

# “A STUDY OF WOMEN ENTREPRENEURS AND WOMEN EMPOWERMENT IN THE TEXTILE AND GARMENT UNITS IN KERALA”

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## ABSTRACT

*Human resources, both men and women for working age constitute the main strength of economic development of nation. Women power forms and important segment of the labour force and economic role played by them cannot be isolated from the frame work of development's have tried find out human entrepreneurs and women empowerment in textile industry of Kerala. The methods I have adopted for this study consist of interview and printed documents from annual reports and journals. In this study I observe that the import ants of women entrepreneurs 'and women entrepreneur in the zone of textile industry of Kerala.*

## INTRODUCTION

Kerala is a leading agricultural state in the country and the largest producer of rubber, pepper, coconut and coir. In 2011-2012, the state contributed 87.3% and 79.1% to India's total rubber and pepper production, respectively.

The state has a large base of skilled labour, making it an ideal destination for knowledge intensive sectors. It has the highest literacy rate in the country and has a large pool of semi-skilled and unskilled policies.

The Kerala textile industry rules second among the traditional industries of the state in term of providing employment.

Spinning is the largest sector in the textiles industry in Kerala. There are 175000 weavers in Kerala including the cooperative and private sector. The handloom sector or industry in the state is mainly concentrated in the districts of Thiruvananthapuram and Kannur and in some parts of Kozhikode, Palakkad, Thrissur, Ernakulam, Kollam and Kasarkode and employees about 100000 people.

Kerala has 58400 handlooms and 5500 power looms. Around 94% of the total members of looms are under the cooperative sector, the rest being under industrial entrepreneurs. The overall production of handloom cloth by handloom industry of Kerala as 25.55 million meters in 2010-2011, which was valued at US dollars 40.0 million.

Most of the exportable products of Kerala are from Kannur and consists mainly of home furnishing products. Cotton yarn is the most popular textile product, followed by knitted garments and fabrics. The cotton industries are concentrated in the districts of Thrissur and Palakkad followed by Ernakulam and Kannur. These 4 districts together, account for nearly 3 by 4 of the mills in Kerala.

In order to promote textile in Kerala, the four integrated power loom cooperative societies in the state are Calicut, Wayanad, Neyyattinkara and Kottayam have been accelerated by providing budgetary support.

## WOMEN ENTERPRENUERS AND WOMEN EMPOWERMENT

This subject has to be seen the 2 sides of the coin.

## WOMEN ENTREPRENEURSHIP

Human resource, both of men and women of working age, constitutes the main strength of economic development of a nation. Women power forms an important segment of the labour force and the economic role played by them cannot be isolated from the framework of development. It is said that women, who constitute half of the world's work receive 1 by 10 of its income and own less than 1 by 100 of its property.

Human resource, both of men and women of working age, constitutes the main strength of economic development of a nation. Women power forms an important segment of the labour force and the economic role played by them cannot be isolated from the frame work of development. It is said that women, who constitute the half of the world's population perform 2 by 3 of the world's work receive 1 by 10 of its income and own less than 1 by 100 of its property.

India needs to improve the ecosystem for its women itself not only for women entrepreneurs. In the country, where we are not ready to give right of survival to women we are talking about women entrepreneurs. Give her the right of survival, safety, equal education, and equal succession first, and then the index mentioned above will improve automatically. We have nothing to do in this respect, only we have to make the environment to flourish women. Without such steps, India may remain at the bottom. Though it is said it is true.

Entrepreneurship development among women can be considered as a possible approach to economic empowerment of women. A women entrepreneur is economically more powerful than a mere worker because ownership not only confers control over assets [and liabilities] but also gives her the freedom to take decision. This will also up life social status significantly. Through entrepreneurship development a woman will not only generate income for itself but also will generate employment for other woman in the locality. This will have a multiplier effect in the generation of income and poverty alleviation.

In Kerala, women entrepreneurs play a significant role due to some peculiar features of the state. Women outnumber in this state. Latest estimates show that there are 108 women for every 1000 men. A high female literacy rate together with a high rate of female population in the total population ratio is a peculiar to Kerala. Table 1.1 shows the women literacy rate in Kerala and all India from (1961 to 2011).

Table 1.1-Women Literacy Rate in Kerala and all India (1961 to 2011)

Year	Kerala		All India
	Men	Women	Women
1961	64.89%	45.66%	12.95%
1971	77.13%	62.53%	18.68%
1981	84.56%	73.36%	29.76%
1991	93.62%	86.17%	39.29%
2001	94.20%	87.86%	54.16%
2011	96.02%	91.98%	65.46%

In Kerala, literacy gap between men and women which was 19.23% points in 1961 has narrowed down to 4.04% points in 2011. However, at the same time, the state faces immediate problem of unemployment among the educated and well qualified. Incidences of unemployment among educated women are more in Kerala. For instance, out of total registered educated unemployed job seekers of 36 lakhs in Kerala (2015), women are 22.5 lakhs alone.

