

Factors Impede the Growth of Women Entrepreneurs: An Indian Experience Sharing

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Abstracts: Women are now being considered as a comprehensible part of the struggle for a stable economy. Women have recently become a symbol of change in India. Women are more respected in Kerala than any other Indian state. According to the 2022–2023 gender statistics published by the Department for Economics and Statistics of the Government of Kerala, 52.02% of the female inhabitants and men are over performing in literacy, but the performance of women in the economy is poor. In Kerala in 2022–2023, about 57% of the population was economically active, with only 25% of economically effective female population. In 2022–2023, 78% of the total units for MSME registered in Kerala were male, with 21% being female. Their needs are improved and a stable society is sure if women are empowered. Women entrepreneurs in Kerala are facing several challenges like insufficiency fund, poor technical skill, male dominance, absence of women entrepreneur's network etc. This study deals with the hurdles facing by women entrepreneurs in their career.

Keywords: Women Entrepreneurs, Hurdles, Kerala

1. INTRODUCTION

Women entrepreneurs all over the world face numerous challenges. Women in Kerala have a favorable status in terms of education, literacy, and health status, but the indicator is favorable for men in terms of economic activity. Women's economic participation is poor. Many women in Kerala are now pursuing entrepreneurship as a means of self-employment, despite the fact that they face numerous issues. Kerala has fourteen districts divided into three regions: north, centre, and south. When the number of women entrepreneurs is divided by region, it is discovered that more women entrepreneurs are from the centre region, while the number of women entrepreneurs from northern Kerala is low. The challenges that these fourteen districts' female entrepreneurs face differ as well. The reviewed literature and findings from the pilot study conducted by the researcher shed light on the various challenges faced by women entrepreneurs in Kerala.

1.1. Objectives

1. To identify the hurdles of women entrepreneurs in Kerala.
2. To analyze the impact of challenges among respondents based on various districts in Kerala.

1.2. Hypothesis

1. There is no significant influence of factors that impede the growth of women entrepreneurs in Kerala by district.

1.3. Scope Of the Study

This study tries to examine the challenges facing by women entrepreneurs in Kerala. The present study was conducted among micro women entrepreneurs having turnover up to 5 crore. The primary data for this study collected from fourteen districts of Kerala.

2. RESEARCH METHODOLOGY

This is an analytical study based on both primary and secondary data. Secondary data collected from various websites, thesis and journals. Five point Likert's Scale Questionnaire was developed for data collection. The scale ranging from point 5 representing highly agree to point 1 which signifies highly disagree. Primary data collected from 377 women entrepreneurs who belong to fourteen districts of Kerala. The questionnaire consists of three parts. First part focusing on demographic information of respondents, second part includes details on business profile of respondents and the final part consists of questions that aimed to examine the perceptions regarding challenges facing by women entrepreneurs in Kerala. The data collected were suitably classified and analyzed with regard to the objectives of the study. The primary data collected were subjected to appropriate statistical and mathematical analysis using SPSS to draw suitable conclusions. Mathematical tool like percentage and statistical techniques like mean, standard deviation, factor analysis and one-way ANOVA F test were used for the analysis of primary data.

3. DATA ANALYSIS AND DISCUSSION

Table 1. Demographic Profile of the Respondents

Variable	Category	Frequency	Percentage
Age	21-30	20	5.30
	31-40	132	35.01
	41-50	150	39.75
	51-60	49	12.99
	61-70	23	6.100
	71-80	3	0.79
Religion	Hindu	172	45.6
	Christian	117	31.0
	Muslim	82	21.8
	Others	6	1.5
Educational Qualification	Primary	45	11.9
	Secondary	137	34.5
	Graduation	127	33.7
	Post Graduation	61	16.2
	Professional degree	14	3.7
Marital Status	Single	34	9.0
	Married	244	64.7
	Widowed/Divorced	99	26.3

Source: Primary data

Table 1 depicts the demographic profile of respondents; it is evident that most of the women entrepreneurs belong to age of 41-50. While considering the religion most of them belong to Hindu religion. While observing the educational qualification of women entrepreneurs it is found that most are qualified with secondary education. When consider the marital status of respondents it is found most are getting married.

Table 2. Business Profile of Respondents

Variable	Category	Frequency	Percentage
Locality	Rural	143	37.9
	Urban	133	35.3
	Semi urban	101	26.8
Nature of activity	Manufacturing	234	62.1
	Service	143	37.95

Table 2 represents the business profile of respondents it is found that most of the respondents are belong to rural area and while considering nature of activity it is noted that most are doing manufacturing business.

