
Results and Discussion

The findings of the study on "**Work Life Dynamic of Selected Women Entrepreneurs in Coimbatore City**" are discussed and presented under the following headings:

Phase I

4.1. Findings of the Survey

The findings of the survey are discussed under the following headings:

- 4.1.1. Profile of the respondents
- 4.1.2. Details of the house
- 4.1.3. Information of the enterprises

Phase II

4.2. Details of the selected entrepreneurs running tailoring unit

- 4.2.1. Profile of the selected samples
- 4.2.2. Finance management
- 4.2.3. Details of the activities in the tailoring unit
- 4.2.4. Resource management practices
- 4.2.5. Problem faced by Women entrepreneurs
- 4.2.6. Satisfaction derived
- 4.2.7. Developing a feasible, accessible layout for tailoring unit

Phase III

4.3. Case study report

- 4.3.1. Profile of the selected samples

Phase I

4.1. Findings of the survey

The outcome of the survey includes the profile of respondents, details of the house, and information regarding the enterprise of the selected respondents.

The details of the selected samples, (800 Women entrepreneurs referred to as respondents) are presented under the following subheading:

- 4.1.1. Profile of the respondents
- 4.1.2. Details of the house
- 4.1.3. Information of the enterprises

4.1.1. Profile of the respondents

The profile of the respondents is presented under

- 4.1.1.1. Profile of the respondents
- 4.1.1.2. Details of the spouse

4.1.1.1. Profile of the respondents

An attempt was taken to get information from the women who were running their enterprise. For this purpose, one thousand samples were the target. Data was collected through the interview schedule. However, it was possible to get information from 807 only. Hence, 800 samples were selected, and information was categorized as to understand the different types of business taken up by the women entrepreneurs who are referred to as respondents.

Table I presents the profile of the selected 800 respondents, women run business. The profile of the women business includes age, education, type of family, family members, and monthly income. The variables were observed, based on relevance of each factor over the dimensions of the study; the prospective analysis was made.

Table 1: Profile of the selected respondents

General details	N- 800	Percentage
Age		
25- 35 years	240	30
36 – 45 years	344	43
46 - 55 years	148	18.5
56 years above	68	8.5
Education Level		
Elementary School	204	25.5
Higher Secondary	264	33
Under Graduate	120	15
Post Graduate	96	12
Professional degree	68	8.5
Diploma/Certificate Course	48	6
Marital status		
Married	766	95.75
Unmarried	14	1.75
Widow	20	2.5
Type of family		
Nuclear	480	60
Joint	320	40
Family members		
2-4	274	34.25
5-7	340	42.5
8 above	186	23.25
Monthly income in (Rs)		
5000-10,000	156	19.5
10,001-15,000	236	29.5
15,001 -20,000	352	44
Above 20,001	56	7

i) Age

The age of the respondents is one of the most significant attributes in understanding their perspectives about specific issues. The period demonstrates the degree of development of people, and in that sense, age turns out to be progressively critical to look at the reaction. Age assumes an essential job in building observations, perseverance, and certainty level at various stages and circumstances of life. In this manner, age is considered as one of the affecting variables of business enterprise. The age of the selected sample ranged respondents between 25 to 56 years. The sample dissemination of 800 respondents as per age bunch shows that a greater part of 43 per cent had a place with the age ranging between of 36 to 45 years, 30 per cent had a place with the age gathering of 25 to 35 years, and 18.5 per cent had a place with the age gathering of 46 to 55 years. Only 8.5 per cent were 56 years and more. India is a youthful nation with about 63% of its populace at present being in the working-age gathering of 15-59 years. It is the vitality and eagerness, which is the genuine main thrust behind the pioneering and start-up achievement, <https://www.startupindia.gov.in>. Table 1 represents the age of the respondents. Figure 3 illustrates the age of the respondents.

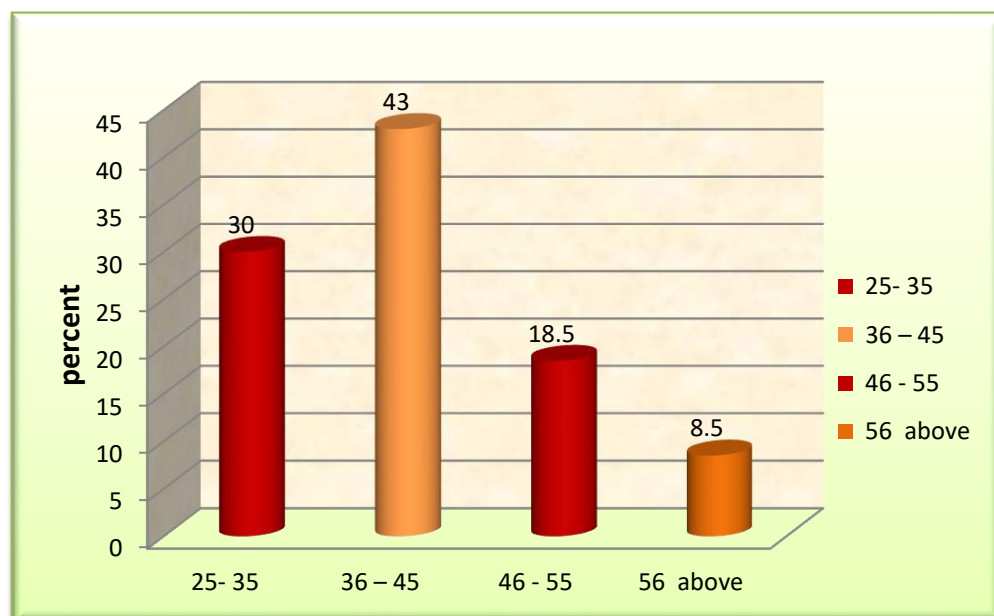


Figure 3: Age of the respondents

ii) Education level.

Education plays a basic job in forming the goal and accomplishments of women entrepreneurs. Acharya (2008) said that knowledge is recognized as a significant instrument in empowering women. Education helps a woman to gain a better understanding of her rights and responsibilities, and make her more confident about her work, including the possibility of decisions making of family affairs and personal affairs within the family. Women's education is fundamentally crucial in accessing decision-making power and in improving the quality of their life. Thus, the assessment of the knowledge of women entrepreneurs was found necessary for the study.

The data shows that out of 800 respondents, 33 per cent were educated upto higher secondary level, whereas 25.5 per cent had acquired elementary level education. Fifteen per cent and 12.5 per cent had obtained undergraduate degrees and post-graduate degrees, respectively. While 8.5 per cent had a professional degree and 6 per cent were either diploma holders or earned a course certificate. It was encouraging to know that all the selected respondents had some level of education, which paved the way for setting up and leading their enterprise. Figure 4 presents the educational level of the selected respondents.

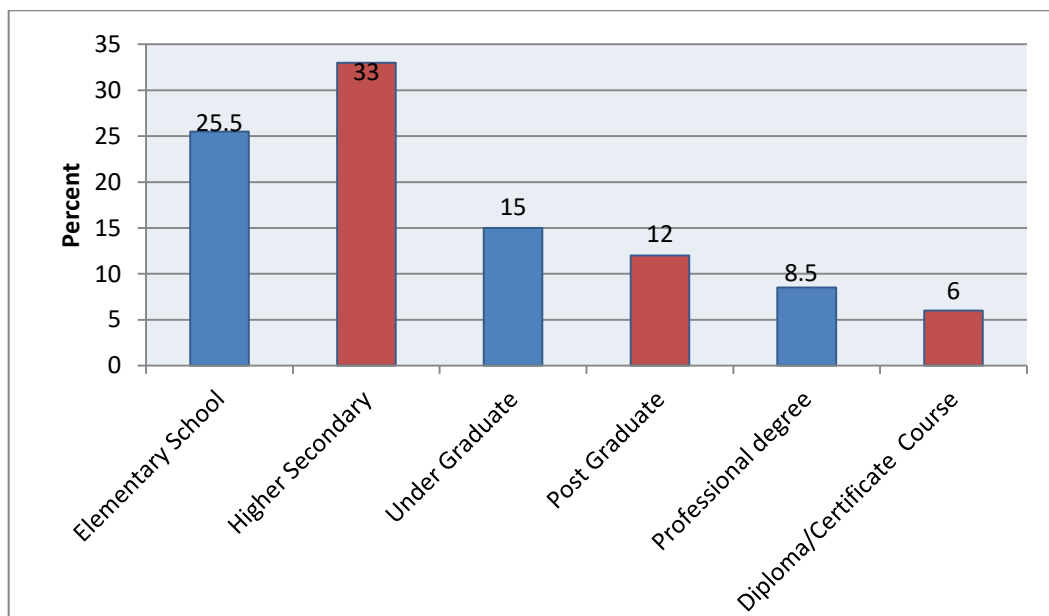


Figure 4: Education level of the selected samples

iii) Marital status

Table I shows an overwhelming number of 95.75 per cent of the respondents were married, and 1.75 per cent were unmarried, whereas 2.5 per cent of the respondents were widows. Women's marital status will have an impact on their economic well-being, thereby affecting her access to sources of income through the life course.

iv) Type of family

The type of family is one of the basic elements which hampers the advancement of the women business. The respondents from joint families get support from their relatives, though, in family units, the help is just from their spouses. These days, a joint family is thought to be an impediment in the method for financial improvement on the grounds that there is less autonomy to think past the four dividers of the house. The regularly expanding necessities, desire, and self-reliance of people offer ascent to family units. Family is a community of blood-related social organization which binds every member with sincere attitudes, cultural values, emotional attachment, and psychological well-being, (Tamarra Gold 2014). The data distribution shows that out of 800 respondents, 60 per cent belonged to nuclear families, and 40 per cent belonged to joint families, exhibiting the trend towards the nuclear family system.

v) Family members

The family planning program introduced by the Government of India has created an impact among the families, and due to the awareness, they follow the small family system. It is through communication that family members can resolve the unavoidable problems that arise in all families, (Peterson and Green, 2009). A majority of the sample of 42.5 per cent had 4 to 7 members, while 34.25 per cent had 2 to 4, and 23.25 per cent had above eight members. The family is very influential in creating and reflecting the strengths and weaknesses of the larger society, (Adjaero,1996).

vi) Monthly income of the respondents

It was found that 19.5 per cent earned a monthly income between Rs 5000 and 10000 and 29 per cent between Rs10001 to 15000. Seven per cent alone earned a profit, which was Rs 20,001 and above. It was found that a majority of 44 per cent of women entrepreneurs were earning an income between Rs15001 and Rs20000. According to Singh and Pandey (2005), women worker's job is not only an economic necessity, but besides is a supplement to the family income. Figure 5 presents the educational level of the selected respondents.

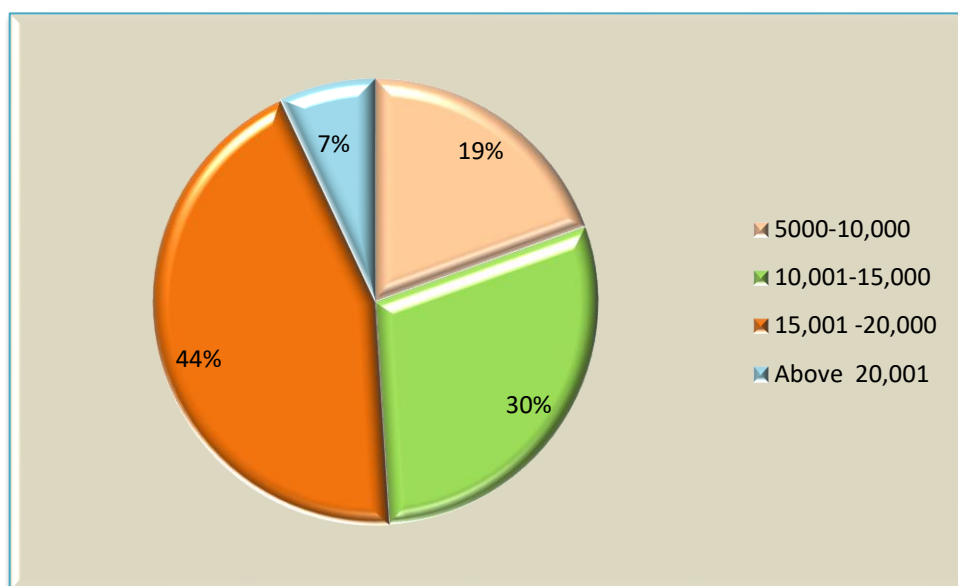


Figure 5 : Monthly income of the selected respondents

4.1.1.2. Details of the spouse

The data regarding the spouse of the selected respondents is given in Table 2.

Table 2: Spouse details of the selected respondents

Spouse details	N-800	Percentage
Education		
Elementary	166	20.75
Higher secondary	294	36.75
Under graduate	132	16.5
Post graduate	122	15.25
Professional degree	86	10.75
Occupation		
Business	322	40.25
Government Employee	198	24.75
Bank Employee	132	16.5
Clerk	100	12.5
Manager	48	6
Income (per month in Rs)		
Rs 30,000- Rs 40,000	196	24.5
Rs 40, 001- Rs 50,000	206	25.75
Rs 50,001 and above	398	49.75

i) Spouse Education

Education is the process of producing the desired changes in the behavior of people. Education molds an individual into a full man or woman. Education has a significant bearing on individual behavior and the lifestyle,(Basavakumar et,al 2011). The details of the level of knowledge of the spouses of the selected respondents are presented below.

Table 2 shows that about 36.75 per cent were educated up to higher secondary and 20.75 per cent were educated up to elementary school level. On an average,16 per cent had obtained undergraduate and postgraduate degrees, respectively. Only 10.25 per cent were holding a professional degree.

ii)Spouse occupation

Occupation has a bearing on the personality and also the way of looking at issues of the family. The quality of life is determined by an individual's role and the

income he derives from it. The occupation of an individual reflects the pattern of behavior and the level of understanding of a particular phenomenon. In other words, the person's response to the problem determined by the type of occupation he is engaged in, and hence the variable, the trade was investigated by the researcher, and the data pertaining to occupation is presented in Table 2.

It is evident from Table 2 that 40.6 per cent were engaged in some type of business, whereas the others were employed. Twenty-Five per cent were government employees, 16.5 per cent were bank employees, and 12.5 per cent were performing clerical jobs. Eight per cent were employed as managers in companies. However, the spouse of the selected samples had a decent job, earning a reasonable monthly income to run their families.

iii) Spouse income

Income assumes an essential job in molding the financial state of a person. The examination endeavored to research the salary a variable, and information identified with the pay of the mates is introduced in Table 2. The monthly income of the spouses ranged between Rs 30,000 and Rs 50,0001 and above. The data shows that 24.5 per cent had a monthly income, which ranged between Rs 30,000 and Rs 40,000, and 25.75 per cent earned between Rs 40,001 to Rs 50,000. The majority of the respondents (49.75 per cent) received a monthly income above Rs 50,001. The income earned by the spouse of the selected samples was substantial to run a decent family life.

4.1.2 Details of the house

The details pertaining the house are discussed under

4.1.2.1. Type of house

4.1.2.2. Ownership

4.1.2.3. Area of the house

Table 3 reveals the details pertaining the house of the selected respondents.

Table 3: House details of the selected respondents

House details	N- 800	Percentage
Type of house		
Apartment	258	32.25
Individual house	436	54.5
Duplex house	106	13.25
Ownership		
Own	442	55.25
Rent	358	44.75
Area of house in sq.ft		
500 – 700	234	29.25
701 – 900	245	30.63
901 – 1100	179	22.37

4.1.2.1. Type of House

The type of house which a person lives and socializes is likely to have an impact on beliefs, systems, and molding the personality, ([www//httpsesl.com](http://www.httpsesl.com)). The data presented in Table3 indicates that a majority of 54. 5 per cent of the respondents were residing in individual houses, and 32.25 per cent were living in the apartment. However, 13.25 per cent lived in a duplex house.

4.1.2.2. Ownership

The possession of a house is a status symbol in our society. The ownership of the house boosts the confidence of a person. The owner is likely to have an impact on type of response given by the respondents, and the variable 'house ownership' was considered as an important variable.

From the table, it is evident that a majority of the respondents, 55.25 per cent lived in their own houses, and 44.75 per cent were residing in rental houses. It can, therefore, be concluded that housing is a basic need of human beings. It was also noticed that samples living in the rented house had their own dwelling in their native place.

4.1.2.3. Area of the House

The area of the houses of the respondent ranged between 500 to 1100sq feet. Around 29.25 per cent had an area that covered between 500-700 sq.ft, while 30.63 per cent stayed in house area with covered between 701-900 sq.ft. Nearly forty per cent stayed in houses having an area of 901-1100 sq.ft and above 1101 sq.ft respectively. Staying in houses with sufficient space and necessary facilities and comfort exhibits the status, thus adding prestige to the families.

4.1.3. Information of the enterprises

This study was to identify women entrepreneurs in Coimbatore City and collect information pertaining to aspects related to the enterprise run by them.

4.1.3.1. Type of enterprises

4.1.3.2. Type of ownership

4.1.3.3. Work experience

This covers a thorough appraisal of different basic issues identified with pioneering exercises, to be specific of endeavors run by women entrepreneurs, responsibility for business that encounters in the organization. This assists with understanding the different elements of ladies running endeavors and furthermore encourage in detailing favorable procedures to evaluate the advancement of innovative exercises of the selected respondents in the City.

4.1.3.1. Type of enterprises

Table 4 and figure 6 illustrates the enterprises opted by the selected 800 Women entrepreneurs.

Table 4: Enterprises run by the selected respondents

Enterprises	N-800	Percentage
Tailoring	228	28.5
Readymade garments	218	27.25
Vegetables vendors	120	15.00
Fancy store	112	14.00
Fruit stall	52	6.50
Flower shop	45	5.63
Provision Store	16	2.00
Xerox shop	9	1.12

It was surprising to know that a majority of 56 per cent of the enterprise were related to textiles with 28.50 per cent running tailoring unit 27.25 per cent selling ready garments.

