



SELF- EMPLOYMENT AS A TOOL FOR SOCIO- ECONOMIC UPLIFTMENT: A STUDY OF WOMEN TAILORS IN BICHOLIM TALUKA

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Abstract

Self-employment is important for young women as they perform multi-facet tasks at the household level. Several studies have been done to understand the importance of self-employment as a tool of empowerment for women. But very few research studies have been conducted with an attempt to focus in detail. Self-employment can only be achieved through the promotion of entrepreneurship because majority of the women living in the rural areas are less educated, malnourished and unemployed. Keeping this basic idea in mind, the present study tries to investigate the social and economic profile of women tailors in Bicholimaluka.

Keywords; Self-employment, Entrepreneurship, Women tailors, Socio-economic profile, Less investment, Difficulties

Self-employment is important for young women as they perform multi-facet tasks at the household level. It makes them economically independent and improves their social status. Through this economic independence automatically women get empowered.

The Government of India has defined women entrepreneurs based on women participation in equity and employment of a business enterprise. Accordingly, a women entrepreneur is defined as "an enterprise owned and controlled by a women having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women". Thus a women entrepreneur is one who starts business and manages it independently with an iron will to succeed.

Of the several opportunities available, tailoring business suits women because it has advantages of small business, flexible work schedule, integration of family and work life, less or no travelling time, encourages independence, less stress and develops the spirit of entrepreneurship.

Literature Review

Dr. Palaneeswari T and Ms.Sasikala S V (2012) analysis indicate that women involved in self-employment felt independence and their sense of determination helped them to achieve success in their activities. The study concludes that a change has to be brought about not only in the status of women but in the attitude of the society towards them. Therefore, priority should be given to changing image of women from being a passive onlooker and recipient, to that of a positive doer and achiever.

Singh R (2012) has examined the role of Self Help Groups (SHGs) in empowering rural women in some states of India. SHGs have not only raised their income but also their social status. While providing an overview of the working of Self Help Groups (SHGs) in Himachal Pradesh the study particularly focuses on various issues relating to women entrepreneur's, challenges and future perspective in India.

Senthilkumar M S, Dr. Vasantha S and Dr. Varadharajan R(2012) have investigated woman entrepreneurs in different categories such as petty shops, tailoring shops, hotels, vegetable shops and beauty parlors. It is found that the Indian women enjoy a disadvantageous status, in the society. Majority of the entrepreneurs belong to middle age group, studied up to high school, are new entrepreneurs, desire to have training in all the fields and have invested less than Rs.10,000. To encourage women participation in economic activities provision of adequate counseling and training programmes, working capital assistance and awareness about governmental schemes is required.

Ajit Borah (2014) study reveals that socio-economic factors influence women in making a successful entrepreneur. Most of the women entrepreneurs prefer to undertake business activities rather to pursue higher education probably due to poor economic condition of the rural families. The highest number of women entrepreneurs have to bear expenditure of 10 members in their household. Majority of the women entrepreneurs are running their establishments without training and have educational qualification. Therefore, it is accepted. However data analysis shows that women entrepreneurs need training, financial support and marketing network to sell their products.



Rajasekhar D (2006) observed that majority of the households characterised by larger dependency ratio and unemployment, stated that their young women were in need of alternative economic activity. A larger proportion of young women preferred to undertake tailoring/ embroidery/ dyeing not entirely because of growth and demand, but due to non-economic factors. The study reveals that socio-economic factors at the household and village levels together with parental expectations determine the choice of economic activity.

Usha. P.E. concludes that women in the textile sales sector are earning lower than the minimum wages fixed. They are not receiving any service benefits such as increment, leave, pension, provident fund and insurance as they are unorganized. In spite of being the breadwinners of the family they are not recognized even at home. Therefore organization like SEWA and law enforcing machinery has to become more effective to remove the insecurity of women in the textile sales sector.

Need for the Study

Several studies have been done to understand the importance of self-employment as a tool of empowerment for women. But very few research studies have been conducted with an attempt to focus in detail. Self-employment can only be achieved through the promotion of entrepreneurship because majority of the women living in the rural areas are less educated, malnourished and unemployed. Keeping this basic idea in mind, the present study tries to investigate the social and economic profile of women tailors in Bicholim taluka.

Objectives of the Study

1. To study the socio-economic background of women tailors in Bicholim taluka.
2. To find out the business profile of women tailors in Bicholim taluka.
3. To identify the problems faced by the women in conducting tailoring business in Bicholim taluka.