The researcher identified the major challenges faced by women entrepreneurs in Kerala, which are listed in Table 4. The respondents from various districts in Kerala stated that they lack sufficient funds to meet day-to-day expenses. Some respondents believe they must pay back the interest to private money lenders for funds borrowed

from them, which is a financial burden for them; as a result, they have set aside a significant portion of their turnover. Another issue that women entrepreneurs face is a lack of knowledge about how to use social media. The majority of the respondents in this study are middle-aged, and they lack knowledge of how to post and check updates on social media platforms such as Facebook, LinkedIn, and Instagram, among others. The next issue is a lack of social security from the government and society. Women entrepreneurs in Kerala are afraid of being persecuted and sexually harassed if they travel late at night without male support from their families. There are no corrective measures being taken by society or the government. One of the major challenges for female entrepreneurs is that they must compromise with traditional working hours when compared to male entrepreneurs. They must close their business a little earlier due to family responsibilities and can begin in the morning only around 9.30 a.m. due to household chores. Respondents lack the entrepreneurial education required to become a successful entrepreneur. They are either unaware of new technology or are untrained in its application in business. Gender stereotype attitude of society discourages women entrepreneurs from entering new fields, lack of social networking with male counterparts, lack of women entrepreneurs' network or associations, lack of awareness about government schemes for promoting women entrepreneurs, and customer perception that women entrepreneurs are weaker than male entrepreneurs discourages customers from choosing them.

According to Table 3, the KMO measure is 0.591, indicating that the sample size is adequate and thus barely accepted, and the Bartlett's test of sphericity is significant (0.00). According to Table 4, the extraction value of the component in adequate social security from society is 0.912. The extraction value of a lack of a network or associations for female entrepreneurs is 0.903. The extraction value for the next component, insufficient social security from the government, is 0.886. The extraction value of lack of awareness to operate a social media platform is 0.875 and the extraction value of gender stereotype attitude of society discourages female entrepreneurs from entering new fields are 0.849. The extraction values obtained from the other components are also high.

Table 5 (Total variance explained) shows the percentage of variance for the first factor, which is 32.49%, the second factor, which is 21.25%, the third factor, which is 10.653% , the fourth factor, which is 8.069%, and the fifth factor, which is 7.705%. The following are the cumulative effects of various factors: When the first factor joins, the result is 32.496; when the second factor joins, the result is 53.746; when the third factor joins, the result is 64.399; when the fourth factor joins, the result is 72.467; and finally, when the fifth factor joins, the result is 80.173. As a result, the total number of challenges faced by female entrepreneurs is 80.173%. The abovementioned events are depicted in the Scree plot (Figure 4.1).

According to Table 6, the coefficient value of inadequate social security from society is 0.946, the coefficient value of hindrances in inadequate social security from government is 0.924, the coefficient value of a lack of sufficient funds is 0.783, the coefficient value of compromising with the normal working time due to family responsibilities is 0.725, and finally the coefficient value of a lack of sufficient funds is 0.725 and finally the coefficient value of lack of social networking with men is 0.680. So the first set of impediments to women entrepreneurs in Kerala is regarded as '**societal ties and dearth of funds.**'

The respondents' next major challenge is competition from similar male-dominated enterprises (0.795), a lack of knowledge about government programs aimed at promoting female entrepreneurs (0.711), the gender stereotype attitude of society discourages women entrepreneurs from entering new fields (0.688), and customers' perception that female entrepreneurs are weaker than male entrepreneurs discourages them from choosing their venture (0.685). So the second set of hindrances to women entrepreneurs in Kerala is regarded as '**non awareness of government schemes and gender ties**'.

Another important factor impeding the growth of female entrepreneurs is a lack of entrepreneurial education (0.870). As a result, the respondents' third major issue is '**poor entrepreneurial education.**' The respondents' next set of issues is a lack of knowledge about how to use social media platforms (0.915), and a lack of technical skills (0.529). As a result, the fourth set of barriers to women entrepreneurs in Kerala is regarded as a '**deficiency in operating social media and a lack of technical skills.**' Finally, the respondent's growth is hampered by a lack of a network of female entrepreneurs or associations (0.942). As a result, the respondents' fifth issue is a "**lack of membership in any women entrepreneur's association.**"

Table 3. KMO and Bartlett's test

Kaiser--Meyer--Olkin measure of sampling adequacy		0.591
Bartlett's test of sphericity	Approx. chi-square	3396.573
	Df	78
	Sig.	0.000

Source: Primary data.