The work participation rate among women in Kerala is very low. The economic marginalisation of women in development process can be seen from the following table.

Year	Kerala			India		
	Male	Female	Total	Male	Female	Total
1981	65.66%	19.70%	42.68%	51.10%	27.90%	42.50%
1991	44.89%	16.61%	30.53%	52.62%	19.67%	36.70%
2001	47.58%	15.85%	31.43%	51.56%	22.73%	37.68%
2011	54.65%	13.26%	41.39%	55.89%	24.73%	31.16%

While the female work participation rate in India has increased from 19.70% to 24.73% between 1991 to 2011. In Kerala, the ratio continued to decline from 19.7% to 13.26% during the same period. An important reason for the decline in female work participation rate is the severe unemployment rate in the state. The unemployment rate in Kerala is 3 times higher than in India. It is almost impossible for all of them to be employed by the Government. Similarly, the private sector also finds it difficult to employ all job seeking woman. The nature and pattern of economic expansion and modernisation persuade hitherto could not provide job opportunities for the entire force. This situation could result in creating a frustrated unemployment to women body that may turn out to be a social problem. It is held that growing women employment and poverty in Kerala can be tracked effectively by way of developing women entrepreneurs. Therefore, more and more emphasis has been laid down on developing entrepreneurship in small-scale sector; the idea is one of transforming 'job seekers' to 'job creators'.

Women entrepreneurs are spread all over 14 districts of the state and engaged in different trade lines. In the present study, the researcher has made an attempt to study entrepreneur in textile or readymade garment industry in Kerala state. The purpose of study is to identify and analyse the factors that promotes or hinder the growth of textile and garments industry operated by women entrepreneurs.

### **SIGNIFICANCE OF THE STUDY**

Clothing is one of the primary and social needs of human beings. Right from birth, one has to depend on cloths to adapt the changes in the environment. The value of clothing is meeting human needs such as physical protection, modesty and decoration as long been recognized. Clothing assists in defining one's roll or place in the society, in identifying sex, religion, locality and nationality and in reflecting social stratification and economic status. It is generally accepted that dress enables one to move from one role to another and functions a status symbol.

Clothes are an outward expression of how people feel about themselves and world around them. They reflect the person's self concept, which is believed to be an important controlling force in behaviour. Thus, textile and garments has developed as an industry.

### **OBJECTIVES OF STUDY**

The major objectives of the study are:-

1. To identify and analyse the socio-economic factors which promote the growth of women entrepreneurs in textile and garment industries.
2. To find out motivational factors for promoting the development of woman entrepreneurship in textile and garment industry and support received by the entrepreneurs from the government and financial institutions.
3. To identify the various problems faced by woman entrepreneurs in textile and garment industrial units at running their enterprises.
4. To understand the level and nature of technology adopted by women entrepreneurs in textile and garment industry.
5. To suggest the methods to solve the problems for improving the prosperity of woman entrepreneurs in textile industrial units in Kerala.

### **HYPOTHESES OF THE STUDY**

The following research hypotheses are framed on the basis of the objectives set for the study:-

1. The various demographic characteristics like age, marital status, education, experience and annual income of woman entrepreneurs has no significant impact on sales turnover of women managed readymade and textile units.
2. There is no significant association in nature of ownership, location of business and seriousness of financial problems, lack of collateral security in the women managed readymade garments and textile units.
3. There is no significant association in the rating between women entrepreneurs of various types of Government services utilised on major development in the industry with the help of Government agencies.

4. There is no significant association in the nature of ownership, location of business and seriousness of marketing problem 'Rivalry from competitors' in the women managed garment and textile units.
5. There is no significant association in the nature of ownership, location of business and seriousness of production problem 'High cost of production in the women managed garment and textile units.

### **REVIEW OF LITERATURE**

According to the general concept, women entrepreneurs may be defined as a women or a group of women who initiates, organize and operate a business enterprise. The Government of India has defined a women entrepreneurship as "an enterprise owned and controlled by a women having a minimum financial interest of 51% of capital and giving at least 51% of the employment generated in the enterprise to women". Kerala Government defined women industrial units as units owned or organised by women and engaged in small scale and cottage industries with not less than 80% of the total workers as women.

### **REASONS FOR THE SLOW GROWTH OF WOMEN ENTREPRENEURSHIP IN KERALA**

In spite of the initiatives taken by the Government, the growth of women entrepreneurship is very slow in the state. The reasons are outlined as below:-

1. Unfavourable family background.
2. Lack of business education.
3. Dual role of women.
4. Lack of aptitudes and training.
5. Absence of individualistic spirit.
6. Lack of freedom to choose a job according to ability, influence of sex, custom etc.
7. Inadequate infrastructure facilities.
8. Shortage of capital technical knowhow.
9. Lack of adequate transport and communication facilities.
10. Shortage of power.
11. Lack of security.
12. Absence of ideal market conditions.
13. Corruption in administration.

