



## **WOMEN ENTREPRENEURS WITH SPECIAL REFERENCE TO TAILOURING UNITS IN ALUVA**

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### **Abstract**

*Today's male dominated society women constitute around half of the world's population. In older days, probably in almost all society, the role of woman was confined to household activities. But in today's globalized modern era, the picture has changed. Woman are playing active role in many different fields like academics, politics, sports, social work and also as entrepreneurs. In developed nations women entrepreneurs have chosen different activities like retail business, hotels and restaurants, education, insurance, manufacturing etc. Indian women give more emphasis to family ties and relationships. Married women have to make a fine balance between business and home. More over the business success depends on the support the family members extended to women in the business process and management. The interest of the family members is a determinant factor in the realization of women folk business aspirations.*

**Key Words: Women Entrepreneur, Environment, Economic, Psychological, Social, Cultural And Political, Retail Business, Family Support.**

### **Introduction**

An entrepreneur is a person who is able to scan the environment, marshal resources and implement actions to bring into existence a commercial venture, which can initiate and establish large, medium or small enterprises. The concept of women entrepreneurship is multi-disciplinary in nature embodying economic, psychological, social, cultural and political as well as environmental. In today's male dominated society women constitute around half of the world's population. In older days, probably in almost all society, the role of woman was confined to household activities. But in today's globalized modern era, the picture has changed. Woman are playing active role in many different fields like academics, politics, sports, social work and also as entrepreneurs. In developed nations women entrepreneurs have chosen different activities like retail business, hotels and restaurants, education, insurance, manufacturing etc. According to one of the estimate, in India at present woman entrepreneurs constitute about 10% of total entrepreneurs and their number is increasing every year. Along with rest of modern world, Indian women have also come a long way in a step with changing times.

### **1.2 Objectives**

- 1) To know the role and the contribution made by women entrepreneurs in development of the society.
- 2) To find encouraging and discouraging factors of women enterprises.
- 3) To highlight the problems and challenges faced by women entrepreneurs in the Society and to suggest suitable solution to the problems faced by them.

### **Statement of the Problem**

The problem under the study is stated as "**WOMEN ENTREPRENEURS WITH SPECIAL REFERENCE TO TAILOURING UNITS IN ALUVA**". The study aims to examine problems



faced by women entrepreneurs and suggest suitable solutions. The problems faced by women entrepreneurs range from mobilizing various resources including problem of capital, marketing, raw material, sales, labour, technical, competition, new technology, problem of land/ Shed/ water/ power/ taxes, lack of family support as well as lack of government support and the like.

### **Methodology**

The research is based on both primary and secondary data. Primary data were collected from women entrepreneurs through interview methods. The interview was conducted with the help of well - structured interview schedule. Secondary data were collected from many sources which include books, journals, magazine, websites etc

### **Tools for Analysis**

Statically tools, percentage, graphs etc. were used to analyse and interpret the data.

### **Scope of the Study**

The study is related to the women entrepreneurs dealing with tailoring units in Aluva. Women entrepreneurs have gradually played an important role in spurring economic development and job creation. Equality among men and women which is essential for development of society can possible through economic independence of women. The women entrepreneurs should take the challenges of new economic policy. Thus, the importance of women entrepreneurs may be ascertained from the study.

### **Review of literature**

- Singh Devananda Khundrakpam , “Women Entrepreneurship in India” (2016), It discusses concepts ,meaning, roles, qualities of women entrepreneurship.
- Dr. S. SUDHAMATHI, “Entrepreneurship”, Second Edition: February, ((2019),It examines challenges faced by the women entrepreneurs, schemes for the development of women entrepreneurs provided by government for the development of country.
- R.D. Hisrich and C.G, Brush “The Women Entrepreneur; Management, Skills and Business Problems”, Journal of Small Business Management, 22<sup>nd</sup> January, 1984. The problems faced by women entrepreneurs range from mobilizing various resources including problem of capital, marketing, raw material, sales, labour, technical, competition, new technology, problem of land/ Shed/ water/ power/ taxes, lack of family support as well as lack of government support and the like has been discussed.

### **Women Entrepreneurship**

The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. Women’s entrepreneurship has been recognized during the last decade as an important untapped source of economic growth. According to statistics 2010, women in India the proportion of female workers to total population in percentage is 16.65 in rural areas and 9.42 in urban areas this shows overall less contribution of women in work but more percentage of women workers in rural areas, especially in entrepreneurship. Entrepreneurship development among rural women helps to enhance their personal capabilities and increase decision making status in the family and society as a whole.

