

Women contribution in ‘Make in India Programme’ with special reference to Boutique Enterprises for Allahabad Division

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ABSTRACT

The Paper throws light on the Women Enterprises of Allahabad Division. The main objectives of this study are as follows: 1) To focus on major women enterprises that is running in Allahabad Division, 2) To evaluate how much contribution of women's boutique enterprises to make in India program in Allahabad Division, 3) To highlight the scenario of women's Boutique enterprises like Demographic, Skill Enhancement and Economic factors in Allahabad Division, 4) To find out the challenges that faces by the Women entrepreneurs for making in India program, 5) To predict opportunities for women entrepreneurship that give speedy growth to the Indian Economy as make in India program. This study is based on both secondary and primary data. Secondary data is collected from the World Development Report 2016. For collection of primary data, survey of Allahabad division (by using multistage proportionate random sampling technique) has been conducted. The researchers made use of personal interview method for collecting sampling information for the selecting respondent. The size of universe is 800 and the size of sample is 240 i.e. the 30% of universe in which 81 women are running boutique enterprises. These facts may be interpreted as those women in Allahabad Division are willing to come from the traditional house hold lady to the career oriented women. Boutique enterprises are chosen by women in Allahabad Division because it is related to micro investments i.e. upto 100000 that can be managed by self, family members, relatives or friends. Averagely both comes under minimum exemption limit of the income tax therefore the total income may be utilized for enhance of the standard of living of the family. Further the engagement of less number of working hours in this enterprise also provide them in a relax position from the point of view of family attention in comparison to any other private or public services. But 50% women feel that they achieve their ambition but they do not consider themselves as successful entrepreneurs because they faces many problems like borrowing working capital, cheap substitution etc. in running business. *While this business has less capital but if they want to expansion in their business for taking benefit from the progamme- Make in India and giving their contribution in it, money will have to be borrowed by money market through “Mudra Yojna”.* The second problem that they face is high competition in garment business. Substitution of cheap garments is also a third major problem of them. *Generally in this age group (36-42), women search their identity that lost in the routine work or fulfilling responsibility of household job.* Now it enhance their family income too because normally family of women of this age group have the school/college going children which demand additional expenditure, demonstration effects or career planning children drives additional demand of money and income for family survival and

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maintenance. Therefore they focus to open Boutiques enterprises for supplementing the income of their families and maintaining the enhance expenditure of their families. *It diverts them psychologically and they also come to the society that gives them a new identity in the open world. One thing is most the important that Working women always play a dual personality because our stereotype society has a clear picture about the men and women. They accept men as a working economical personality who is appreciated and also motivated for their career but women is accepted for her devoting family duties. If they choose their economical personality, they pay its cost by their excess duty. If men neglect their family due to their career, nobody give blame on them, but if women do like that they are torched by the family members or society against the accepted traditional norms. When society does not leave their dual stereotype personality, women will not be empowered which is still hindrance in Indian society.* After analyzing it can be said that women entrepreneurs of Allahabad Division have not specialized skilled. They are either semi skill or unskilled. If management training is provided for establishing above mentioned enterprises, working hours engagement may be reduced and overall recurring cost of these enterprises may be minimized. Appropriate support and encouragement from the society, family and government can make these women entrepreneur a part of mainstream of national economy and they can contribute progress of Economy particularly India. So, *Entrepreneurship for women can be planned and developed and the need for providing appropriate awareness and development to promote entrepreneurship is of vital importance and promoting entrepreneurship among women is certainly a short-cut to rapid economic growth and development that is the indicator of Make in India Programme.* From making and selling eatables, to opening small garment boutiques, the Indian women are not shying from making that extra contribution to their economic well-being. *Therefore Sign of Make in India is not only for lion but it is also for lioness. For India's big opportunity as well as empowerment lies with the women who are driving the businesses. These enterprises are big and small, from home or an office, virtual or on the shop-floor.*

Key Words : Make in India programme, Women Entrepreneurs, Boutique, and Allahabad Division

INTRODUCTION

Make in India is an initiative launched by Prime Minister Narendra Modi on 25 September 2014 to encourage national, as well as multi-national companies to manufacture their products in India. The major objective behind the initiative is to focus on job creation and skill enhancement in 25 sectors of the economy. The initiative also aims at high quality standards and minimizing the impact on the environment. The initiative hopes to attract capital and technological investment in India. Make in India focuses on the following twenty-five sectors of the economy: Automobiles, Automobile components, Aviation, Biotechnology, Chemicals, Construction, Defense manufacturing, Electrical machinery, Electronic systems, Food processing, Information technology and business process management, Leather, Media and entertainment, Mining, Oil and gas, Pharmaceuticals, Ports and shipping, Railways, Renewable energy, Roads and highways, Space and astronomy, Textiles and garments, Thermal power, Tourism and hospitality, Wellness.

The Make in India and Startup India campaigns launched by the government this year have also fuelled the growth of start-ups in the country, and the interesting fact is that many women who have turned entrepreneurs are riding this momentum. Many entrepreneurs, especially women who have started their ventures from home, have benefitted from how the digitalization has revolutionized business and work. Social media is becoming a go-to tool for these women entrepreneurs who have found it to be a support system for their marketing strategy.

