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AN EMPIRICAL STUDY OF FACTORS AFFECTING  
WOMEN ENTREPRENEURS IN THE GARMENT INDUSTRY  
IN THE STATE OF TELANGANA

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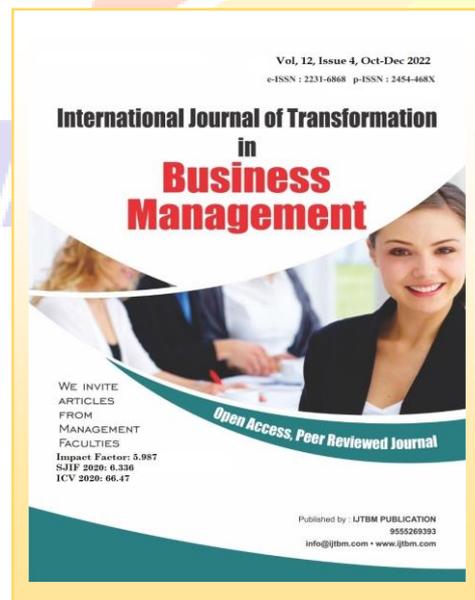
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**ABSTRACT**

While women account for over half of India's population, they play a surprisingly little role in entrepreneurship and its development. Although women's contributions to economic development are crucial, many sectors of society, including governments and NGOs, have not done enough to support women in realising their aspirations to launch their own enterprises. Female entrepreneurs face sexism and economic challenges before, during, and after launching a firm. Women business owners confront a unique set of obstacles and opportunities, both of which will be included into the present study's evaluation and identification processes. As part of the ongoing research, we will do this assessment and identification. The major purpose of this study is to assess the position of women entrepreneurs in India, particularly in the textile sector of the Telangana state economy. Analyzing the new federal and state regulations available to women business owners in India is crucial. The study's overarching goal is to determine whether the existing policies are adequate and contribute in any way to the advancement and strengthening of women business owners in India. Currently underway research is expected to provide useful information that will aid in developing India's thriving new business environment.

**Keywords:** *Women entrepreneurship, Decision-making, financial empowered, challenges*

**INTRODUCTION:**

Despite India's reputation as "The Nation of the Young," our nation has built a human resource bank of hardworking and enterprising females. The number of women who have gone into business for themselves has risen dramatically over the last several decades, and the development of new technologies has contributed to and influenced this trend. A increase in entrepreneurial endeavours, supported by business and nonprofit institutions, is a direct result of this meteoric growth. There has been a rise in the number of Indian women starting their own businesses rather than looking for traditional employment since the turn of the millennium. A large number of Indian women are leaving their jobs to start

their own enterprises so that they may spend more time with their family and yet have a good work-life balance.

An entrepreneur is a person who organises, manages, and bears the risks associated with a business or organisation. This description captures the essence of the entrepreneurial spirit. A business entrepreneur is a person who creates new opportunities and leads the way in bringing about change. The essence of entrepreneurship is in the creation of fresh means of making use of available resources. When the market value generated by this unique combination of resources exceeds the market value these resources can produce elsewhere either individually or in some other combination, the entrepreneur will make a profit. An entrepreneur may increase

the value provided by those resources and realise a profit by transforming them from what would have been used to make a pair of jeans that could be sold for thirty dollars into a denim bag that could be sold for fifty dollars. One way to do this is to put the resources to use in creating something with a larger potential profit. Because of the nature of competitive resource markets, where the price at which a scarce good must be bid away from other uses determines the entrepreneur's production costs, this analogy holds. Because of this, the above assertion is plausible. The value that can be generated by the resources in their best alternative uses will be the same as the expenses associated with these alternatives. The profit an entrepreneur makes is a measure of how much they have increased the value provided by the resources under their control; the cost of acquiring those resources symbolises this OPPORTUNITY COST, the worth of the alternatives that were not pursued.

Yet, those who run their businesses into the red do so because they have diminished the value provided by the resources under their control. It's possible that in a different setting, those assets might have been put to better use. The denim tote that the shopkeeper had initially priced at \$50 is now just \$30 due to his financial difficulties. Such a mistake in judgement is important to the success of entrepreneurs and the health of

markets. The focus on profit and loss in a capitalist society speeds up the process of sorting through the many different resource combinations that entrepreneurs uncover. The EFFICIENCY with which new ideas may be discovered, implemented, and evaluated for their efficacy or inefficiency is crucial to the health and growth of any economy. Tasks of equal significance to identifying successes include swiftly eradicating failures and freeing up resources that were utilised inefficiently. The positive outcome of the business's failure is this.

