

The Problems Faced by Women Entrepreneurs in Micro Enterprises in Kerala - An Evaluation

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Abstract

Women entrepreneurs in micro enterprises in Kerala play a vital role in economic development, employment generation, and poverty alleviation. However, their entrepreneurial journey is fraught with multiple challenges that constrain business growth and sustainability. This study evaluates the key problems faced by women-led micro enterprises in Kerala, drawing on empirical evidence to provide a comprehensive understanding of significant financial constraints, Production-related problems, labor issues marketing and psychological and practical hurdles that impede entrepreneurial progress.

This study underscores the interconnectedness of these problems and the need for multi-dimensional interventions that address institutional, socio-cultural, and individual factors simultaneously. Empowering women entrepreneurs in Kerala requires improving access to finance through gender-sensitive credit policies, enhancing financial and business management skills, facilitating market linkages, providing production and technology support, and creating supportive social environments that reduce gender biases and personal constraints. The findings highlight that holistic and context-specific strategies are essential for promoting sustainable growth and resilience among women-led micro enterprises in Kerala, contributing to broader socio-economic empowerment and inclusive development.

Key Words: Women Entrepreneurs, Micro Enterprises, Economic factors, Social Challenges

Introduction

Women entrepreneurs in micro enterprises refer to women or groups of women who initiate, organize, and manage small-scale business ventures typically categorized as micro enterprises. According to the Government of India, a woman entrepreneur is often defined as someone who owns and controls an enterprise with at least 51% financial interest and employs at least 51% women in the business. Micro enterprises, which are a subset of micro, small, and medium enterprises (MSMEs), usually operate with modest investments and typically have fewer than 10 employees.

Women entrepreneurs in micro enterprises play a crucial role in economic development and social empowerment by creating livelihood opportunities, reducing income disparities, and contributing to poverty alleviation. These enterprises often operate in informal or home-based settings and cater to local markets. Women's entrepreneurial activities in such enterprises encompass manufacturing, service provision, retail trade, and other local business initiatives.

These women-led micro enterprises are vital for enhancing economic participation and independence among women, who face unique challenges such as limited access to finance, resources, and market exposure.

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The women entrepreneurs in micro enterprises are women who take financial and managerial control of small-scale businesses, often characterized by low investment and small workforce, and who contribute significantly to economic and social development through their entrepreneurial activities.

Women's participation in entrepreneurship has been recognized as a critical driver of economic development, poverty alleviation, and social empowerment. In Kerala—a state known for its progressive social indicators and high literacy rates—the emergence of women as micro entrepreneurs is an important and evolving phenomenon. Micro enterprises, typically small-scale businesses with limited resources, provide women with opportunities for self-employment, income generation, and community advancement while addressing local developmental needs.

Despite these positive trends, women entrepreneurs in Kerala's micro enterprise sector encounter substantial challenges that hinder their growth and sustainability. The intersection of financial, social, cultural, and operational obstacles creates a complex environment where women must navigate not only business hurdles but also entrenched gender norms.

Understanding the multifaceted challenges faced by women entrepreneurs in Kerala's micro enterprise sector is essential for policymakers, support organizations, and community stakeholders aiming to foster an inclusive and supportive entrepreneurial ecosystem. This paper seeks to provide an evidence-based examination of the predominant problems encountered by women in this sector, thereby contributing to the formulation of targeted interventions and policies that can empower women, strengthen their enterprises, and promote holistic socio-economic growth in Kerala.

Statement of Problem

Despite Kerala's reputation for progressive social indicators and high literacy, women entrepreneurs operating micro enterprises in the state continue to face significant and multifaceted challenges that impede their business growth and personal empowerment. While micro enterprises offer vital platforms for women's economic participation and self-sufficiency, these entrepreneurs encounter considerable obstacles—ranging from acute financial constraints to operational barriers including inadequate marketing opportunities, production inefficiencies, and scarcity of skilled labor.