Making waves, Prime Minister Narendra Modi's manufacturing dreams for India have a vision

to put the country in the big league. Modi's Make in India campaign is a bold call to make the nation a manufacturing hub. Modi's focus has been on getting more multinational corporations in the market through increased foreign direct investment. Two highlighted industries in the Make in India campaign—garment and food processing—are popular among women entrepreneurs. A significant share of women's entrepreneurship takes place in garment manufacturing, with nearly half of all women-owned enterprises in this sector. With another 10% of women-owned enterprises in food processing, there is significant scope to boost women's entrepreneurship. The status of women in the Indian society has undergone a drastic change in the past few decades. From being a mere housewife to working as a dynamic multitasking individual, women in India have been able to successfully carve out a niche for themselves and leave behind a mark in various spheres of life, including in professions that are male-dominated. Women are now playing a crucial role in the growth of the economy and have made a substantial impact and achieved success across all sectors both within the country and overseas.

Women Entrepreneurs may be defined as a women or group of women who initiate, organize and run business enterprises. The Government of India has defined women enterprises as an industrial unit, where one or more women Entrepreneurs have not less than 51 per cent financial holding.¹ A boutique is “a small store that sells stylish clothing, jewelry, or other usually expensive things”. Researchers belong to Allahabad City so they considered Allahabad division in their study. The Allahabad Division includes the districts of Fatehpur, Pratapgarh and Allahabad, with the western Allahabad District becoming part of the new Kaushambi district.

Table 1 : Female labor force participation rate

Types of countries	Countries	01-06-17	1990	1995	2000	2005	2010	2011	2012	2013	2014	2015	2016
Developed countries	Canada		57.91	56.82	58.66	60.86	61.84	61.65	61.59	61.60	61.10	60.97	60.85
	Germany		43.42	47.83	49.41	50.55	52.76	53.61	53.66	54.25	54.50	54.53	54.53
	France		46.27	47.67	48.44	50.00	50.87	50.81	51.00	50.93	50.91	50.68	50.49
	United Kingdom		52.56	52.27	54.02	54.93	55.76	55.75	55.97	56.60	56.88	56.92	56.95
	Japan		50.10	50.03	49.28	48.42	49.40	48.17	48.16	48.92	49.34	49.12	48.98
	United States		56.35	57.84	59.06	58.29	57.58	56.97	56.75	56.32	56.12	56.01	55.87
	BRICS												
BRICS countries	Brazil		44.74	54.45	55.08	59.08	57.58	56.13	56.14	55.88	56.45	56.31	56.18
	Russian Federation		59.51	52.65	54.10	56.20	56.49	56.92	56.97	56.70	56.65	56.64	56.51
	India		34.82	35.41	33.82	36.78	28.58	27.69	26.83	26.80	26.69	26.80	26.91
	China		73.49	72.78	71.24	66.90	63.72	63.74	63.76	63.78	63.73	63.58	63.35
	South Africa		41.17	45.44	49.51	46.66	43.78	44.28	44.56	45.92	46.06	46.22	46.31
Neighboring countries	Afghanistan		16.44	15.85	15.04	16.42	16.53	16.95	17.51	18.18	18.91	19.05	19.19
	Bangladesh		61.93	56.31	54.24	48.12	42.00	42.17	42.37	42.64	43.05	43.13	43.19
	Bhutan		50.27	47.49	53.28	65.17	63.81	62.23	63.44	58.27	58.31	58.71	59.09
	Sri Lanka		45.50	36.32	37.29	34.40	34.58	34.40	32.89	33.57	30.14	30.23	30.31
	Maldives		20.22	28.18	37.46	50.36	55.17	55.63	56.09	56.54	56.96	57.29	57.57
	Myanmar		73.42	73.75	74.26	75.44	75.75	75.67	75.58	75.47	75.34	75.13	74.92
	Nepal		79.21	82.75	81.46	80.40	79.80	79.78	79.75	79.71	79.66	79.66	79.69
	Pakistan		13.44	12.50	16.05	19.32	23.85	24.17	24.11	24.06	24.06	24.31	24.57

Source: World Development Report, 2016

¹ Sethi, Priya (2009), “Women entrepreneurship in small scale industries”, UPUEA Economic Journal, Vol-5, Conference No-5, pp-351.

Status Of Women Entrepreneurs In India And Its Global Scenario :

Make in India program is related to drastic change in quality of economical work through skill enhancement and job creation that is related to workforce either they are men or women. Table 1 shows that the female labor force participation rate (from 1990 to 2016) has throughout increasing rate in developed countries like Germany and UK and in under developed countries like Afghanistan and Pakistan while decreasing trend are found in Bangladesh that is an under developed country. FLFP rate is near about constant in Myanmar and Nepal that is also under developed countries. In 2016, Nepal (79.69) has highest rate of FLFP followed by Myanmar (74.92) and China (63.35) respectively. India (26.91) has very low rate of FLFP. Two lowest countries Afghanistan (19.19) and Pakistan (24.57) are also under developed countries. But in China and India of FLFP is decreasing one similar to the other developing countries.

“Women Entrepreneurs”, who are doing phenomenal odd jobs from the domains of their homes, are the latest to attract attention in the world of business in India. Table 2 shows the female participation rate of entrepreneurs in the world. We can see that there are only 34.3% females engage as an entrepreneurship in the world. India has very poor condition, means only 10.7% females are engage in the business.

