

A Study on Cultural Impact on Women Entrepreneurship in Kerala and its Effects on GDP Contribution and Growth

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Abstract

This study explores the cultural impact on women entrepreneurship in Kerala and examines how it influences the state's economic contribution, particularly in terms of Gross Domestic Product (GDP) growth. Despite the state's progress in literacy and socio-economic reforms, women entrepreneurs in Kerala continue to face significant challenges due to cultural norms, traditional gender roles, and limited access to resources. The study highlights how these cultural factors affect women's entrepreneurial activities and their ability to succeed in business. Using both primary and secondary data, the research identifies key barriers to women entrepreneurship and provides recommendations for fostering an inclusive and sustainable economic growth model. The findings suggest that empowering women entrepreneurs is crucial for enhancing economic development in Kerala and India.

Keywords: women entrepreneurship, Kerala, cultural impact, GDP contribution, economic growth, gender roles, societal expectations, barriers, policy recommendations.

1. INTRODUCTION

Women entrepreneurship in Kerala has seen notable transformations in recent years, driven by socio-cultural and economic factors. Known for its high literacy rates and progressive social policies, Kerala has increasingly seen women's participation in entrepreneurial ventures, thereby contributing to the state's economic development (Kumar, 2019; Menon & Mathew, 2018). However, despite these advancements, women entrepreneurs face numerous challenges, particularly due to cultural norms, traditional gender roles, and lack of resources. While urban areas exhibit more women-led startups, rural areas continue to see significant constraints. This study aims to explore the impact of cultural factors on women entrepreneurship in Kerala and assess their influence on GDP and economic growth.

OBJECTIVES OF THE STUDY

The primary objectives of this study are:

1. To analyze the role of cultural norms, traditions, and societal expectations on women entrepreneurs in Kerala.
2. To identify the challenges faced by women entrepreneurs due to cultural influences.
3. To assess the contribution of women entrepreneurs to Kerala's GDP and overall economic growth.
4. To recommend strategies for enhancing women entrepreneurship by addressing cultural barriers and empowering women.

Limitations of the Study

The study has some limitations:

- **Time Constraints:** Limited duration may have impacted the depth of data collection and analysis.
- **Confidentiality:** Some respondents may have been hesitant to share sensitive information, affecting the completeness of the data.
- **Personal Bias:** Responses from participants might be influenced by personal biases, given the reliance on primary data.

Scope of the Study

The study focuses on women entrepreneurship in Kerala, a state with a distinct socio-cultural environment. Kerala presents both challenges and opportunities for women entrepreneurs, blending cultural traditions with progressive social policies. This research explores how cultural norms, particularly those related to gender roles, impact women's ability to start, sustain, and grow businesses (Nair, 2015). The study's findings aim to provide insights that can guide policymakers, financial institutions, and other stakeholders to create strategies that promote inclusive economic growth.

2. RESEARCH METHODOLOGY

This study employs a descriptive research design to examine the characteristics, challenges, and economic contributions of women entrepreneurs in Kerala. Both primary and secondary data were collected to provide a comprehensive analysis.

- **Research Design:** Descriptive research design helps to understand the relationship between cultural factors and entrepreneurial activities.
- **Sample Design:** A sample of 100 women entrepreneurs from Kerala was selected using a simple random sampling technique, ensuring a representative sample across various sectors and regions.
- **Data Collection:**
 - **Primary Data:** Surveys and questionnaires were administered to 100 women entrepreneurs to gain insights into the cultural factors affecting their businesses.
 - **Secondary Data:** Literature reviews, including academic articles and reports related to women entrepreneurship, were also incorporated.
- **Statistical Tools:** Data were analyzed using simple percentage methods.

Cultural Impact on Women Entrepreneurs

The study revealed that cultural norms and societal expectations significantly influence the entrepreneurial activities of women in Kerala. Gender roles, which prioritize women as homemakers, often limit their participation in business ventures. In rural areas, these norms are particularly pronounced, making it difficult for women to access resources required to start and grow businesses (Menon & Mathew, 2018).

Challenges Faced by Women Entrepreneurs

Women entrepreneurs in Kerala face several challenges:

- **Gender Bias:** Cultural norms often undermine women's capabilities, limiting their access to business opportunities and financial resources.
- **Limited Access to Finance:** Women face difficulties in securing financial resources due to gender-based perceptions of financial risk.