Furthermore, deeply rooted sociocultural issues—such as persistent gender biases, limited mobility, lack of family support, and the strain of balancing domestic responsibilities with business management—compound these challenges. Many women also struggle with a lack of awareness and access to training, mentorship, and government support schemes, limiting their entrepreneurial outcomes.

This complex interplay of financial, operational, and sociocultural barriers hampers the ability of women micro entrepreneurs in Kerala to establish, sustain, and expand their ventures. Addressing these persistent problems is crucial for fostering an enabling environment where women's entrepreneurship can flourish, thereby contributing to both gender equity and broader socio-economic development in the state.

Significance of the Study

The importance of this study lies in its potential to advance inclusive economic growth and women's empowerment by systematically examining the challenges faced by women entrepreneurs in Kerala's micro enterprise sector. By uncovering the specific financial, operational, and sociocultural barriers encountered by these entrepreneurs, the paper provides critical evidence to inform policymaking, guide targeted interventions, and shape effective support programs. Such insights are essential for closing gender gaps, enabling better access to resources, and designing strategies that not only enhance

women's entrepreneurial success but also contribute to broader socio-economic development and equity within the state.

Review of Literature

Tass, Mudasir & Hakim, Iqbal. (2022), This article highlights the importance of women's entrepreneurship in promoting economic growth and examines challenges faced by women entrepreneurs in India, such as societal expectations, limited funding, and cultural constraints. Many women pursue entrepreneurship for financial independence, work-life balance, and social impact. Despite hurdles, their presence in business is steadily growing. Strengthening women's entrepreneurship requires greater awareness, improved access to finance, and enhanced training opportunities. The Indian government supports this through schemes offering financial aid, skill development, networking, and mentorship. However, continued efforts are essential to empower women, help them overcome obstacles, and enable them to contribute significantly to India's economy.

Singh Chauhan, Abhishek and Agrawal, et al. (2022). The study state that, Women's entrepreneurship significantly contributes to society by creating jobs and inspiring future generations. In Uttarakhand, women have traditionally worked in agriculture, forestry, livestock, and dairying, showcasing strong skills in management, leadership, resource use, and perseverance. Entrepreneurship among women is now emerging in the state, supported by state and central government initiatives that promote equal growth opportunities. Rural women have particularly benefited from training and mentorship provided by district administrations. Uttarakhand's rich cultural heritage offers unique entrepreneurial potential, but societal and cultural barriers must be addressed through continuous guidance from school to higher education. Joint efforts by government, industry, and communities can transform women's economic and social status, making Uttarakhand a model of inclusive development.

Sudarmiatin, Sudarmiatin and Fitri, Raisa. (2022), The study found that male entrepreneurs demonstrated stronger competencies in areas such as risk-taking, fostering goodwill, creating value, and ensuring legality when implementing entrepreneurial marketing. In contrast, female entrepreneurs excelled in being proactive, innovative, prospect-focused, and resourceful in securing funding. These findings suggest that female-led micro, small, and medium-sized enterprises (MSMEs) are particularly well-suited for pioneering and managing food and beverage ventures at the initial stages. On the other hand, male-led MSMEs may be better equipped to manage businesses that are already in the growth phase.

Rakesh Kumar Gautam, K. Mishra (2016). They examined the issues and challenges encountered by rural women entrepreneurs in India, using data entirely from secondary sources. The study revealed that these entrepreneurs face several obstacles, including limited education, scarcity of raw materials, socio-cultural barriers, and a lack of motivation.

Anitha, D., & Shritaran, R. (2013) examines the challenges faced by women entrepreneurs in rural areas and explores the motivational factors that inspire them. The findings revealed that while women are willing to face entrepreneurial challenges, both society and their families are generally supportive. Their motivation to engage in business stems not from the need for survival but from a desire to fulfil their creative aspirations. However, they still encounter issues related to the mode of business operations and access to appropriate training programmes.

Objectives of the Study

1. To analyse the economic challenges faced by women entrepreneurs in micro enterprises in Kerala.
2. To analyse the socio- psychological factors affecting the growth and sustainability of women-led micro enterprises.