Table 2 : Female participation rate of entrepreneurs

Sr. No.	Economy	Percent of firms with female participation in ownership	Percent of firms with a female top manager
1.	All Countries 2	34.3	18.6
2.	Afghanistan (2014)	2.2	4.7
3.	Bangladesh (2013)	12.7	4.8
4.	Bhutan (2015)	43.3	26.3
5.	Brazil (2009)	50.2	19.4
6.	China (2012)	64.2	17.5
7.	Germany (2005)	20.3	n.a.
8.	Ghana (2013)	31.6	14.9
9.	India (2014)	10.7	8.9
10.	Myanmar (2014)	27.3	29.5
11.	Nepal (2013)	21.8	17.2
12.	Pakistan (2013)	11.8	6
13.	Russian Federation (2012)	28.5	20.1
14.	South Africa (2007)	22.6	n.a.
15.	Sri Lanka (2011)	26.1	8.8

Source: World development report, 2016

METHODOLOGY

The main objectives of this study are as follows:

- To focus on major women enterprises that are running in Allahabad Division.
- To evaluate how much contribution of women’s boutique enterprises to make in India program in Allahabad Division.
- To highlight the scenario of women’s Boutique enterprises like Demographic, Skill Enhancement and Economic factors in Allahabad Division.
- To find out the challenges that faces by the Women entrepreneurs for making in India

program.

– To predict opportunities for women entrepreneurship that give speedy growth to the Indian Economy as make in India program.

This study is based on both secondary and primary data. Secondary data is collected from the Word Development Report 2016. For collection of primary data, survey of Allahabad division (by using multistage proportionate random sampling technique) has been conducted. After choosing Allahabad Division purposively in the first stage, the universe data of women enterprises has been made on the basis of information gathered from Zila Udhog Kendra of district of Allahabad Division namely Allahabad District, Fatehpur District, Pratapgarh District and Kaushambi District. Then the researchers made use of personal interview method for collecting sampling information from the selecting respondents. The size of universe is 800 and the size of sample is 240 i.e. the 30% of universe in which 81 women are running boutique enterprises.

Profile of women enterprises especially boutique enterprises of Allahabad Division :

In Allahabad Division Boutique has the first rank and Beauty Parlor is on second rank. Third rank belongs to coaching while Food Product has fourth rank in Allahabad Division.

RESULTS AND DISCUSSION

Researcher analyses Boutique enterprises under three main heads- Demographic, Skill Enhancement and Economical Factors.

Table 3: Women entrepreneurs/Enterprises in Allahabad division

Enterprises	Allahabad Division	
	Count	Rank
Boutique	81	I
Beauty Parlor	72	II
Jewelers	4	
Food Products (Bakery/Papad)	15	IV
Printing/Photostat	8	
Repairing Sewing Machine	10	
Atta/Masala Mill	9	
Oil Preparing	8	
Allied Milk Products	14	
Coaching	19	III
Total	240	

Demographic and socio-economic features of sampled respondents :

Chart 1-6 shows the clear pictures of those women who are running boutique enterprises in Allahabad Division. They are 36% unmarried women followed by 45% married women (Fig. 1). They are 48% graduate (Fig. 2). They are mostly 48 and above ageing women (Fig. 3). Her husband modal income group comes in 10000-15000 (Fig. 4). They are having 3-5 family members' (Fig. 5) means belonging to nuclear families having 1-2 children (Fig. 6). *Generally in this age group, women search their identity that lost in the routine work or fulfilling responsibility of household job.* Now it enhance their family income too because normally family of women of this age group have the school/college going children which demand additional expenditure, demonstration

effects or career planning children drives additional demand for money and income for family survival and maintenance. Therefore they focus to open Boutiques enterprises for supplementing

