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## Government initiatives and their role in advancing women entrepreneurship: Insights from Kollam

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### Abstract

Women entrepreneurship plays a pivotal role in fostering economic growth and social development. This study examines the effectiveness of government initiatives in promoting women entrepreneurs in Kollam, a district known for its cultural heritage and growing entrepreneurial spirit. By analyzing various schemes and policies, the study identifies key factors influencing their success and challenges faced by women in leveraging these initiatives. The findings aim to provide actionable insights into enhancing the impact of such programs. This research underscores the need for a supportive ecosystem, bridging the gaps between policy implementation and grassroots execution to empower women entrepreneurs effectively.

**Keywords:** Women entrepreneurship, government initiatives, empowerment, financial support, socio-cultural barriers, inclusive growth, policy evaluation

### Introduction

Women entrepreneurship has emerged as a cornerstone of economic growth, social development, and innovation in the modern world. As nations strive toward inclusive economic advancement, the empowerment of women through entrepreneurial endeavors is becoming increasingly significant. In India, with its vast and diverse socio-economic landscape, fostering women entrepreneurs holds the potential to bridge gender disparities, create employment opportunities, and accelerate regional development. The government's support schemes play a crucial role in empowering women, particularly in smaller cities and districts such as Kollam in Kerala, where socio-cultural barriers and economic challenges often impede women's entrepreneurial pursuits.

Kollam, a historic port city in southern India, holds immense potential for women-led businesses, given its rich heritage, natural resources, and industrial backdrop. However, despite these advantages, women in the region often face numerous challenges, including limited access to finance, insufficient mentorship opportunities, and societal biases. Recognizing these hurdles, the government has introduced several initiatives aimed at addressing these barriers and fostering an environment conducive to women entrepreneurship. This article delves into the role and effectiveness of such government support schemes in advancing women entrepreneurship in Kollam, offering insights into their impact and areas of improvement.

In Kollam, women have traditionally been engaged in employment activities, particularly in the cashew industry, which has long been a significant source of livelihood for many. However, the cashew industry is currently facing numerous challenges, including fluctuating market demand, increased competition, rising production costs, and shifting trade policies. These challenges have had a profound impact on the industry's sustainability, thereby significantly affecting the scope of employment opportunities for women in the region. As a result, many women who relied on this sector for their livelihood are now grappling with uncertainty, emphasizing the need for diversification of employment opportunities and targeted support to mitigate the adverse effects on their economic well-being.

### Women Entrepreneurship: An Overview

Women entrepreneurs are defined as women who initiate, organize, and operate a business or enterprise. They play a pivotal role in contributing to household income, creating jobs, and

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enhancing societal well-being. Globally, studies indicate that businesses led by women are more likely to reinvest in their communities, creating a ripple effect of positive social change. However, despite their significant potential, women entrepreneurs often encounter barriers such as gender bias, limited networking opportunities, and inadequate access to resources.

In India, the government has been proactive in launching various initiatives to bridge these gaps. National programs such as Startup India and the MUDRA Yojana have been instrumental in providing financial support, skill development, and infrastructure to aspiring women entrepreneurs. At the state level, Kerala has been a forerunner in implementing women-centric policies and initiatives. With programs like the Kerala State Women's Development Corporation and the Kudumbashree Mission, the state aims to enhance women's socio-economic standing and entrepreneurial capabilities.

### **Kollam: A Case for Women Entrepreneurship**

Kollam's socio-economic landscape presents unique opportunities and challenges for women entrepreneurs. Historically, the region has been known for its cashew industry, coir manufacturing, and fisheries. These industries, combined with the growth of tourism and service sectors, provide a fertile ground for women-led enterprises. Moreover, Kollam's cultural emphasis on education and empowerment makes it a promising area for nurturing entrepreneurial talent among women.

Despite this potential, the region faces systemic challenges that hinder women's participation in entrepreneurial activities. Access to affordable credit remains a significant obstacle, as traditional financial institutions are often reluctant to lend to women entrepreneurs due to perceived risks. Similarly, a lack of technical training, mentorship, and business development services restricts women from scaling their ventures. Social factors, including family responsibilities and societal expectations, further compound these issues, creating a pressing need for targeted government interventions.