Women entrepreneurs may be defined as a women or group of women, who initiates, organizes and runs a business enterprise. According to Schumpeterian concept of innovative entrepreneurs, ‘woman who innovate initiate or adopt a business activity are called women entrepreneurs’. The government of



India has defined woman entrepreneurs based on women participation in equity and employment of a business enterprise. Accordingly, a woman entrepreneur is defined as ‘An enterprise owned and controlled by a women having a minimum financial interest of 51 percent of a capital and giving at least 51 percent of the employment generated in the enterprise to woman.’ But this definition of women entrepreneurs by government of India is criticized due to the condition of employing more than 50 percent of woman workers in the enterprise owned and run by woman. In nutshell, women entrepreneurs are those women who think of a business enterprise, initiate it, organize and combine the factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running a business enterprise.

### **Functions and Qualities of Women entrepreneurs**

In modern days, women entrepreneurs are playing a very important role in business, trade or industry. Their entry into business is of recent origin. Women have already shown their vital role in other spheres like politics and administration; medical and engineering; technical and technological, social and educational services. This is true in advanced countries and now in recent years, they have been entering into these fields in our country. Their entry into business is a recent phenomenon in India. It is an extension of kitchen activities. In certain businesses, women entrepreneurs are doing exceedingly well and even they have exceeded their male counterparts. Women are successful not only in law, science, medical, aeronautics, space exploration and even in police and military services, but now they are showing their might even in business and industry. They have proved that they are no less than men in efficiency, hard work, or intelligence, provided they are given proper scope. The importance of women entrepreneurs may be ascertained from the study of the functions they perform.

### **These functions performed by women entrepreneurs are:**

- Exploring the prospects of starting new enterprises.
- Idea generation and screening.
- Raising funds
- Undertaking risks and handling economic uncertainties.
- Product preparation and analysis
- Introducing innovations.
- Co-ordinating administration and control.
- Processing men, machine and material, and operation
- Leadership and Routine supervision.

### **Qualities of Women Entrepreneurs**

- Willingness to take risk.
- Ability to handle the market situations.
- Ability to motive, guide and lead others.
- Quick learner
- Patience

### **Challenges and Problems faced by Women Entrepreneurs**

The greatest problem faced by women entrepreneur is that they are women. We are living in a male dominated society where women are treated as “abalas”. They have to face several economic and social problems. Usually, they will not any get support and co-operation from others. They



have to face resistance not only from men but also from elderly women who are ingrained with attitude of inequality. Women entrepreneurs have to face two types of problems viz. general problems of entrepreneurs and problems specific to women entrepreneurs. The following are the important problems faced by women entrepreneurs.

- **Family restriction**

Women are expected to spend more time with their family members. They do not encourage women to travel extensively for exploiting business opportunities.

- **Lack of Finance**

Finance is the life blood of every business. Family members does not encourage women entrepreneurs. They hesitate to invest money in the business venture initiated by women entrepreneurs. Bank and other Financial Institutions do not consider Middle Class Women Entrepreneurs as proper applicants for setting up their projects and they are hesitant to provide financial assistance to unmarried women or girls as they are unsure as to who will repay the loan — either their parents or in-laws after their marriage. This humiliates unmarried women and they generally leave the idea of setting up their ventures.

- **Lack of Education**

Women are generally denied of higher education, especially in rural areas and under developed countries. Women are not allowed to enrich their knowledge in technical and research areas to introduce new products. India, around three-fifths (60%) of women are still illiterate. Illiteracy is the root cause of socio-economic problems. Due to the lack of education and that too qualitative education, women are not aware of business, technology and market knowledge. Also, lack of education causes low achievement motivation among women. Thus, lack of education creates one type or other problems for women in the setting up and running of business enterprises.

- **Role Conflict**

Marriage and family life are given more importance than career and social life in Indian society.

- **Unfavorable Environment**

The society is dominated by males. Many business men are not interested to have business relationship with women entrepreneurs. Male generally do not encourage women entrepreneurs.

- **Lack of persistent Nature**

Women generally have sympathy for others. They are very emotional. This nature should not allow them to get easily cheated in business.

- **Lack of Mental strength**

Business involves risk. Women entrepreneurs get upset very easily when loss arises in business.



- **Lack of Information**

Women entrepreneurs are not generally aware of the subsidies and incentives available for them. Lack of knowledge may prevent them from availing the special schemes.

- **Stiff Competition**

Women face lot of competition from men. Due to limited mobility they find difficult to compete with men.