Among the various entrepreneurial activities run by the selected respondents, the most famous venture was found to be running a tailoring unit by 28.5 per cent. To run a tailoring unit, the women have to go through a professional course which is available within the city limits at a reasonable charge. Another venture which is spreading at a high pace is the opening of readymade garments outlets. Nearly 27.25 per cent had outlets for garments, which include selling of suits, dress material and sarees, and related embellishments. Keeping the style patterns and decision of the women in their neighbourhood at the top of the priority list, these women entrepreneurs are prospering by satisfying the needs of their customers. They can furnish their customers with the most recent in design and style. The other activities run by women entrepreneurs were vegetable vendors (15 per cent), followed by 14 per cent having fancy store rendering items to meet the needs of women, girls and children. Although the profit margin is not high, the ladies thought that they need to display various things to attract the customers. Fruit stall was run by 6.50 per cent and selling flowers by 5.50 per cent. Fruits and flowers have demand throughout the year since every function is celebrated with fruits and flowers. Any festival, be it a marriage, a commitment, birthday celebrations, goodbye, welcome, or some other event presence of fruits and

flowers prove to be decent and elegant. Among the selected samples, 2.00 per cent and 1.13 per cent of the respondents were having a provision store to cater to the household and Xerox shop. However, on the whole among the selected 800 respondents, a majority of 55 per cent were engaged in activities related to textiles.

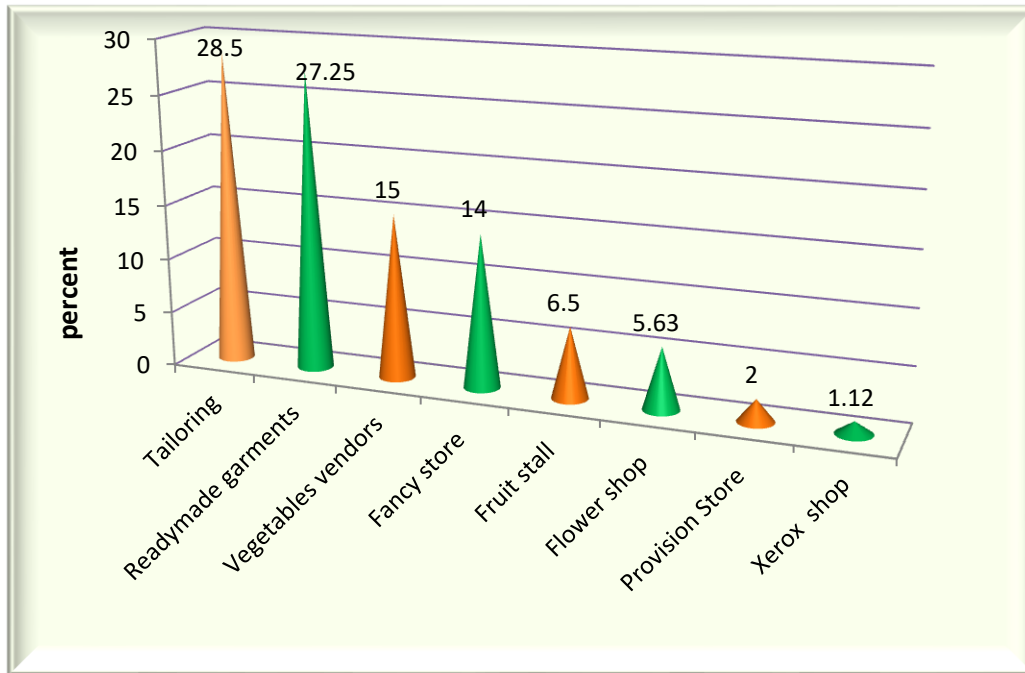


Figure 6: Enterprises run by the selected respondents

4.1.3.2. Type of ownership

Table 5 reveals the ownership of the enterprises as reported by the selected respondents.

Table 5: Type of ownership

Type of ownership	N- 800	Percentage
Sole proprietorship	354	44.25
Family business	238	29.75
Partnership	208	26

The results illustrate that a majority of 44. 25 per cent of the business enterprises were in the form of the sole proprietorship. A sole proprietor is a person who runs his or her own business and is personally responsible for all its

issues. The main reason for being the sole proprietor of the company is to have full control over the business operations and for independent decision making on different business issues. Potential investors are interested in women managed business enterprises due to their credibility, (Entrepreneurs ,2005). Nearly 30 per cent were running the established family business. Family business focused on the ability of the firm and keeps a solid family organization and a good governance structure, (Aronoff, 2004). Only 26 per cent of the business enterprises were found to have a partnership. The partnership is to improve the ability of small enterprises to become independent through capital and training support, i.e., by enhancing or improving the human resource to be professional and skillful in marketing and to enable business continuity for the future, (Adiatma, 2011). The results of the survey revealed that the majority of women entrepreneurs were sole proprietors.

4.1.3.3. Work experience

Table 6 and figure 7 presents the experience related to the business by the selected respondents

Table 6: Work experience as entrepreneurs

Years of experience	N-800	Percentage
Less than 3 years	48	6.00
4 to 6years	312	39.00
7to 10 years	258	32.25
10 years above	182	22.75

It is observed during the study that around 39 per cent of selected samples have been involved in the business venture for a period of 4 to 6 years. Very interestingly, about 32.25 per cent were found to be involved in entrepreneurial activities for a period of 7 to 9 years, whereas 22.75 per cent were involved for more than 10 years and above. Among the selected respondents, only 6 per cent were having less than 3 years of experience. The outcomes delineate that women are engaged with pioneering exercises with a pledge towards improving undertakings. The financial conditions have pushed these women to pioneering exercises very ahead of schedule for the mission to procure a business for their

families. It is stressing to see that for the most part to get the job done for the monetary needs of the family, women entrepreneurs start their endeavors at a youthful age to make them encountered business concerning time inclusion.

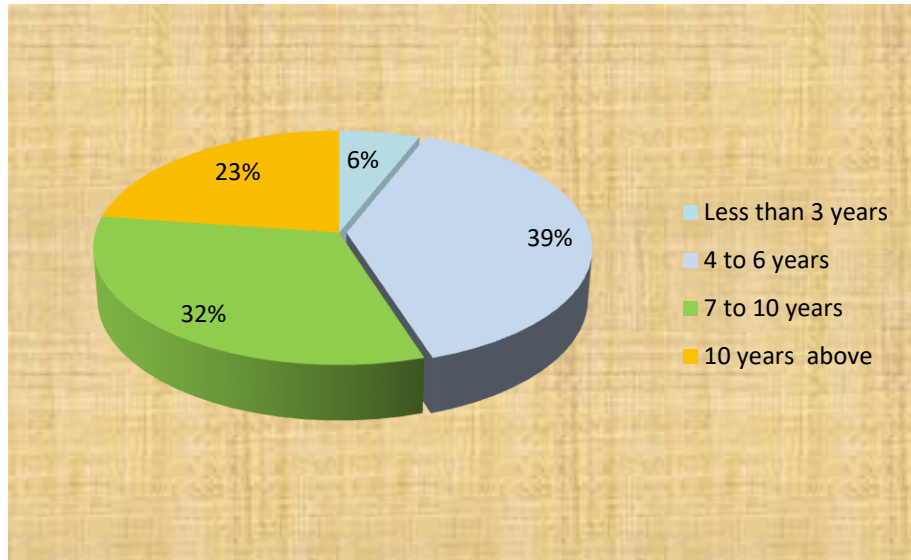


Figure 7 : Work experience as entrepreneurs

Phase II

4.2. Details of the selected entrepreneurs running tailoring unit

The outcome of the results regarding the entrepreneurs running tailoring unit is presented below.

The survey revealed that among the selected 800 respondents, a majority of 56 per cent were engaged in activities related to textiles.

Among the various entrepreneurial activities run by the selected respondents, the most famous venture was found to be running a tailoring unit by 28.5 per cent. To run a tailoring unit, the women need to experience an expert course which is accessible within limits as far as possible at a reasonable charge. Another endeavor which is spreading at a high pace is of the opening of readymade garments outlet (27.25 per cent), which includes selling of suits, dress material and sarees, and related accessories. These outlets also had tailoring units run by the women. Among the 28.5 per cent (228) of the selected samples running tailoring units, one hundred women entrepreneurs were selected as samples for phase II.

The details of the selected samples running a tailoring unit are presented under the following sub-headings:

The women entrepreneurs running tailoring units selected for phase II are referred to as selected samples.

- 4.2.1. Profile of the selected samples
- 4.2.2. Finance management
- 4.2.3. Details of the activities in the tailoring unit
- 4.2.4. Resource management practices
- 4.2.5. Problem faced by Women entrepreneurs
- 4.2.6. Satisfaction derived
- 4.2.7. Developing a feasible, accessible layout

4.2.1 Profile of the selected samples

Table 7 presents the particulars related to the selected samples (women entrepreneurs) running tailoring unit, which includes age, education, marital status, type of family, number of family members, personal income, details of spouse, and the details of the house.

Table 7 : Profile of the selected samples running tailoring unit

Profile	No- 100	Percentage
Age		
25 -35 years	24	24
36 – 45 years	39	39
46 - 55years	20	20
56 years above	17	17
Education		
8 th standard	21	21
Matric	31	31
Higher secondary level	23	23
Under graduate	17	17
Certificate course	8	8
Marital Status		
Married	100	100
Type of Family		
Nuclear	76	76
Joint	24	24
Family members		
2-4	36	36
5-7	45	45
8 above	19	19
Personal Income (per month in Rs)		
Upto Rs. 5000	9	9
Rs .5001 -10000	61	61
Rs. 10001 and above	30	30

4.2.1.1. Age

Age is a fundamental autonomous variable in the segment profile of any populace. India is a nation with about 63% populace right now being in the working-age gathering of 15-59 years. It is the vitality and eagerness of this gathering, which is the genuine main thrust behind innovative achievement, <https://www.startupindia.gov.in>. The age of the selected samples ranged between 25 and 56 years, and a little above. The data presented in Table 7, shows that 24 per cent and 39 per cent were in the age group which ranged between 25 and 35 years and 36 and 45 years, respectively. Twenty per cent were in the age group, which ranged between 46-55 years, while 17 per cent were 56 years and above. It can be concluded that a majority of 63 per cent were in the age group, which

ranged between 36 to 45 years. This age group is found to be participatory, energetic, experienced, and spared time for their activities, (Mulikar, 2012). The entrepreneurs at a young age are more dynamic and energetic. They may be able to handle more stressful conditions in a better way.

On the other hand, elderly business people will have more experience and could be better leaders in various circumstances in the wake of breaking down the realities with established business people are progressively ingenious compared to the younger ones. It is the energy and enthusiasm being the driving force for entrepreneurial success. Therefore the age factor was considered imperative for the study to select the samples. The women entrepreneurs, who were in the age group between 25 and 56 years, were selected as samples for the study.

4.2.1.2. Education

Education is the process of producing the desired changes in the behavior of people. The educational level of the selected samples ranged from 8th standard to graduate. It is noted from Table 7 that a majority of 31 per cent of the selected samples had a high school education. Twenty-three per cent had higher secondary school level education, while 21 per cent of the respondents had studied upto 8th standard. Seventeen per cent were undergraduates, and 8 per cent were holding certificates of short courses on tailoring. However, education, training, and developing skill is essential to enhance self -worth and self -esteem. It was encouraging to know that the selected samples were educated and had some level of education. The hypothesis I has been disapproved since education alone is not responsible for setting up an enterprise.

4.2.1.3 .Marital status

It is clear from the table all that the selected samples were married. Marriage is positively associated with individual well-being since marriage provides an additional source of income and self-esteem, especially for women who are employed. Married people are also less likely to be lonely and have the opportunity of gaining from a supportive relationship, (Stutzer and Frey 2006).

4.2.1.4. Type of family

Type of family is likewise one of the significant variables which hamper the advancement of the ladies business .Those chose tests from joint families get support from their relatives, while, in family units, the help is just from their spouse. These days, a joint family is thought to be an impediment in the method for financial improvement in light of the fact that there is less autonomy to think past the four dividers of the house. The consistently expanding requirements, desire, and self-reliance of people offer ascent to family units in the public arena. The table shows that out of 100 examples, a larger part of the families (76 per cent) were family units, and 24 per cent were joint families. This shows the present pattern towards family units.

4.2.1.5 Family members

Thirty-six per cent of the selected samples had 2-4 members, and 45 per cent of the selected samples had 5 -7 members. Nineteen per cent alone had eight and above family members. "Small family norm did not find favor with this segment of society, who perhaps believed in more hands more earnings philosophy, Gupta (2012), also reported similar findings; while studying women in a tailoring unit".

4.2.1.6. Personal income

Women are economically empowered when it has both the ability to succeed and have the power to make decisions reports Anne (2011). The monthly income earned by the selected samples ranged between Rs 5000 to Rs 10,001 and above. With regard to the income earned by the selected samples, 9 per cent earned up to Rs 5000, and 30 per cent earned Rs.10001 and above. The majority of the selected samples, 61 per cent, received a monthly income of Rs.5001 to 10000. This indicates that personal income plays a vital role in empowering women to be more self -sufficient.

4.2.1.7. Details of the spouse

The data regarding the spouse of the selected samples are given in Table 8.

Table 8. Spouse details of the selected samples

Spouse details	N-100	Percentage
Education		
Elementary	18	18
Higher secondary	40	40
Under graduate	21	21
Post graduate	13	13
Professional degree	8	8
Occupation		
Clerk	34	34
Business	33	33
Government Employee	16	16
Bank Employee	12	12
Manager	5	5
Income (per month in Rs)		
Rs 30,000- Rs 40,000	22	22
Rs 41,001- Rs 50,000	42	42
Rs 50,001 and above	36	36

4.2.1.7.1. Spouse education

Education is one of the most significant attributes that may influence the individual's mentalities and the method for looking and seeing specific social wonders. The reaction of an individual is probably going to decide by instructive status, and get the basics to know the instructive foundation of the spouse.

Table 8 shows that about 18 per cent had education upto elementary school level, and 40 per cent were educated upto higher secondary level. Twenty-one per cent had obtained an undergraduate degree while 13 per cent had post-graduate degrees, respectively. Only 8 per cent were holding a professional degree.

4.2.1.7.2. Spouse occupation

An individual's occupation and income determine the quality of life. Occupation of an individual socializes the individual in a particular fashion, which in turn reflects the pattern of behaviors and the level of understanding of a specific

phenomenon. It is evident from table 8 that 34 per cent were employed as clerks, whereas 33 per cent were engaged in business, and 16 per cent were employed in government service. Twelve per cent and five per cent were bank employees and managers, respectively.

4.2.1.7.3. Spouse income

The income mostly depends on their occupation. Twenty-two per cent earned a monthly income, which ranged between Rs 30,000-Rs 40,000a, and 42 per cent earned Rs 41,001 and Rs 50,000. The rest of 36 per cent earned Rs 50,001 and above. On the whole income the spouse ranged between Rs 30,000 and Rs 50,001 and above.

4.2.1.1. Details of the house

The details of the house comprise of type of house, ownership and the area of the dwelling.

Table 9 reveals the details pertaining to the house of the selected samples.

Table 9: House details of the selected samples

House details	N- 100	Percentage
Type of house		
Apartment	39	39
Individual house	46	46
Duplex house	15	15
Ownership		
Own	54	54
Rent	46	46
Area of house in sq.ft		
500 – 700	31	31
701 – 900	36	36
901 – 1100	19	19
Above 1101	14	14

i) Type of house

Table 9 revealed that 39 per cent of the selected samples were residing in apartments, and 46 per cent were residing in individual houses. Fifteen per cent

were living in duplex houses. The selected samples living in a particular house were more comparable to those living in the apartment and duplex house.

ii) Ownership

The ownership of the house boosts the confidence of a person. Table 9 shows that the majority of the selected samples (54 per cent) had their own houses, and 46 per cent were residing in rented houses. However, it was observed that those who stayed in rented house had their property and house in their native places.

iii) Area of the house

The area of the houses of the selected samples ranged from 500 to 1100sq feet. Around 31 per cent had an area that covered between 500-700 sq.ft, while 36 per cent stayed in houses having a space that ranged between 701-900 sq.ft. Nineteen per cent stayed in houses having an area of 901-1100 sq.ft and 14 per cent stayed in a house with an area above 1101 sq.ft respectively.

4.2.2. Finance

In the modern world, all the activities are centered around economic activities. The entire business activities are directly related to making a profit. Increasing profit is the main aim of any commercial activity, (<http://www.bms.co.in/finance-is-the-lifblood-of-business-organization/>).

Goals in relation to enterprise have largely oriented the development of business and centered around the welfare of achieving a better standard of life.

The details pertaining to finance to establish an enterprise is presented under the following subheadings:

4.2.2.1. Reasons for taking up self - employment by the selected samples

4.2.2.2. Reason to establish the business

4.2.2.3. Source of finance

4.2.2.1 Reasons for taking up self- employment by selected samples

Economic necessity was the main reason to be forced to take up self – employment by the selected samples. The reasons for taking up. Self–employment up is presented in Table 10.

Table 10: Reasons for taking up self- employment by selected samples

Reasons	N-100 Percentage
Economic necessity	90
Improve standard of living	83
Equip to achieve	75
Utilise time profitably	70
Sustain the enterprise initiated by elders	66
Provides attractive incentives to employees	59
Plan for prospects	43

*Multiple responses

The table reveals that to meet economic necessity was expressed by 90 per cent while improving the standard of living (83 per cent) equip to achieve (75 per cent) were reasons to take up self -employment. The other reasons are utilized time for profitable use (70 per cent), sustain family enterprise (66 per cent), provide incentives to employees (59 per cent), and plan for prospects (43 per cent).