### **Government Support Schemes: Transforming the Landscape**

Recognizing these challenges, the government has rolled out several schemes tailored to empower women entrepreneurs. For instance, the Pradhan Mantri MUDRA Yojana (PMMY) has been a game-changer in providing collateral-free loans to women for micro and small enterprises. Similarly, the Stand-Up India scheme mandates banks to extend credit to at least one woman entrepreneur per branch, encouraging greater financial inclusion. At the state level, the Kudumbashree Mission stands as a beacon of success in promoting women's entrepreneurship in Kerala. This community-based initiative empowers women through self-help groups, providing training, micro-credit, and market linkages. In Kollam, Kudumbashree units have made significant strides in sectors like food processing, garment manufacturing, and agri-business, enabling women to achieve economic independence.

Other notable programs include the Mahila E-Haat, an online marketing platform designed to promote women entrepreneurs' products, and the Women Entrepreneurship Platform (WEP) by NITI Aayog, which offers mentorship, funding opportunities, and networking resources.

Additionally, initiatives like the Skill India Mission and Digital India have contributed to enhancing women's technical competencies, enabling them to compete in the digital economy.

Apart from the centrally sponsored and state government schemes, local self-government institutions like District Gram Panchayats play a crucial role in empowering women entrepreneurs by implementing localized initiatives tailored to their community needs. Programs such as Swayam Prabha and Graha Sree exemplify such efforts, focusing on self-empowerment and fostering entrepreneurial ventures among women. These schemes aim to promote self-reliance by providing women with access to essential resources, skill training, and financial support. For instance, Graha Sree encourages women to set up micro-enterprises from home, enabling them to balance household responsibilities while contributing to their family's income.

### **The Impact of Government Schemes in Kollam**

The introduction of these schemes has brought measurable benefits to women entrepreneurs in Kollam. Many women-led enterprises have reported improved access to credit, better market opportunities, and enhanced business skills. Government programs have also played a crucial role in building women's confidence, equipping them to overcome societal prejudices and venture into traditionally male-dominated sectors.

Success stories abound in Kollam, where women entrepreneurs have leveraged government support to establish thriving businesses. From eco-friendly tourism ventures to innovative agribusinesses, women in Kollam are redefining the entrepreneurial landscape. However, despite these successes, challenges persist. The penetration of government schemes remains uneven, with many potential beneficiaries unaware of their existence or unable to navigate bureaucratic processes.

### **The Road Ahead**

While government initiatives have laid a strong foundation for women entrepreneurship in Kollam, there is a need for more targeted interventions to maximize their impact. Awareness campaigns, streamlined application processes, and robust mentorship networks can bridge the existing gaps. Partnerships with private organizations and NGOs can further enhance the reach and effectiveness of these programs. Moreover, a focus on digital literacy and technology adoption will be critical in enabling women entrepreneurs to tap into emerging markets and global opportunities. Policymakers must also address systemic issues, such as gender biases in financing and the disproportionate burden of household responsibilities, to create a truly enabling environment for women entrepreneurs.

Additionally, local self-government bodies facilitate the establishment of exclusive industrial estates for women entrepreneurs, creating a supportive environment where women can start and grow their businesses with minimal investment in infrastructure. These estates typically provide shared facilities like workspace, machinery, and utilities, reducing the financial burden on individual entrepreneurs. By offering dedicated industrial zones, local bodies ensure that women have access to affordable and secure spaces, which significantly boosts their confidence and entrepreneurial spirit.

Furthermore, such initiatives often collaborate with programs like Kudumbashree, which organizes women into Self-Help Groups (SHGs), offering them a platform for collective growth. These SHGs receive training in diverse areas such as handicrafts, food processing, and digital marketing, enabling them to expand their market reach. Local self-government institutions also provide marketing support through fairs, exhibitions, and e-commerce tie-ups, ensuring better visibility and profitability for women's enterprises.

These efforts not only empower women economically but also contribute to the social transformation of communities, breaking traditional barriers and fostering gender equality. By leveraging locally relevant resources and tailoring schemes to address unique challenges, these institutions play a pivotal role in fostering sustainable entrepreneurship among women.