- **Scarcity of Raw Material**

Most of the women enterprises are plagued by the scarcity of raw materials and necessary inputs. Added to this are the high prices of raw materials, on the one hand, and getting them at the minimum of discount, on the other. The failure of many women co-operatives in 1971 engaged in basket-making is an example how the scarcity of raw materials sound the death-knell of enterprises run by women

- **Mobility**

Moving in and around the market, is again a tough job for middle class Women Entrepreneurs in social system unlike men, women mobility in India is highly limited due to various reasons. A single woman asking for room is still looked upon with an eye of suspicion. Cumbersome exercise involved in starting an enterprise coupled with the humiliating attitude of officials towards women compels them to give up idea of even starting an enterprise.

- **Male-Dominated Society**

Male chauvinism is still the order of the day in India. The Constitution of India speaks of equality between sexes. But, in practice, women are looked upon as abla, i.e. weak in all respects. Women suffer from male reservations about a women's role, ability and capacity and are treated accordingly. In nutshell, in the male-dominated Indian society, women are not treated equal to men. This, in turn, serves as a barrier to women entry into business.

## **Government Policies and Schemes for Women entrepreneurs in India**

- **Annapurna Scheme**

This loan is provided to women in the food catering industry, still struggling to establish their small scale businesses. The loan allows these women entrepreneurs to avail it as capital requirements like buying equipment and utensils, setting up trucks, etc. Under this scheme, women can sell packed food items and snacks which is one of the most common businesses that women entrepreneurs scope out and excel in since it is something that housewives have been managing all their lives and are accustomed to. This boosts their sales since they have a chance at better capital and new products to kick start their business than they could otherwise afford. The loan limit is Rs. 50,000 under the scheme.

- **Bharatiya Mahila Bank Business Loan**

This banking scheme supports women and their businesses on a large scale that is why it was created in the first place. Women have ventured into different fields of business and are constantly pining for success. This bank has the vision to provide economic empowerment to women. The loan limit via this source is Rs.20 Crores.



- **Mudra Yojana Scheme**

It is a Government of India initiative that aims to improve the status of women in the country by providing loans and supporting them so that they can be financially independent and self-reliant. After approval of the loan, they will be given Mudra cards that work like credit cards with the withdrawal limit being 10% of the loan. This scheme has several different types of plans as per business type, level of expansion, and loan aim. The loan limit under this scheme by the government is Rs. 10 Lakhs.

- **Orient Mahila Vikas Yojana Scheme**

This scheme is for women who hold 51% share capital separately or collectively as a proprietary concern. It is a very good opportunity for these stakeholders to help expand their business and add to the development of their field. This scheme does not require collateral security while also giving a concession at the interest rate of up to 2%. The period of repayment is flexible up to 7 years and the loan limit is Rs. 25 Lakhs.

- **Dena Shakti Scheme**

This scheme is also for women entrepreneurs but limited only to those in the fields of agriculture, retail, manufacturing, are small enterprises or micro-credit organizations. As per RBI limits, the maximum ceiling limits to women beneficiaries are also provided according to the sector they are expanding or planning to open a business in. The loan limit is Rs.20 Lakhs.

- **Pradhan Mantri Rozgar Yojana**

Also known as PMRY, this is one of the best schemes for women entrepreneurs both socially and financially. The focus of this scheme is on creating skill-based, self-employment through women entrepreneurs and smart minds at work being utilized for monetary independence. This scheme covers both urban and rural areas and was developed through several amendments in cost, eligibility, and subsidy limits. The loan subsidy amount is up to 15% of the project cost with an upper ceiling of Rs. 12,500 per borrower as a restriction. The scheme applies to all types of ventures in industries, trade and services. The age limit is 35 years and loan limit for business is Rs. 2 Lakhs while for service an industry, Rs. 5 Lakhs.

- **Udyogini Scheme**

This program encourages women to be self-reliant and help them in self-development by empowering them economically to be able to do so. This scheme encourages budding women entrepreneurs by providing loans in this regard and by giving good rates of interest in comparison to private sector skyrocketing rates, while also being a trustworthy source of lending. This is only valid for those who have a family income of less than Rs. 40,000 per annum. They especially encourage loans in the trade and service sector and the cap amount for the same is Rs. 1 Lakhs.

- **Cent Kalyani Scheme**

The scheme is targeted at both new businesses and those that aim to grow and expand; the only specific emphasis is on the scheme being for Women Entrepreneurs. Retail trade, education and training, and self-help groups are not eligible for the scheme. The eligible categories are given in detail with the rules on their website. This loan is a collateral-free loan as well as zero processing fees. The selected eligible categories of business women can take



the loan and expand their business through these schemes for women entrepreneurs. Under this scheme, the loan limit is Rs. 100 Lakhs.