#### **LITERATURE REVIEW:**

According to Valecha (2022) analysis of the factors influencing the difficulty women entrepreneurs face in India, a survey questionnaire was used to collect data from a sample of 100 women entrepreneurs. Mango et.al (2022) express their research employing descriptive statistics was used to determine the causes of difficulties faced by women business owners. Women business owners have categorised these challenges as follows: I entrepreneurial issues, ii) social and personal issues, iii) technical issues, and iv) marketing issues. Jaiswal (2014) conducted study which presents a percentage breakdown, based on survey respondents' perceptions, of the variables impacting the difficulties faced by women business owners. Since most women entrepreneurs also struggle with social and personal issues, it

stands to reason that a training approach would be useful in bolstering women's self-assurance and allowing them to better fulfil these demands.

According to Sharma (2013), women business owners face a number of obstacles, including societal norms that discourage them from starting businesses, a lack of access to necessary resources, and a bias against them. Production cost fluctuations, low risk tolerance, management incompetence, and the relentless exploitation of intermediaries further contribute to a highly discouraging environment.

According to Veena (2014), the vast majority of women company owners participated in an EDP course before beginning their companies. A total of 44% of firm founders said they received help from organisations beyond their immediate sphere of influence while writing up their first reports. To satisfy material necessities and for other personal reasons, some people decide to reinvent themselves as business owners.

The fashion industry in India has responded in innovative and thought-provoking ways, as depicted by Kumar & Kumar (2021). To help young designers and small businesses, the Fashion Design Council of India (FDCI) was one of the first to announce the launch of a COVID-19 Support Fund. As was to be expected, everyone has started making

masks, in part to make sure their business can keep providing a "essential service." According to the results of an experimental research done by Kaur (2021), the most serious issues that may occur for business owners as a direct consequence of COVID-19 are the negative impact it has on the working capital of the firm and on future marketing activities undertaken to seek new orders. It turned out, however, that most of them had the technological chops to pick up the latest gadgets quickly, so they jumped at the chance to start manufacturing N95 masks and other forms of PPE (PPE). To the best of our knowledge, this study is the first to examine the short-term consequences of COVID-19 on the textile industry in Punjab.

The Indian fashion industry has reacted in ingenious ways, as seen by Kumar & Kumar (2021). The Fashion Design Council of India (FDCI) is only one of the pioneering institutions to announce the launch of a COVID-19 Support Fund, which will provide emergency financial assistance to COVID-19 participating young designers and small enterprises. As was to be predicted, everyone has begun developing masks, in part to ensure the continuity of the company's "vital service." However, masks provide their own set of challenges as a "addition" to the case given that the primary focus is not on the aesthetic value of the masks but on their practicality. In addition,

your social status and level of sophistication at any given moment are reflected in the mask you choose to wear. It would be a little tone deaf to don a designer mask now, since the atmosphere has settled down to a more subdued level.

Based on her empirical research, Kaur (2021) found that the negative effects of COVID-19 on a company's operating capital and future marketing efforts to win new orders are the primary causes for worry for business owners. It turned out, however, that the vast majority of them had the technological wherewithal to readily absorb digital knowledge, and they seized chances to produce N95 masks and other forms of personal protection equipment (PPE). This investigation of the immediate results of COVID-19 in Punjab's textile sector is the first of its kind.

**Objective of the study:**

- To determine the factors of the women empowerment
- To examine the dependency between government policies and women empowerment.

**METHODOLOGY FOR THE STUDY:**

Quantitative technique is adopted with various statistical tools. ANOVA one way, regression and non-parametric (chi-square test) are applied to proceed for the defined objectives.

**Data Analysis and exploring facts:**

**Impact analysis:**

1- ANOVA table: One way ANOVA table

This table is reflecting the impact of city or region on women empowerment.

Means it answers about whether in different cities of Telangana women entrepreneurs are facing similar constraints and having similar empowerment.

In this study, homogeneous group of cities (areas) are formulated into three group i.e. urban, rural and sub-urban.

Study is examined at 5% of significant level.

H0: there is no significant difference between the cities from (rural, urban and sub-urban) with respect to women empowerment.

ANOVA One way

**Table-1: One way ANOVA analysis**

ANOVA

Women Empowerment

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.723	2	.361	3.420	.033
Within Groups	52.942	501	.106		
Total	53.665	503			

**2- ANOVA table**

Second is ANOVA table, which reflect the significance of the model with respect to the relationship between the variables.

**3- Regression coefficient:**

It represents the coefficient and its effect on dependent variable as here women empowerment is the dependent variable.

In table- 1 is referring p value .03 which refers the rejects of null hypothesis that means women from different areas do have different empowerment and challenges.