4.2.2.2. Reasons to establish a business.

Table 11 illustrates the reasons to establish a tailoring unit by the selected samples

Table 11: Reasons to establish tailoring unit

Reasons	(N -100) Percentage
Need for additional income	73
Self -identity and social status	58
To become independent	55
Face Challenges	48
Family Occupation	47
Flexible work time	37
Success stories of friends and relatives	30
Innovative thinking	23
Utilization of self-acquired skill, knowledge and experience	21
Motivation of friends and family members	20

*Multiple responses

There are a few reasons which impact women to venture into a business. These reasons ran from the budgetary prerequisite to ability use. The study revealed the fact that the most important reason to start an entrepreneurial venture by the women was the need for money. The poor financial condition of the family or the insufficient income of the family forced the women to step into the business world. The study states that the significant reason behind setting up of business enterprise, as reported by the selected samples, was the need for additional income. A majority of 73 per cent of the selected samples had established their own business enterprises in order to earn additional income for their families. The women entrepreneurs who wanted to have self -identity and a better status in the society were 58 per cent, while 55 per cent expressed their intention for their business enterprise to become independent, and 48 per cent stated to face the challenges. Family occupation (47 per cent) flexible work time (37 per cent), success stories of friends and relatives (30 per cent), innovative thinking (23 per cent),utilization of self-acquired skill, knowledge and experience (21 per cent) and motivation of friends and family members (20 per cent) were the other reasons for establishing the tailoring unit.

4.2.2.3. Source of finance

Access to finance is a crucial issue for women. Entrepreneurial financing entails the understanding of the importance along with the distribution of resources and its application to start-up, (Ali, 2015).

Table 12 illustrates the sources of finance secured for establishing the tailoring unit as reported by the selected samples.

Table 12: Source of finance

Source of finance	(N-100) Percentage
Family savings	80
Bank	40
Friends and relatives	38
Private money lenders	31
Co-operative society	20
Finance from Govt. Schemes	19

*Multiple responses

According to Greve (2009), financial support takes the form of grants, subsidized loans or loan guarantees to credit providers, and exemption from business registration fees. The government provides women entrepreneurs with special subsidies, funds, enterprise centers, entrepreneurship awards, counseling, and advisory support.

It is found from the Table that 80 per cent used family savings as working capital, while 40 per cent had taken loans from banks. Friends and relatives (38 per cent), private money lenders (31 per cent), Co-operative society (20 per cent), and finance from Government schemes (19 per cent) were the other sources from where the samples had taken the loan. The vast majority of the women entrepreneurs have put their own reserve funds in their business endeavors to evade the weight of paying back the bank loan. Rigid procedure and formalities had been the hurdles to secure loans from Government schemes and banks. It is found that the majority of the women entrepreneurs relied upon personal and family savings followed by borrowing from friends, relatives, and private money lenders (Figure 8).

The most rigid constraint faced by women were the hesitation of the banks to lend loan to women. They insisted on the guarantee of the spouse for surety and security for the money taken as loan from banks and financing establishments. Moreover, women find it difficult to get a loan from the banks since they lack information to secure a loan. Furthermore, bank managers are often hesitant to lend to women, (Ahmad,2011).

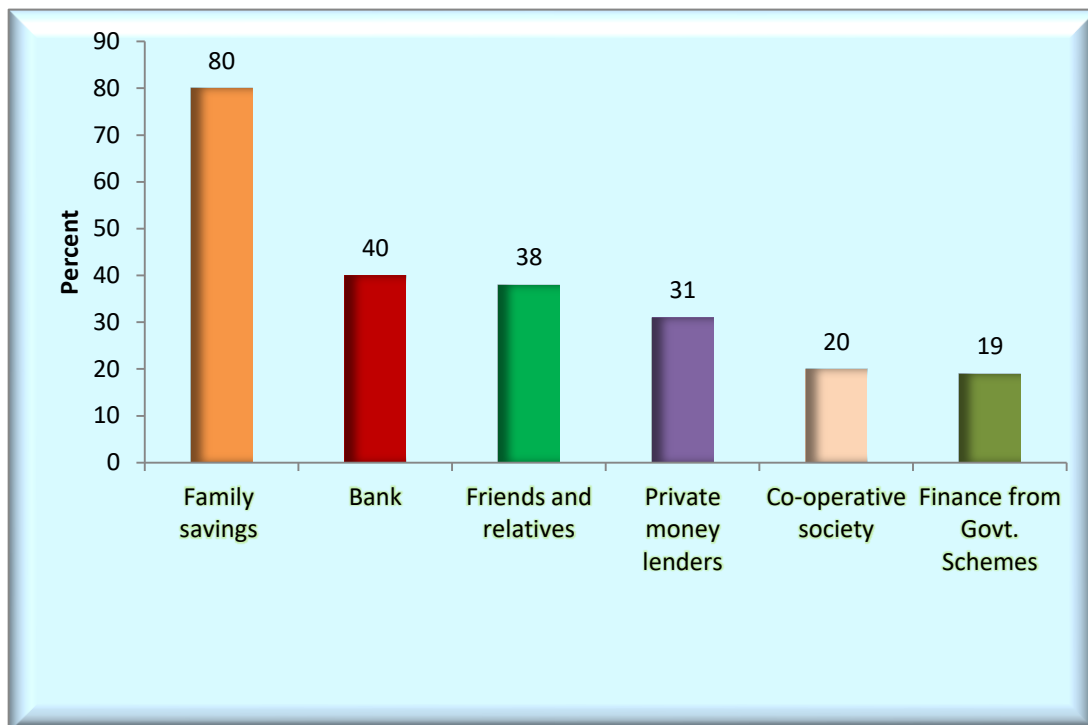


Figure 8: Source of finance

However, the government seeks to help women to come to the forefront of India's entrepreneurial ecosystem by providing access to funds at affordable interest rates (Ganga and Matavira ,2013). Women entrepreneurs face challenges such as lack of information about the rules and regulations and other privileges available to women. The government should also establish training Centre's to orient women in areas like strategic financial management and cater to the needs of women entrepreneurs.

4.2.3. Details of the tailoring units

The details pertaining to the tailoring unit is presented under the following headings.

- 4.2.3.1. Year of establishment
- 4.2.3.2. Employment particulars
- 4.2.3.3. Activities performed in the tailoring units
- 4.2.3.4. Work area assessment
- 4.2.3.5. Details of the sewing machines

4.2.3.1. Year of establishment

The success and growth of any enterprise depend on the experience of the entrepreneur. The maturity level of an entrepreneur helps to make the right decisions and forecast future requirements. The study has concentrated on distinguishing the time of inclusion the innovative exercises by the selected samples, which have been working in their endeavor for a long while and had the option to settle on choices with respect to changes in the market patterns and different business procedures. The details related to the establishment of the tailoring units are presented in Table 13. All the tailoring unit run by the selected samples were established within fifteen years.

Table 13: Year of establishment of the unit

Year of establishment	N=100	Percentage
2001 -2005	30	30
2006-2010	32	32
2011-2015	38	38

The table revealed the year of establishment of the tailoring unit of the selected samples. It was observed that 30 per cent of the units were established between 2001 and 2005, while 32 per cent of the units between 2006 and 2010 and 38 per cent of the units between 2011 and 2015, respectively. Hence it is observed that the selected tailoring units were established within 15 years of duration.

4.2.3.2. Employment particulars

The aspects discussed under this heading are:

- i) Number employed
- ii) Type of appointment
- iii) Working hours
- iv) Mode of traveling

Table 14 presents the details of the employment particular

Table 14: Employment particulars

Particulars	(N-100) Percentage
Number employed	
2-4	34
5-7	36
8-10	30
Type of appointment	
Permanent	42
Temporary	34
Seasonal	24
Working Hours	
4-5	27
6-8	60
9-12	13
Mode of travelling	
By Foot	55
Two wheeler	74
Public transportation	33

i) Number employed

The requirement of laborers by and large rely upon the size of creation of the endeavor. Labourers might be gifted or semi-talented. Work likewise relies upon the idea of the work to be performed. The number of members employed in the tailoring unit is mentioned in the above table.

Table 14 reveals that 34 per cent had employed 2-4 workers, and 36 per cent employed 5-7 workers in the unit. Thirty per cent employed 8-10 workers in the unit. However, this depends on the requirement of the work carried out in the respective tailoring unit, which depends on the demand during festival seasons.

ii) Type of appointment

The table indicates that 42 per cent of the units had permanent staff, while 34 per cent had appointed women workers temporarily. Twenty-four per cent of the units had seasonally employed staff in the units. Permanent is one where there is no defined employment end date and the employee receives a benefits package. Temporary employees are hired to assist employers to meet business demands yet allow the employer to avoid the cost of hiring a regular employee, <https://www.thebalancecareers.com>. The term seasonal employment refers to the practice of workers and professionals finding work during specific months of the year and being idle during the other months in which they do not have any concrete job, <https://www.managementstudyguide.com>. The components are vital for any unorganized work sector because there is evidence of a gross violation of norms and guidelines given by ILO (International Labour Organization) in developing countries and India is no exception. A review of past studies indicated that there are no written terms and conditions for employment for casual wagers, neither any fixed minimum wages, leave benefits, or protection of the job offered to them. If employee is a woman, there is always a middleman involved who further manipulates her earnings and takes his commission. Indeed, even the errand allocated to women has not clung to security standards, for the ladies specifically are viewed as more vulnerable gender says by Bharara (2012).

iii) Working hours

The working hours in the tailoring units ranged between 5 to 12 hours per day. From the table, it is clear that 27 per cent of the units worked for 5 hours. On an average, 60 per cent of the selected samples spent around 6 to 8 hours per day. Thirteen per cent worked above 10 hours in the units. Hanecke et al. (1998) suggest that the work and time should start early in the morning to minimize accidents and for peak performance. Hours of work are the time that an employee is at the disposal of the employer. However, the timings were based on the demand and the need for workers to help during the festival season

iv) Mode of traveling

As revealed by the respondents, 55 per cent of them expressed that their tailoring unit was within walking distance. Seventy-four per cent had their transport

while 33 per cent used public transport to reach their work spot. The women entrepreneurs appreciate their employees to stay closer to the work spot.

4.2.3.3. Activities performed in the tailoring units

The activities performed in the tailoring units demand the following:

- i) Sewing activities performed
- ii) Responsibilities of the selected entrepreneurs

i) Sewing activities performed

The sewing activities performed in the tailoring units involves different types of events. Besides the details of the kind of operations performed in the tailoring unit by the employed person as well as by the selected women entrepreneurs is presented below:

- Type of sewing activities performed
 - Sewing activities performed by the selected entrepreneurs
 - Sewing activities performed by the employed members
- **Type of sewing activities performed.**

Table 15 and figure 9 presents the type of activities carried out in the tailoring units.

Table 15 : Type of sewing activities performed in the tailoring units

Activities	(N-100) Percentage
Cutting	82
Designing	77
Marking	69
Stitching	64
Machine embroidery	61
Hand embroidery	57
Button stitching	48
Hemming	43
Purchase materials	41
Finishing	29
Ironing	18

*Multiple responses

It was found that 82 per cent of the units cutting activity was done, followed by designing (77 per cent). In 69 per cent and 64 per cent of the units marking and stitching were executed. Machine and hand embroidery were done in 61 per cent and 57 per cent of the units, respectively. Button stitching (48 per cent), hemming (43 per cent), finishing (29 per cent), and ironing (18 per cent) were the other activities performed in the selected tailoring units, respectively. According to the National Commission for Enterprises in the Unorganized Sector (NCEUS) (2007), in the textile and weaving industry, women sew the buttons, do the hemming, and hand stitching.

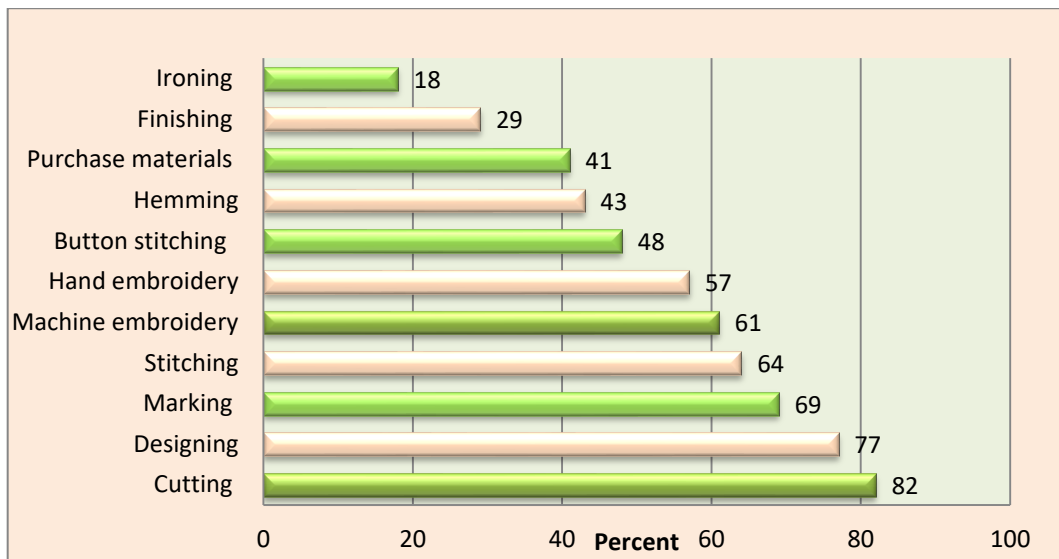


Figure 9: Sewing activities performed



Cutting



Designing



Marking



Stitching



Machine embroidery



Hand embroidery



Hemming



Ironing

Different activities performed in the tailoring units

Plate - 2

- **Sewing activities performed by the selected entrepreneurs**

The various types of swing activities performed by the selected samples (women entrepreneurs) are presented in Table 16.

Table 16: Sewing activities performed by the selected samples

Activities	(N-100) Percentage
Cutting	62
Designing	58
Marking	44
Stitching	41
Machine embroidery	36
Hand embroidery	33
Button stitching	23
Hemming	18
Finishing	12
Ironing	7

*Multiple responses

The majority of the selected samples (62 per cent) were executing cutting, while 58 per cent were engaged in designing. Marking (44 per cent), stitching (41 per cent), machine embroidery (36 per cent), hand embroidery (33 per cent), button stitching (23 per cent), hemming (18 per cent), finishing (12 per cent) and ironing (7 per cent) were the other sewing activities done by the selected women entrepreneurs.

All the selected entrepreneurs did inspection and supervision since they had attached themselves to their enterprise and felt it was the most important duty as well as to be an example to their fellow employees.



Cutting



Designing



Marking



Stitching



Machine embroidery



Hand embroidery



Hemming



Ironing

Activities performed by entrepreneurs

Plate - 3

- **Sewing activities performed by the employed members**

The details of the selected tailoring units engaged their employees who belonged to a different category of appointment (permanent, temporary, seasonal, and skilled) for the different types of sewing activities. The activities performed by the employees are presented below.

Table 17 indicates the sewing activities performed by its employed members.

Table 17: Activities wise distribution

Activities	(N-100) Percentage			
	Permanent	Temporary	Seasonal	Skilled member
Cutting	50	26	13	11
Designing	47	29	15	9
Marking	46	25	16	13
Stitching	44	28	18	10
Machine embroidery	31	32	23	14
Hand embroidery	26	28	31	15
Button stitching	24	32	22	-
Hemming	16	33	26	-
Purchase of materials	14	31	-	-
Finishing	12	24	35	-

*Multiple responses

The table shows that a majority of 50 per cent of the units engaged permanent staff in their units, to handle the cutting of fabric followed by designing(47 per cent)marking (46 per cent) stitching (44 per cent), machine embroidery(31 per cent), hand embroidery (26 per cent), button stitching (24 per cent), hemming(16 per cent), purchase materials (14 per cent) and finishing (12 per cent).Increased temporary workers prompt concern about treatment received in the workplace and the consequences of the procedure for their practical use, (Connelly and Gallagher 2004).

It was observed that permanent members employed in the selected tailoring units executed all the sewing activities. Temporary and seasonal employees were dedicated to the events as per their knowledge and skill in the respective task.

However, skilled members were required at times of necessity, perhaps due to the urgency of lack of employees to execute their ability in the individual act of sewing.

iii) Responsibilities of the selected samples

Table 18 indicates the responsibilities of the selected samples in their respective tailoring units.

Table 18: Responsibilities of the selected samples

Responsibilities	(N-100)	Percentage
Keeping accounts and maintaining records		100
Maintenance of machinery		100
Supervision		100
Inspection		100
Sales promotion		100
Hiring employees		100
Paying bills		100
Paying salaries		100
Procuring materials		71
Receiving orders		68

*Multiple responses

Keeping accounts and maintaining records, maintenance of machinery, sales promotion, hiring employees, and paying salaries were said to be the responsibilities of the selected entrepreneurs. However, procuring materials and receiving orders were shared either with the assistance of the family members or the employees. Apart from these, supervision and inspection were the added responsibilities of the selected samples.

4.2.3.4. Work area assessment

Details of the work area are presented under the following headings:

- i) Work area space
- ii) Utilization of additional space
- iii) Environment of the work area

i) Work area space

Space, where the tailoring units activities were carried out, ranged between 100 sq.ft to 160 sq.ft.

Table 19 presents the size of rooms of the tailoring units run by the selected samples.

Table 19: Size of the rooms of selected tailoring units

Size of the room in sq.ft	(N-100)Percentage
100 -120	36
121- 130	23
131- 140	22
141-150	12
151-160	7
Utilization of additional space	
100 -120	31
121- 130	16
131- 140	8

The size of the rooms of the selected tailoring units ranged between 100-160 sq.ft. On average, the area required for tailoring units is 130 sq.ft. Around 36 per cent had space, which ranged between 100-120 sq.ft while 23 per cent and 22 per cent had 121-130 sq.ft and 131-140 sq.ft respectively. This indicates that, on an average, the space required for the tailoring unit is 120 sq, ft, which is based on 81 per cent of tailoring units. Twelve per cent had space of 141-150sq.ft, followed by 7 per cent who had sufficient space (151-160sq.ft) to carry out the sewing activities comfortably.

ii) Utilization of additional space

Additional space was required to carry out sewing activities, such as stitching buttons, stitching saree falls, finishing, and ironing. Around 54 per cent carried out their sewing activities either at home or in space, which was hired for rent. This indicates that the tailoring units did not have sufficient space to carry out all the sewing activities. Hence, a well - planned accessible tailoring unit which would lend space to carry out the activities in comfort is required.