- **MahilaUdyam Nidhi Scheme**

This scheme aims to meet the gap in equity. It promotes MSMEs and small sector investments in different industries to grow and excel in their areas. This also encourages the reconstruction of SSI units that are deemed incapable but are actually viable to save.

- A period of 10 years is given to the debtor to repay the loan and the limit for the loan is Rs.10 Lakhs.
- Loan is provided to women in the food catering industry, still establishing their small scale businesses. The loan allows these women entrepreneurs to avail it as capital requirements like buying equipment and utensils, setting up trucks, etc. Under this scheme, women can sell packed food items and snacks which is one of the most common businesses that women entrepreneurs scope out and excel in since it is something that housewives have been managing all their lives and are accustomed to. This boosts their sales since they have a chance at better capital and new products to kick start their business than they could otherwise afford. The loan limit is Rs. 50,000 under the scheme.

Constitution provides equality of opportunity in all spheres to the Indian women. But unfortunately the development activities initiated by government have benefited only small section of women (urban middle class women). Women entrepreneurs face many problems. Women entrepreneurs must be moulded properly with entrepreneurial traits and skills to meet the changes in trends and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.

### **Women Entrepreneurs Associations**

The efforts of government and its different agencies are supplemented by NGOs and associations that are playing an equally important role in facilitating women empowerment. List of various women associations in India is provided in the table below:

- Federation of Indian Women Entrepreneurs (FIWE)
- Consortium of Women Entrepreneurs (CWEI)
- Self Employed Women's Association (SEWA)
- SAARC Chamber Women Entrepreneurship Council
- Tie Shree Shakti (TSS)

### **Primary Data Analysis**

Aluva is a municipality and a suburb of the city of Kochi in Kerala, India. It is a part of the Kochi Metropolitan area and is situated around 15 km (9.3 mi) from the city centre on the banks of River. The objective of the study is analysed in this chapter. This chapter shows the vivid picture of primary data analysis of the study. The data collected have been tabulated, analysed using tables, graphs and diagrams. This chapter contains personal details of the sample respondents. The data were collected from five sample respondents. The respondents are women entrepreneurs dealing with tailoring units in Aluva.



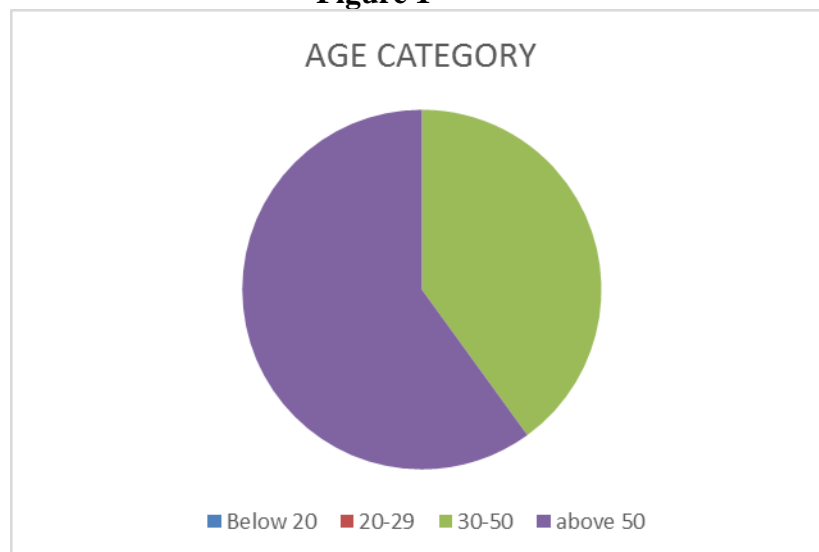
**Table 1- Age Wise Distribution**

The following table shows the age wise distribution of the sample respondents. There are 5 age categories.

Age Category	No. of respondents	Percentage
Below 20	0	0
20-29	0	0
30 -50	2	40
Above 50	3	60
Total	5	100

Source: Primary data

**Figure 1**



Source: Primary data

The above diagram shows the age category of the sample respondents. The data shows 60% of the women entrepreneurs are above 50 years and 40% of women entrepreneurs are below 50.

### **Educational Qualification**

The table shows the educational qualification of sample respondents.