Background of the Study

Women entrepreneurs play a vital role in Kerala's micro enterprise sector, driving both economic and social empowerment. Their participation in micro businesses—spanning food processing, crafts, retail, and services—significantly elevates household incomes, fosters community development, and enhances gender equity. The Kudumbashree mission, for example, has provided employment to over 323,000 women through 163,458 micro-enterprises, showcasing the transformative impact of these ventures on poverty alleviation and overall well-being for women and their families. Micro enterprises also promote job satisfaction, improve asset ownership, and encourage a saving culture among women, empowering them to contribute more actively to society and decision-making within their households. (<https://lsgkerala.gov.in/-2025>)

Despite these gains, women entrepreneurs in Kerala face several real and persistent challenges. Key obstacles include limited access to credit and working capital, stemming from both institutional bias and lack of collateral. Many women experience difficulties balancing business responsibilities with family obligations, a consequence of deeply rooted gender roles. Marketing and market access also pose hurdles, worsened by competition and inadequate support networks. Furthermore, gaps in formal business training and digital literacy inhibit growth and adaptation, especially in rapidly evolving market environments. The women-led micro and small enterprises were particularly vulnerable due to resource constraints and shifting demand, though some found resilience by embracing digital technologies and e-commerce.

Additional barriers comprise lack of stable pricing, scarcity of raw materials, issues in hiring, and insufficient government support. Initiatives focused on mentorship, skill development, and easing access to finance are crucial for sustaining and scaling up these enterprises. Addressing structural challenges and fostering supportive ecosystems can ensure that women continue to thrive as integral contributors to Kerala's socio-economic landscape.

Analysis and Discussion

The analysis of problems faced by women entrepreneurs in micro enterprises requires a comprehensive examination of both quantitative indicators and qualitative insights derived from existing literature and empirical evidence.

The study is descriptive and analytical in nature based on the Sample Survey method. The Micro Enterprises across the Kerala constitute universe for this study. Judgement sampling method were used to select Micro Enterprises where, the criteria was the Enterprises owned and managed by women, and 150 entrepreneurs were selected as respondents. The data base of District Industries Centres was used to locate the Micro Enterprises owned and managed by women. A questionnaire was used to collect the data. Tool such as percentage one sample t test etc were used to analyse the data.

In this section, we will systematically evaluate the nature, extent, and interrelationship of these problems, drawing upon data from published research, case studies, and field-based observations. The focus will be on understanding how financial constraints, skill gaps, marketing limitations, work-life balance struggles, cultural biases, operational hurdles, and psychological factors collectively influence the entrepreneurial journey of women engaged in micro enterprises.

Financial Constraints faced by Women Entrepreneurs

The table below presents the descriptive statistics and one-sample t-test results for key financial challenges faced by the respondents. Variables such as cash flow struggles, insufficient initial capital, poor financial management, profitability issues, limited access to formal credit, dependence on informal sources of finance, inadequate institutional support, and lack of prompt payment by debtors were evaluated. For each factor, the mean score, standard deviation (SD), t-value, and p-value are reported to assess whether the observed means differ significantly from the neutral point of the measurement scale. These results provide insights into the relative severity and statistical significance of the financial constraints impacting business operations.

Table 1

Financial Constraints faced by Women Entrepreneurs

Variables	Mean	SD	t-Value	p-Value
Cash Flow Struggles	3.555	1.122	11.000	<0.001**
Insufficient initial capital	3.657	1.111	11.465	<0.001**
Poor Financial Management:	3.399	1.533	08.721	<0.001**
Profitability Issues:	3.798	1.244	12.381	<0.001**
Limited access to formal credit:	4.425	1.311	05.871	<0.001**
Dependence on informal sources of finance:	3.882	1.422	04.325	<0.001**
Inadequate institutional support:	3.958	1.279	04.410	<0.001**
Lack of prompt payment by debtors	4.467	1.305	06.981	<0.001**

Source: Primary data

** Significant at 1% level ($p < 0.01$).

The table presents descriptive statistics along with t-test results for various Financial Constraints faced by the respondents. Here analysis is based on the opinion of 150 Women Entrepreneurs across the Kerala by using 5-point Likert scale.