Research Methodology

The study is based on both primary data and secondary data. However, primary data is given more importance as compared to the secondary data. The primary data required for the study has been collected with the help of structured questionnaire and discussions held with fifty respondents in Bicholim taluka. The secondary data has been collected from books, magazines, newspapers, journals and websites.

Interviews were conducted at their shops/residence. Convenient sampling technique was used. Simple percentage method is used to arrive at findings and conclusions. Also graphs and tables have been used to support the data.

An Overview of Bicholim taluka

Total population of Goa as per 2011 Census is 1,458,545 of which males are 7,39,140 and female are 7,19,405 respectively. The population of Bicholim taluka located in the North Goa is 97,955 of which 49,931 are males and 48,024 are females. The sex ratio in Goa is 973 females per thousand males which is much higher than the national average of 940. In Bicholim taluka the sex ratio is 962.

Results and Discussion

The socio-economic profile of the respondents was examined using following parameters namely age, income, experience, training, benefit of government schemes, difficulties faced etc.

Table No.1 Profile of the Respondents

Sr. No.	Particulars	Classification	Number of Respondents	Percentage
1.	Age	Below 30 years	15	30%
		30-40 years	23	46%
		41-50 years	12	24%
		Above 50 years	00	00%
	TOTAL		50	100%
2.	Educational Qualifications	Primary Education	07	14%
		High School	25	50%
		HSSC	09	18%
		Graduation	08	16%



		Above graduation	01	02%
		Drop-out	00	00%
		Illiterate	00	00%
		Other certificate	00	00%
	TOTAL		50	100%
3.	Marital Status	Married	40	80%
		Unmarried	10	20%
		Divorced / Separated	00	00%
		Widow	00	00%
	TOTAL		50	100%

Source: Compiled from primary data

From Table No. 1 it is learnt that majority of the respondents 46% are in the age group of 30-40 years and respondents above 50 years were nil. It is observed that majority of the respondents 50% have studied upto high school level. 80% respondents are married while 20% respondents are unmarried. We can say that majority of the respondents are young and married who may be shouldering financial responsibility of their family.

Table No. 2 Business Profile

Sr. No.	Particulars	Classification	Number of Respondents	Percentage
1.	Family business	Yes	20	40%
		No	30	60%
		TOTAL	50	100%
2.	Reasons for starting tailoring business	To achieve financial independence	14	28%
		Lack of job opportunities	05	10%
		Interest in the field	31	62%
		To continue forefathers business	00	00%
		Less investment to start business	00	00%
		Any other	00	00%
	TOTAL		50	100%
3.	Experience in tailoring business	Less than 5 years	15	30%
		5 – 10 years	18	36%
		More than 10 years	17	34%
		TOTAL	50	100%
4.	Training in Tailoring Business	Yes	45	90%
		No	05	10%
		TOTAL	50	100%
5.	Number of Helpers	01	07	14%
		02	06	12%
		More than 2	00	00%
		None	37	74%
	TOTAL		50	100%
.	Family Help in tailoring business	Yes	22	44%
		No	28	56%
		TOTAL	50	100%
7	Number of Hours of Work	Less than 4 hours	15	30%
		4 hours – 6 hours	17	34%
		More than 6 hours	18	36%
		TOTAL	50	100

Source: Compiled from primary data



From Table No. 2 it is seen that majority (60%) respondents opined that tailoring is not their family business while 40% respondents opined that tailoring is their family business. It may be said that, majority of the respondents are first generation entrepreneurs. It is found that majority (62%) respondents have interest in the tailoring field. It shows that respondents have pursued their interest as career. It is also observed that 36% that is majority of the respondents are in tailoring business for 5-10 years.

It is observed that majority of the respondents i.e 90% have undergone training for tailoring. This is essential to give customized and accurate services to the customers. It is found that majority (56%) respondents do not get any help from their family members in tailoring business and manage business on their own.

Maximum number of the respondents 74% does not have helpers in tailoring business. It reveals that the business is managed single handedly. Most of the respondents (36%) devote more than six hours for tailoring while 34% devote 4 hours – 6 hours for tailoring business.

