5
Unmarried	7	6.5	6.5	100.0
Total	107	100.0	100.0	

Figure 1.3 Responses on the marital status



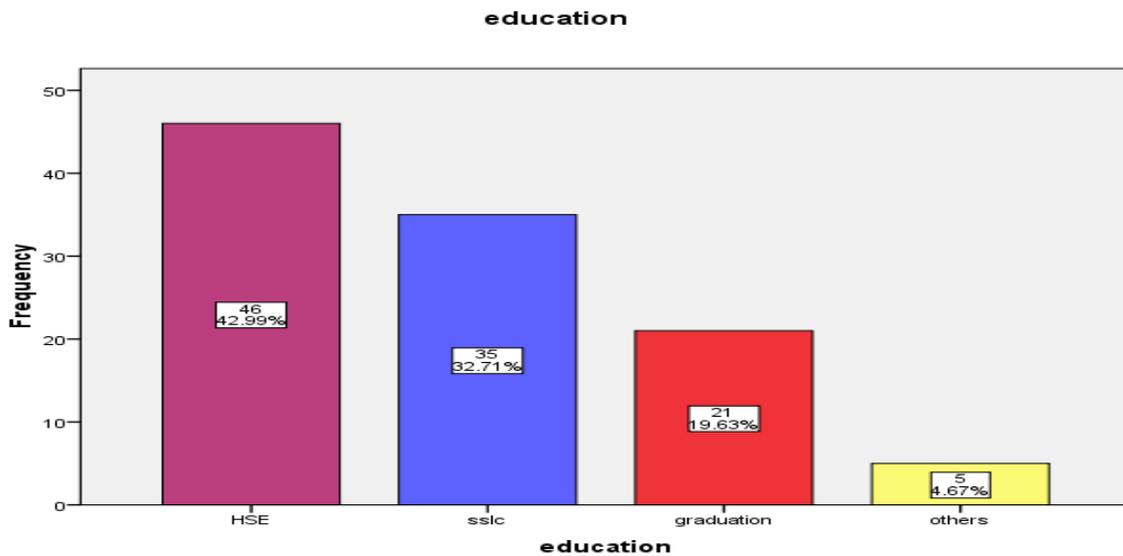
The interesting fact is that the majority of the women entrepreneurs were married (93.5%).

1.6.4. Educational level:

Table 1.7 Responses on the educational level

Education				
	Frequency	Percent	Valid Percent	Cumulative Percent
SSLC	35	32.7	32.7	32.7
HSE	46	43.0	43.0	75.7
Graduation	21	19.6	19.6	95.3
Others	5	4.7	4.7	100.0
Total	107	100.0	100.0	

Figure 1.4 Responses on the educational level



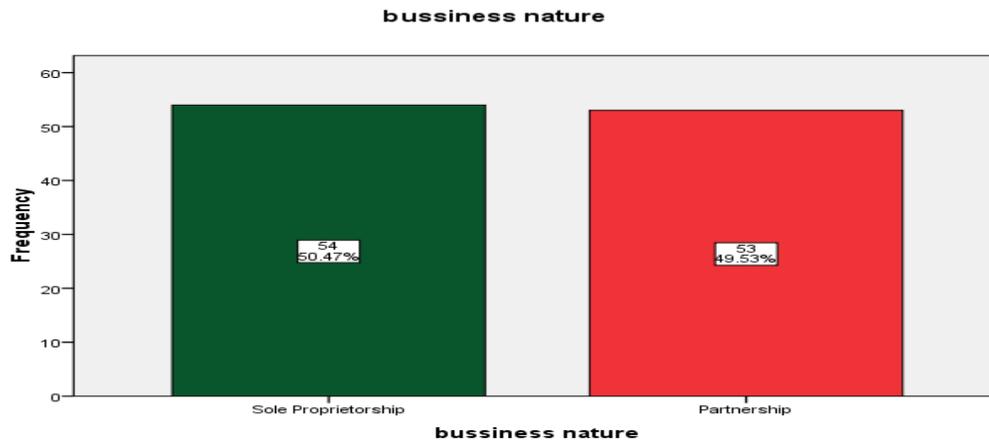
About 43.0% of them are holding only higher secondary education and 32.7% having SSLC. Around 20% of these women possessing graduations and none of them have post graduations.

1.6.5. Nature of Business .

Table 1.8 Responses on the nature of business

<b>Business nature</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
Sole Proprietorship	54	50.5	50.5	50.5
Partnership	53	49.5	49.5	100.0
Total	107	100.0	100.0	

Figure 1.5 Responses on the nature of business



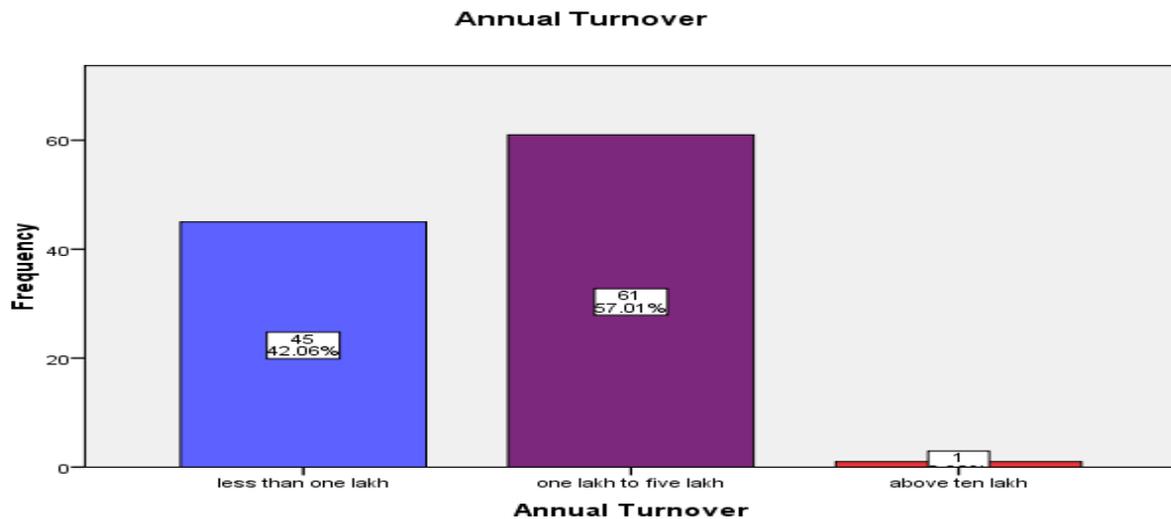
53% of them are running partnership enterprises.

1.6.6. Annual Turnover.

Table 1.9 Responses on the annual turnover of enterprises

Annual Turnover				
	Frequency	Percent	Valid Percent	Cumulative Percent
Less Than One Lakh	45	42.1	42.1	42.1
One Lakh To Five Lakh	61	57.0	57.0	99.1
Above Ten Lakh	1	.9	.9	100.0
Total	107	100.0	100.0	

Figure 1.6 Responses on the annual turnover of enterprises



Majority of them (57.01%) are in the annual turnover of 1lakh to 10 lakh band.

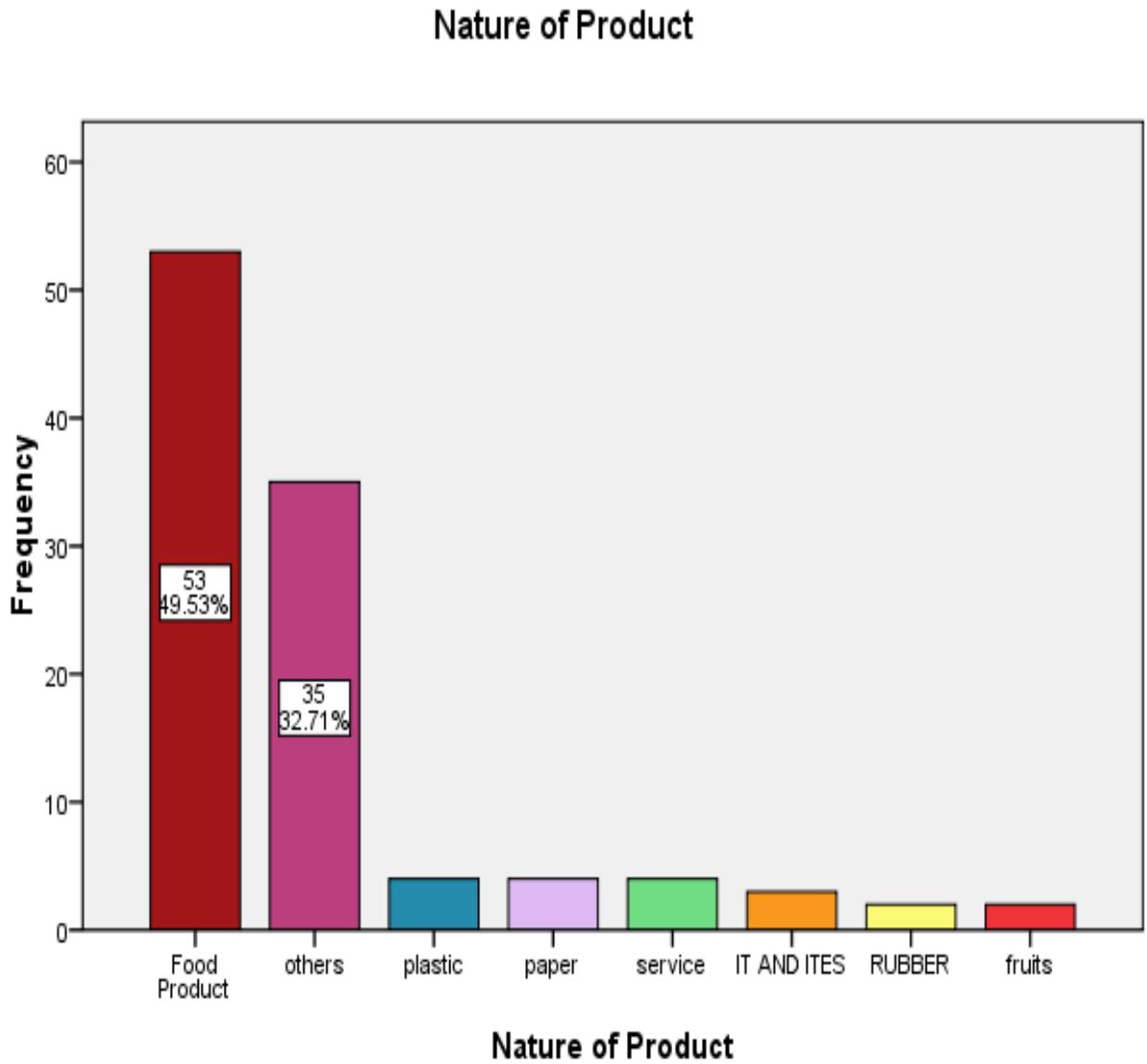
1.6.7. Nature of Products:

Table 1.10 Responses on the nature of products

<b>Nature of Product</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
<b>Food Product</b>	<b>53</b>	<b>49.5</b>	<b>49.5</b>	<b>49.5</b>
IT AND ITES	3	2.8	2.8	52.3
RUBBER	2	1.9	1.9	54.2
plastic	4	3.7	3.7	57.9
paper	4	3.7	3.7	61.7
fruits	2	1.9	1.9	63.6
service	4	3.7	3.7	67.3
others	35	32.7	32.7	100.0
Total	107	100.0	100.0	

It was inferred that 53 enterprises out of 107 sampled (49.53%) are related to ***food products and food processing segment***. The following figure 1.7 depicts the same:

Figure 1.7 Responses on the nature of products

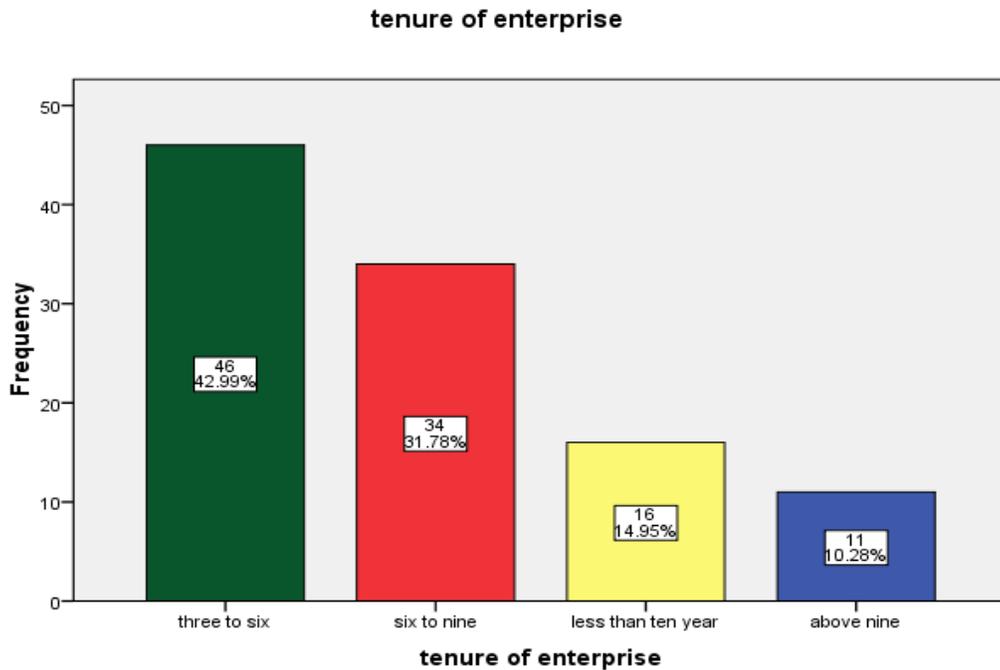


1.6.8. Tenure of Enterprises

Table 1.11 Responses on the tenure of enterprises

Tenure of enterprise				
	Frequency	Percent	Valid Percent	Cumulative Percent
Less Than Three Year	16	15.0	15.0	15.0
Three To Six	46	43.0	43.0	57.9
Six To Nine	34	31.8	31.8	89.7
Above Nine	11	10.3	10.3	100.0
Total	107	100.0	100.0	

Figure 1.8 Responses on the tenure of enterprises



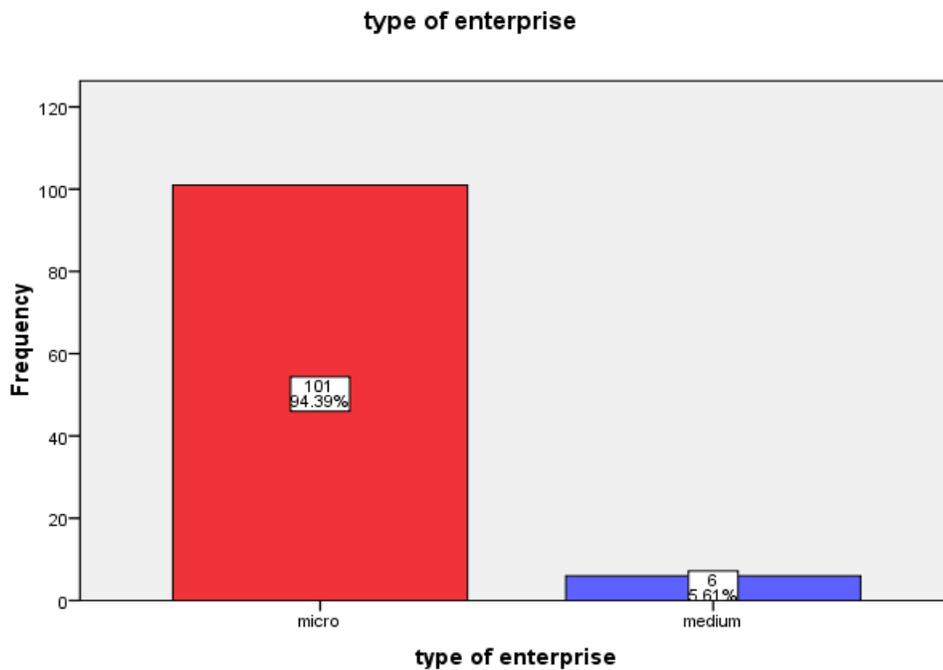
It was inferred that 89.7% of the respondents had six to nine years experience and it was fitting that they could provide the details regarding the marketing effectiveness.

1.6.9. Type of Enterprises

Table 1.12 Responses on the type of Enterprises

type of enterprise				
	Frequency	Percent	Valid Percent	Cumulative Percent
Micro	101	94.4	94.4	94.4
Medium	6	5.6	5.6	100.0
Total	107	100.0	100.0	

Figure 1.9 Responses on the type of Enterprises



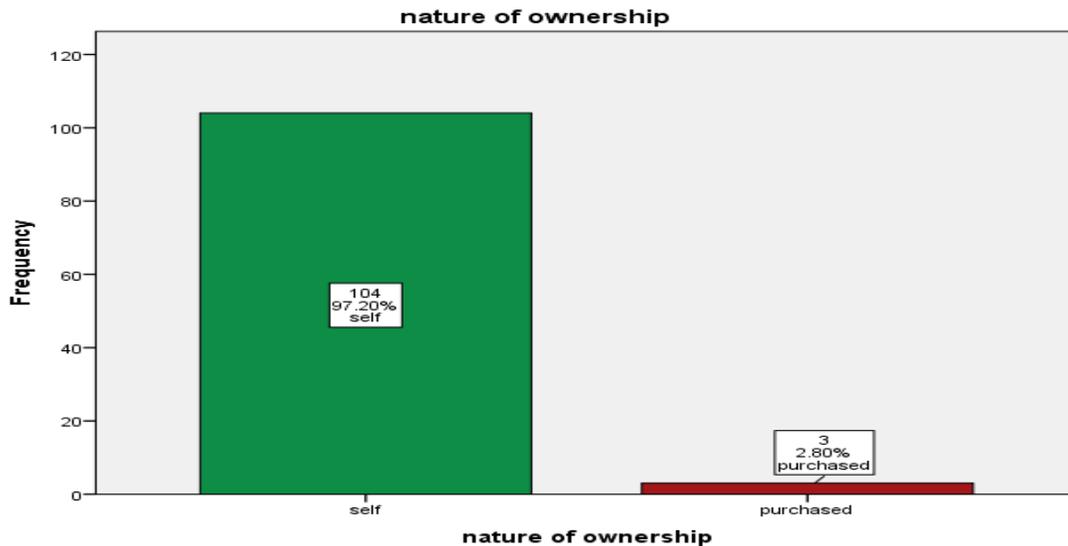
It was clear that 94.39% are micro women owned enterprises.

1.6.10. Nature of Ownership

Table 1.13 Responses on the nature of ownership

nature of ownership				
	Frequency	Percent	Valid Percent	Cumulative Percent
Self	104	97.2	97.2	97.2
Purchased	3	2.8	2.8	100.0
Total	107	100.0	100.0	

Figure 1.10 Responses on the nature of ownership



97.2% of the owners started on their own and only 3 members purchased the enterprise from the owners.

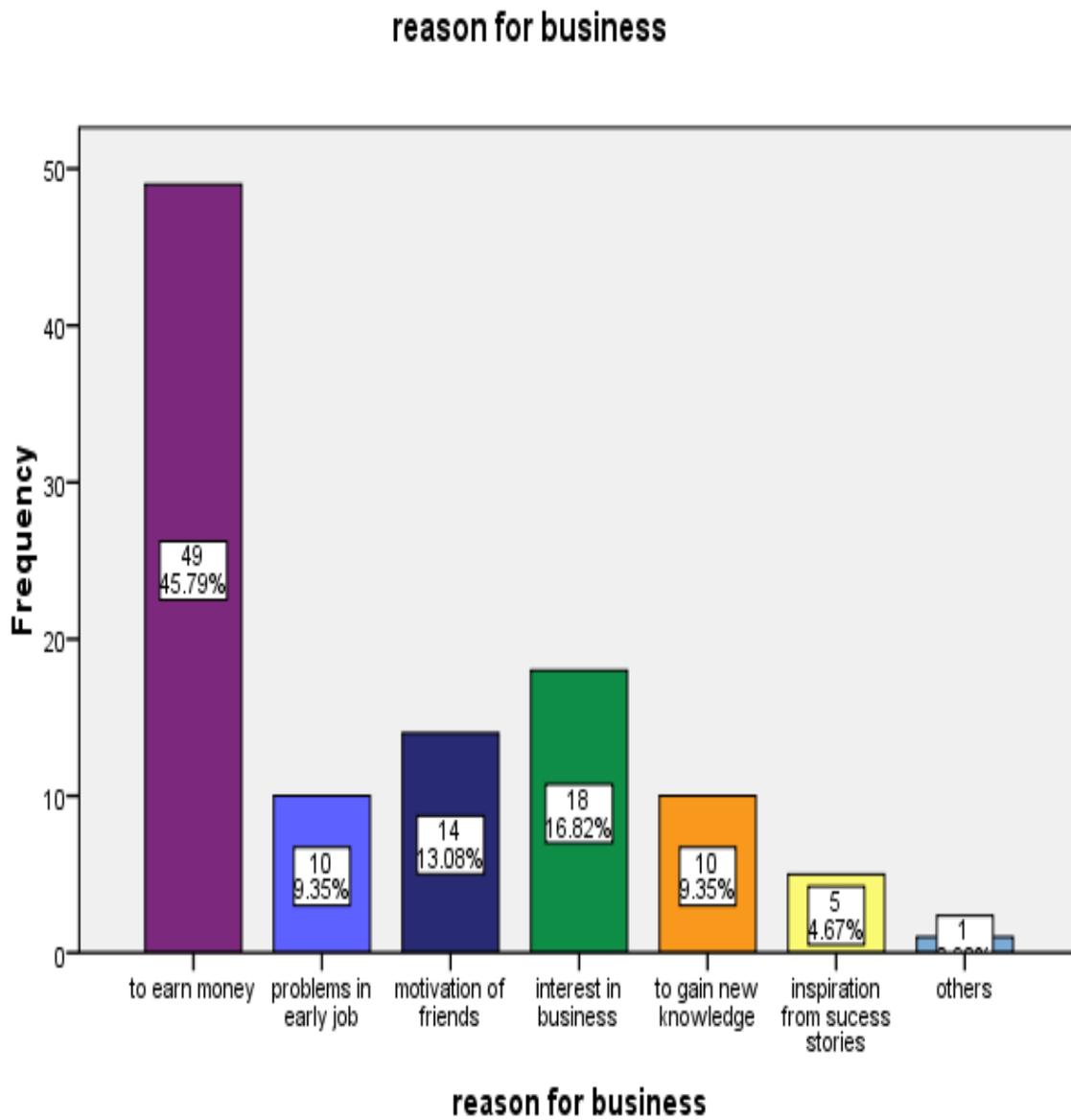
### 1.6.11. Reasons for Starting Business

Table 1.14 Responses on the reasons for starting business

<b>reason for business</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
To Earn Money	49	45.8	45.8	45.8
Problems In Early Job	10	9.3	9.3	55.1
Motivation Of Friends	14	13.1	13.1	68.2
Interest In Business	18	16.8	16.8	85.0
To Gain New Knowledge	10	9.3	9.3	94.4
Inspiration From Success Stories	5	4.7	4.7	99.1
Others	1	.9	.9	100.0
Total	107	100.0	100.0	

It can be seen that 45.8% mentioned that monetary motives were behind starting such a venture. However, 16.8% of those with genuine interest in the business were totally committed to their business.

Figure 1.11 Responses on the reasons for starting business



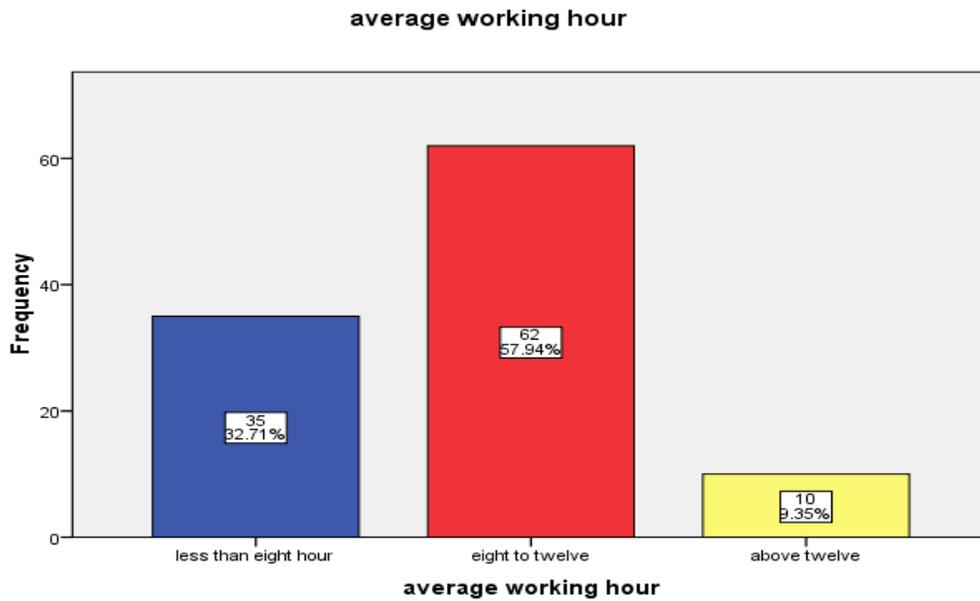
1.6.12. Daily Working Hours

Table 1.15 Responses on the Daily working hours

average working hour				
	Frequency	Percent	Valid Percent	Cumulative Percent
Less Than Eight Hour	35	32.7	32.7	32.7
Eight To Twelve	62	57.9	57.9	90.7
Above Twelve	10	9.3	9.3	100.0
Total	107	100.0	100.0	

57.9% were working eight to twelve hours in their establishment.

Figure 1.12 Responses on the Daily working hours



### **1.7 AIM OF THE STUDY**

The aim of the study is to know whether the women entrepreneurs are aware of marketing as a concept, are they practicing marketing in a crude form or in a professional manner, practicing the various marketing aspects like market segmentation, positioning and marketing mix. The study reveals the influence of different factors that guides them for better decision making. It also tries to examine the general context to which the women entrepreneurs are able to pursue their career.

### **1.8 SCOPE OF THE STUDY**

The study focuses only on the marketing insights of the women entrepreneurs in Kerala and care has been given to identify those entrepreneurs who have been in the business for atleast about five years. Even though the study covered the entire state of Kerala, the valid 107 responses received were from only the districts of Thiruvananthapuram, Kollam, Pathanamthitta, Alappuzha and Kottayam. However few responses received from Ernakulam were also included.

### **1.9. LIMITATIONS OF THE STUDY:**

The following limitations were seen during the project:

- i. Few of the respondents hesitated to give the correct information.
- ii. Some of respondents discussed among themselves before answering.
- iii. Few of the respondents were not so serious in filling of the questionnaire.

- iv. There was bias in the responses received from about 51 respondents and hence there was a need to redo the entire exercise covering similar number in the sample.
- v. Although the respondents were not able to recollect the specific data pertaining to the previous years, extra care was taken to get reliable and valid data by probing further and from other available records at the group level.
- vi. Even though the study covered the entire state, only acceptable data could be collected from southern and central districts.

#### **1.10. CHAPTERISATION:**

The entire report has been divided into six chapters.

Chapter I discusses the introduction to the study with the focus on women empowerment and the entrepreneurship part of it. It also presents statement of the problem, objectives, limitations and chapter scheme.

Chapter II elucidates the review of the past work done in women entrepreneurship in the international, Indian and Kerala context.

Chapter III elaborates the literature on marketing of products and services in general with literature on the strategies, activities and women entrepreneurship issues with focus on self help groups.

Chapter IV analyses the responses received from the respondents.

Chapter V provides the case studies of the successful enterprises who were ready to be included in this report.

Chapter VI provides the findings, inferences arrived as a result of analysis made in the previous chapters and offer some suitable suggestions based on the findings of the study.

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## **2.0 INTRODUCTION:**

In order to learn the nuances of women entrepreneurship, there is a need to find out what prompts them to undertake entrepreneurship, the difficulties they face and how they overcome the difficulties, make a balance between family and business etc. According to Vasanthakumari (2012), despite impressive contributions to the society, women in India have only secondary status in the society. They do not have access to resources. Their position can be improved only by providing employment opportunities. Micro credit based enterprises have significance in this context. The successful functioning of these enterprises provides economic independence to women. Organising women through Self Help Groups and equip them to undertake income generating activities through the formation of micro enterprises have created an economic revolution in the country and Kerala has shown the way in this process. Emergence of women entrepreneurs and the beginning of micro enterprises development have followed from these achievements. In Kerala Kudumbasree and Janasree were formed to address these issues only.

The Ministry of SSI & ARI, Government of India defined a women enterprise as “An SSI unit/industry related service or business enterprise, managed by one or more women entrepreneurs in proprietary concerns, or in which she / they individually or jointly have a share capital of not less than 51 percent as Partners/Share holders/Directors of private Limited Company/Member of Co-operative Society. The Industries Department, Government of Tamilnadu, has defined women industrial units as “units owned and organized by women and engaged in small scale and cottage industries with not less than 80 percent of the workers are women”.

Coffee and Scase<sup>i</sup> (1985) attributed some unique characteristics for women entrepreneurs and classified women entrepreneurs in to four groups.

- a. The conventional group: This Group is made up of women entrepreneurs who believe in the natural superiority of men, although they have lofty entrepreneurial ideals. They have high attachment to entrepreneurial ideals and an equal attachment to patriarchal ideals. They possess high attachment to conventional notions about gender roles.
- b. The innovative group: This group has a high attachment to entrepreneurial ideals but a low attachment to patriarchal ideals. They reject prevailing / conventional notions and are not afraid to compete with men. They are often more educated than the conventional group.
- c. The domestic group: This group has high attachment to patriarchal ideals and very low attachment to entrepreneurial ideals. They are strongly attached to the conventional female role. Very often they are unwillingly self-employed entrepreneurs.
- d. The radical group: This group has a very low attachment to both entrepreneurial and patriarchal ideals. They have no commitment to conventional female roles and no commitment to entrepreneurial ideals. They became entrepreneurs due to various reasons.

Literature on women entrepreneurship has been few till the ninties and after that there has been enough number of articles, research done in this area.

## **2.1. WOMEN ENTREPRENEURSHIP:**

Wresch (1996) wrote that “the poor are excluded from much of the world’s information and no one has even begun to outline a solution to the problem” . According to him one of the biggest issues of the information age is that the rich get their information almost free, while the poor have to pay dearly for it.

Kurata and Satok (1994) in a study reported that through the Development of entrepreneurs, the individual women are not only empowered, but also it facilitates formation of women collectives. A study conducted in Mid Michigan in US revealed that empowerment centered on economic, social, psychological and political dimensions. The study concluded that empowerment started from awareness, grows into action and broaden to collective level.

According to Vinze (1987) a woman entrepreneur is an enterprising woman with an eye for opportunities and uncanny vision, commercial acumen, with tremendous perseverance and above all a person willing to take risk with the unknown materials and techniques because of adventurous spirit she possesses.

Huntley (1985) used a case study, approach to explore the life events and experiences that had influenced women to choose entrepreneurship as a career alternative. Most ventured

into entrepreneurship because of a desire to be independent and to be in control of their lives. They defined their own measurement of success, i.e. succumbing to social expectations and definitions. They were looking for a balance of personal and professional interests and admitted to career satisfaction which transcended other aspects of their lives. In a seminar conducted to discuss the development of women entrepreneurship, the workshop identified the following typical characteristics for a successful women entrepreneur - ILO seminar Sept.2000.

The successful income - generation women typically has got following characteristics:

1. Strives for independence
2. Gets support by her family (e.g. household, acceptance by husband)
3. Marketing abilities (e.g. able to do price calculations)
4. Aims at concrete objectives and has got ambition

It was found that in contrast to these characteristics and income - generating women will not have much success, if she is very isolated extremely poor (no resources at all), hasn't got energy for change, hasn't got ambition. She needs support of the family and assistance at the organized institutional levels. Hence creation of a women entrepreneur requires personal qualities at the micro level plus family support and institutional assistances at the macro levels. Since the 21st century, the status of women in India has been changing as a result to growing industrialization and urbanization, spasmodic mobility and social legislation. Over the years, more and more women are going in for higher education,

technical and professional education and their proportion in the workforce has also been increased.

According to Joy (2005), with the spread of education and awareness, women have shifted from the kitchen, handicrafts and traditional cottage industries to non-traditional higher levels of activities. Even the government has laid special emphasis on the need for conducting special entrepreneurial training programs for women to enable them to start their own ventures. Financial institutions and banks have also set up special cells to assist women entrepreneurs. This has boomerang the women entrepreneurs on the economic scene in the recent years although many women's entrepreneurship enterprises are still remained a much neglected field.

Mansell and When (1998) developed a case that concludes that the countries that are better positioned to thrive in the new economy are those that can rely on the following:

- widespread access to communication networks;
- the existence of an educated labour-force and consumers; and
- the availability of institutions that promote knowledge creation and dissemination.

This clearly suggests that developing countries are at a disadvantage in comparison to developed countries.

Centre for Women's Business (2000) in a study pointed out that in Washington DC women-owned firms established within the past decade are making substantial contributions to the economy and are poised for continued growth in the future. They have reached the same

level of business achievement as women-owned firms started in the past, and are more likely to be oriented toward future growth than their predecessors. Thirty-eight per cent of women business owners who have started their firms within the past decade have already achieved at least US\$ 5, 00,000 in annual revenues.

According to McLemore (2000) chair of the Center for Women's Business Research and President of Regent Capital, 'The new generation of women entrepreneurs appears to be narrowing the business revenue gap; it appears that among business started within the past decade, there is no significant gender difference in the share of firms with \$500000 or more in revenues. Women-owned businesses established in the last decade are making significant economic contributions, at the same overall level as their predecessors.

Sharon Hadary (2004) gathered through the Center's extensive research initiatives almost three-quarters of those who expanded their business achieved or exceeded their goals. Women-owned business with US\$ 1 million or more in revenues is more likely than smaller business owned by women to have large corporations and Government as their customers. Women-owned businesses are just as financially strong and creditworthy as the average US firm, with similar performance on bill payment and similar levels of credit risk, and are just as likely to remain in business.

Jockes (1991) observed that over 80 per cent of self-employed women are in agriculture and sales, compared to only 50 per cent of men, with them engaging a range of other informal sector activities.

Attila Bruni, Silvia Gherardi, Barbara Poggio (2004), a conceptual paper used neologism “entrepreneur mentality” how an entrepreneurial discourse is mobilised as a system of thinking about women entrepreneurs which is able to make some form of that activity thinkable and practicable. Argues that social studies of women entrepreneurs tend to reproduce an androcentric entrepreneur mentality that makes hegemonic masculinity invisible. Reviewed that taking a deconstructive gaze on how an entrepreneur- mentality discourse is gendered, the gender sub-text underpinning the practices of the scientific community that studied women entrepreneurs and in doing, open a space to question them.

Aldrich and Sakano (1995) in a study of five industrial nations in the late 1980s have found that only 10 per cent of the people mentioned by men as being relied upon for advice and assistance were women. Nearly 40 per cent of the advisor networks of women business owners were women. Thus, men were involved in mainly similar gender networks, dealing almost entirely with other men, whereas women were involved in mainly cross gender networks, dealing mostly with men, but with a high proportion of women as well.

Sexton and Kent (1981) conducted a study comparing the characteristics of female entrepreneurs and executives. The study was conducted of 45 female executives and 48 female entrepreneurs. The results show that in terms of education, female entrepreneurs are marginally less educated than female. For executives, it is their ability to work and for the entrepreneurs, it is their hard work and commitment to the job. Female Executives tend to be older and have demonstrated more job stability than female entrepreneurs.

Kaushalya Attygalle et al (2014) studied women entrepreneurship in five districts of Srilanka comprising 300 sample found that there is lack of awareness of business development services and the support extended by the Government. While when they want to expand their businesses, they are finding it difficult to get the necessary information. There are no gender sensitive training programmes given by the agencies. Marketing services need to be extended to them.

According to US census (2002), women owned and managed firms represent 28% of the 23 million firms (n= 6.4 million) and they provide employment for 9.2 million people. That represents 9% of all employed in the private sector.

Breen et al., (1995) examined financial and family issues, by taking a sample of 211 female entrepreneurs from Australia. The study highlighted that female business owner faced the problem of getting finance and started business with low initial capital. On the family front self employed women faced the problem of supervision and care for their sick children.

Austrian Economic model was developed based on the 2nd OECD Conference Of Ministers Responsible For Small And Medium-Sized Enterprises (SMEs) Promoting Entrepreneurship And Innovative SMEs In A Global Economy: Towards A More Responsible And Inclusive Globalisation At Istanbul, Turkey During 3-5 June 2004. Some of the key findings of the conference were:

- Increase the ability of women to participate in the labour force by ensuring the availability of affordable child care and equal treatment in the work place.

- Incorporate a women's entrepreneurial dimension in the formation of all SME-related policies. This can be done by ensuring that the impact on women's entrepreneurship is taken into account at the design stage.
- Promote the development of women entrepreneur networks.
- Periodically evaluate the impact of any SME-related policies on the success of women-owned businesses and the extent to which such businesses take advantage of them.
- Good practices that are identified in this way should be disseminated and shared internationally.

Williamson (1986) conducted an in-depth study of Joyce Eddy, a successful female entrepreneur, with the purpose of gathering biological material of a successful female entrepreneur to provide a role model for existing and would be female entrepreneurs. It is found that Joyce was successful despite her shortcomings and in regard to personal characteristics and requirement often equaled entrepreneurial success. The study concluded that there is no formula for entrepreneurial success. But, Taylor in his study found that self-confidence and a drive for autonomy are the major part of the make-up of an entrepreneur. The drive for autonomy seems to be the common characteristic of all Successful entrepreneurs, including women.

Teoh and Chong (2007) conducted a study in Malaysia and found that women entrepreneurs faced a shortage of peer support networks compared with men. This is due to the fact that women may not join these associations as they might be overloaded with

business and family responsibilities. This limits the women entrepreneurs' ability to seek informal advice and peer financing as well as the information networks needed for survival and growth. However, this might pose a challenge to women entrepreneurs in establishing networks which are helpful to the survival of their businesses.

E.HollyButtner et al (1989) explained that women have been leaving large corporations in increasing number in recent years to start their own business. The study systematically tested the allegations of female entrepreneurs, the second purpose for the study was to determine the mode of presentation ie the increased male or female entrepreneur's probability of successfully obtaining a loan, and thirdly the study was to examine the effects of the decision makers previous experience on funding decision. Failure to support allegations of bias against female entrepreneurs is also discussed in terms of possible unrealistic expectations regarding the ease of obtaining start up capital. Finally the result suggested that studies using students as proxies for bank loan officers have very limited generalizability.

Saul Estria and Tomasz Mickiewicz (2010) conducted a study which compares the impact of institutions on individual decisions to become entrepreneurs in the form of new business start-ups by males and females across 55 developed and developing economies between 2001 and 2006. They concluded that women are less likely to undertake entrepreneurial activity in countries where the government sector is larger, but the rule of

law is not generally found to have gender-specific effects. Even though self employment is not affected, their larger role in gender specific countries is limited.

WOZA network (2001) mentioned that women dominate the lowest end of the enterprise spectrum in South Africa. It is estimated that 30 per cent of households in the country are women headed and there has been increased dependency on the income of women. Women run about 20 per cent of all the enterprises in the country. According to the October house Survey 2005, the majority of the women entrepreneurs are in the survivalist sector (Food, clothing, provisions etc.) compared with only 23 per cent men. In rural areas more than 60 per cent of women entrepreneurs are in the survivalist sector 51 per cent of women are functioning in the micro and very small sectors.

The Vietnam Women Entrepreneurs Council (2007) in their report on Women entrepreneurship in Vietnam quoted certain recommendations. They include facilitation between women's business clubs and specialized business development service providers. Gender training to equip women to better perform and conduct social marketing campaigns to attract more women into entrepreneurship. Gender equality issues need to be integrated into the programmes delivered to entrepreneurs. Helping women in registration of business is another activity needed in Vietnam.

Anna Johnsson and Sirikanya Kongsinsuwan (2008) did a comparative study on the Women entrepreneurship in Sweden and Thailand and concluded that they are similar in

motivation of starting the business in term of pull factors, such as need for independence, want to be one's own boss, need for autonomy, and want for self-achievement.

Shalu Nigam (2001) in his study found that the traditional family structure has consumerism, migration, urbanization, liberalization and the like socio-economic changes, which led to apparent evils of insecurity, domestic violence and increased rates of divorce. He mentioned that empowerment of society and enrichment of the family can be accomplished only through empowering women.

Andrea Cornwall and Karen Brock (2005) studied about the prominent place of seductive mix of words such as Participation, Empowerment and Poverty Eradication. This paper made a critical examination of how these three terms have come to be used in International Development Policy .It analysed their use in the context of two contemporary development policy instruments," Poverty Reduction Strategy Paper's (PRSPs) and MDGs". One outcome of harnessing participation to poverty reduction is the emergence of development policy solutions in the shape of universalising models which provide blueprints for invited participation. These are now firmly and explicitly embedded in mainstream development practice. The framing of the problem and the solution have become inextricably linked. The article ends up by explaining that Participation, Empowerment and Poverty Eradication come together in the main stream development in the chain of equivalence with ownership, accountability , governance and partnership to make the world that the neo liberal model would have us all inhabit.

Vivek (1993) in a study explained that the participation of women in business in India is low, since entrepreneurship depends upon closely interlinked variables such as economic, social, cultural, religious and psychological factors.

The International Conference on micro credit (1988) defined micro enterprise as:

- Very small income generating unit
- Possibility of one or more persons of the family or a few employees to be employed in the enterprise.
- That which might or might not be of semi-legal or informal character.
- It could include family, cottage or other traditional forms of business, provided capital used is minimal.
- Business is the main source of income for the entrepreneurs.

Manohar & Manfred (1998) gave information on the credit constraints that poor rural household faced. And used this information to make the case for appropriate public intervention in strengthening rural financial markets and draws conclusions about areas where public resources must be spent.

Xavier, Lin, Coli,& Steve (2001), explained the importance of agriculture in the reduction of poverty. The article first sets out the theoretical reasons for expecting agricultural growth for poverty reduction. Places several plausible and strong arguments, including the creation of jobs, linkages from farming to rest of the rural economy, and the decline in the real cost of food for the whole economy. The article provides a cross country estimation for

the links between agricultural yield between agricultural yield per unit area and measures of poverty. Thus provides a strong confirmation of the hypothesised linkages. And it was noted that there are many other development interventions capable of reducing the numbers in poverty so effectively.

A study undertaken by Rajiv Shah (2012) a strong exception to those who argue that Gujarat's poverty levels have gone down drastically, and the main reason for this is the "economic model" of Chief minister. Presented at a seminar sponsored by the Planning Commission of India, and slated to be part of a larger book on Gujarat growth story to be put out by the commission, the study, titled "Is Gujarat Growth Inclusive?", says that rate of reduction of poverty in Gujarat has been equal to all-India average, but Gujarat's ranking on incidence of poverty vis-a-vis other states has worsened. The report indicated that the growth alone does not count for poverty reduction, and something more is needed to translate growth into poverty reduction.