### Statement of the Problem

Despite the increasing number of government initiatives aimed at fostering women entrepreneurship, their effectiveness remains uneven. In Kollam, women entrepreneurs face significant challenges, including inadequate access to financial resources, limited awareness of available schemes, and a lack of tailored training programs. Many women struggle to navigate bureaucratic hurdles, which further limits their ability to benefit from government support. While programs such as Mudra Yojana and state-level initiatives have shown promise, their implementation often falls short of addressing the unique needs of women entrepreneurs in semi-urban and rural areas like Kollam. This research identifies the gaps between policy design and grassroots execution, aiming to explore the barriers and opportunities in leveraging government schemes for empowering women entrepreneurs.

### Significance of the Study

This study holds immense significance in understanding and addressing the challenges faced by women entrepreneurs in Kollam, a district with untapped entrepreneurial potential. By focusing on government support schemes, the research sheds light on the effectiveness of policies in fostering women-led businesses, contributing to local economic growth and social empowerment. The findings of this study will benefit multiple stakeholders. For policymakers, it provides insights into refining existing initiatives and designing more targeted programs. For financial institutions, the research highlights the need to streamline access to funding for women entrepreneurs. For aspiring and existing women entrepreneurs, the study serves as a guide to navigating government schemes and maximizing their benefits.

### Literature Review

#### Women Entrepreneurship in India

Research highlights the growing importance of women entrepreneurs in India's economic development. Women-led businesses contribute significantly to job creation and innovation, particularly in micro, small, and medium enterprises (MSMEs). However, structural challenges, including limited access to capital, social norms, and lack of entrepreneurial training, persist (Kabeer, 2021) <sup>[14]</sup>.

### Role of Government Policies

Studies show that government policies, such as the Prime Minister's Employment Generation Programme (PMEGP) and Stand-Up India, have positively influenced women entrepreneurship by offering financial assistance and business opportunities. Yet, the schemes' outreach remains limited, especially in rural areas (Singh & Gupta, 2020) <sup>[23]</sup>.

### Impact of Kudumbashree Mission

The Kudumbashree Mission in Kerala has been a pioneer in empowering women entrepreneurs, particularly in rural areas. By fostering micro-enterprises and offering financial support, the program has enhanced women's participation in the workforce. However, scaling and sustainability remain challenges (Thomas & Mathew, 2019) <sup>[24]</sup>.

### Challenges in Accessing Finance

Access to finance remains a critical barrier for women entrepreneurs. Despite collateral-free loans under schemes like Mudra Yojana, many women face procedural difficulties and lack the financial literacy needed to navigate formal banking systems (Das, 2020) <sup>[11]</sup>.

### Social and Cultural Barriers

Social expectations and gender roles often limit women's entrepreneurial aspirations. Studies emphasize the need for community-level interventions to change societal attitudes and encourage more women to pursue entrepreneurship (Rani et al., 2020) <sup>[20]</sup>.

### Skill Development and Capacity Building

Skill development programs, such as those under the MSME Development Institute, have been instrumental in equipping women entrepreneurs with technical and managerial skills. However, the reach of such programs is often constrained by logistical and awareness-related issues (Mitra, 2018) <sup>[16]</sup>.

### Technological Empowerment

The role of technology in advancing women entrepreneurship is gaining traction. Digital platforms and e-commerce have created new opportunities, but the digital divide and lack of training hinder adoption, particularly in semi-urban and rural areas (Sharma & Jain, 2021) <sup>[2]</sup>.

### Regional Focus on Kollam

Kollam district, known for its coir, cashew, and handicrafts industries, has seen significant participation by women entrepreneurs. However, the lack of customized policies for the region limits the growth of women-led enterprises (Nair & Pillai, 2019) <sup>[4]</sup>.

### Effectiveness of Awareness Campaigns

Awareness campaigns about government schemes play a crucial role in encouraging women to access available resources. Studies suggest that low awareness levels significantly impact the utilization of schemes in rural districts like Kollam (George, 2020) <sup>[12]</sup>.