Taking into consideration the utilized additional space to carry out activities ranged between 100 to 140 sq.ft, the common area is 120 sq.ft. However, a majority of 47 per cent of the tailoring units indicates that the average space required is 115 sq.ft. Hence it can be assumed that a common area of 120 sq.ft is required to plan for a comfortable tailoring unit.

iii) Environment of the work area

This aspect is discussed under the work environment, workspace details, and facilities at the worksite.

- **Work environment**

The physical parts of a work environment condition can directly affect the efficiency, wellbeing and security, comfort, focus, work fulfillment, and assurance of the individuals inside it. The fundamental factors in the workplace that ought to be considered in the workplace layout accompanied the workstation set-up. Table 20 presents the work environment of the selected tailoring units.

Table 20: Details of work environment

Details	(N-100)	Percentage
Possibility to supervise	80	
Hygienic work environment	66	
Less noise and air pollution	62	
Enough storage space	58	
Satisfied temperature	56	
Comfortable lighting	54	
Sufficient aeration	52	
Pleasant atmosphere	44	

*Multiple responses

The computed data of the work environment as per the occupational structure is discussed below. The above table indicates that 80 per cent of the selected entrepreneurs expressed the possibility to supervise, and 66 per cent of the samples expressed that workplace hygiene was sufficiently maintained. Good

health is always a prerequisite and necessary to execute, respectively. Good practice in personal hygiene is difficult unless adequate sanitary facilities are provided. It is also the responsibility of each worker to support and make the best use by maintaining the health of the equipped facilities. The work area temperature and humidity, the amount and quality of light, and the levels of noise are the common factors that required a tolerance level. Sixty-six per cent expressed that the work environment was clean and hygienic. Around 62 per cent reported less noise level and air pollution. However, it was observed that the selected tailoring units were set up in such a way to help the employees to work in a comfortable, satisfying environment.

- **Workspace details**

Workspace supports flexible work activities which display ease of communication and has interpersonal relation to boosting employee productivity,(Becker, 2000). Table 21 and figure 10 illustrate the workspace of the selected tailoring units.

Table 21: Work space details

Working Space	(N-100) Percentage
Fixed work place	62
Satisfactory body position	54
Comfortable working station	44
Enough space to perform activities	42
Sufficient space to move	34

*Multiple responses

From the above table, it is proved that 62 per cent of the respondents stated that they have a fixed workplace, and 54 per cent reported satisfactory body position when at work. Nearly 44 per cent stated that a comfortable workstation helped in performing the job comfortably, while 42 per cent and 34 per cent reported enough space to perform activities and sufficient space to move at the workplace were the factors to be appreciated.

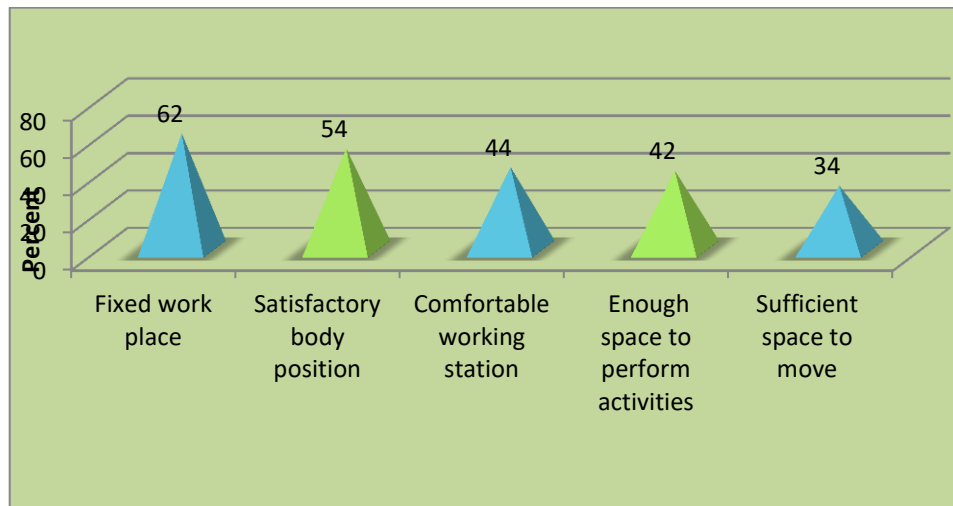


Figure 10: Work space detail

The quality of the design of the workplace in terms of the task and worker has an effect on the ease with the work executed action and performed. The work place design is evaluated in terms of its elements, function and design.

- **Facilities at work site**

Women workers must be provided with adequate and necessary facilities while they are at the worksite. Sufficient facilities for the worker should cover, enough rest breaks, and safe drinking water, etc. Table 22 present the facilities available in the tailoring unit.

Table 22: Facilities available in the selected tailoring units

Facilities	(N-100)	Percentage
Necessary work tools	100	
Safe drinking water	89	
Storage space	72	
Place to have meals	63	
Rest	52	
Place to keep personal belongings	48	
Provision for tea /refreshments	42	
Toilet facilities	36	
Space to park vehicles	31	

*Multiple responses

To make any occupational setting women-friendly, the essential amenities and facilities are required to be provided. Table 22 reveals that all the selected tailoring units provided necessary tools to the employee, which included thread, cutter, scissors, and needles.

Table 22 discusses the facilities provided at the work site for the tailoring unit workers. It was found that safe drinking water was provided to all the workers, followed by storage space (72 per cent), and a place to have meals (63 per cent). Rest breaks were permitted by 52 per cent of the women entrepreneurs to their employees. These facilities are a stage towards the government assistance of the laborers in a chaotic work area and women specifically. Space was given to keep individual belongings (48 per cent). Scarcely any respondents had referenced about the arrangement of tea or refreshments in the units where they worked. The selected samples were provided toilet facilities. However, there was no space to park vehicles in the units, as revealed by 31 per cent.

Worker management relationship was found to be harmonious. Workers felt satisfied concerning facilities like restrooms but wanted more in-house hostel facilities. Coming from the extreme patriarchal ethnic backgrounds, women felt empowered and were confident to pass on this new light to the next generation,(Jaswal 2007).

4.2.3.5. Details of the sewing machines

The details regarding the sewing machines in the selected tailoring units is presented under the following subheading.

- i) Type of machines
- ii) Brand
- iii) Number of devices

Table 23 illustrate the details of the sewing machines procured for the selected tailoring units.

Table 23: Details of the sewing machines for the selected tailoring units

Type of machines	(N-100) Percentage
Electric machine	87
Foot pedal	63
Embroidery machine	45
Brand	
Juki	73
Usha	66
Merrit	54
Singer	43
Brather	25
Number of devices	
2-3	92
4-5	63
6	28

i) Type of sewing machines

The majority of the selected samples (87 per cent) used electric machines, and 63 per cent used the foot pedal model. Sewing machines with embroidery attachment were used by 45 per cent of the units. It was interesting to note that the selected samples (women entrepreneurs) were competent to operate the different types of sewing machines, possessed by them for the tailoring unit. This could help to assist the employees in a time of difficulty while operating the machines.

ii) Brand

The table shows that a majority of 73 per cent of the tailoring units had a Juki brand sewing machine. The other brands used were Usha (66 per cent). Merrit (54 per cent) and Singer (43 per cent), respectively. Only a few used Brather brand in their units.

iii) Number of devices

The majority of 92 per cent of the selected samples had upto three devices in their units, while 63 per cent had 4 to 5 machines, and 28 per cent had six devices. This indicates the popularity of the entrepreneurs, adds status to them. More the

number of devices, the more significant are the recognition and income. However, the selected samples (women entrepreneurs) had confidence in themselves and were sure of their tailoring units expansion in the future. This is to be well appreciated.

4.2.4. Resource management practices

Women perform a dual role in society. The house and family care remain her essential obligation. Because of modernization, urbanization, and other social weights, women are going into the workforce in all fields. Contingent on their abilities, they share the weight of the family and once in a while are even providers of the family.

Women cannot shirk their responsibilities since she is nuclear of family life. She is merging both the family responsibilities and business efficiently in a huge task. In this contact, the management of resources plays an essential role in enabling women to execute her dual duties successfully.

The management practices of the resources by the selected samples (women entrepreneurs) are discussed under the following headings.

4.2.4.1. Money management practices

4.2.4.2. Time management practices

4.2.4.3. Energy management practices

4.2.4.1. Money management practices

The women entrepreneurs were appreciative of their habit of account keeping and felt proud of keeping a record on the amount spent. They were careful of every penny that is spent concerning the enterprise. However, the picture was completely different at home, since their husbands were responsible for the expenditure of the household. According to Oduware (2011), financial management entails planning for the future of a business enterprise to ensure a positive cash flow.

The details dealt under money management practices are:

- i) Financial management
- ii) Decision making

i) Financial management of the enterprise

Table 24 and figure 11 present the level of financial management by the selected samples. The aspects dealt with under this are account keeping, saving, financing, and budgeting.

Table 24: Financial management of the enterprise by the selected women entrepreneurs

Financial management	(N-100) Percentage
Account keeping	90
Saving	86
Financing	80
Budgeting	74

*Multiple responses

- **Account keeping**

The table revealed that the majority of 90 per cent were keeping the record about accounts, both income, and expenditure. The selected samples had recorded all revenues and expenses, which was evident in light of the records assembled during the interview schedule. Most of the respondents were all the while utilizing note pads and bits of paper in recording their business exchanges. Rutherford, McMullen, and Oswald (2001) explained that the small business owner might keep records; however, not in a formal manner. "Record keeping is a fundamental skill a business person must possess. It is the source of valuable information vital to critical decision-making and responsible for minimizing risks", (Gray, Sebstad, Cohen and Stack, 2009).

- **Saving**

It was found out that majority of 86 per cent of the respondents did not deposit their extra money in the bank or invest in any other form because they are not setting a target percentage out of their surplus in savings. Jacob, Hudson, and Bush (2000) emphasized that many lower-income persons are capable and have a

desire to save but have trouble in doing so purely for economic reasons. The selected samples are not considering investing in other business opportunities using their savings. They would instead use the source of funds for their own business rather than taking up a loan. According to Karides (2005) micro-entrepreneurs must invest in banks for their future needs as well as gain confidence of the banks to get loans for future endeavors.

- **Financing**

It was noted that a majority of 80 per cent of the respondents preferred to borrow from a financial institution such as banks, relatives, etc. This finding supports the observation of Leiber (2010) that only 20 per cent of the short-term credit for small businesses comes from the bank.

- **Budgeting**

The above table revealed that 74 per cent were conscious of budgeting in their family as well as business. Jacob (2002) found that acquiring financial knowledge is a critical financial management tool. It is a tool for ensuring that not only the privileged few have the knowledge and ability to build assets effectively, manage their debt, and avoid being misled, exploited or cheated by the excess of aggressively marketed financial products that are now available. However, budgeting could not be followed due to unexpected expenditure which arises from family and enterprises. Although the expenditure pattern was well set, the business was subjected to fluctuation in the market.

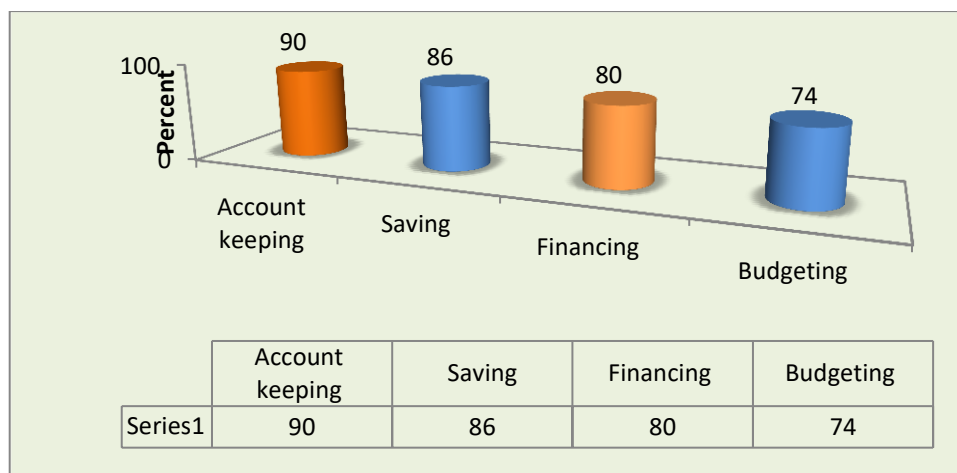


Figure 11: Level of financial management

ii) Decision making

The aspects dealt under decision making are

- Participation in decision making at home.
- Participation in decision making at enterprise.
- **Participation in decision making at home**

According to Baker et, al (2001), decision making should start with the identification of the decision-makers in the decision, reducing the possible disagreement about problem definition, requirements, goals, and criteria. Table 25 and figure 12 represents the participation of selected women entrepreneurs in decision-making practices.

Table 25: Participation of decision making at home

Area of decision making	(N-100) Percentage
Food management	100
Clothing	96
Children education	90
Purchase of gadget equipment	85
Housing	83
Saving	80
Social activities	73
Travel and entertainment	64
Major investments	49

*Multiple responses

All of the respondents were responsible for the food management followed by clothing (96 per cent), children's education (90 per cent), purchase of gadgets or equipment (85 per cent), savings (80 per cent), and social activities (73 per cent). Fifty per cent of the women entrepreneur utilized their income both for family and enterprise. The profit was counted as savings for family welfare. Travel and entertainment (64 per cent) required a decision of the women in the selected families. Forty-nine per cent of the selected women entrepreneurs reported their participation was significant in family investment. Seethalakshmi (1994), in her

findings of the study, stated that the women's participation in income-generating activities increases their status and decision making power. It gives a positive picture of the improved condition of women in their families with increase family decision making even though figures do not reflect equal status.

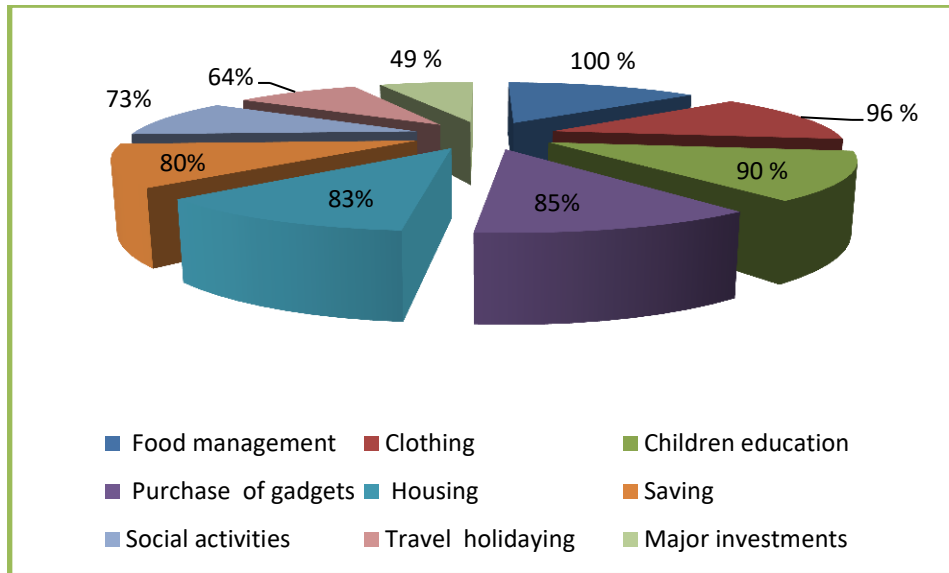


Figure 12: Participation in decision making at home

Table 26: Statistical analysis on decision making at home

Profile	N	%	Mean	S.D	df	F	Sig. value
Age							
25 -35 years	24	24	16.42	1.10	3	1.900	2.699NS
36 – 45 years	39	39	16.15	1.06			
46 - 55years	20	20	16.25	.85			
56 years above	17	17	15.65	1.11			
Education							
8th standard	21	21	15.95	1.02	4	.607	2.467
Matric	31	31	16.23	1.09			
Higher secondary level	23	23	16.00	1.13			
Under graduate	17	17	16.41	.87			
Certificate course	8	8	16.25	1.28			
Family members							
2-4	36	36	16.33	.93	2	3.179	Critical value 3.090*
5-7	45	45	15.87	1.12			
8 above	19	19	16.47	1.02			
Personal Income (per month in Rs)							
Upto Rs. 5000	9	9	16.56	.53	2	1.646	3.090
Rs .5001 - 10000	61	61	16.22	1.04			
Rs. 10001 and above	30	30	15.90	1.16			
Marital status	100	100					
Profile	N	%	Mean	S.D	t	df	sig. value
Type of family							
Nuclear	76	76	16.09	1.02	0.974	98	1.984
Joint	24	24	16.33	1.17			

From the mean table shown that the decision making mean score of the respondents were post graduate qualification were found to be highest with a mean score of 16.41. The respondents Professional degree were the next highest mean score of 16.25. Education of elementary school were the lowest mean score of 15.98. It is seen that respondents with higher levels of education were higher decision making scores at home environment. However, to test whether the mean decision making scores differ significantly based on education, the following hypothesis were framed and tested.

Ho: The average decision making scores at home environment do not differ significantly among the groups of different educational levels.

The ANOVA test result shows that the calculated F-value is **0.607** which is **less than** the critical value of **2.467** at **5%** level. As F-test value is **lesser than** the critical F-value and it is inferred that the mean decision making scores **do not differ significantly** among different educational levels . The hypothesis is **accepted**.