Rita Ozoemena (2010) briefly examined the challenges to eradicating poverty amongst rural South African women with a view to offer a sustainable model of social justice and development. Poverty alleviation strategies of the South African Government seemed unable to reduce inequalities and the consequences of poverty amongst women in rural areas. Many of the policies deal mostly with the formal sector, to the detriment of the informal, non-remunerative roles rural women perform. Most of the policies are furthermore not well implemented and hence do not benefit the maximum number of citizens. It was noted that majority of South African citizens are poor and pervasive

inequality exists between men and women and between black and white peoples of the country. Eradication of poverty based on sustained economic growth, social development and social justice requires the involvement of women as agents and also beneficiaries of people- centred sustainable development.

Sayed M.Hashemi (1996) related with the study of Grameen Bank and Bangladesh Rural Advancement Committee (BRAC), two programmes that provide credit to poor rural women in Bangladesh .It explained how the programme has influenced the eight different dimensions of women empowerment. The study strongly argued that the success of Grameen bank is particular in empowering women is due both its strong ,central, focus on credit and its skilful use of rituals to make the loan programme function. By the way it explained the micro credit functions of the programme which has made women more powerful and become increasingly as poverty alleviation intervention in developing countries.

Michael Kevane & Bruce Wydick (2001) done a study which recognises the significant strides of micro enterprise credit programmes through out the developing world. The scope of such programmes will greatly increase as policy makers and poor realise the cost and wastes associated with large scale development projects. This research has looked to understand whether targeting micro enterprise credit at women sacrifices economic growth in favour of poverty reduction and the welfare of children. The research notes that only some circumstances where this appears to be true.

Vijay Mahajan (1999) study gave importance for the limitations of microcredit introduced by the Micro Credit Summit which aimed at the “launch of global movement to reach 100 million of the world’s poorest families, especially the women of those families with credit for self employment and other financial and business services, by the year 2005”. It was suggested in the study that once the problem comes down micro credit programmes can be re-engineered to target not the poorest but the poor and indeed some non poor micro entrepreneurs.

According to Alejandro Foxley (2004) the case started with the social policies taken by the government of Chile to overcome the unemployment problems to eradicate poverty to get financial solvency and economic growth. It explained the ‘growth with equity’ development strategy, the creation of new institution named Solidarity and Social investment fund, the various internal and external catalyst in development of the society, the impact of pro growth strategy in the development of Chile ,influence of various anti poverty strategies, and describes the reason for the decelerations in poverty reduction etc.

Philip Duku Osei (2002) made a critical examination of Jamaica’s poverty reduction initiative aimed to find out whether some of these programmes transcended the elementary policy problems that has been widely covered in the development management literature since the 1960’s. The government revealed that their has been contributions towards the reduction of absolute poverty levels that has been recorded in the last half decade. By way of concluding the session it has been realised that the percent of absolute poverty reduced after the implementation of the program. It was observed that poverty

incidents over the period that NPEP has been in operation have not improved in any way but it has deteriorated.

David (1991) reported that women as entrepreneurs need special attention as they are different in many aspects from that of salaried women. Flexibility of work timings to suit the demands of the customers, seasonal fluctuation in income, zero earnings and even loss of capital, variable work load and non availability of paid supportive services may contribute to the stress and strain of women entrepreneurs, who are otherwise starved of time and related human resources.

Rekha Mehra (1997) studies showed that women empowerment has a drastic relationship with the economic development. She examined the working of some non-governmental organizations, such as the Self-Employed Women's Association in India, have been effective in improving women's economic status because they have started with the premise that women are fundamental to the process of economic development. Women's earnings contribute more directly to family welfare than do men's earnings because they go toward food and children's education. Much of the work women do goes unrecorded because it takes place in the informal sector. She depicted the working of SEWA (self employed women's association) was inspired by Gandhian principles Key elements of success included responding to women's priorities to obtain employment and income; recognizing that economic empowerment of women is an important entry point in working with women; mobilizing savings and assets and putting them under women's control; and advocacy. Also, she defined their approach was both responsive and participatory. Recent

trends showed a movement away from welfare approaches among NGOs working with women. She concluded by a review of eight South Asian NGOs working with women is instructive in highlighting successful strategies for the future.

It was reported by Michael H.Morris, Nola N.Miyasaki, Craig and Susan (2006) that the number of women owned business firms with employees has expanded at three times the rate of all employer firms. Yet women remain underrepresented in their proportion of high growth firms. And gave number of plausible explanations as reason for this. The qualitative research made clear that modest and high growth entrepreneurs differ in how they views themselves, their families, their ventures, and the larger environment. The result of both stages suggested that growth is a deliberate choice and that women have a clear sense of costs and benefits of growth make careful trade off decisions.

Barna Ganguli and Nee Maulik (2013), reported that women from lower caste (the scheduled castes, other backward castes and tribal communities) are particularly vulnerable to maternal mortality and infant mortality. They are often unable to access health and educational services ,lack decision making power ,and face higher levels of violence. Maulick explained the fact, while the country is speaking about economic and inclusive growth, rural areas and agriculture have largely been bypassed and the ratio of rural to urban poverty had increased. Some indicators related to status of women are showed. Women's equality and empowerment are seen as pillars of holistic approach towards establishing new patterns and process of development. Summarised that for the holistic empowerment of women, an inter- sectoral approach has to be adopted which will

end exploitation and discrimination against women enabling them to develop their full potential and to be active participants in nation building, sharing the benefit of economic growth and prosperity.

K. Lavanya Latha and V.V.N Murthy (2009) on a study said that in a developing nation like India Small scale entrepreneurship plays a vital role in the economic development of the country. The paper examines the motives of an entrepreneur in starting a small scale enterprise in socio economic milieu of Nellore district .The study concludes by explaining that direct support from their family members encourages them to start new ventures, which is healthy signal for economic development of the country.

Sudha Rani et.al (2002) attempted to analyse the difference, if any, in self- confidence, health consciousness, participation and the interaction styles of women with development department officials before and after participation in the self help groups with Padmavathi Mahila Mandal, an NGO. Out of 600 self help groups, 50 self help group were randomly selected and from each group 2 women members were selected. They have expressed that there exists significant difference in the empowerment and in the house management among the three age groups like young, middle and elders. The difference is very high in the age group of 31-40. SC, ST women empowerment in health and sanitation is higher than the BC and OC members because the participation of SC, ST members in activities of self help groups is higher than BC, and OC. It is finally pointed out that the extent of empowerment will increase further with the number of participation in Self Help Group meetings, period of participation and their interaction with different officials.

T. Ramachandran (2005) made a study on socio-economic empowerment and self help groups with an objective of analyzing the mode of operation of SHGs, and its impact in empowering women. Random sampling method was adopted to select 15 villages from 5 blocks out of 9 blocks in Kanyakumari District. Primary data were collected by using well-prepared interview schedule and secondary data were collected from the records of Districts Rural Development Agency (DRDA), Nagercoil and from NABARD annual reports. It is revealed that SHGs in this area play a pivotal role in social transformation, welfare activities and infrastructure building and they also serve as the cause for women empowerment, social solidarity and socio-economic betterment of poor. Compulsory attendance of members in group meeting, reduction in rate of interest, and increase in number of installments for repayment, training in non-traditional activities are insisted for successful functioning of SHG.

R. Meenakshi (2006) points out that woman have to be an equal beneficiary of Information and Communication Technology (ICT) to keep them informed of global changes and local realities. The role of ICT is crucial in disseminating information to women coupled with cost effectiveness on all areas to improve the quality of life of the entire society and the economic prosperity of rural areas. There is an imperative need to empower women, which makes them realize their potential and enables them to think independently for effective decision-making in the new technology driven economy. To ensure women's empowerment through ICT women, should have equitable access to the benefits of ICTs, increase women's participation, design and provide IC technologies and services for women, include and promote gender sensitivity training program, educating illiterate through ICT. She has concluded that the advocacy on these issues to empower women

through ICT must address decision makers at all levels from the local to the global in emphasizing and implementing gender policy.

Murugan et.al., (2000) examined the activity of the SHG developed through Tamil Nadu corporation for development of women limited by selecting some groups. They found that SHGs are well organised to manage their economic activities better and are helping members in gaining empowerment in directions which are appropriate to their needs, interests and constraints. The SHG members have gained confidence from an increase in their relative financial independence and security, increase in the literacy skills like learning to sign, to read, to write and to do simple arithmetic work. Most of the group members of Mahalir thittam are attending the group meetings and Grama Sabha meeting regularly, which developed their ability to interact and communicate with each other. They have finally pointed out that through collective action women have become self sufficient.

Das et.al., (2001) analysed the entrepreneurial activities undertaken by various categories of self help groups comprising category I (all male members) category II (all female members) and category III (Male and female members). They observed that self help groups belonging to category I utilised the maximum funds for crop production, those in category II for weaving and textile activities and category III used funds for crop enterprises. They have finally revealed that more grants and aids would be needed to streamline the various activities of the self-help groups to attain economic prosperity and social stability of them.

Kumaran(2002) studied the “Role of Self Help Groups in promoting micro enterprises through micro credit in Maharashtra, by considering 7 groups promoted by NGO, 3 by bank and 5 groups by the District Rural Development Agency (DRDA) aggregating the total self help groups to 15. The author found from about 119 members that about 56.67 per cent of the members utilized the loan for meeting various consumption needs like household activities, health care and education. The rest utilized the loan for productive needs like repayment of old loan, agriculture and business activities. Among the 29 entrepreneurs the most common micro enterprises were tailoring and dairy, set up by 31.03 per cent of the entrepreneurs. Those who started petty business constituted 24.14 per cent, while poultry and papad making were pursued by 3.5 per cent of the entrepreneurs. The remaining entrepreneurs were involved in the preparation of spices and curry powder. The author observed that about 45 per cent of the entrepreneurs invested more than Rs. 10,000 in the project. Only about 17 per cent of the micro enterprise reported no profit or running at loss. He concluded that due to technical training and escort services of NGO and banks, micro enterprises promoted through these were more viable and sustainable as compared to those formed by the DRDA promoted groups, where these services are lacking.

Jyothi et.al (2002) studied the profiles of Mahalir Thittam on the basis of indicators relating to districts covered, growth of SHGs and members, percent of SC/ST members, growth of savings and growth of internal lending and internal rotation. It is revealed that many SHG women members are currently involved in economic activities such as production and marketing of agarbathis, candle and soap, readymade garments, pickles, appalam, vathal, fur toys, bags, palm leaf products, dhotis, herbal product, fancy sea shell, ornaments,

eatables, coir mat and other coir products, mattresses, chappals, leather goods etc. Empowerment attained through self-help groups also enabled women to perform various self-sustaining activities like monitor the normal and proper functioning of the ration shops, maintain vigil to prevent brewing of illicit liquor, help the aged, deserted and widows to obtain loans to enable them lead a decent life, grow vegetable in their kitchen gardens and maintaining group unity and transcend barriers of caste, creed and religion.

Chiranjeevulu (2003) assessed the empowerment of women through self-help groups in Andhra Pradesh. He pointed out that through a participatory process self help group members meticulously scanned opportunities available within their area and prepared a proposal for feasible micro enterprises. Chilli being one of the major crops in Andhra Pradesh, the local NGO and DRDA enabled the women self help groups to come together and develop necessary institutional linkages for putting their idea into concrete action form. He found that a successful intervention by all the development partners like self help groups, Government organisation, NGO and bank have created a sustainable employment opportunities in that area and utilized the local resources in an optimum way. He has also pointed out that necessary managerial, technical and marketing skills have to be imparted to groups to enhance their livelihood opportunities.

Gangaiah et.al (2006) in their study on “Impact of self help groups on income and employment” expressed that self help group strategy aims at bringing the excluded and neglected women into mainstream of economic development through “savings-investment-employment and income generation strategy”. Keeping in view the role of SHGs in the

development of women in rural areas, a micro level field study in Renigunta Mandal of Chittoor district was conducted, by randomly selecting 202 SHG women members from 17 SHGs. According to them, SHGs have substantially increased, mobilizing thrift deposits and receiving timely matching and revolving funds to generate employment activities to earn their livelihood. Increasing awareness among rural women about Government development programmes, beneficial change in social outlook of the women, better sense of equality of status of women as participants, decision makers and beneficiaries in the democratic, economic and social spheres of life sensitized the women members to take active part in socio-economic progress of rural areas.

Sakunthalai et.al., (2006) mentions in their study that enhancing income earning opportunity through the SHGs is the most viable means to empower women , especially at the grass root level because once socio-economic empowerment is achieved it would have implication on the overall development of women. It is also found that SHGs in the villages and in the community bring down the advantage like inculcation of the spirit of self-help, collective action for development, family welfare through social awareness, enhanced social status from secondary to primary, economic independence, voicing and acting against social injustices and problem solving ability.

Chandra Kavate (2006) made a study with the objectives of identifying the positive impact and problems of Micro Financing through SHGs. Positive impact of Micro financing revealed by the author is increased saving. The regular savings generated and collected by the members, though they were small, provided them to fall back on when in need. Otherwise

they were depending on hand outs from others. The system of group guarantee combined with the individual responsibility is the innovation that has enabled the credit to be expanded to millions of poor women across India. SHGs facilitated the rural women to fulfill their credit requirement both meeting emergent consumption needs as well as small production requirement without requirement of collateral security. By making the activities of the members as commercial, the SHGs imbibed in them a sense of productive partners, democratic spirit and secular approach among members. To make SHG movement in India really helpful and successful, the governments at different levels have to intervene in a large scale not as financier or provider of other inputs but as facilitator and promoters. The SHGs in India will prove beyond doubt, if the women – how so ever poor , illiterate and ignored are organized , guided and made to realize their problems, will make wonders in their own lives and lots to their families.

In a study conducted by Ramana Reddy et.al(2006), 11 out of 25 SHGs promoted under SAPAP have been selected for the study. The study is mainly based on the data collected from the records of 11 sample groups and from members of the groups. The sample groups covered were very poor households as members in the group and the coverage of non – poor is very negligible. They are small in size and homogeneous, conduct meetings regularly, but members' participation in group meetings is not satisfactory. Almost all members participated in decision making process of group functioning and relevant records are maintained satisfactorily. However, rotation of leadership is found rarely in the same groups. The interest rate charged to members remains the same irrespective of purposes.

Nedumaran et.al, (2001) examined empirically the performance of self help groups linked with bank and assessed the socio-economic impact of self help group on the members. Primary data was collected through personal interview method with the help of pre-tested comprehensive interview schedule pertaining to the agriculture and the scoring technique is used for measuring the performance of self help groups with reference to the selected variables. They revealed that the saving and the average loan per group member in the groups showed an increase, based on the age of the groups. The annual net family income of the members in the post self help group situation increased by 23 per cent over the pre-self help group situation. It is finally pointed out that promotion of self help groups in the rural areas, training to members, and involvement of local NGOs in building the self help groups are essential for the overall improvement of the households.

Namboodiri et.al (2001) analysed the potential role of SHGs in rural financial deepening in Gujarat with an objective of finding SHGs linkage with banks for savings and credit for the weaker sections of the rural households, by using both macro and micro data. They have also examined the basic features of SHGs promoted by NGOs and banks Panmahal Vadodara Gramin Bank (PVGB) in Gujarat, which is a self-help promoting institution (SHPI). To study this, micro-macro data have been used. They found that percentage of women groups promoted by SHPI was 52 per cent and it was as high as 84 per cent for those promoted by the NGOs. The percentage of SHGs inked with SHPI was 65 per cent and that of NGOs was 42 per cent. The average amount advanced to SHGs varied from Rs.13,000 to Rs.30,000 for those promoted by the SHPI and it varied from Rs.7000 to

Rs.30,000 for those promoted by the NGOs. While the credit saving ratio of the former was 1.27 it was 3.67 for the latter. However the repayment performance of SHGs promoted by the SHPI was superior to that of NGOs. The SWOT analysis on SHGs reveals that self-sustainable system of community organizations free from government, guidance, training, teachings on basic account principles given to the members by NGOs/ banks, social cohesion in group, provision of loan for consumption and production purposes, lower transaction cost and create better recovery performance.

Om Raj Singh (2003) found that MYRADA is working in collaboration with a Tamil Nadu Corporation for development of women in Dharmapuri district, where 18,000 poor women have been organised and 21,000 children have been provided with health facilities, upgrading educational services etc. He has pointed out that since the external funds made available to self help groups were disproportionate to members' own savings, RBI/NABARD intervention would be necessary to provide low cost funds to self help groups through banks to expand their operation.

Bibhu Dutt Padhi(2003) in his study mentioned that SHGs provide effective coping mechanisms and peer pressure acts as the best collateral. The author pointed out that high repayment rates of SHGs run through NGOs is not an inherent structural feature of SHGs but a commitment to group values.

Rim Jhim Mousmi Das(2003) reveals the inevitability of loan for consumption purpose with an authentic example of a mother of 11 children, who is a member of a self help group and

whose husband is a tuberculosis patient, got a credit of Rs.5000 for running a business but was forced to spend this loan amount on the treatment of her 8 year old son. He concluded that no developmental programmes from 'Garibi Hatao to IRDP' can ever get its ultimate result until there is a co-ordination and co-operation between the government and the beneficiaries. The author pointed out the need for frequent follow up, better management and participation from Government, non-governmental organizations as well as beneficiaries for the success.

Vasudeva Rao (2004) analysed that nearly 95 per cent of the respondents in Khamman, Kurnool and East Godavari districts of Gujarat attend all the self help group meetings. 80 per cent of the respondents in Khammam and 64 per cent of the respondents in East Godavari participate regularly in the proceedings of the meetings. All groups in the three districts adhered to the democratic principles in their operation and the group dynamics is well preserved. In nearly 87 per cent of the groups, loan amount taken by the group members has been put to proper use. He has also observed that the benefits are not uniformly shared by all the members in a group because of the composition affordability and repayment capacity. It is observed that self management aspect i.e. entries in the ledgers relating to monthly savings and repayment of installments are made by group leaders and members in 87 per cent of cases in Khamman District, while it is equally high in East Godavari (83 per cent) but in Kurnool district it is only 40 per cent.

Bini Marin (2011) in her thesis mentioned the following as the barriers to women entrepreneurship:

- The problems and constraints experienced by women entrepreneurs have resulted in restricting and inhibited the expansion of women entrepreneurship. The major barriers encountered by women entrepreneurs are:
- As women are accepting a subordinate status, as a result they lack confidence of their own capabilities. Even at home, family members do not have much faith in women possessing the abilities of decision-making.
- To be women and to do something on their own becomes quite difficult for them because of lack of access to funds as women do not possess any tangible security and credit in the market. Before marriage she has to depend on father and after marriage she has to follow the footsteps of the husband. As such, women do not enjoy the right over the property of any form and they have limited access over external sources of funds. Even getting loans from either a bank or financial institution becomes exceedingly difficult.
- Woman has to perform multiple roles be it familial or social irrespective of her career as working woman or an entrepreneur. In our society, more importance is being given to male child as compared to female child. This mindset results in lack of schooling and necessary training for women, which impediments the progress of women and handicaps them in the world of work.

Gomala (2009) in her thesis identified that the “SHGs Revolution”, has been instrumental in assimilation and dissemination of knowledge about health, nutrition, literacy, women’s rights, child care, education, adoption of new agricultural practices, and non-farm sector economic activities and the like, and has paved the way for increased participation of

women in decision-making in households, community and in the local democratic setup, besides helping women prepare themselves for leadership responsibilities. SHGs are supposed to achieve social empowerment through: (a) Equal status, participation and powers of decision-making of women at the household level, (b) Equal status, participation and powers of decision-making at the community and village levels, (c) Overcoming social, cultural and religious barriers to achieve equality of status and recognition of women in their day-to-day affairs and on matters concerning them and (d) Increased status, participation and power of decision-making in democratic institutions. Economic Empowerment through: (i) Greater access to financial resources outside the house-hold, (ii) Reduced vulnerability of poor women to crisis situations like famine, flood, riots, death/accidents in the family, (iii) Significant increase in women's own income, and the power to retain/save such income and use it at her discretion, (iv) Equal access and control over various resources at the household level and (v) Financial self-reliance of women, both in the household and the external environment.

Surti and Sarupriya (1983) investigated the psychological factors affecting women entrepreneurs. They examined the role of stress experienced by women entrepreneurs, the effect of demographic variables, such as marital status and type of family on stress and how women entrepreneurs cope with stress. Results indicated that unmarried subjects experienced less stress and less self-role distance than married subjects. Subjects from joint families tended to experience less role o stress than subjects from nuclear families, probably because they share their problems with other family members. External locus of control was significantly related to role stress and fear of success was related to result

inadequacy and role inadequacy dimensions of stress. While many subjects used intra persistent coping styles that is, taking action to solve problems, avoidance oriented coping styles were more common than approach oriented styles of coping.

Gupta and Srinivasan (1992) pointed out that the (allure of' many women co-operatives in 1971 engaged in basket making is an example of how the scarcity of' raw materials sounds the death of enterprises run by women.

Papisetty Rama Mohana Rao (2004) in his study 'Problems of women micro entrepreneurs in Chennai with special reference to access to credit' found that inadequate infrastructure, high labour mobility, shortage of electricity and delayed realisation of debtors etc. were the main problems faced by the women entrepreneurs. It is also revealed that access of credit has been the exclusive privilege of the rich and powerful. Women micro entrepreneurs suffered due to lack of recognition in the community. They have limited access to resources such as credit and improved means of production and marketing skills.

Mohiuddin Asghari (1983) conducted a study. On Entrepreneurship Development Among Women'. The study observed that women became entrepreneurs due to the following reasons: (i) economic needs, (ii) as a challenge to satisfy some of their personality needs (power, achievement, novel experience, etc.), (iii) educated women like to utilise their knowledge gained, (iv) family occupation and (v) as a leisure time activity.

Shah and Hina (1987) analysed the application forms of 300 women who undertook entrepreneurship development programme and 60 women trainees who later became entrepreneurs to find out their motivations for becoming an entrepreneur. Among the motives to become an entrepreneur are economic needs, utilisation of own experience and education, the support and interests of the husband and family, availability of free time and finance, desire to be independent, personal ego and satisfaction of doing something on one's own.

Singh and Senguptha (1985) conducted a study on 45 women who were attending the entrepreneurial development programme held in November-December 1983 to identify the factors that prompted women to start their own business. The study observed that more educationally qualified women perceived entrepreneurship as a challenge, ambition fulfillment and for doing something fruitful, whereas those less educationally qualified perceived entrepreneurship as a tool for earning quick money.

Seenivasagalu (2001) conducted a comparative study on 'Women Entrepreneurs and Executives' in Chennai city. It is revealed that women entrepreneurs are mainly motivated by 'education and previous experience'- It is recommended that promotion of women entrepreneurship is a better solution for unemployment and involvement of women in economic activities.

Singh, Sehgal, Tinani and Senguptha (1986) in an exploratory study of successful women entrepreneurs examined their motivations. The study reveals that the five dominant motivating factors rank-wise for women entrepreneurs venturing into entrepreneurship are to keep busy (rank 1), to fulfill ambition (rank 2), to pursue one's own interest (rank 3), by accident or circumstances beyond control (rank 4) and to earn money (rank 5).

Paramjeet Dhillon (1993) conducted a detailed study on 'Motives and characteristics of successful women entrepreneurs' by selecting a sample of 40 women entrepreneurs who got assistance from the SIS1, Okhla and AEPC and Nehru Place. It was found that women entrepreneurs had varied motives for establishing an enterprise. The most important motives were 'fulfillment of ambition and pursuit of own interest'.

Sumi Guha (1999) in a study 'Entrepreneurship and empowerment of women' examined the economic and social background of women entrepreneurs. The study revealed that the main reason behind the inclination of women towards self-employment is the lack of job opportunity and increasing cost of living.

Singh and Senguptha (1985) conducted a study on 45 women who were attending the entrepreneurial development programme held in November-December 1983 to determine the characteristics of women who were at the threshold of starting their businesses. The conclusions drawn from the study were majority of the potential entrepreneurs had clarity about their projects, but needed moral support from male and other family members for

setting up their enterprises. Women entrepreneurs preferred to combine their need for excellence with emotional dependency. They had inner uncertainty of their own capabilities and needed male support to pave their way either with money, business know-how or moral support.

Jayasree (1997) studied the entrepreneur's access to household resources in Madras and Pondicherry by selecting a sample of 140 women entrepreneurs. She found that the major and foremost source of finance mobilisation was from family and personal saving only. Members of the family played greater roles in decision making, starting and checking the work routine and financial management.

Krishnaveni Motha (2004) in a study about women entrepreneurship in rural areas of India observed that many women themselves were running the enterprises effectively and belonged to low socio-economic groups. The study also revealed that women entrepreneurs who received family support could manage the enterprise more effectively.

Shah and Hina (1987) in their study on women entrepreneurship observed that the distinctive feature of women entrepreneurs is need for achievement, self-sufficiency in terms of internal and external resources awareness, initiative taking, problem solving and risk taking.

Anna (1989) in an exploratory study on women entrepreneurship in industrial manufacturing sector of Kerala states that no single community group is engaged in all the different trade lines. But Christian women have proved to be more enterprising. More than 50 per cent of women entrepreneurs of the sample group are housewives. The older the units, the lower the educational level of entrepreneurs and most of them are from semi-urban areas and belong to the middle class. It is also found that most of the units were tiny in terms of capital investment, labour employed and the sales turnover.

Radhika Sachdev (1999) in her article stated that a typical profile of a woman owned enterprise is low-risk venture, less employment generation, low-capital investment, operations restricted to a saturated market and product selection and extension of a domestic activity.

Mathialagan (2002) conducted a socio-economic study on women entrepreneurs of Chennai city. He stated that socio-demographic and economic variables play a significant role in shifting the women folk into a new stream of life. Women entrepreneurs prefer service sector. Of all the communities, backward class tops the first list.

Nagendra P. Singh and Rita Sen Gupta (1985) conducted an exploratory study on 'Potential Women Entrepreneurs, Their Profile, Vision and Motivation'. It is revealed that women are as effective as men in business and industry.

Lokeswara Choudary (1999) carried out a study on women entrepreneurs of Vikram Sarabhai Industrial Estate in Chennai city. It is found that hardwork, achievement, motivation, self-confidence, etc. played a major role in keeping the entrepreneurial job successful.

Mallika Das (1999) made an exploratory study of women entrepreneurs in Tamil Nadu and Kerala. The study examined the problems faced by women in initiating, running and succeeding in business and differences between the experiences of women from the developing and developed worlds. The study also underscored the difficulties faced by women in getting funds for setting up business and meeting the working capital requirements. The women in the study differ from western counterparts in family background, marital status, incubator organisations issues and environmental factors (support services).

Hariram and Chitra Narayanan (1992) pointed out that women had only vague ideas about wanting to do something and who were grouping for a foothold. What they need is a pointer towards EDPs, the first step in learning what business is all about. It would help if bankers did not attempt to confuse her further and treat that confusion with contempt.

According to Sarmista Nandy etal (2014), the following actions are recommended to authorize the women to grab different opportunities and face challenges in their business.

(i) Awareness program must be conducted on a huge scale for increasing awareness among women, (ii) There must be a constant attempt to inspire, motivate women entrepreneurs, (iii) By arranging unlimited vocational training to women community to understand them the production process and production management, (iv) Proper training programs must be organized to develop professional competencies in managerial, leadership, financial, production process, profit planning, marketing, maintaining books of accounts and other skills. These all will encourage women to start business, (v) Educational institution should tie up with various government and non-government agencies to support in entrepreneurship development, (vi) Various schemes plans must be provided by the government to develop entrepreneurs in the state. e.g. the Prime ministers Rozgar Yojana, Community Development Programme (CDP), Scheme of Discriminatory Interest Rate, Rural village industries scheme etc, (vii) The financial institutions should lend their hand to provide more working capital assistance both for small scale venture and large scale ventures, (viii) NGOs and government organizations must spread information about policies, plans and strategies on the improvement of women in the field of industry, trade and commerce. Women entrepreneurs should employ the various schemes provided by the Government, (ix) Workshops and seminars should be organized frequently for women entrepreneurs to make their relations more cordial. (x) Government should recognize the successful or growing women entrepreneurs and award them.

Chittawadagi (2004) in his study 'women entrepreneurship in cooperative banking sector' observed that women entrepreneurs with professional competence and leadership qualities are able to mobilise deposits and invest the same profitably.

Anil Kumar (2004) made a study about enterprise location: choice of women entrepreneurs by selecting a sample of 120 women entrepreneurs in Haryana state, India. It was found that most of the women entrepreneurs wanted to operate their businesses 'near the homes' followed by 'near the market'.

Learning from the literature in the national and international context that were collected include:

1. Women need to undertake entrepreneurship to create more micro enterprises.
2. Women would perform better as micro entrepreneurs.
3. Women require administrative capability for successfully running the enterprises.
4. Marketing capabilities of women are innate and requires more push.
5. Women entrepreneurs are not aware of nuances of marketing.
6. Women entrepreneurs require marketing training by government agencies.
7. From the history of women entrepreneurship, it is gaining momentum in Kerala.
8. The subsidy component of the government drives these micro enterprises.
9. Social, political, economic and legal aspects drive the micro enterprises.
10. Manufacturing clusters may be formed by governments to provide support to these micro enterprises.

## **2.2. WOMEN ENTREPRENEURSHIP IN KERALA:**

In a study, Ramanunni (2003) cited that the potential of micro entrepreneurship to harness the talents and capabilities, and energies of people, and create a vibrant economy is increasingly being recognized in developing countries. In India the transformational power of entrepreneurship was well recognized at the advent of independence, when several small industries' programme were initiated. During the last few decades, interest in promoting entrepreneurship has been revived with the establishment of research and academic institutes and programme and activities.

Although the success of these initiatives depends on their effective implementation, the probability of success is greatly enhanced by the current impetus generated by India's economic potential. The initiatives to promote and support entrepreneurship are necessary and laudable. But one cannot ignore the fact that power inherent in entrepreneurship, much like double edged sword, can cut both sides – it can unleash positive as well as negative effects. Micro enterprise development is an emerging process which will start with low capital low risk and low profit at the initial stage which will gain momentum and later switch on to low to medium capital and then to low to medium risk. In an advanced stage, it may even reach medium capital medium risk and medium profit with appropriate technology, emerging technology or even with low technology.

Nirmala (2003) in a discussion paper mentioned that reports by government departments and financial institutions have mentioned about constraints imposed on women entrepreneurs as their family commitments and absence of appropriate psychological disposition on the part of women themselves. However, the primarily focus of attention of policy makers still remains on short-term and long-term credit facilities to be given to them. Conventional training programmes are organised on general management areas on the assumption that these are the main skills required for successful entrepreneurship.

Her study had the following aspects studied:

- Profile of women entrepreneurs: age, marital status, family size, number of dependants, community, educational level, business experience, previous occupation and personal income.
- Family profile of women entrepreneurs
- Details of enterprise: type of enterprise (individual or group activity), nature of enterprise (proprietary, co-operative, and trust), date of registration, capital investment, financial assistance availed, incentives, awards received, recognition received, growth rate (in terms of increase in value of sales, number of employees, and value of assets), and diversification carried out.
- Influence of family members: in the choice and the setting up of the enterprise (in terms of its nature, size, and location), on its day-to-day operations, management, finances, recruitment and management of labour, growth and diversification, and institutional credit.
- Family and social values: attitude to employment of women (as against attitude to women entrepreneurship) activities considered “women’s area”, attitudes and

values relating to women's larger community, social standing of women entrepreneurs, child care, and family ties and priorities, instances in which family factors assisted / inhibited.

Mansell and When (1998) builds a case that concludes that the countries that are better positioned to thrive in the new economy are those that can rely on: widespread access to communication networks; the existence of an educated labour-force and consumers; and the availability of institutions that promote knowledge creation and dissemination. This may suggest that developing countries are at a disadvantage in comparison to developed countries.

Agarwal (2001) stated that status of women in India is low and their economic condition is worse than that of men because of poor skills, low wage and low earning, Because of the low level of their entrepreneurial skills, low earning capacity and poor labour participation, women's economic status is in a poor state.

Shruti Cyriac (2013) explained that the Women has being identified as carrying out poverty and this is the reason why most of the development agencies give importance for the development of women as the stepping stone for the development of the entire society. The study explained various strategies adopted by Kudumbasree for addressing the problem of needy women. The project objective was to set up a 5 member activity group of interested people from Kudumbasree. The study focused on Goat rearing and Nutrimix enterprise of Kudumbasree to analyse the cost ,benefit and problems. Concluded the study

by saying that all enterprise needs to be studied and monitored, in order to improve its efficiency and to achieve its goal of women empowerment and wiping out of poverty.

Pradeep et al (2013) in their study indicated that nearly 68% of the sample studied had mentioned that marketing is a major problem as far as the micro enterprises are concerned. According to the author, Government should encourage formation of 'clusters' of major types of industries wherein micro enterprises have presence. This in turn enable them to source raw materials, skilled labour etc. with ease. Specialized programmes for marketing of the products of micro enterprises should be encouraged or sponsored by the Government.

According to CS Siva Prakash et al (2011), Kerala industrial statistics clearly indicating that the major reasons behind the sickness of small scale units are primarily because of marketing issues and working capital bottlenecks. Most of techno women entrepreneurs find it difficult to market their products/services. They do not possess the knowledge of how to market their products/services and whom to contact for the purpose. As women they face these marketing problems still more. It was seen that 60% of the respondents did not know how to market their products. 80% of them reported that they are facing heavy competition from big enterprises. 40% of them stated that they are exploited by middlemen and find difficulty in collection of dues from credit sales (this is exclusive case of electronics assembling units). 70% of them were not seriously considering the importance of sales promotion/advertising. Hardly 8% (All are electronics assembly units) need export guidance and other export related inputs.

Reshmi. R (2012) quoted that even though the Kudumbashree Micro enterprises are in their early stages, they show a clear symptom of sustainability. It perceptibly depicts how grass roots-level activities are essential for women's active participation in social and economic life. These micro units has been successful in reaching the unreached through providing ways and means of living and financial independence. Even though there are so many pitfalls and shortcoming for Kudumbashree microenterprises around 75% of the units are running on profit. *Shortcomings in some areas (in marketing, branding and product standardization) still exist but through more exposure to training and experiences, these hurdles can be bypassed.*

Susan Thomas P (2000) undertook a study to assess the complementarities of the different roles played by women in Kerala in entrepreneurial and home making. She reported that most of the women who started enterprise are from poor families. They started the unit without any formal training.. The over domination of servicing units is another note worthy point. Most of the women were averse of using bank finance and depended mainly on own source or savings.

Nidheesh K.B (2008) conducted a study on Kudumbasree units in Kerala which explained Women Empowerment is the best way for the eradication of poverty. The study strongly argued that the Kudumbasree units- Poverty Eradication Mission, Kerala aimed at improving the standard of living of poor women in the rural areas by various initiatives such as micro finance operations and micro enterprises . The units empowered the women

to become active leaders rather than passive recipients. The study helped to have information regarding the growth of Kudumbasree units, the efforts made to improve the standard of living of rural women, the utilization of funds and the efficiency of operations. The study also concentrated on the concept that “Poverty is a crucial problem which should be solved through the concentrated efforts in rural areas” .It explained the contribution of Kudumbasree units towards the growth and development of the society and particularly for the rural women who started identifying their inner strength and capabilities and realized their role in the development of the entire society.

Meena & S. Shivashankaran (2013) viewed the interventions targeting lifestyle-related risk factors and non-communicable diseases that have contributed to the mainstream knowledge necessary for action. They described the design of the Behavioural Intervention for Diet study, which was developed as a community-based intervention to change dietary behaviour among middle-income households in rural Kerala. The study also addressed two key issues namely the central role of the household as the decision unit and the long-term sustainability through the use of existing local and administrative networks and community volunteers.

SIDNET research (2011) conducted a study in Kerala. The study explains various developments that have evolved as a result of Kudumbasree units but at the same time mentions the problems as a result of local political cultures and sustained patterns of social exclusion, some of the poorest and most marginalised women find it difficult to access the programme and many of the women who are involved still lack decision making, power

and autonomy. The recommendations following the study: The policy makers should be aware of the existence of the formal and informal political powers, the cost as well as benefit of participation for individuals.

Nityanand & Jayaraman(2005), under the case study reported that the international POPs elimination project has three principle objectives and explained that Zero waste Kovalam was made possible by the creativity, receptivity and perseverance of the women and children of Kovalam and observed that the integral part of zero waste programme in Kovalam has been to explore ways of boosting the local economy by generating entrepreneurial livelihood activities that convert local natural resources into environment friendly replacements.

Durga Rani.V & Subhadra N.R (2009) explained that the women play a vital role in the field of farming systems related to Poultry Farming. Study was conducted in Thrissur District. Data was collected through stratified random sampling and personal interviews were conducted. Inadequate knowledge of low cost, cage construction, financial difficulties, farm women's should be made aware of insurance facilities and credit facilities are some of the major problems faced by the women in the field.

Shruti Cyriac (2013) explained that the Women has being identified as carrying out poverty and this is the reason why most of the development agencies give importance for the development of women as the stepping stone for the development of the entire society. The study explained various strategies adopted by Kudumbasree for addressing the problem of

needy women. The project objective was to set up a 5 member activity group of interested people from Kudumbasree. The study focused on Goat rearing and Nutrimix enterprise of Kudumbasree to analyse the cost, benefit and problems. Concluded the study by saying that all enterprise needs to be studied and monitored, in order to improve its efficiency and to achieve its goal of women empowerment and wiping out of poverty.

Loyola College of Social Science (2004) made a comparative study of self help groups focused on their contributions for the empowerment of women. This examined the constitution and functions of SHG organised and nurtured by NGOs and Kudumbasree in Kerala. And reported the social profile of SHG members like time taken to bond in various activities and the role of SHGs in family, social and community issues. Defined the organisational dynamics within SHG and the level of empowerment attained by women SHG members, verified the role of SHG members in the decision making process within family and SHG and distinguished between economic and non economic motives and contrast the nature of SHG and their dynamics. Concludes that when compared the socio economic profiles of the respondents not many differences could be seen between the SHGs of Kudumbasree and NGOs and a great majority of them are from low economic backgrounds. However the membership exposes them to various activities that have enabled the members social , economic and political empowerment to a large extent.

Ananya Mukherjee (2013), highlights how the creation of strong bonds of solidarity, grounded in democratic decision making and collective action enabled poor women to challenge existing power imbalance and establish innovative organisations. Observes that

there exist high social development, extended over a period of time with high economic growth through Kudumbasree initiatives.

Shihabudheen N (2013) conducted a study among Kudumbasree Units which works on the basis of micro credit , women empowerment and self helping groups is one of the best strategic tools for poverty eradication. The study is classified into two segments. Section (A) gives a brief introduction and then elaborates to list out the right approach which encapsulates the 3-tier structure that is political, social and economic empowerment. The study is conducted with the aim of recognising the activities which contribute for the development of nation and creates hindrance in the path of development.ie to know what is right and what is wrong for Kudumbasree. The study concludes by drawing attention that Kudumbasree practices need an urgent treatment, to avoid exploitation of women and extravagant use of state resources.

Devika J and Binitha V Thampi (2013) in their study mentioned that while using some of the available tools that employ indicators of gender effectiveness to assess the impact of micro-finance in empowering women, this study allowed them to draw lessons for effective gender politics through a comparison with earlier modes of empowering the deprived classes in Kerala.

Dwaraka Nath H.D (2002) carried out the socio economic survey of SHGs and revealed that rural women are able to earn an additional monthly income ranging from Rs.500 to Rs 2500 depending on the enterprising activities taken up by them. He also quoted that the

major research project study of SHGs under DWCRA in Ranga Reddy district revealed that due to lack of skill and non availability of infrastructure facilities a viable project become unmanageable.

Saraswathi Amma and Sudarsanan Pillai (2000) in a study on women entrepreneurs in garment industries in Kerala pointed out that all successful women entrepreneurs had strong family support and enjoyed personal freedom and majority of the women were concentrated in urban areas. They emphasised the need for EDP for helping women in non-traditional, high-skill and male-dominated activities.

Parameswaran (2005) analyzed the role of SHGs in participatory and sustainable development planning in Kannur district in Kerala State and claimed that women in SHGs have become more confident in decision making process and conflict resolution. Further, in financial matters the women in SHG perform well.

### **2.3. CONCLUSION:**

Learning from the literature in the national and international context that were collected on women entrepreneurship include:

1. Women need to undertake entrepreneurship to create more micro enterprises.
2. Women would perform better as micro entrepreneurs.
3. Women require administrative capability for successfully running the enterprises.
4. Marketing capabilities of women are innate and requires more push.
5. Women entrepreneurs are not aware of nuances of marketing.
6. Women entrepreneurs require marketing training by government agencies.

7. From the history of women entrepreneurship, it is gaining momentum in Kerala.
8. The subsidy component of the government drives these micro enterprises.
9. Social, political, economic and legal aspects drive the micro enterprises.
10. Manufacturing clusters may be formed by governments to provide support to these micro enterprises.

Previous studies by different researchers found that only 50-55% got training on marketing and it was found that those who got training on marketing, it was seen that 60-65% of the respondents considered product as the primary component of marketing mix, 15-20% considers place as the major component, 10-15% considers price as the major component of marketing mix. It is seen that 65-75% of the respondents depends on personnel selling, 15-20% on sales promotion, while only 0-5% depends on advertisement to promote their product. It was also concluded that only 5-10% of micro enterprises advertise their product. 15-20% have designed their own logo and only below 5% assigned outside agency for advertising their product. Around 65% of the total micro enterprises have not spent any amount for branding. Study also reveals that around 80-85% of enterprises are getting assistance from Kudumbashree in the marketing activities. It is seen 80-85% have not developed separate slogan for their micro enterprises. It is explored that marketing campaign helps only 10-15% to sell their product outside the state while for majority (75-85%) marketing campaign did not help in selling their product outside the state. This clearly indicated that there is a need to see whether all of them are able to use marketing to a great extent and if not is marketing itself is a problem in their activities.

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### **3.0 INTRODUCTION:**

Marketing is the very survival of any organization whether it is small, medium or large. Marketing requires enough support from the top management in any organization and that will ensure success of any firm. The apex body in United States of America for the Marketing functions, American Marketing Association (AMA) defines marketing as "Marketing consists of those activities involved in the flow of goods and services from the point of production to the point of consumption". The AMA has since amended its definition to read as: "Marketing is an organizational function and a set of processes for creating, communicating, and delivering value to customers and for managing customer relationships in ways that benefit the organization and its stakeholders. Hence it can be surmised that marketing is basically meeting unmet needs for target markets, identifying those unmet needs and planning how to meet them through products, services, and ideas. Communicating the value to them along with pricing which is affordable and profitable and also distributing the products so that customers have appropriate accessibility and have quick and easy delivery.

Marketing has evolved into a very important functional area in management basically due to the increasing supply and lower demand over the years. This is primarily through the competitive intensity in every sphere of the market. When competition increases, as you know, every firm wants to be heard in the market. This will make the firms to be different than the competitors. Hence marketing becomes a very important functional area for every firm where the competition is very high. In a business firm, marketing generates the revenues that are managed by financial people and used by the productions people in

creating products or services. The challenge of marketing is to generate that revenue by satisfying consumers wants at a profit and in a socially responsible manner. Marketing is not limited to business.