Table No. 3 Financial Aspects

Sr.No.	Particulars	Classification	Number of Respondents	Percentage
1.	Initial Investment	Less than Rs.10,000	41	82%
		Rs.10,000- Rs.30,000	09	18%
		Rs.31,000 –Rs.50,000	00	00%
		Rs.50,000 and above	00	00%
	TOTAL		50	100%
2.	Source of Finance	Personal Savings	38	76%
		Financial Institutions	06	12%
		Friends and relatives	06	12%
		Others	00	00%
	TOTAL		50	100%
3.	Monthly Income	Less than Rs.5,000	30	60%
		Rs.5,001 – Rs.10,000	20	40%
		Rs.10,001 – Rs.15,000	00	00%
		Above Rs.15,000	00	00%
	TOTAL		50	100%
4.	Nature of premises	Own	29	58
		Rented	21	42
	TOTAL		100	

Source: Compiled from primary data

Table No.3 reveals that majority (82%) respondents have started business by investing less than Rs.10,000. It is found that majority (76%) respondents started tailoring business with their personal savings. Regarding monthly income it is found that, majority of the respondents (60%) earn less than Rs.5,000 while 40% respondents earn between Rs.5,001 to Rs.10,000 per month. Majority of the respondents (58%) undertake tailoring business in their own premises and remaining 42% respondents do tailoring business in rented premises.

Table No. 4 Customer Base

Sr. No.	Particulars	Classification	Number of Respondents	Percentage
1.	Number of Customers Served Per Month	Less than 50 customers	37	74%
		50-100	13	26%
		101 – 150 customers	00	00%
		Above 150 customers	00	00%
	Total		50	100%



2.	Increase in Customer Base	Yes	33	66%
		No	17	34%
	Total		50	100%
3.	Strategies to Attract customers	Word of mouth	20	40%
		Personal contact	27	54%
		Advertisement	01	02%
		Through friends and relatives	02	04%
		Any other	00	00%
	Total		50	100%
4.	Existence of competition in Tailoring	Absence of competition	15	30%
		Less competition	24	48%
		High competition	11	22%
	Total		50	100%

Source: Compiled from primary data

Table No. 4 exhibits that significant number (74%) of respondents serve less than 50 customers per month. Majority (66%) respondents opined that the number of customers has increased over the years while 34% respondents opined that the number of customers did not increase over the years. It is also found that majority 54% respondents try to add customers through personal contacts.

It is found that maximum number of respondents (48%) face less competition in the tailoring business. This may be because tailoring is a personalized service which requires skills to stitch and handle the customers.

Table No.5 Government Assistance

Sr. No.	Particulars	Classification	No. of Respondents	Percentage
1.	Benefit Received from Government Schemes	Yes	04	08%
		No	46	92%
	TOTAL		50	100%
2.	Expectations regarding Government Schemes	Yes	30	60%
		No	20	40%
	TOTAL		50	100%

Source: Compiled from primary data

From Table No. 5 it is observed that majority (92%) respondents have not benefited from any government scheme. This may be due to lack of awareness programs organized to sensitize the beneficiaries. It is found that majority (60%) respondents expect that the government should provide schemes to help them in tailoring business.

Difficulties experienced by the women tailors

- They were not aware of the schemes offered by the government.
- They were not aware of the market trends regarding fashion and also how to advertise their tailoring business.
- Price charged to stitch clothes is considered high by some customers and therefore they prefer readymade garments.
- Lack of demand during rainy season.
- Due to power failures, sometimes the women tailors are not able to operate their machines which run on electric motors.



Based on the analysis and discussions, following suggestions are made for improving the tailoring business:

- Marketing of sewing services in local newspapers and magazines should be undertaken by the women tailors.
- Display of flyers in local dress shops, grocery stores, dry cleaners, event management agencies and other local businesses should be undertaken.
- Women tailors should create a website to highlight their best work.
- The government should take initiatives to implement schemes and create awareness to promote tailoring business among women, less educated as well as unemployed.
- Tailoring course may be designed at the school and higher secondary level so as to provide gainful employment.

Conclusion

The present study reveals that majority of the respondents are in the young age group and have education upto higher secondary level. Majority of the respondents have started tailoring business due to their interest in the field and have undergone training in tailoring. They have invested less than Rs.10,000 from their own sources and earn less than Rs 10,000 per month. They operate from their own premises and use personal contacts to add customers. Majority of the respondents expect government schemes to assist them in tailoring business.

Also majority of the respondents were not aware of the schemes offered by the government and how to advertise their tailoring business. Therefore marketing of sewing services in local newspapers and magazines should be undertaken by the women tailors. The government should take initiatives to implement schemes and create awareness to promote tailoring business among women, less educated as well as unemployed.

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