- **Societal Expectations:** Traditional expectations about women's roles within the family restrict their freedom to pursue entrepreneurial activities, especially in rural areas.

Contribution to GDP and Economic Growth

Despite these challenges, women entrepreneurs make significant contributions to Kerala's local economy by creating jobs, enhancing innovation, and improving productivity. However, their contribution to the national GDP remains underrepresented due to structural barriers that prevent many women from realizing their full entrepreneurial potential (Kumar, 2019). Overcoming these obstacles could enhance their contribution, driving inclusive economic growth.

3. RESULTS

Table 1 *Challenges Faced by Women Entrepreneurs in Kerala*

Challenge	Percentage of Respondents (%)
Gender Bias	35%
Limited Access to Finance	30%
Societal Expectations	25%
Lack of Networking	10%

Interpretation

This table illustrates the key challenges that women entrepreneurs in Kerala encounter. The most significant challenge faced by 35% of respondents is **gender bias**, which limits their opportunities and access to resources. **Limited access to finance** (30%) also stands out as a major obstacle, followed by **societal expectations** (25%), which stem from cultural norms about the role of women in business. A smaller portion of respondents (10%) reported **lack of networking** as a challenge, which could indicate a need for more support networks for women entrepreneurs.

Table 2 *Impact of Cultural Norms on Business Decision-Making*

Cultural Norm	Percentage of Respondents (%)
Family Expectations (balancing home and business)	40%
Societal Views on Women's Leadership	35%
Gendered Expectations in Business Practices	25%

Interpretation

Cultural norms significantly influence women entrepreneurs' decisions in Kerala. **Family expectations** (40%) have the most profound impact on their business choices, with many women balancing business responsibilities with family obligations. **Societal views on women's leadership** (35%) also play a considerable role, as women may face challenges in being recognized as effective leaders in a male-dominated business environment. **Gendered expectations in business practices** (25%) reflect societal norms that view women as less suited for high-risk ventures, impacting their decision-making processes regarding business expansion or innovation.

Table 3 *Access to Financial Resources for Women Entrepreneurs*

Financial Challenge	Percentage of Respondents (%)
Difficulty Securing Loans	50%
Lack of Collateral to Secure Loans	30%
Limited Knowledge of Funding Options	20%

Interpretation

A majority of respondents (50%) face **difficulty securing loans**, which highlights the systemic barriers women encounter when seeking financial support. The **lack of collateral** (30%) is another significant challenge, making it harder for women to meet the requirements set by financial institutions. Additionally, **limited knowledge of funding options** (20%) further compounds the problem, suggesting that there is a need for greater awareness and guidance regarding financial opportunities for women entrepreneurs.

Table 4 *Sector-wise Distribution of Women Entrepreneurs in Kerala*

Sector	Percentage of Respondents (%)
Retail and Fashion	40%
Food and Hospitality	25%
Education and Training	15%
Information Technology and Services	10%

Interpretation

The data shows that **retail and fashion** (40%) is the sector with the highest proportion of women entrepreneurs in Kerala, followed by **food and hospitality** (25%). These sectors tend to be more accessible and culturally aligned with the societal roles that women have traditionally held in Kerala. **Education and training** (15%), **information technology and services** (10%), and **health and wellness** (10%) represent smaller proportions, with the technology sector particularly underrepresented. This disparity suggests potential cultural and skill-based barriers that may prevent women from pursuing entrepreneurial ventures in sectors like IT.

Suggestions

Based on the findings, the study offers the following recommendations:

1. **Financial Inclusion:** Financial institutions should develop gender-sensitive lending policies, especially in rural areas.
2. **Education and Skill Development:** Enhance access to business education and skill development programs.
3. **Challenging Gender Norms:** Public awareness campaigns should be launched to challenge societal norms restricting women's involvement in business.
4. **Policy and Government Support:** Policymakers should introduce financial, legal, and infrastructural support measures to empower women entrepreneurs.

4. CONCLUSION

Women entrepreneurship plays a crucial role in Kerala's economic development. Cultural factors, such as gender norms and societal expectations, continue to present significant challenges. Addressing these cultural barriers and providing tailored support will enable women entrepreneurs to contribute more effectively to economic growth. By creating a more inclusive entrepreneurial ecosystem, Kerala can unlock the full potential of women entrepreneurs, driving sustainable development in the state and beyond.[1,6,7]

5. REFERENCES

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