**Table 2- Educational Qualification**

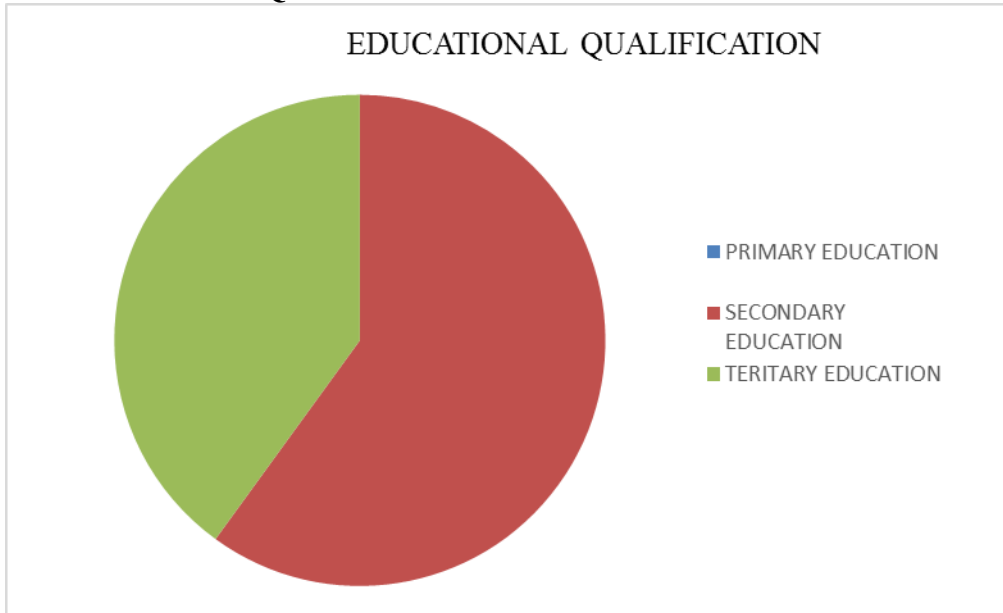
Educational Qualification	No. of Respondents	Percentage
Primary education	Nil	0
Secondary education	3	60
Tertiary education	2	40
PG	Nil	0
Total	5	100

Source: Primary data





**Figure -2 Educational Qualifications**



Source: Primary data

The above figure shows the educational qualification of the sample respondents. The data shows 60% of the women entrepreneurs have qualified secondary education and 40 % has qualified graduation.

**Encouragements**

The table shows the encouragements given by members to women entrepreneurs.

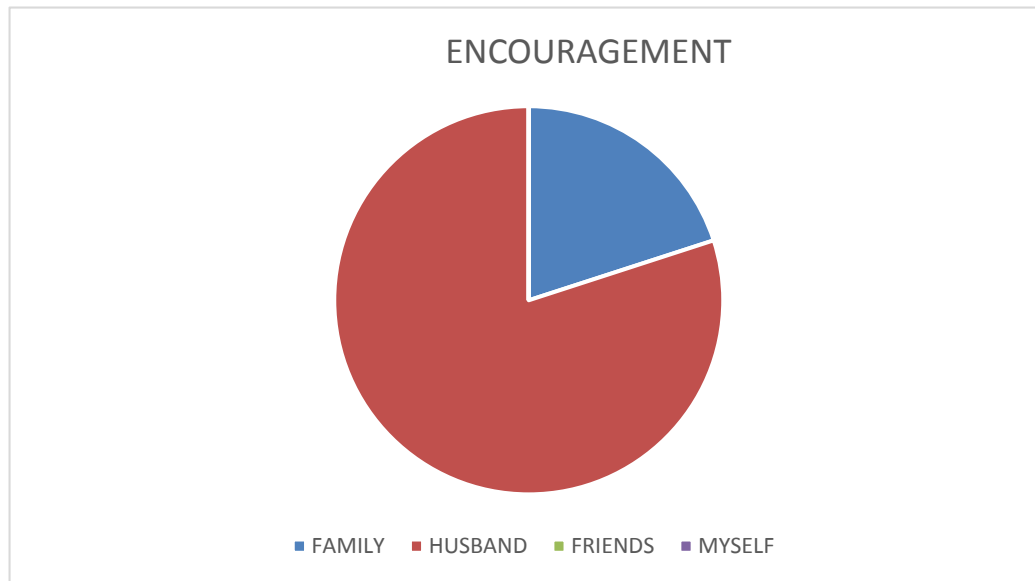
**Table 3 - Encouragements**

Encouragements	No. of Respondents	Percentage
Family	1	20
Husband	4	80
Friends	Nil	0
Myself	Nil	0
Total	5	100

Source: Primary data



**Figure -3**



Source: Primary data

The above figure shows the encouragements given by the members such as family, husband, friends and self to start the business of the sample respondent's .It shows 80% of encouragement was given by husbands to start the business and 20%of encouragement was given by family to start the business.