Table 4. Factors hampering growth of respondents

Hampering factors	Initial	Extraction
Dearth of funds	1.000	0.804
Non awareness to operate social media platform	1.000	0.875
Compromise with the normal working time because of family responsibilities	1.000	0.737
Inadequate social security from government	1.000	0.886
Insufficient social security from society	1.000	0.912
Competition from the similar male dominant enterprises	1.000	0.674
Lack of social networking with men counterparts	1.000	0.770
Poor entrepreneurial education	1.000	0.786
Gender stereotype attitude of society discourages women entrepreneurs to entering into new fields	1.000	0.849
Absence of women entrepreneurs network or associations	1.000	0.903
Lack of awareness about government schemes for promoting women entrepreneurs	1.000	0.834
Perception of customers that women entrepreneurs are weaker than male entrepreneurs discourages to choose their venture.	1.000	0.675
Deficiency of technical skills	1.000	0.716
Extraction method: Principal component analysis		

Source: Primary data.

Table 5. Total variance explained

Components	Initial Eigen values			Extraction sums of squared loadings		
	Total	Variance (%)	Cumulative (%)	Total	Variance (%)	Cumulative (%)
Dearth of funds	4.225	32.496	32.496	4.225	32.496	32.496
Non awareness to operate social media platform	2.762	21.250	53.746	2.762	21.250	53.746
Compromise with the normal working time because of family responsibilities	1.385	10.653	64.399	1.385	10.653	64.399
Inadequate social security from government	1.049	8.069	72.467	1.049	8.069	72.467
Insufficient social security from society	1.002	7.705	80.173	1.002	7.705	80.173
Competition from the similar male dominant enterprises	0.691	5.313	85.486			
Lack of social networking with men counterparts	0.611	4.699	90.185			
Poor entrepreneurial education	0.493	3.792	93.977			
Gender stereotype attitude of society discourages women entrepreneurs to entering into new fields	0.312	2.396	96.373			
Absence of women entrepreneurs network or associations	0.222	1.704	98.078			
Lack of awareness about government schemes for promoting women entrepreneurs	0.137	1.056	99.134			
Perception of customers that women entrepreneurs are weaker than male entrepreneurs discourages to choose their venture	0.061	0.473	99.606			
Deficiency of technical skills	0.051	0.394	100.00			
Extraction method: Principal component analysis						

Source: Primary data.

Table 6. Rotated Component Matrix^a

Components	Component				
	1	2	3	4	5
In adequate social security from society	0.946	0.017	0.127	0.041	0.013
Inadequate social security from government	0.924	0.044	0.160	0.049	0.051
Dearth of sufficient funds	0.783	0.369	0.217	0.032	0.079
Compromise with the normal working time because of family responsibilities	0.725	0.422	0.013	0.145	0.113
Lack of social networking with men	0.680	0.228	0.488	0.106	0.076
Competition from the similar male dominant enterprises	-0.003	0.795	0.103	0.152	0.091
Lack of awareness about government schemes for promoting women entrepreneurs	0.529	0.711	0.034	0.024	0.218
Gender stereotype attitude of society discourages women entrepreneurs to entering into new fields	-0.090	0.688	0.593	0.126	0.019
Perception of customers that women entrepreneurs are weaker than male entrepreneurs discourages to choose their venture	0.006	0.685	0.226	0.079	0.384
Poor entrepreneurial education	0.157	0.056	0.870	0.010	0.038
Non awareness to operate social media platform	-0.004	0.193	0.001	0.915	0.028
Deficiency of technical skills	0.040	0.326	0.529	0.529	0.221
Lack of women entrepreneurs network or associations	0.118	0.018	0.008	0.032	0.942
Extraction method: Principal component analysis Rotation method: Varimax with Kaiser normalization					

Source: Primary data. ^aRotation converged in 8 iterations.

4. DESCRIPTIVE ANALYSIS OF FACTORS HAMPERING THE GROWTH OF RESPONDENTS

Table 7 displays the findings of a descriptive study of the factors impeding the growth of women entrepreneurs in Kerala. It is revealed that societal ties and dearth of fund is mostly affected by respondents from Kasargode (mean 4.200 and SD 0.60474), Wayanad (mean 3.872 and SD 0.28667), Kozhikode (mean 3.290 and SD 0.000), Malappuram (mean 3.055 and SD 0.42179), Palakkadu (mean 3.113 and SD 0.38999), Idukky (mean 3.475 and SD 0.20494), Alappuzha (mean 3.045 and SD 0.44335), and Pathanamthitta (mean 3.209 and SD 0.14800).

