

**ENTREPRENEURIAL TRAITS, PROBLEMS AND DETERMINANTS OF WOMEN  
ENTREPRENEURSHIP IN GARMENTS INDUSTRY**

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**Abstract**

*Entrepreneurship is concerned with the undertaking of economic activity, it involves the buying and selling of goods and services. Development of women entrepreneurship provides various supports in the form of better standard of living, employment opportunities, regular income, and high national income to the society. Factors that determine women entrepreneurship in garment business is important for women empowerment. Therefore, this study has been initiated to test the entrepreneurial traits, determinants of women entrepreneurship in garments industry and problems of women entrepreneurs. This study was conducted with a sample of 100 women entrepreneurs; data has been collected by using survey instrument amongst the women entrepreneurs. Questionnaire has been constructed with four parts, such as demographic profile, entrepreneurial traits, and determinants of women entrepreneurship and problems of women entrepreneur in garments industry. Simple percentage analysis, factor analysis, Friedman chi-square test, Garret score and t-test are used to analyse the data collected. Results revealed that women entrepreneurs should focus more on developing their traits and knowledge in business may remove their problems.*

**Key words used:** Women, Women Entrepreneurs, Entrepreneurial Traits, Determinants, Problems, Garments Industry.

## **1. INTRODUCTION**

Entrepreneurship is concerned with the undertaking of economic activity, it involves the buying and selling of goods and services. Women are an active part of social system, with increased awareness and opportunities assist the women to undertake economic ventures. Business activity is not an easy task. To do business, one needs physical, psychological and emotional skills. Entrepreneurs operate in an extremely difficult, difficult and unforeseen environment. Women entrepreneurs need the knowledge, awareness and skills to be able to manage their businesses aggressively and with fierce competition. As a result of globalization, the business environment is changing from one side to the other, impossible to manage without the active presence of personal traits and behavioural traits. The business environment is mainly determined by personal characteristics such as the traits and traits of individual entrepreneurs. Entrepreneurial traits are essential to conquer unpredictable, complex and changing environments in the business environment. Entrepreneurs must be able to have more commercial traits and behavioural traits to manage the external forces involved in the business. Entrepreneurship is the act of creating a new business, revitalizing an existing business to take advantage of new opportunities. Entrepreneurs are shaping the country by creating new wealth and jobs by designing new products and services.

Entrepreneurship is the right solution for women. It offers continuous employment and is a source of income. Women entrepreneurs accept difficult tasks to fulfil their personal commitments and be economically independent. Managed and own companies are becoming increasingly popular in developing countries such as India. Entrepreneurs have constantly evolved with a growing awareness of the role and financial situation of the company. Business skills, experience and knowledge are the essential reasons for women to emerge in business. The business role of women is limited in large conglomerates, large industries and technology-based companies. Women entrepreneurs can do business, but do not have the knowledge and experience to deal with changes or new economic conditions. Entrepreneurship requires a thorough knowledge of business problems based primarily on the personal characteristics of women entrepreneurs. Success in all business activities is mainly influenced by personal traits and corporate behaviour traits. Both are considered essential to give clear attention to business. In addition, the existence of external forces has a considerable impact on the success of the company. Personal entrepreneurial traits are closely related to personal motivation, trust and integrity, openness and work-oriented action, which encourage the entrepreneurs.

## **2. STATEMENT OF THE PROBLEM**

Women entrepreneurship is determined by many factors, and opportunities and challenges for women are increasing rapidly as job seekers become job creators. Many women go into business because of traumatic events, such as family problems, economic reasons, availability of funds, government support, and so on. Despite this fact, a new group of businesswomen appears today, as more and more women choose to leave their jobs to start their own businesses. The government often introduces many guidelines and measures to strengthen women entrepreneurship. At present, our government is implementing several programs to strengthen women's entrepreneurship. Women entrepreneurship increases the country's per capita income and creates more jobs. The start-up of the apparel industry requires several personal incentives and external incentives to succeed in the business. Therefore, it is important to consider aspects related to social and cultural variables. In addition, knowledge of the economy, industry, political climate, investment market and

personal skills is essential to undertake. Entrepreneurs should also focus on aspects related to the garment market. The apparel sector occupies an important place in the economy because of its contribution to industrial production, job creation and participation in foreign exchange reserves. The clothing units consist of several industrial units using different types of materials. The apparel industry is mainly composed of private and labour-intensive actors because of the decentralization that prevails in most segments. The clothing sector plays a vital role in the industrial sector with regard to employment potential, economic activities and trade in general.