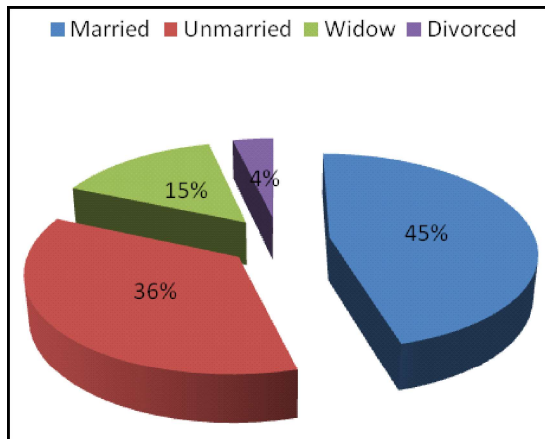


Fig. 1 : Marital status

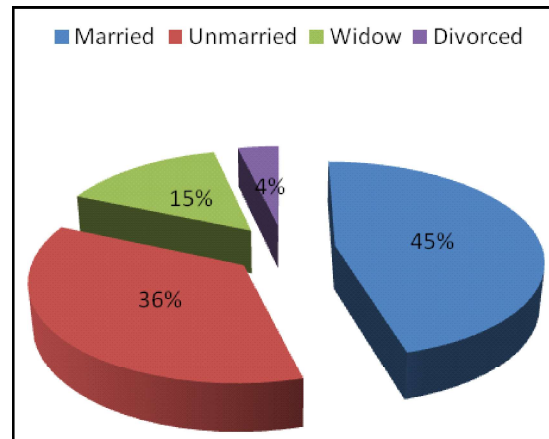


Fig. 2 : Academic qualification

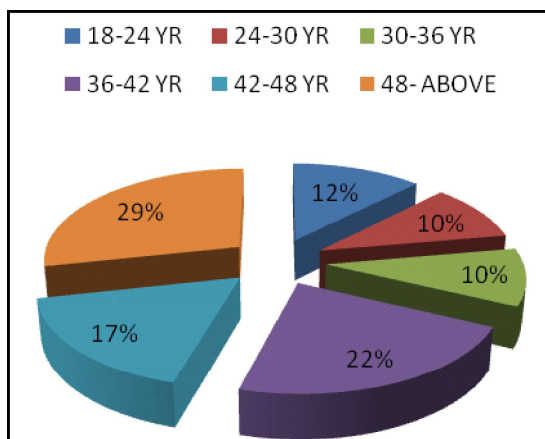


Fig. 3 : Age specification

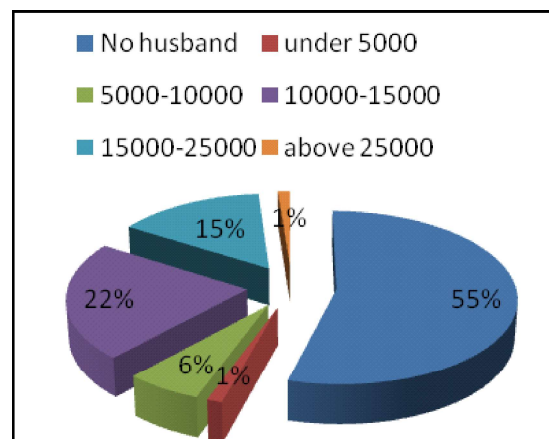


Fig. 4 : Husband monthly income structure

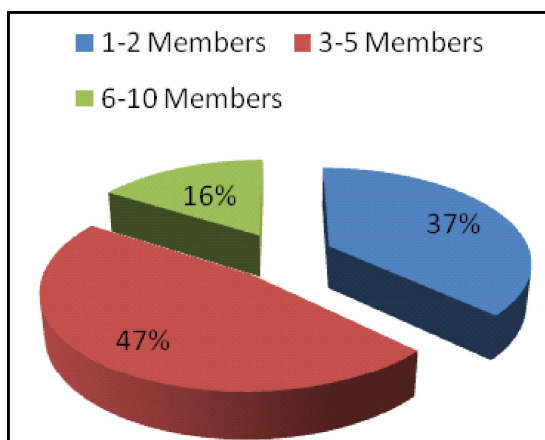


Fig. 5 : Total number of family members

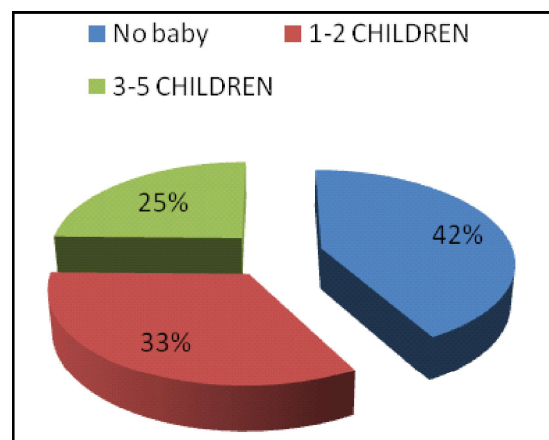


Fig. 6 : Number of children

the income of their families and maintaining the enhanced expenditure of their families. *It diverts them psychologically and they also come to the society that gives them a new identity (which were lost) in the open world.*

Skill enhancement factors :

Fig. 7-14 throws the light on skill enhancement techniques that is related to women who are running boutique enterprises in Allahabad Division. 44% women starts business on the self motivation because they have personal interest to be a career women (37%) and also wants to diversion from close world to open world where they feel themselves. In Allahabad Division 62% women try to acquire up-to-date knowledge of their business from related organizations (33%). They (62%) participate trade exhibition like Shilp Mela too. They have power to take decision about the project for their enterprises (54%) but mostly they do not like to attend any skill development programme (93%) because they think that it is not useful for them (44%) so they are not interested to attend it in the future (72%). It makes a clear that they are mostly semi skilled/unskilled to manage and maintain their business.