The t-test results reveal that all the listed financial challenge variables exhibit mean scores significantly above the neutral midpoint of the measurement scale, with p-values < 0.001 , indicating statistical significance at the 1% level. Among the factors, lack of prompt payment by debtors ($M = 4.467$, $SD = 1.305$, $t = 6.981$) and limited access to formal credit ($M = 4.425$, $SD = 1.311$, $t = 5.871$) are reported with the highest mean values, suggesting these are perceived as the most pressing constraints faced by respondents. Inadequate institutional support ($M = 3.958$, $t = 4.410$) and dependence on informal sources of finance ($M = 3.882$, $t = 4.325$) also emerge as significant financial barriers. Issues such as profitability problems ($M = 3.798$, $t = 12.381$), insufficient initial capital ($M = 3.657$, $t = 11.465$), cash flow struggles ($M = 3.555$, $t = 11.000$), and poor financial management ($M = 3.399$, $t = 8.721$) are similarly found to be statistically significant contributors to financial difficulties. Overall, the findings indicate that all these financial constraints are not only prevalent but also significantly above average in severity, underscoring their critical role in affecting business sustainability.

Production-Related Problems

Women entrepreneurs in micro enterprises face significant production-related problems. The table presents the key constraints affecting production efficiency as identified in the study, along with their

corresponding mean scores, standard deviations (SD), t-values, and p-values. The variables include both resource-related challenges, such as the scarcity and high cost of raw materials, and operational issues, such as unreliable power supply, transportation problems, and high operational costs. Technical limitations, including restricted access to appropriate machinery, outdated technology and production methods, and a shortage of skilled or adequately trained workers, are also examined. The statistical analysis using t-tests determines the significance of each factor, providing insights into the extent to which these challenges are perceived and experienced by respondents.

Table 2

Production-Related Problems Faced by Women Entrepreneurs

Variables	Mean	SD	t-Value	p-Value
Scarcity and high cost of raw materials	3.212	1.111	5.254	<0.001**
Access to appropriate machinery and equipment	3.553	1.254	8.245	<0.001**
Technology and modern production methods	3.221	1.263	15.958	<0.001**
Shortages and lack of skilled workers	3.324	1.222	4.211	<0.001**
Insufficient training and experience	4.554	1.225	8.212	<0.001**
Transportation problems	3.435	1.454	6.240	<0.001**
High operational costs	3.457	1.325	7.963	<0.001**

Source: Primary data

** Significant at 1% level ($p < 0.01$).

The table presents descriptive statistics along with t-test results for various Production-Related Problems Faced by the respondents. Here analysis is based on the opinion of 150 Women Entrepreneurs across the Kerala by using 5-point Likert scale.

The t-test results indicate that all the identified factors affecting production efficiency are statistically significant at the 0.001 level ($p < 0.001$), suggesting that these challenges are not due to random variation but represent genuine constraints faced by the respondents. Among the variables, technology and modern production methods recorded the highest t-value ($t = 15.958$), indicating it is the most critical and consistently reported barrier. Access to appropriate machinery and equipment ($t = 8.245$) and insufficient training and experience ($t = 8.212$) also emerged as highly significant issues, implying that technical capacity and skill development are major constraints. High operational costs ($t = 7.963$) and transportation issues ($t = 6.240$) were also significant, highlighting operational and infrastructural limitations. While scarcity and high cost of raw materials ($t = 5.254$) and shortages and lack of skilled workers ($t = 4.211$) had relatively lower t-values compared to other variables, their significance still underscores the persistent supply and labor challenges. The mean scores (ranging from 3.212 to 4.554) indicate that respondents generally agreed or strongly agreed with the presence of these problems, with insufficient training and experience having the highest mean (4.554), suggesting it is the most strongly perceived challenge. Overall, the findings suggest that addressing technological, skill, machinery, and operational resource constraints is critical for improving production efficiency.