### **PROBLEMS OF WOMEN ENTREPRENEURS**

The basic problem of woman entrepreneur is that she is a woman. Women entrepreneurs face two sets of problems specific to women entrepreneurs. These are summarised as follows:-

1. **Shortage of Finance**:-Women and small entrepreneurs always suffer from inadequate fixed and working capital. Owing to lack of confidence in women's ability, male members in the family do not like to risk their capital in ventures run by women. Banks have also taken negative attitude while lending to women entrepreneurs. Thus, woman entrepreneurs rely often on personal savings and loans from family and friends.
2. **Shortage of Raw Material**:-Woman entrepreneurs find it difficult to procure material and other necessary inputs. The prices of many raw materials are quite high.

3. **Inadequate Marketing Facilities**:-Most of the women entrepreneurs depend on intermediaries for marketing their products. It is very difficult for the women entrepreneurs to explore the market and to explore the market and to make their product popular. For women, market is a 'chakravyuh'.
4. **Keen Competition**:-Women entrepreneurs face tough competition from male entrepreneurs and also from organized industries. They cannot afford to spend large sums of advertisement.
5. **High Cost of Production**:-High prices of material, low productivity. Under utilisation of capacity etc. Account for high cost of production. The government assistance and subsidies would not be sufficient for the survival.
6. **Family Responsibilities**:-Management of family may be more complicated than the management of the business. Hence, she cannot put her full involvement in the business. An occupational background of the family and education level of husband has a direct impact on the development of woman entrepreneurship.
7. **Low Mobility**:-One of the biggest handicaps for women entrepreneur is her inability to travel from one place to another for business purposes. A single women asking for room is looked upon with suspicion. Sometimes, licensing authorities, labour officials and sales tax officials may harass them.
8. **Lack of Education**:-About 60% of women are still illiterate in India. There exists a belief that investing in women's education is a liability, not an asset. Lack of knowledge and experience creates further problems in the setting up and operation of business.
9. **Low Capacity to Bear Risks**:-Women lead a protected life dominated by the family members. She is not economically independent. She may not have confidence to bear the risk alone. If she cannot bear risks, she can never be an entrepreneur.
10. **Social Attitudes**:-Women do not get equal treatment in a male dominated society. Wherever she goes, she faces discrimination. The male ego stands in the way of success of women entrepreneurs. Thus, the rigid social attitudes prevent a woman from becoming a successful entrepreneur.

### **REMEDIES TO SOLVE THE PROBLEMS OF WOMEN ENTERPRENEURS**

The following measures may be taken to solve the problems faced by women entrepreneurs in India:

1. In banks and public financial institutions, special cells may be opened for providing easy finance to women entrepreneurs. Finance may be provided at concessional rates of interest.
2. Women entrepreneurs should be encouraged and assisted to set up co-operatives with a view to eliminate middleman.
3. Scarce and imported raw materials may be made available to women entrepreneurs on priority basis.
4. Steps may be taken to make family members aware of the potential of girls and their due role in society.
5. Honest and sincere attempts should be undertaken by the government and social organizations to increase literacy among females.
6. In rural areas, self employment opportunities should be developed for helping women.
7. Marketing facilities for the purpose of buying and selling of both raw and finished goods should be provided in easy reach.
8. Facilities for training and development must be made available to women entrepreneurs. Family members do not like women to go to distant place for training. Therefore, mobile training centres should be arranged. Additional facilities like stipend, good hygienic crèches, transport facilities etc., should be offered to attract more women to training centres.

### **FINDINGS**

1. I observed the socio-economic factors which promoted the growth of women entrepreneurs in textile and garment industries.

2. I observed the motivational factors that promoted the development of women entrepreneurship in textile and garment industry and the support received by the entrepreneurs from Government and Financial Institutions.
3. I observed the various problems faced by women entrepreneurs in textile and garment industrial units for running their enterprises.
4. I observed the level and nature of technology adopted by women entrepreneurs in textile and garment industries.

### **SUGGESTIONS**

1. To provide financial assistance.
2. Procedures and formalities of the bank should be simplified.
3. Introduction of proper accounting system.
4. Improve quality of services of financial institutions and government agencies.
5. Set up women entrepreneurship promotion cell.
6. Improve marketing facilities.
7. Conduct market surveys.
8. Conduct trade, fares and exhibition.
9. Provide attractive brand names to garment products.
10. Sub contracting arrangement required.

### **CONCLUSION**

In Kerala the majority of the women managed readymade garments manufacturing units are run by owners themselves who are by and large not professionally trained for this purpose. The women managed garment manufacturing units in the state mainly depend on external sources for meeting their working capital requirement. Commercial banks are the most important sources of institutional finance for the garment industry in the state. Too many formalities, insufficient security and the delay in getting loans are the major problems related to obtaining loan from financial institutions

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