When the next limiting factor is considered, namely non-awareness of government schemes and gender ties, it is discovered that women entrepreneurs from Thiruvananthapuram, (mean 3.6909 and SD 0.27880), Alappuzha (mean 3.664 and SD 0.50302), Idukky (mean 3.300 and SD 0.46188), Ernakulum (mean 2.960 and SD 0.64713), Thrissur (mean 3.441 and SD 0.24552), Palakkadu (mean 3.2522 and SD 0.44094), Malappuram (mean 3.711 and SD 0.54437), Kozhikode (mean 2.840 and SD 0.24202), Wayanad (mean 3.718 and SD 0.31565), Kannur (mean 3.673 and SD 0.55362) and Kasargode (mean 3.550 and SD 0.78376) districts of Kerala.

Poor entrepreneurial education primarily impacted women entrepreneurs in Kollam (mean 3.038 and SD 1.11286), Pathanamthitta (mean 3.047 and SD 0.66904), Alappuzha (mean 3.129 and SD 1.28431), Kottayam (mean 3.792 and SD 0.64561), Idukky (mean 3.125 and SD 0.34157), Thrissur (mean 2.982 and SD 0.48584), Malappuram (mean 3.1621 and SD 0.24853), Kozhikode (mean 3.000 and SD 0.00000), Wayanad (mean 3.545 and SD 1.03573), and Kannur (mean 3.210 and SD 1.22832) districts.

The next impediment is a lack of experience with social media and technical skills, which is most prevalent among respondents from Kollam (mean 3.846 and SD 0.46410), Pathanamthitta (mean 3.428 and SD 0.92582), Alappuzha (mean 3.677 and SD 0.87129), Kottayam (mean 3.057 and SD 0.48159), Idukky (mean 4.000 and SD 0.00000), Ernakulum (mean 2.900 and SD 1.32234), Palakkadu (mean 3.4348 and SD 0.84348) Malappuram (mean 3.778 and SD 0.73208), Wayanad (mean 3.721 and SD 0.78625), Kannur (mean 3.578 and SD 1.01739), and Kasargode (mean 3.375 and SD 1.30247) districts of Kerala.

Finally, consider the factor of a lack of women entrepreneurs' networks, which was found to be most prevalent among respondents from Thiruvananthapuram, (mean 4.606 and SD 0.99810), Kollam (mean 3.076 and SD 1.97834), Pathanamthitta (mean 3.692 and SD 0.00000), Alappuzha (mean 3.709 and SD 1.32145), Idukky (mean

3.125 and SD 0.34157), Thrissur (mean 3.192 and SD 0.24552), Malappuram (mean 3.888 and SD 1.18266), Kozhikode (mean 3.002 and SD .0000), Wayanad (mean 3.545 and SD 1.36848), Kannur (mean 3.894 and SD 1.14962) and Kasargode (mean 4.025 and SD 1.30931) districts of Kerala.

Table 8 displays the ANOVA result of factors influencing the growth of respondents with regard to districts; the significance of *F* is less than 0.05 for all factors influencing the growth of respondents with regard to districts. As a result, it is concluded that the influence of factors that impede the growth of women entrepreneurs in Kerala varies according to the districts where respondents conduct business in Kerala.