- **Participation in decision making at the enterprises**

Table 27 and figure 13 illustrates participation in decision making with regard to the enterprises by the selected women entrepreneurs.

Table 27: Participation in decision making at the enterprises by the selected samples

Decision at enterprise	(N-100) Percentage
Appointments of workers	95
Production management	85
Investments for expansion	75
Marketing strategies	71

*Multiple responses

It is evident from Table 28 that a majority of 95 per cent were responsible for the appointments of the workers for the tailoring unit. Eighty-five per cent and 75 per cent were involved in production management and investment for expansion.

Seventy-one per cent took the decision regarding marketing strategies. Novaczek et, al. (2005) observed that entrepreneurs faced barriers to participating in the decision-making process related to the management and conservation of their enterprise.

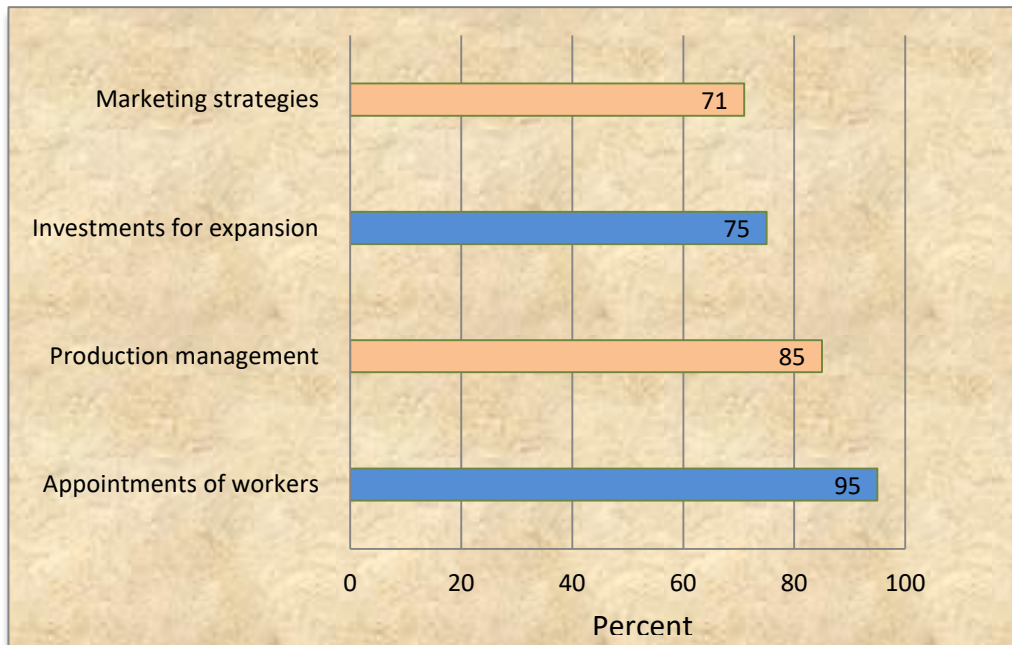


Figure 13: Decision making at enterprise

Table 28: Analysis on decision making at enterprise

Profile	N	%	Mean	S.D	df	F	Sig. value
Age							
25 -35 years	24	24	7.33	.82	3	.725	2.699NS
36 – 45 years	39	39	7.03	1.06			
46 - 55years	20	20	7.35	1.04			
56 years above	17	17	7.24	.90			
Education							
8th standard	21	21	7.10	1.09	4	.392	2.467
Matric	31	31	7.32	.98			
Higher secondary level	23	23	7.04	.93			
Under graduate	17	17	7.24	.90			
Certificate course	8	8	7.38	1.06			
Family members							
2-4	36	36	6.85	.96	2	5.580	4.836**
5-7	45	45	7.24	.96			
8 above	19	19	7.74	.81			
Personal Income (per month in Rs)							
Upto Rs. 5000	9	9	7.44	.73	2	1.394	3.090
Rs .5001 - 10000	61	61	7.28	1.01			
Rs. 10001 and above	30	30	6.97	.95			
Marital status	100	100					
Profile	N	%	Mean	S.D	t	df	sig. value
Type of family							
Nuclear	76	76	7.07	1.02	2.516	98	1.984*
Joint	24	24	7.63	.65			

The above table mean scores show that Joint family respondents have higher mean scores of Decision making at enterprise (7.63) compared to Nuclear family (7.63). That is the level of decision making at enterprise is more for Joint family than Nuclear family. The following hypothesis were framed to test whether the difference in the mean scores of Nuclear and Joint families is significant .

Ho: There is no significant difference in the mean scores of Decision making at enterprise between Nuclear family and Joint family respondents.

The t-test value obtained for the difference in mean scores between Nuclear and Joint families is 2.516 which is higher than the critical value of 1.984 at 5% level of significance. Since the calculated t-value is higher than the critical t-value, it is inferred that the mean scores of decision making at enterprise differed significantly between Nuclear and Joint families. Hence the hypothesis is not accepted.

4.2.4.2. Time management practices

Time dedicated to an occupation outside the home for cash put additional focus on women who need to deal with her home also". Since housework had become routine, time plan were not followed, and the women entrepreneurs preferred to have mental plans.

The time management practices are discussed under:

- i) Time expenditure pattern of women entrepreneurs
- ii) Time management skills

i) Time expenditure pattern of women entrepreneurs

The time expenditure pattern of the selected samples is discussed in Table 29.

Table 29 : Time expenditure pattern of women entrepreneurs

Household activities	Mean time (hours/minutes)	(N-100) Percentage
Cooking	1.30	76
Personal care	0.30	64
Maintenance of house	1.00	62
Care of children	1.25	58
Helping in children education	1.50	56
Recreation	0.45	41
	Total = 7 hours	
Entrepreneurial activities		
Designing of products	1.30	83
Accounting	1.00	75
Meeting clients	2.15	64
Supervising	4.00	60
Personal marketing	1.30	53
	Total = 10 hours	

*Multiple responses

The majority of the selected samples (76 per cent) performed cooking activities and spent one hour and 30 minutes on an average every day. Maintenance of house (62 per cent), care of children (58 per cent), and helping in children's education (56 per cent) altogether required 4 hours on an average. Time for personal care (64 per cent) and recreation (41 per cent) together required an hour. With regard to entrepreneurial activities, almost 10 hours was spent. However, there was no fixed time allocation. Time utilization pattern indicates that the respondents had divided their housework, job, and personal care and rest. Bharara ,(2012) also revealed similar findings, which suggest that within 24 hours days cycle, apportioning 7 hours in addition to around to all these three areas.

ii) Time management skills

Time management can help individuals to become masters of their destiny, and time is one of the tools which can be used to achieve goals and objective. Time management skills among the selected samples are presented in Table 31.

Table 30: Time management skills practiced by the selected samples

Skills	(N-100) Percentage
Develop positive attitude towards work	58
Achieve the right balance between work and time	52
Perform tasks in order of importance.	52
Try to complete in an orderly manner	45
List down things to be remembered	43
Set specific and definite goals	42
Follow the time schedule to achieve objectives	38
Plan out timetable for business activities.	36
Use diary to write down appointments, deadlines and things to do	33
Rethink when things are not working out	29
Take break to refresh mind	26
Organize work to meet deadlines	23

*Multiple responses

The results revealed that 58 per cent were to develop a positive attitude. The findings of Sudha (2013) revealed that due to the dual-career life of working women, one's control of time is affected frequently due to various internal and external factors. Time management involves conquering the wastage of time by utilizing essential skills.

Table 31. Statistical analysis of Time management

Profile	N	%	Mean	S.D	df	F	Sig. value
Age							
25 -35 years	24	24	17.63	3.72	3	1.771	2.699NS
36 – 45 years	39	39	17.23	3.61			
46 - 55years	20	20	15.85	3.15			
56 years above	17	17	15.59	3.54			
Education							
8th standard	21	21	17.05	3.79	4	.689	2.467
Matric	31	31	16.10	3.10			
Higher secondary level	23	23	17.09	3.65			
Under graduate	17	17	16.59	3.87			
Certificate course	8	8	18.77	4.22			
Family members							
2-4	36	36	16.44	3.25	2	.367	3.090
5-7	45	45	16.80	3.62			
8 above	19	19	17.32	4.18			
Personal Income (per month in Rs)							
Upto Rs. 5000	9	9	17.00	3.57	2	.958	3.090
Rs .5001 - 10000	61	61	17.12	3.59			
Rs. 10001 and above	30	30	16.03	3.55			
Marital status	100	100					
Profile	N	%	Mean	S.D	t	df	sig. value
Type of family							
Nuclear	76	76	16.41	3.42	1.822	98	1.984
Joint	24	24	17.92	3.89			

The table shows mean score of time management of the respondents certificate course were found to be highest with a mean score of 18.77. The higher secondary were the next highest mean score of 17.09. Education of elementary school were the lowest mean score of 16.10 respectively. However, to test whether the mean time management scores differ significantly based on education, the following hypothesis were framed and tested. The average time management scores do not differ significantly among the groups of different educational levels.

4.2.4.3. Energy management practices

Women are found to be exhausted and tired and quietly suffer from physiological fatigue. The aspects dealt under energy management practices are:

- i) Methods adopted for alleviating fatigue
- ii) Labour saving equipment possessed

i) Methods adopted for alleviating fatigue.

Women chiefly suffered from physiological fatigue at the end of the day. The methods adopted for alleviating fatigue is presented in Table 33.

Table 32: Methods adopted for alleviating fatigue

Methods	(N-100) Percentage	(N-100) Percentage
	At home	At enterprise
Using paid help	100	96
Using labour saving device	100	92
Having refreshment and relaxing	95	84
Possessing good work knowledge	92	82
Work simplification ideas	90	80
Planning the time and work wisely	66	72
Availing adequate rest	50	64
Opting for recreation	30	-
Spending time with children /family	30	-

*Multiple responses

Table 32 revealed that all the selected samples mentioned the need for paid help due to their inability to do all the duties by themselves both at the unit and home. All the selected samples were using labor-saving devices followed by having a coffee for refreshing and relaxing (95 per cent), possessing good work knowledge (92 per cent), planning the time and work wisely (66 per cent) and availing adequate rest (64 per cent) which were said to be the methods adopted for alleviating fatigue. The selected samples had availed paid help, among whom 25 per cent had full-time servants. Possessing work knowledge and work simplification ideas, especially at home, helped to reduce fatigue. It was found that 96 per cent were using paid help at the enterprise. Thirty per cent opted for recreation at home, which is mainly concentrated on spending time with children and family members.

ii) Labour saving equipment

Table 33 indicates the labour-saving equipment possessed and used at home by the selected sample.

Table 33 : Labour saving equipment possessed

Equipment	(N-100) Percentage
Mixie	100
Grinder	63
Washing machine	54
Micro oven	31
Electric cooker	23
Induction stove	17

*Multiple responses

Time and vitality go with each other and are interrelated. Labour saving devices have become part of family life. The selected samples use labour-saving tools such as mixer, grinder, washing machine, microwave oven, electric cooker, and electric induction stove. It is evident from the table that all the samples used mixie, while grinder (63 per cent), washing machine (54 per cent), (micro oven 31

per cent), electric cooker (23 per cent) and induction stove (17 per cent) also used regularly. The findings of Shobha (2010) revealed the use of modern tools played an essential role in the energy expenditure of women. The energy-efficient advanced appliances were recommended over traditional methods to minimize the strain and save time and energy of the homemakers and to be diverted towards other profitable and useful jobs.

4.2.5 Problem faced by Women entrepreneurs

Even today, women with their considerable contribution to the economy to the nation and family remain the most disadvantaged section of the society.

Barriers faced by the selected samples are discussed under the following heading:

- 4.2.5.1. General problems faced by the women entrepreneurs
- 4.2.5.2. Specific problem expressed
- 4.2.5.3. Social and economic problem
- 4.2.5.4. Challenges faced at home
- 4.2.5.5. Workplace related problems
- 4.2.5.6. Stress management

4.2.5.1. General problems faced by the women entrepreneurs

Women entrepreneurs face problems right from the beginning and continues at every stage. Being a woman itself poses various problems to a woman. Table 34 presents the general issues faced by the selected women entrepreneurs.

Table 34: Generals problems faced by the selected women entrepreneurs

Problems	(N-100)	Percentage
Finance shortage		67
Lack of Self confidence		63
Inability to fulfill social obligation		61
Earn relatives disdain		59
Fierce competitions		54
High cost of production		51
Limited managerial ability		42
Low risk-bearing capacity		33

*Multiple responses

The above table revealed that 67 per cent of the selected samples expressed a shortage of funds to meet the financial needs of the business as the major problem faced by them. Bankers, creditors, and money related organizations are not willing to give budgetary help to women borrowers on the ground of their not being reliable. Absence of certainty is a natural component generally looked by women. Lack of self- confidence which is basically a rousing component in running a venture, effectively was absent among 63 per cent. The inability to fulfill social obligation was expressed by 61 per cent since they have to strive hard to balance between managing the family and the enterprise. Earning relatives disdain (59 per cent), fierce competitions (54 per cent), and high cost of production (51 per cent) and limited managerial ability (42 per cent) were the other problems reported by the selected samples. Thirty-three per cent expressed low risk-bearing capacity as another barrier for running an enterprise. Women need great mental and physical effort to face these challenges to be successful entrepreneurs, (Nani, 2011).

4.2.5.2. Specific problems expressed

Women with less education have a feeling of blankness and inferiority complex, which results in facing problems listed in Table 35.

Table 35: Specific problems reported by women entrepreneurs

Problems	(N-100) Percentage
literacy level	74
Improper time management	70
Poor decision making	67
Lack of guidance and counseling	57
Poor performance	48
Inadequate rest	44
Ego problem in the family	42
Household activities	33
Caring of sick person	29

*Multiple responses

Table 35 revealed that literacy level was a specific problem to establish an enterprise, which was reported by 74 per cent. The family problem related to time management (70 per cent), poor decision making (67 per cent), lack of guidance and counselling (57 per cent), poor performance (48 per cent), and adequate rest (44percent) were reported as challenges in running the enterprise. These were said to be hurdles in running the unit successfully. Ego problems in the family (42 per cent), insufficient support towards household activities (33 per cent), and caring of a sick person (29 per cent) were reported as specific problems experienced by the selected women entrepreneurs. Figure 14 presents the specific problems reported by women entrepreneurs.

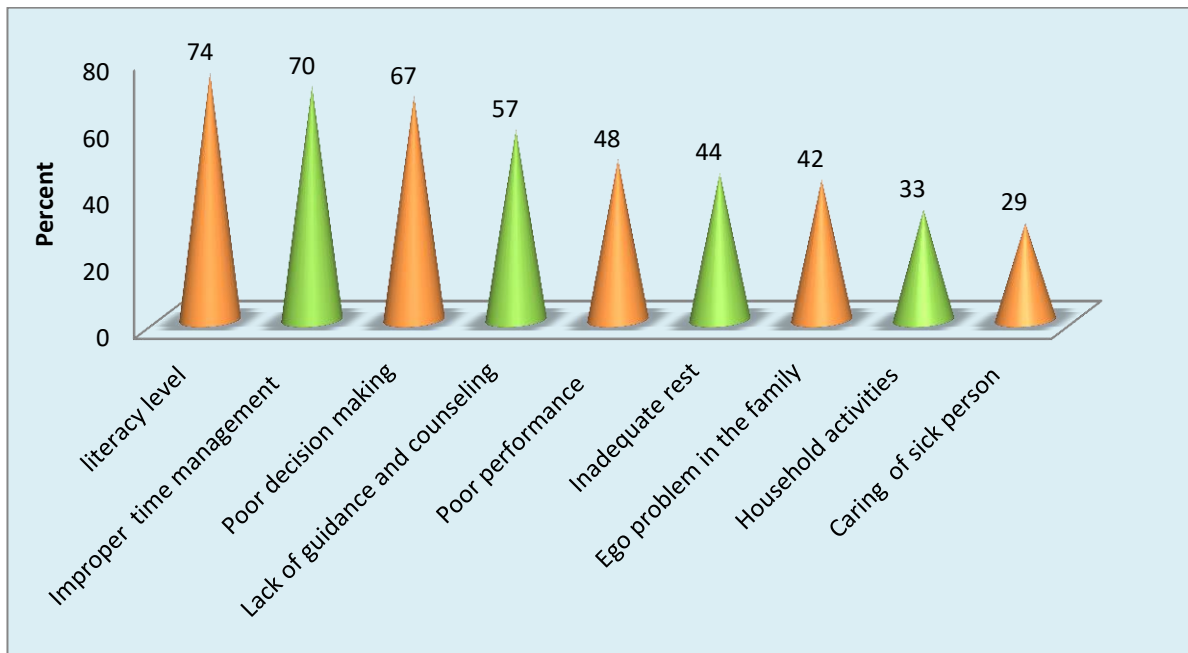


Figure 14: Specific problems reported by women entrepreneurs

4.2.5.3. Social and economic problems

The social problem and economic problem reported by the women entrepreneurs are presented in Table 36.

Table 36: Social problems and economic problems reported by the selected samples

Problem	(N-100) Percentage
Social problem	
Social status	78
Social acceptance	66
Absence of common platform to express	62
Less interaction with development agencies	58
Changing social environment	47
Economic problem	
Insufficient income	82
Unexpected expenditure	73
Inadequate savings	64
Inadequate working capital	55
Inability to provide securities for loan	36

*Multiple responses

The above table revealed the social problems expressed by the selected samples. Social status (78 per cent) and social acceptance (66 per cent), followed by absence of a common platform to represent (62 per cent), less interaction with development agencies (58 per cent) and changing social environment (47 per cent) were reported as the social problems experienced by the selected samples.