### Mentorship and Networking

Mentorship programs and networking opportunities are crucial for the growth of women entrepreneurs. The lack of structured mentorship in Kollam highlights a critical gap in the ecosystem (Joseph et al., 2021) <sup>[13]</sup>.

### **Economic Contributions of Women Entrepreneurs**

Women-led businesses contribute to economic growth and community development. Research indicates that empowering women entrepreneurs can significantly impact household income and regional economic stability (Mukherjee & Das, 2022) <sup>[12]</sup>.

### **Market Access Challenges**

Women entrepreneurs often face difficulties in accessing broader markets due to limited resources and lack of exposure to modern marketing techniques. Training programs focusing on digital marketing are recommended to address this issue (Patil, 2020) <sup>[19]</sup>.

### **Policy Implementation Gaps**

While government schemes are well-designed, implementation gaps such as delays in loan disbursement and lack of follow-up support undermine their effectiveness (Singh, 2020).

### **Comparison with Other Regions**

A comparative study of women entrepreneurship in Kollam and other districts of Kerala reveals that localized policies and targeted interventions are more effective in addressing region-specific challenges (Varghese, 2021).

### **Future Trends in Women Entrepreneurship**

Emerging trends, such as eco-entrepreneurship and sustainable business models, are gaining popularity among women entrepreneurs. Government support in these areas can further enhance women's participation in the entrepreneurial ecosystem (Kumar et al., 2022) <sup>[9]</sup>.

### **Research Gap**

While numerous studies have examined government initiatives for women entrepreneurship at the national and state levels, limited research focuses on how these policies are customized to address the region-specific challenges faced by women entrepreneurs in Kollam. Existing literature inadequately assesses the long-term impact of government schemes on the growth and sustainability of women-led businesses in this district. Moreover, while socio-cultural dynamics are recognized as influential, there is a lack of comprehensive analysis on how these factors uniquely shape women's entrepreneurial journeys in Kollam. Similarly, the digital divide and its effect on the adoption of technology by women entrepreneurs remain underexplored, leaving a gap in understanding how digital empowerment can enhance business outcomes in this region.

The availability and effectiveness of post-implementation support, such as mentorship and monitoring mechanisms, also receive limited attention, despite their critical role in ensuring the success of government initiatives. Furthermore, low utilization of government schemes suggests significant gaps in awareness and accessibility, which require a deeper investigation. Finally, while market access challenges are often highlighted, studies fail to extensively explore how government-supported initiatives can help women entrepreneurs in Kollam overcome these barriers. The current study aims to bridge these gaps by providing a region-specific analysis of government initiatives, challenges, and opportunities for women entrepreneurs in Kollam.

### **Objectives**

1. To explore the types of government schemes and financial aids available for women entrepreneurs in Kollam
2. To examine the challenges faced by women entrepreneurs in Kollam despite the presence of government initiatives

### **Methodology Adopted**

This study employs a secondary data-driven methodology to analyze the availability of government schemes and financial aids for women entrepreneurs in Kollam and the challenges they face despite these initiatives. Secondary data is sourced from various academic papers, government publications, industry reports, and official documents from agencies such as the MSME Development Institute, Kerala Start-Up Mission (KSUM), and Kudumbashree Mission.

### **Data Collection**

#### **Sources of Data**

Government reports and scheme-specific documents published by the Ministry of Women and Child Development, Kerala State Industrial Development Corporation (KSIDC), District Panchayath and District Kudumbashree Mission. Academic research papers and case studies focusing on women entrepreneurship in Kerala. Official websites, including those of MSME and KSUM, for updates on financial aids and schemes. Economic reviews and industry publications that provide context-specific insights into the entrepreneurial ecosystem in Kollam.

### **Time Frame**

The study focuses on data published within the last five years to ensure relevance and accuracy.

### **Limitations**

1. The study does not incorporate primary data, limiting direct insights from women entrepreneurs.
2. Regional-specific secondary data availability posed a constraint in terms of detail and scope.

### **Data Analysis**

#### **Objective 1: Government Initiatives Supporting Women Entrepreneurs in Kollam**

Women entrepreneurs in Kollam benefit from various government schemes designed to enhance business innovation, financial independence, and sustainable growth. These initiatives provide essential support through financial aid, capacity building, and market access, though there are gaps in awareness and accessibility that need to be addressed.