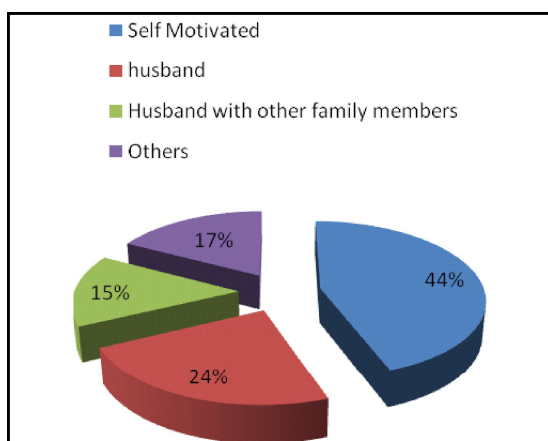


Fig. 7 : Encouragement and promotion for doing business

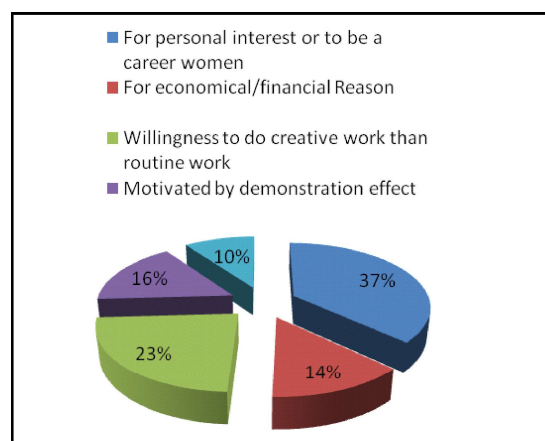


Fig. 8 : Reason having interest in establishment of new business

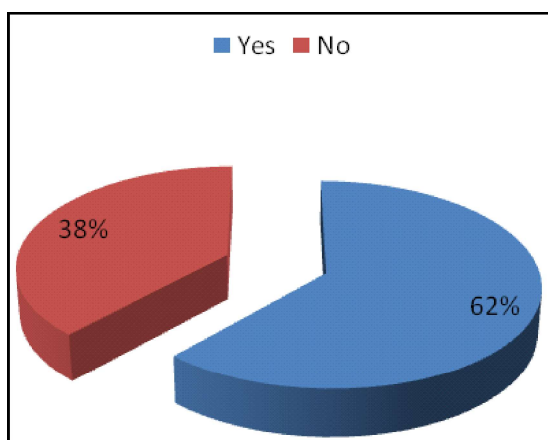


Fig. 9 : Having upto date knowledge of about the business

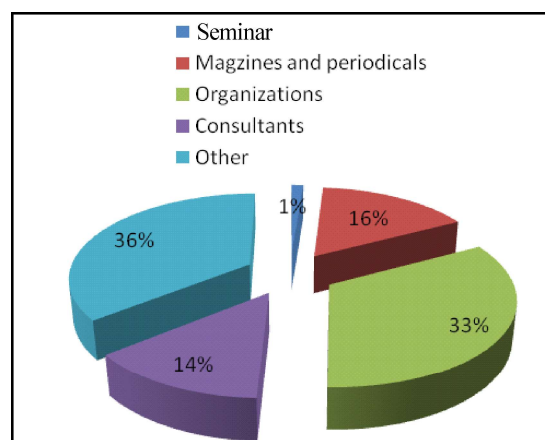
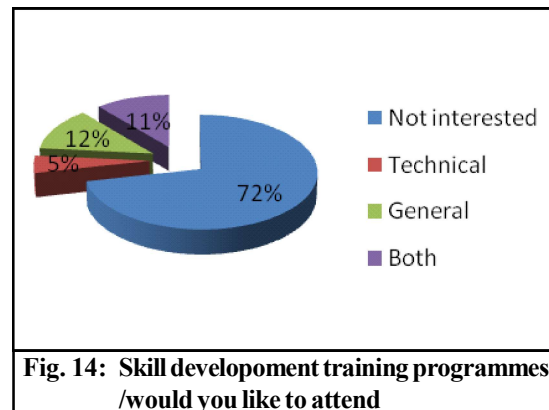
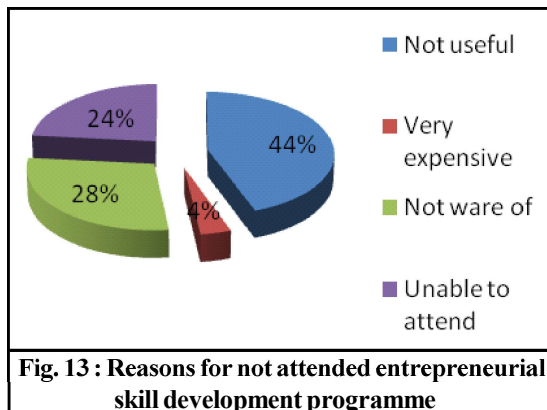
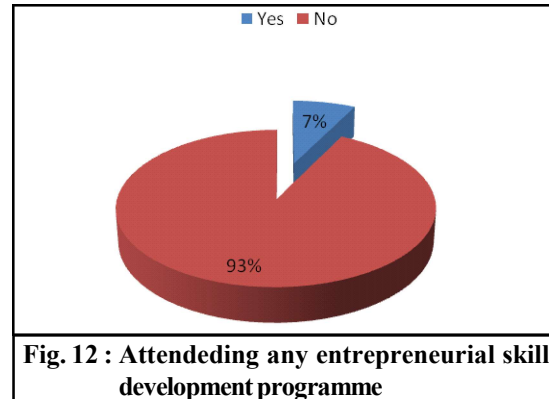
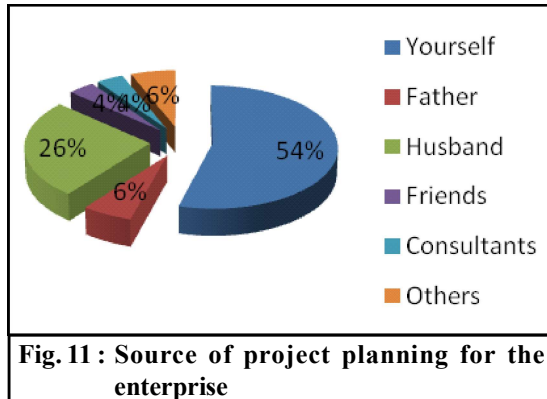