The economic problems encountered by the selected samples are insufficient income (82 per cent), unexpected expenditure (73 per cent), and inadequate savings (64 per cent), respectively. Insufficient working capital was expressed by 55 per cent. Thirty-six per cent showed that the inability to provide securities for the loan was a sensitive factor that caused problem when the financial need was required.

Table 37: Statistical analysis on specific problems by women entrepreneurs

Profile	N	%	Mean	S.D	df	F	Sig. value
Age							
25 -35 years	24	24	14.04	2.65	3	1.021	2.699NS
36 – 45 years	39	39	13.69	2.37			
46 - 55years	20	13.75	11.40	1.59			
56 years above	17	17	12.82	2.01			
Education							
8th standard	21	21	13.29	1.98	4	1.282	2.467
Matric	31	31	13.13	2.16			
Higher secondary level	23	23	14.00	1.98			
Under graduate	17	17	14.00	2.81			
Certificate course	8	8	14.75	2.60			
Family members							
2-4	36	36	13.00	2.05	2	2.840	3.090
5-7	45	45	13.82	2.40			
8 above	19	19	14.42	2.25			
Personal Income (per month in Rs)							
Upto Rs. 5000	9	9	13.44	1.81	2	.779	3.090
Rs .5001 - 10000	61	61	13.87	2.28			
Rs. 10001 and above	30	30	13.26	2.32			
Marital status	100	100					
Profile	N	%	Mean	S.D	t	df	sig. value
Type of family							
Nuclear	76	76	13.22	2.05	3.464	98	2.627**
Joint	24	24	14.69	2.40			

The above table mean scores show that Joint family respondents have higher mean scores of specific problem by women entrepreneurs (14.69) compared to Nuclear family (13.22). Level of more Joint family than Nuclear family. The following hypothesis was framed to test whether the difference in the mean scores of Nuclear and Joint families is significant .

Ho: There is no significant difference in the mean scores between Nuclear family and Joint family respondents.

The t-test value obtained for the difference in mean scores between Nuclear and Joint families is 3.464 which is higher than the critical value of 2.627 at 5% level of significance. Since the calculated t-value is higher than the critical t-value, it is inferred that the mean scores between Nuclear and Joint families. Hence the hypothesis is not accepted.

4.2.5.4. Problems faced at home

Table 38 presents the specific problems faced by women entrepreneurs at the household level.

Table 38: Problems faced by women entrepreneurs at home

Problems	(N-100) Percentage
Inability to look after children	95
Less care given to family members and other dependents	85
Disapproval of innovative ideas	85
Lack of support in case of setback in enterprise	80
Inability to enjoy the little joys of growing children	75
Get frustrated and angry over small matters	73
Irregularity of paid servants	62

*Multiple responses

Children are the priority in any household, and hence a majority of 95 per cent expressed their inability to look after children as a significant concern. Less care to family members and dependents and disapproval of innovative ideas were reported by 85 per cent, respectively. Lack of support was reported by 80 per cent while

inability to enjoy little joys of growing children (75 per cent), getting frustrated and angry over small matters (73 per cent) and irregularity of paid servants (62 per cent) were the other family-related problems at household level as reported by the selected women entrepreneurs. The majority of the issues were found to affect the women in nuclei families.

4.2.5.5. Workplace related problems

The work stations likewise offered ascend to physical and medical issues and meddled with work effectiveness. Angles like unhygienic environment, blockage, congestion, air, commotion and contamination are common problems which inhibit to execute the work comfortably. Insufficient tools increase the issues of the workers to complete the job in an orderly manner. Besides, the frequent absence of the workers affect the work execution very severely. Table 39 presents the workplace-related problems faced by the women in the tailoring unit.

Table 39 : Work place related problems faced by women in the tailoring unit

Work related problems	(N-100) Percentage			
	Always	Often	Sometimes	Rarely
Travel tiredness	49	15	25	19
Eye strain	43	18	12	21
Minor accidents	43	13	8	36
Headache	42	21	20	22
Space congestion	40	37	16	18
Poor air quality	38	25	30	36
Unhygienic surroundings	37	17	8	28

*Multiple responses

Table 39 revealed the work related problems experienced by women entrepreneurs. Forty-nine per cent expressed travel tiredness. Forty-three per cent reported eye-related issues and eye strain due to insufficient light at the workplace. Many times faulty tools have caused minor accidents and hurts, which was reported by 43 per cent. Headache due to noise (42 per cent), space congestion (40 per cent) and poor air quality (38 per cent) leading to respiratory problems were mentioned as work-related problems, which had led to a poor work environment. Thirty-seven per cent reported unhygienic surroundings at the worksite. Thus it can

be concluded that flaws in the workplace do affect the health and welfare of the workers. Studies conducted by Nauriyal (2006) proved that working conditions in an unorganized work sector, in turn, will have an impact on worker's activity. Space congestion, poor air quality, and crampedness, and unhygienic surrounding area are of concern, which could be overcome by having an accessible tailoring unit. This could provide more comfort to work and result in a better quality of workmanship.

4.2.5.6. Stress management

Modern life is full of stress. All face stress in life due to demands that are expected and automatically we react which in turn causes stress. The aspects dealt under stress management are discussed under the following subheading:

- i) Causes of stress
- ii) Symptoms of stress
- iii) Health problems
- iv) Stress coping methods

i) Causes of stress

The workplace is widely regarded as a source of stress. Work stress is concerned with running an enterprise with long working hours. Time pressure, role conflicts, and reaction to business demand result in health complaints, which in turn affect the business. Table 39 represents the causes of stress reported by the selected samples.

Table: 40 Causes of stress reported by the selected samples

Causes	(N-100)	(N-100)	(N-100)
	Percentage	Percentage	Percentage
	Often	Sometimes	Rarely
Long Working hours	70	20	10
High time pressure	52	33	15
Role conflicts	43	31	26
Economic demands	42	31	27
Poor memory	40	35	25
Feeling tense	37	43	20
Cope with past failures	32	45	23
Anxiety	30	48	22
Depression	32	46	22
Anger	30	45	25
Negative thinking	28	52	20
Loss of confidence	26	44	30

*Multiple responses

The result revealed that the majority of the samples reported long working hours (70 per cent) and high time pressure (52 per cent) as causes for stress. Forty-three per cent and 42 per cent reported role conflicts and economic demand, followed by poor memory (40 per cent), feeling tense (37 per cent), cope with past failures (32 per cent), and anxiety (30 per cent). Depression (46 per cent), anger (45 per cent), negative thinking (52 per cent), and loss of confidence (44 per cent) were the other problems reported as causes for stress as reported by the selected samples. Stress can be defined as any external or internal condition that challenges the homeostasis of a cell or an organism. It can be divided into three different aspects: environmental stress, intrinsic developmental stress, and physiological stresses. Throughout life, all living organisms are challenged by changes in the environment and are affected by some stress, (Kagia et al., 2012).

ii) Symptoms of stress

Working women are at depression since they have to perform the double role and take up the burden of housework and outside jobs. Both are different from one another, and this leads to stress. The symptoms of stress are discussed below.

Table 41 represents reasons responsible for stress as reported by the selected samples

Table 41: Symptoms of stress as reported by the selected samples

Symptoms	(N-100) Percentage		
	Often	Sometimes	Rarely
Restlessness	62	30	8
Accelerated speech	55	25	20
Irritability	52	42	6
Nervousness	50	41	9
Moody	40	35	25
Short- tempered	17	72	11
Worrying	15	75	10
Getting confused easily	13	35	52
Gain/Loss of weight	5	33	62
Feeling negative about everything	3	23	74

*Multiple responses

Various reasons were reported as symptoms of stress by the selected samples. Stress among the women entrepreneurs causes disturbance in the emotional stability of the person, which includes a state of inefficiency in the behavior, personality, individuals, organizations, and society, (Miller, 2000). Table 37 revealed that the majority of the sample experienced restlessness (62 per cent) followed by accelerated speech (55 per cent), irritable (52 per cent), and nervous (50 per cent). This expression was said to be experienced quite often. However, being short-tempered and worrying (75 per cent) were reported as an expression for an outlet for stress. These problems were reported to be experienced sometimes. These problems experienced by the selected women entrepreneurs will affect the growth of the enterprise. Hence women entrepreneurs should pay utmost importance and attention to set right the problems. Stress is the pressure people feel while at work and in private life.

iii) Health problems

Das and Gangopadhyay (2005) revealed that the high incidence of work-related health problem was the musculoskeletal disorders prevalent among the manual handling activities. Workers involved in sewing activities such as cutting,

drafting, attaching saree fall, hemming, button stitching, etc, may be at risk of developing musculo-skeletal disorders. Table 42 presents the problems experienced by women entrepreneurs while performing tailoring activities.

Table 42: Health problems experienced while performing tailoring activities

Problems	(N-100)	(N-100)	(N-100)
	Percentage	Percentage	Percentage
	Often	Sometimes	Rarely
Eye strain	80	11	9
Neck pain	73	16	11
Knee joint	48	20	32
Thigh muscles	42	24	34
Shoulder joint	43	45	12
Calf muscles	36	22	42
Wrist	40	32	28
Cervical region	32	41	27
Finger joint	31	52	17
Back	30	39	31
Ankle joint	19	49	32

*Multiple responses

The results revealed that all the selected entrepreneurs who performed tailoring activity experienced pain in the neck, shoulder joints, and cervical region. It can be concluded that those who completed the event in an ergonomically good posture had fewer problems compared to those who did not have the proper method to perform the activity to perform without strain.

Growing fashion and style demand higher expectations from the tailoring units. Workers involved in tailoring activities such as cutting, drafting, attaching saree falls, button stitching, and embroidery developed musculo –skeletal disorders. This is characterized by pain, numbness, and lack of mobility in the affected area, usually the hands, shoulder joints and backs. Sewing related injuries have been documented in areas performing sewing activities. Wright and Susan (2001) found that well designed convenient sewing area large or small saves time and energy. Studies have, shown that operators of sewing machines, reported discomfort in the left shoulders, neck, lower back, and legs, (Blader et.,al ,1991).

The results showed that all the selected entrepreneurs who performed the tailoring activity of drafting and cutting experienced pain in the neck, shoulder joints

and legs, and lower back. Almost all the selected samples experienced this. Pain in the knee(48 per cent), wrist (40 per cent), thighs (40 per cent) and joints (43 per cent) respectively were reported which are of concern which can affect the business in the long run; care needs to be taken to work in an ergonomically planned work area. Hypothesis 2 which states that the tailoring unit layout has association with the activities performed .Hence the hypothesis 2 has been proved.

iv) Stress coping methods

Women have taken multiple roles to adapt to changes in society today. Women need to understand stress, recognize warning signs, and develop coping skills to maintain health in all dimensions to manage their families. Managing a family today is a full-time task in itself. For many women, stress can be a positive face in their lives, enabling them to do their best, (Meena and Prakash ,2012).

Table 43: Stress coping methods followed by the selected samples

Stress coping methods	(N-100) Percentage			
	Daily	Weekly	Monthly	Rarley
Walking	46	27	22	5
Prioritizing work	45	26	17	12
Exercise	42	32	22	4
Spiritual activity	43	31	21	5
Meditation	37	30	27	6
Yoga class	36	41	20	3
Reading	30	45	21	4
Gardening	30	37	25	8
Listening to music	27	49	17	7
Family outing	10	36	49	5

*Multiple responses

Stress Coping is the process of spending conscious effort and energy to solve the personal and interpersonal problem, <https://www.boundless.com/management>. It was observed that emotion-focused strategies are the most frequently used coping strategies used to cope with stress among women entrepreneurs. It is heartening to know that despite the complexity of work and various challenges, women have been dealing with stress through their positive

attitude. A high level of stress prompts them to take up talking with family members and friends to discuss their concerns. Walking (46 per cent) , prioritizing work, (45 per cent), exercise (42percent) and spiritual activity, (43 per cent) were given priority ,followed by meditation (37 per cent), yoga class (36 per cent) and turning to reading, gardening and listening to music is some of the possible common ways practiced to cope with stress among the selected women entrepreneurs. However, due to constraints, they had not been able to practice them regularly.

4.2.6. Satisfaction derived by women entrepreneurs

The satisfaction derived by the selected women entrepreneurs which centered around managing the enterprise and the home successfully is presented under the following heading:

4.2.7.1. Benefits

4.2.7.2. Factors for success at home

4.2.7.3. Factors for being successful entrepreneurs

4.2.7.4. Attitude of the customers

4.2.7.5. Suggestions for future entrepreneurs

4.2.7.1. Benefits

The women entrepreneurs conceived the following benefits by taking up self-employment, Table 44.

Table 44: Benefit expressed by the selected entrepreneurs

Benefits	(N-100) Percentage
Status in the society	100
Freedom of expression	90
Decent standard of living	89
Self -dependence	87
Improvement in knowledge	81
Social recognition	78
Development of managerial skills	74
Family prestige	67
Economic security	64
Improvement in social contacts	58

*Multiple responses

All the selected samples reported social status, freedom of expression (90 per cent), decent standard of living (89 per cent), Self-dependence (87 per cent) and improvement in knowledge (81 per cent) which were highly appreciative as the benefits enjoyed by the selected entrepreneurs.

4.2.7.2. Factors for success at home

Table 45 presents the factors for success at home, as reported by the selected women entrepreneurs.

Table 45: Factors for success at home

Factors (at home)	(N-100) percentage
Determination to be a good homemaker	87
Contentment in hard work	76
Co-operation of husband and family members	73
Proper attitude towards family	65
Good management	58
Availing paid helpers	54
Effective handling of income	52
Carrying self with respect	52
Facilities and comforts in the house	52
Care given to family members	48

*Multiple responses

The table revealed that the majority of the respondents (87 per cent) expressed determination to be a good homemaker was the main criterion for the success in running a home. Contentment in hard work (76 per cent), co-operation of husband and family members (73 per cent), proper attitude towards family (65 per cent), good management (58 per cent), and availing paid helpers (54 per cent) were the factors responsible for success. Effective handling of income, having self-respect and facilities, and comforts in the house were reported by 52 per cent, respectively. The care given to family members (48 per cent) was mentioned as a factor that enabled them to be successful women entrepreneurs. The majority of the samples were fully satisfied with their role which helps to be committed both at home and the enterprise. Upholding strong values, earned them respect.

4.2.7.3. Factors for being successful entrepreneurs

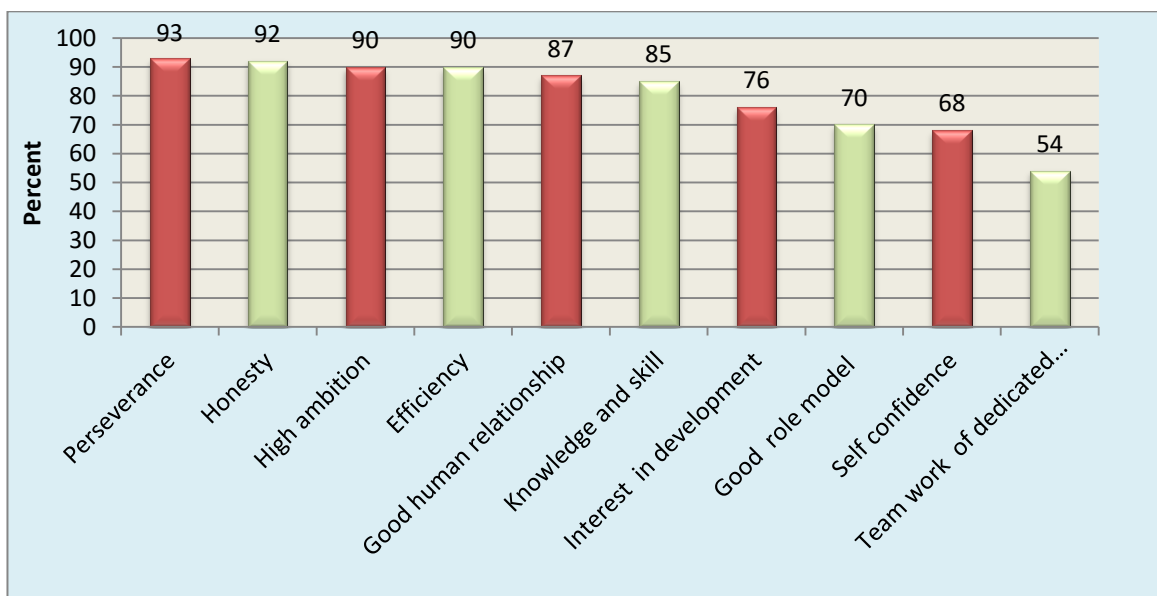
The factor responsible for being successful entrepreneurs, as reported by the samples is presented in Table 46 and figure 15.

Table 46 represents the factors that enabled them to be successful entrepreneurs.

Table 46: Factors for success at enterprise

Factors (at the enterprise)	(N-100) Percentage
Perseverance	93
Honesty	92
High ambition	90
Efficiency	90
Good human relationship	87
Knowledge and skill	85
Interest in development	76
Good role model	70
Self confidence	68
Team work of dedicated workers	54

*Multiple responses

**Figure 15 : Factors for success at enterprise**

It was found that the most essential variable contributing to business success of entrepreneurs were perseverance (93 per cent) and reputation for honesty (92 per cent), followed by high ambition (90 per cent), efficiency (90 per cent), good human relationship (87 per cent), knowledge and skill (85 per cent), interest in development (76 per cent), good role model (70 per cent), self-confidence (68 per cent) and teamwork of dedicated workers (54 per cent). It indicates that the

success of an entrepreneur can be measured by learning the values and accepting attitude changes. They never had negative feelings personally, which initiated their involvement and dealing with a different group of customers. These were observed during the survey, and hence, it concluded that the success of women could happen through the enterprise for which she is solely responsible.

Today women are in the state caught between traditional roles and the challenges to realize their potential outside. Hence, they have to do a lot of balancing between home and workplace.

4.2.7.4. Attitude of the customers

The attitudes of the customer towards tailoring units is presented below.