Labour Related Problems Faced by Women Entrepreneurs in Micro Enterprises

Women entrepreneurs in micro enterprises face several labor-related problems that affect their business operations and growth. The variables considered include high labor absenteeism, difficulty in recruiting skilled workers, labor management issues, scarcity of trained and experienced labor, workforce



instability, balancing labor supervision with other responsibilities, and limited access to labor market networks. For each factor, the mean score, standard deviation, t-value, and p-value are presented, providing a statistical basis for identifying which challenges are most significant and potentially have the greatest impact on workforce efficiency and organizational performance.

Table 3

Labour Related Problems Faced by Women Entrepreneurs

Variables	Mean	SD	t-Value	p-Value
High labor absenteeism	3.145	1.325	7.623	<0.001**
Difficulty in recruiting skilled workers:	3.921	1.124	16.912	<0.001**
Labor management issues	3.340	1.111	15.821	<0.001**
Scarcity of trained and experienced labor:	3.778	1.335	8.160	<0.001**
Workforce instability	4.201	1.903	25.951	<0.001**
Balancing labor supervision with other responsibilities:	3.597	1.976	12.197	<0.001**
Limited access to labor market networks	4.172	1.000	19.091	<0.001**

Source: Primary data

** Significant at 1% level ($p < 0.01$).

The table presents various Labour Related Problems confronted by Women Entrepreneurs. Here analysis is based on the opinion of 150 Women Entrepreneurs across the Kerala by using 5-point Likert scale.

The results from the one-sample t-test indicate that all the listed labor-related challenges have mean scores that are statistically significantly higher than the test/reference value ($p < 0.001$ for all), suggesting that respondents strongly agreed these are pressing issues in their work environment. Among the identified challenges, workforce instability recorded the highest mean score ($M = 4.201$, $SD = 1.903$) with a very high t-value ($t = 25.951$), indicating it is perceived as a particularly severe problem. Limited access to labor market networks also received a high mean rating ($M = 4.172$, $SD = 1.000$) with strong statistical significance ($t = 19.091$). Difficulty in recruiting skilled workers ($M = 3.921$, $t = 16.912$) and scarcity of trained and experienced labor ($M = 3.778$, $t = 8.160$) further point to critical shortages in skilled human resources. Meanwhile, balancing labor supervision with other responsibilities ($M = 3.597$, $t = 12.197$), labor management issues ($M = 3.340$, $t = 15.821$), and high labor absenteeism ($M = 3.145$, $t = 7.623$) also emerged as significant concerns, though with slightly lower mean ratings compared to workforce instability. The consistently low p-values ($p < 0.001$) across all variables confirm that these challenges are not due to chance, and collectively highlight that workforce-related constraints are a major operational barrier.

Marketing Related Problems Faced by Women Entrepreneurs in Micro Enterprises

Women entrepreneurs in micro enterprises face significant marketing-related problems that impede their business growth. The following table presents the descriptive statistics and t-test results for the key marketing-related challenges faced by the respondents. These challenges-which include limited skills and training, dependence on intermediaries, restricted market access, inadequate knowledge of emerging trends, mobility barriers, competitive market pressures, lack of mentoring and networking opportunities, limited technological exposure, and issues related to delayed buyer payments-were

assessed to determine their prevalence and statistical significance. By examining the mean scores, standard deviations, t-values, and significance levels, the analysis aims to highlight which obstacles are most strongly perceived and the extent to which they impact the respondents' marketing effectiveness.