At the organizational level, marketing is a vital business function that is necessary in nearly all industries whether the organization operates as a for-profit or as a not-for-profit. For the for-profit organization, marketing is responsible for most tasks that bring revenue and, hopefully, profits to an organization. For the not-for-profit organization, marketing is responsible for attracting customers needed to support the not-for-profit's mission, such as raising donations or supporting a cause. For both types of organizations, it is unlikely they can survive without a strong marketing effort. Marketing is also the organizational business area that interacts most frequently with the public and, consequently, what the public knows about an organization is determined by their interactions with marketers. For example, customers may believe a company is dynamic and creative based on its advertising message. When we compare the bigger organizations with smaller ones, the role of marketing becomes a vital one where by one to one customer interaction becomes very important. Smaller the organization, it becomes much difficult to market the products since by learning curve concept, the bigger organizations could sell their products at a lower rate and make the smaller organizations bite the dust.

Kotler and Armstrong (2002) mentioned that customer satisfaction is the core aspect behind the success of any firm. Assessing and evaluating the level of customer satisfaction will certainly point to the strengths and weaknesses of a firm. It will help to understand the place where it stands and can frame concrete plans for ensuring success in future.

Marketing firms must satisfy customers by understanding their needs and expectations by assessing the satisfaction level of their customers at frequent intervals.

According to the author (2011), the four P's are the parameters that the marketing manager can control, subject to the internal and external constraints of the marketing environment. The goal is to make decisions that center the four P's on the customers in the target market in order to create perceived value and generate a positive response.

### **Product/Service**

- What does the customer want from the product/service? What needs does it satisfy?
- What features does it have to meet these needs?
- Are there any features you've missed out?
- Are you including costly features that the customer won't actually use?
- How and where will the customer use it?
- What does it look like? How will customers experience it?
- What size(s), color(s), and so on, should it be?
- What is it to be called?
- How is it branded?
- How is it differentiated versus your competitors?
- What is the most it can cost to provide, and still be sold sufficiently profitably? (See also Price, below).

### **Place**

- Where do buyers look for your product or service?
- If they look in a store, what kind? A specialist boutique or in a supermarket, or both? Or online? Or direct, via a catalogue?

- How can you access the right distribution channels?
- Do you need to use a sales force? Or attend trade fairs? Or make online submissions?  
Or send samples to catalogue companies?
- What do your competitors do, and how can you learn from that and/or differentiate?

### **Price**

- What is the value of the product or service to the buyer?
- Are there established price points for products or services in this area?
- Is the customer price sensitive? Will a small decrease in price gain you extra market share? Or will a small increase be indiscernible, and so gain you extra profit margin?
- What discounts should be offered to trade customers, or to other specific segments of your market?
- How will your price compare with your competitors?

### **Promotion**

- Where and when can you get across your marketing messages to your target market?
- Will you reach your audience by advertising in the press, or on TV, or radio, or on billboards? By using direct marketing mailshot? Through PR? On the Internet?
- When is the best time to promote? Is there seasonality in the market? Are there any wider environmental issues that suggest or dictate the timing of your market launch, or the timing of subsequent promotions?
- How do your competitors do their promotions? And how does that influence your choice of promotional activity?

Market segmentation is based on the generally true concept that the market for a product is not homogenous as to its needs and wants. The opposite of market segmentation is market aggregation, which is looking into one mass market. Market segmentation is the process of disaggregating the total market for a given product into a number of sub-markets. The heterogeneous market is broken up in the process into a number of relatively homogenous units. The Women entrepreneurs need to know how to segregate their market and focus on a differential on which the product can be positioned to the market. According to Wendell Smith (1956), market segmentation consists of heterogeneous market (one characterised by divergent demand) as a number of smaller homogenous markets in response to differing product preferences among important market segments.

Gary Hamel and C.K.Prahalad (1989) found those only few competitive advantages are long lasting. Keeping up with the existing advantages is not the same as building new advantages. The essence of strategy lies in creating tomorrow's competitive advantages faster than competitors mimic the ones you possess today. A company's capacity to improve existing skills and learn new one's is the most defensible competitive advantage of all. They quote the successful approaches adopted by Japanese firms to foster competitive innovation. The same is applicable for Indian small scale companies as later on CK Prahalad worked for creating Operation Bharath for HUL in India.

Jerome Mc Carthy (1975) suggested that the marketing strategy focus on some target customers, with a view to developing a more satisfying and profitable marketing mix - one that will give the firm differential advantage over its competitors.

Donald Robin (1978) explained marketing strategy as the blending of the marketing mix to satisfy the needs of target buyers best, subject to the constraints of the marketing environment.

M.A.McGinnis and M.R.Ackelsberg (1983) identified the need for innovation in organisations. Innovation management means creating an organisational climate that favours innovation, creating an innovative organisation and harnessing individual innovation. Effective innovation management depends on the firm capitalising on the external environment, creating a firm and a climate favourable to innovation, and effectively managing creative individuals.

Kinner Bernhardt and Root (1990) quotes about the need for marketing expertise and this helps a firm to make better marketing decisions that can improve the performance and profitability of the firm and is an important skill needed by a firm.

Webster (1988) cleared that using marketing information, defining market segments and target marketing are now crucial components of the business plan.

David Aaker (1988) conducted a study to say that as marketing information becomes more important for firm decisions, the value of marketing expertise increases. Measuring the value of market information also provides a measure of the value of marketing expertise.

Kay (1993) found that long term competitive advantage derives from capabilities 'which other firms lack', that are 'underpinned' by 'supporting strategies' in a specific 'industry' to gain market advantage against specific rivals.

Caroll (1982) found that a distinct market advantage usually generates a greater profit potential for the firm.

Day and Wensley (1983) suggested superior market performance, such as large market share or high profitability, controlling for the scale of operations, demonstrates some market advantage.

Hammermesh(1978) in his research highlighted that the strategies open to firms either operation in 'low share' businesses, i.e. where the market was highly fragmented , or low -share brand. They highlighted the importance of:

- Ø Segmentation and targeting of specialist sectors
- Ø Seeking improved returns through the more efficient use of R&D.
- Ø Exploring relative smallness through short lines of communication, decisiveness and creativity.

This assessment is of vital importance for women enterprises in Kerala.

According to Charles Brymer (2008) the notable qualities that leading brands share:

- Ø A compelling idea: Behind every brand is a compelling idea, which captures customers' attention and loyalty by filling an unmet or unsatisfied need.
- Ø A resolute core purpose and supporting value: These remain in place even though the business strategy and tactics have to be regularly revised.
- Ø A central organisational principle: Once the enterprise understands what the brand is all about, it gives direction to the whole enterprise. It gives a set of principles to an entire enterprise.

Philip Kotler (2006) refers to the indispensable conditions that precede successful branding as

- Consistency
- Clarity
- Continuity
- Visibility
- Authenticity

Consistency is the most important branding rule for companies, yet there are still too many companies that fail to provide consistency throughout all relevant touch points. It is necessary for all relevant dimensions, not only concerning the product, but also in the marketing channels, and even in the way the employees answer the phone or respond to a customer complaint. Clarity in branding is essential because without clarity there is no true brand. Customers and stakeholders should be able to clearly understand who the company and its brand(s) are and what they are not. Brand clarity is based on the company's vision, mission, and values, which is easily understood and easy to adopt. They are unique and have relevance for the deciders, users, and sometimes even the public.

The branding rule of *continuity* implies that a company shouldn't change what it stands for just for the sake of change. Strong brands are continuously managed. People rely on them and trust them because they know what to expect. It is not enough to live up to these rules consistently if you are not always visible to your target audience. Brand *visibility* which increases exposure of the brand to the consumers eye is important to accomplish a greater mindshare. Marketing resources should be pumped into the best channels, making sure that collaterals are placed at points where customer attention and retention is high. One of the early decisions in branding is whether to focus on the corporate or the product brand. Do you want to raise the corporate umbrella or do you want to push product superiority? Corporate branding employs the same methodology and toolbox used in product branding, but it also elevates the approach a step further into the board room, where additional issues around stake holder relations (shareholders, media, competitors, governments and many others) can help the corporation benefit from a strong and well managed corporate

branding strategy. Not surprisingly, a strong and comprehensive corporate branding strategy requires a high level of personal attention and commitment from the CEO and the senior management to become fully effective and meet the objectives.

There are several benefits for employing a corporate branding strategy that a company can exploit. First of all, a strong corporate brand is no less or more than the face of the business strategy, portraying what the corporation aims at doing and what it wants to be known for in the market place. The corporate brand is the overall umbrella for the corporations' activities and encapsulates its brand dimensions. This is especially true for the shrimp feeds since the brand in question is from which company then what individual brand?

Ries (2003) defines a brand as a singular idea or concept that you own inside the mind of the prospect. Parameswaran (2004) adds that it is the amalgam of the physical product and the notional images that make the brand. Brand=Product +Images. Haigh (2004) provides a comprehensive view of the term. He says that there are at least three different definitions that includes first, a logo and associated visual elements that focuses on the legally protectable visual elements used to differentiate and stimulate demand for one company's products and services over another. Second, a larger bundle of trademark and associated intellectual property rights that is further subdivided into Knowledge; Business process intangibles Market position intangibles Brand and relationship intangibles. The third definition is that of a holistic company or organisational brand: Under the third definition, brand refers to the whole organization within which the specific logo and associated visual elements, the larger bundle of 'visual and marketing intangibles', and the associated

goodwill. This broadest definition of brand stresses the need for consistent communication with all stakeholder audiences and instead of just increasing the preference of customers for buying the company's products and services, the brand becomes a tool for affecting the preference of other audiences to do business with the organization.

Krishnan (1996) studied consumers brand associations in memory and found that it is important to assess the relative presence of positive versus negative associations. Valence is indicated by net favorability (positive minus negative) and is a proportion of the differences in the number of associations, and is an important indicator of brand equity. For brands that are weak on valence, the superior brands provide a useful benchmark as a potential objective. Yoo (2001) developed a measure that can be used to examine how consumer based brand equity results from its potential antecedents, such as brand knowledge, purchase and consumption experience, marketing activity, corporate image, and environmental factors.

Mortanges and Ries (2003) discuss the Brand Asset Valuator model that conceptualizes brand equity as driven by two components: customer perceived brand *Stature* and customer perceived brand *Strength*. Antecedents of these two components are: the level of *Differentiation* of the brand, *Relevance* of this differentiation to the consumer, the resulting *Esteem* i.e. the extent to which consumers hold a brand, which is relevant to them, in high regard, residing in the mind of the consumer as *Knowledge*. The results of their study shows that it is possible to obtain indications of changes in brand equity and demonstrate that the performance (in terms of 'Strength' and 'Stature') of a brand may have significant impact on the value of a firm.

According to studies on brand equity in business-to-business markets conducted by Bedixen et al (2004) , quality emerged as the leading criterion for selection of brand, followed by reliability and performance. The top three means of promotion for brand awareness are the use of sales representatives, professional and technical conferences, and exhibitions.

According to Lahiri (2002) the major essential factors for brand success are:

*Awareness: Awareness is necessary for a brand's success. But it is not sufficient in itself. One might know about Morgan, Britain's 88-year-old racing car, but might not get anywhere close to buying it. It is, however, surely the first cut.*

*Equity: Awareness, however, needs to be converted into a relevant, positive set of attitudes otherwise known as brand equity to begin to add value. Brand equity distinguishes brands that generate awareness but few customers, from brands that are relevant and positive in the minds of a customer base. Moet & Chandon may have a high awareness image worldwide but lack relevance to anyone whose household income falls below a certain level. On the other hand, Union Carbide has high relevance but lacks a positive brand image due to the controversy plaguing them after the Bhopal gas tragedy.*

*Share: Brand equity leads to active purchasing, which in turn creates brand share. If the active purchaser continues to support the same brand, that leads to brand loyalty. To capture mind share, marketers need to look at loyalty in a robust way.*

*Loyalty: Emotional loyalty occurs on one of two pathways, each with its own threshold.*

Narayanswamy and Malika Rodrigues (2005) state that brand equity is based on factors like familiarity, emotional proximity, differentiation and relevance. The brand has to continue to be relevant and differentiated in order to survive and succeed, especially since

customer expectations are constantly changing and being shaped by competitive activity. Though history has a major role to play in the brand building process, it's only a superstructure and must not be confused with the core of the brand

Nedungadi et al's (2001) paper suggests that when positioning products, in addition to stressing particular attributes, an important part of positioning is to make salient a brand's place within the category structure. Successful brand positioning should thus include communication of the various subcategories in a product category, and the brand's membership in a specific product subcategory. Comparative advertising that clearly positions a brand in relation to its various competitors may be one way to do that. Also, such a strategy may be particularly valuable for an underdog brand; such brands may be able to overcome the dominating effects of well-established brands by making category structure salient.

It may be noted that with the advent of globalization, the small and medium sector in India is facing serious challenges. Singh et al; (2005), in a study of the perceptions of selected garment exporters in Delhi and Ludhiana regions following the phase out of multi fibre agreement (MFR) from January 2005 narrates that there is much optimism among majority about gaining access to newer markets. More than 90% of the respondents have categorized handloom segment to be the 3<sup>rd</sup> most important segment irrespective of export turnover category.

Himachalan and Shankara (2002) highlight globalization as an adverse impact on emerging women entrepreneurs especially in rural areas. Severe competition from male counterparts, non availability of raw materials, financial constrains, managerial deficiency ,

lack of technical know how, lack of specialized training, lack of infrastructure and lack of encouragement from Govt. coupled with inability to take social risk and sense of inferiority act as a barrier for women entrepreneurship. According to him Women entrepreneurship is a means and not an end.

Ledgerwood Joanna (1998) found that the access to continuous financial services, including loans for capital purchases and savings services to build up reserves, allows micro enterprises to increase their asset base and improve their ability to generate revenue.

In the phase of new competition, however it is important to note that not only firms but also local business associations need to up grade (Nadvi 1999). Associations have to refine and increase the delivery of appropriate producer services that effectively lower costs to local firms. The case of CIALKOT surgical cluster of Pakistan has been detailed, wherein their association helped the SME in quality up gradation. The fiasco of collective effort in Brazilian Sino's shoe valley cluster envisages the role played by specific trade bodies as the interest of each sub sector varied.

Arya et al; (2001) in their study on Lucknow chicken embroidery cluster says that with its 2.5 lakh artisan base, the cluster is capable for producing customized products for its customer. But the production is both seasonal and time consuming. The gap between manufactures and marketing firms and absence of manufacturing linkages are identified as major weakness. Apart from the printed and machine embroidery, advent of Pakistani

embroidery and other such similar items are viewed as a potential threat to prospects of the cluster.

Ramachandran et al; (1999), highlights export orientations as the major reason for Chinese growth. Chinese experience of forming export processing zone and special economic zones and decentralised economic system vesting powers with provincial Governments etc are cited as good replicable models.

Efforts towards Internationalization of SME units in Tirupur knitwear cluster were reported by Gangavkar (2003). Since the dismantling of quotas in 2004, the growth of Tirupur cluster was commendable. But the stringent pollution norms and competition from China, Bangladesh Pakistan and SriLanka have been identified as major threat in the WTO regime (Effect of Globalization).

Hashim (2005), while examining the competitiveness of Indian textile and garment industry in the post MFA scenario places the major responsibility on the policy front to carry out bold structural changes for better growth opportunities.

In terms of branding, Taylor et al's (2004) study shows that brand equity and trust consistently appear as most influential in fostering both behavioral and attitudinal loyalty. Affect, resistance to change, and value also contribute to behavioral loyalty, although to a lesser effect. They exhort marketing practitioners to consider focusing beyond customer

satisfaction toward integrated marketing strategies that foster brand equity and trust in the customer base in support of customer loyalty programs.

To understand the process of building a brand, it is necessary to understand the stages of evolution of a brand. McEnally, Martha R. and L. de Chernatony's paper (1999) describes the evolution of brand concepts and images in terms of six stages suggested by Goodyear (1996). The first four stages represent the traditional classic marketing approach to branding; the last two represent the post- modern approach to branding.

#### Stage 1: Unbranded Goods

In the first stage, goods are treated as commodities and most are unbranded. Here, producers make little effort to distinguish/brand their goods with the result that the consumer's perception of goods is utilitarian. Vijayanand and Kumar (2004) define commodities as lowly differentiated products or services with high level of substitutability. A company or brand name has a commodity status when it is not offering enough value for customers to pay asking or premium price. He suggests four rules of commodity branding which are to only market to those who are willing to pay for added value, provide differentiation that is significant, communicate to the right people using economics, not emotion and to never assume your product or service is good enough.

#### Stage 2: Brand as Reference

In the second stage, producers start to differentiate their goods from the output of other manufacturers, mainly due to competitive pressures. Differentiation is achieved through changes in physical product attributes (gets clothes cleaner). Consumers start to evaluate goods on the bases of consistency and quality and will use brand names based on their image of the brand when deciding what to buy.

### Stage 3: Brand as Personality

By this stage, differentiation among brands on rational/functional attributes becomes exceedingly difficult as many producers make the same claim. Therefore, marketers begin to give their brands personalities. An example is Ivory soap. By creating the personality of the caring mother, the marketer injects emotion into the consumer's learning and valuing process. Moorthi (2003) asserts this point when he states that brand personality is the sum total of all the significant tangible and intangible assets that a brand possesses, and what ultimately matters in building brand personality is being single minded in communicating and preserving what might be called core brand values.

### Stage 4: Brand as Icon/cult

In this stage, the brand is owned by consumers. They have extensive knowledge about the brand and in their mind, have many associations-both primary (about the product) and secondary. For example, Air Jordan shoes have primary associations with Michael Jordan's athletic prowess and secondary associations with the Chicago Bulls and winning. Cult brands sell lifestyles that help customers fulfill high-level needs of customers, creates brand evangelists and respects their opinions and also creates customer communities. It is all inclusive and welcomes customers of all ages and races, promotes personal freedom and draws power from enemies.

### Stage 5: Brand as Company

This stage marks the change to postmodern marketing. Here, the brand has a complex identity and there are many points of contact between the consumer and the brand. Because the brand equals the company itself, all stakeholders must perceive the brand (company) in the same fashion. Communications from the firm must be integrated

throughout all of their operations and must flow from the consumer to the firm as well as from the firm to the consumer so that a dialog is established between the two.

In stage five, consumers become more actively involved in the brand creation process.

#### Stage 6: Brand as Policy

Few companies to date have entered this stage which is distinguished by an alignment of company with ethical, social and political causes. Prime examples of this stage are The Body Shop and Benetton. Consumers commit to the firms that support the causes favoured by the company by purchasing from the firm. Through their commitment, consumers are said to own the brand.

In stages 5 and 6, the value of brands changes. While brand values in the first four stages were instrumental because they helped consumers achieve certain ends, brands in stages 5 and 6 stand for the end states that consumers desire.

Bijoor (2002) feels that mass media advertising wastage, which touches both the prospect and the non-prospect at the same time will pave way for a targeted approach that has no wastage. Intelligent brand messages that track the customer from point of purchase to his actual point of consumption and an intelligent networking of the messaging through his lifestyle and habits are potential tools. Direct marketing, events and viral marketing through word of mouth are will also prove to be very helpful.

Knox and Bickerton (2003) outline six "conventions" of corporate brand management. The first convention, brand context focuses on the development of a competitive context for the corporate brand, which builds understanding the current image of the organisation and its future competition; and the current culture of the organisation and its vision for the future.

The second convention, brand construction uses customer value as a common starting point to construct a corporate brand positioning while working from an understanding of the organisation's current brand strengths and desired future position.

The third convention, brand adoption adopts the agreed corporate brand positioning and common starting point, based on customer value and gives the management team in each organisation a process for the development of corporate brand statements and, ultimately, the brand proposition. The fourth convention: brand consistency focuses on developing consistent corporate communications

An organisation needs to divide its channels of stakeholder communications according to their levels of formality, by identifying both key formal communication channels and other informal mechanisms commonly found in organisations (e.g. e-mail, bulletin boards). The adoption of a measurement tool (based on content analysis) for all formal corporate brand communications was considered to be of significant benefit to the management team in helping to control and measure the consistency of formal communications. The fifth convention, brand continuity examines business processes to review how they should be modified and developed to ensure continuity with the corporate brand proposition. The processes identified are then discussed in the context of their current level of alignment with the corporate brand to identify areas where these processes required adjustment or improvement.

The last convention, brand conditioning centres on the ability of an organisation to review its corporate brand on a continuous basis. By constructing, articulating and communicating the corporate brand proposition, managers can ensure that the brand retains relevance and distinctiveness with respect to this hierarchy of customer value.

While considering that Indian companies in shrimp feed marketing are becoming professionals, one of the study done by the research guide throws some light. According to Chandrasekar (2008) Indian companies today are in a position to take on their foreign counterparts, not just at home but on overseas battlefields too. His research findings based on a study of Indian companies were:

1. Indian companies that were once viewed as no competition for the multinationals and as a possible take over companies, have turned hunters themselves.
2. Along with the quest for new foreign markets, also working in favour of Indian companies is burgeoning private consumption.
3. Indian companies are either acquiring bases, or establishing beachheads to offer their products and services.
4. Indians are globally competitive has been well established over the years and the possibility of Brazil- India- Russia-China trade block can affect the prospects of the US and European Union.
5. Currently in the Indian companies, professional managers enjoy considerable autonomy in decision making and they are well rewarded and compensated.
6. All the respondent companies are resorting to intensive restructuring with a common theme - to be one of the top companies in the marketplace and to generate a positive EVA (economic value added).
7. The respondents' opinion was for the ICT (information and communication technology) as the dominant sector with core competence for Indian firms, there was strong growth in pharmaceuticals and engineering too.

8. Many of the respondents were of the opinion that the firms are acquiring the global marketing rights and technical know-how to be competitive in the global market and offer value in the domestic market.
9. The respondents considered a JV can be used as an entry strategy into a particular market or for purposes of risk mitigation. The crucial factors for the success of a JV as per the respondents are what each partner brings to the table, how complementary their respective skills are, and the understanding that the partners have about each other's needs.

In the Kerala context, Raghavan and Selina (2008) conducted a study on Kudumbasree and their ability to market the products and promotions undertaken. They mentioned that the majority are involved in trading grocery items, foot wear, readymade garments, manufacturing of umbrella, soap powder, toys, fruits processing unit, running of small canteen, IT units, supplying of electrical and building units.

Joseph jayaraj and Lissy (2008) found that products manufactured by SHGs had a good demand in urban market than in rural market where they manufacture. There is a need for micro entrepreneurial members to improve their marketing skills through periodical capacity building programme.

Amutha and Vijaya basu (2009) undertook a study in Thanjavur district and found that after adequate savings, the members entered into a new business venture enhancing their economic status.

Chien Chi Tseng (2012) listed some of the factors relating to the entrepreneurial infrastructure. They are financial support, favourable government policies, various government programmes, adequate education and training, R&D, market openness, access to physical infrastructure etc.

Jyothi Yadav (2012) examined the issues of women entrepreneurs and mentioned that they face problems like competition, lack of advertisements, price fluctuations in raw materials, illiteracy and seasonal activities etc. Hence the government and society should encourage them by buying their products.

Madhulatha (2012) in her study found that there is aggressive role played by middlemen in the field of fish marketing. She also mentioned that the techniques of post harvest would make them gain knowledge to improve their quality of the products.

Singda Sukumar et al (2012) identified that there is a need to strengthen the capacity building in terms of providing professional skills, managerial competencies and entrepreneurial qualities.

Pradeep et al( 2013) gave policy decisions for the government and mentioned that Government should encourage formation of 'clusters' of major types of industries wherein micro enterprises have presence. This in turn enable them to source raw materials, skilled labour etc. with ease. Specialized programmes for marketing of the products of micro enterprises should be encouraged or sponsored by the government.

Ajit et al(2006) conducted a study and found that repayment rates are relatively lower in non-agricultural activities because of the marketing problems (resulting from the creation of nontradables), while it is relatively successful in the agricultural sector. High repayment rates are found to be propelled by dynamic incentives like prospect of loan renewal. Finally, the study found that borrowers did considerable double-dipping (borrowing from other microfinance programs) and borrowed from non-institutional sources raising their indebtedness. The study found that micro-credit programmes are not a universal success in improving the livelihood of the poor especially in non-agricultural sectors. The study argues for an analytical framework which examines the interaction of labour, credit and product market to understand the livelihood of the poor.

Venkataramanaiah, S; Parashar, S.P (2007) urges the government to set up industrial clusters which could help tide over issues related to management functions for MSME's in India so that the focus of these organizations will be only on manufacturing.

Rajesh K. Singh, et al, (2010) in their study comparing the small and medium enterprises in China and India they found that Indian SMEs give more attention to supplier development, total productive maintenance and the organization's culture. Chinese SMEs pay more attention to relationship management and cost reduction. Human resource development and quality improvement are also highly correlated with competitiveness. They suggested that SMEs should focus on developing their human resources and improving product quality. This effort will help SMEs retain human capital as well as increase the demand for

their products. Similar studies could explore Chinese SMEs in-depth for additional comparisons.

Roger Voyer (1997) explained that in order to develop SME clusters, there is a need for educational and research institutions which can be pooled so that with small expenditure, they could get help from the students and researchers.

Kharbanda (2001) indicated in his study that the national policies and programmes may be oriented to:

- Setting up Industrial Districts/Technology Parks/Clusters to promote sourcing of new technology, innovation and effective transfer;
- Organizing local level information services, data banks and seminars in collaboration with professional bodies;
- Sending experts to SMEs to assist them with the introduction of new technologies;
- Establishing training centres for human resource development for SMEs;
- Establishing business centres;
- Promoting strategic alliances with R&D institutions, universities and other enterprises at national, regional and international levels.

This calls for promoting indigenous industrialization with emphasis on self-reliance, through use and creation of local resources and at the same time adoption, absorption and diffusion of the imported technologies. This strategy involves an expanded role of SMEs which can alleviate high levels of unemployment and income inequality.

Rajesh Chakraborti (2004) mentions in a book that the biggest challenge in the development for micro financing is the skill set of the borrower. A glut of low skilled

services is an unwelcoming substitute for scarcity of credit. The need for micro consulting, business planning and services like marketing needs impetus.

Ajai Nair (2005) indicated in a World bank report that there is a need for federations of self help groups which can provide support services and value added services like marketing support in areas where there is weak or absent competitions.

Srinivas Sridharan and Madhu Viswanathan, (2008) found that businesses must follow three principles for consumer marketing – deep understanding of subsistence consumer psychology, social embeddedness, and entrepreneurial empowerment with special reference to self help groups. The authors categorize these under the following: marketplace research, marketplace solutions, value propositions, communications, partnerships, harnessing social capital, designing marketing structure, and evolving the marketing mindset.

Malcolm Harper (1996) indicated in his study that micro finance loans need support from NGO's in ensuring its marketing success. He mentioned clearly that NGO's need to provide value added services to the borrowers so that the venture becomes successful.

Rajaram Dasgupta etal (2003) in an article mentioned that managerial functions play a vital role even if it is in small organizations. They mentioned that DRDA has provided forward integration services of marketing services so that SHG's become successful.

Balasubramaniam et al (2010) explained that the government is using their media for propagation of needed inputs to the self help groups. They explain that apart from the usual inputs, marketing and other important functions can be brought straight into the mobile phones of the women whereby they can replay and re learn the same at their leisure and learn them without even attending classes. This would be a boon to rural women who enter into entrepreneurship and look forward to training support.

Leach, etal (2014) study examines banking and retail correspondent models as possible microinsurance distribution channels to achieve scale at low cost. It seeks to understand the factors driving profitability and the client value proposition of these models and draw out lessons from these partnership models that can be replicated to drive scale and efficiency. They studied the channel intermediaries who could provide financial as well marketing support in different countries for micro insurance providers.

Intermedia (2014) quotes that potential for digitized government payments with a qualitative analysis of such payments. It also identifies the issues with the support mechanisms so that government can ensure the financial inclusion of women in India.

D Rajasekar (2004) quoted that most of the NGOs operating in Kerala met with disastrous results in marketing their products as none of them had the experience and capability in marketing.

According to Hagraji ( 2011), women who are associated with the project of Godrej convinced Godrej to cut the price of chotukool refrigerator to Rs.3200/- to Rs.3700/-. Women earn Rs.150 commission for every choutkool. Godrej has junked the traditional model of a proprietary channel with sales force and a distributor-dealer chain. Instead, it has joined hands with MFIs to create a new distribution system. There is no doubt that the rural India offers tremendous opportunity for any company to tap. However, companies face many challenges in tackling the rural markets. Some of the important factors being an understanding of the rural customers' needs, a reliable distribution channel, and an effective marketing communication strategy to put their message across to the rural consumer. Coming up with some innovative techniques in distribution, and marketing of products in rural India, can make these companies to earn greater profits, market share etc.

### **3.1. CONCLUSION:**

It can be seen that the literature on this area clearly gives indications that marketing support and marketing strategies adopted by the women entrepreneurs are not satisfactory and there needs to be a thorough understanding of the marketing activities, strategies undertaken by the women entrepreneurs in the MSME sector in Kerala.

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#### 4.1. INTRODUCTION:

This chapter deals with the analysis of the responses received from the respondents on the various aspects related to the government support, spouse involvement and support, the marketing aspects starting from marketing plan to marketing control and their responses and the awareness and importance of marketing of their products and services in the market.

#### 4.2. ANALYSIS ON THE GOVERNMENT SUPPORT:

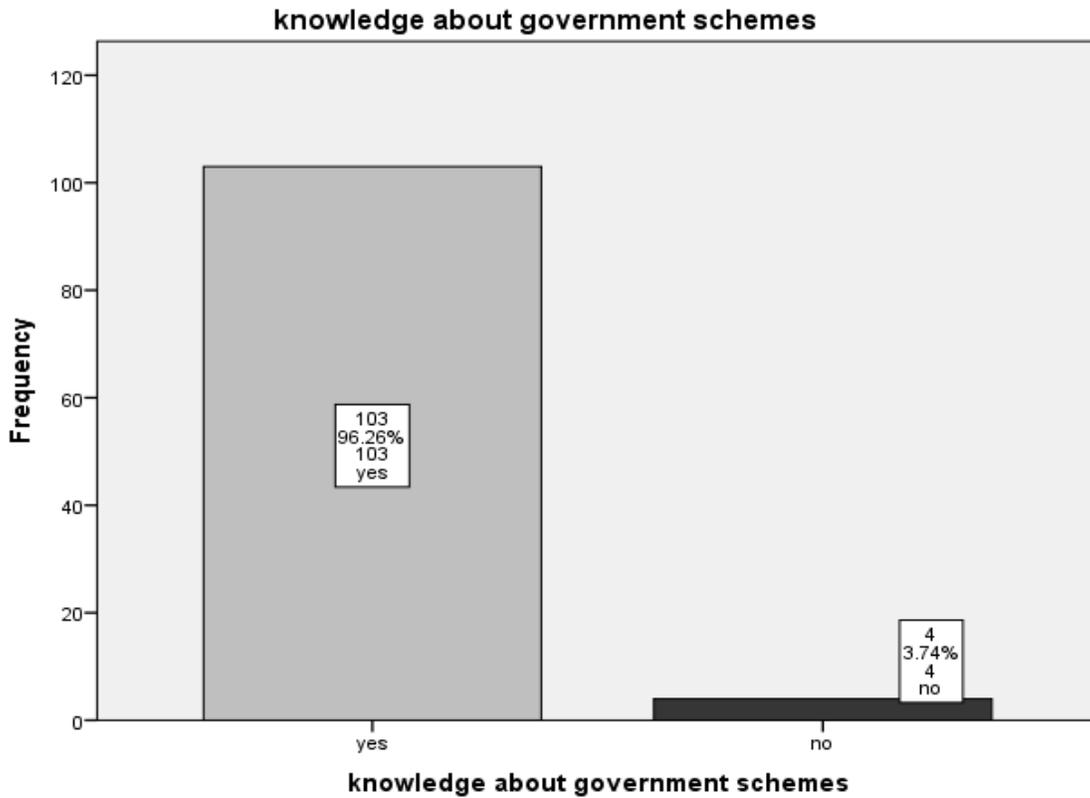
##### 4.2.1. Awareness of the govt. schemes for promoting enterprises:

A question was asked about their understanding or awareness or knowledge level of the government schemes for the entrepreneurs and also women entrepreneurs, the following responses were received,

Table 4.1. Responses on the knowledge level of government schemes

Knowledge About Government Schemes				
	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	103	96.3	96.3	96.3
No	4	3.7	3.7	100.0
Total	107	100.0	100.0	

Figure 4.1 Responses on the knowledge level of government schemes



Almost (96.3%) of women responded that they have the knowledge about Government schemes for promoting their enterprises. The basic educational level has influenced them in understanding of the government schemes.

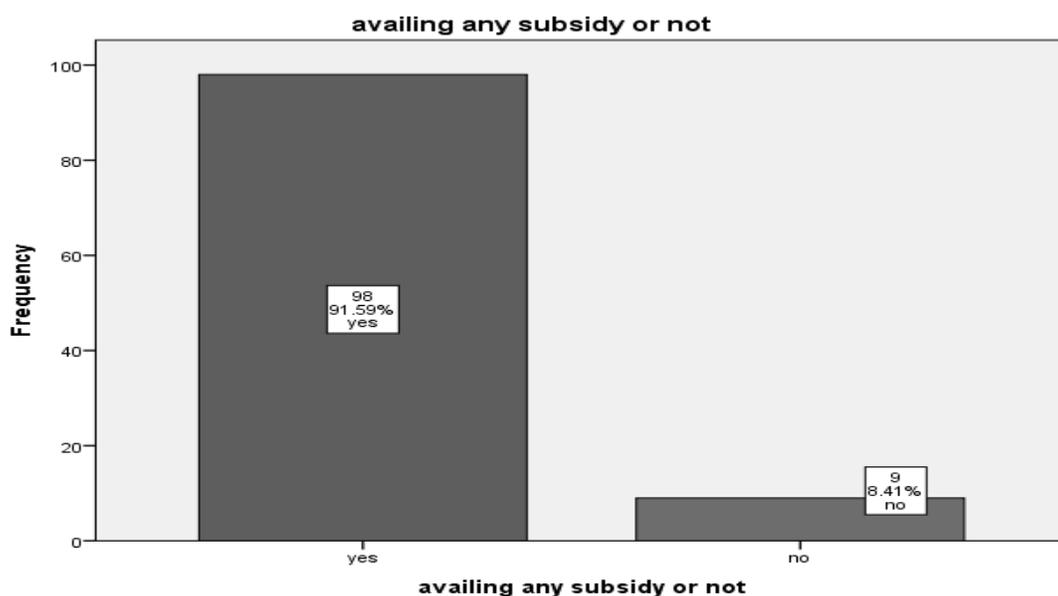
#### 4.2.2. Availing Of Any Subsidies From Government

Considering that they have an understanding or awareness or knowledge level of the government schemes for the entrepreneurs and also women entrepreneurs, for the question of availing the same, the following responses were received,

Table 4.2. Responses on the availing of subsidy

Availing Any Subsidy Or Not				
	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	98	91.6	91.6	91.6
No	9	8.4	8.4	100.0
Total	107	100.0	100.0	

Figure 4.2. Responses on the availing of subsidy



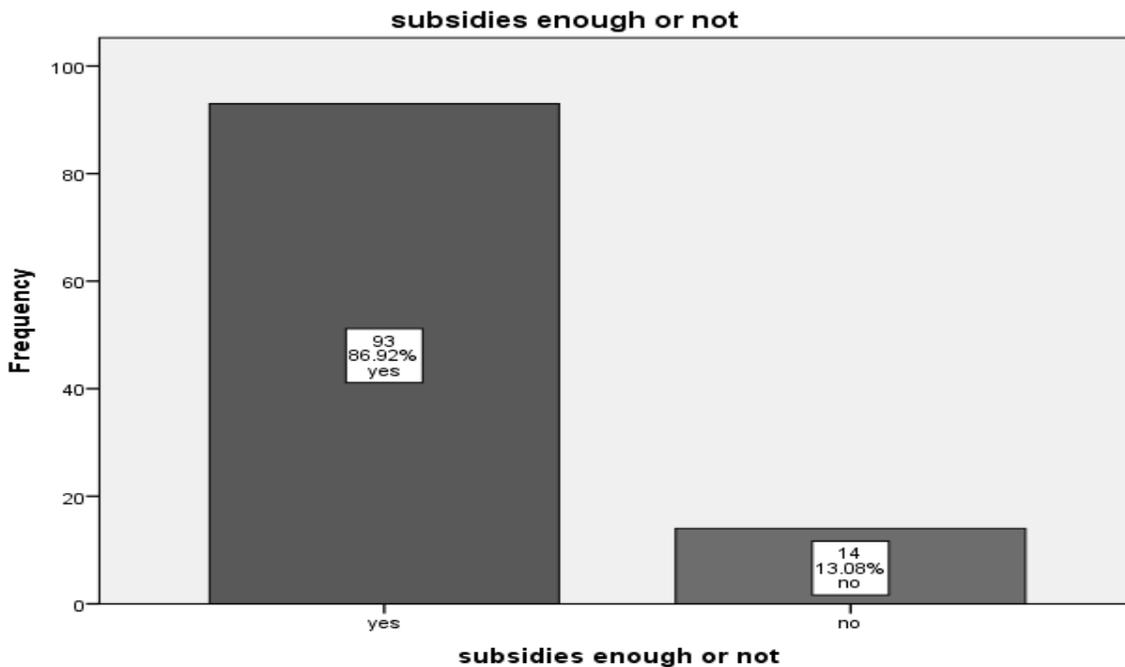
The interesting fact that these women (91.59%) have already availed the subsidies from Government and also enjoying the benefits.

4.2.3. Government subsidies are helping the business

Table 4.3. Responses on the subsidies being helpful in business

Subsidies being helpful				
	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	93	86.9	86.9	86.9
No	14	13.1	13.1	100.0
Total	107	100.0	100.0	

Figure 4.3 Responses on the subsidies being helpful in business



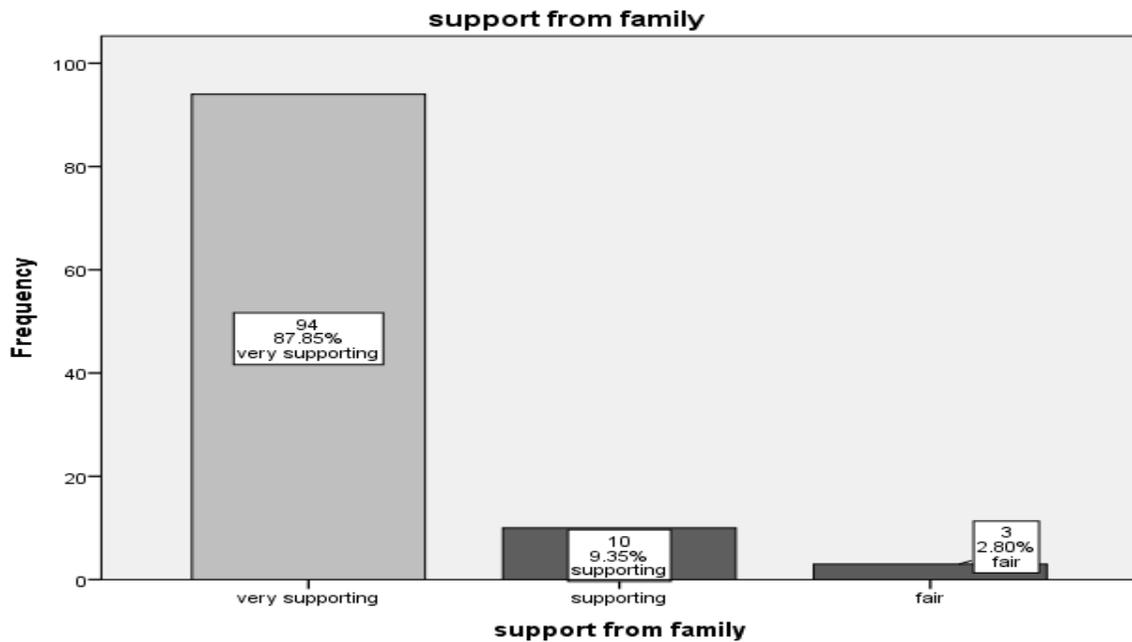
93 women owned enterprises (86.92%) pointed out that the govt subsidies are helpful in running their business.

4.2. 4. Support from their spouse :

Table 4.4. Responses on the support from the family

<b>Support from family</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
Very Supporting	94	87.9	87.9	87.9
Supporting	10	9.3	9.3	97.2
Fair	3	2.8	2.8	100.0
Total	107	100.0	100.0	

Figure 4.4. Responses on the support from the family



The majority (87.9%) are strongly pointed that they are getting a perfect support from their spouses and family members. Most of the issues in women entrepreneurship is due to the influence of spouse in the business as many literatures have mentioned that spouse influence and their support or no support can affect an enterprise. In this context, it was found from the study that 87.9% have the great support of their spouse who in fact help them in their venture. Later on in the chapter six, the case studies have vindicated this aspect.