### **3. REVIEW OF LITERATURE**

The financial aspects of starting business are an important problem for women entrepreneurs (Tewly, 2017). Parimala Devi (2012) revealed that the role of women entrepreneurs in economic growth is inevitable, as women enter not only in certain fields, but also in areas such as business, industry and engineering. Gajendra & Himnish (2014) reveal that women participation in business activities can improve their social status and contribute more to economic growth. Women have managed to break their limits and enter various types of businesses and services. Women entrepreneurs have proven to be on par with their male counterparts and have become dynamic entrepreneurs (Benezir, 2018). Akbar & Ali (2016) found that government support, dedicated efforts and high concentration are the main perspectives associated with entrepreneurship. Raja & Punitha (2016) revealed that women participation in commercial activities is very important for the development of the economy and the nation. Almedia et al. (2014) revealed that commercial characteristics are mainly characterized by risk taking and creativity. Devanan (2017) have shown that greater risk tolerance requires more knowledge. The main problems of entrepreneurship include lack of leadership, planning and lack of financial resources, which are the difficulties they face in carrying out their business.

### **4. RESEARCH OBJECTIVES**

This study has been started with the following objectives:

1. To examine the demographic profile of women entrepreneurs in Madurai District.
2. To investigate the entrepreneurial traits of women entrepreneurs in garments industry.
3. To measure the problems of women entrepreneurs in garments business.
4. To scrutinize the various determinants of women entrepreneurship in garments industry.

### **5. RESEARCH METHODOLOGY**

The study has been initiated with the objective of examining the determinants of women entrepreneurship. The research design used in the study is based on descriptive research design. The population of the study includes women entrepreneurs involved in garments business involved in stitching, trading or other activities in Madurai district. This study aimed to collect data from women entrepreneurs engaged in garment industry. The women entrepreneurs having experience of more than one year in their

business is considered for data collection. The sample for the study is 100 women entrepreneurs. The study used well-structured and non-disguised questionnaire and it is used as survey instrument to collect data. Questionnaire consists of demographic profile, entrepreneurial traits, determinants of women entrepreneurship in garment industry, and problems in garment industry. The women entrepreneurs are asked to rate the factors that determining women in garments business. Twenty women entrepreneurs are considered for pre-testing of questionnaire, so as to increase reliability of instrument. As a result of pre-test, required changes in use of words and information are carried out in the questionnaire. The content validity of the questionnaire was checked with experts and professionals in this field. Data has been analyzed through percentage analysis, factor analysis, Friedman chi-square, t-test and Garrett ranking.

## 6. RESULTS AND DISCUSSIONS

### 6.1. Analysis of Demographic Profile

Demographic profile of women entrepreneurs are measured with their attributes such as age, marital status, monthly income, educational qualification, business experience, nature of business, and location of business.

**Table – 1: Demographic Profile**

Variables	Distribution	Sample	Frequency
Age	Less than 30 years	31	31%
	30 – 45 years	43	43%
	More than 45 years	26	26%
Marital Status	Married	67	67%
	Unmarried	24	24%
	Others	9	9%
Educational Qualification	Illiterate	11	11%
	Upto HSC	32	32%
	Degree	57	57%
Monthly Income	Less than Rs.25,000	27	27%
	25,000 – 50,000	41	41%
	More than Rs.50,000	32	32%
Business Experience	Less than 3 years	27	27%
	3 – 10 years	47	47%
	More than 10 years	26	26%
Nature of Business	Stitching	47	47%
	Trading	37	37%
	Others	16	16%
Location of Business	Rural	26	26%
	Semi-urban	25	25%
	Urban	49	49%

(Source: Primary data)

Table-1 reveals the demographic profile of women entrepreneurs. Age of the entrepreneur reveals that 31% are in less than 30 years of age, 43% are in 30 – 45 years, 26% are in more than 45 years of age. Marital status shows that 67% are married, 24% are unmarried, and 9% are in others category such as divorced and widow. Educational qualification discloses that 11% are illiterate, 32% are completed up to higher secondary education, and 57% are completed degree. Monthly income of the respondents shows that 27% are earning income below Rs.25,000 per month, 41% of respondents earning falls between Rs.25,000 – 50,000 per month and rest 32% earns income of more than Rs.50,000 per month. Experience in business shows that 27% have less than 3 years of experience, 47% have 3 – 10 years of experience, and rest 26% have more than 10 years. Nature of business is stitching to 47% respondents, trading is the business to 37% respondents and 16% are engaged in other activities. Location of business reveals that 26% are conducting their business in rural, 25% in semi-urban areas, and 49% in urban areas.