Fig. 10: Sources obtaining current knowledge about the business



Therefore it can be said that women entrepreneurs of Allahabad Division have not specialized skilled. They are either semi skill or unskilled. On the other hand, 36-42 age groups of women entrepreneurs create diseases and sickness problem in routine sexo-cycles/periods which forces them to maintain their health and creating the pressure of expenditure. They are not interested in taking any proper training/management due to their health problems. Therefore skill development factors or skill promotion is not observable in order that skill promotion or semi skilled or unskilled may be transformed into skill entrepreneurs. Some institutions must lead and promote in these areas which will convert unskilled/semi skilled to skilled entrepreneurs and thus we successful in promoting their income in future. Therefore Modi government Skill Development Program through institutional set up will bring positive fruits in enhancing level of income of the entrepreneurs and thus creating an environment of promoting job opportunity in the area concern to the women.

Economic factors :

Fig. 15-24 throws the light on Economic Factors that is related to those women who are running boutique enterprises in Allahabad Division. 58% women runs boutique on sole proprietorship that are trained in stitching work. Their modal capital investment group is 50000 and above group for boutique in Allahabad Division. It was arranged by their saving or borrowing from family members. A modal income group for boutique enterprise is 10000-20000 aggregately. . It means women can easily economical stand through this enterprise by devoting 6-8 hours. While their

satisfaction level can be differ from person to person because one third is satisfied women and one third is less satisfied too.

50% women feel that they achieve their ambition but they do not consider themselves as successful entrepreneurs because they faces many problems in running business. Table 4 highlights