**Regression Analysis:**

For analysing first, third and fifth hypothesis the regression analysis is done.

In regression analysis there are three tables appear

**1- Model Summary:**

It depicts R- square value for explaining the variton happened in the model due to the selected variables.

**Table-2: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.800 <sup>a</sup>	.640	.632	.19803

a. Predictors: (Constant), Covid Impact , Experience, Financial Constraint Faced, intial investment, Education, Market Constraint Faced, Social Constraint Faced, Marital Status, Policy Constraint Faced, Family Constraint Faced, Age

Table- 2 is depicting R square value. Here R square 0.64, which shows the satisfactory results about the included variables to represent the relationship in the model.

Generally, more than 0.60 value is acceptable to move forward to analyse the values.

**Table-3: Analysis of variance for regression model**

ANOVA<sup>a</sup>

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	34.370	11	3.125	79.673	.000 <sup>b</sup>
	Residual	19.295	492	.039		
	Total	53.665	503			

Table-3 is reflecting the model significance. Here, F value is significance as p value is less than 0.05. therefore, model is

significance and we can move ahead for the regression analysis.

**Table-4 Regression Coefficients**

Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	5.080	.127		40.001	.000
Age	.012	.001	.044	.890	.034
Marital Status	.011	.009	.044	1.177	.740
Education	.024	.009	.008	.249	.034
Experience	-.006	.006	-.035	-.938	.349
initial investment	.045	.000	.004	.133	.094
1 Financial Constraint Faced	-.118	.014	-.226	-8.193	.000
Social Constraint Faced	-.118	.027	-.172	-4.379	.000
Family Constraint Faced	-.088	.033	-.125	-2.681	.008
Policy Constraint Faced	-.300	.030	-.435	-10.037	.000
Market Constraint Faced	.275	.024	.340	11.456	.000
Covid Impact	-.114	.030	-.148	-3.806	.000

a. Dependent Variable: WOMen Empowerment

Table- 4 is reflecting the causes and affect relationship between the variables.

Age does have significance impact on women empowerment, women who are higher age group is more empowered than the younger one. Marital status does not have any significant impact as p value is higher than .05. Moreover, education is significant variable to impact women empowerment. As women acquiring more education they are getting more empowered. Experience does not have any significant impact as p value for experience is more than .05.

Initial investment also do not have significant but at 10% of significance we can consider this result significant and take this measurement into account while making policies about women empowerment as this is having positive impact on women empowerment.

Moreover, financial constraint was calculated by reversing the construct values and revealed that it is significantly reverse the women empowerment. More financial constraint decreases the women empowerment.

Similarly social constraints were computed by reversing the social support construct's value and analysed the women empowerment, it also has significant negative impact on women empowerment.

However, family constraint was direct statement to measure the variable except one statement which got reversed and included in

the computation of final variable of family constraints. And it refers a significant negative impact on women empowerment.

Further policies and other training program supported by government and NGOs or other administrative agencies if not working properly and acted as difficult scenario, that negatively affect the women empowerment.

Moreover, last but not least market threat also impacts women empowerment, high market constraint limits the women empowerment with significant marginal rate. Higher the market constraints will give restrict women to make decision independently.

Lastly, COVID situation were also a major factor to affect the women empowerment. Covid situation make women entrepreneurs more Vulnerable. As from the coefficient analysis, it is reflected that with the increases of pandemic women were getting slow and restricted in expanding their business. However, it was clear from percentage analysis that women faced more mental and health issues during pandemic and they also suffer with financial and workforce management.

#### **Dependency between Government training programs and women empowerment:**

From the construct of government support variable, training and workshop variable got

extracted and this analysis is made to examine the last two hypothesis of the study.

Here we are examining the dependency between government training and workshop program on women empowerment.

**Table-5: Chi-Square Tests**

**Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	61.853 <sup>a</sup>	12	.051
Likelihood Ratio	73.221	12	.043
Linear-by-Linear Association	4.634	1	.031
N of Valid Cases	504		

a. 11 cells (55.0%) have expected count less than 5. The minimum expected count is .41.

From table-5 depict the chi-square to assess the dependency between qualitative variables. Here, p value of chi-square test is less than .05 or most likely equal to .05. So the value mentioned in table 4.57 in last column indicating a significant dependency between training and workshop conducted for upliftment of women entrepreneurship.

Therefore, government should keep working in this direction.

**Analysis of open-ended questionnaire:**

As all women are not approaching any NGOs and NGOs too focus on few marginal section of the women to uplift the status hence only 50 women who were getting NGOs facilities are interviewed and recorded the responses given below:

Fifty sample women entrepreneurs (beneficiaries of the NGOs) in the coastal area of Karnataka are interviewed to assess the effectiveness of the NGOs' Entrepreneurship Development Programme for women. Their background, what drives them, and what they think of the EDP are all covered. Before and after research is used to examine how women's roles have changed.