Table 4

Marketing Related Problems Faced by Women Entrepreneurs

Variables	Mean	SD	t-Value	p-Value
Lack of marketing skills and training	3.458	1.316	5.771	<0.001**
Dependence on middlemen for selling products	3.525	1.334	8.121	<0.001**
Limited access to markets	3.958	1.243	15.325	<0.001**
Poor knowledge of changing market trends	3.400	1.387	4.321	<0.001**
Mobility constraints	3.352	0.363	8.321	<0.001**
Difficulty in popularizing products in competitive markets	3.548	1.403	6.324	<0.001**
Lack of mentoring and networking opportunities	3.354	1.317	6.212	<0.001**
Limited exposure to technology and the internet	3.365	0.422	4.212	<0.001**
Delayed payments from buyers	3.454	1.458	4.221	<0.001**

Source: Primary data

** Significant at 1% level ($p < 0.01$).

The table presents descriptive statistics along with t-test results for various marketing-related challenges faced by respondents. Here analysis is based on the opinion of 150 Women Entrepreneurs across the Kerala by using 5-point Likert scale.

Across all variables, the mean scores range between 3.35 and 3.96 on the measurement scale, indicating that the respondents generally agree or strongly agree with the presence of these challenges. The t-values for all factors are notably high (ranging from 4.212 to 15.325), and the associated p-values are less than 0.001, which is highly significant ($p < 0.001$). This statistical significance suggests that the mean responses for each challenge differ from the hypothetical test mean, confirming that participants consistently perceive these issues as meaningful obstacles. Among the listed constraints, limited access to markets (Mean = 3.958, $t = 15.325$) emerged as the most prominent challenge, followed closely by dependence on middlemen (Mean = 3.525, $t = 8.121$) and mobility constraints (Mean = 3.352, $t = 8.321$), all of which received strong support from respondents. Even lower mean challenges, such as poor knowledge of changing market trends and limited exposure to technology, still show statistically significant differences, underscoring their importance. Overall, the t-test findings confirm that all the listed marketing challenges are statistically significant and widely experienced by the respondents, highlighting areas in urgent need of intervention.

Psychological Constraints of Women Entrepreneurs in Micro Enterprises

Women entrepreneurs in micro enterprises face several personal problems that affect their business performance and growth. The table explored a range of personal, psychological, and socio-cultural challenges encountered by women entrepreneurs engaged in micro enterprises in Kerala. The variables examined include factors related to role management, self-perception, risk attitude, safety concerns, and family or societal influences. Mean scores, standard deviations, t-values, and p-values were calculated for each variable to determine both the severity and statistical significance of these issues. The following table presents the detailed statistical results, highlighting the extent to which each

challenge is experienced and its relative importance based on the responses from the surveyed entrepreneurs.

Table 5
Psychological Constraints of Women Entrepreneurs in Micro Enterprises

Variables	Mean	SD	t-Value	p-Value
Role conflict and time management challenges	3.632	1.254	12.009	<0.001**
Lack of self-confidence	3.617	1.245	10.451	<0.001**
Fear of failure	3.939	1.555	08.472	<0.001**
Personal safety concerns	3.768	1.254	12.215	<0.001**
Stress from balancing household and business demands	3.422	1.778	05.287	<0.001**
Family responsibilities	3.316	1.245	04.354	<0.001**
Limited time to manage dual roles (business and home)	3.255	1.258	04.458	<0.001**
Opposition from family	3.470	1.405	06.679	<0.001**
Fear of taking risks	3.455	0.999	07.254	<0.001**