#### **1. Key Government Schemes**

##### **Prime Minister's Employment Generation Programme (PMEGP)**

The PMEGP is a central government initiative aimed at generating employment and fostering entrepreneurship in rural and semi-urban areas. For women entrepreneurs in Kollam, this scheme offers financial assistance in the form of loans with subsidized interest rates. These loans are available for both new and existing enterprises, making it easier for women to start or expand their businesses.

**Kudumbashree Mission**

Kudumbashree is Kerala's flagship program for women's empowerment and micro-enterprise development. In Kollam, the Kudumbashree Mission plays a central role by supporting women in starting and managing micro-enterprises. The program offers capacity-building workshops, access to microfinance, and guidance on business planning. This initiative is particularly impactful in industries such as coir, cashew, and handicrafts, where women entrepreneurs have a strong presence.

**Kerala Start-Up Mission (KSUM)**

KSUM is designed to support technology-based startups, and it has a strong focus on women-led startups in the tech space. The mission offers financial support, mentoring, and incubation programs tailored for female entrepreneurs looking to develop tech-oriented businesses. This program has the potential to open new doors for women in Kollam, particularly in sectors like e-commerce, IT, and digital services, which are becoming increasingly important in today's economy.

**Stand-Up India Scheme**

The Stand-Up India Scheme provides loans ranging from ₹10 lakhs to ₹1 crore for women entrepreneurs who want to establish greenfield enterprises in sectors such as manufacturing, services, or trading. This scheme is a valuable tool for women who wish to set up new ventures and scale their businesses without being restricted by financial constraints. By targeting women and marginalized communities, this initiative aims to foster inclusive growth and economic empowerment.

**Mudra Yojana (Women Entrepreneurs)**

Mudra Yojana offers collateral-free loans to entrepreneurs at different stages of their business journey. Women entrepreneurs in Kollam can benefit from the three categories under Mudra—Shishu (for businesses just starting), Kishor (for businesses with a moderate scale), and Tarun (for established businesses looking to scale). The scheme's focus on providing collateral-free loans makes it an excellent resource for women who may not have assets to offer as security.

**2. Financial Aid and Subsidies****Interest Subsidies**

Government collaboration with financial institutions enables women entrepreneurs to access loans at lower interest rates, making it easier to start or grow their businesses. The interest subsidies are designed to reduce the financial burden on women entrepreneurs, allowing them to invest in business expansion, equipment, or working capital.

**Grants and Incentives**

Several government programs provide grants for women entrepreneurs who set up businesses in rural areas, fostering regional development and reducing urban-rural economic disparities. Additionally, special incentives are offered for women-led eco-friendly projects, aligning with sustainability goals.

**Tax Benefits**

Women-led enterprises often enjoy exemptions or reductions in Goods and Services Tax (GST) in certain

sectors, offering them a financial advantage over their competitors. These tax benefits reduce operational costs and allow women entrepreneurs to reinvest their savings into expanding their businesses, thereby promoting long-term sustainability.

**3. Skill Development Programs****Training Workshops under MSME Development Institute**

The MSME Development Institute organizes various training workshops to help women entrepreneurs acquire key business management skills. These workshops cover topics such as financial management, marketing, production planning, and quality control. They equip women with the knowledge needed to successfully run their businesses and scale them for long-term success.

**Kudumbashree Training on Market Strategies and Digital Marketing**

Kudumbashree offers training programs that help women entrepreneurs in Kollam develop market strategies and leverage digital marketing tools. This is crucial in today's increasingly digital world, where having an online presence can significantly boost a business's reach and customer base. Training in digital tools such as social media marketing, e-commerce platforms, and search engine optimization (SEO) is helping women expand their businesses beyond local markets.

**Regional Context in Kollam**

Kollam's industrial landscape is dominated by micro and small enterprises, many of which are owned and operated by women. Key industries in the region include coir production, cashew processing, and handicrafts, all of which have a long-standing tradition of female entrepreneurship. Government initiatives such as Kudumbashree and PMEGP have supported these sectors by providing financial aid and skill development programs. However, women entrepreneurs in Kollam continue to face challenges in accessing new opportunities, particularly in emerging industries such as technology, renewable energy, and manufacturing.