The impacts of a non-governmental organization's (NGO) entrepreneurial development programme on women are examined in terms of yearly turn over, profitability, value of assets, and degree of satisfaction with post-training assistance. The degree to which the beneficiaries' asset positions have changed would be an indication of the level to which they have been empowered. However, the

socioeconomic circumstances of recipients may change over the course of many years owing to a variety of factors. As a result, it is difficult to evaluate the precise contributions of an NGO to these shifts in the status quo. Nevertheless, given the recipients' group's socioeconomic standing, the NGO initiative would be primarily responsible for any significant improvement in their circumstances. It focuses on the beneficiaries' asset positions before to entering the NGOs' women entrepreneurial development programme and the changes that have taken place as a result of participating in the programme. The majority of the people who have benefited from this programme have continued to work on their farms in addition to maintaining their own businesses. It is important to emphasise that the beneficiaries of the project have not received any financial support from the project; nonetheless, the initiative has instilled in the beneficiaries the desire to possess a home in excellent shape. A fundamental requirement for supporting growth in rural areas is the empowerment of economically disadvantaged sections of the population. A comparison of the amount of the beneficiary's income before and after participating in the NGO's project is one of the factors that may be used to evaluate the influence that their performance has had on the beneficiaries. An indicator of the beneficial influence that the NGO is having

is a change in the magnitude of the recipients' incomes, such as an increase or decrease.

### **CONCLUSION:**

In this context, women are empowered in their own unique ways thanks to having access to the resources necessary to improve their productivity, such as social support, government subsidies, and technical advancements. Overall, women get a boost from the support of society, technological progress, and government programmes, earning a 4.02 on this scale.

Women's empowerment and challenges differ widely between demographics.

Women's agency increases with age; those over 30 have greater autonomy than those under 30. Marital status has no statistically significant effect since the p value is greater than .05. Additionally, education plays a significant role in empowering women. Information is power, and as women gain knowledge, they gain greater agency. Since the p value for experience is larger than .05, it has little to no effect.

Since this result has a positive effect on women's empowerment, even if the original expenditure was little, we may consider it essential and include it into choices involving women's empowerment.

In addition, the impact of financial constraints on women's empowerment was measured by inverting the construct values. Women's independence decreases when economic barriers increase.

Also, the value of the social support construct was inverted and applied to the analysis of women's empowerment; this revealed that societal limits had a significant negative effect on women's empowerment.

However, family constraints were overt statements to measure the variable, with the exception of one line that was inverted and included in the final computation of family constraints. This also suggests a serious inhibitory effect for women's liberation.

When government, NGOs, or other administrative organisations support training programmes that don't work well, it may be a difficult scenario that backfires on women's empowerment.

Finally, the threat of the market has an effect on women's empowerment; a highly restricted market has a significant marginal effect on women's empowerment. When the market is restricted, women have less freedom to choose for themselves.

Last but not least, the COVID crisis significantly affected women's rights. The present climate is particularly hazardous for female business owners. Coefficient research

suggests that as the pandemic progresses, it will become increasingly difficult and limiting for women-owned businesses to expand. A recent research, however, showed that during the pandemic, women had more emotional and physical problems, as well as financial and labour management challenges.

The success of programmes designed to help female business owners succeed is heavily dependent on the training and seminars that are made available to them.

Results in terms of yearly sales, profitability, asset value, and participant satisfaction with post-training assistance from an NGO's entrepreneurship development programme for women are examined. Beneficiaries' sense of agency may be gauged by seeing how much their asset portfolios have changed. However, there are several factors that might cause recipients' socioeconomic status to change over time. Therefore, it is difficult to ascertain the precise contributions of an NGO to these shifts in the status quo. However, given the group's socioeconomic status, the NGO initiative would bear complete responsibility for any appreciable improvement in the recipients' circumstances. It examines the pre- and post-program asset positions of the beneficiaries to determine the impact that the NGOs' women entrepreneurial development programme has had on their lives. Most programme participants are still actively

engaged in farming and managing their own businesses. It's important to emphasise that the project has not provided any monetary aid to the beneficiaries; nonetheless, the effort has instilled in the recipients a strong desire to possess a well-maintained home. Sustaining rural development depends critically on uplifting economically disadvantaged groups of the population. One metric that might be used to evaluate the results of the NGO's work would be a comparison of the beneficiary's income before and after they participated in the initiative. Evidence of the NGO's success may be seen in the form of an increase or decrease in the magnitude of the beneficiaries' income.

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