#### **4.3. DRIVERS INFLUENCING THE BUSINESS:**

Through the literature review and also based on discussion with few women entrepreneurs, the drivers that influence the business were found out. They are:

- Earn Money
- To Problems In Early Job
- Motivation Of Friends
- Interest In Business
- To Gain New Knowledge
- Inspiration From Success Stories and
- Other issues

They were posed to the respondents through the questionnaire and the responses for the same were as follows:

Table 4.5. Responses on the reasons for business

reason for business				
	Frequency	Percent	Valid Percent	Cumulative Percent
To Earn Money	49	45.8	45.8	45.8
Problems In Early Job	10	9.3	9.3	55.1
Motivation Of Friends	14	13.1	13.1	68.2
Interest In Business	18	16.8	16.8	85.0
To Gain New Knowledge	10	9.3	9.3	94.4
Inspiration From Sucess Stories	5	4.7	4.7	99.1
Others	1	.9	.9	100.0
Total	107	100.0	100.0	

Figure 4.5. Pie diagram on responses on the reasons for business

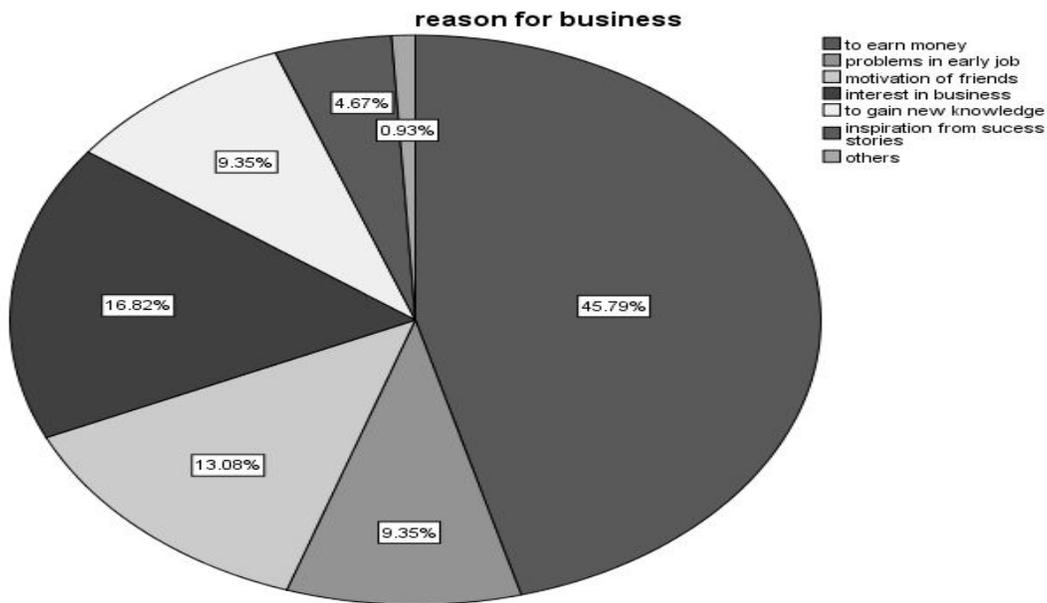
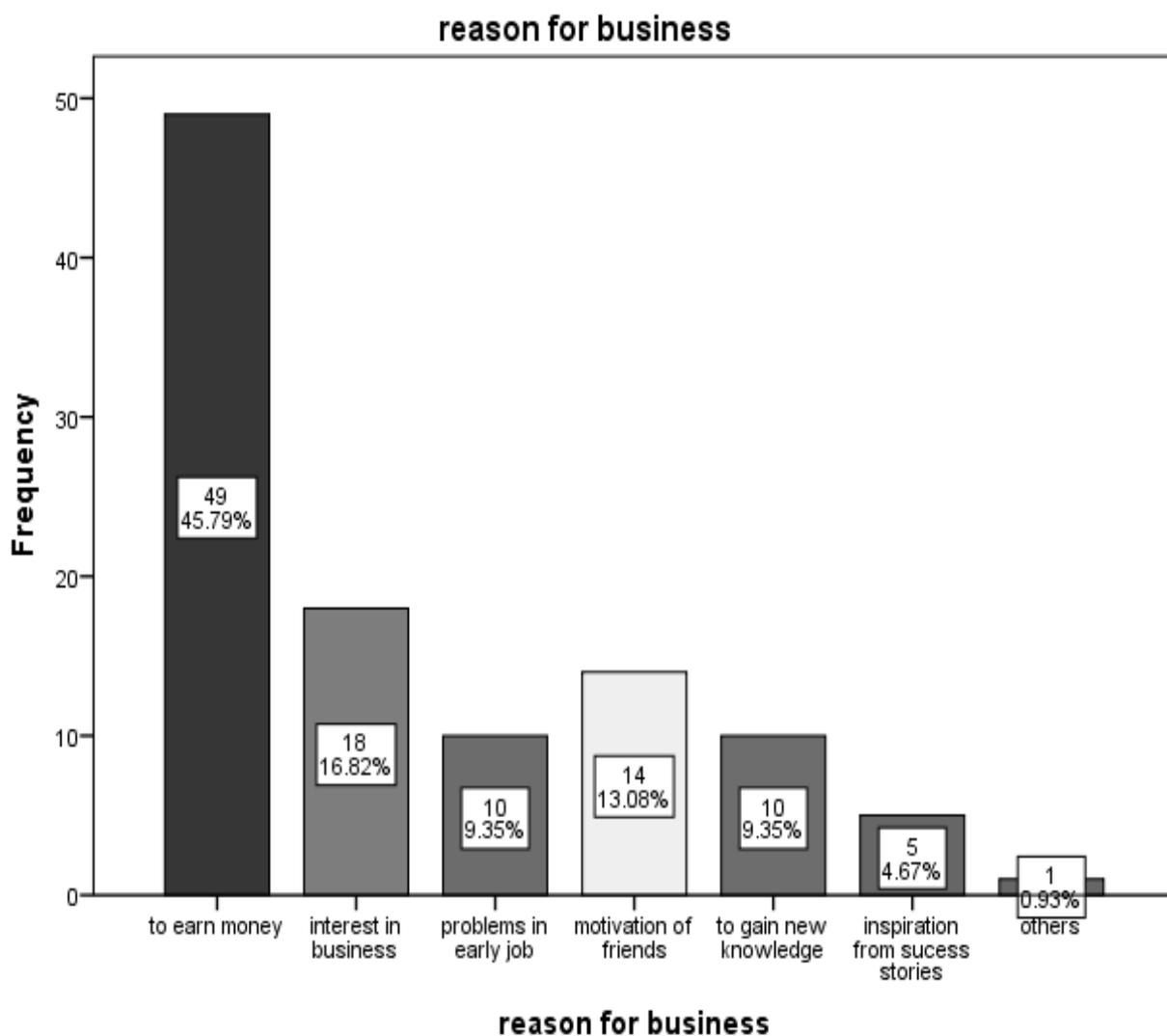


Figure 4.6. Responses on the reason for business



The leading driver that influence these small and micro women owned enterprises (45.79%) is “*to earn money*”. The other medium level factors that driving these women enterprises are ‘interest in business’ (16.82%), ‘motivation of friends’ (13.08%), ‘problems in early job’ (9.35%) and so on.

These responses require more insights and hence cross tabulation was done to assess the other variables and how that has influence on the reasons for starting the business.

#### 4.3.1. Cross tabulation of Age and the reasons for starting business:

After conducting the cross tabulation of age and the reasons for starting the business, it was hypothesized that age is related to the quest for starting and running a business. The following table clearly indicates the same:

Table 4. 6. Chi square tests on age vs reasons for business

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
<b>Pearson Chi-Square</b>	<b>11.682</b>	<b>12</b>	<b>.472</b>
Likelihood Ratio	11.008	12	.528
Linear-by-Linear Association	.095	1	.758
N of Valid Cases	107		

Table 4.7 Symmetric measures for age vs reasons for business

Symmetric Measures			
		Value	Approx. Sig.
Nominal by Nominal	Phi	.330	.472
	Cramer's V	.234	.472
	Contingency Coefficient	.314	.472
N of Valid Cases		107	

## Bar Chart

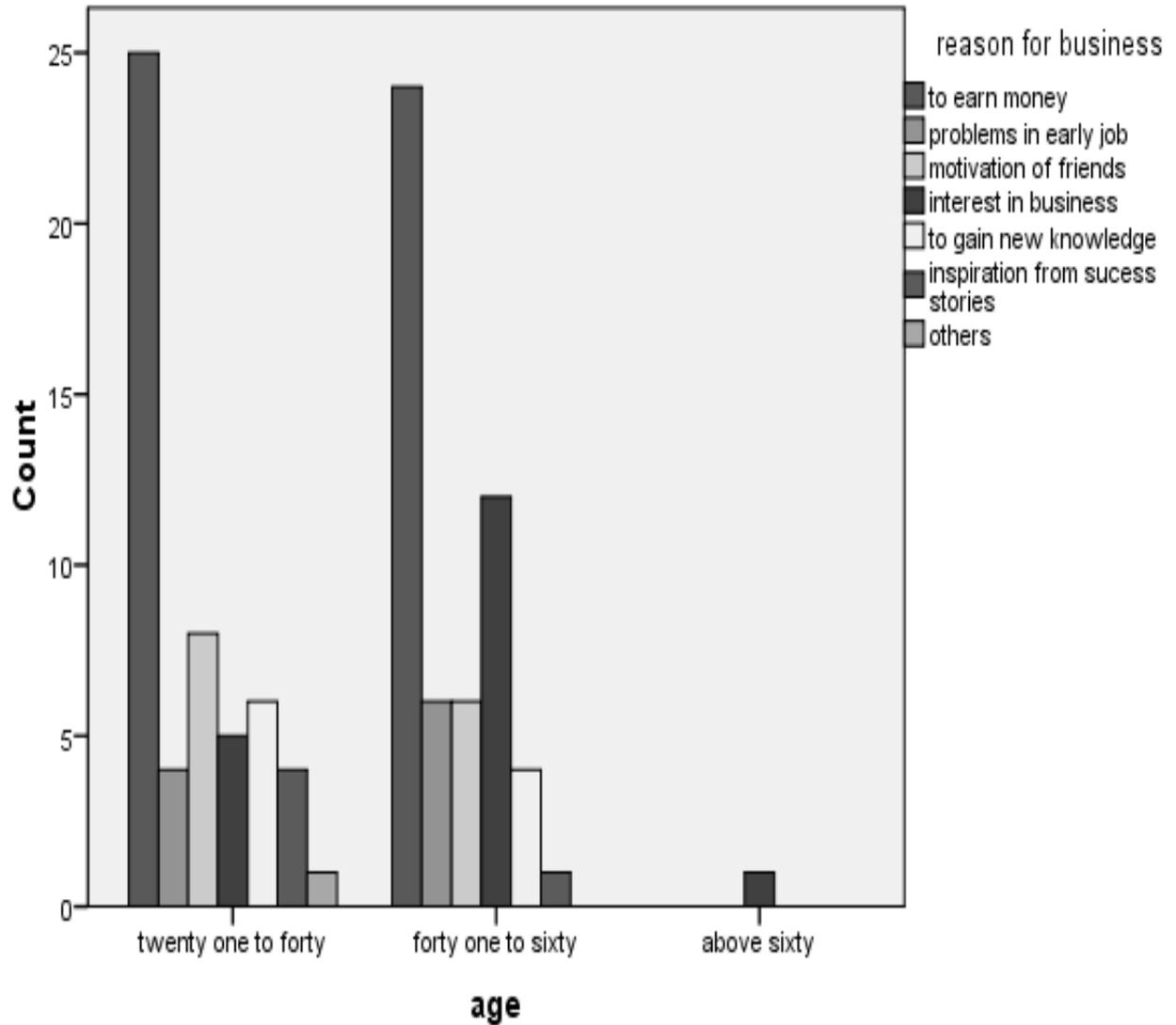


Figure 4.7. Bar chart on the cross tabulation between age and reasons for business

From above tables and figures, it is evident that irrespective of age, all women entrepreneurs run their businesses to earn money.

#### 4.3.2. Cross tabulation of Education and the reasons for starting business:

After conducting the cross tabulation of education and the reasons for starting the business, it was hypothesized that education is related to the quest for starting and running a business. The following table clearly indicates the same:

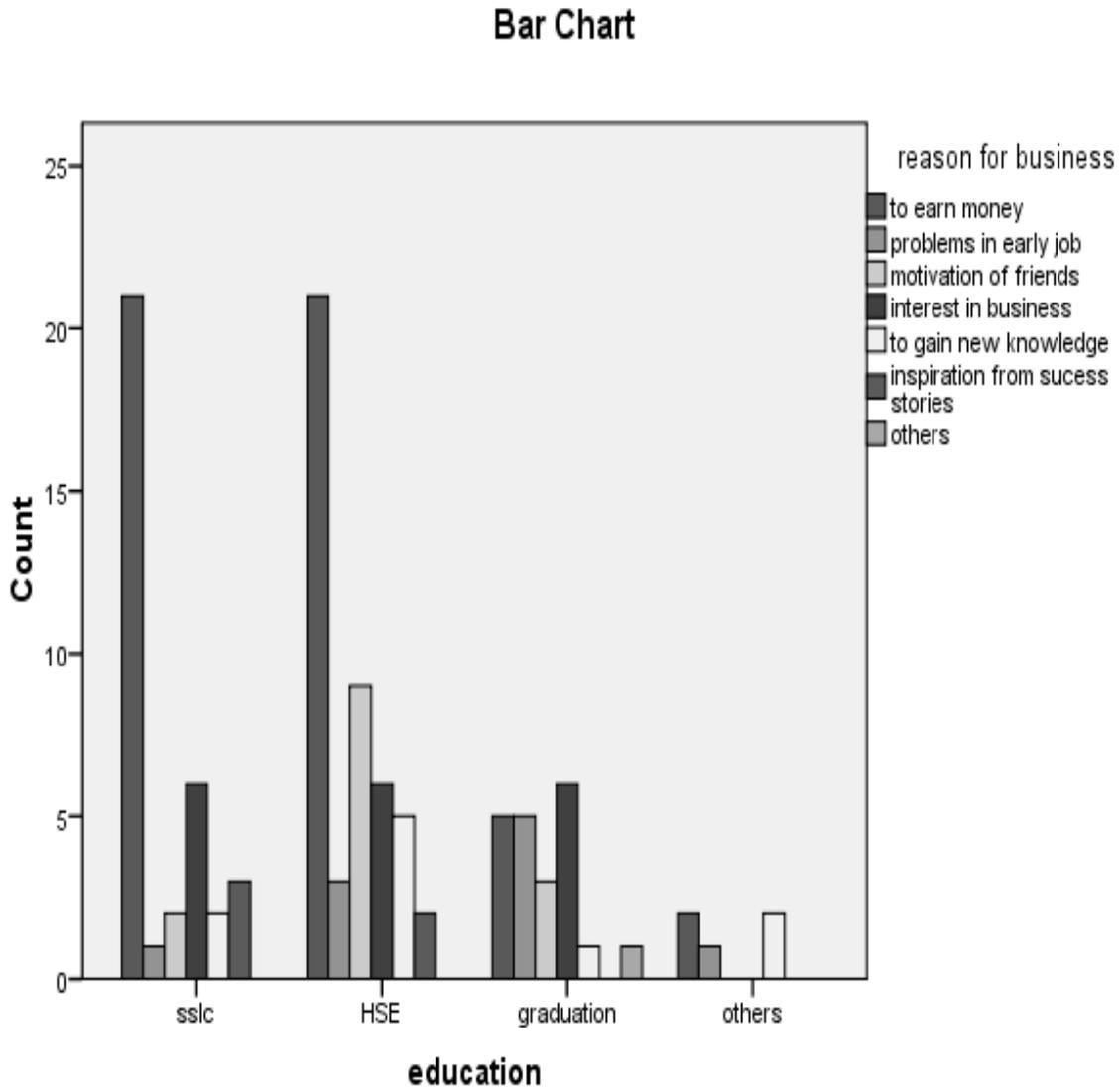
Table 4.8 Chi square tests on Education vs reasons for business

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	30.203	18	.036
Likelihood Ratio	29.083	18	.047
Linear-by-Linear Association	1.192	1	.275
N of Valid Cases	107		

Table 4.9 Symmetric measures for Education vs reasons for business

Symmetric Measures			
		Value	Approx. Sig.
Nominal by Nominal	Phi	.531	.036
	Cramer's V	.307	.036
	Contingency Coefficient	.469	.036
N of Valid Cases		107	

Figure 4.8. Bar chart on the cross tabulation between Education and reasons for business



From above tables and figures, it is clear that women entrepreneurs with education level SSLC and HSE are primarily running their business to earn money. But others with higher education the driving forces are in different reasons with almost equal weightage.

### 4.3.3. Cross tabulation of Nature of products and the reasons for starting business:

After conducting the cross tabulation of nature of products and the reasons for starting the business, it was hypothesized that nature of products is related to the quest for starting and running a business. The following table clearly indicates the same:

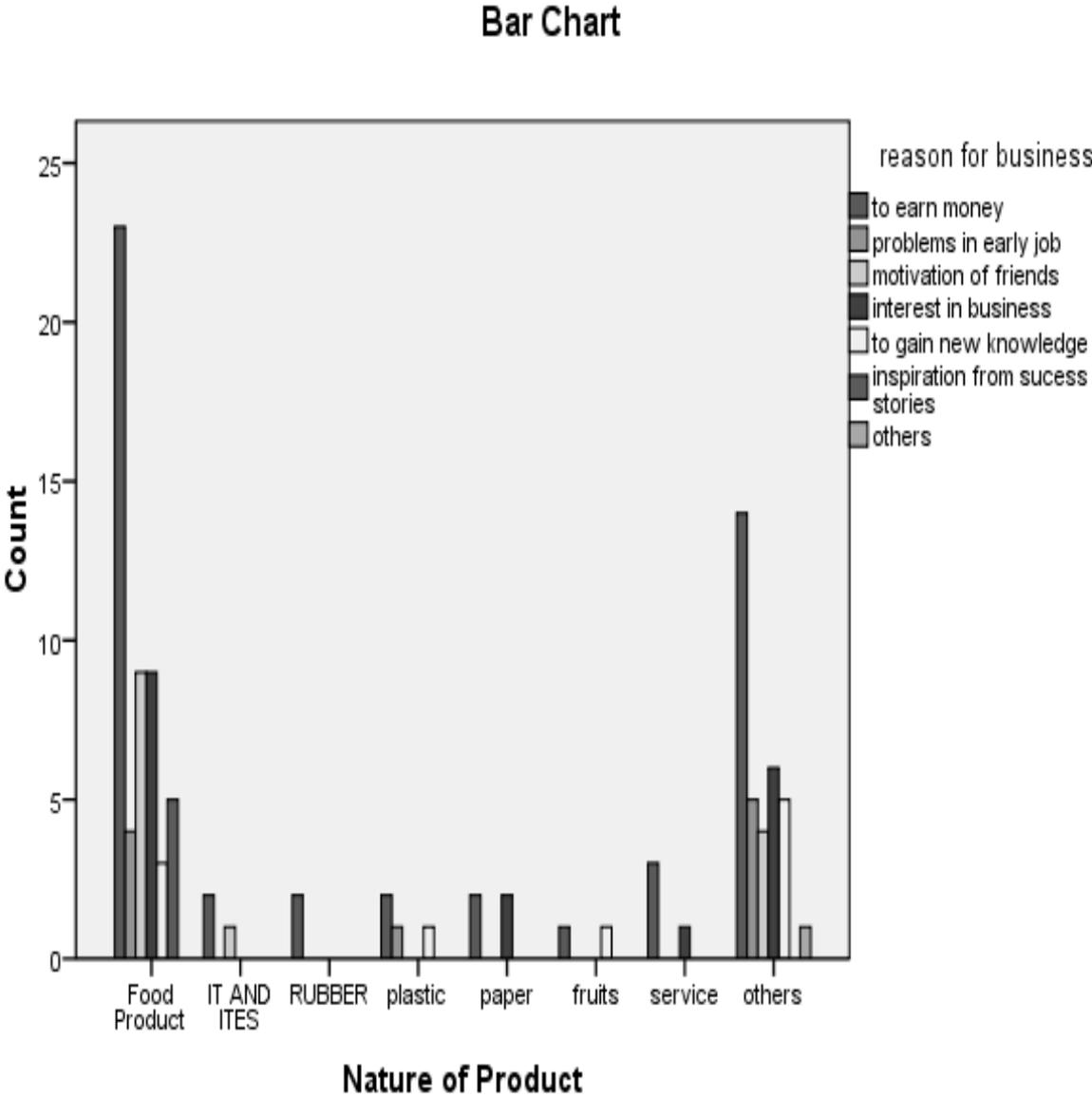
Table 4. 10 Chi square tests on Nature of products vs reasons for business

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
<i>Pearson Chi-Square</i>	<b>29.212</b>	<b>42</b>	<b>.932</b>
Likelihood Ratio	33.547	42	.821
Linear-by-Linear Association	.000	1	.995
N of Valid Cases	107		

Table 4.11 Symmetric measures for Nature of products vs reasons for business

Symmetric Measures			
		Value	Approx. Sig.
Nominal by Nominal	Phi	.522	.932
	Cramer's V	.213	.932
	Contingency Coefficient	.463	.932
N of Valid Cases		107	

Figure 4.9 Bar chart on the cross tabulation between nature of products and reasons for business

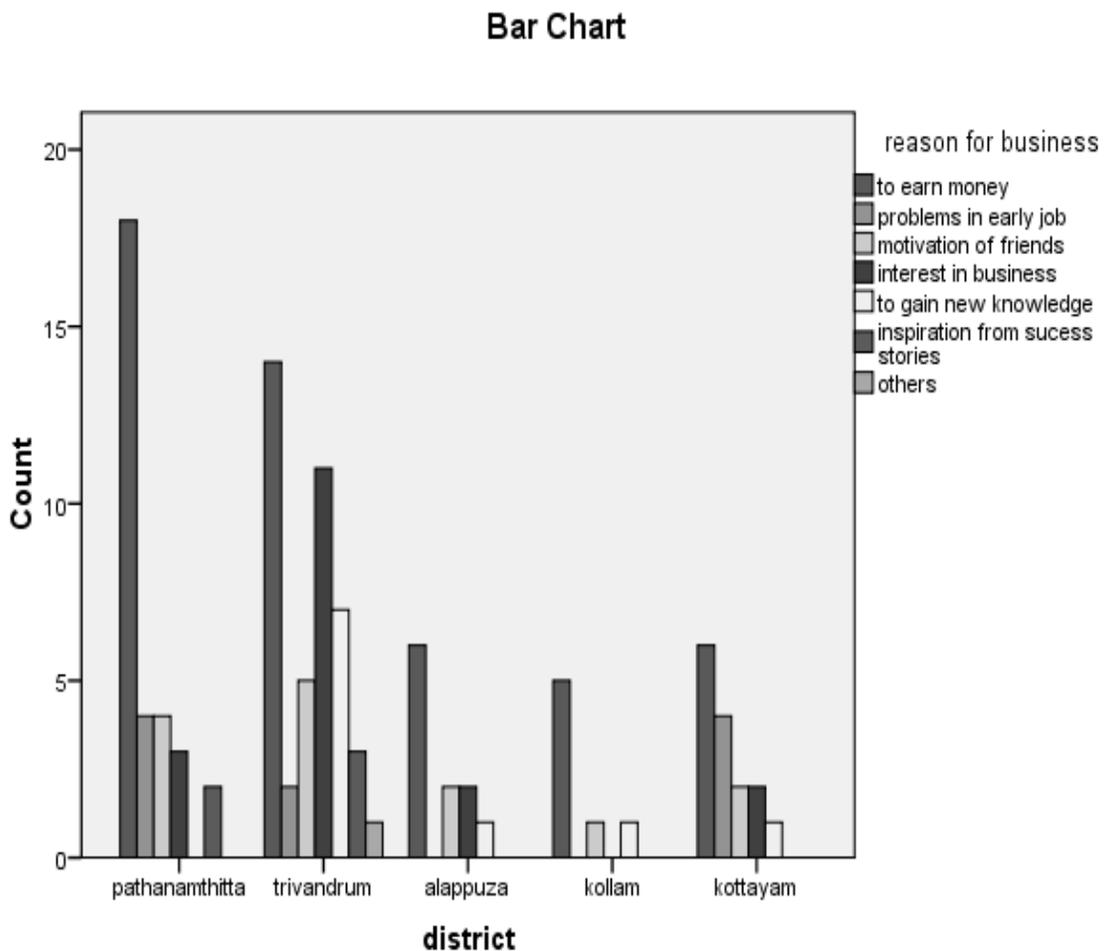


From above tables and figures, it is clear those women entrepreneurs handling different products primarily running their business *to earn money*.

### 4.3.3. Cross tabulation of districts and the reasons for starting business:

After conducting the cross tabulation of districts and the reasons for starting the business, it was hypothesized that districts are related to the quest for starting and running a business. The following table clearly indicates the same:

Figure 4.10 Bar chart on the cross tabulation between districts and reasons for business



For different districts too, the main driving force behind almost enterprises sampled is **to earn money.**

#### 4.4. ROLE OF MIDDLEMEN:

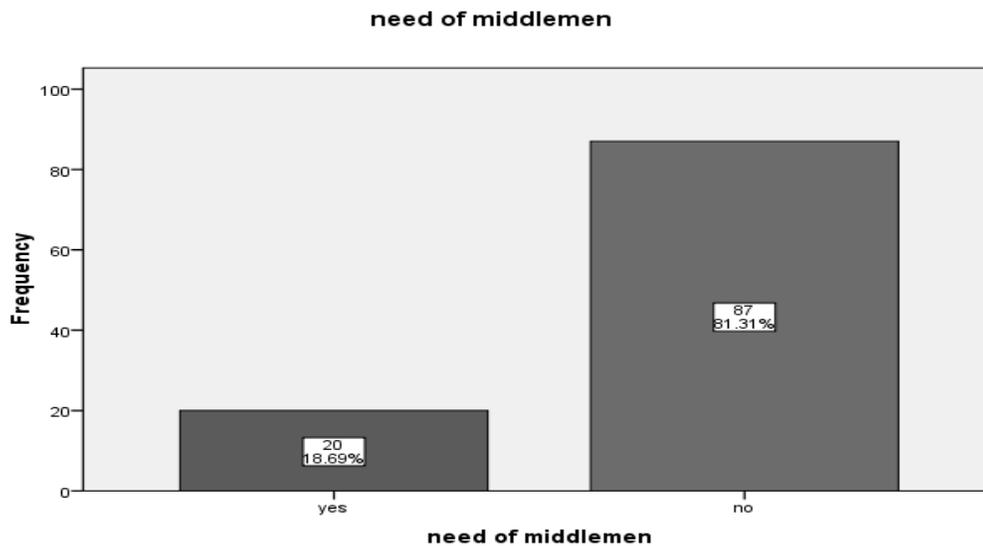
##### 4.4.1. Need for middlemen:

The literature review quoted earlier in chapter 3, it was found that middle men are needed for the starting businesses. However since the study had only experienced enterprises, in the primary data a question was added where it was asked that middle men are exploiting them or helping them etc. and the responses for the same was given as below:

Table 4.12 Responses on the need for middlemen

Need for middlemen				
	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	20	18.7	18.7	18.7
No	87	81.3	81.3	100.0
Total	107	100.0	100.0	

Figure 4.11. Responses on the need for middlemen



81.35% of the currently running enterprises owners believed strongly that they don't need middlemen or any mechanism for their product to reach the customers. This shows their confidence in their products and also the ability to market the products.

4.4.2. Exploitation by the middlemen:

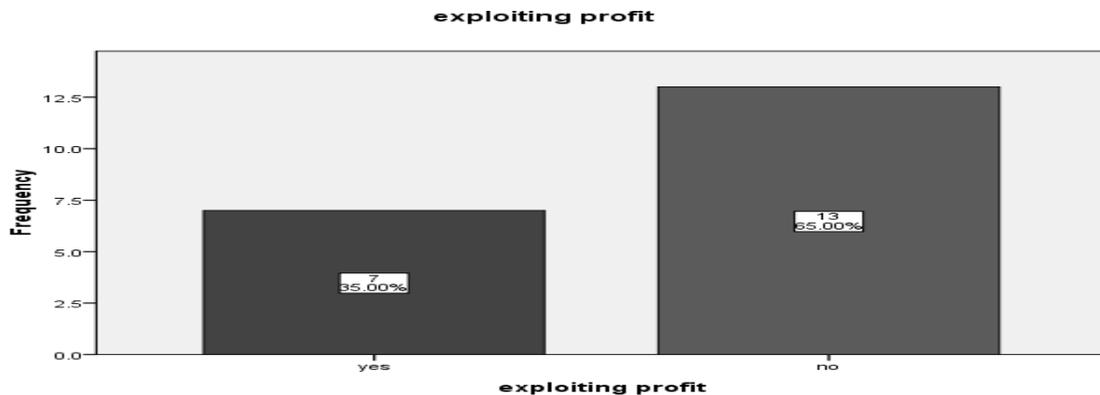
Of those respondents who mentioned that they need middlemen, further question was asked whether the middlemen are exploiting them by garnering more profit to them, the responses were as below:

Table 4.13 Responses on exploiting profit by middlemen

Exploiting profit by middlemen				
	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	7	6.5	35.0	35.0
No	13	12.1	65.0	100.0
Total	20	18.7	100.0	

The same is depicted below in the figure.

Figure 4.12 Responses on exploiting profit by middlemen



But, among those who believed the necessity of middlemen for their product to reach the end customers, majority (65%) are not thinking that these intermediaries not exploiting them by gaining more profit margin.

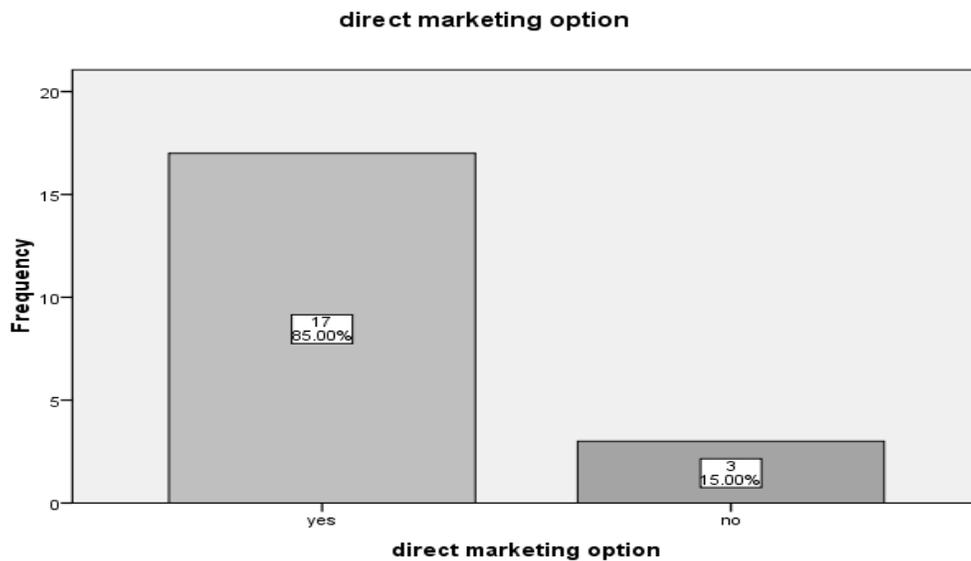
4.4.3. Options of direct marketing:

Of those respondents who mentioned that they need middlemen, further question was asked whether they could think of opting for direct marketing, the responses were as below:

Table 4.14 Responses on the direct marketing options

Direct marketing options				
	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	17	15.9	85.0	85.0
No	3	2.8	15.0	100.0
Total	20	18.7	100.0	

Figure 4.13 Responses on the direct marketing options



Majority of respondents (85%) positively have taken the direct marketing as an opportunity to market successively their products.

4.4.4. Use of online portals:

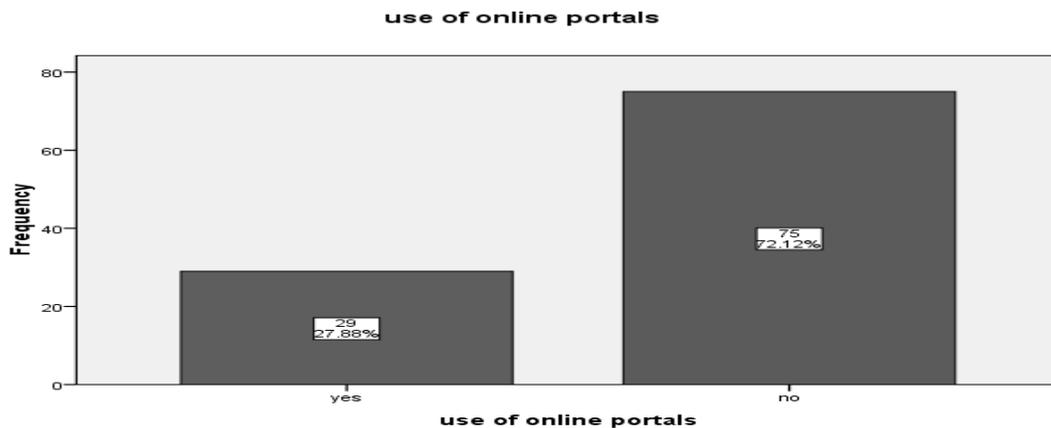
All the respondents were asked about their interest in marketing the products online and the use of online portals, three of the respondents were completely not aware of Internet and web based marketing. However the rest of the respondents were aware of the same.

The responses are given as below:

Table 4.15 Responses on the use of online portals

Use of online portals				
	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	29	27.1	27.9	27.9
No	75	70.1	72.1	100.0
Total	104	97.2	100.0	
Missing	3			

Figure 4.14 Responses on the use of online portals



It was noticed that majority (70.1%) of them are very much reluctant to do online marketing to promote their products. This may be due to the aversion towards the digital marketing, in general. However 104 respondents were completely aware of Internet as a source and medium which is fast emerging.

**4.5. RESPONSES ON BRANDING OF PRODUCTS:**

The respondents were asked question on the need for branding. Even though they are selling in the local markets, the need for branding and its importance was asked as the enumerator had to explain what is branding, why branding, the merits and demerits of branding, the need for using trade mark etc.

4.5.1. Need for branding:

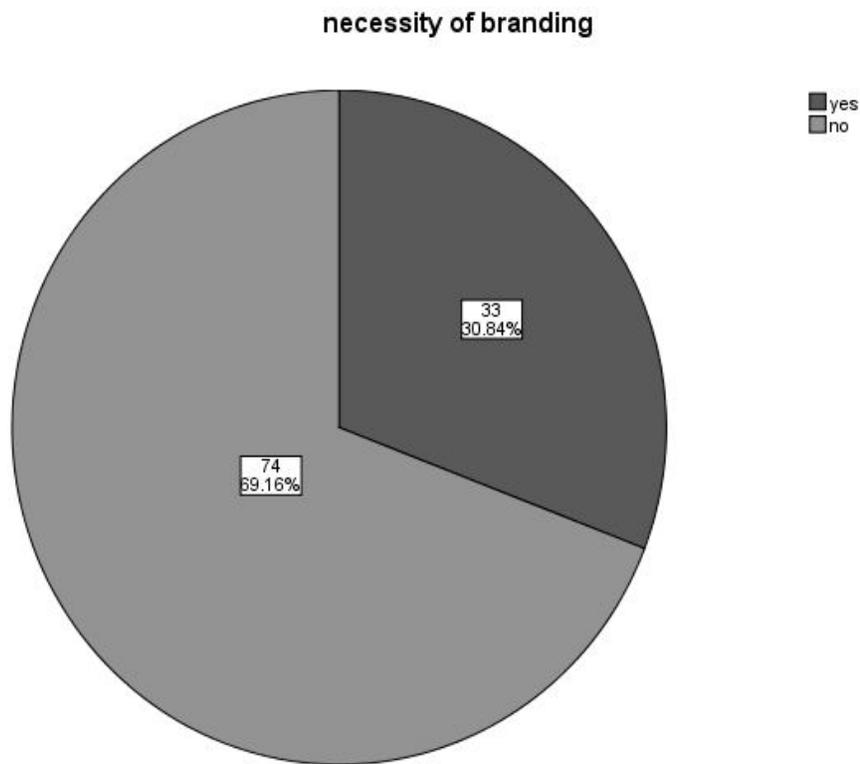
All the respondents were asked about the need for branding. The responses for the same are depicted below:

Table 4.16 Responses on the need for branding

Need for branding				
	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	33	30.8	30.8	30.8
No	74	69.2	69.2	100.0
Total	107	100.0	100.0	

The same is depicted in figure below:

Figure 4.15 Responses on the need for branding



The unawareness regarding the branding of a product or services are very clear, since majority of them (69.2%) believed that branding of their own products is not necessary. This may be due to the fact that they are now selling them locally. They consider the customer contacts as more important in this aspect than branding.

To validate the same, chi square tests were conducted in respect of age, educational qualifications and nature of products. Since nature products will have competition from the others, this was included for analysis.

Table 4.17 Chi square test of Age Vs need for branding

Case Processing Summary						
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
age * necessity of branding	107	100.0%	0	.0%	107	100.0%

Table 4.18 Pearson's chi square test of Age Vs need for branding

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
<b>Pearson Chi-Square</b>	<b>1.556</b>	<b>2</b>	<b>.459</b>
Likelihood Ratio	1.845	2	.398
Linear-by-Linear Association	1.419	1	.234
N of Valid Cases	107		

H<sub>0</sub>: There is no association between age and the need for branding.

Since the value of Pearson Chi-Square is 1.556 and significance value is 0.459 (which is greater than 0.05) the null hypothesis is accepted that there is no association between age and the opinion about branding towards their own products.

Table 4.19 Chi square test of Education Vs need for branding

Case Processing Summary						
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
education * necessity of branding	107	100.0%	0	.0%	107	100.0%

Table 4.20 Pearsons chi square test of Education Vs need for branding

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
<b>Pearson Chi-Square</b>	<b>2.100</b>	<b>3</b>	<b>.552</b>
Likelihood Ratio	2.126	3	.547
Linear-by-Linear Association	.627	1	.429
N of Valid Cases	107		

H<sub>0</sub>: There is no association between education and the need for branding.

Since the value of Pearson Chi-Square is 2.100 and significance value is 0.552 (which is greater than 0.05) the null hypothesis is accepted that there is no association between the education level of women enterprises and the opinion about branding towards their own products.

Further the chi square test was done to see whether nature of products have any association with the need for branding since it may differ due to locations.

Table 4. 21 Chi square test of Nature of products Vs need for branding

<b>Case Processing Summary</b>						
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Nature of Product * necessity of branding	107	100.0%	0	.0%	107	100.0%

Table 4.22 Pearson's chi square test of Nature of products Vs need for branding

<b>Chi-Square Tests</b>			
	Value	df	Asymp. Sig. (2-sided)
<b><i>Pearson Chi-Square</i></b>	<b>20.103</b>	<b>7</b>	<b>.005</b>
Likelihood Ratio	21.202	7	.003
Linear-by-Linear Association	2.076	1	.150
N of Valid Cases	107		

H<sub>0</sub>: There is no association between Nature of products and the need for branding.

Since the value of Pearson Chi-Square is 20.103 and significance value is 0.005 (which is smaller than 0.05) the null hypothesis is rejected that there is a significant association between the nature of products and the opinion about branding towards their own products. This indicates that even though age and education are not related, the nature of the products have significance in the need for branding.

#### 4.5.2. Reasons for branding:

Of those respondents who mentioned that they need branding in order to succeed, they were asked to provide responses on the following as the reasons for branding:

- Unique image creation
- Increase sales volume
- Consumers feeling reliable and trust
- Introduce new products
- Reduce promotion expense

The responses received in this context were further analyzed using mean, standard deviation, skewness and kurtosis and the same is depicted in the following table:

Table 4.23 Responses on the reasons for branding

Reasons for branding													
	N	Range	Minimum	Maximum	Sum	Mean		Std. Deviation	Variance	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
unique image creation	33	4	1	5	68	<b>2.06</b>	.189	1.088	1.184	1.423	.409	1.858	.798
increase sales volume	33	4	1	5	71	<b>2.15</b>	.235	1.349	1.820	1.008	.409	-.232	.798
consumers feeling reliable and trust	33	4	1	5	108	<b>3.27</b>	.201	1.153	1.330	-.184	.409	-.252	.798
introduce new products	33	4	1	5	112	<b>3.39</b>	.238	1.368	1.871	-.777	.409	-.647	.798
reduce promotion expense	33	3	2	5	136	<b>4.12</b>	.167	.960	.922	-.480	.409	-1.283	.798
Valid Number (listwise)	33												

From table 4.21, it was evident that the women believed that branding is necessary mainly, *to create a unique image (mean rank= 2.06)* , *to increase sales volume(mean rank =2.15)*, *to feel their consumers the reliability and trust towards them(mean rank= 3.27)* and so on.

#### 4.6. MARKETING PLAN:

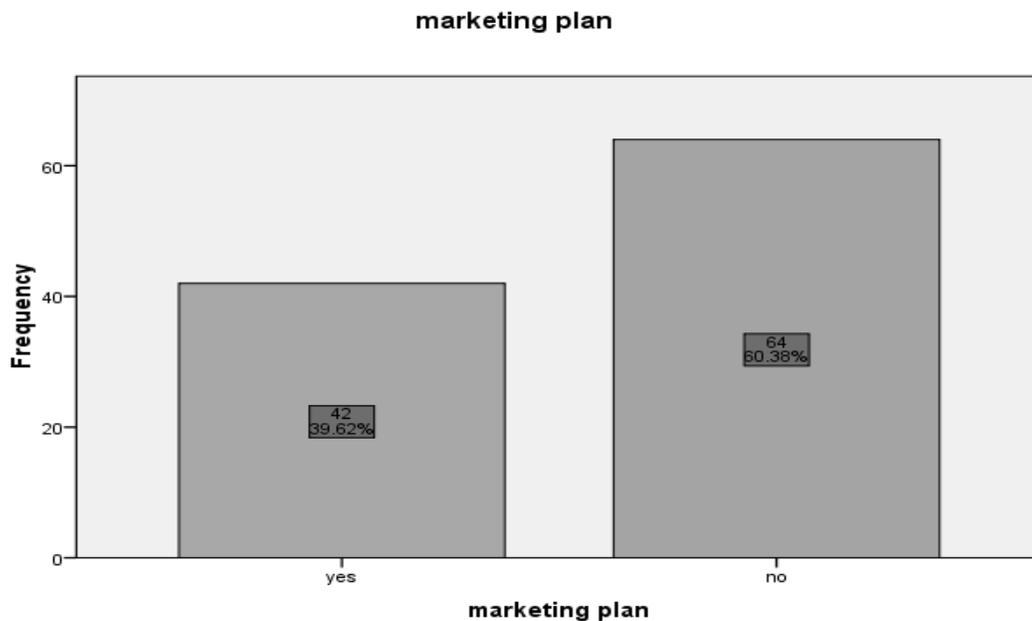
##### 4.6.1. Use of marketing plan:

On the question of whether they are using marketing plan for their functioning, the following responses were received:

Table 4.24 Responses on the use of Marketing plan

Marketing plan				
	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	42	39.3	39.6	39.6
No	64	59.8	60.4	100.0
Total	106	99.1	100.0	

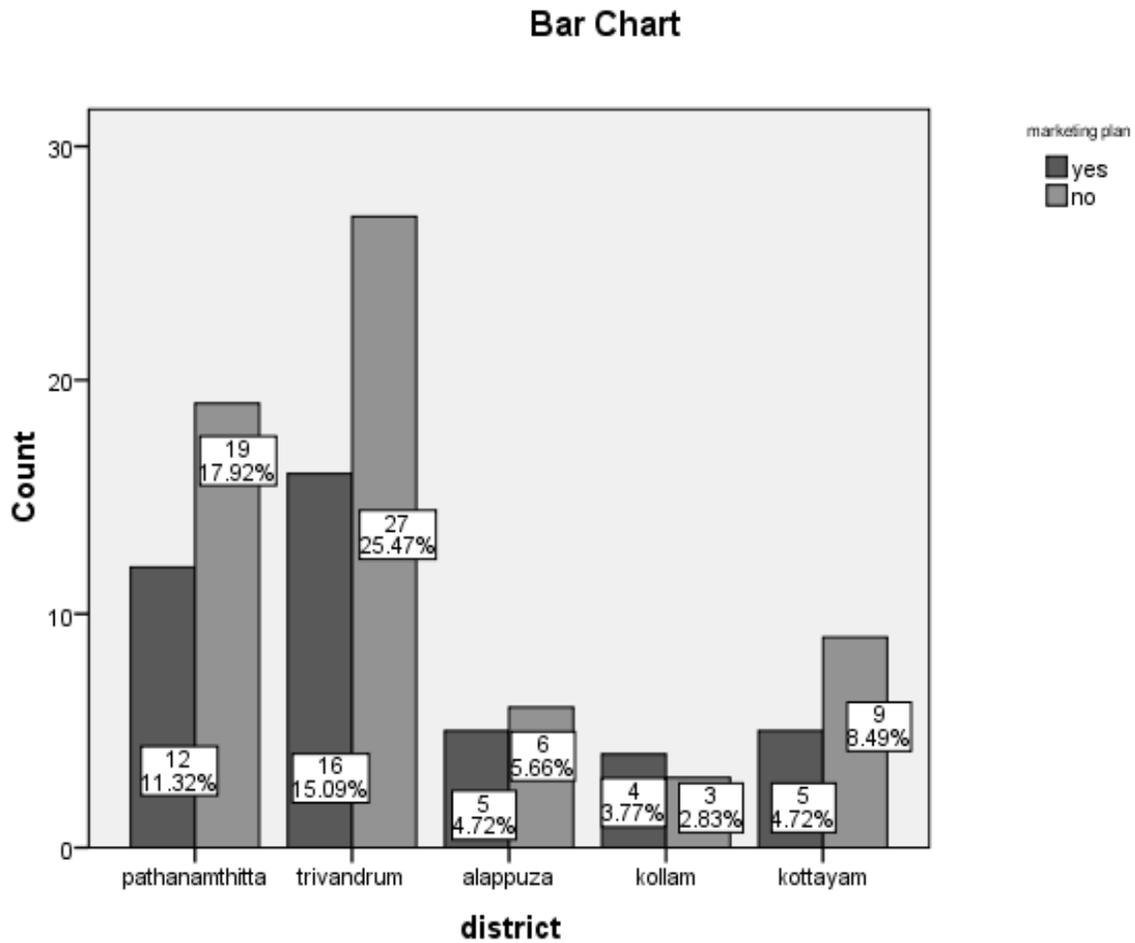
Figure 4.16. Responses on the use of Marketing plan



It was clear from the analysis that 60% do not follow a marketing plan and are not aware that such a plan is needed.