**2<sup>nd</sup> Objective Challenges Faced by Women Entrepreneurs in Kollam**

Despite the presence of several government initiatives, women entrepreneurs in Kollam continue to face a range of persistent challenges. These challenges hinder their growth, limit their potential, and restrict the impact of the available government support.

**1. Awareness and Accessibility****Limited Awareness of Government Schemes**

A significant barrier to the effective utilization of government schemes is the lack of awareness among women entrepreneurs in Kollam. Many women, particularly those in rural areas, are unaware of the full range of financial aids, grants, and training programs available to them. This lack of knowledge prevents them from leveraging government support that could help them expand their businesses.

## **Challenges in Navigating Complex Application Procedures**

Even when women are aware of available schemes, the complex and bureaucratic application procedures can act as a deterrent. Women entrepreneurs often face difficulties in filling out application forms, compiling the necessary documentation, and adhering to the procedural timelines. This is especially true for rural women who may not have access to administrative support or adequate guidance.

## **2. Cultural and Social Barriers**

### **Societal Expectations and Family Responsibilities**

Cultural and societal expectations in Kollam often place family responsibilities above entrepreneurial ambitions. Women are expected to prioritize their roles as caregivers, which limits their ability to dedicate time and energy to their businesses. Balancing family life with business commitments remains a significant challenge for many women entrepreneurs in the region.

### **Lack of Societal Encouragement**

In many communities, there is limited social encouragement for women to engage in business ventures. Women entrepreneurs often face skepticism or disapproval from their families or communities, which can diminish their confidence and deter them from pursuing their business goals. Changing societal perceptions and encouraging women to take on leadership roles in business is crucial for fostering an entrepreneurial culture.

## **3. Financial Challenges**

### **Collateral-Dependent Loan Schemes**

Despite the availability of collateral-free loans under schemes like Mudra Yojana, many women still face challenges in accessing finance due to collateral requirements. Banks and financial institutions often demand personal assets as security for loans, which many women entrepreneurs may not have. This makes it difficult for them to obtain necessary funding for business expansion.

### **Delays in Loan Disbursement**

Even when loans are approved, delays in the disbursement of funds can severely impact business operations. Many women entrepreneurs experience setbacks when funding is not provided on time, which can disrupt business plans and delay project implementation. This issue is especially problematic for businesses that rely on timely capital for procurement, production, or scaling.

## **4. Market Competition**

### **Struggles to Compete with Established Enterprises**

Women entrepreneurs in Kollam, particularly those in the micro and small-scale sector, face intense competition from larger, established businesses. Limited resources, lack of access to technology, and inadequate marketing strategies make it challenging for women to compete on an equal footing with larger firms. This leads to a reduced market share and stunted business growth.

### **Limited Access to Marketing and Technological Resources**

One of the key factors limiting the competitiveness of women entrepreneurs is their restricted access to modern marketing tools and technology. Women often struggle to

reach a broader customer base due to limited digital marketing skills and lack of access to e-commerce platforms. As the market becomes more digital, this technological gap is becoming an increasingly important barrier to success.

## **5. Policy Gaps**

### **Lack of Region-Specific Customization**

Many government schemes lack region-specific customization, making them less effective for rural or semi-urban women entrepreneurs. For instance, the needs and challenges of women entrepreneurs in Kollam may differ significantly from those in urban areas. Programs that are not tailored to local realities may fail to address the unique challenges women face in the region, reducing their impact.

### **Absence of Post-Implementation Support**

Another significant gap in the available government schemes is the lack of post-implementation monitoring and mentorship. While initial financial support and training are provided, women entrepreneurs often struggle to sustain and grow their businesses due to the absence of ongoing mentorship, guidance, and support after the scheme's implementation. Regular follow-ups and continuous mentorship programs would help ensure that businesses remain on track and continue to thrive.