The findings in Table 47 indicates the attitude of the customers, as reported by the selected entrepreneurs.

Table 47: Attitude of the customers as reported by the selected samples

Attributes	(N-100) Percentage
Good workmanship	98
Latest designs	92
Creative ideas	92
Respect for customers	72
Reasonable charges	69
Customers confidence	66
Favorable location	58
Delivering goods in time	43

*Multiple responses

The table revealed that good workmanship (98 per cent) latest designs (92 per cent), and creative ideas (92 per cent) were the features that attracted the customers. Respect for customers (72 per cent) reasonable charges for the customers to have a lasting relationship with the tailoring unit (69 per cent) and customer confidence (66 per cent) were the other attitudes that were mentioned by the selected samples as indicated by the customers. Location (58 per cent)and delivering in time (43 per cent) also were the reasons cited by the selected entrepreneurs, which enabled the customers to have a constant relationship. All

these attitudes cherished by the customers, and hence they preferred to get their work done in the respective tailoring unit.

4.2.7.5. Suggestions for future entrepreneurs

The experienced entrepreneurs had in reserve a few suggestions for those who chose to take up entrepreneurship as a career, which is given below.

Table 48 presents the suggestions given by the entrepreneurs

Table 48: Suggestions for future entrepreneurs

Suggestions	(N-100) percentage
Strong determination	96
Role model	95
Perseverance	87
Apply for loan in advance	84
Keep all documents updated	76
Have good work relation with co-workers	72
Be punctual	69
Have knowledge on the concept	63
Look into all details of enterprise	55
Remember to update with information	48
Be sincere	43

*Multiple responses

The table revealed that a majority of 96 per cent of the respondents expressed strong determination and to be a role model (95 per cent) as suggestions for future entrepreneurs. Perseverance (87 per cent), apply for a loan in advance (84 per cent), keeping all documents updated (76 per cent), and have good work relations with co-workers (72 per cent) were also mentioned as suggestions. The other opinion were to be punctual (69 per cent), have knowledge on the concept (63 per cent), look into minute details of the enterprise (55 per cent), remember to update with information and to be sincere, (43 per cent) were the suggestions given by the entrepreneurs for the future entrepreneur.

Women of today are orienting themselves towards taking up self -employment as a career. Women's attitude towards positive social reform can help in better utilization of resources so that combining home and work will be a pleasure to

them. The future of women entrepreneurs may visualize a change role perception at home since she has to meet the demands of employment and career outside her home.

4.2.7. Developing a feasible, accessible layout

4.2.7.1. Proposed accessible layout plan for tailoring unit.

The proposed affordable work layout design is illustrated in figure16. The cross-sectional view of all the four walls is illustrated in figure17,18, 19 and 20. The layout is designed for an area measuring 11'x10' of a total space area of 110 sq.ft. Having in mind the requirement of the selected tailoring units, a floor plan measuring 10'x11' was developed.

- Provision for two machines, along with space for cutting and drafting are provided.
- Storage provision was given importance, which is at present provided on one wall. This could be done for all the four walls to avoid crampedness of mixing up of the materials.
- Enough space for customers was taken into consideration. The provision given for the cupboard could be converted into a trial room for the customers. Wheels are provided for the cabinets for shifting, in case of any change of rearranging the layout is required. However, care were be taken to ensure sufficient ventilation, aeration, and a clean atmosphere.
- Ventilators provided between wall and ceiling throughout all the four walls.
- The flexible cutting board which can be folded and opened is advised.
- Cutting board can be used for ironing the finished product before handing over to the customers.
- Switches for fan light and plug points to be installed at a convenient height on all three walls.
- Glass door to be provided with provision for a gap at the lower level for fresh air to come inside the room. Glass door gives an illusion of space besides giving ventilation.
- The entrepreneur can also see through the glass doors.