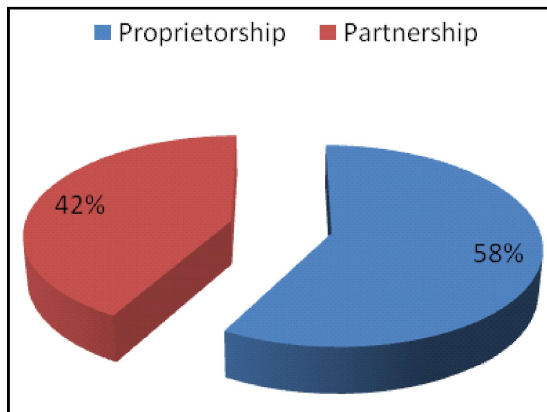


Fig. 15 : Form of organization

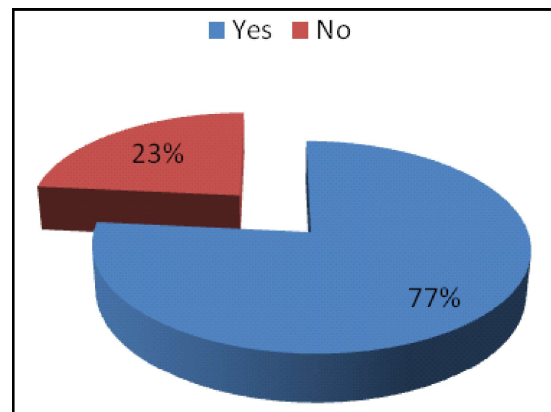


Fig. 16: Having professional training of qualification

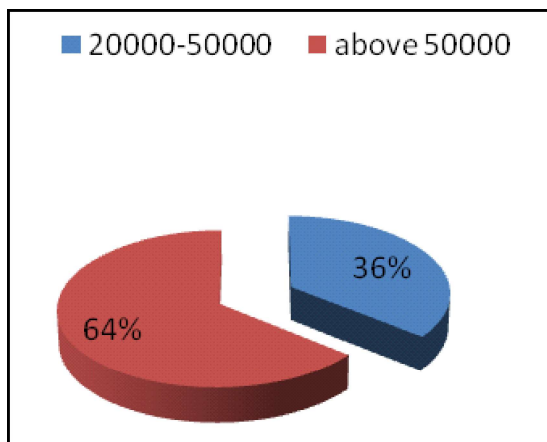


Fig. 17 : Capital investment

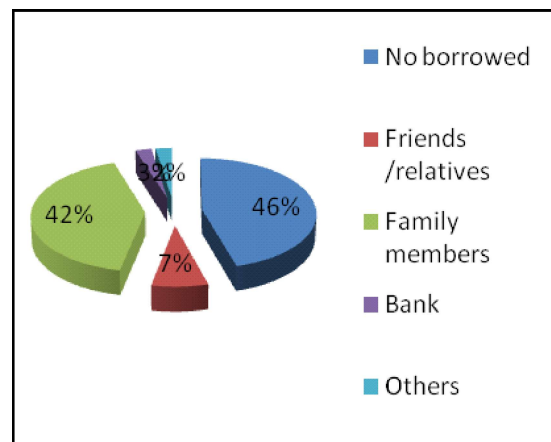


Fig. 18 : Source of borrowing money

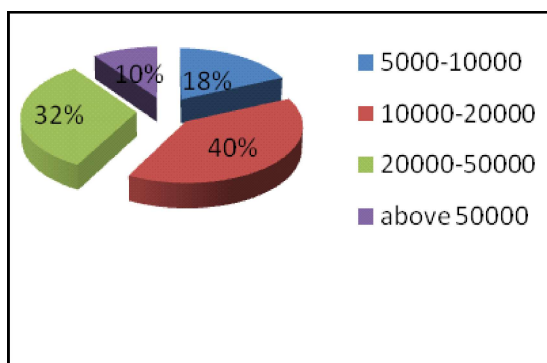


Fig. 19 : Gross monthly income

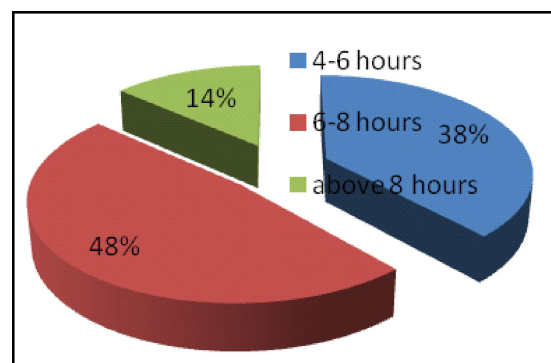
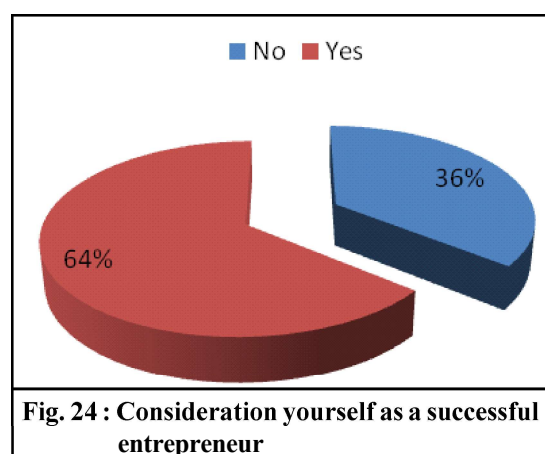
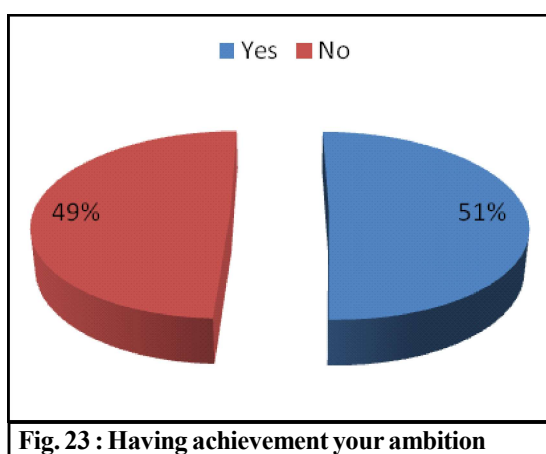
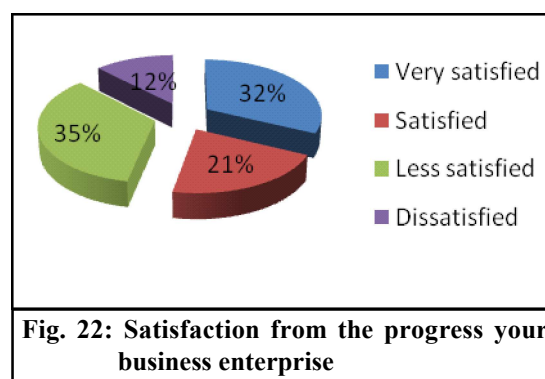
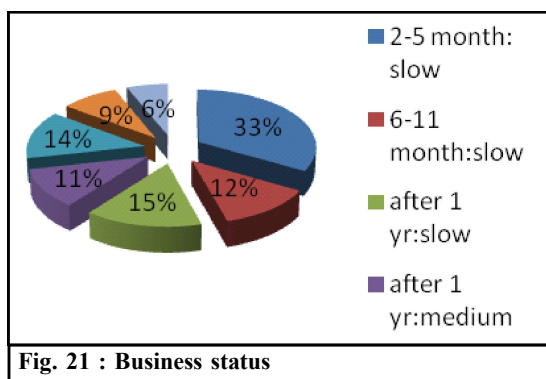


Fig. 20 : Devoted working hours



that borrowing working capital is expensive in the money market. *While this business has less capital but if they want to expansion in their business for taking benefit from the programme-Make in India and giving their contribution in it, money will have to be borrowed by money market through “Mudra Yojna”.* The second problem that they face is high competition in garment business. Substitution of cheap garments is also a third major problem of them.

One thing is most important that Working women always play a dual personality because our stereotype society has a clear picture about the men and women. They accept men as a working economical personality who is appreciated and also motivated for their career but women is accepted for her devoting family duties. If they choose their economical personality, they pay its cost by their excess duty. If men neglect their family due to their career, nobody give blame on them, but if women do like that they are torched by the family members or society against the accepted traditional norms. When society does not leave their dual stereotype personality, women will not be empowered which is still hinderance in Indian society.