**Business Background**

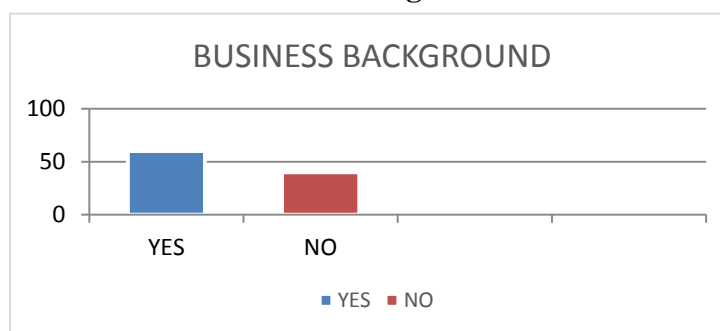
The data shows the business background of the sample respondents.

**Table 4 - Business Background**

Source: Primary data

Business background	No. of Respondents	Percentage
Yes	3	60
No	2	40
Total	5	100

**Figure 4**



Source: Primary data



The above figure shows business background of the women entrepreneur of the sample respondents. From the data it is clear that 40% of them does not have business background. But, 60% of them have business background.

**Labour Situation**

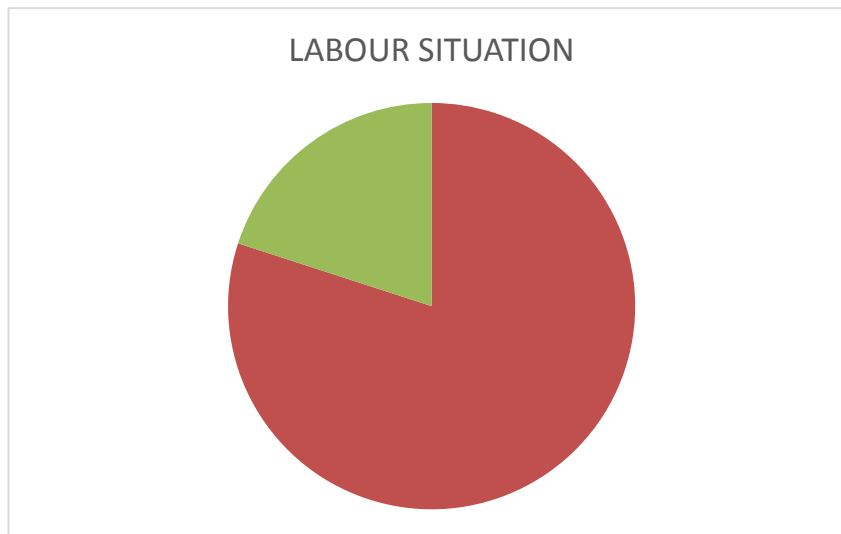
The above data shows the labour situation of the sample respondents.

**Table 5 - Labour Situation**

Labour Situation	No. of Respondents	Percentage
Nil	Nil	0
Below 5	4	80
Above 5	1	20
Above 10	Nil	0
Total	5	100

Source: Primary data

**Figure 5**



Source: Primary data

The above figure shows the labour situation of the sample respondent. The data shows 20% of the sample respondents work with above 5 labourers and 80% respondent work with below 5 labourers.

**Labour Salary Status**

The above data shows the labour salary status of the surveyed groups.

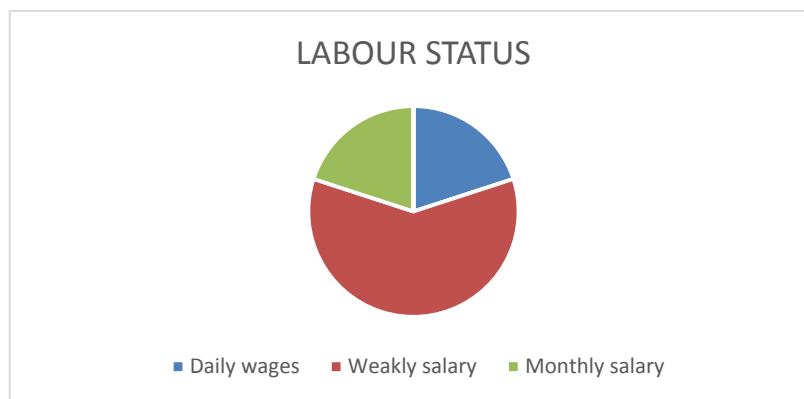


**Table 6 - Labour Salary Status**

Labour salary status	No. of Respondents	Percentage
Daily Wages	1	20
Weekly salary	3	60
Monthly salary	1	20
Total	5	100

Source: Primary data

**Figure 6.**



Source: Primary data

The figure shows that out of 5 respondents 1 give daily wages, 3 respondents give weekly salary and 1 respondent give monthly salary to their labourers .