## **Findings Based on Objective 1**

### **1. Abundance of Schemes**

Kollam, like many other districts in Kerala, has access to numerous government-backed initiatives aimed at promoting entrepreneurship, especially for women. These schemes are designed to provide financial assistance, training, and technical support to women entrepreneurs. At both the national and state levels, various schemes target women in the coir, cashew, and agriculture sectors, among others. These initiatives offer grants, subsidies, and loans with favorable terms, alongside access to training programs and business incubation. The presence of such schemes is an encouraging sign of governmental commitment to fostering entrepreneurship among women in Kollam.

### **2. Inadequate Awareness**

Despite the availability of numerous schemes, the awareness of these initiatives among women entrepreneurs in Kollam remains significantly low. Many women are either unaware of the schemes or unsure about how to access them. This lack of awareness is often compounded by communication gaps, which hinder the dissemination of information about available opportunities. Local outreach efforts, particularly from government bodies and non-governmental organizations (NGOs), are limited, and as a result, many women miss out on the resources and support that could propel their entrepreneurial endeavors.

### **3. Role of Kudumbashree**

Kudumbashree plays a crucial role in empowering women by promoting micro-enterprises, especially in traditional sectors such as coir and cashew. As a grassroots initiative, Kudumbashree focuses on uplifting women at the community level, providing them with the tools and support necessary to launch and manage small-scale businesses. In Kollam, Kudumbashree has been particularly successful in helping women enter the coir and cashew processing

industries, where they often manage production units and create value-added products. Kudumbashree also serves as a platform for self-help groups, fostering a sense of solidarity and collective entrepreneurship among women.

#### 4. Skill Development as a Catalyst

Skill development programs, such as those offered by MSME and KSUM, have been instrumental in helping women gain the expertise needed to run successful businesses. These programs focus on technical skills, financial literacy, and business management. However, while these training programs are generally well-received, their reach is limited. Not all women entrepreneurs are aware of these programs, and many find it difficult to access them due to logistical barriers, such as location and time constraints. Expanding the reach and scope of these training programs is critical to ensure that women entrepreneurs are equipped with the skills needed to navigate the complexities of running a business.

#### Findings Based on Objective 2

##### 1. Persistent Cultural Barriers

Gender roles and societal expectations continue to be significant barriers to women's entrepreneurship in Kollam. Many women face pressure to prioritize domestic duties over professional aspirations, which limits their ability to pursue entrepreneurial ventures. Cultural norms often place women in caregiving roles, and any deviation from these roles can be met with resistance from family and the broader community. This cultural environment creates a psychological barrier that can deter women from starting businesses or taking on leadership roles within existing enterprises.

##### 2. Inefficient Accessibility

Despite the availability of government schemes, women often face significant challenges in accessing these benefits. Bureaucratic delays, complicated paperwork, and a lack of clear guidance on how to navigate the system deter many women from applying for loans or grants. Additionally, women entrepreneurs may lack the support networks or confidence needed to complete the complex application processes. This inefficiency in accessing government resources stymies the potential growth of women-led businesses, as women may forgo opportunities due to these hurdles.

##### 3. Financial Bottlenecks

Securing adequate funding remains a major challenge for women entrepreneurs in Kollam. Financial institutions often require collateral to approve loans, which many women do not have. Additionally, the disbursement of loans is often delayed, making it difficult for women entrepreneurs to access the capital needed to start or scale their businesses. This financial bottleneck restricts women's ability to invest in new equipment, expand their operations, or hire additional staff, thereby limiting their growth prospects.

##### 4. Lack of Mentorship

One of the most pressing issues faced by women entrepreneurs in Kollam is the lack of mentorship. Many women struggle with business management, marketing, and scaling their ventures due to the absence of experienced mentors. Without guidance on how to navigate challenges,

women entrepreneurs may feel isolated and overwhelmed, leading to stagnation or even failure in their businesses. The need for a supportive mentorship ecosystem is critical in helping women overcome these challenges and grow their businesses.

#### 5. Technological Gaps

Many women entrepreneurs in Kollam face difficulties in leveraging modern digital tools and platforms that are essential for business success today. Limited access to technology and a lack of training on how to use digital platforms for marketing, sales, and operations put women entrepreneurs at a competitive disadvantage. In a rapidly digitizing business environment, this technological gap hinders the ability of women-led businesses to scale and reach a wider customer base.