## 6.2. Entrepreneurial Traits

Friedman chi-square test has been implemented to test entrepreneurial traits of women entrepreneurs. In order to test the entrepreneurial traits of women entrepreneurs null hypothesis proposed and it states that rank value of entrepreneurial traits do not varied from the expected value. For a constant sample size, higher the value of chi-square test, the higher is the difference among each variable rank sum and its expected value. Put together, the chi-square value is 153.625 for these ranking, degrees of freedom are up to the number of variable less than 1, and asymptotic significance is estimated probabilities of achieving factors are not basically different. Therefore, chi-square result with 15 degrees of freedom is unlikely to have happened by change, it is measured that the 100 women entrepreneurs do not influenced by all these entrepreneurial traits.

**Table-2: Descriptive Statistics**

Entrepreneurial Traits	Mean Rank	Mean Score	Std. Deviation	Chi-Square
Self-dependence	8.92	3.05	1.268	153.625 P value 0.00
Confidence on business	8.23	2.66	2.054	
Idea generation	9.48	3.24	2.125	
Flexible with employees	9.81	3.49	1.897	
Knowledge in business	9.94	3.51	1.986	
Skills in administration	8.42	2.78	2.154	
Forecasting and planning skills	7.46	2.48	1.687	
Broad thinking on business	6.79	2.30	1.952	
Quality maintenance and management	7.28	2.42	2.121	
Caring attitude	6.93	2.36	1.624	
Own decision making capability	7.63	2.54	1.235	
Positive thinking	10.69	3.71	2.147	
Self-motivation	10.57	3.65	2.654	
Enthusiastic behavior	9.76	3.42	2.016	
Knowledge on price and market	8.75	2.94	1.785	

(Source: Primary data)

Table-2 shows that the entrepreneurial traits of women entrepreneurs, the Friedman's test is carried out and the results are presented. It could be found that among the various

factors, positive thinking (10.69) is ranked first; it is followed by self-motivation (10.57), knowledge in business (9.94), are ranked as second, and third respectively. Moreover, flexible with employees (9.81), enthusiastic behaviour (9.76), idea generation (9.48) are ranked as fourth, fifth, and sixth respectively. Subsequently, self-dependence (8.92), knowledge on price and market (8.75), skills in administration (8.42), confidence on business (8.23), own decision making capability (7.63), forecasting and planning skills (7.46), quality maintenance and management (7.28), caring attitude (6.93), and broad thinking on business (6.79) are ranked. Entrepreneurial traits have direct and positive relationship with garment business of women entrepreneurs. Chi-square value is significant at 5% level, which leads to accept null hypothesis and it can be concluded that positive thinking, self-motivation, knowledge in business are considered as the most important entrepreneurial traits to the women entrepreneurs engaged in garment business.

### 6.3. Determinants of Women Entrepreneurship

Women entrepreneurship in garment industry is determined by various factors. Consecutively, women entrepreneurship is examined by using principal component factor analysis. Five point summation scale ranging from five to one, 5 is assigned for 'Strongly Agree', 4 is for 'Agree', 3 is for 'Neither Agree nor Disagree', 2 is for 'Disagree' and 1 is for 'Strongly Disagree' is utilized to collect the data. Determinants of women entrepreneurship contain 33 statements concerning garment industry. Its results are presented in table-3.

**Table – 3: Factor Analysis**

Factors	Components	Factor Loadings	Eigen Value	% of Variance
Business Operation	Business environment	0.831	12.901	26.539
	Compliance of norms	0.712		
	Labor availability	0.828		
	Infrastructure accessibility	0.716		
	Expertise in operation	0.811		
	Resource support from government	0.799		
	Skilled labor	0.813		
	Power availability	0.781		
Procurement of Materials	Quality of material	0.803	9.713	19.784
	Middlemen role and interference	0.805		
	Storage facility	0.765		
	Supply of materials	0.749		
	Price of materials	0.805		
	Adultery and black market	0.807		
	Regular supply	0.782		
Technology Usage	Use of technology	0.821	7.524	14.367
	High power consumption	0.798		
	Access of latest technology	0.763		
	Packaging method	0.792		
	High cost of production	0.787		
	Machinery availability	0.769		

Availability of Finance	Working capital finance	0.812	6.231	9.592
	Availability of credit	0.763		
	Ease of loan settlement	0.779		
	Continuous purchase	0.764		
	More credit period	0.758		
Marketing of Products	Credit expectation of customers	0.783	3.492	6.541
	Middlemen interference	0.815		
	Open market access	0.784		
	Marketing cost	0.764		
Personal Proficiency	Entrepreneurial spirit	0.787	2.489	4.742
	Operational knowledge	0.735		
	Knowledge in pricing of goods	0.754		

(Source: Primary Data)