After conducting the cross tabulation of districts and the use of marketing plan, it was hypothesized that districts are related to the use of marketing plan. The following table clearly indicates the same:

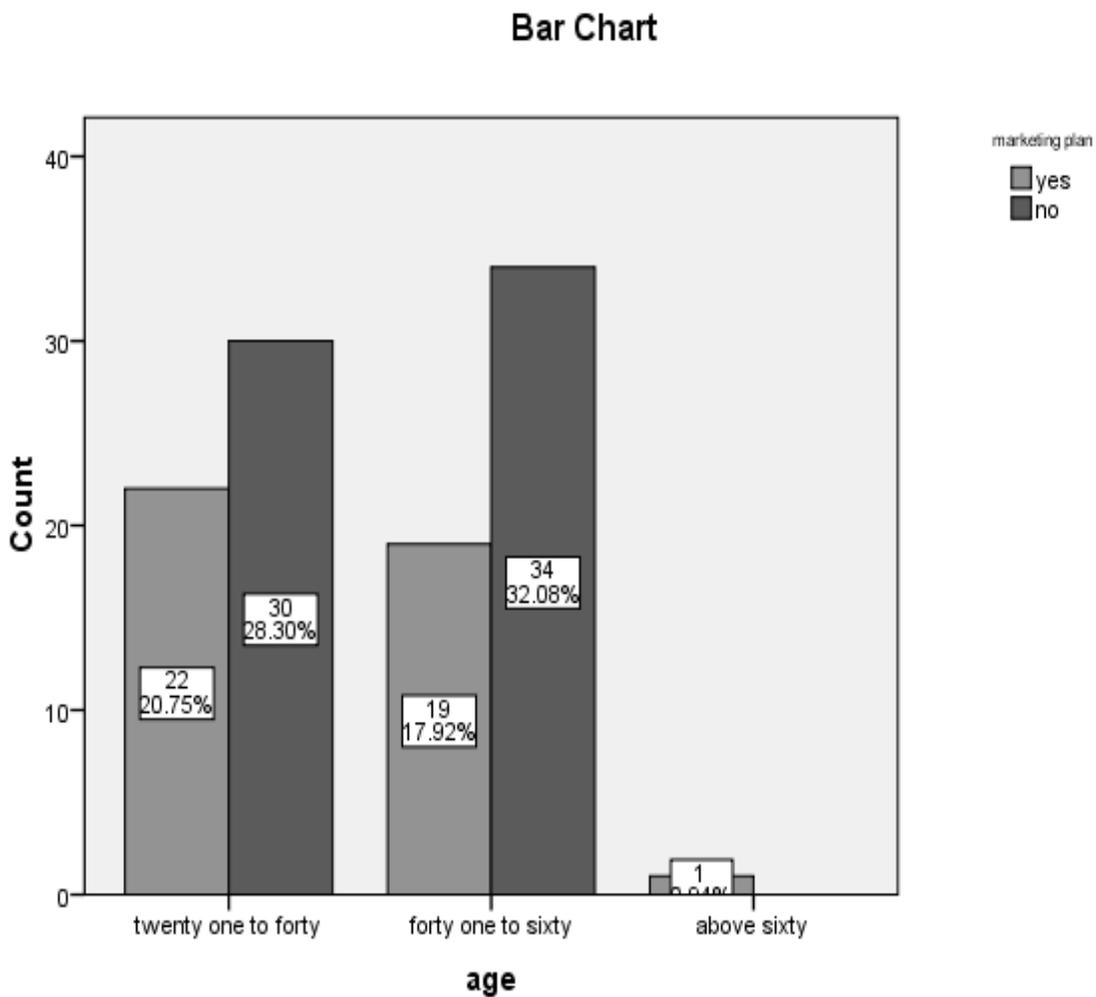
Figure 4.17. Bar chart on the district Vs Use of Marketing plan



It could be seen that except Kollam in all other districts, there was no use of marketing plan and the number was highest in Trivandrum district.

After conducting the cross tabulation of age and the use of marketing plan, it was hypothesized that age are related to the use of marketing plan. The following table clearly indicates the same:

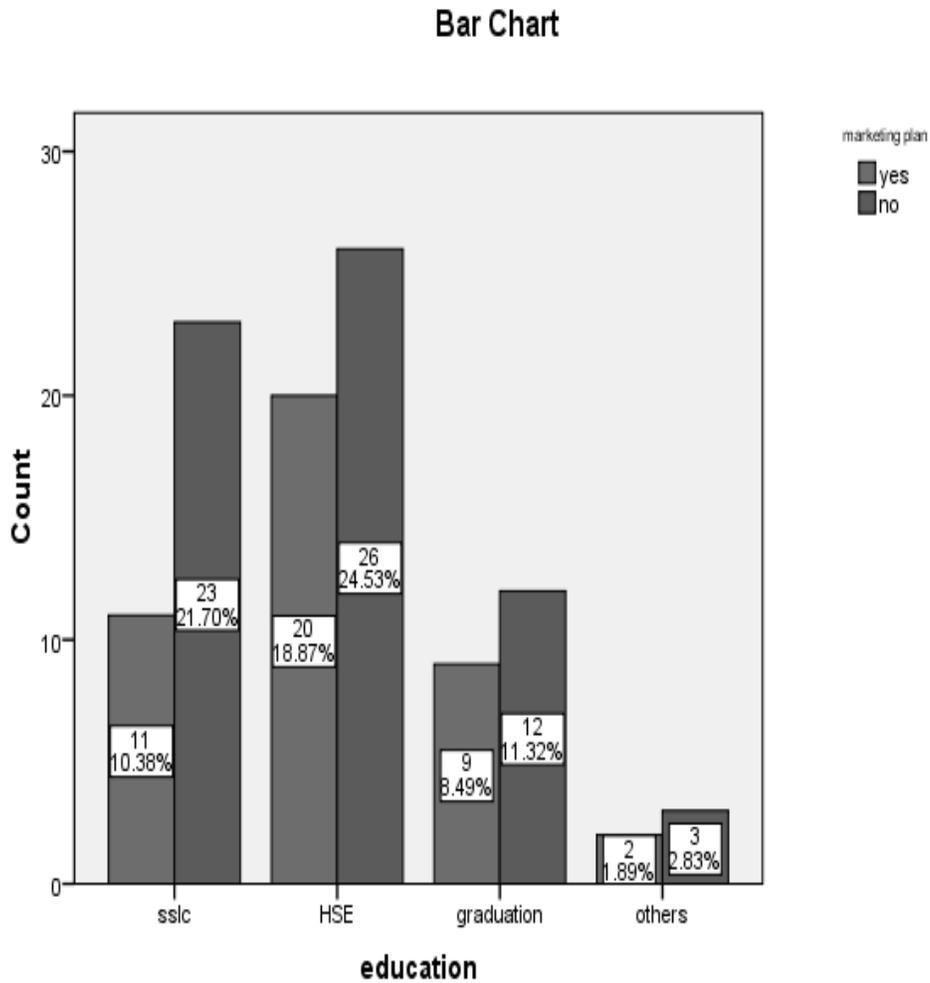
Figure 4.18. Bar chart on Age Vs use of marketing plan



Irrespective of age levels, they are reluctant to practice marketing plans. Those in the age group of forty one to sixty are very averse to the marketing plan.

A cross tabulation of education and the use of marketing plan was done and the following table clearly indicates the same:

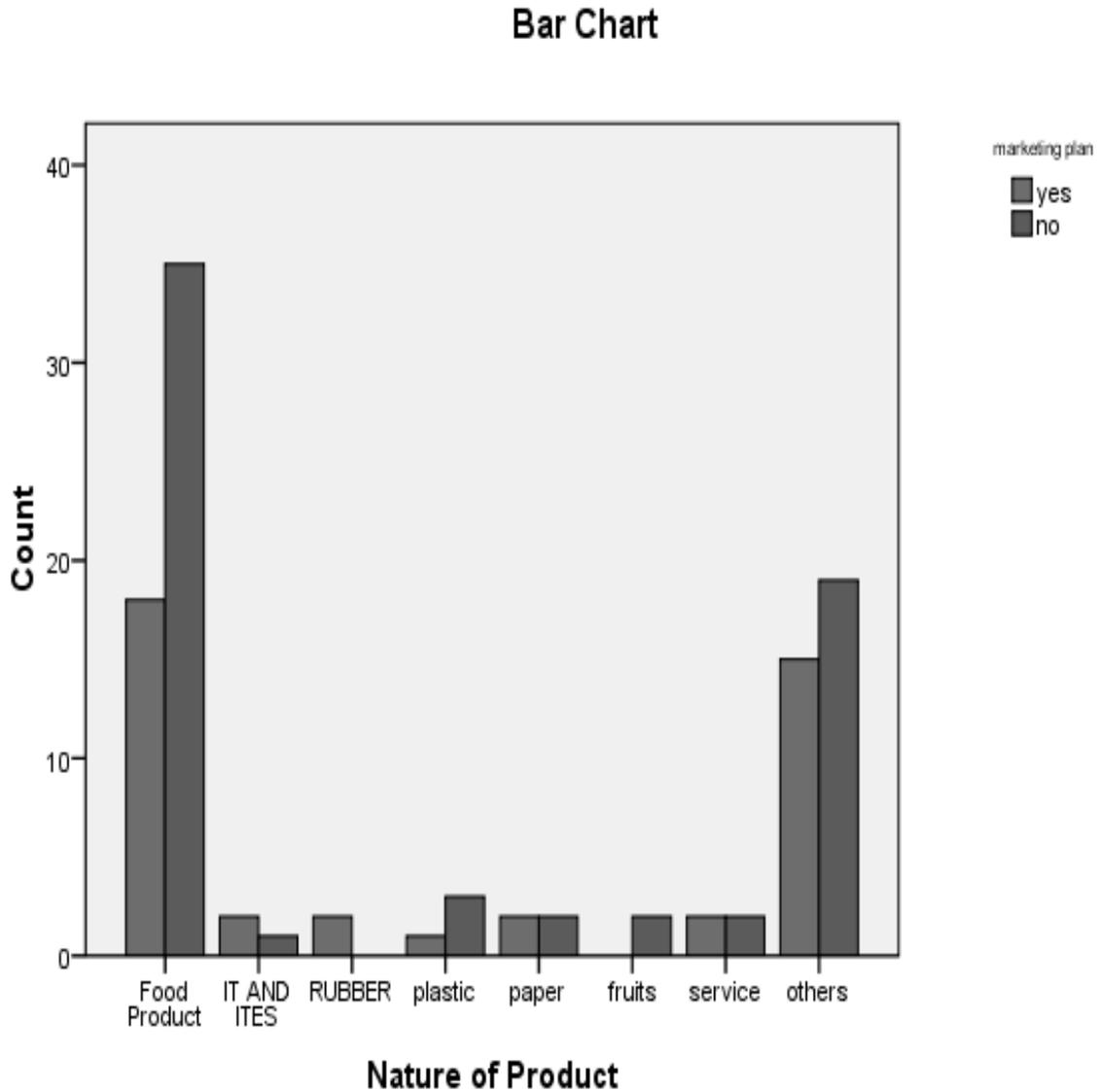
Figure 4.19 Bar chart on Education Vs use of marketing plan



This analysis also reflects that irrespective of education, they are reluctant to practice and use marketing plan.

A similar study was done with respect to nature of products and the results are as shown:

Figure 4.20 Bar chart on Nature of products Vs use of marketing plan



It was seen that most of those in the food products sector and others category in consonance with all others clearly indicated that they are not practicing marketing plan. Only in the case of rubber products, they are using marketing plan.

#### 4.6.2. Purpose of marketing plan:

Of the 42 respondents who practiced marketing plan, they were asked as to what prompted them to use marketing plan and the variables identified for the purpose included:

- Optimum utilization
- Ensure quality
- Waste reduction
- Inventory control
- Economy in production

An analysis on the same reflected the following as seen from the table 4.26.

Table 4.25 Responses on the purpose of marketing plan

Purpose of marketing plan				
	Frequency	Percent	Valid Percent	Cumulative Percent
optimum utilisation	9	8.4	21.4	21.4
<b><i>ensure quality</i></b>	<b>12</b>	<b>11.2</b>	<b>28.6</b>	<b>50.0</b>
<b><i>waste reduction</i></b>	<b>14</b>	<b>13.1</b>	<b>33.3</b>	<b>83.3</b>
inventory control	5	4.7	11.9	95.2
economy in production	2	1.9	4.8	100.0
Total	42	39.3	100.0	

Those who practices marketing plan believed that the main objectives are to *waste reduction and increased profit(33.3 %),to ensure quality(28.6%), optimum utilization(21.4%) and so on.*

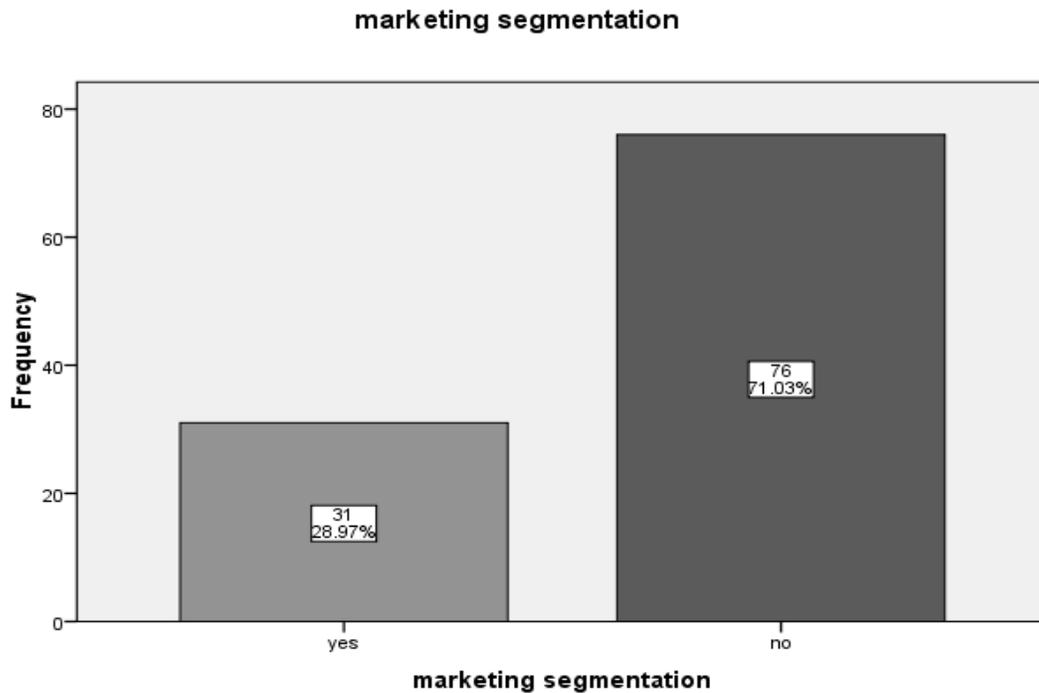
#### 4.7. MARKET SEGMENTATION:

All the respondents were asked whether they are practicing market segmentation to reach the maximum customers, the response were as shown in table 4.27.

Table 4.26 Responses on practicing market segmentation

market segmentation				
	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	31	29.0	29.0	29.0
No	<b>76</b>	<b>71.0</b>	<b>71.0</b>	<b>100.0</b>
Total	107	100.0	100.0	

Figure 4.21. Responses on practicing market segmentation



They don't know much about market segmentation. 71% of them don't practice it.

Those who have accepted that they are presently practicing market segmentation, further analysis was done with respect to the district they belong, the age group, the educational level and the nature of products they are handling.

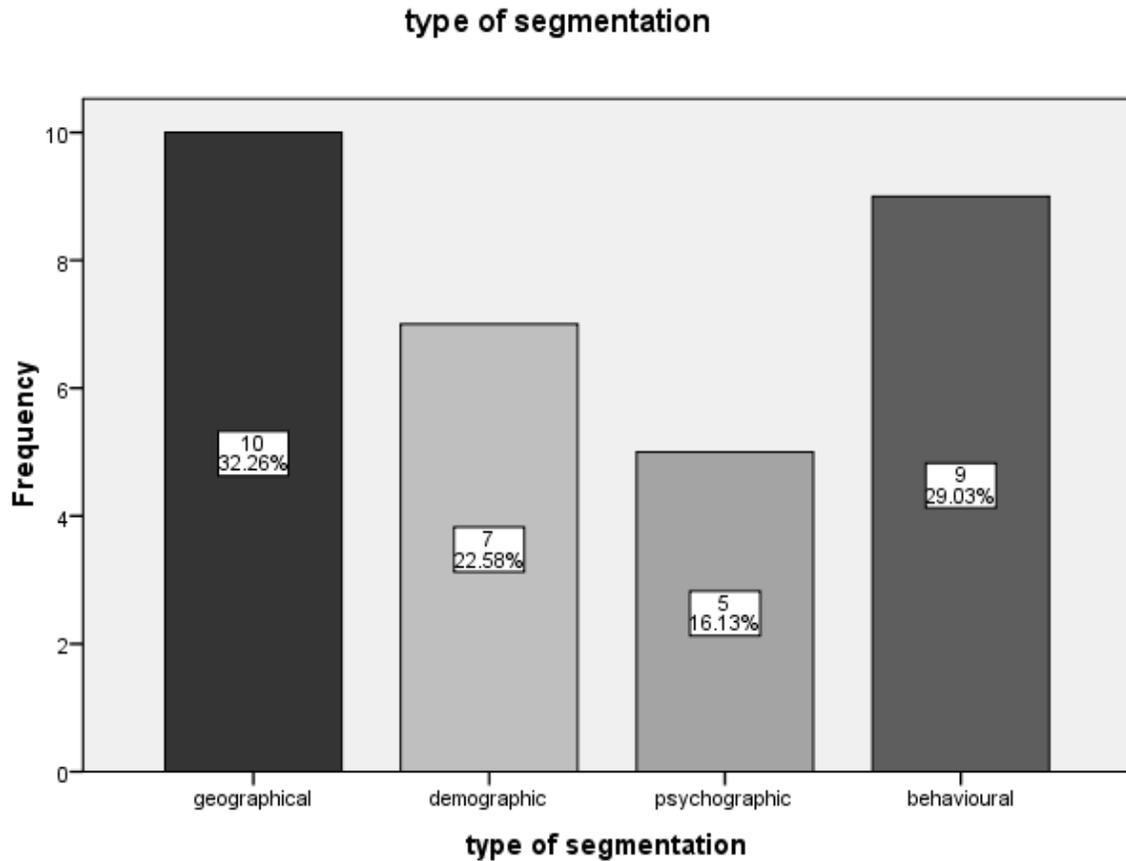
They were asked what type of market segmentation, they were given options of geographic segmentation, demographic segmentation, psychographic segmentation and behavioural segmentation. They were also introduced to the concepts by the field investigators so that they could easily identify the type of segmentation they are practicing.

Table 4.27 Responses on those practicing market segmentation

Types of market segmentation				
	Frequency	Percent	Valid Percent	Cumulative Percent
Geographical	10	9.3	32.3	32.3
Demographic	7	6.5	22.6	54.8
Psychographic	5	4.7	16.1	71.0
Behavioral	9	8.4	29.0	100.0
Total	<b>31</b>	<b>29.0</b>	<b>100.0</b>	
Total	107	100.0	100.0	

The same is depicted in the figure as below:

Figure 4.22 Responses on those practicing market segmentation



The segmentation practiced by the enterprises is as follows:

Geographical segmentation (32.26%)

Behavioral segmentation (29.03%)

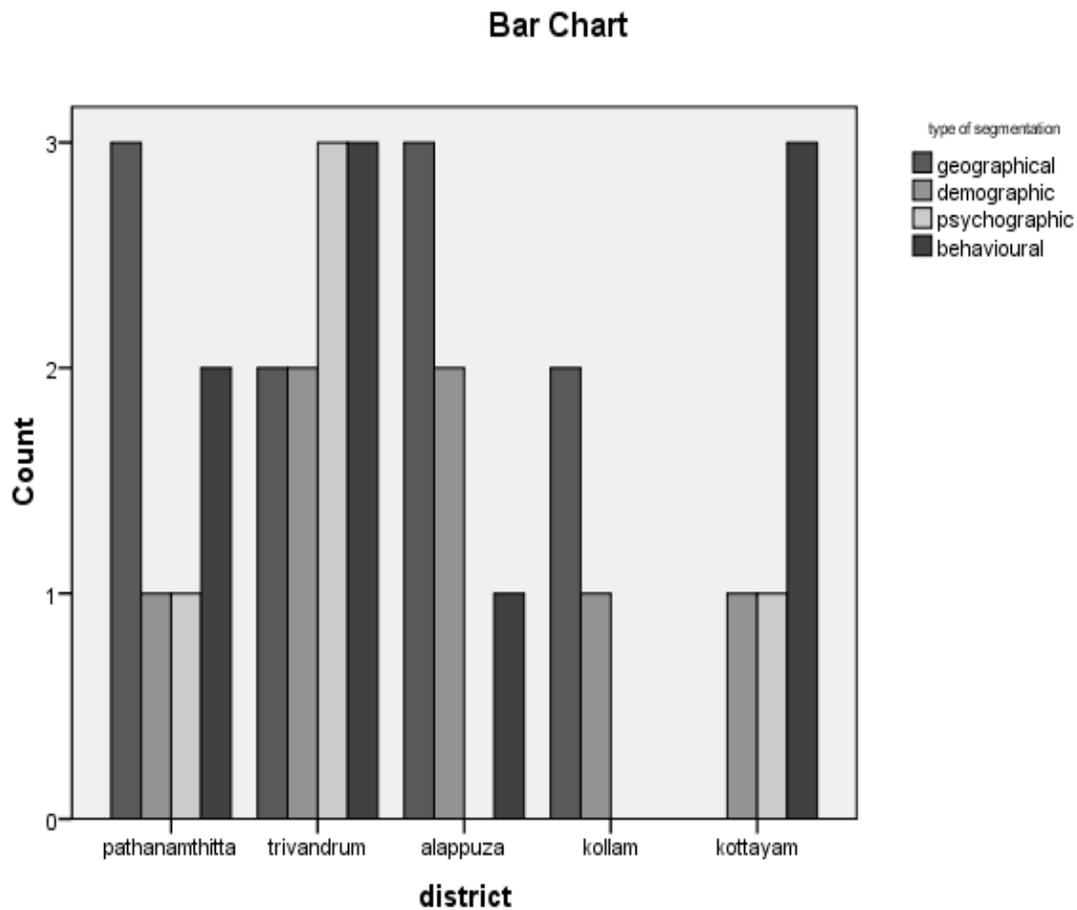
Demographic segmentation (22.6%) and

Psychographic segmentation (16.1%)

It can be seen that in any fledgling marketing organizations, initial type of segmentation done can be seen in these women enterprises also.

After conducting the cross tabulation of districts and the type of market segmentation, the following responses were received:

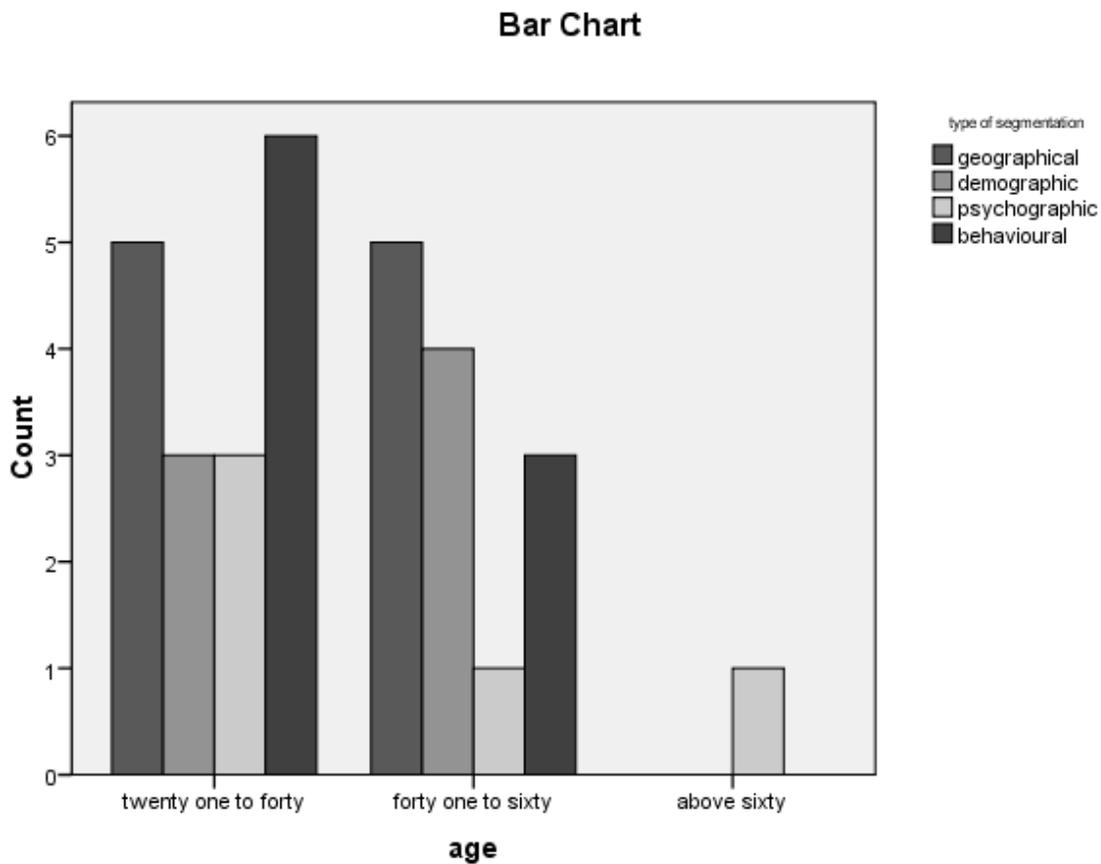
Figure 4.23 Bar chart on the district Vs type of market segmentation



It can be seen that in Kottayam, the preferred segmentation was behavioural, in Kollam, Alappuzha and Pathanamthitta, the preferred segmentation was geographical and only in Trivandrum psychographic and behavioural segmentation were practiced.

Similar analysis was done with respect to the age group and their responses, the following results were seen:

Figure 4.24 Bar chart age Vs type of market segmentation

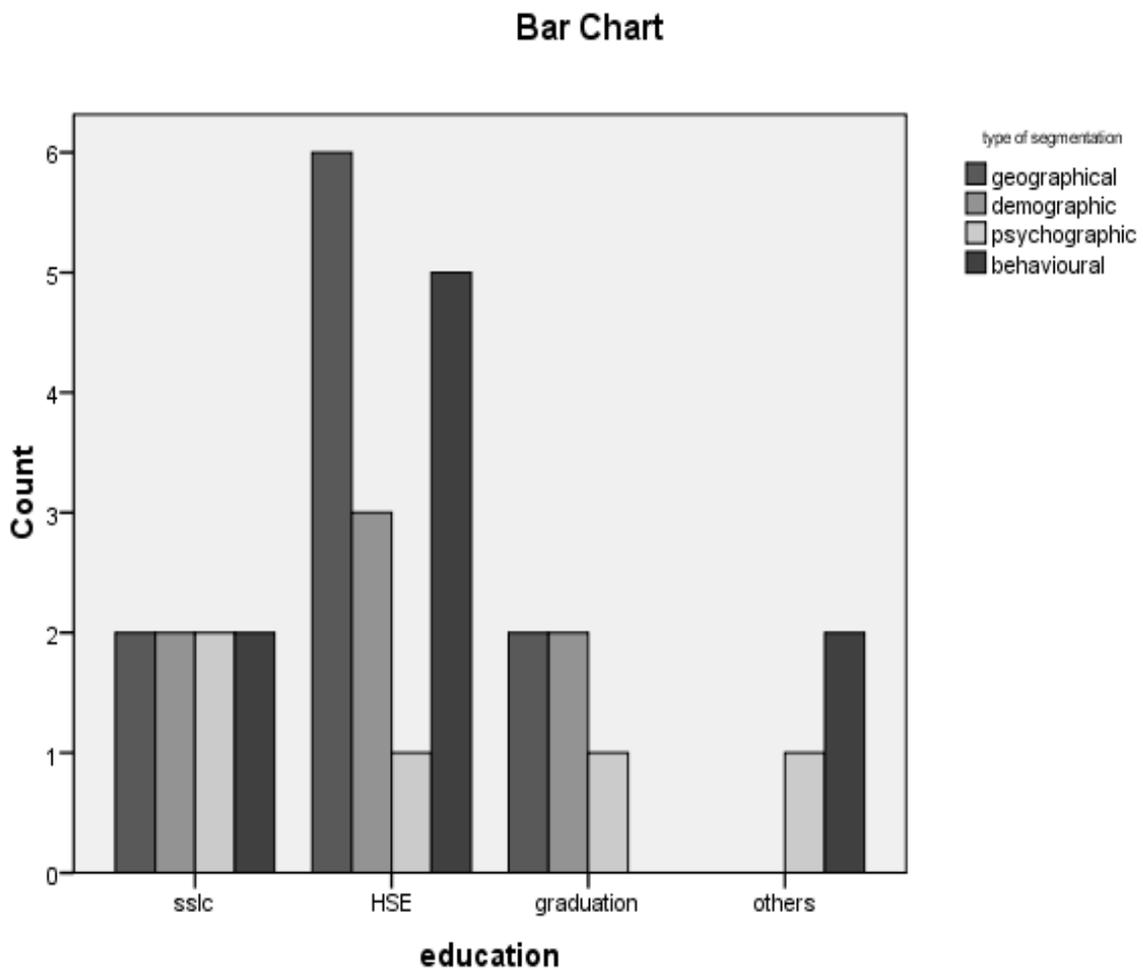


Youngsters give importance to behavioral segmentation. Where as elders give importance to geographical segmentation.

Further analysis on the basis of education and the type of market segmentation was done, it was found that women with Women with SSLC ,gave equal importance to all segmentation types. Women with HSE, gave much importance to geographical and then to behavioral

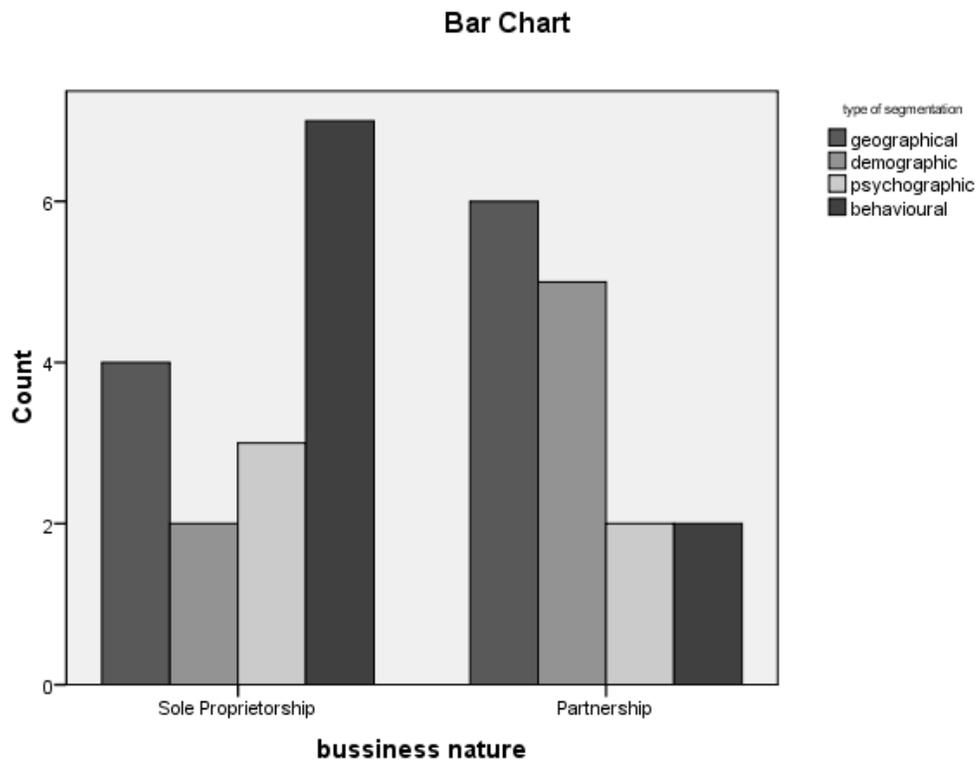
segmentations. *Women with graduation give no importance to behavioral segmentation.* The same can be seen below in the figure 4.24.

Figure 4.25 Bar chart Education Vs type of market segmentation



In terms of nature of business the women entrepreneurs were into, the type of market segmentation became important. Hence an analysis on the same was done and the results are seen as below:

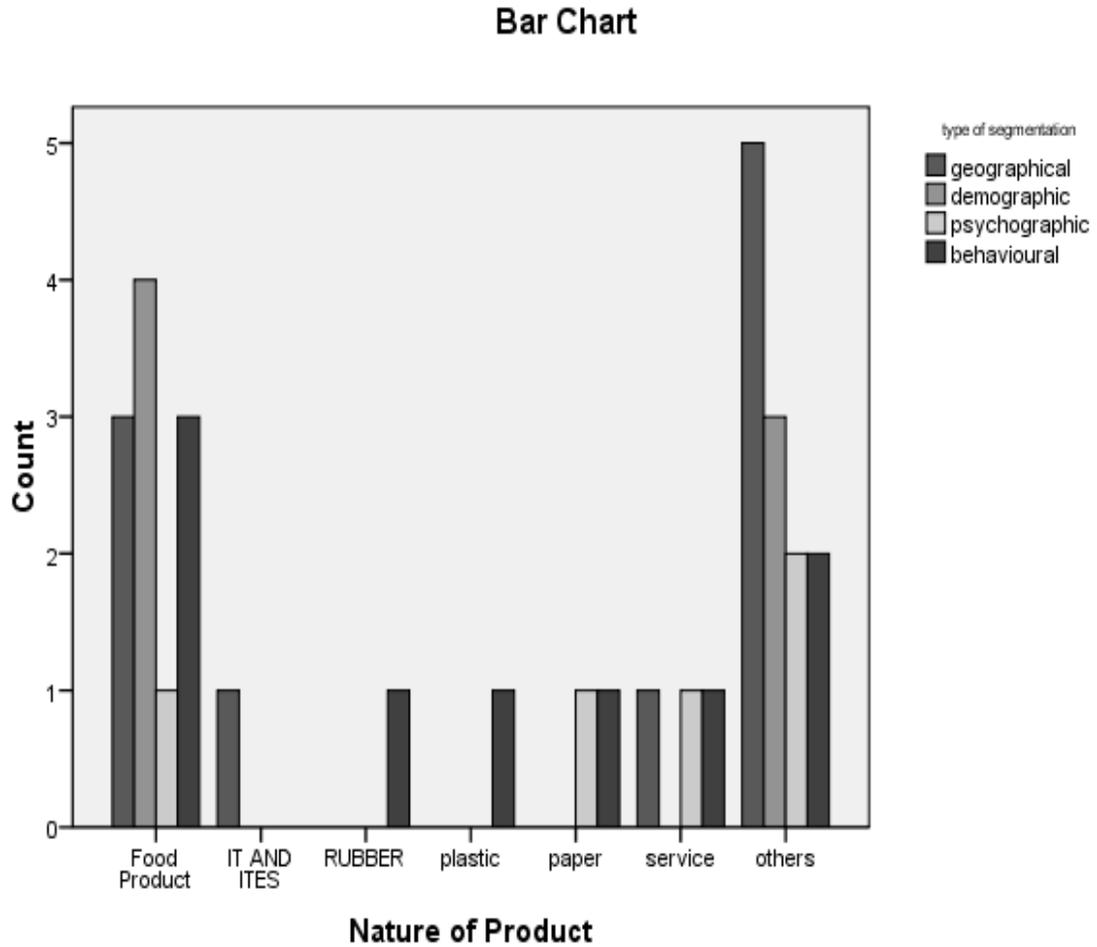
Figure 4.26 Bar chart Nature of business Vs type of market segmentation



Sole proprietors gave much importance to behavioral segmentation. Partnership enterprises gave much importance to geographical segmentation.

The nature of products and the type of market segmentation was further probed and the response was as below:

Figure 4.27 Bar chart Nature of products Vs type of market segmentation



Food product manufacturing enterprises concentrates on demographic segmentation. Rubber and plastic products had behavioural segmentation. In all other categories, geographical segmentation was seen.

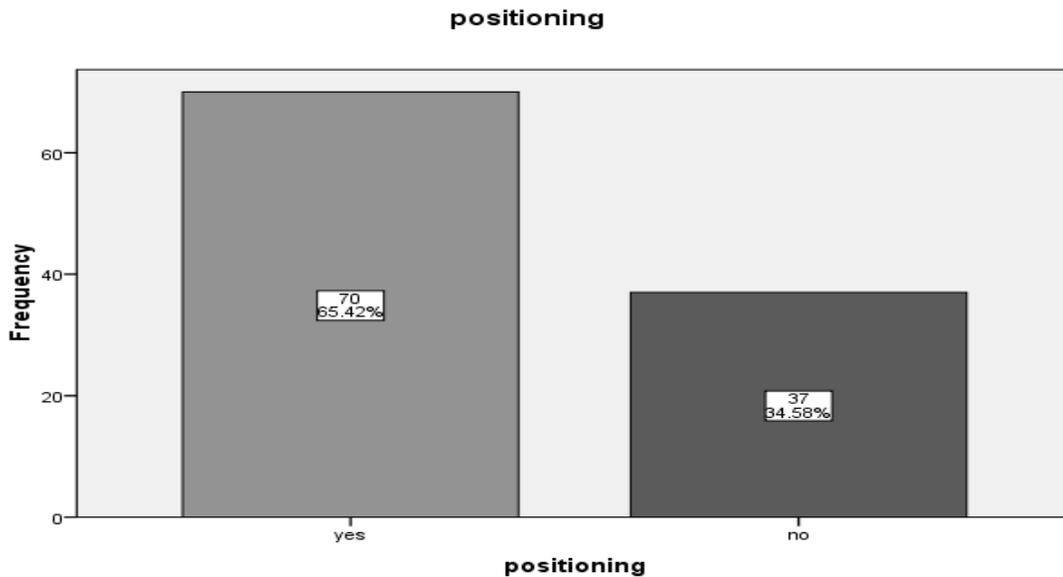
#### 4.8. POSITIONING STRATEGIES:

The positioning strategies followed by the women entrepreneurs were asked and they responded with the following details:

Table 4.28 Responses on the positioning awareness and use

Positioning awareness and use				
	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	70	65.4	65.4	65.4
No	37	34.6	34.6	100.0
Total	107	100.0	100.0	

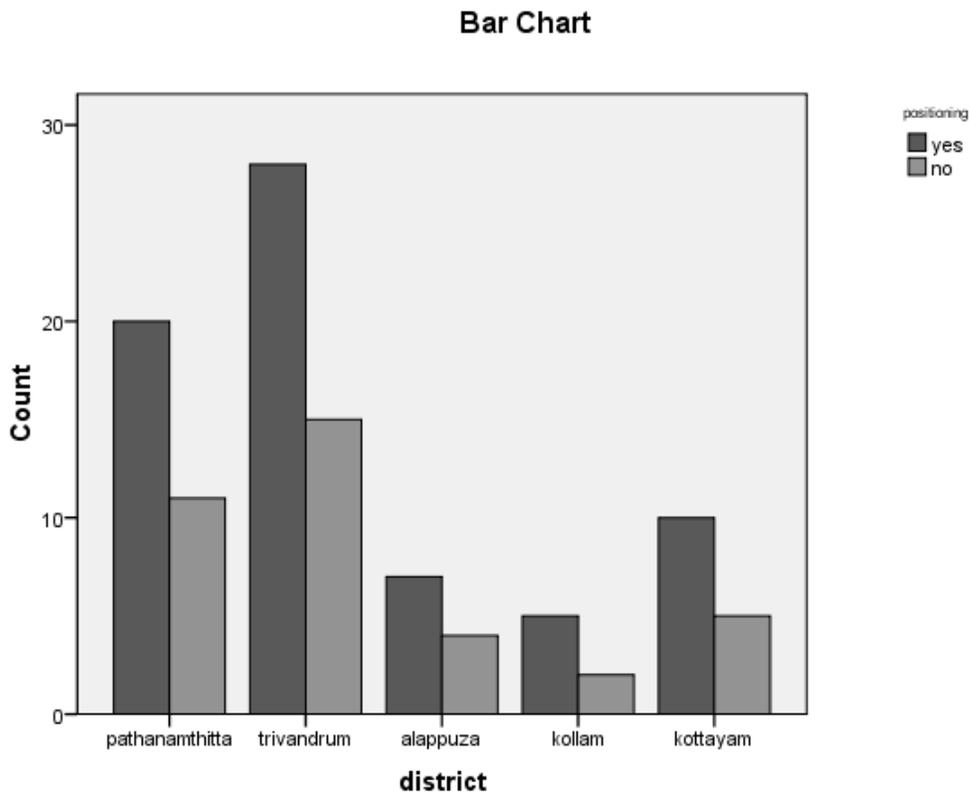
Figure 4.28 Responses on the positioning awareness and use



Majority (65.42%) follow the positioning techniques for their products or services.