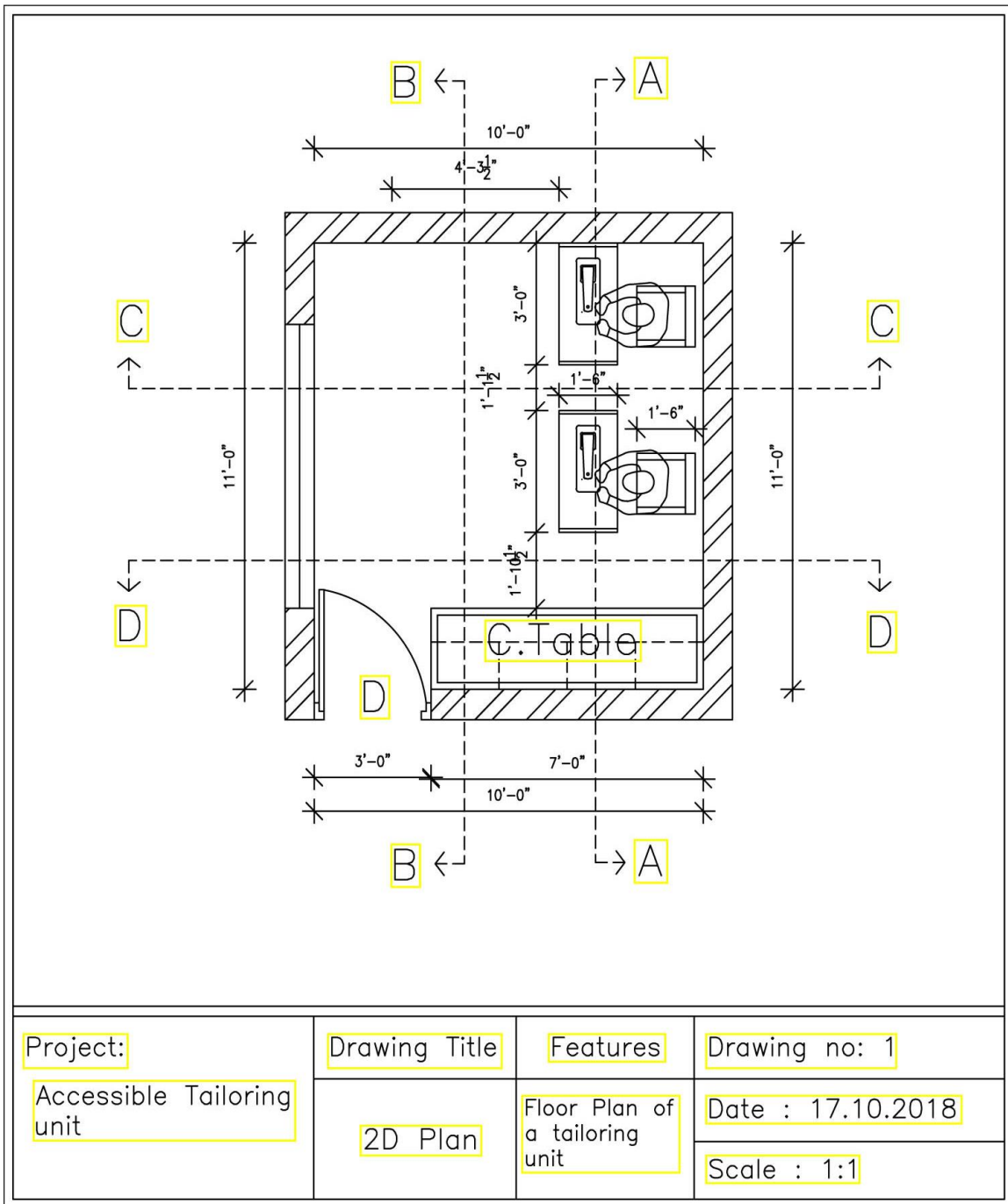


Figure 16: Floor plan for proposed tailoring unit

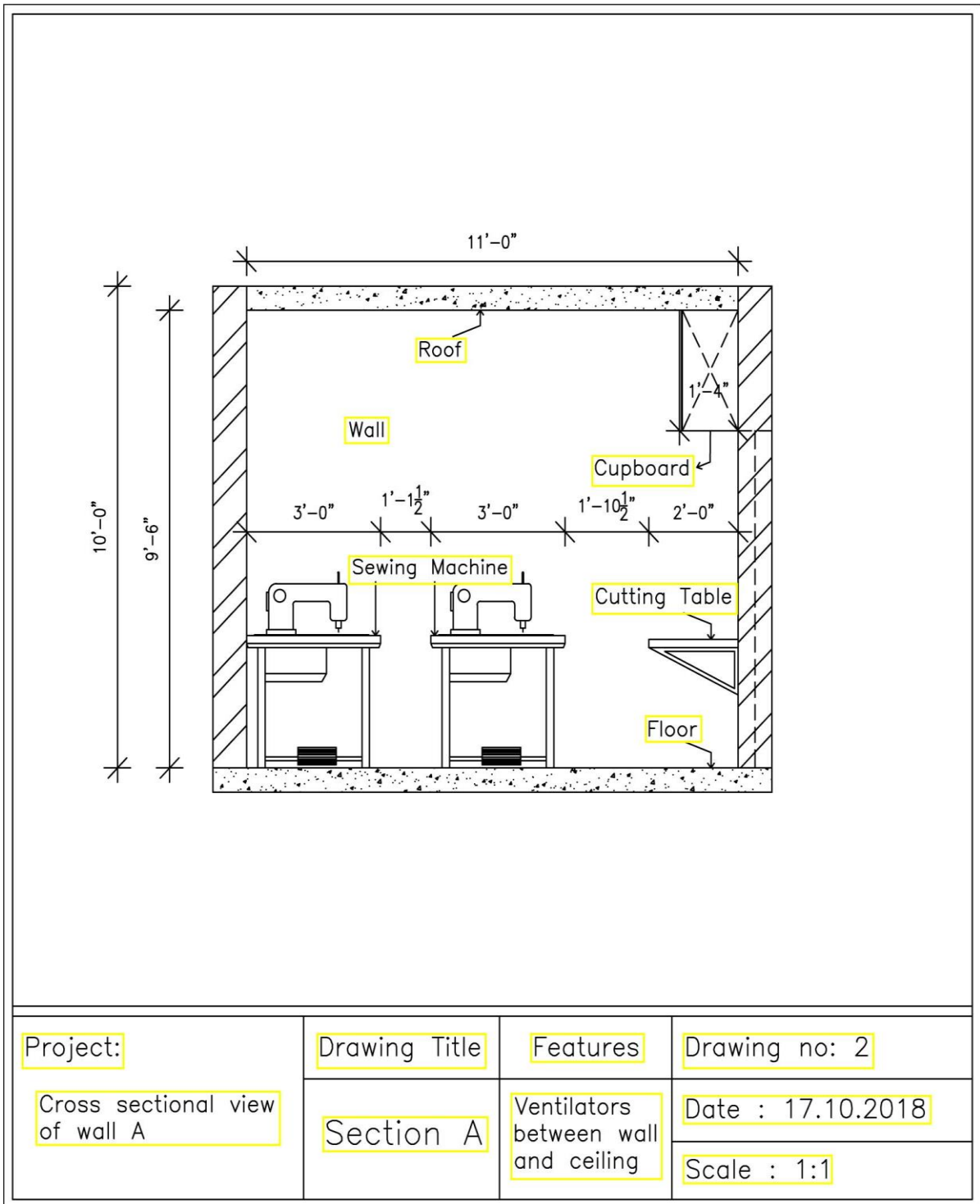


Figure 17 Cross Section view of wall A

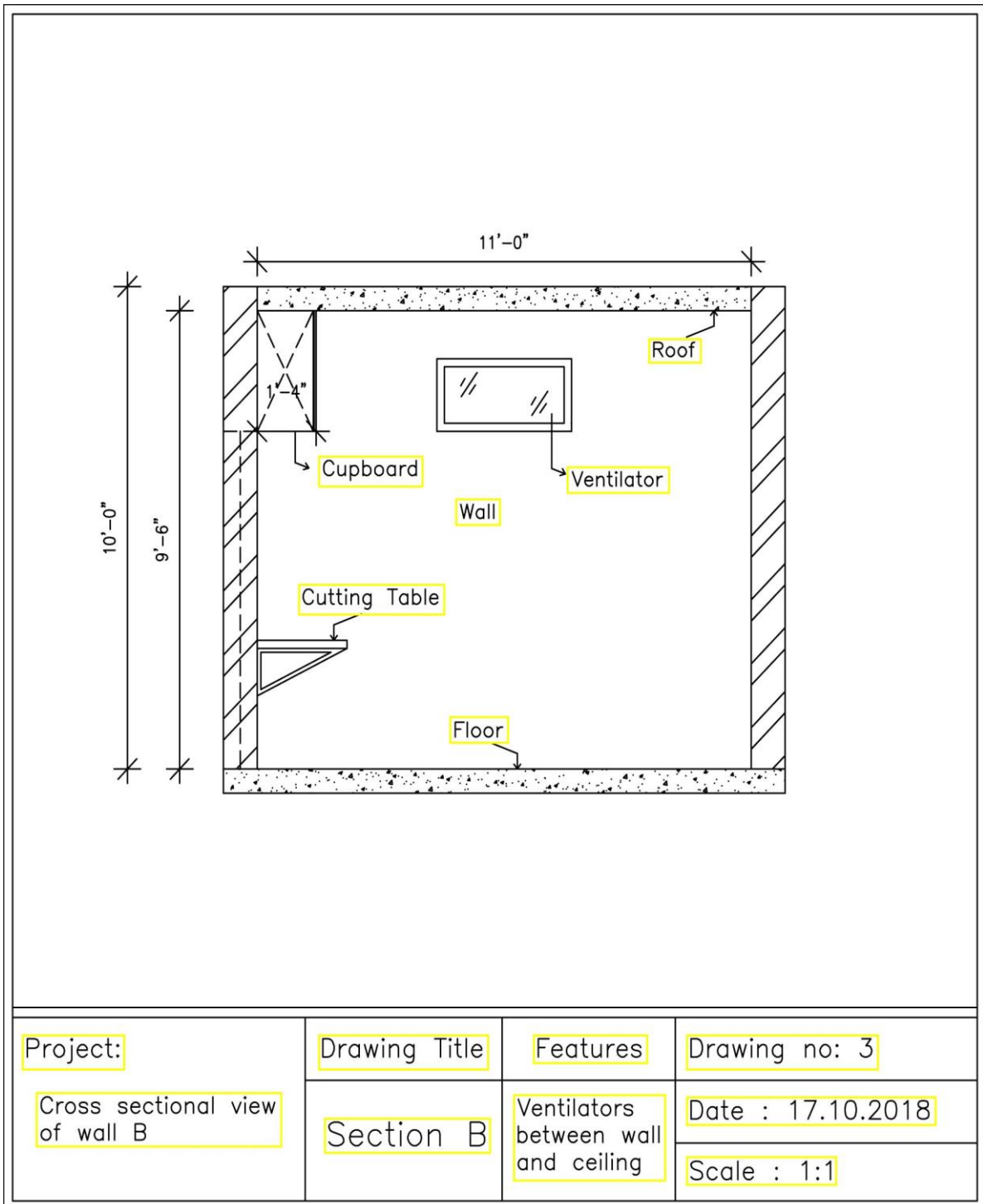


Figure 18: Cross Section view of wall B

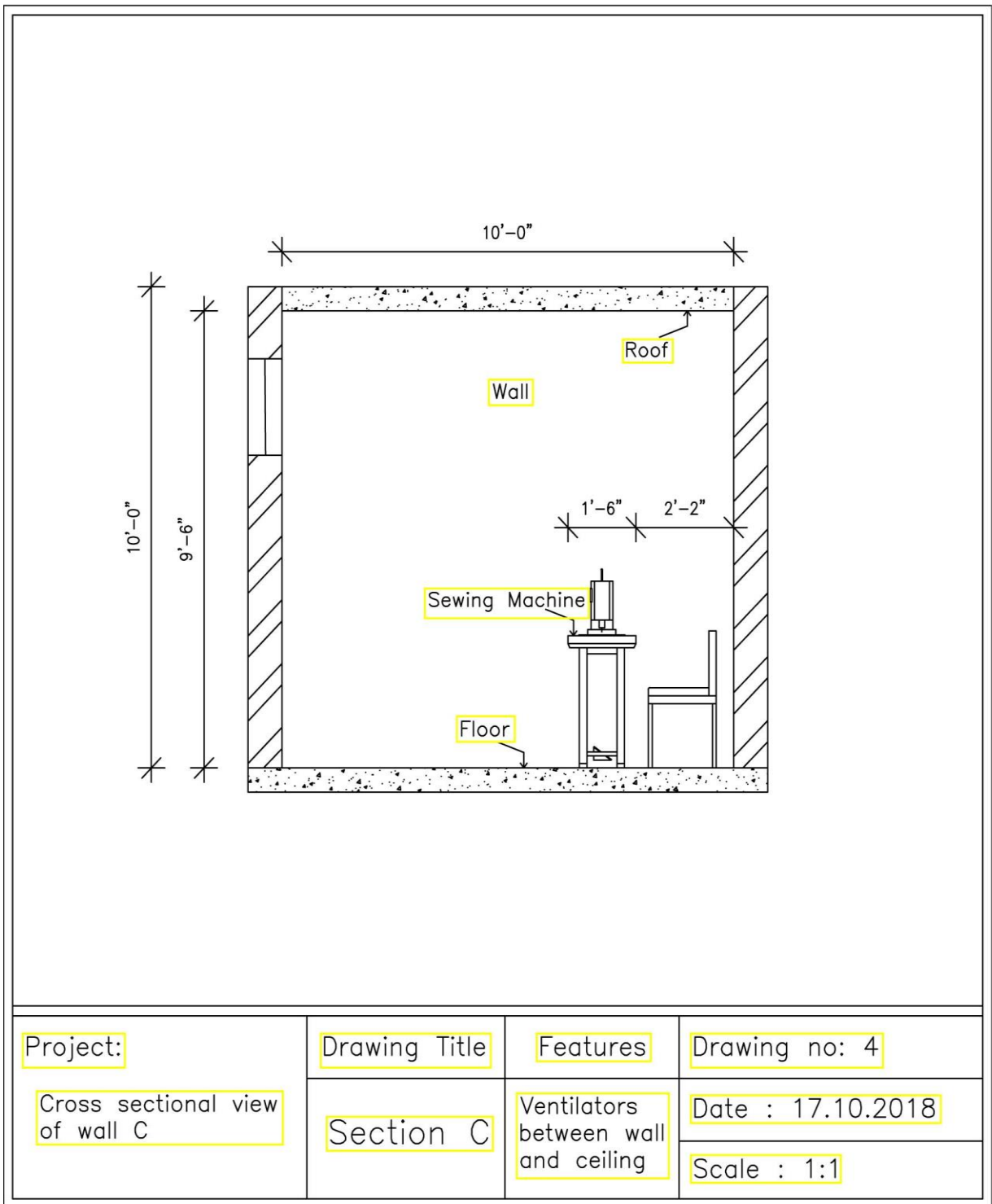


Figure 19: Cross Section view of wall C

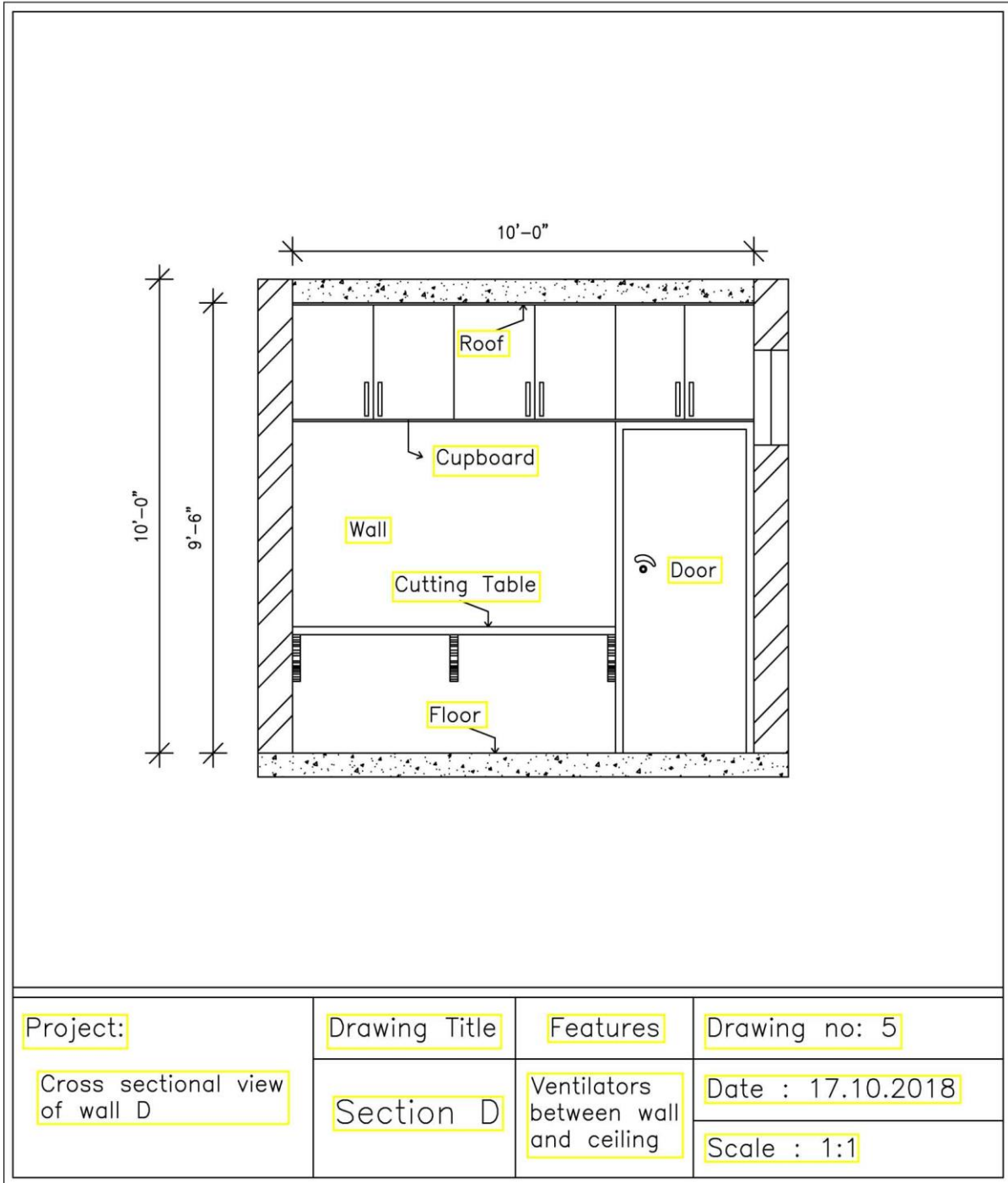
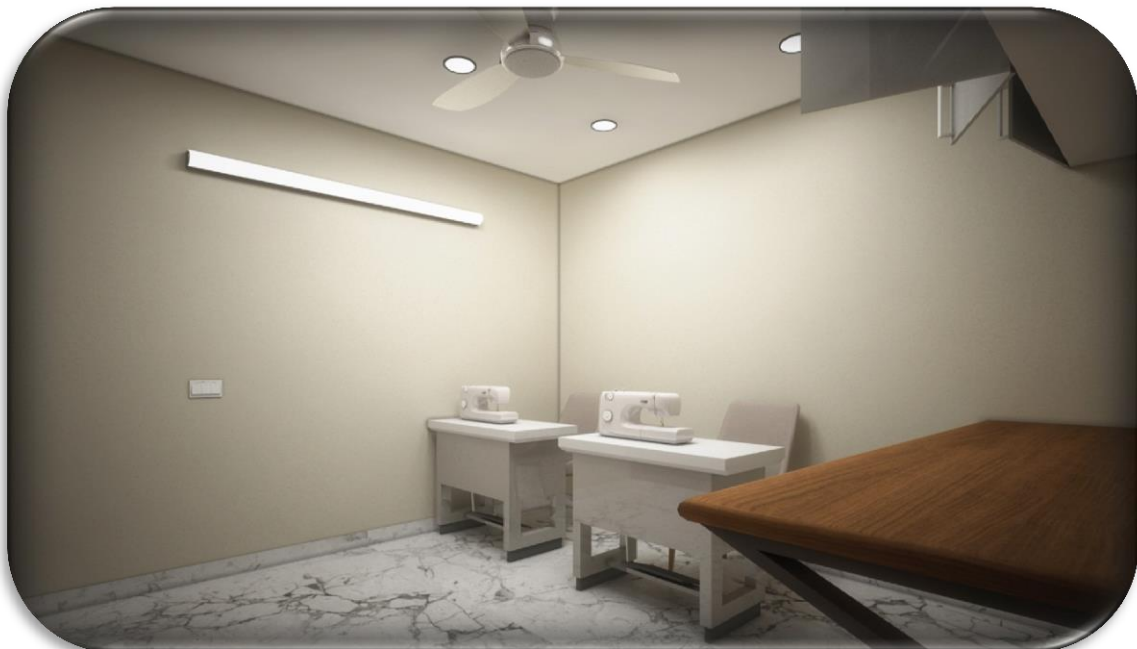


Figure 20: Cross Section view of wall D



**3D Design Develop for the tailoring unit wall – B and D
Plate - 4**



**3D Wall A and C
Plate - 5**

Phase III**4.3. Case study**

Five women entrepreneurs running tailoring units were identified as samples for the case study from the surveyed one hundred samples and an in depth interview was conducted with them by the investigator. The selected samples were out spoken and shared their views. A few were not inclined to be photographed. Their real names have been used with their consent for presenting their views and giving an account of their tailoring unit.

Case 1

Pushpa 40 years old, has four members in her family, one son and one daughter. She was in business for the past 7 years and has contributed 50% towards family income. Her husband is educated up to 10th standard. The husband was working in Ganga hospital as security. He earns a meagre income. Family needs were increasing, and there had been no source of extra income for the family. Pushpa had done tailoring courses before marriage out of interest. She did not have any work experience, but considering the family business, she discussed the idea with her husband, and he supported her to start the tailoring business. He contributed a small amount for her business, with which she purchased a sewing machine. Initially, she began stitching blouses and doing some alteration work. Since her stitching was not professional, she did not get enough responses, and she got stressed for a few months. This initiated her to acquire an advance tailoring course. She took care of her family and household work. She gave maximum time to the business. Her entrepreneurial mind did not allow her to take rest. She takes care of both the household and her business. During leisure time, she thinks about her business. She was searching for the reason for her failure in the business. She revealed that location was the main problem since there was not sufficient space for stitching clothes, and the work area was not adequate to employ workers to work. So she decided to change the location to get more demand and to have a good site with enough space to work without stress at the workplace.

She gave up her first shop and found another place on a rental basis at the public market place. She starts her work with enthusiasm, at 10 am and goes on till night 8.30 pm. She works from Monday to Saturday. On Sundays, she spends time with her family. After she changed the location, she received a good response from the customers and received more work orders. Her business was slowly flourishing, but there was challenging to manage alone. So she employed two assistants to help her. She kept a good rapport with her employee and paid their salary on time. Her assistances are satisfied with the way she treats them. At present, she was making good profit through her business. She decided to expand her business. Once her business started to flourish, she decided to expand and purchased dress materials. Now her customers, purchased material from her shop and get stitched. This added extra benefit to her business, and she started getting a good response from customers.

After two years, she decided to expand her business further. She started earning a good profit, which she decided to save in the bank. She expressed that her husband and family support were the main reasons for her success. She said though her husband did not earn much but assisted her business. Now in her shop, she sells readymade garments stitched in her unit. Her husband respects her for the contribution that she had rendered to the family. Even though her husband supported her, all the business decisions are taken by herself, and her husband encourages positively. Today husband and wife together are earning for the family, and financially they are well off enjoying a happy life with their children. Talking about struggle with the business, she replied that because of her husband's support, she was able to overcome all problems and challenges in her business. There were several issues, but the situation were correctly handled on time. She was satisfied with what she had achieved, and she wishes to prosper in the future. Her self -belief and self -confidence were the essential tools for success to develop herself.

Case 2

Sharmi 38 years old, belongs to a backward class. There were three members in her family, including her. She was in business for the last 5 years and

contributed 45 % towards family income. She is educated till higher secondary, and her husband is educated upto 10th standard. Her husband is running a grocery shop. Her husband earns more than Rs20,000/ per month. Both are into business. Her husband's income was not sufficient to meet their household needs. They stayed in a rented house. They had to pay rent both for the house and the shop. Her household responsibilities and expenses were increasing. She thought of doing work that would enable her to earn some income for the family. She has experience in tailoring for the past three years. So she discussed with her parents to start up her tailoring unit. With the support of her parents, she started her tailoring unit. Her husband did not support her business. Initially, she had to face problems with household responsibilities, and she was new to business after a long gap. She had to take care of her children. She had a tough time for a few years.

As time passed, she got into the business. For the past few years, she was stressed and had many problems with her husband. She had to face many challenges in household and business because she had neither a helping hand nor support from her family or her husband. She had pressing stress on her business and household activities and for children. She managed the household activities also. Her primary stress was lack of support from her husband, who did not support her business. In spite of many problems faced, she did not give up hope because she knew without her business, it would be tough for her family to survive. She started giving more time and attention to the business and still managed the time for her household activities. She used to wake up early in the morning and do her household activities, packed launch for her children, and herself. She was on time to her work spot, Since she realized that she needs to give maximum time to her business.

Her business started growing, and thereby her earnings also increased. She started stitching blouse, saree fall, designing, and took up alterations. Her business started to flourish and expanded slowly day by day. She was fortunate to get a sizeable number of customers. Since she had to take much pressure to look after her housework and her business, she employed one permanent and two temporary staff to help her in the tailoring unit. Slowly her business started to expand, and

customers also increased. After developing the firm, she started purchasing dress materials and started selling readymade garments in her shop. She worked for eight hours on an average every day. She is more flexible and is less stressed due to her skill, talent, and determination towards her work, which has made good progress. She motivated others to set their business. Her income slowly started increasing. She had created goodwill with her employee and customers. Seeing her business success, her husband has realized her importance. He is now assisting and helping her business. She was the decision maker for the business as well as in her house. She played the role of the head of the family. She plans to open more tailoring units for added income. She says she has the strength to face challenges in the future and to continue her business. She was not aware of any government facilities, but now she is interested in getting information about loan facilities available. Her company has given her money and functional status in the family as well as in society.

Case 3

Nithya 34-year-old is an undergraduate degree holder. She earns an income of more than Rs 10,000/ per month. She started her business six years ago. Her husband is educated upto 12th standard. He earned more than Rs 21, 000/ per month. He is a businessman running a garment shop. She has two sons and stays in a joint family with her mother in law, father in law and brother in law in a three-bedroom apartment. Her mother in law has no energy to do household work, and therefore, Nithya has to wake up early morning and perform the household activities before 9.30 am. After finishing her household work, she leaves for her work. She travels by two-wheeler. Her day seems to fly. Again after returning home, she has to resume in dinner preparation and cleaning up. By the time she retires to her bed, she is drained out. Since they are in a joint family, there was some work or the other always. Her brother in law did not help in any housework. She felt that there would be more freedom in a nuclear family.

Because of time constraints, sometimes she is not able to reach the workplace on time to open the shop. She works from 10.00 am to 7.30 pm in her tailoring unit. She did not invest any capital in the business. She had four workers.

Her husband supported her business and supplied the dress material for stitching and displayed in her shop. With her husband's support, she managed to establish the business. Sometimes she stitched at her home whenever she had some time. Her business is well known in the area, and she had many customers. She tried to finish her task on time and wanted to gain the confidence of her customers. She stitched blouse with design, and kid's dress, pants, and alterations were taken up. While running the business, she had to face problems of recovery from the customers. But she learned her lesson from experience and took care while giving credit facility to the customers. She maintains a good rapport with her staff. She had problems and challenges both with the household and workplace, but still, she handled wisely. She has the desire to expand her business. Her business setup sells small items like earrings, chains, bangles, etc., which can be easily carried by the customers. She maintains the business accounts but faced problems due to the lack of time to maintain regularly. She took over the responsibility of her family. She provides financial support to her mother, also.

Doing business is challenging for women. Without family support, it would be difficult to proceed further. Her husband supported her and took care of her children and household work. Her husband helped her in all possible ways and therefore she was able to do her job successfully. However, she alone takes her business decision, but sometimes she discusses her problems with her husband before making a decision. She plays an essential role in family decisions. After nearly five years, she has succeeded in her business and now enjoys her status in her family. She has a respectable status in society as well. She expects that the government should provide proper infrastructure and create a suitable environment and encourage the women in the entrepreneur area.

Case 4

Malar 36 years old is educated upto 12th standard. She has been in the saree fall bidding business for the last four years. She has three members in her family. Her husband's job is temporary, and his income is not sufficient to meet their household needs and children's education. She faced tremendous problems in managing her family expenses. She tried a lot to find a job but was unable to get

one. She discussed her issue with her close friends. Her friend works in a small company as a salesperson. Since her friend is working for two years, she helped Malar to join and work in the company. She used to go from door to door to sell the products from 10.00 am to 6.00 pm and earned a merger income per month. Besides, became very tired and exhausted by the end of the day. There were innumerable problems in this work. She decided it was time to change her job. So she shifted to stitching blouse and saree fall. After a few months, she opened a small tailoring unit with the help of her friends and relatives. Relatives helped in the business by providing customers. She started slowly earning more.

She was struggling hard to run her business and for the survival of her family. She required support from her family. She expected support from government schemes so that she can switch over to a profitable business. After three years of struggle, her business started to flourish day by day, and she witnessed many customers coming to her shop. However, she had a financial shortage but still was able to manage to pay her workers. She employed two persons to help in the tailoring unit. She managed to purchase two machines to fit into her small place. She travels by bus, which takes 15 minutes from home to the shop. She works for more than eight hours to meet the demands of the customers. She stitches saree fall and blouse, and her customers appreciate her workmanship. Her husband's support and his encouragement gave strength to face the problems. Her continuous dedication has changed her image due to her bold step to enter into her own business.

Case 5

Nirmala 40 years old, is running a tailoring business. She has four members in her family. She has the responsibility of taking care of her mother and elder sister. Her husband is educated upto the undergraduate level. Both of them together run their own business. She had been in the business for 10 years. She contributes 50% towards the family income. Her parents supported her to take up this business. Her family was undergoing crucial financial problems as well as mental stress. After she completed her 12th, she joined a tailoring course. After she finished her course, she started her own business with support for her parents.

She began with a small investment to set her tailoring unit in a rented shop in a public area. She has the right customers because she is good-natured and sincere. This enabled her to retain her customers. Her income increased slowly and was able to support the family. Since her parents are not well, she has to undergo stress.

Her business did not face any severe problem, but she had to face many family problems that she confronted badly. She is now married and has two daughters. Her business has increased over a period of 10 years. She has appointed a full-time helper to assist her in the business. She stitches blouse, designs blouse, and does embroidery work in her shop. She has three sewing machines. She works and relaxes and takes a break in between time while working. She takes responsibility for household work. She cares for her children and husband. She says her business should sustain, expand, and continue as a family trade in the future.

Now she purchases dress materials and keeps modern dresses to meet the fashion. She also helped her husband. Her husband always supported her in this matter. She says that because of her business, she was able to face all her family problems. She was satisfied and happy because she had performed her duty and at the same time, gave the right treatment to family. She enjoys full freedom upon her income and takes independent decisions. Her ultimate wish is to develop her business, not nearly for earning money more but to achieve something great. For future development, she wants to get more information about business funds, training, and other types of support and excellent facilities from the government which can help her to move forward in her life.



Case study – Women Entrepreneurs

Plate – 6