### Available Bank Loan

The bank loans availed by the sample respondents.

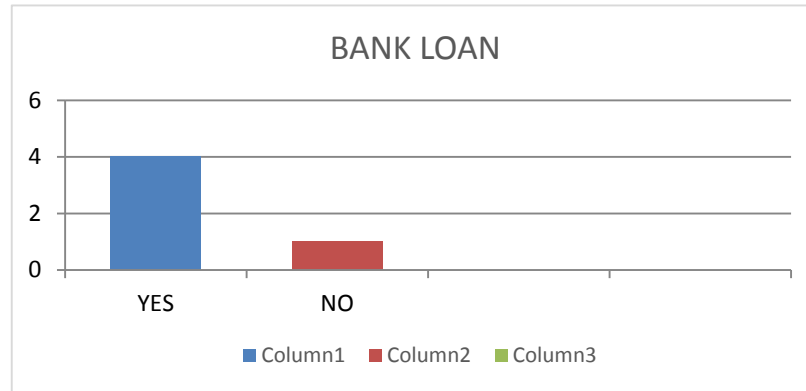
**Table 7 - Available Bank Loan**

Avail bank loan	No. of Respondents	Percentage
Yes	4	80
Not	1	20
Total	5	100

Source: Primary data



**Figure 7**



Source: Primary data

The above figure shows the bank loans availed by the sample respondents .It is clear from the data that 80% of the surveyed groups have avail bank loans from the banks and 20% did not avail bank loan from the bank.

### Awareness of Bank Schemes

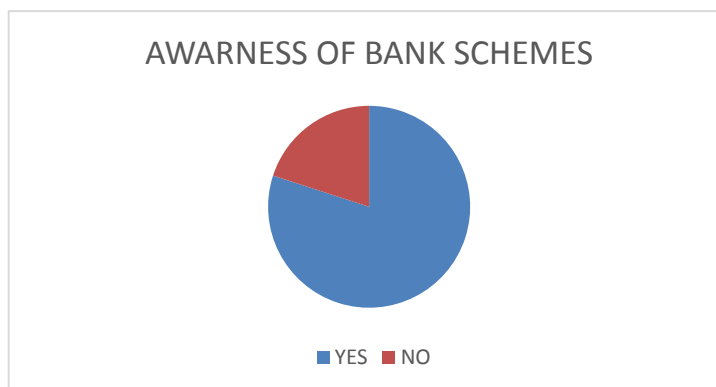
The table shows the awareness of the schemes provided by the bank in sample respondents.

**Table 8 - Awareness of Bank Schemes**

Awareness of bank schemes	No. of Respondents	Percentage
Yes	4	80
No	1	20
Total	5	100

Source: Primary data

**Figure 8**





Source: Primary data

The above figure shows the awareness of the schemes provided by the bank in sample respondents. It is clear from the data that 80% of the surveyed groups have awareness about the schemes provided by the bank and 20% are not aware about the schemes provided by the bank.

### Standard of living

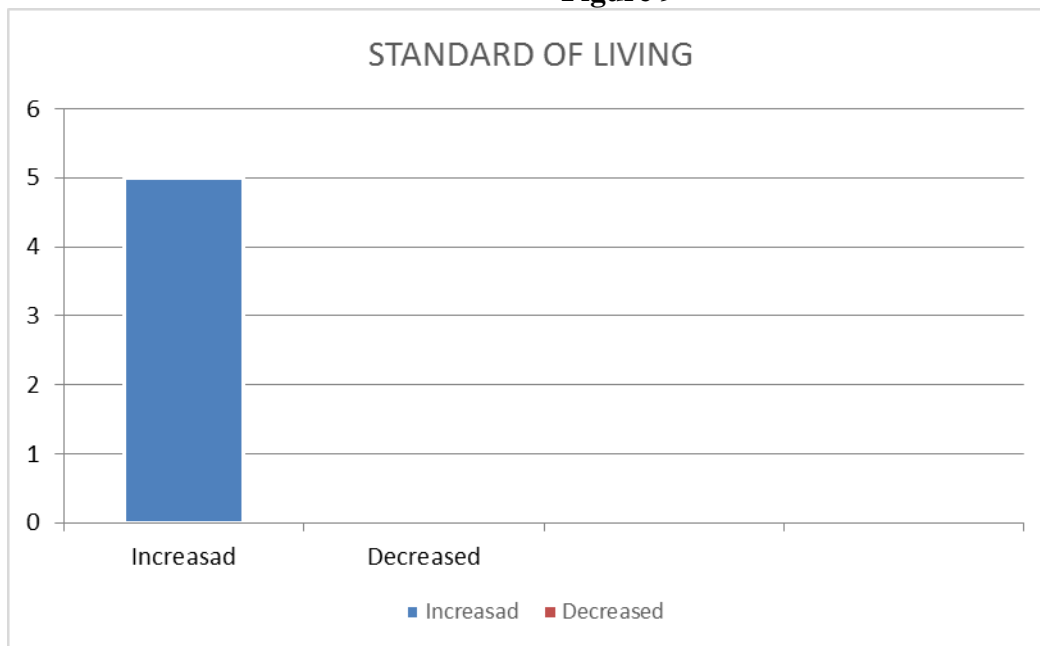
The table show the status of standard of living of the sample respondents