Further analysis was done with respect to the districts of operation and the positioning awareness and use, the following bar chart explains the same:

Figure 4.29 Bar chart districts Vs Positioning awareness and use

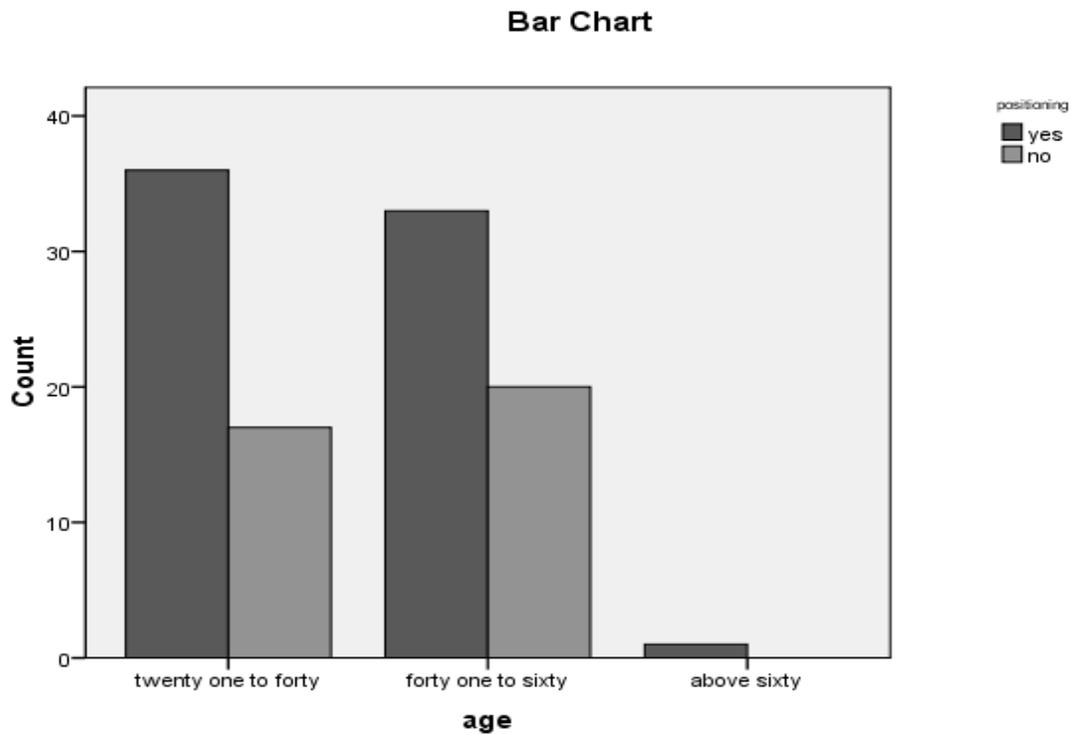


It can be inferred that the awareness on positioning ranked in terms of districts as below:

1. Trivandrum
2. Pathanamthitta
3. Kottayam
4. Alappuzha and
5. Kollam

Similar analysis was done with respect to the age group and their responses, the following results were seen:

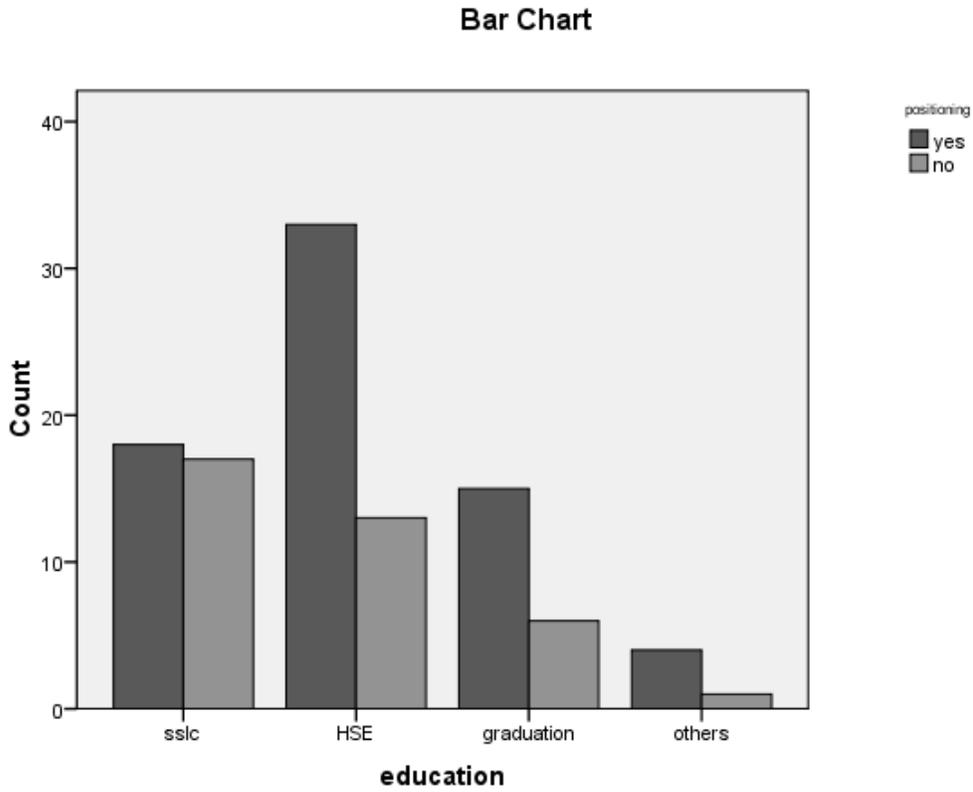
Figure 4.30 Bar chart age Vs Positioning awareness and use



It can be seen that those in the younger age group are more aware of positioning strategies and the need to position their products as compared to the elderly.

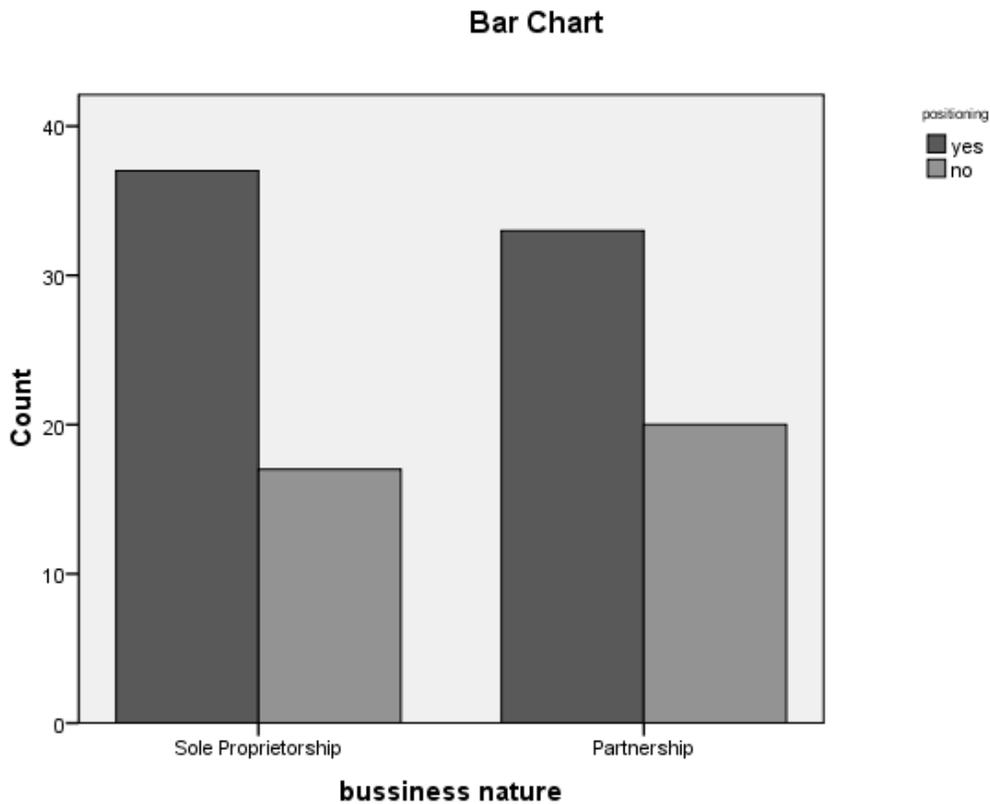
While the same analysis was done with respect to the education level of respondents, it was found that those with higher secondary education were more aware of positioning strategies and the SSLC had the next level of awareness.

Figure 4.31 Bar chart Education Vs Positioning awareness and use



An analysis on the nature of business need to follow and the same revealed the responses as sole proprietorship was found to have awareness on the positioning and their use more than the partnership enterprises.

Figure 4.32 Bar chart Nature of products Vs Positioning awareness and use



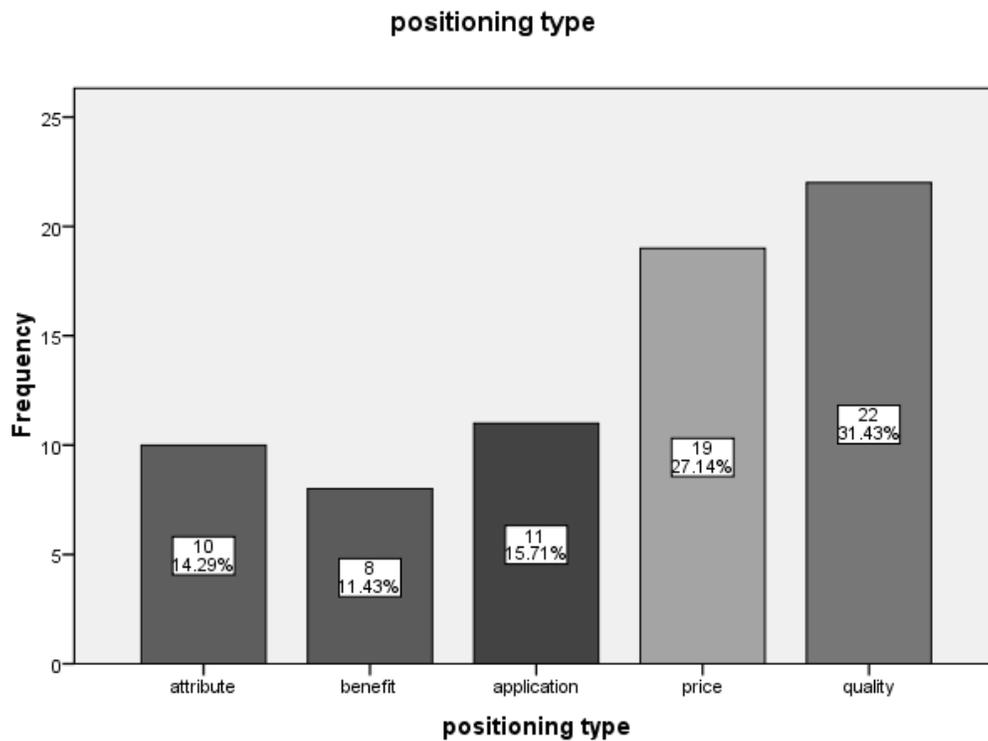
The respondents who mentioned that they were aware of positioning strategies were further quizzed on the type of positioning that followed. The responses are listed below:

**Quality (31.43%) and price positioning (27.14)** strategies are leading among these women entrepreneurs.

Table 4.29 Responses on the type of positioning adopted

<b>positioning type</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
Attribute	10	9.3	14.3	14.3
Benefit	8	7.5	11.4	25.7
Application	11	10.3	15.7	41.4
<b>Price</b>	<b>19</b>	<b>17.8</b>	<b>27.1</b>	68.6
<b>Quality</b>	<b>22</b>	<b>20.6</b>	<b>31.4</b>	100.0
<b>Total</b>	<b>70</b>	<b>65.4</b>	<b>100.0</b>	

Figure 4.33 Responses on the type of positioning



#### **4.9. MARKETING MIX STRATEGIES:**

As distribution is done by themselves or through middlemen, the same has been already discussed in the same chapter. Rest of the marketing mix including product, price and promotion are dealt here.

##### **4.9.1. PRODUCT STRATEGIES:**

The respondents who are in the following category of products were identified:

- IT and ITES
- Rubber products
- Chemical sector
- Plastic sector
- Paper and paper products
- Fruit and fruit based products
- Service activities and
- Miscellaneous

They were asked statements to agree or not agree on the relevant aspects related to the products they are manufacturing or the services they are rendering.

- Distinguish the product from the competition in a consumer relevant way.
- Capitalize on key corporate competencies and brand strength
- Develop and market products to people's needs and habits.
- Market to long-term trends, not fads
- Make sure the timing is right.
- Be a marketing leader and not a distant follower

- Offer a real value to customers.
- Determine a short-term product and long-term sales potential.
- Gain legitimacy and momentum for the brand.
- Give the trade as good a deal as the customer.
- Clearly define, understand, and talk to your target.
- Develop and communicate a distinctive and appealing brand character and stick to it.
- Spend competitively and efficiently, behind a relevant proposition.
- Make sure the consumer is satisfied and stays that way.

The following table clearly gives the indications on the product becoming success. The respondents have mentioned that all the variables do not show that they are important and have identified certain variables which are important. Each of the variable were separated out and their response were also taken.

Table 4.30 Response on the product success

statement	<i>Sum</i>	Mean		Std.	Variance	Skewness		Kurtosis	
	<i>Statistic</i>	Statistic	Std. Error	Statistic		Statistic	Std. Error	Statistic	Std. Error
Develop & communicate distinctive and appealing brand	<b>158</b>	1.48	.063	.649	.422	1.036	.234	-.037	.463
Offer real value to customer	<b>167</b>	1.56	.064	.661	.437	.770	.234	-.475	.463
market to people needs	<b>168</b>	1.57	.060	.616	.379	.591	.234	-.559	.463
distinguish from competitors	<b>171</b>	1.60	.068	.699	.488	.742	.234	-.639	.463
talk to your target	<b>172</b>	1.61	.066	.683	.467	.686	.234	-.641	.463
legitimacy to brand	<b>180</b>	1.68	.066	.681	.464	.497	.234	-.776	.463
market to long term needs	<b>183</b>	1.71	.062	.644	.415	.354	.234	-.684	.463
good deal to customer	<b>184</b>	1.72	.067	.698	.487	.446	.234	-.867	.463
right timing	<b>189</b>	1.77	.068	.708	.501	.369	.234	-.943	.463
marketing leader	<b>190</b>	1.78	.065	.677	.459	.307	.234	-.811	.463
brand strength	<b>197</b>	1.84	.073	.754	.569	.273	.234	-1.188	.463

Table 4.31 Response on distinguishing competitors

<b>distinguish from competitors</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
Fully agree	56	52.3	52.3	52.3
Partially agree	38	35.5	35.5	87.9
Not agree	13	12.1	12.1	100.0
Total	107	100.0	100.0	

Table 4.32 Response on the brand strength

<b>brand strength</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
Fully agree	40	37.4	37.4	37.4
Partially agree	44	41.1	41.1	78.5
Not agree	23	21.5	21.5	100.0
Total	107	100.0	100.0	

Table 4.33 Response on the market to people needs

<b>market to people needs</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
Fully agree	53	49.5	49.5	49.5
Partially agree	47	43.9	43.9	93.5
Not agree	7	6.5	6.5	100.0
Total	107	100.0	100.0	

Table 4.34 Response on the market to long term needs

<b>market to long term needs</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
Fully agree	42	39.3	39.3	39.3
Partially agree	54	50.5	50.5	89.7
Not agree	11	10.3	10.3	100.0
Total	107	100.0	100.0	

Table 4.35 Response on the right timing

<b>right timing</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
Fully agree	42	39.3	39.3	39.3
Partially agree	48	44.9	44.9	84.1
Not agree	17	15.9	15.9	100.0
Total	107	100.0	100.0	

Table 4.36 Response on being market leader

<b>marketing leader</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
Fully agree	39	36.4	36.4	36.4
Partially agree	53	49.5	49.5	86.0
Not agree	15	14.0	14.0	100.0
Total	107	100.0	100.0	

Table 4.37 Response on real value to customers

<b>real value to customer</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
Fully agree	57	53.3	53.3	53.3
Partially agree	40	37.4	37.4	90.7
Not agree	10	9.3	9.3	100.0
Total	107	100.0	100.0	

Table 4.38 Response on the legitimacy to brand

<b>legitimacy to brand</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
Fully agree	47	43.9	43.9	43.9
Partially agree	47	43.9	43.9	87.9
Not agree	13	12.1	12.1	100.0
Total	107	100.0	100.0	

Table 4.39 Response on good deal to customers

<b>good deal to customer</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
Fully agree	45	42.1	42.1	42.1
Partially agree	47	43.9	43.9	86.0
Not agree	15	14.0	14.0	100.0
Total	107	100.0	100.0	

Table 4.40 Response on talk to your target

<b>talk to your target</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
Fully agree	54	50.5	50.5	50.5
Partially agree	41	38.3	38.3	88.8
Not agree	12	11.2	11.2	100.0
Total	107	100.0	100.0	

Table 4.41 Response on the distinctive and appealing brand

<b>distinctive and appealing brand</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
Fully agree	65	60.7	60.7	60.7
Partially agree	33	30.8	30.8	91.6
Not agree	9	8.4	8.4	100.0
Total	107	100.0	100.0	

Among these facts, it is highly indicated that the fact '*develops and communicate a distinctive and appealing brand character and stick to it*' bears major inclination from the respondents (60.7%), 'offer a real value to customer'(53.3%), 'distinguish the product from the competition in a consumer relevant way' (52.3%) and so on.

Based on the study it was imperative to find out the analysis of variance and hence ANOVA test was conducted and the results are as shown below:

Table 4.42 ANOVA for fact 'distinctive and appealing brand' Vs. districts.

<b>Levene's Test of Equality of Error Variances<sup>a</sup></b>			
Dependent Variable: distinctive and appealing brand			
F	df1	df2	<i>Sig.</i>
2.413	4	102	<b>.074</b>
Tests the null hypothesis that the error variance of the dependent variable is equal across groups.			
a. Design: Intercept + q2			

The F ratio examines the difference in variances across groups. The F-ratio is 2.413 and associated significance level is 0.074, which is higher than 0.05. This means we fail to reject the null hypothesis and we proceed with the assumption that the error variances of all the groups (districts) are equal.

Further a test was conducted to see whether it was differing with respect to the districts and the results are as shown below:

Table 4.43. Error variance for districts

<b><i>'Develop &amp; communicate a distinctive and appealing brand character and stick to it'</i></b>		
Scheffe		
District	N	Subset
		1
Kollam	7	1.14
Kottayam	15	1.33
Alappuza	11	1.36
Pathanamthitta	31	1.55
Trivandrum	43	<b>1.56</b>
Sig.		.582
Means for groups in homogeneous subsets are displayed.		
Based on observed means.		
The error term is Mean Square(Error) = .422.		

The above homogenous subset table shows that the attitude towards the fact ***develops and communicates a distinctive and appealing brand character and stick to it'*** by women respondents from Trivandrum district are higher than other districts (1.56). Pathanathitta(1.55) and Alappuzha(1.36) are very close to Trivandrum district.

#### 4.9.2. PRICING STRATEGIES:

Pricing strategies is an important one in the marketing mix. Since the women entrepreneurs are concentrating on local markets, this becomes an important one. To find out what methods they are following for pricing strategies, they were given the following methods:

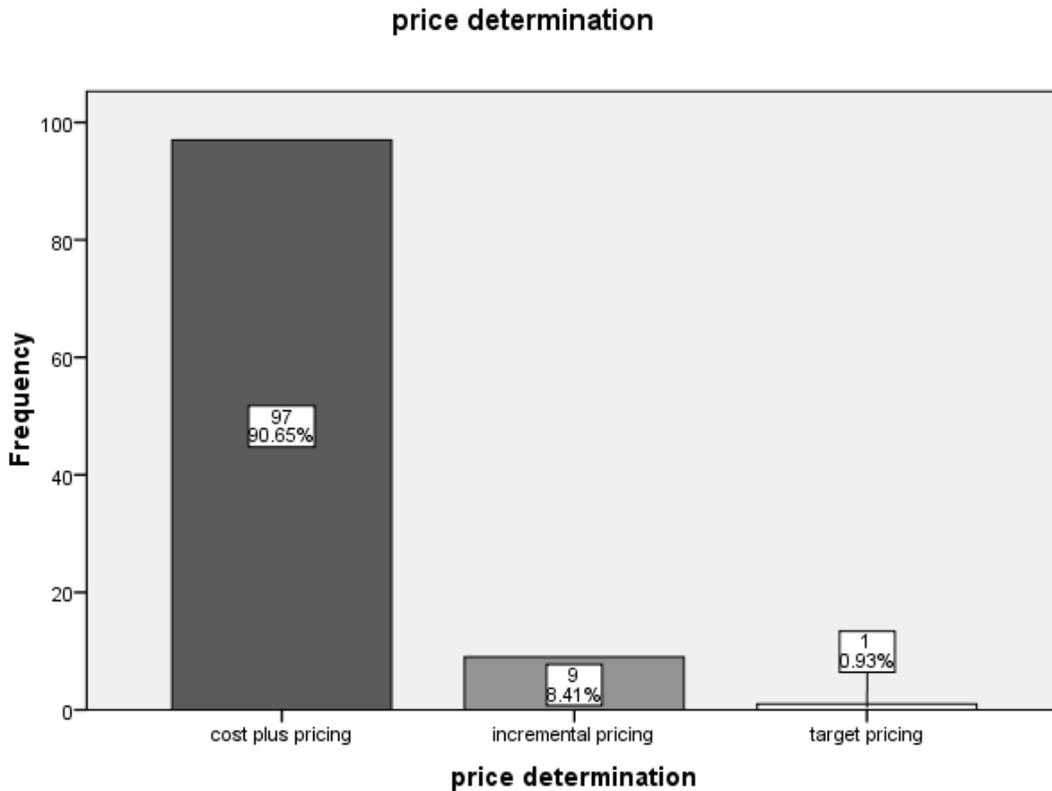
- Cost plus pricing
- Incremental pricing
- Target pricing

and were explained of the concepts to them. Based on that, the responses received are shown below:

Table 4.44 Responses on the price methods

<b>price determination</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
<i>Cost plus pricing</i>	<i>97</i>	<i>90.7</i>	<i>90.7</i>	<i>90.7</i>
Incremental pricing	9	8.4	8.4	99.1
Target pricing	1	.9	.9	100.0
Total	107	100.0	100.0	

Figure 4.34 Responses on the price methods



Almost (90.7%) enterprises follow cost plus pricing strategy. Very few (8.4%) follow incremental pricing and *nobody* follows demand pricing.

Further a cross tabulation was done with respect to district, age, education, nature of business and nature of products. The responses on the same are explained as below:

Figure 4.35 Bar chart District Vs pricing methods

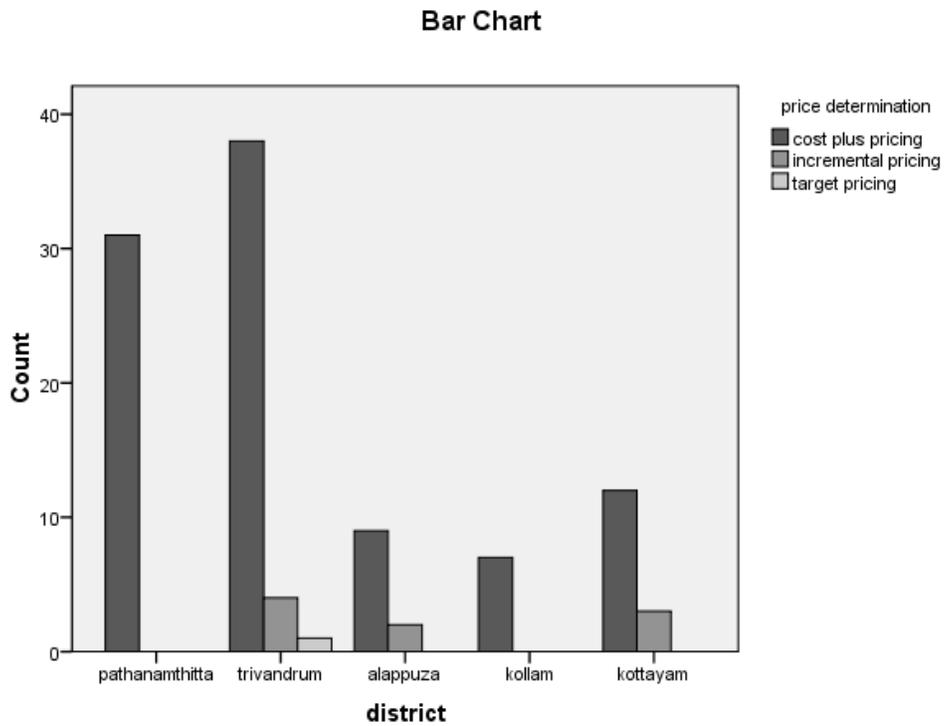


Figure 4.36 Bar chart age Vs pricing methods

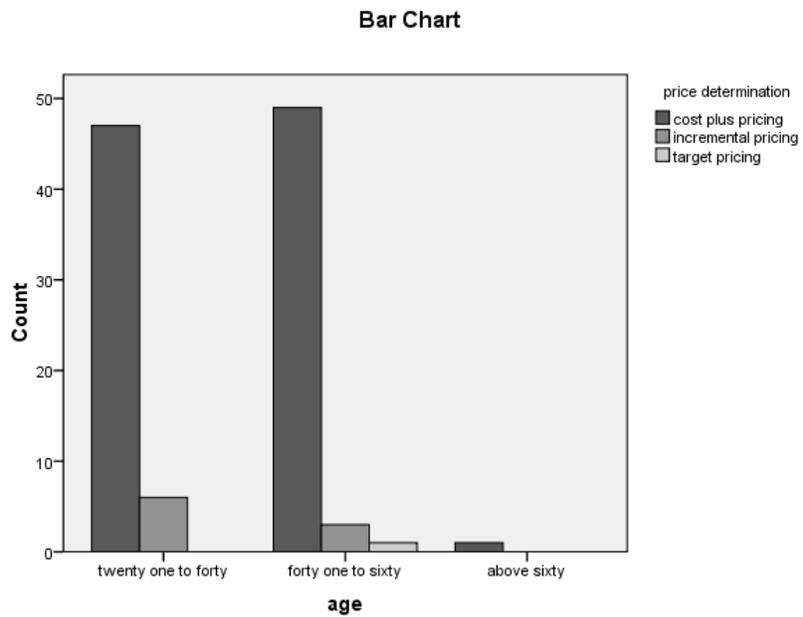


Figure 4.37 Bar chart Education Vs pricing methods

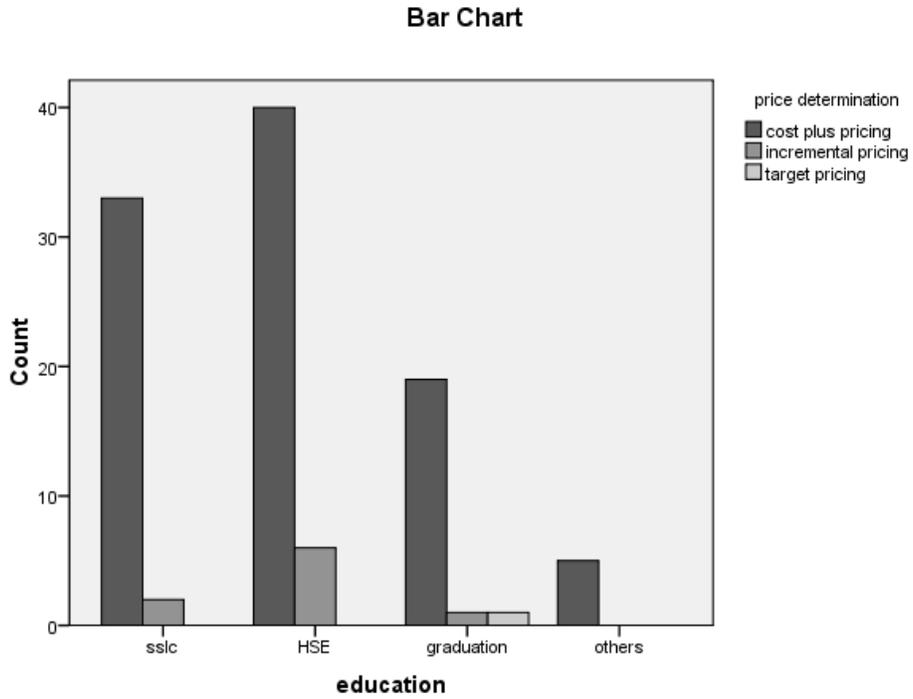
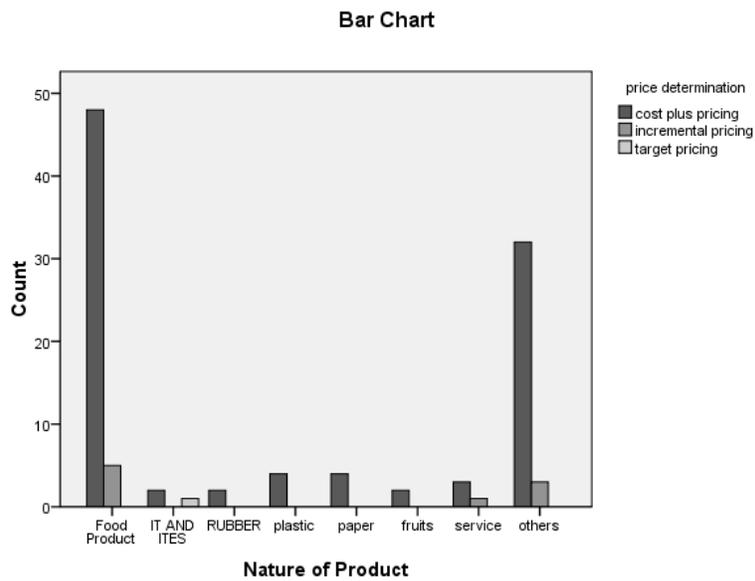


Figure 4.38 Bar chart nature of products Vs pricing methods



The cross tabulations of all groups showed that irrespective of segments, all are mainly follows the coat plus pricing.

#### 4.9.3. PROMOTIONAL STRATEGIES:

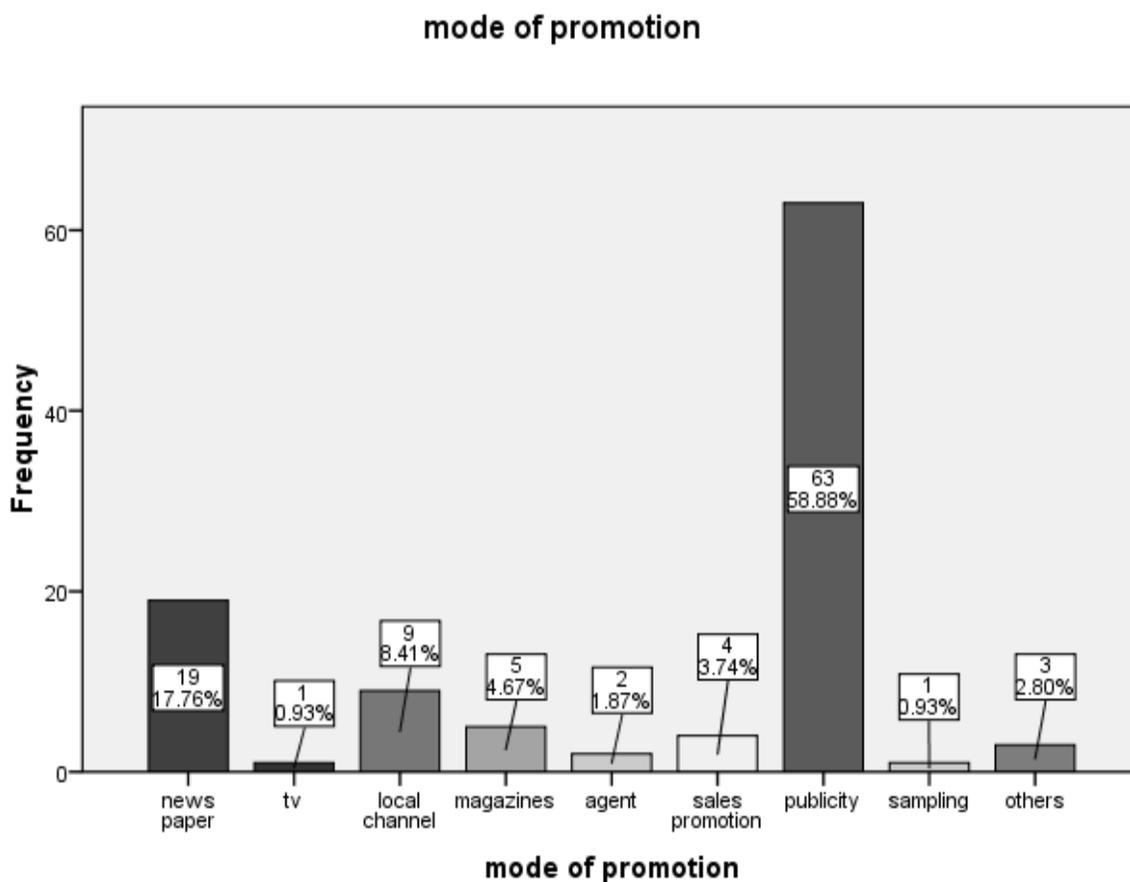
The respondents were of the opinion that they use some method of promoting either their enterprise or the product and the responses received on the same is as follows:

Table 4.45 Responses on the mode of promotions

<b>mode of promotions</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
<b>News paper</b>	<b>19</b>	<b>17.8</b>	<b>17.8</b>	<b>17.8</b>
Tv	1	.9	.9	18.7
Local channel	9	8.4	8.4	27.1
Magazines	5	4.7	4.7	31.8
Agent	2	1.9	1.9	33.6
Sales promotion	4	3.7	3.7	37.4
<b>Publicity</b>	<b>63</b>	<b>58.9</b>	<b>58.9</b>	<b>96.3</b>
Sales promotion using sampling	1	.9	.9	97.2
Others	3	2.8	2.8	100.0
Total	107	100.0	100.0	

The same is depicted in figure as follows:

Figure 4.39 Responses on the mode of promotions



It is very much clear that the mostly used promotion tool is publicity (58.88%). some of them still used news paper (17.76%) as their promotion tool.

The cross tabulation on the same with districts profile, age, education and nature of products were done and it provided some interesting insights.

Figure 4.40 Bar chart on the districts Vs Mode of promotions

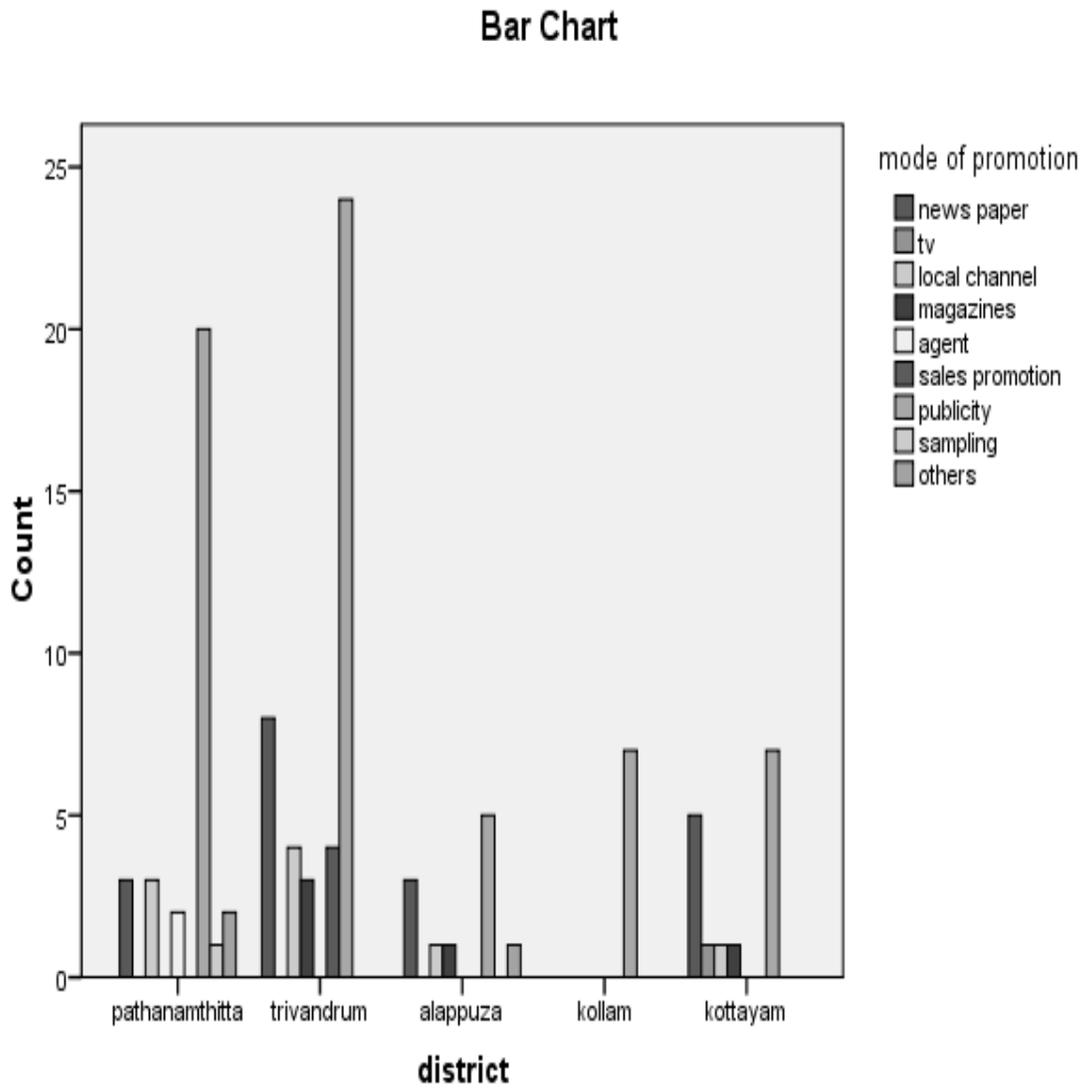


Figure 4.41 Bar chart on the age Vs Mode of promotions

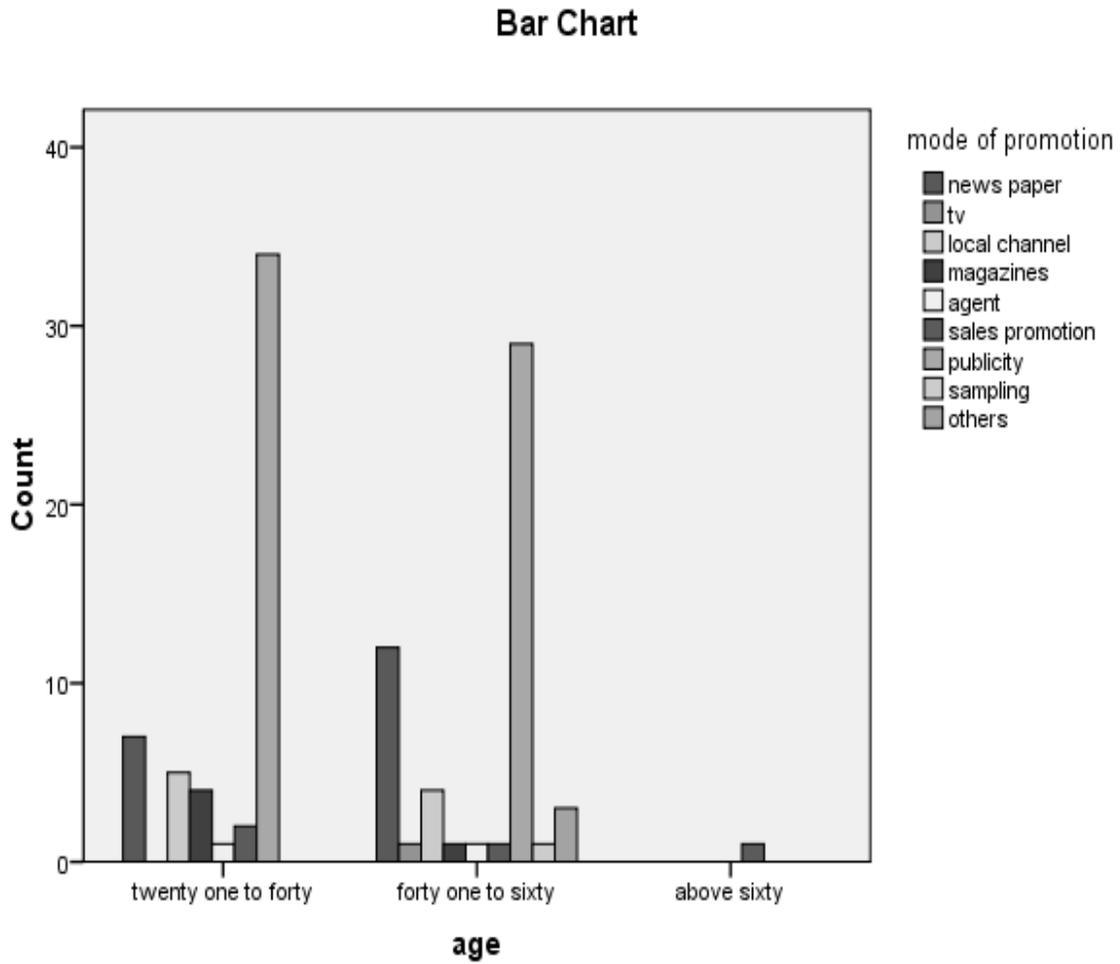


Figure 4.42 Bar chart on education Vs Mode of promotions

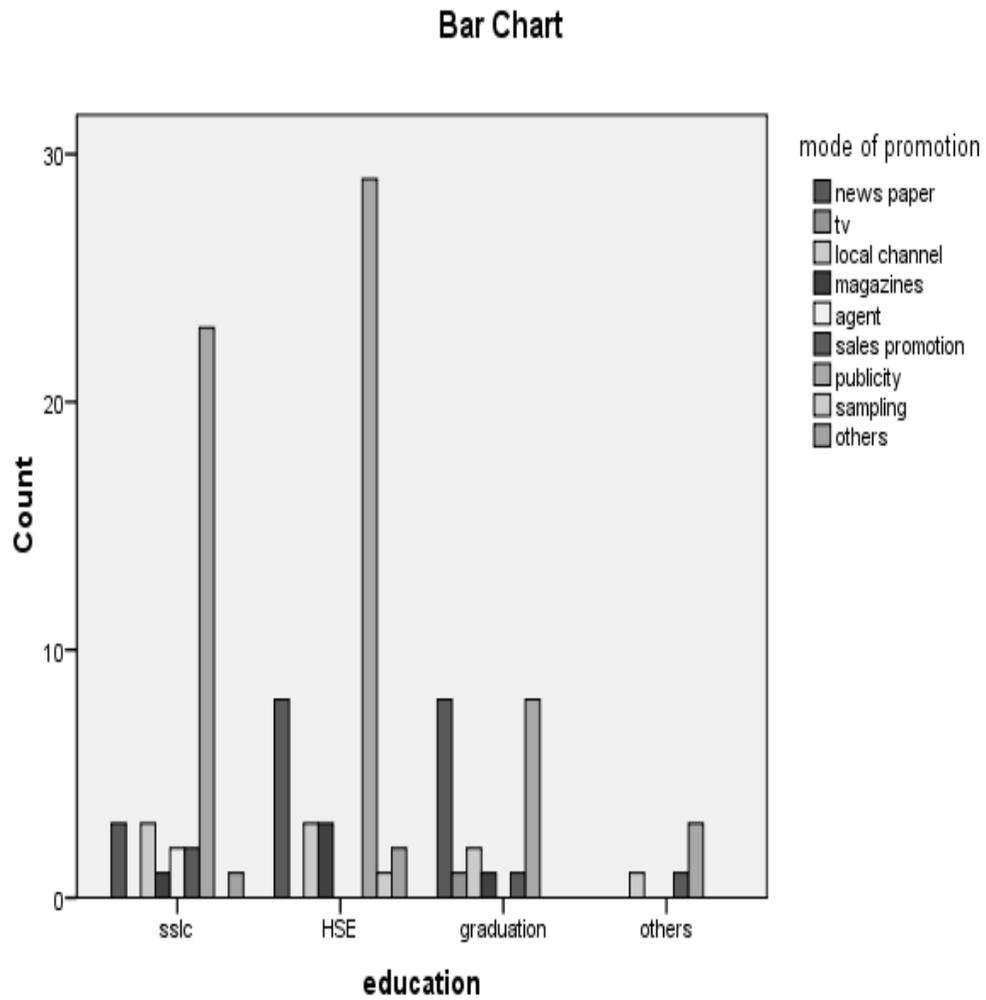
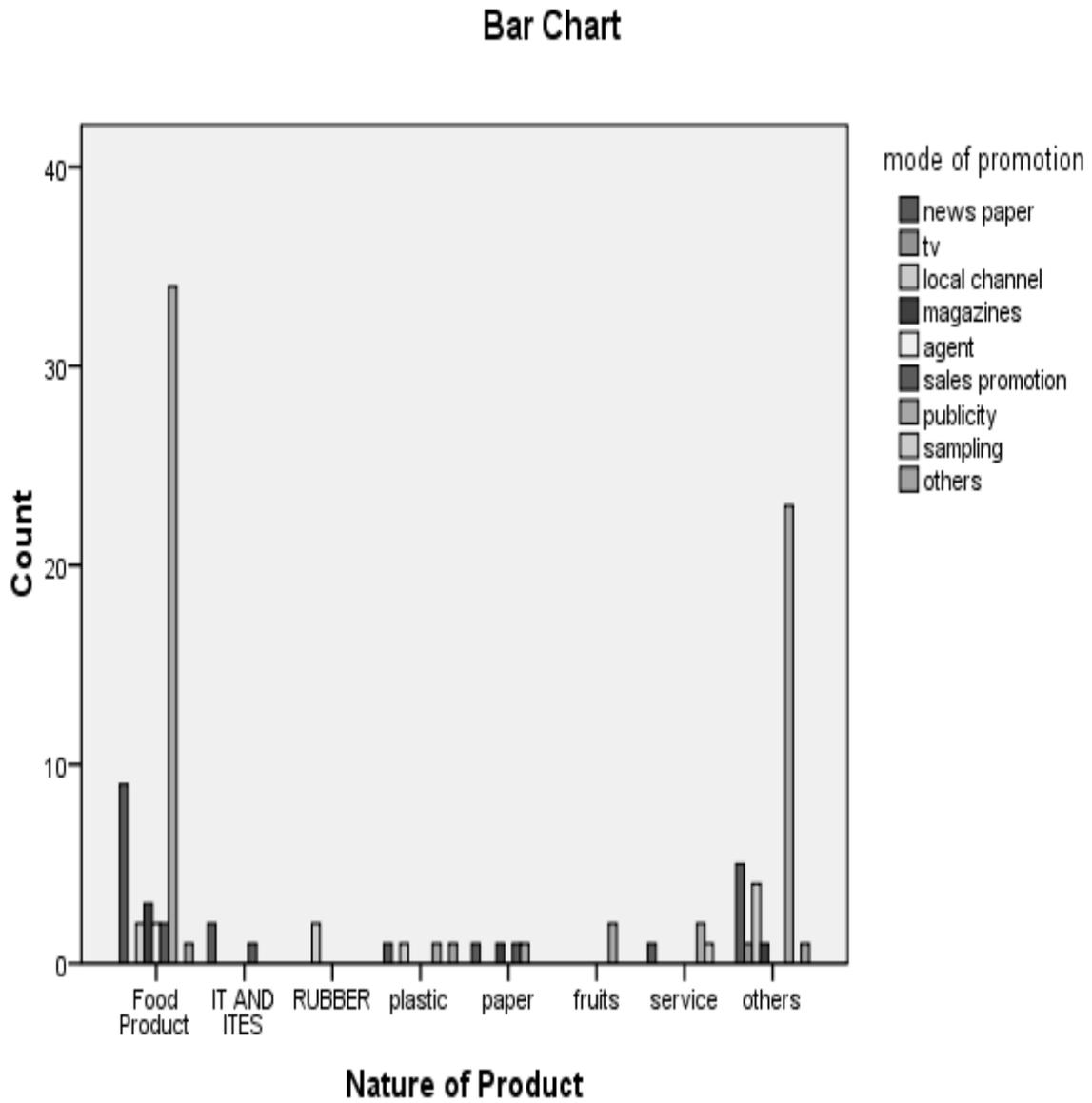


Figure 4.43 Bar chart on nature of products Vs Mode of promotions



Taking all cross tabulations, publicity is the leading device/tool to promote the products.