#### Suggestions

##### Suggestions Based on Objective 1

###### 1. Enhanced Awareness Campaigns

To address the issue of low awareness, it is essential to conduct region-specific awareness campaigns that target women entrepreneurs in Kollam. These campaigns should focus on educating women about the various government schemes available to them, including how to access them and what benefits they offer. Using a combination of traditional media, social media platforms, and local self-government bodies can help spread information more effectively. Workshops and outreach programs can be organized at the community level to reach women in rural areas who may not have access to digital platforms.

###### 2. Simplified Processes

The application process for loans, grants, and other financial aids needs to be streamlined to make it more accessible. Introducing a simplified, user-friendly system for applying for financial assistance can encourage more women to take advantage of government schemes. One potential solution is to implement single-window clearance systems that allow women entrepreneurs to access all necessary services through one point of contact, reducing the time and effort involved in dealing with multiple agencies.

###### 3. Strengthen Kudumbashree

Kudumbashree has already proven effective in promoting women's entrepreneurship at the grassroots level. However, there is potential to expand its reach into emerging industries, particularly in the digital space. Encouraging Kudumbashree to introduce e-commerce training and facilitate entry into online markets can open new opportunities for women entrepreneurs. Additionally, integrating financial literacy workshops into the Kudumbashree framework would help women better manage their finances and navigate business complexities.

##### Suggestions Based on Objective 2

###### 1. Supportive Ecosystem

A supportive ecosystem is crucial for the success of women entrepreneurs. Establishing mentorship programs that pair experienced entrepreneurs with novices can provide women with valuable guidance and help them navigate business challenges more effectively. Furthermore, creating business incubation centers in Kollam that offer not just financial support but also advice on scaling operations, marketing

strategies, and business management can provide essential resources for women-led businesses.

## 2. Address Cultural Barriers

To address persistent cultural barriers, community-level initiatives should be launched that challenge traditional gender roles and encourage women to pursue entrepreneurship. These initiatives could include awareness campaigns that promote the success stories of women entrepreneurs, demonstrating that women can succeed in business. Engaging men and community leaders in these efforts can help shift societal perceptions and create a more supportive environment for women entrepreneurs.

## 3. Technological Upgradation

To bridge the technological gap, women entrepreneurs should be provided with subsidized access to digital tools and platforms, such as website development, digital marketing, and e-commerce. Training sessions should be organized to help them leverage these tools to enhance their business operations. By increasing access to technology, women entrepreneurs can expand their market reach, improve their operational efficiency, and enhance their competitiveness in the marketplace.

## 4. Financial Inclusion

To ease financial bottlenecks, efforts should be made to increase the availability of collateral-free loans and faster loan disbursement mechanisms. Partnering with financial institutions to create tailored loan products for women entrepreneurs that offer low-interest rates and minimal collateral requirements would greatly improve access to capital. Additionally, financial literacy programs should be conducted to empower women with the knowledge needed to make sound financial decisions for their businesses.

## Conclusion

The study highlights the evolving yet complex landscape of women entrepreneurship in Kollam. While government initiatives such as Kudumbashree, PMEGP, and Mudra Yojana, along with localized programs like Swayam Prabha and Graha Sree, have laid a solid foundation for empowering women entrepreneurs, their potential impact remains hindered by low awareness, accessibility issues, and cultural barriers. Societal expectations, bureaucratic challenges, and a lack of mentorship and technological access further impede the entrepreneurial aspirations of women in the region.

To ensure sustainable growth and inclusivity in Kollam's entrepreneurial ecosystem, a multifaceted approach is essential. This includes enhancing awareness campaigns, simplifying access to schemes, addressing societal constraints, and providing ongoing mentoring and support. Additionally, integrating technology and fostering financial inclusivity can significantly empower women entrepreneurs to compete effectively in a dynamic business environment.

By addressing policy implementation gaps and tailoring strategies to the unique needs of women entrepreneurs, Kollam can set a precedent for fostering inclusive economic growth. Bridging these gaps will not only enable women entrepreneurs to overcome challenges but also contribute meaningfully to the socio-economic development of the region.

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