**Table 9 - Standard of living**

Standard of living	No. of Respondents	Percentage
Increased	5	100
Decreased	0	0
Total	5	100

Source: Primary data

**Figure 9**



Source: Primary data

The above figure shows the status of standard of living of the sample respondents. From the data it is clear that there is an increase in standard of living from the surveyed groups.

### Profit Earning

The above table show the profit earning of the sample respondents



**Table 10 - Profit Earning**

Profit	No. of Respondents	Percentage
Yes	5	100
No	0	0
Total	5	100

Source: Primary data

**Figure 10**



Source: Primary data

The above figure shows the profit earning of the sample respondents. From the data it is clear that the surveyed groups earn profit. Women in Kerala are more privileged than any other states of our country. This state boasts of 92.07% female literacy rate, higher sex ratio of 1084 female for 1000 males, whilst ranking low on child marriage, infant mortality rate. However, even with these positive attributes only 11.3% women choose entrepreneurship as a career. Though the Government of Kerala has initiated various schemes to empower women entrepreneurs, unwanted fear, risk, and lack of motivation are some of the reasons which avert women from taking off their entrepreneurial journey. But still there is a significant increase in the growth of women entrepreneurship process.

On the basis of primary analysis 60% of women start up the enterprise by themselves to meet their daily needs. 60% of women confronted problems from society when they started a new enterprise. But they are supported by family members. Today many women come to the front stage of society to start up a new enterprise. There is a significant increase in the growth of women entrepreneurship process due to government support.



## Findings

**The major findings from the study are the following.**

- 60% of the respondents come above 50 years.
- None of them qualified post-graduation, only 40% qualified graduation.
- 80% of women entrepreneurs are supported by family members.
- 60% has some business background and that encourages them to start the enterprise.
- 80% of the respondents work with more 3 workers.
- 100% of women work for more than 5 hours per day.
- 20 % of the samples have other business firms.
- 80% of women entrepreneurs are aware about different schemes provided by government.
- The role of all the women entrepreneurs in decision making and problem solving increased.
- 60% of women confronted problems from society when they started new enterprise.

**Challenges: Some of the challenges faced by women entrepreneurs from the above findings are.**

- Lack of collateral securities discourages banks to provide loans for women.
- Negligence of women entrepreneurs by society.
- Superiority of men over women.
- Family responsibilities lead to double burden.
- Discouragement of family to start up a new venture.
- Illiteracy of women creates problems for setting up and running of business enterprises.
- Lack of self-confidence and willingness to bear risks.
- Women, herself moves back instead of coming up.
- Lack of awareness on supportive schemes.
- Failure of balancing home and business.

## Suggestions

**Followings are some suggestion for the development of women entrepreneurs.**

- The governmental agencies and financial institutions can set up separate divisions for giving training to women entrepreneurs.
- A sound family background is necessary for the development of women entrepreneurs.
- Society must accept the role and strength of women.
- There should be separate schemes to support by the state and the central governments.
- The governments must ensure that these schemes are implemented well.
- Awareness about different schemes and programmes by the government should be provided to women entrepreneurs.
- Women's networks can be strengthened.
- Provide finance at concessional rates.
- Banks should provide loans with minimum interest to women entrepreneurs.
- Equal status and opportunities must be given to women entrepreneurs as equal to men.

## Conclusion

**“The future of India lies on women’s knees, for you will nurture the future generation”** says Mahatma Gandhi. Women play a critical role in the economic development of a country. It is necessary to encourage women to start up a new enterprise. They are strong, patient and ready to face challenges. The family, government, society should provide support and encouragement. Let the women be a part of the economic progress of the country.





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