#### 4.10. MARKETING STRATEGIES:

The respondents were asked questions on how they would undertake the marketing strategies and were asked to rank the following:

Table 4.46 Mean for the marketing strategies

	N	Sum	Mean(RANK)		Std. Deviation	Variance	Skewness		Kurtosis	
			Statistic	Std. Error			Statistic	Std. Error	Statistic	Std. Error
DEFINING PRODUCT	107	328	<b>3.07(1)</b>	.139	1.442	2.081	1.133	.234	.434	.463
CONSISTENT	107	376	<b>3.51(2)</b>	.154	1.598	2.554	.850	.234	-.007	.463
FINDING NICHE	107	421	<b>3.93(3)</b>	.229	2.364	5.590	-.161	.234	-1.667	.463
CREDIBILITY	107	434	<b>4.06(4)</b>	.215	2.227	4.959	-.103	.234	-1.386	.463
IDENTIFY TARGET MARKET	107	475	<b>4.44(5)</b>	.186	1.929	3.720	-.340	.234	-.946	.463
DEVELOPING AWARENESS	107	477	<b>4.46(6)</b>	.200	2.066	4.269	-.485	.234	-.979	.463
TO KNOW COMPETITION	107	482	<b>4.50(7)</b>	.173	1.793	3.215	-.423	.234	-.718	.463
Valid N (listwise)	107									

- Defining the product or service
- Identifying the target market
- Knowing the competition

- Finding a niche
- Developing awareness
- Building credibility
- Being Consistent

The above table, descriptive statistics of different options under the importance for marketing strategy, gives the mean ranks. As the table shown, '*defining the product or service*' gives ranked high (**mean rank= 3.07**). '*Being consistent*' ranked second (**mean rank 3.51**), '*finding a niche*'(**mean rank=3.93**) and so on.

#### **4.11 CONCLUSION:**

This chapter dealt with the basic marketing and marketing mix activities and strategies undertaken by the women entrepreneurs. It was found that 81.35% of the currently running enterprises owners believed strongly that they don't need middlemen or any mechanism for their product to reach the customers. This shows their confidence in their products and also the ability to market the products. They were positive towards direct marketing and were not aware of the online marketing aspects. The unawareness regarding the branding of a product or services are very clear, since majority of them (69.2%) believed that branding of their own products is not necessary. This may be due to the fact that they are now selling them locally. They consider the customer contacts as more important in this aspect than branding.

It was clear from the analysis that 60% do not follow a marketing plan and are not aware that such a plan is needed. All the respondents were asked whether they are practicing market segmentation to reach the maximum customers, 71% were not aware. Of those practiced market segmentation, geographic segmentation was the best they chose.. Sole proprietors gave much importance to behavioral segmentation. Partnership enterprises gave much importance to geographical segmentation. Majority (65.42%) follow the positioning techniques for their products or services. In the case of pricing, (90.7%) enterprises follow cost plus pricing strategy. *Very few (8.4%)* follow incremental pricing and *nobody* follows demand pricing. Among the facts used for products, it was highly indicated that the fact '***develops and communicate a distinctive and appealing brand character and stick to it***' bears major inclination from the respondents (60.7%), 'offer a real value to customer' (53.3%), 'distinguish the product from the competition in a consumer relevant way' (52.3%) and so on. It is very much clear that the mostly used promotion tool is publicity (58.88%). some of them still used news paper (17.76%) as their promotion tool. Taking all cross tabulations with age, education, nature of products etc., publicity was the leading device/tool to promote the products. The respondents were asked questions on how they would undertake the marketing strategies and were asked to rank and based on that *defining the product or service*' gives ranked high (**mean rank= 3.07**). '*Being consistent*' ranked second (**mean rank 3.51**), 'finding a niche'(mean rank=3.93) and so on.

### **5.1. INTRODUCTION:**

This chapter deals with those case studies obtained during the study on the successful ventures which have shown that women micro and small enterprises can thrive amidst adversities. The case studies are presented below amongst those who were willing to part with their success stories among the 107 respondents. Care has been taken to present the case with precision and at the same time, it was found through the study that there is heavy localization and use of local promotions, word of mouth promotions for making the ventures successful. The case studies listed for the study include:

1. Rose Petals, Attingal Trivandrum
2. Shiva Bhadra Sanga Krishi, Edava, Trivandrum
3. Edava Women Association –EWA, Trivandrum
4. Sahayathrika food processing unit, Trivandrum
5. Keezuvillam Mushroom unit, Trivandrum
6. Mother Theresa self help, Trivandrum
7. Mangalya Food products Trivandrum
8. Shanthi mushroom unit, Attingal
9. Bismillah Hotel, Pathanamthitta
10. Mahima –Perayam, Kollam
11. Ponpulari nature fresh milk, Thodupuzha
12. Gramadeepam, Kadampanadu
13. Pratheeksha, Kallada, Kollam
14. Swanthanam, Peryam, Kollam
15. Aiswarya, Kollam

16. Sakthi, Pathanamthitta
17. Pulari, Pathanamthitta
18. Pratheeksha, Kallada, Kollam
19. Dhanya, Kayamkulam, Alappuzha
20. Kripa, Kalluvathukkal, Kollam
21. Café Kudumbasree hotel, Kumarakom, Kottayam
22. Saphalam cashew processing system, Kasargod
23. Priyadarsini, Ernakulam

### **Case study 1: Rose Petals, Attingal Trivandrum**

Rose petals is a boutique shop started by 35 old individual women entrepreneur from Attingal, Trivandrum. She started her boutique by her own capital raised from her family property. She is unmarried and runs her boutique individually. She is a graduated women entrepreneur who earns profit of amount up to Rupees one lakh annually. She started her business in the year 2012 and now completed successful 3 years. The initial capital for her business venture is less than Rupees five lakhs including the cost of furniture, stocks etc. The inspiration behind the formation of business is to be a self-reliant and she achieved her aim through her business. She works less than eight hours daily in her boutique. She believes that business can be developed widely though planned marketing and believes that aim of marketing is to finding the niche market where business can be grown. From her business she believes that there is no need of middleman for the growth of business even your service is best. She advertises her boutique through newspapers and magazines.

*Marketing result:*

*Uses promotions and customer contact to build and sustain business*

## Case study 2: Shiva Bhadra Sanga Krishi, Edava, Trivandrum

Shiva Badra is a group of women entrepreneurs in Edava region of Trivandrum who aged between 41-60 who were doing business by taking land on lease and doing agriculture on it. The annual earnings is between Rupees one lakhs to five lakhs. They were running their business for more than five years. the aim behind the formation of Shivabhadra is to earn more and their interest in agriculture. The group members working as a team and works eight to 12 hours average per day. They believe that the aim of marketing in business is to find a niche market where they can sell their products successfully. They are positioning their product through the quality of their products. They started their business by using the funds from government which they acquired from block panchayat. From their experience in this business they are on the opinion that brand value is not necessary to sell products but should give understand the customer is important. The pricing strategy they adopt is just adding profit to the cost occurred in production. They were doing agriculture in on acre of land and plants tapioca, banana, pulses, etc. The annual lease rent is amounts to twelve thousand. They were sharing profit equally. All the members are of the opinion that they're getting much support from their family.

*Marketing result:*

*Customer interaction and customer relationships are important in success.*

**Case study 3: Edava Women Association -EWA,  
Trivandrum**

EWA started their operation from the year 2009 with mushroom business by getting assistance from krishibhavan. EWA is a group of women entrepreneurs in Edava region who started business due to the sole reason of their interest in business. After the success of mushroom business they widened their business through concentrating in Meta rice and jackfruit business. Meta rice is an organic pesticide. They developed it with the assistance from krishibhavan. They collect jackfruit from various places and use it to produce jam, squash, and other items. They were earning profit of Rupees two to five lakhs per year. They mainly sell their products through organising fairs and exhibitions and individually. The span of working hours is less than eight hours per day. They believe that by increasing the quality any product can be marketed. WA has well prepared marketing plan with aim of optimum utilisation of capacity. The members are working very hard with sole aim and unity for the business. They are of the opinion that increasing price of raw materials possesses a threat to their business because they were striving very hard to stick the nominal selling price. They agree that they are satisfied with various assistance from the government and their family members are supporting their business.

*Marketing result:*

*Fairs and exhibitions and promotions are a must for niche products*

#### **Case study 4: Sahayathrika food processing unit,**

#### **Trivandrum**

Sahaythrika food processing unit is in Varkala region of Trivandrum district running as sole trader business group under lekshmi. The core area of business is producing and selling food products. They started their business with the assistance from government. The reason behind starting of business is her interest in doing business. Lekshmi is a graduate and married woman having two children. Her annual profit is around Rupees two to five lakhs. On 2014 her business completed 10 years. The initial capital is less than Rupees two lakhs. She believes that the main aim behind the marketing of product is to increase the confidence of customers in products then business would be successful. So she tries to place her products in consumers mind through the price. She believes that if one product want to be successful then it should have a distinct feature from other business. She prices her products by adopting the technique of cost plus profit. She firmly believes that if product is good then there is no need of middle man. She would like to do business with the help of internet. She promotes her products through advertising in newspapers and other magazines.

*Marketing result:*

*Advertising and promotional efforts will help overcome competition*

### Case study 5: Keezuvillam Mushroom unit, Trivandrum

Kizhuvillam mushroom unit is run by a group of six women entrepreneurs who deal with mushroom business. They started the business by taking loan from state bank of India under SHG scheme. They were earning profit of rupees one to two lakhs annually. They got the technical assistance from krishibhavan. They started their business unit in 2010 and successfully completed 4 years. They were maintaining annual books of account and get audited by CA. The reason behind starting business is their interest in business. Most of the members are cooperative and actively participating in the business. They are adopting marketing strategy to know the competition in the market. They charging price by following the strategy of cost plus profit. The major problem that they face in their business is lack of modernised storage place to keep their mushroom healthy. They believe that for the product should be separate from their competitors. The major consumers of them are their neighbours and promotion of products is done through publicity. Most of the members agreed that they getting full support of their members in running business. They were of same opinion that the funds available from bank are sufficient for running business.

*Marketing result:*

*Publicity and word of mouth publicity is the key to success.*

## Case study 6: Mother Theresa self help, Trivandrum

Mother Teresa is a Self-help group of six women who deals with various types of business including milk, cloth, wine etc. They started with loan of rupees 25 thousand from Canara bank. Firstly they concentrated on retail stores. After gaining profit their business diversified to above said another area. Working as group in which each member has specified duty. Most of the members having education level up to tenth. They got assistance from government. The annual profit amounts to above 2.5 lakhs and working more than 10 years. The reason behind starting business is inspiration from friends and their intention to earn more. They concentrate on market segmentation and on the basis of psychology of consumers. The main aim behind the marketing plan of mother Teresa group is to reduce the wastage of money and control stock. They all agree that brand value is necessary to gain more profits and product would be successfully only if it captures the mind of customers. The principal that follows in pricing of product is cost plus profit method. From their experience they are the opinion that if have courage to reach customers there is no need of middlemen. The reason behind opting branding for products is that it increases sales. They are also on the same stand that the assistance from government is enough to run business and all are enjoying great support from their family.

*Marketing result:*

*Branding will help succeed and promotions are important*

## Case study 7: Mangalya Food products Trivandrum

Mangalya food is a sole trader business started by sulojana with capital of 25 thousandrupees. She studied up to pre degree and later she married and stopped her education.in 2010 she heard about self-employment scheme and started mangalya food product with assistance from various agencies of government. Her annual profit is about one to two lakhs and the reason behind to start business is her interest in business. The average duration of her working hour is less than 12 hours daily. She tries to place the product in the minds of customers on the basis of quality. The main problem that she finds in her business is lack of trained people. She is also on the opinion that the product can gain momentum in market only if people believe in the quality of product. The strategy that she follows in pricing of product is cost plus profit. The business that she deal is that making and selling of eatables like banana chips, murukku etc. and selling directly to various customers. She also participates in various exhibitions and fairs and sell her products. She adopts publicity method for promoting her produtcs.she is of the opinion that support from her family is the greatest strength in her business. She praises the government for providing various schemes to help women entrepreneurs.

*Marketing result:*

*Word of mouth publicity and quality of products will ensure success in local markets.*

### Case study 8: Shanthi mushroom unit, Attingal

Shanthi mushroom unit is run by Shanthi who is 25 aged married woman having education of plus two. She started her business with initial capital of ten thousand raised from the friends and relatives. Her annual income is more than one lakh fifty thousand. On 2014 she completed 9 years in business. The reason behind starting business is the inspiration that she got from friends and relatives. Mushroom is grown up in her nursery adjacent to her house and selling it through direct marketing and through participating in fairs. She works less than eight hours daily in business. Lack of various facilities to keep the temperature in nursery is a big problem to her. . The average duration of her working hour is less than 12 hours daily. The strategy that she follows in pricing of product is cost plus profit. She is of the opinion that there much demand for home-made mushroom. The promotion strategy she opts is publicity. She is aware of various helps from government and enjoying great support from her family.

*Marketing result:*

*Publicity and hard work will create success.*

### Case study 9: Bismillah Hotel, Pathanamthitta

Bismillah hotel is in Pathanamthitta town run by women entrepreneur successfully for more than five years with annual profit of more than Rupees two lakh. The initial capital of rupees fifty thousand raised from various sources including friends and relatives and bank. The main reason behind starting of business is her sole interest in business. Her daily average working hour in hotel is less than eight hours. The main aim behind marketing plan according to her is to increase the trust in services provided to customers. Through charging nominal price she tries to position her hotel in minds of customers. The increase price of needy materials is acting as threat to her business. The main point that always she try to adapt in business is that by serving customer with quality product and reasonable price any one can succeed in business. The pricing strategy she adopts is that cost plus nominal profit. The promotion s strategy adopted in business is publicity. The family members support much in her business.

*Marketing result:*

*Publicity is double edged sword. However, the positive aspect will create success.*

## Case study 10: Mahima –Perayam, Kollam

Mahima is sole trader business unit run by SarammaEapen aged 45 years who is a graduate dealing in food products including eatables like chips, murukku,etc. The area of operation is in Perayam. She started her business back in the year 2008 with initial capital of Rupees 15 thousand. Initially she made the products in home in limited scale and later on it raised step by step. The initial capital is from her own family contributed by her husband. Later stage she got assistance from various schemes of government and Kudumbasree The annual profit that she earns today is about Rupees two lakhs. The reason behind starting business is support and assistance from various friends and family. She places her product in the minds of customers through the quality and taste. She believes that brand value is necessary for products to gain advantage in market. She is also on the opinion that the increase of price of raw materials especially like oil and rice possess threat to business. When the price increases its difficult to find customers. The pricing strategy that she follows in business is cost plus profit. She believes that middle man is not necessary to find the customers. The promotion strategy that she follows is publicity and enjoying a lot support from her family.

*Marketing result:*

*Support from family and word of mouth publicity with quality products will ensure success.*

## Case study 11: Ponpulari nature fresh milk, Thodupuzha

Ponpulari nature fresh milk is run by group of women in Thodupuzha town under Kudumbasree. It started in the year 2010 and consists of 10 members. The product that they deal is fresh milk in bottle. The unique feature of this group is that scientific model of cattle shed, fresh milk supply system and traceability. They started in small scale in the initial stage later it grown up to a stage in which their annual turnover raised to nearly Fifty thousand. This group suffers some problem in handling of surplus stock of milk. Due to this business the social acceptability of members increased and the family members are very participatory in production and marketing.

*Marketing result:*

*Innovation coupled with word of mouth publicity will give success.*

## Case study 12: Gramadeepam, Kadampanadu

Gramadeepam is operating in Kadampanadu of Pathanamthitta district under the leadership of Darly Kunjumon. The main area that they concentrate is agriculture in the land taken on lease. Gramadeepam is now six years age and still functioning good and providing means and ways too many family. The functioning of Gramadeepam is that they take land on lease from the owners and start agriculture on them. The products from the land are being sold in local markets. The annual profit of the group is up to Rupees one lakh. The main cultivation is paddy and vegetables. The main reason for this group to start business is their interest in business. Their daily working hour on an average eight to twelve hours. The main thing that they give importance in relate to marketing of their product is to be consistent in the market. They also sell their products through exhibitions and fairs. Though organic manure is used, the demand for their products is large. They did not adopt any type of promotion method in selling product. All the members are getting support from their family.

*Marketing result:*

*Consistency in the market in terms of offers and participation in fairs and exhibitions are a must for success.*

### Case study 13: Pratheeksha, Kallada, Kollam

Pratheeksha is a chit fund organised under Mini Mathew aged 43 years operating in east Kallada of Kollam district. This 2014 they completed 3 years. The annual profit of this organisation is upto Rupees one lakh. The modus operandi of Pratheeksha is same as of all chit funds. Beside it they give loan to needy people also on concessional rate. The main interest in starting business is their intention to earn more. The main aim behind marketing is to find the niche market. The promotion method used by Pratheeksha is publicity. They enjoying much support from the family members. Pratheeksha chit fund operating in small scale and have ideas to enlarge the operation in future. Even though having great ideas of explanation, Pratheeksha agrees that they will not act like local 'blade companies'.

*Marketing result:*

*Publicity with timely results and pay outs will ensure success.*

### Case study 14: Swathanam, Perayam, Kollam

Swathanam is a SHG run by group of some women entrepreneurs who working under the leadership of shiny who aged 32 years. The operating area is in Perayam which is in Kollam district. The main area that they deal is agriculture and running stationery shop. Agriculture is done through taking land on lease and do cultivation. They also are running a stationery shop in Perayam on rented building. The business was started with capital of fifteen thousand which they got from block panchayath. Even though this is a small enterprise their annual profit ranging from Rupees Fifty thousand to One lakh. All the members are working in unity and sole aim. They started their business six years ago and the reason for starting business is inspiration from friends. They studied the basics of business by doing business and not from any trained sessions. The strategy that follows in pricing is cost plus profit method. They agree that there is no need of middle men to run business. All the members are enjoying great support from the family and they all have well opinion about government and agree that help from government is sufficient for running business.

*Marketing result:*

*Business expansion requires marketing support.*

## Case study 15: Aishwariya, Kollam

Aishwariya is a sole trader business concern which run by Sheela aged 42 years in Kallada of Kollam district. The business area is running a stationery shop. The initial capital for starting business is 15 thousand which she got from panchayat and other family savings. The shop was started in the year 2005 and running successfully till now. The annual profit amounts to Rupees one lakh and running in a rented building. The reason behind starting business is her intention to earn new knowledge. The average daily working hour is eight to twelve hours. The main aim of marketing programme is to know the competition in market. The main problem that she deals in business is non availability of credit. She thinks it may due that she is a woman. Account receivable is also a problem to her. The method that she follows in pricing of product is cost plus profit. Through publicity she promotes her store and getting much support from family in running business.

*Marketing result:*

*Publicity and local promotions will ensure success.*

## Case study 16: Shakthi, Pathanamthitta

Shakthi is run by group of women in Pathanamthitta district under the leadership of Vasantha. It had an experience of five years in business. The functioning of Shakti is that they take land on lease from the owners and start agriculture on them. The products from the land are being sold in local markets. The annual profit of the group is up to Rupees one lakh. The main cultivation is paddy and vegetables. The main reason for this group to start business is their interest in business. The lease rent is thousand per month. They sell their products in local markets and also in exhibitions. The increasing price of manures and equipment possesses a great threat to business. The initial capital is raised from various schemes of Panchayat. There is much demand for their vegetables because they are made with using only organic manures. The cost plus profit method is used to price the products. All members agree that they getting much support from their family.

*Marketing result:*

*Understanding of the market and competition with participation in local fairs.*

## Case study 17: Pulari, Pathanamthitta

Pulari is a partnership business concern managed by Suma and other women in Mannali - Pathanamthitta district. She is 40 years old and educated till SSLC and adept in doing agriculture in her own land which is upto one acre. Pulari had an experience of five years in business. They deal with vegetables, banana, pineapple, tapioca etc. The inspiration for business they got from various schemes of government which aimed at women entrepreneurs. The annual profit that they are earning is approximately up to Rupees one lakh. The main reason for starting business is their intention to earn more. They value their product on the basis of cost plus profit method and try to position the product in the minds of customers through valuing low price and offering high quality goods. The increasing expense of various materials associated with agriculture possesses a threat to their business. From their own experience they are saying that there is no need for middlemen to run the business. All the members are enjoying good support from the family. The goods that they produce are sold in local markets and fairs. They also had a small shop in Manjali of Pathanamthitta district.

*Marketing result:*

*Participation in local markets and fairs, the need for branding are essential for success.*

## Case study 18: Matha, Chittumala, Kollam

Matha is a sole trading business concern working under Srilatha in Chittumala of Kollam district having experience of six years in business deal with stitching and embroidery. She runs her business in her own house and having employees of six members and annual profit up to fifty thousand per year. The reason behind to start business is her interest in business. The average duration of her working hour is less than 12 hours daily. She tries to place the product in the minds of customers on the basis of quality. The main problem that she finds in her business is lack of trained people. The strategy that follows in pricing is cost plus profit method. They agree that there is no need of middle men to run business. All the members are enjoying great support from the family. The main customers are local people in which majority are from poor family background so they try to charge only nominal charges. She had interest in the stitching and embroidery from the childhood itself. When it comes an opportunity to start up a venture, she obviously choose stitching and embroidery. She comments “try to do the work as fast as possible will able gain customers for a long term”.

*Marketing result:*

*Offering timely and quick results will ensure customers...*

### Case study 19: Dhanya, Kayamkulam, Alappuzha

Dhanya curry powder and soap powder is available in Kayamkulam of Alappuzha district which is manufactured under the leadership of Krishnamma and group of women in Kayamkualm area. They started their business with the help of Kudumbasree and got training from the kudumbasree and other Government agencies. Started in small scale with initial capital of Rupees twenty thousand. They buy the raw materials and get it powdered in mill and packed by themselves and sell through various small shops in Kayamkualm area. There is much demand for this home-made curry powder. When the curry powder seems to be success they started the soap powder business also. The annual profit is above Rupees fifty thousand. The increasing price and lack of modern machines possess some threat to business even though they trying their best to make up the business a huge success. The main reason behind the business is to earn more and have a self-employment. They are enjoying much support from the family members. The price strategy is adding some percentage of profit to the cost. The promotions strategy they have chosen is publicity.

*Marketing result:*

*Word of mouth publicity and local promotions are needed for success.*

## Case study 20: Kripa, Kalluvathukkal, Kollam

Kripa is a sole trader business concern which run by Susamma George aged 42 years in Kalluvathukal of Kollam district. The business area is running a stationery shop. The main reason behind starting of business is her sole interest in business. The promotion method used by Kripa is publicity. The annual profit earn by Kripa is up to thirty thousand. The major threat that she face in business is non availability of credit from suppliers. The price strategy she follows is cost plus profit method. She started business with initial capital of Rupees Ten thousand in the year 2007. From her own experience she is saying that there is no need for middlemen to run the business. She buys goods sold from Kollam and Trivandrum wholesale markets and sells it by taking some percentage of profit.

*Marketing result:*

*Local market understanding and customer interaction are a must.*

## Case study 21: Cafe Kudumbashree Hotel, Kumarakom

Cafe Kudumbashree Hotel is in famous tourist destination Kumarakom functioning in associate with Kudumbasree by a group of women from the year 2010. In 2014 they completed successful journey by giving delicious and tasty food to both domestic and foreign tourists. Within short span of time they named as best restaurant in district. Many people visiting this place in search of this restaurant. The hotel is run by a group of 10 women entrepreneurs and having annual turnover of more than 1.5 lakhs. The main feature is that they offer delicious and ethnic food. The main problem that they today is lack of infrastructure facility. The hotel is also promoted by tourism department of Kerala. The major economic impact is that all members are earning very well. Cafekudumbasree also are organising many exhibitions and fest all Kerala. They feel that organising such events will increase the equity of the firm.

*Marketing result:*

*Participation in local fairs and exhibitions.*

## Case study 22: Saphalam cashew processing system,

### Kasargod

Saphalam cashew processing system operating in Kasargod started from the year 2008 as NGO and managed by group of women entrepreneurs. Total members include 87 and annual turnover of 87.25 lakhs. They deal with cashew processing and exporting. The structure of organisation is well defined. The society follows a model similar to the producer company with a Chief Executive (Plant Manager) who manages the operations of the society and is answerable to the Executive committee of the society. The executive committee is comprised of the elected President of the micro enterprise in each unit. The executive committee in turn elect the President and Secretary of the society. The Executive Committee is accountable to the General Body which is formed by all the members of the society. The members are the co-owners of the society. President and secretary is office bearers of society, a Manger and accountant is working in society for administration and financial manager of the unit. Their activities include :Raw materials procured from local farmers. Procured raw cashew dried in 2 -3 days, after it processing through steam boiling and shelling. Shell removed cashew are

Peeling and grading. The technology was imparted by NRCC Puthur. The major source market is retail outlet of Kannur, Kasaragod, Kozhikode and Mangalore and trade fairs, exhibition and retail distributors. The whole part of enterprise is processing, management, procurement are done by women. Two men are working as driver and sales executive. Primary difficulties encountered include maintaining quality was major difficulties faced initial stage and finding regular customers.

*Marketing result:*

*Innovation using technology with marketing support will ensure success.*

### Case study 23: Priyadarshani, Ernakulam

Priyadarshani is a sole trader business concern which is run by Mini Jolly aged 38 years in Ernakulum district. The business area is running a jewellery making unit where she designs various jewels and sells it through fairs and exhibitions. She also sells through local markets. Priyadarshini started eight years back and functioning very well even today. She got the training from private institution and started in small scale. The annual profit is near to Rupees fifty thousand. The reason behind starting business is her intention to earn new knowledge. The average daily working hour is eight to twelve hours. The main problem that she finds in her business is lack of trained people. The strategy that follows in pricing is cost plus profit method. She agrees that there is no need of middle men to run business. If one has good sense of creativity and ability to market one can well succeed in business. Mini jolly also said that the supporting family of her is the greatest strength in running business. Customer engagement according to her is the success of her business.

*Marketing result:*

*Customer management without any complaints will ensure repeated customers.*

## **6.1. INTRODUCTION:**

This chapter deals with those case studies obtained during the study on the successful ventures which have shown that women micro and small enterprises can thrive amidst adversities. The case studies are presented below amongst those who were willing to part with their success stories among the 107 respondents. Care has been taken to present three cases in details and the rest of the caselets with precision and at the same time, it was found through the study that there is heavy localization and use of local promotions, word of mouth promotions for making the ventures successful. The case studies listed for the study include:

1. Keezuvillam mushroom unit, Trivandrum
2. Navajyothi Pathanamthitta
3. Thanima Hotel, Pathanamthitta

The following are the case lets that shows the effectiveness of marketing:

1. Rose Petals, Attingal Trivandrum
2. Shiva Bhadra Sanga Krishi, Edava, Trivandrum
3. Edava Women Association –EWA, Trivandrum
4. Sahayathrika food processing unit, Trivandrum
5. Mother Theresa self help, Trivandrum
6. Mangalya Food products Trivandrum
7. Shanthi mushroom unit, Attingal
8. Bismillah Hotel, Pathanamthitta
9. Mahima –Perayam, Kollam

10. Ponpulari nature fresh milk, Thodupuzha
11. Gramadeepam, Kadampanadu
12. Pratheeksha, Kallada, Kollam
13. Swanthanam, Peryam, Kollam
14. Aiswarya, Kollam
15. Sakthi, Pathanamthitta
16. Pulari, Pathanamthitta
17. Pratheeksha, Kallada, Kollam
18. Dhanya, Kayamkulam, Alappuzha
19. Kripa, Kalluvathukkal, Kollam
20. Café Kudumbasree hotel, Kumarakom, Kottayam
21. Saphalam cashew processing system, Kasargod
22. Priyadarsini, Ernakulam

## **Case study 1: Kizhuvillam mushroom unit, Trivandrum**

Kizhuvillam mushroom unit is run by a group of four women entrepreneurs who deal with mushroom business. They started the business by taking loan from state bank of India under SHG scheme. They were earning profit of Rupees one to two lakhs annually. They got the technical assistance from Krishi bhavan. They started their business unit in 2010 and successfully completed 4 years. They were maintaining annual books of account and get audited by Chartered Accountant. The reason behind starting business is their interest in business. Most of the members are locally available and they are aware of the strategy to know the competition in the market. They are charging price by following the strategy of cost plus profit. The major problem that they face in their business is lack of modernized storage place to keep their mushroom healthy. They believe that for the product should be separate from their competitors. The major consumers of them were their neighbours and promotion of products is done through publicity. Most of the members agreed that they are getting full support of their members in running business. They were of same opinion that the funds available from bank are sufficient for running business.

Customers are locals and relatives (They get order from various staffs working in SBI and their relatives). The training was given by Krishi bhavan and Kudumbasree. They believed in marketing their products only through local people. They are regularly getting orders from staff in SBI Edava branch and the locals supported them very well. However, the promoters mentioned that they were not aware of marketing before starting the enterprise and in their feasibility proposal, marketing aspects were supported by the Kudumbasree only. Currently they are engaged in marketing the mushroom using personal relationship and publicity only. They initially started selling the mushrooms through relatives and friends and they actually made them to think of starting a unit since there were repeat orders. They have made sure that there are no middle men in their operations. Some of the members have now learnt the tricks of marketing and are now capable in marketing. People residing outside the district also are approaching them for Mushroom. But due to the difficulties in transportation and time they are not able to fulfill the orders.



**The President with the members**

## Case study 2: Navajyothi Pathanamthitta

Navajyothi is operating in Manjali in South Thuvayoor of Pathanamthitta district under the leadership of Jaisamma Rajan. The main area that they concentrate is agriculture in the land taken on lease Navajyothi is now eight years of operation and still functioning good and providing means and ways too many family. The functioning of Navajyothi is that they take land on lease from the owners and start agriculture in the land given to them. The products from the land were sold in local markets. The annual profit of the group is up to One lakh. The main cultivation is Tapioca and vegetables. The main reason for this group to start business is their interest in business. Their daily working hour on an average is eight to twelve hours daily. The main thing that they give importance in relation to marketing of their product is to offer quality in market. They also sell their products through exhibitions and fairs. Though organic manure is used, the demand for their products is large. They did not adopt any type of promotion method in selling product. All the members are getting support from their family.

The promoters mentioned that they were not aware of marketing before starting the enterprise and in their feasibility proposal, marketing aspects were supported by the a person with M Com qualification. Currently they are engaged in marketing the tapioca and vegetables using personal relationship and publicity only. They have made sure that there are no middle men in their operations. The group goes on identifying land that can be availed through lease and in order to avail the land they fix a minimum of 25 cents for their agricultural activity. The members put up boards on the site and any person who would like to buy from them can approach them through the phone numbers mentioned in the board. This group is adding more number of people who have the interest in agriculture and now they are propagating the use of pesticide free organic vegetables.



**Members of Navajyothi**





### **Case study 3: Thanima Hotel, Pathanamthitta**

Thanima hotel is in Pathanamthitta town under the leadership of Balkisa who is aged 41. She started her business by taking loan from SBT and started a hotel in Pathanamthitta town. At that time she came to know about Kudumbasree training programme for women and she got training from Kudumba sree. Then she associated with kudumbasree and started Thanima hotel by associating various women residing in Pathanamthitta. She is successively running business for that last 6 years. As she has taken loan already from SBT, she didn't accepted any loan from Kudumbasree or any other agencies. She divided the entire staff into four unit's and assigned duties to them. Each unit takes care of breakfast, Juice, Lunch, dinner respectively. The annual profit that earn through the business is more than Rupees One lakh. She is married and her husband is very supportive to the business. She is promoting her business through publicity and advertisement. Her main customers are workers and auto drivers. The speciality of her hotel is that she is offering quality food at low price. Her tips to new comers are that through hard work and honest one can attain success in business.

While she started the business, she was not aware of marketing. She has always felt that if you are able to offer good food in a hygienic environment, customers will come to you irrespective of distance. There is no need for market segmentation or positioning as ultimately the satisfied customer will provide an excellent opportunity for growth.





### **Caselet 1: Rose Petals, Attingal Trivandrum**

Rose petals is a boutique shop started by 35 old individual women entrepreneur from Attingal, Trivandrum. She started her boutique by her own capital raised from her family property. She is unmarried and runs her boutique individually. She is a graduated women entrepreneur who earns profit of amount up to Rupees one lakh annually. She started her business in the year 2012 and now completed successful 3 years. The initial capital for her business venture is less than Rupees five lakhs including the cost of furniture, stocks etc. The inspiration behind the formation of business is to be a self-reliant and she achieved her aim through her business. She works less than eight hours daily in her boutique. She believes that business can be developed widely though planned marketing and believes that aim of marketing is to finding the niche market where business can be grown. From her business she believes that there is no need of middleman for the growth of business even your service is best. She advertises her boutique through newspapers and magazines.

*Marketing result:*

*Uses promotions and customer contact to build and sustain business*

## Caselet 2: Shiva Bhadra Sanga Krishi, Edava, Trivandrum

Shiva Badra is a group of women entrepreneurs in Edava region of Trivandrum who aged between 41-60 who were doing business by taking land on lease and doing agriculture on it. The annual earnings is between Rupees one lakhs to five lakhs. They were running their business for more than five years. The aim behind the formation of Shivabhadra is to earn more and their interest in agriculture. The group members working as a team and works eight to 12 hours average per day. They believe that the aim of marketing in business is to find a niche market where they can sell their products successfully. They are positioning their product through the quality of their products. They started their business by using the funds from government which they acquired from block panchayat. From their experience in this business they are on the opinion that brand value is not necessary to sell products but should give understand the customer is important. The pricing strategy they adopt is just adding profit to the cost occurred in production. They were doing agriculture in on acre of land and plants tapioca, banana, pulses, etc. The annual lease rent is amounts to twelve thousand. They were sharing profit equally. All the members are of the opinion that they're getting much support from their family.

*Marketing result:*

*Customer interaction and customer relationships are important in success.*

### Caselet 3: Edava Women Association –EWA, Trivandrum

EWA started their operation from the year 2009 with mushroom business by getting assistance from krishibhavan. EWA is a group of women entrepreneurs in Edava region who started business due to the sole reason of their interest in business. After the success of mushroom business they widened their business through concentrating in Meta rice and jackfruit business. Meta rice is an organic pesticide. They developed it with the assistance from krishibhavan. They collect jackfruit from various places and use it to produce jam, squash, and other items. They were earning profit of Rupees two to five lakhs per year. They mainly sell their products through organizing fairs and exhibitions and individually. The span of working hours is less than eight hours per day. They believe that by increasing the quality any product can be marketed. WA has well prepared marketing plan with aim of optimum utilization of capacity. The members are working very hard with sole aim and unity for the business. They are of the opinion that increasing price of raw materials possesses a threat to their business because they were striving very hard to stick the nominal selling price. They agree that they are satisfied with various assistance from the government and there family members are supporting their business.

*Marketing result:*

*Fairs and exhibitions and promotions are a must for niche products*

#### **Caselet 4: Sahayathrika food processing unit, Trivandrum**

Sahaythrika food processing unit is in Varkala region of Trivandrum district running as sole trader business group under lekshmi. The core area of business is producing and selling food products. They started their business with the assistance from government. The reason behind starting of business is her interest in doing business. Lekshmi is a graduate and married woman having two children. Her annual profit is around Rupees two to five lakhs. On 2014 her business completed 10 years. The initial capital is less than Rupees two lakhs. She believes that the main aim behind the marketing of product is to increase the confidence of customers in products then business would be successful. So she tries to place her products in consumers mind through the price. She believes that if one product want to be successful then it should have a distinct feature from other business. She prices her products by adopting the technique of cost plus profit. She firmly believes that if product is good then there is no need of middle man. She would like to do business with the help of internet. She promotes her products through advertising in newspapers and other magazines.

*Marketing result:*

*Advertising and promotional efforts will help overcome competition*

### **Caselet 5: Mother Theresa self help, Trivandrum**

Mother Teresa is a Self-help group of six women who deals with various types of business including milk, cloth, wine etc. They started with loan of rupees 25 thousand from Canara bank. Firstly they concentrated on retail stores. After gaining profit their business diversified to above said another area. Working as group in which each member has specified duty. Most of the members having education level up to tenth. They got assistance from government. The annual profit amounts to above 2.5 lakhs and working more than 10 years. The reason behind starting business is inspiration from friends and their intention to earn more. They concentrate on market segmentation and on the basis of psychology of consumers. The main aim behind the marketing plan of mother Teresa group is to reduce the wastage of money and control stock. They all agree that brand value is necessary to gain more profits and product would be successfully only if it captures the mind of customers. The principal that follows in pricing of product is cost plus profit method. From their experience they are the opinion that if have courage to reach customers there is no need of middlemen. The reason behind opting branding for products is that it increases sales. They are also on the same stand that the assistance from government is enough to run business and all are enjoying great support from their family.

*Marketing result:*

*Branding will help succeed and promotions are important*

## Caselet 6: Mangalya Food products Trivandrum

Mangalya food is a sole trader business started by sulojana with capital of 25 thousandrupees. She studied up to pre degree and later she married and stopped her education.in 2010 she heard about self-employment scheme and started mangalya food product with assistance from various agencies of government. Her annual profit is about one to two lakhs and the reason behind to start business is her interest in business. The average duration of her working hour is less than 12 hours daily. She tries to place the product in the minds of customers on the basis of quality. The main problem that she finds in her business is lack of trained people. She is also on the opinion that the product can gain momentum in market only if people believe in the quality of product. The strategy that she follows in pricing of product is cost plus profit. The business that she deal is that making and selling of eatables like banana chips, murukku etc. and selling directly to various customers. She also participates in various exhibitions and fairs and sell her products. She adopts publicity method for promoting her produtcs.she is of the opinion that support from her family is the greatest strength in her business. She praises the government for providing various schemes to help women entrepreneurs.