Source: Primary data

** Significant at 1% level($p < 0.01$).

One sample t test has been used analyze the Personal/ Psychological Constraints of Women Entrepreneurs in Micro Enterprises. Here analysis was based on the opinion of 150 Women Entrepreneurs across the Kerala by using 5-point Likert scale. The table presents descriptive mean and standard deviation along with t-test results for various marketing-related challenges faced by respondents. The t-test results in the table clearly show that all the listed challenges faced by women entrepreneurs in micro enterprises in Kerala are statistically significant at the 0.1% level ($p < 0.001$), meaning their mean scores are significantly higher than a neutral midpoint (likely 3.0 on the Likert scale). This statistically confirms that these issues are widespread and not due to random variation. Among them, personal safety concerns (mean = 3.768, $t = 12.215$) and role conflict & time management challenges (mean = 3.632, $t = 12.009$) have the highest t-values, indicating that they are not only severe but also consistently reported by respondents across the sample. Fear of failure (mean = 3.939) records the highest average score, suggesting it is the most strongly perceived issue, although its t-value (8.472) is slightly lower because of higher variability among respondents ($SD = 1.555$). Other significant and consistent barriers include lack of self-confidence (mean = 3.617, $t = 10.451$) and fear of taking risks (mean = 3.455, $t = 7.254$), both reflecting psychological constraints. Socio-cultural pressures such as opposition from family ($t = 6.679$) and stress from balancing household and business demands ($t = 5.287$) emerge as notable but moderately consistent issues. Finally, while family responsibilities ($t = 4.354$) and limited time to manage dual roles ($t = 4.458$) have lower t-values, they still remain statistically important as they are significantly above the neutral point. Overall, the t-test highlight that women entrepreneurs face a multi-dimensional set of challenges-with safety concerns, role conflict, and fear of failure as the most critical-spanning psychological, personal safety, time-management, and social domains. The t-test results show that all identified problems have mean scores significantly higher than the neutral point ($p < 0.001$), indicating that these challenges are widely prevalent among women entrepreneurs and not due to chance.

Suggestions

- **Facilitate Access to Formal Credit:** Policymakers and financial institutions should develop tailored loan products with minimal collateral and speedy processing, specifically targeting women-owned micro enterprises.
- **Training and Financial Literacy:** Organize regular workshops on financial management, production efficiency, digital literacy, and modern marketing techniques to build capacity and managerial competence among women entrepreneurs.
- **Strengthen Institutional Support:** Establish local entrepreneurial resource centers and mentorship networks to provide guidance, technical assistance, and psychological support.
- **Market Linkages:** Collaborate with government and private sector partners to improve market access through trade fairs, e-commerce platforms, and collective marketing initiatives for women-led products.
- **Technology and Infrastructure:** Provide incentives or subsidies for adopting modern production technology and upgrading business infrastructure to boost productivity.
- **Address Labour Challenges:** Facilitate vocational training programs to create a pool of skilled workers suited for micro enterprises, and promote flexible work arrangements to attract and retain female employees.
- **Support Personal Development:** Offer counseling services, leadership camps, and networking opportunities to help women entrepreneurs build confidence and overcome personal and social barriers.
- **Encourage Family and Community Involvement:** Launch awareness programs that emphasize the societal and economic value of women's entrepreneurship, aiming to foster supportive home and community environments.

Conclusion

The study provides a comprehensive analysis of the challenges encountered by women entrepreneurs running micro enterprises in Kerala, focusing on both financial and non-financial factors influencing their business sustainability and growth. The findings underscore that financial constraints-including inadequate access to formal credit, dependence on informal funding sources, irregular cash flow, and insufficient initial capital-remain critical deterrents limiting expansion and operational stability for women-led micro enterprises.

Production-related problems such as limited access to modern technology, high raw material costs, and frequent supply disruptions further impede the ability of these enterprises to achieve consistent output and quality standards. Labour-related issues, characterized by shortages of skilled workers, high turnover, and wage pressures, add another dimension of operational difficulty. In the domain of marketing, challenges like limited market access, poor product visibility, intense competition, and difficulty in adapting to changing consumer preferences hinder the ability of women entrepreneurs to expand their market reach and improve sales performance. Additionally, personal constraints-including work-life balance issues, lack of managerial experience, social barriers, and limited self-confidence-exacerbate these business challenges, reducing resilience and adaptability.

Socio-economic factors such as education level, family support, marital status, and income adequacy were found to significantly affect both the growth prospects and sustainability of women-led micro

enterprises. Women entrepreneurs with higher education levels or stronger support systems tended to demonstrate better business outcomes, highlighting the importance of holistic empowerment.

By instigating suggested measures, stakeholders can empower women entrepreneurs in Kerala to overcome multifaceted obstacles, strengthen their enterprises, and contribute more robustly to regional development and inclusive economic growth.

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