Table-3 presents the factors and its components, reliability alpha and its factorial mean values. The factor analysis contains 33 components in six dimensions. The factorial mean of six factors are; business operation (2.91), procurement of materials (2.84), technology usage (2.71), availability of finance (2.59), marketing of products (2.42) and personal proficiency (2.33). The content validity of all components in the scale is more than 0.50. Put together all six factors explain 81.565% of variance in data. Business operation is the main problem it explains 26.539% of variance with Eigen value of 12.901. Business environment, labour availability, skilled labour and expertise in operation are important determinants in garment business. Procurement of materials is the second most important factor; it explains 19.784% of variance with Eigen value of 9.713. Quality of material, middlemen role and interference, adultery and black market, and price of material are the most important determinant in material procurement. Technology usage plays important role in determining women entrepreneurship in garment business, it explains 14.367% of variance with the Eigen value of 7.524. Use of technology, high power consumption and packaging method are the main determinant in technology usage. Availability of finance explains 9.592% variance in data and has Eigen value of 6.231. Working capital finance and ease of loan settlement are the main determinant in this regard to the women entrepreneurs. Marketing of products is influenced by middlemen interference and credit expectation of customers. It has Eigen value of 3.492 and explains 6.541% of variance in data. Personal proficiency creates troubles to the garment entrepreneurs; it explains 4.742% of variance in data and has Eigen value of 2.489. It was concluded that business operation, procurement of materials, technology usage, availability of finance, marketing of products and personal proficiency.

#### 6.4. Problems in Women Entrepreneurship in Garments

Women entrepreneurs face various problems in garments industry. The problems in garment industry affect the women entrepreneurship. In an attempt to measure the various problems of women entrepreneurs in garments industry, ten factors are identified such as lack of proper training, lack of managerial skills, difficulty in borrowing fund, poor business awareness, no awareness on schemes, lack of systematic planning, poor self image, health problems, lack of technology knowledge, and lack of family support. One sample t-test is applied to test the problems in women entrepreneurship; it is performed with assigning test value 3 to the identified variables. Its results are presented in table-4.

**Table – 4: One-Sample T-Test**

Variables	Test Value = 3					
	T	df	Sig.	Mean difference	95% Confidence Interval of the difference	
					Lower	Upper
Lack of proper training	15.698	99	.000	.734	.615	.826
Lack of managerial skills	16.632	99	.000	.762	.711	.831
Difficulty in borrowing fund	18.624	99	.000	.786	.723	.883
Poor business awareness	21.365	99	.000	.862	.763	.992
No awareness on schemes	16.953	99	.000	.802	.628	.841
Lack of systematic planning	17.632	99	.000	.828	.736	.913
Poor self image	19.651	99	.000	.795	.710	.881
Health problems	21.637	99	.000	.915	.848	1.021
Lack of technology knowledge	18.699	99	.000	.843	.724	.974
Lack of family support	20.356	99	.000	.937	.856	1.103

(Source: Primary Data)

Table-4 exhibits that the calculated t-test values are mainly greater than the test value 3 at 5% level of significance. It authenticates that there are various problems are associated with women entrepreneurship in garments industry. Health problems, poor business awareness, and lack of family support are the most important problems to the women entrepreneurs. In addition to that lack of proper training, lack of managerial skills, difficulty in borrowing funds, no awareness on schemes, lack of systematic planning, and lack of technology knowledge have moderate effect in creating problems to the women entrepreneurs. Garment business has moderate risk to all but women entrepreneurs face more problems in garment industry. This test proved that these factors have significant impact in women entrepreneurship in garments industry.

## 7. CONCLUSION

Women entrepreneurship assists family unit, society and economic development of nation. Development of women entrepreneurship provides various supports in the form of better standard of living, employment opportunities, regular income, and high national income to the society. Moreover, it facilitates to provide continuous employment to both skilled and unskilled labours. Factors that determine women entrepreneurship in garment business is important for women empowerment. Demographic profile of women entrepreneurs shows that 43% are in 30 – 45 years, 67% are married, and 57% are completed degree. Monthly income shows that 41% of respondents earning falls between Rs.25,000 – 50,000 per month, 47% have 3 – 10 years of experience, 47% of them engaged in stitching unit, and location of business reveals that 49% in urban areas. Positive thinking, self-motivation, knowledge in business is considered as the most important entrepreneurial traits to the women entrepreneurs engaged in garment business. Factor analysis explains 81.565% of variance in data and it confirmed that business operation, procurement of materials, technology usage, availability of finance, marketing of products and personal proficiency confirmed the determinants of women entrepreneurship. Health problems, poor business awareness, and lack of family support are the most important problems to the women entrepreneurs. It was concluded that women entrepreneurs should focus more on developing their traits and knowledge in business may remove their problems.



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