*Marketing result:*

*Word of mouth publicity and quality of products will ensure success in local markets.*

### Caselet 7: Shanthi mushroom unit, Attingal

Shanthi mushroom unit is run by Shanthi who is 25 aged married woman having education of plus two. She started her business with initial capital of ten thousand raised from the friends and relatives. Her annual income is more than one lakh fifty thousand. On 2014 she completed 9 years in business. The reason behind starting business is the inspiration that she got from friends and relatives. Mushroom is grown up in her nursery adjacent to her house and selling it through direct marketing and through participating in fairs. She works less than eight hours daily in business. Lack of various facilities to keep the temperature in nursery is a big problem to her. . The average duration of her working hour is less than 12 hours daily. The strategy that she follows in pricing of product is cost plus profit. She is of the opinion that there much demand for home-made mushroom. The promotion strategy she opts is publicity. She is aware of various helps from government and enjoying great support from her family.

*Marketing result:*

*Publicity and hard work will create success.*

## Caselet 8: Bismillah Hotel, Pathanamthitta

Bismillah hotel is in Pathanamthitta town run by women entrepreneur successfully for more than five years with annual profit of more than Rupees two lakh. The initial capital of rupees fifty thousand raised from various sources including friends and relatives and bank. The main reason behind starting of business is her sole interest in business. Her daily average working hour in hotel is less than eight hours. The main aim behind marketing plan according to her is to increase the trust in services provided to customers. Through charging nominal price she tries to position her hotel in minds of customers. The increase price of needy materials is acting as threat to her business. The main point that always she try to adapt in business is that by serving customer with quality product and reasonable price any one can succeed in business. The pricing strategy she adopts is that cost plus nominal profit. The promotion s strategy adopted in business is publicity. The family members support much in her business.

*Marketing result:*

*Publicity is double edged sword. However, the positive aspect will create success.*

### Caselet 9: Mahima -Perayam, Kollam

Mahima is sole trader business unit run by SarammaEapen aged 45 years who is a graduate dealing in food products including eatables like chips, murukku,etc. The area of operation is in Perayam. She started her business back in the year 2008 with initial capital of Rupees 15 thousand. Initially she made the products in home in limited scale and later on it raised step by step. The initial capital is from her own family contributed by her husband. Later stage she got assistance from various schemes of government and Kudumbasree The annual profit that she earns today is about Rupees two lakhs. The reason behind starting business is support and assistance from various friends and family. She places her product in the minds of customers through the quality and taste. She believes that brand value is necessary for products to gain advantage in market. She is also on the opinion that the increase of price of raw materials especially like oil and rice possess threat to business. When the price increases its difficult to find customers. The pricing strategy that she follows in business is cost plus profit. She believes that middle man is not necessary to find the customers. The promotion strategy that she follows is publicity and enjoying a lot support from her family.

*Marketing result:*

*Support from family and word of mouth publicity with quality products will ensure success.*

### **Caselet 10: Ponpulari nature fresh milk, Thodupuzha**

Ponpulari nature fresh milk is run by group of women in Thodupuzha town under Kudumbasree. It started in the year 2010 and consists of 10 members. The product that they deal is fresh milk in bottle. The unique feature of this group is that scientific model of cattle shed, fresh milk supply system and traceability. They started in small scale in the initial stage later it grown up to a stage in which their annual turnover raised to nearly Fifty thousand. This group suffers some problem in handling of surplus stock of milk. Due to this business the social acceptability of members increased and the family members are very participatory in production and marketing.

*Marketing result:*

*Innovation coupled with word of mouth publicity will give success.*

## Caselet 11: Gramadeepam, Kadampanadu

Gramadeepam is operating in Kadampanadu of Pathanamthitta district under the leadership of Darly Kunjumon. The main area that they concentrate is agriculture in the land taken on lease. Gramadeepam is now six years age and still functioning good and providing means and ways too many family. The functioning of Gramadeepam is that they take land on lease from the owners and start agriculture on them. The products from the land are being sold in local markets. The annual profit of the group is up to Rupees one lakh. The main cultivation is paddy and vegetables. The main reason for this group to start business is their interest in business. Their daily working hour on an average eight to twelve hours. The main thing that they give importance in relate to marketing of their product is to be consistent in the market. They also sell their products through exhibitions and fairs. Though organic manure is used, the demand for their products is large. They did not adopt any type of promotion method in selling product. All the members are getting support from their family.

*Marketing result:*

*Consistency in the market in terms of offers and participation in fairs and exhibitions are a must for success.*

## Caselet 12: Pratheeksha, Kallada, Kollam

Pratheeksha is a chit fund organised under Mini Mathew aged 43 years operating in east Kallada of Kollam district. This 2014 they completed 3 years. The annual profit of this organisation is upto Rupees one lakh. The modus operandi of Pratheeksha is same as of all chit funds. Beside it they give loan to needy people also on concessional rate. The main interest in starting business is their intention to earn more. The main aim behind marketing is to find the niche market. The promotion method used by Pratheeksha is publicity. They enjoying much support from the family members. Pratheeksha chit fund operating in small scale and have ideas to enlarge the operation in future. Even though having great ideas of explanation, Pratheeksha agrees that they will not act like local 'blade companies'.

*Marketing result:*

*Publicity with timely results and pay outs will ensure success.*

### Caselet 13: Swathanam, Perayam, Kollam

Swathanam is a SHG run by group of some women entrepreneurs who working under the leadership of shiny who aged 32 years. The operating area is in Perayam which is in Kollam district. The main area that they deal is agriculture and running stationery shop. Agriculture is done through taking land on lease and do cultivation. They also are running a stationery shop in Perayam on rented building. The business was started with capital of fifteen thousand which they got from block panchayath. Even though this is a small enterprise their annual profit ranging from Rupees Fifty thousand to One lakh. All the members are working in unity and sole aim. They started their business six years ago and the reason for starting business is inspiration from friends. They studied the basics of business by doing business and not from any trained sessions. The strategy that follows in pricing is cost plus profit method. They agree that there is no need of middle men to run business. All the members are enjoying great support from the family and they all have well opinion about government and agree that help from government is sufficient for running business.

*Marketing result:*

*Business expansion requires marketing support.*

### Caselet 14: Aishwariya, Kollam

Aishwariya is a sole trader business concern which run by Sheela aged 42 years in Kallada of Kollam district. The business area is running a stationery shop. The initial capital for starting business is 15 thousand which she got from panchayat and other family savings. The shop was started in the year 2005 and running successfully till now. The annual profit amounts to Rupees one lakh and running in a rented building. The reason behind starting business is her intention to earn new knowledge. The average daily working hour is eight to twelve hours. The main aim of marketing programme is to know the competition in market. The main problem that she deals in business is non availability of credit. She thinks it may due that she is a woman. Account receivable is also a problem to her. The method that she follows in pricing of product is cost plus profit. Through publicity she promotes her store and getting much support from family in running business.

*Marketing result:*

*Publicity and local promotions will ensure success.*

### Caselet 15: Shakthi, Pathanamthitta

Shakthi is run by group of women in Pathanamthitta district under the leadership of Vasantha. It had an experience of five years in business. The functioning of Shakti is that they take land on lease from the owners and start agriculture on them. The products from the land are being sold in local markets. The annual profit of the group is up to Rupees one lakh. The main cultivation is paddy and vegetables. The main reason for this group to start business is their interest in business. The lease rent is thousand per month. They sell their products in local markets and also in exhibitions. The increasing price of manures and equipment possesses a great threat to business. The initial capital is raised from various schemes of Panchayat. There is much demand for their vegetables because they are made with using only organic manures. The cost plus profit method is used to price the products. All members agree that they getting much support from their family.

*Marketing result:*

*Understanding of the market and competition with participation in local fairs.*

## Caselet 16: Pulari, Pathanamthitta

Pulari is a partnership business concern managed by Suma and other women in Mannali - Pathanamthitta district. She is 40 years old and educated till SSLC and adept in doing agriculture in her own land which is upto one acre. Pulari had an experience of five years in business. They deal with vegetables, banana, pineapple, tapioca etc. The inspiration for business they got from various schemes of government which aimed at women entrepreneurs. The annual profit that they are earning is approximately up to Rupees one lakh. The main reason for starting business is their intention to earn more. They value their product on the basis of cost plus profit method and try to position the product in the minds of customers through valuing low price and offering high quality goods. The increasing expense of various materials associated with agriculture possesses a threat to their business. From their own experience they are saying that there is no need for middlemen to run the business. All the members are enjoying good support from the family. The goods that they produce are sold in local markets and fairs. They also had a small shop in Manjali of Pathanamthitta district.

*Marketing result:*

*Participation in local markets and fairs, the need for branding are essential for success.*

### Caselet 17: Matha, Chittumala, Kollam

Matha is a sole trading business concern working under Srilatha in Chittumala of Kollam district having experience of six years in business deal with stitching and embroidery. She runs her business in her own house and having employees of six members and annual profit up to fifty thousand per year. The reason behind to start business is her interest in business. The average duration of her working hour is less than 12 hours daily. She tries to place the product in the minds of customers on the basis of quality. The main problem that she finds in her business is lack of trained people. The strategy that follows in pricing is cost plus profit method. They agree that there is no need of middle men to run business. All the members are enjoying great support from the family. The main customers are local people in which majority are from poor family background so they try to charge only nominal charges. She had interest in the stitching and embroidery from the childhood itself. When it comes an opportunity to start up a venture, she obviously choose stitching and embroidery. She comments “try to do the work as fast as possible will able gain customers for a long term”.

*Marketing result:*

*Offering timely and quick results will ensure customers...*

### Caselet 18: Dhanya, Kayamkulam, Alappuzha

Dhanya curry powder and soap powder is available in Kayamkulam of Alappuzha district which is manufactured under the leadership of Krishnamma and group of women in Kayamkualm area. They started their business with the help of Kudumbasree and got training from the kudumbasree and other Government agencies. Started in small scale with initial capital of Rupees twenty thousand. They buy the raw materials and get it powdered in mill and packed by themselves and sell through various small shops in Kayamkualm area. There is much demand for this home-made curry powder. When the curry powder seems to be success they started the soap powder business also. The annual profit is above Rupees fifty thousand. The increasing price and lack of modern machines possess some threat to business even though they trying their best to make up the business a huge success. The main reason behind the business is to earn more and have a self-employment. They are enjoying much support from the family members. The price strategy is adding some percentage of profit to the cost. The promotions strategy they have chosen is publicity.

*Marketing result:*

*Word of mouth publicity and local promotions are needed for success.*

### **Caselet 19: Kripa, Kalluvathukkal, Kollam**

Kripa is a sole trader business concern which run by Susamma George aged 42 years in Kalluvathukal of Kollam district. The business area is running a stationery shop. The main reason behind starting of business is her sole interest in business. The promotion method used by Kripa is publicity. The annual profit earn by Kripa is up to thirty thousand. The major threat that she face in business is non availability of credit from suppliers. The price strategy she follows is cost plus profit method. She started business with initial capital of Rupees Ten thousand in the year 2007. From her own experience she is saying that there is no need for middlemen to run the business. She buys goods sold from Kollam and Trivandrum wholesale markets and sells it by taking some percentage of profit.

*Marketing result:*

*Local market understanding and customer interaction are a must.*

## Caselet 20: Cafe Kudumbashree Hotel, Kumarakom

Cafe Kudumbashree Hotel is in famous tourist destination Kumarakom functioning in associate with Kudumbasree by a group of women from the year 2010. In 2014 they completed successful journey by giving delicious and tasty food to both domestic and foreign tourists. Within short span of time they named as best restaurant in district. Many people visiting this place in search of this restaurant. The hotel is run by a group of 10 women entrepreneurs and having annual turnover of more than 1.5 lakhs. The main feature is that they offer delicious and ethnic food. The main problem that they today is lack of infrastructure facility. The hotel is also promoted by tourism department of Kerala. The major economic impact is that all members are earning very well. Cafekudumbasree also are organising many exhibitions and fest all Kerala. They feel that organising such events will increase the equity of the firm.

*Marketing result:*

*Participation in local fairs and exhibitions.*

### **Caselet 21: Saphalam cashew processing system, Kasargod**

Saphalam cashew processing system operating in Kasargod started from the year 2008 as NGO and managed by group of women entrepreneurs. Total members include 87 and annual turnover of 87.25 lakhs. They deal with cashew processing and exporting. The structure of organisation is well defined. The society follows a model similar to the producer company with a Chief Executive (Plant Manager) who manages the operations of the society and is answerable to the Executive committee of the society. The executive committee is comprised of the elected President of the micro enterprise in each unit. The executive committee in turn elect the President and Secretary of the society. The Executive Committee is accountable to the General Body which is formed by all the members of the society. The members are the co-owners of the society. President and secretary is office bearers of society, a Manger and accountant is working in society for administration and financial manager of the unit. Their activities include :Raw materials procured from local farmers. Procured raw cashew dried in 2 -3 days, after it processing through steam boiling and shelling. The technology was imparted by NRCC Puthur. The major source market is retail outlet of Kannur, Kasaragod, Kozhikode and Mangalore and trade fairs, exhibition and retail distributors. The whole part of enterprise is processing, management, procurement are done by women. Two men are working as driver and sales executive. Primary difficulties encountered include maintaining quality was major difficulties faced initial stage and finding regular customers.

*Marketing result:*

*Innovation using technology with marketing support will ensure success.*

## Caselet 22: Priyadarshani, Ernakulam

Priyadarshani is a sole trader business concern which is run by Mini Jolly aged 38 years in Ernakulam district. The business area is running a jewellery making unit where she designs various jewels and sells it through fairs and exhibitions. She also sells through local markets. Priyadarshini started eight years back and functioning very well even today. She got the training from private institution and started in small scale. The annual profit is near to Rupees fifty thousand. The reason behind starting business is her intention to earn new knowledge. The average daily working hour is eight to twelve hours. The main problem that she finds in her business is lack of trained people. The strategy that follows in pricing is cost plus profit method. She agrees that there is no need of middle men to run business. If one has good sense of creativity and ability to market one can well succeed in business. Mini jolly also said that the supporting family of her is the greatest strength in running business. Customer engagement according to her is the success of her business.

*Marketing result:*

*Customer management without any complaints will ensure repeated customers.*

## 7.1. INTRODUCTION:

Small and Medium Enterprises are the back bone of the Indian economy. As they exist in large numbers and employ many people in the country, their performance is worth an investigation. If there are successful enterprises, replicating the same in similar topography elsewhere would be easy and will augur well for the economy. The existence of MSME ministry under the Government of India itself indicates the importance attached to the same.

According to the Government of India report, it is estimated that SMEs 'constitute as high as 90 per cent of enterprises in most countries worldwide and are the driving force behind a large number of innovations and contribute to the growth of the national economy through employment creation, investments and exports. The SMEs contribute heavily toward poverty reduction and wider distribution of wealth in the developing economies. Since the enactment of Micro, Small and Medium Enterprises Development Act 2006 (MSMED Act 2006) in India, SSEs, SMEs etc. are often referred to under the common term Micro, Small and Medium Enterprises (or, MSMEs in short). Of these three types of MSMEs, micro enterprises require the lowest level of investment and hence the most affordable for the new entrepreneurs, women etc. They have huge potential for equitable and balanced development for a nation like India.

Even though there are successful ventures created by men, women find it easy to set up micro enterprises as seen from the experience of Kerala. Women have been able to set up businesses which require a capital of less than Rs.10 lakhs and were able to successfully defend the same. There are many aspects to women conducting a business in otherwise

male territory. There are many areas which can be focussed by the women and that would not attract the attention of the men. The areas include: Food products, Textiles and Garments, Glass and Ceramics, Mechanical Engineering, IT and ITES, Rubber Products, Chemical, Plastic, Paper and Paper Products, Fruit and Fruit-based Products, Service activities and Miscellaneous activities.

The following objectives were set for the study:

1. To ascertain the nature and history of the existing micro and small enterprises run by women in Kerala
2. To understand their use of marketing plan, segmentation, positioning and targeting.
3. To learn how they have used the marketing mix to their advantage
4. To see whether middle men are exploiting the respective businesses and the possibility to do direct marketing
5. To identify whether branding is needed for these businesses and
6. To create a list of case studies of successful marketing undertaken by these enterprises and the reasons for unsuccessful enterprises

The entire micro and small enterprises that are available in the state of Kerala comprise the universe of the study. All women based micro and small enterprises are considered for the universe of the study. According to DWCUA (Developing Women and Children in the Urban Area), there were a total of 1345 units in Kerala. Through USEP (Urban Self Employment Programme), there are about 15382 units in Kerala as per the statistics received during 2006. The study identified clusters focusing on specific sectors encompassing the whole of

Kerala. Data were collected from DWCUA and USEP along with the support of the lead bank in each district. The successful units were identified among the above data and care was taken in identifying samples using judgmental sampling in arriving at 100 units across the state of Kerala. The researchers' judgment had the premise that the units which have a minimum of five years of existence and proven profit generation.

A structured questionnaire was prepared keeping in mind the problems to be studied. The same was incorporated in Malayalam for better understanding by the respondents. The same was pilot tested with 5 entrepreneurs from Trivandrum, Kottayam and Ernakulam districts before finalizing the questionnaire. There were certain topics on which the women were hesitant to answer and about 6 items in the questionnaire was deleted and the final questionnaire was completed. As 100 respondents were targeted, more than 200 questionnaires were prepared and the field investigators were instructed to collect the same. Finally 107 responses with full and correct entries were considered for analysis purpose.

The following limitations were seen during the project:

- i. Few of the respondents hesitated to give the correct information.
- ii. Some of respondents discussed among themselves before answering.
- iii. Few of the respondents were not so serious in filling of the questionnaire.
- iv. There was bias in the responses received from about 51 respondents and hence there was a need to redo the entire exercise covering similar number in the sample.
- v. Although the respondents were not able to recollect the specific data pertaining to the previous years, extra care was taken to get reliable and valid data by probing further and from other available records at the group level.

The entire report has been divided into six chapters.

- i. Chapter I discusses the introduction to the study with the focus on women empowerment and the entrepreneurship part of it. It also presents statement of the problem, objectives, limitations and chapter scheme.
- ii. Chapter II elucidates the review of the past work done in women entrepreneurship in the international, Indian and Kerala context.
- iii. Chapter III elaborates the literature on marketing of products and services in general with literature on the strategies, activities and women entrepreneurship issues with focus on self help groups.
- iv. Chapter IV analyses the responses received from the respondents.
- v. Chapter V deals with the issues pertaining to the micro enterprises in particular.
- vi. Chapter VI provides the case studies of the successful enterprises who were ready to be included in this report.
- vii. Chapter VII provides the findings, inferences arrived as a result of analysis made in the previous chapters and offer some suitable suggestions based on the findings of the study.

## **7.2. FINDINGS:**

Secondary data were collected from libraries, journals, books, web pages and visits to many institutions. In total, there were 21 books, 102 journal articles based on research, 58 reports including unpublished theses available in the university and college libraries and 8 web pages were chosen out of more than 500 sources for inclusion as literature for the study which gave a clear direction on the women enterprises, marketing activities and

strategies undertaken by the women enterprises etc., as secondary data. The secondary data yielded the following aspects that needed to be studied:

1. Women need to undertake entrepreneurship to create more micro enterprises.
2. Women would perform better as micro entrepreneurs.
3. Women require administrative capability for successfully running the enterprises.
4. Marketing capabilities of women are innate and requires more push.
5. Women entrepreneurs are not aware of nuances of marketing.
6. Women entrepreneurs require marketing training by government agencies.
7. From the history of women entrepreneurship, it is gaining momentum in Kerala.
8. The subsidy component of the government drives these micro enterprises.
9. Social, political, economic and legal aspects drive the micro enterprises.
10. Manufacturing clusters may be formed by governments to provide support to these micro enterprises.

Previous studies by different researchers found that only 50-55% got training on marketing and it was found that those who got training on marketing, it was seen that 60-65% of the respondents considered product as the primary component of marketing mix, 15-20% considers place as the major component, 10-15% considers price as the major component of marketing mix. It is seen that 65-75% of the respondents depends on personnel selling, 15-20% on sales promotion, while only 0-5% depends on advertisement to promote their product. It was also concluded that only 5-10% of micro enterprises advertise their product. 15-20% have designed their own logo and only below 5% assigned outside agency for advertising their product. Around 65% of the total micro enterprises have not spent any amount for branding. Study also reveals that around 80-85% of

enterprises are getting assistance from Kudumbashree in the marketing activities. It is seen 80-85% have not developed separate slogan for their micro enterprises. It is explored that marketing campaign helps only 10-15% to sell their product outside the state while for majority (75-85%) marketing campaign did not help in selling their product outside the state. This clearly indicated that there is a need to see whether all of them are able to use marketing to a great extent and if not is marketing itself is a problem in their activities.

Primary data yielded the following findings:

1. The majority of the existing successful micro and small enterprises run by women in Kerala are located in Trivandrum district (40.2%) followed by Pathanamthitta (29.0%), Kottayam (14.0%) and so on.
2. The existing successful micro and small enterprises run by women in Kerala belongs to the age category 20 to 40 and 41 to 60 equally. There is only one women with age more than 60 running her enterprise.
3. The interesting fact is that the majority of the women entrepreneurs were married (93.5%).
4. About 43.0% of them are holding only higher secondary education and 32.7% having SSLC. Around 20% of these women possessing graduations and none of them have post graduations.
5. 53% of them are running partnership enterprises.
6. Majority of them (57.01%) are in the annual turnover of 1lakh to 10 lakh band.
7. It was inferred that 53 enterprises out of 107 sampled (49.53%) are related to food products and food processing segment.

8. It was inferred that 89.7% of the respondents had six to nine years experience and it was fitting that they could provide the details regarding the marketing effectiveness.
9. It was clear that 94.39% are micro women owned enterprises.
10. 97.2% of the owners started on their own and only 3 members purchased the enterprise from the owners.
11. It can be seen that 45.8% mentioned that monetary motives were behind starting such a venture. However, 16.8% of those with genuine interest in the business were totally committed to their business.
12. 57.9% were working eight to twelve hours in their establishment.
13. Almost (96.3%) of women responded that they have the knowledge about Government schemes for promoting their enterprises. The basic educational level has influenced them in understanding of the government schemes.
14. The interesting fact that these women (91.59%) have already availed the subsidies from Government and also enjoying the benefits.
15. 93 women owned enterprises (86.92%) pointed out that the govt subsidies are helpful in running their business.
16. The majority (87.9%) are strongly pointed that they are getting a perfect support from their spouses and family members. Most of the issues in women entrepreneurship is due to the influence of spouse in the business as many literatures have mentioned that spouse influence and their support or no support can affect an enterprise. In this context, it was found from the study that 87.9% have the great support of their spouse who in fact help them in their venture. Later on in the chapter six, the case studies have vindicated this aspect.

17. Through the literature review and also based on discussion with few women entrepreneurs, the drivers that influence the business were found out. They are:

- i. Earn Money
- ii. To Problems In Early Job
- iii. Motivation Of Friends
- iv. Interest In Business
- v. To Gain New Knowledge
- vi. Inspiration From Success Stories and
- vii. Other issues

18. The leading driver that influence these small and micro women owned enterprises (45.79%) is "***to earn money***". The other medium level factors that driving these women enterprises are 'interest in business' (16.82%), 'motivation of friends' (13.08%) , 'problems in early job' (9.35%) and so on.

19. After conducting the cross tabulation of age and the reasons for starting the business, it was hypothesized that age is related to the quest for starting and running a business. It was found through the chi square tests that irrespective of age, all women entrepreneurs run their businesses to earn money.

20. It was found through the chi square tests that women entrepreneurs with education level SSLC and HSE are primarily running their business to earn money. But others with higher education the driving forces are in different reasons with almost equal weightage.

21. It was found through the chi square tests that those women entrepreneurs handling different products primarily running their business ***to earn money***.

22. It was found through the chi square tests that for different districts too, the main driving force behind almost enterprises sampled is *to earn money.*
23. 81.35% of the currently running enterprises owners believed strongly that they don't need middlemen or any mechanism for their product to reach the customers. This shows their confidence in their products and also the ability to market the products.
24. But, among those who believed the necessity of middlemen for their product to reach the end customers, majority (65%) are not thinking that these intermediaries not exploiting them by gaining more profit margin.
25. Majority of respondents (85%) positively have taken the direct marketing as an opportunity to market successively their products.
26. It was noticed that majority (70.1%) of them are very much reluctant to do online marketing to promote their products. This may be due to the aversion towards the digital marketing, in general. However 104 respondents were completely aware of Internet as a source and medium which is fast emerging.
27. The unawareness regarding the branding of a product or services are very clear, since majority of them (69.2%) believed that branding of their own products is not necessary. This may be due to the fact that they are now selling them locally. They consider the customer contacts as more important in this aspect than branding.
28. To validate the same, chi square tests were conducted in respect of age, educational qualifications and nature of products. Since nature products will have competition from the others, this was included for analysis.

- a. Since the value of Pearson Chi-Square is 1.556 and significance value is 0.459 (which is greater than 0.05) the null hypothesis is accepted that there is no association between age and the opinion about branding towards their own products.
- b. Since the value of Pearson Chi-Square is 2.100 and significance value is 0.552 (which is greater than 0.05) the null hypothesis is accepted that there is no association between the education level of women enterprises and the opinion about branding towards their own products.
- c. Since the value of Pearson Chi-Square is 20.103 and significance value is 0.005 (which is smaller than 0.05) the null hypothesis is rejected that there is a significant association between the nature of products and the opinion about branding towards their own products. This indicates that even though age and education are not related, the nature of the products have significance in the need for branding.

29. Of those respondents who mentioned that they need branding in order to succeed, they were asked to provide responses on the following as the reasons for branding:

- a. Unique image creation
- b. Increase sales volume
- c. Consumers feeling reliable and trust
- d. Introduce new products
- e. Reduce promotion expense

30. The responses received in this context were further analyzed using mean, standard deviation, skewness and kurtosis, it was evident that the women believed that

branding is necessary mainly, *to create a unique image (mean rank= 2.06) , to increase sales volume(mean rank =2.15), to feel their consumers the reliability and trust towards them(mean rank= 3.27)* and so on.

31. It was clear from the analysis that 60% do not follow a marketing plan and are not aware that such a plan is needed.

32. It could be seen that except Kollam in all other districts, there was no use of marketing plan and the number was highest in Trivandrum district.

33. Irrespective of age levels, they are reluctant to practice marketing plans. Those in the age group of forty one to sixty are very averse to the marketing plan.

34. This analysis also reflects that irrespective of education, they are reluctant to practice and use marketing plan.

35. Of the 42 respondents who practiced marketing plan, they were asked as to what prompted them to use marketing plan and the variables identified for the purpose included:

- a. Optimum utilization
- b. Ensure quality
- c. Waste reduction
- d. Inventory control
- e. Economy in production

36. Those who practices marketing plan believed that the main objectives are to *waste reduction and increased profit(33.3 %),to ensure quality(28.6%), optimum utilization(21.4%) and so on.*

37. All the respondents were asked whether they are practicing market segmentation to reach the maximum customers, 71% were not aware.

38. The segmentation practiced by the enterprises is as follows:

- a. Geographical segmentation (32.26%)
- b. Behavioral segmentation (29.03%)
- c. Demographic segmentation (22.6%) and
- d. Psychographic segmentation (16.1%)

It can be seen that in any fledgling marketing organizations, initial type of segmentation done can be seen in these women enterprises also.

39. It can be seen that in Kottayam, the preferred segmentation was behavioural, in Kollam, Alappuzha and Pathanamthitta, the preferred segmentation was geographical and only in Trivandrum psychographic and behavioural segmentation were practiced.

40. Youngsters give importance to behavioral segmentation. Whereas elders give importance to geographical segmentation.

41. Further analysis on the basis of education and the type of market segmentation was done, it was found that women with Women with SSLC ,gave equal importance to all segmentation types. Women with HSE, gave much importance to geographical and then to behavioral segmentations. *Women with graduation give no importance to behavioral segmentation.*

42. Sole proprietors gave much importance to behavioral segmentation. Partnership enterprises gave much importance to geographical segmentation.

43. Food product manufacturing enterprises concentrates on demographic segmentation. Rubber and plastic products had behavioural segmentation. In all other categories, geographical segmentation was seen.

44. Majority (65.42%) follow the positioning techniques for their products or services.

45. It can be inferred that the awareness on positioning ranked in terms of districts as below:

- a. Trivandrum
- b. Pathanamthitta
- c. Kottayam
- d. Alappuzha and
- e. Kollam

46. It can be seen that those in the younger age group are more aware of positioning strategies and the need to position their products as compared to the elderly. While the same analysis was done with respect to the education level of respondents, it was found that those with higher secondary education were more aware of positioning strategies and the *Almost (90.7%)* enterprises follow cost plus pricing strategy. *Very few (8.4%)* follow incremental pricing and *nobody* follows demand pricing.

47. SSLC had the next level of awareness.

48. An analysis on the nature of business need to follow and the same revealed the responses as sole proprietorship was found to have awareness on the positioning and their use more than the partnership enterprises.

49. The respondents who mentioned that they were aware of positioning strategies were further quizzed on the type of positioning that followed. The responses are listed as ***Quality (31.43%) and price positioning (27.14)*** strategies are leading among these women entrepreneurs.

50. Among the facts used for products, it was highly indicated that the fact '*develops and communicate a distinctive and appealing brand character and stick to it*' bears major inclination from the respondents (60.7%), 'offer a real value to customer'(53.3%), 'distinguish the product from the competition in a consumer relevant way' (52.3%) and so on.
51. The F-ratio is 2.413 and associated significance level is 0.074, which is higher than 0.05 in the case of product strategies. This means we fail to reject the null hypothesis and we proceed with the assumption that the error variances of all the groups (districts) are equal.
52. The homogenous subset table made on this shows that the attitude towards the fact '*develops and communicates a distinctive and appealing brand character and stick to it*' by women respondents from Trivandrum district are higher than other districts (1.56). Pathanamthitta(1.55) and Alappuzha(1.36) are very close to Trivandrum district.
53. It is very much clear that the mostly used promotion tool is publicity (58.88%). some of them still used news paper (17.76%) as their promotion tool.
54. Taking all cross tabulations with age, education, nature of products etc., publicity was the leading device/tool to promote the products.
55. The respondents were asked questions on how they would undertake the marketing strategies and were asked to rank and based on that *defining the product or service*' gives ranked high (**mean rank= 3.07**). '*Being consistent*' ranked second (**mean rank 3.51**), '*finding a niche*'(**mean rank=3.93**) and so on.

### **7.3. CASE STUDIES OF WOMEN ENTERPRISES:**

The study revealed case studies obtained during the study on the successful ventures which have shown that women micro and small enterprises can thrive amidst adversities. The case studies were conducted amongst those who were willing to part with their success stories among the 107 respondents. Care has been taken to present three cases in details and the rest of the caselets with precision and at the same time, it was found through the study that there is heavy localization and use of local promotions, word of mouth promotions for making the ventures successful. The case studies listed for the study include:

1. Keezuvillam mushroom unit, Trivandrum
2. Navajyothi Pathanamthitta
3. Thanima Hotel, Pathanamthitta

The following are the case lets that shows the effectiveness of marketing:

1. Rose Petals, Attingal Trivandrum
2. Shiva Bhadra Sanga Krishi, Edava, Trivandrum
3. Edava Women Association –EWA, Trivandrum
4. Sahayathrika food processing unit, Trivandrum
5. Mother Theresa self help, Trivandrum
6. Mangalya Food products Trivandrum
7. Shanthi mushroom unit, Attingal
8. Bismillah Hotel, Pathanamthitta
9. Mahima –Perayam, Kollam
10. Ponpulari nature fresh milk, Thodupuzha

11. Gramadeepam, Kadampanadu
12. Pratheeksha, Kallada, Kollam
13. Swanthanam, Peryam, Kollam
14. Aiswarya, Kollam
15. Sakthi, Pathanamthitta
16. Pulari, Pathanamthitta
17. Pratheeksha, Kallada, Kollam
18. Dhanya, Kayamkulam, Alappuzha
19. Kripa, Kalluvathukkal, Kollam
20. Café Kudumbasree hotel, Kumarakom, Kottayam
21. Saphalam cashew processing system, Kasargod
22. Priyadarsini, Ernakulam

The major learning from these enterprises was that there is a need for family support for women to start an enterprise and maintain the same. On the marketing front, most of the enterprises case studied mentioned that product quality and pricing were an important component. They have not undertaken any marketing plan or segmentation. However, there was clarity with respect to the local promotions and the need for word of mouth publicity. Care should be taken not to get any adverse comments from the customers. Customer relationship management forms an important aspect of the marketing strategy.

#### **7.4. SUGGESTIONS:**

The following suggestions are made:

1. There is no understanding on the need for marketing among most of the respondents and hence there is a need for immediate training on the same since in most places some of the women enterprises were closed due to lack of marketing knowledge even though they had good product with a moderate pricing.
2. The entire marketing aspects including the need for marketing plan, segmentation, positioning and targeting require clear idea.
3. While an enterprise is being started, there is no feasibility studies conducted professionally and based on the entrepreneur's insights the enterprise was started and in many cases when they find that the situation is not good, they close the business. This needs to be averted.
4. Competitive intensity in all the sectors studied were very high and that leads to the middlemen exploiting the women entrepreneurs like that farming communities and that leads to lower profit and sometimes losses. This requires professional support from District Industries Centre or like.
5. There is clear lack of knowledge of Internet and the opportunities in the Web and hence they need to be given training on how to host business online and use SMS and other provisions in the smart phones for leveraging the profits.
6. The knowledge of branding and brand management is unknown to the respondents. They feel that branding is not needed and only product quality is enough. Even the product quality requires branding and hence brand

management needs to be given utmost importance in the women entrepreneurship.

7. The women entrepreneurs studied were clear with respect to what they would offer. In fact the strength of the women entrepreneur was clearly on the product on which they would start the enterprise. Hence, the strength needs to be supported and further modifications, extensions and expansions on the product horizon need to be inculcated to them.
8. The government can choose the services of Professors/ Industry experts in Marketing area and form a panel to provide free services to the needy in the area of marketing. The District collectors can direct the services of these experts on voluntary basis with duty leave offered to them and provided government transport for the same. The panel can be done zone wise including:
  - i. South zone covering Trivandrum, Kollam, Pathanamthitta and Alappuzha districts.
  - ii. Central zone covering Idukki, Kottayam, Ernakulam and Thrissur districts
  - iii. Northern Zone covering Palakkad, Malappuram, Kozhikode, Kannur, Wayanad and Kasaragod districts.
9. Train the trainer training programmes in association with government machinery can be done at the Taluk level to ensure all are getting the required support in marketing.

10. The state government through Non governmental agencies need to have Marketing support staff at every districts so that they could help overcome the marketing problems studied here. They can be appointed initially on contract trail basis.
11. There is a need for training the spouses on marketing context so that they could also be of help to the women entrepreneurs.
12. Kerala State Women's Development Corporation can be entrusted to track the progress of the marketing trained women entrepreneurs so that whenever there is a need, the pool of experts can be contacted to provide succor to them.
13. There is an urgent need to look into the following critical aspects of the women entrepreneurs and appropriate mechanism need to be put in place in order to provide the following support to these women entrepreneurs:
  - i. Preparing a vision document for the enterprise
  - ii. Creating a data base of all successful women enterprises whether they are in manufacturing or in services.
  - iii. Providing support through offering soft loans through government mechanism
  - iv. Preparing a project proposal to the State Planning Board for considering suitable agencies as their advisors.
  - v. Offering short term train the trainers programme in overall management of micro enterprises district wise.

vi. Request the prospective authors of marketing management to write short book on marketing in Malayalam and can be handed over to them for their reading.

14. The case studies submitted in this report can be further expanded with more details and prepare a detailed book for motivating more number of women entrepreneurs to start micro enterprises in the state of Kerala and also in other states.

**A study on the marketing effectiveness of  
selected successful women micro and  
small enterprises in Kerala**

**Research project report submitted**

**By**

**Prof.(Dr.)K.S.Chandrasekar**



**KERALA INSTITUTE OF LABOUR AND EMPLOYMENT  
TRIVANDRUM**

**JANUARY 2014**

## **DECLARATION**

I hereby declare that the Research project report entitled “**A study on the marketing effectiveness of selected successful women micro and small enterprises in Kerala**” is an independent work carried out by me and it has not been submitted anywhere else for any other degree, diploma or title.

**Dr. K. S. Chandrasekar**

Professor and Director  
School of Business Management and Legal studies  
University of Kerala  
Thiruvananthapuram-695581

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My sincere thanks are also due to Mr. Raison Sam Raju who undertook the research as the Assistant Coordinator. I still recollect the difficulties he had to bear while meeting the respondents during data collection.

I take this opportunity to register my gratitude to Shri. Shibulal AL for his valuable support and guidance in statistical analysis.

I thank my family members who stood by me while I was focusing on this study and allowing me freedom in my work.

I thank all others who directly or indirectly helped me complete this research project work.

**K.S.Chandrasekar**

## EXECUTIVE SUMMARY

Small and Medium Enterprises are the back bone of the Indian economy. As they exist in large numbers and employ many people in the country, their performance is worth an investigation. If there are successful enterprises, replicating the same in similar topography elsewhere would be easy and will augur well for the economy. The entire micro and small women enterprises that are available in the state of Kerala comprise the universe of the study. According to DWCUA (Developing Women and Children in the Urban Area), there were a total of 1345 units in Kerala. Through USEP (Urban Self Employment Programme), there are about 15382 units in Kerala as per the statistics received during 2006. The study identified clusters focusing on specific sectors encompassing the whole of Kerala. Data were collected from DWCUA and USEP along with the support of the lead bank in each district. The successful units were identified among the above data and care was taken in identifying samples using judgmental sampling in arriving at 100 units across the state of Kerala. A structured questionnaire was prepared keeping in mind the problems to be studied. The same was incorporated in Malayalam for better understanding by the respondents. The same was pilot tested with 5 entrepreneurs from Trivandrum, Kottayam and Ernakulam districts before finalizing the questionnaire. There were certain topics on which the women were hesitant to answer and about 6 items in the questionnaire was deleted and the final questionnaire was completed. As 100 respondents were targeted, more than 200 questionnaires were prepared and the field investigators were instructed to collect the same. Finally 107 responses with full and correct entries were considered for analysis purpose.

The secondary data yielded the following aspects that needed to be studied:

1. Women need to undertake entrepreneurship to create more micro enterprises.
2. Women would perform better as micro entrepreneurs.
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4. Marketing capabilities of women are innate and requires more push.
5. Women entrepreneurs are not aware of nuances of marketing.

6. Women entrepreneurs require marketing training by government agencies.
7. From the history of women entrepreneurship, it is gaining momentum in Kerala.
8. The subsidy component of the government drives these micro enterprises.
9. Social, political, economic and legal aspects drive the micro enterprises.
10. Manufacturing clusters may be formed by governments to provide support to these micro enterprises.

Primary data yielded the following findings:

- i. The majority of the existing successful micro and small enterprises run by women in Kerala are located in Trivandrum district (40.2%) followed by Pathanamthitta (29.0%), Kottayam (14.0%) and so on.
- ii. The existing successful micro and small enterprises run by women in Kerala belongs to the age category 20 to 40 and 41 to 60 equally. There is only one women with age more than 60 running her enterprise.
- iii. The interesting fact is that the majority of the women entrepreneurs were married (93.5%).
- iv. About 43.0% of them are holding only higher secondary education and 32.7% having SSLC. Around 20% of these women possessing graduations and none of them have post graduations.
- v. 53% of them are running partnership enterprises.
- vi. Majority of them (57.01%) are in the annual turnover of 1lakh to 10 lakh band.
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- viii. It was inferred that 89.7% of the respondents had six to nine years experience and it was fitting that they could provide the details regarding the marketing effectiveness.
- ix. It was clear that 94.39% are micro women owned enterprises.
- x. 97.2% of the owners started on their own and only 3 members purchased the enterprise from the owners.
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- xii. 57.9% were working eight to twelve hours in their establishment.
- xiii. Almost (96.3%) of women responded that they have the knowledge about Government schemes for promoting their enterprises. The basic educational level has influenced them in understanding of the government schemes.
- xiv. The interesting fact that these women (91.59%) have already availed the subsidies from Government and also enjoying the benefits.
- xv. 93 women owned enterprises (86.92%) pointed out that the govt subsidies are helpful in running their business.

The study had included 3 case studies and 22 caselets in the report and their experience in marketing as a tool was explained. The major learning from these enterprises was that there is a need for family support for women to start an enterprise and maintain the same. On the marketing front, most of the enterprises case studied mentioned that product quality and pricing were an important component. They have not undertaken any marketing plan or segmentation. However, there was clarity with respect to the local promotions and the need for word of mouth publicity. Care should be taken not to get any adverse comments from the customers. Customer relationship management forms an important aspect of the marketing strategy.

The following salient suggestions were made:

There is no understanding on the need for marketing among most of the respondents and hence there is a need for immediate training on the same since in most places some of the women enterprises were closed due to lack of marketing knowledge even though they had good product with a moderate pricing.

The entire marketing aspects including the need for marketing plan, segmentation, positioning and targeting require clear idea.

While an enterprise is being started, there is no feasibility studies conducted professionally and based on the entrepreneur's insights the enterprise was started and in many cases when they find that the situation is not good, they close the business. This needs to be averted.

Competitive intensity in all the sectors studied were very high and that leads to the middlemen exploiting the women entrepreneurs like that farming communities and that leads to lower profit and sometimes losses. This requires professional support from District Industries Centre or like.

There is clear lack of knowledge of Internet and the opportunities in the Web and hence they need to be given training on how to host business online and use SMS and other provisions in the smart phones for leveraging the profits.

The knowledge of branding and brand management is unknown to the respondents. They feel that branding is not needed and only product quality is enough. Even the product quality requires branding and hence brand management needs to be given utmost importance in the women entrepreneurship.

The women entrepreneurs studied were clear with respect to what they would offer. In fact the strength of the women entrepreneur was clearly on the product on which they would start the enterprise. Hence, the strength needs to be supported and further modifications, extensions and expansions on the product horizon need to be inculcated to them.

The government can choose the services of Professors/ Industry experts in Marketing area and form a panel to provide free services to the needy in the area of marketing. The District collectors can direct the services of these experts on voluntary basis with duty leave offered to them and provided government transport for the same. The panel can be done zone wise including:

South zone covering Trivandrum, Kollam, Pathanamthitta and Alappuzha districts.

Central zone covering Idukki, Kottayam, Ernakulam and Thrissur districts

Northern Zone covering Palakkad, Malappuram, Kozhikode, Kannur, Wayanad and Kasaragod districts.

Train the trainer training programmes in association with government machinery can be done at the Taluk level to ensure all are getting the required support in marketing.

The state government need to have Marketing support staff at every districts so that they could help overcome the marketing problems studied here. They can be appointed initially on contract trail basis.

There is a need for training the spouses on marketing context so that they could also be of help to the women entrepreneurs.

Kerala State Women's Development Corporation can be entrusted to track the progress of the marketing trained women entrepreneurs so that whenever there is a need, the pool of experts can be contacted to provide succor to them.

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