Family Economic pressure is found less effective reason for women in Allahabad Division are willing to come from the traditional house hold lady to the career oriented women. Boutique enterprises are chosen by women in Allahabad Division because it is related to micro investments *i.e.* upto 100000 that can be managed by self, family members, relatives or friends. Averagely both comes under minimum exemption limit of the income tax therefore the total income may be utilized for enhance of the standard of living of the family. Also income of these professions/enterprises

Table 4 : Major problems that currently faces in enterprises			
Sr. No.	Factors	Frequency	Rank
1.	Raw Material		
	High Price	13	
	Scarcity	7	
2.	Marketing		
	Low Demand	6	
	Stiff Competition	24	VI
	Availability Of Cheap Substitute	29	IV
3.	Financial		
	Shortage Of Working Capital	45	II
	High Interest Rate	36	III
4.	Technical		
	Maintenance	7	
	Lack Of Servicing Facilities	5	
5.	Labour		
	Absenteeism	12	
6.	Electricity		
	Uncertainty Of Supply	18	
7.	Political		
	Unstable Government	26	V
	Change In Policy	7	
8.	Security		
	So-So	4	
9.	Taxes		
	High Taxes	8	
10.	Infrastructure Facilities		
	Insufficient	3	
	Less Sufficient	12	
11.	Personal		
	Dual Responsibilities (Family And Business)	81	I

enhances the aggregate income of the family which ultimately raises the social status in the given socio-economic structure of the society. Further the engagement of less number of working hours in these enterprises also provide them in a relax position from the point of view of family attention in comparison to any other private or public services.

If management training is provided for establishing above mentioned enterprises, working hours engagement may be reduced and overall recurring cost of these enterprises may be minimized. As a result, the desired outcomes of the business are quickly achieved and more attractive & remunerative business opportunities are found. Appropriate support and encouragement from the society, family and government can make these women entrepreneur a part of mainstream of national economy and they can contribute progress of economy particularly India. So, Entrepreneurship for women can be planned and developed and the need for providing appropriate awareness and development to promote entrepreneurship is of vital importance and promoting entrepreneurship among women is certainly a short-cut to rapid economic growth and development.

Future prospects of women entrepreneurs :

- The concept of women entrepreneurship is becoming a global phenomenon today. All over the world, women are playing a vital role in the business. In India, however, women have made a comparatively late entry and thus women entrepreneurship, in a formalized sense, is a relatively new phenomenon. Women owned businesses are highly increasing in the economies of almost all countries. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. With the advent of media, women are aware of their own traits, rights and also the work situations. The challenges and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job creators.

- Entrepreneurship is regarded as one of the most crucial factors in the economic development of every region of the country. Entrepreneurs play a very vital role in generating of new employment and setting up of new business. The problem of poverty, in equality and regional imbalances can be tackled with the development of entrepreneurship. Entrepreneurship among women is more suitable because it is possible to do work when she has free time. Self-employed women are gaining better status.

- Women entrepreneurship is not only generate employment opportunities but also it can use for tackling the gender bias issues effectively from the root cause itself in the form of women empowerment and Increase the speed of reducing gender disparities in the country. Hence, women will become stronger in social-economical form as well as taking decision. Further, Entrepreneurship development among women offers, mental satisfaction and provides diversion to women from routine work. It gives psychological satisfaction to women and enhanced identity in the society. Emergence of women entrepreneurs in the economy is an indicator of women's economic independence.

Suggestions :

- Hence to improve the Socio-Economic condition of India, Government of India has implemented the 12th Plan with the focus on the manufacturing sector and creating job opportunities to women with an intention to remove poverty and empower them. There are many avenues thrown open to women for wealth creation like Entrepreneurship, Employees, Self Help groups and so on. Agriculture, Horticulture, Animal Husbandry, Dairy, Fisheries, Handloom and Power loom are the traditional sectors preferred by rural women. Therefore, Now a days, India's many leading women is in certain key sectors such as biotechnology, pharmaceuticals, automotive components, Information technology, software, IT enabled services, banks, education and many other service sectors. All above production areas with the improve women entrepreneurship promotion may provide more and more job opportunities not only for women but also for their spouse and male partners depending their own family cooperation therefore internal dynamics of family thinking in a positive direction of jobs, jobs opportunities and entrepreneurship shall bring a mixed fruits for leading the nation to a developed country within a sort spam and we may fulfill the dreams of our Ex President Abdul Kalam "As develop nation within a target country of 2020".

- The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. With the advent of media, women are aware of their own traits, rights and also the work situations. The challenges

and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job creators. They are flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation. It is only within the last ten years that the concept of women entrepreneurship has achieved the momentum of facts gained some acceptance in overall male dominated majority within the Indian Society. With the growing recognition that women have, unique talents, which could be harnessed for development and for development and for creating employment opportunities for others who are not suited to an entrepreneurial career, developing women as entrepreneurs has become an important part of national development planning and strategies. The financial support to entrepreneurship is being provided institutional level both private and public, since it increases the social and economic status of women, especially, with reference to Indian condition. Entrepreneurship for women can be planned and developed and the need for providing appropriate awareness and development to promote entrepreneurship is of vital importance.

– Women is a part of the workforce, it is essential to promote skill development as this enhances productivity and efficiency, increasing employment opportunities and resulting in increased income. A study conducted by McKinsey stated that India could increase its GDP by 16% to 60% just by enabling women to participate in the economy on the same footing as men. Under all these circumstances, there are women in India who have made a mark and continue to be world's most powerful women entrepreneurs in various sectors. Through these schemes, the government aims to turn women from job-seekers to job-creators.

– From making and selling eatables, to opening small garment boutiques, the Indian women are not shying from making that extra contribution to their economic well-being. *Therefore Sign of Make in India is not only for lion but it is also for lioness. For India's big opportunity as well as empowerment lies with the women who are driving the businesses. These enterprises are big and small, from home or an office, virtual or on the shop-floor.*

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