Table 7. Descriptive analysis of factors hampering the growth of respondents

District		Societal ties and dearth of funds	Non awareness of government schemes and Gender ties	Poor entrepreneurial education	Deficiency in operating social media and lack of technical skills	Lack of women entrepreneurs network
Thiruvananthapuram	Mean	2.857	3.6909	2.303	2.890	4.606
	N	33	33	33	33	33
	Std. deviation	0.11997	0.27880	0.72822	0.38435	0.99810
Kollam	Mean	2.920	2.5731	3.038	3.846	3.076
	N	26	26	26	26	26
	Std. deviation	0.20351	0.66727	1.11286	0.46410	1.97834
Pathanamthitta	Mean	3.209	2.738	3.047	3.428	3.692
	N	21	21	21	21	21
	Std. deviation	0.14800	0.43067	0.66904	0.92582	0.00000
Alappuzha	Mean	3.045	3.664	3.129	3.677	3.709
	N	31	31	31	31	31
	Std. deviation	0.44335	0.50302	1.28431	0.87129	1.32145
Kottayam	Mean	2.981	2.928	3.792	3.057	2.760
	N	35	35	35	35	35
	Std. deviation	0.20904	0.33305	0.64561	.48159	0.00000
Idukki	Mean	3.475	3.300	3.125	4.000	3.125
	N	16	16	16	16	16
	Std. deviation	0.20494	0.46188	0.34157	0.00000	0.34157
Ernakulum	Mean	2.819	2.960	2.820	2.900	2.781
	N	50	50	50	50	50
	Std. deviation	0.23425	0.64713	0.52255	1.32234	0.00000
Thrissur	Mean	2.171	3.441	2.982	2.642	3.192
	N	56	56	56	56	56
	Std. deviation	0.47548	0.24552	0.48584	0.79609	1.23373
Palakkadu	Mean	3.113	3.2522	2.3913	3.4348	1.1304
	N	23	23	23	23	23
	Std. deviation	0.38999	0.44094	1.11759	0.84348	0.62554
Malappuram	Mean	3.055	3.711	3.162	3.778	3.888
	N	18	18	18	18	18
	Std. deviation	0.42179	0.54437	1.24853	0.73208	1.18266
Kozhikode	Mean	3.290	2.840	3.000	2.814	3.002
	N	30	30	30	30	30
	Std. deviation	0.00000	0.24202	0.00000	1.03724	0.00000
Wayanad	Mean	3.872	3.718	3.545	3.721	3.545
	N	11	11	11	11	11
	Std. deviation	0.28667	0.31565	1.03573	0.78625	1.36848
Kannur	Mean	3.031	3.673	3.210	3.578	3.894
	N	19	19	19	19	19
	Std. deviation	0.42302	0.55362	1.22832	1.01739	1.14962
Kasargode	Mean	4.200	3.550	2.750	3.375	4.025
	N	8	8	8	8	8
	Std. deviation	0.60474	0.78376	1.38873	1.30247	1.30931
Total	Mean	3.673	3.359	3.854	3.021	4.498
	N	377	377	377	377	377
	Std. deviation	0.57237	0.58247	0.89171	1.05919	1.60638

Source: Primary data. (Opinion level: <2.93 - high***, 2.79–2.93 - moderate**, >2.79 - low*.)

Table 8. ANOVA Table of factors hampering factors the growth of respondents with districts

Hampering factors			Sum of squares	Df	Mean square	F	Sig.
Societal ties and dearth of funds * District	Between groups	(Combined)	85.136	13	6.549	62.489	0.000
	Within groups		38.043	363	0.105		
	Total		123.179	376			
Non awareness of government schemes and Gender ties * District	Between groups	(Combined)	50.012	13	3.847	18.007	0.000
	Within groups		77.553	363	0.214		
	Total		127.565	376			
Poor entrepreneurial education * District	Between groups	(Combined)	44.962	13	3.459	4.943	0.000
	Within groups		254.014	363	0.700		
	Total		298.976	376			
Deficiency in operating social media and lack of technical skills * District	Between groups	(Combined)	150.727	13	11.594	15.525	0.000
	Within groups		271.103	363	0.747		
	Total		421.830	376			
Lack of women entrepreneurs network * District	Between groups	(Combined)	615.770	13	47.367	48.505	0.000
	Within groups		354.480	363	0.977		
	Total		970.249	376			

Source: Primary data.

TESTING OF HYPOTHESIS

H₀: There is no significant influence of factors that impede the growth of women entrepreneurs in Kerala by district.

The ANOVA test was used to test this hypothesis. The significance of F is then determined to be less than 0.05 for all limiting factors (societal ties and a lack of funds, lack of awareness of government schemes and gender ties, poor entrepreneurial education, deficiency in operating social media and a lack of technical skills, and a lack of a network of women entrepreneurs) in terms of districts. According to the hypothesis testing, there is a significant influence of factors that impede the growth of women entrepreneurs in Kerala in relation to districts. As a result, the null hypothesis is rejected.

CONCLUSION

It is found that some factors are hampering the growth of women entrepreneurs in Kerala such as societal ties and dearth of funds, non-awareness of government schemes and gender ties, poor entrepreneurial education, deficiency in operating social media and lack of technical skills and lack of membership in any women entrepreneur's association. The success of women entrepreneurs depends upon making solutions to these problems. It is therefore possible to conclude that solutions to these hurdles will lead to greater achievements by women entrepreneurs in Kerala. Government and society have to take steps to overcome the factors which hamper the growth of women entrepreneurs that will results increasing number of successful women entrepreneurs in Kerala that makes status of women in Kerala better than men in economic participation.

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