CHAPTER V

Findings, Suggestions & Conclusion
The most striking feature of Indian economic development since independence has been the rapid progress of the industrial sector including the large scale as well as small-scale industries. Entrepreneurial activity possesses a direct influence on the industrial progress and thereby on the economic development, which in turn possesses a direct influence on the creation of employment opportunities. The whole population, in some way or other, is supposed to contribute towards this end. Constituting nearly half of the population, women also have a role to play in this task.

In country like India, the role of small-scale industries is highly significant as it can provide job to many, with meager investment. The more important factor is not the amount invested but how it is invested but how it is it is utilised. Here comes the importance of entrepreneur. He must be a person who can see the most needed and suitable area for the development and can utilise his ability, talent and resources in the most proper way so as to fulfill the primary objective of raising the level of income and thereby solve the problem of unemployment.

Whether it is a male or female is not an important matter to be considered. In a country like ours where nearly half of the population is women, it will not be a mere waste of time, if we try to make an analysis of the industrial activities of women entrepreneurs and its effect on the social, cultural and educational aspects of the women folk in Kerala. If the aim of
the development taking authorities is to use potential resources in the most proper way, then one of the various potential resources namely human resources, including both male and female resources are also to be utilised. More and more women are entering the industrial scenario and establishing enterprises of their own. The government has provided a policy of giving grants, establishing institutions to activate developmental programmes to identify, train and support enthusiastic women entrepreneurs.

The readymade garment industry occupies a prominent place in the industrial scenario of Kerala. As a highly labour intensive modern small scale industry, it provides employment to thousands of people directly or indirectly. This industry is often considered as women dominated industry. There is a high role for women in this industry as workers as well as entrepreneurs. But most of the women entrepreneurs of this sector face various problems of finance, marketing, production and labour for running their enterprise. In this background the present study has been undertaken the following objectives.

1. To identify and analyse the socio-economic factors which promote the growth of women entrepreneurs in readymade garments industry
2. To find out the motivational factors for promoting the development of women entrepreneurship in readymade garments industry and
support received by the entrepreneurs from the government and financial institutions.

3. To identify the various problems faced by women entrepreneurs in readymade garments industrial units at running their enterprises.

4. To understand the level and nature of technology adopted by women entrepreneurs in readymade garments industry.

5. To suggest the methods to solve problems for improving the prosperity of the women entrepreneurs in readymade garments industrial units in Kerala.

In order to carry out the study with the above-stated objectives, the primary data has been collected with the help of the structured questionnaire and informal personal discussions with the women entrepreneurs and the personnel of enterprises and officials of various promotional agencies, i.e., DIC, Directorate of Industries and Commerce was held as and when it is required. The relevant secondary data for the study from official records, annual reports and other published documents of the District Industries Centre, Directorate of Industries and Commerce, State Planning Board, Centre for Development Studies and other research centres, published research papers, Indian census figures, periodicals, journals, research articles, seminars reports, news papers, study reports of
expert committees, departmental publications, Plan documents, Unpublished works etc.

All the working readymade garment women industrial units with 10 or more workers which were registered as small scale units upto 31\textsuperscript{st} March 2003 are considered as population for the purpose of this study. The number of registered garment units constitutes nearly 10\% of the total SSI units in the state as on 31/3/2003. However, many of these units, are not functional. Further a large number of units, especially with less than 10\% women are involved in tailoring work and hence they cannot be considered as readymade garment units. Therefore the population for the purpose of this study consists of only working readymade garment women industrial units with ten or more workers. Stratified random sampling technique is adopted to select the sample units. The collected primary data have been statistically processed, classified and tabulated by using appropriate methods. The various statistical tools such as averages, percentages, rank test, Likert scale techniques, descriptive statistical tools like mean and standard deviation, non parametric test like Chi-square test, and parametric test like ANOVA were used.

5.1 Findings of the study

While analysing the data from the sample units the following observations were made:-
5.1.1 Profile of respondents and enterprise details

1. Regarding the age of the women entrepreneurs it is found that out of the 500 selected women entrepreneurs, 13 per cent belong to the age group of below 30 years, 35.60 per cent women entrepreneurs who are between the age of 30-40 years, and 30.80 per cent of them are between the age group of 40-50 years. The major part of the respondents under the study i.e., 35.60 per cent comes under the age group of 30-40 years.

2. Marital status showed that about 80 per cent of the women entrepreneurs were married and were performing a dual role are in the home and the other in the enterprise.

3. Regarding the educational qualifications of women entrepreneurs it is found that almost all the women entrepreneurs have considerable extent of educational qualifications which helps them to utilise the limited resources in an efficient manner and thereby run the business in a profitable way. About 16.20 per cent are post graduate, 46 per cent of women entrepreneurs are graduate and 33 per cent of are below graduate. Only 4.80 per cent of women entrepreneurs are technically qualified women entrepreneurs.

4. Regarding the annual income of the respondents 24 per cent entrepreneurs belong to the income group below Rs.50, 000, 27 per
cent of the sample comes from the income group of Rs.50000 to 1 lakhs, 25 per cent respondents have annual income ranging from Rs.1 Lakhs to 2 Lakhs, 18 per cent hail from the income group of Rs.2 lakhs to 4 lakhs and only 6 per cent have annual income above Rs.4 Lakhs. The most of the sample women entrepreneurs (27 per cent) have annual family income that is between Rs. 50000 to 1 lakhs.

5 Regarding the previous experience of women entrepreneurs out of 500 respondents only 350 (70 per cent) of have experience in the same line of business. Among this 48.28 per cent have less than 2 year experience.28 per cent of women entrepreneurs have 2-4 years industrial experience. Only 10.86 per cent women entrepreneurs have above 6 years industrial experience.

6 Regarding the period of establishment of readymade garment units most of the sample units were started during the period of 1990-95 and 95-03. This trend may be attributed to the promotional activities for encouraging women entrepreneurship initiated by the government in the later part of the 1990’s.

7 About the location of readymade garment units it was found out that 51.40 per cent of women managed readymade garment units are
located in urban areas. 40 per cent of units are located in semi urban. Only 8.60 per cent of units are located in rural area.

8 Regarding the form of organisation of the readymade garment units, most of the women entrepreneurs (69.80 per cent) are come forward to start solely owned enterprises because it is simplest and easiest to form.

5.1.2 Impact of socio-economic factors for promoting the growth of women entrepreneurship in readymade garment industry

1 There is significant difference among the respondents of different age group as regards the average monthly sales turnover of women managed readymade garment units. Hence, age of the respondents has significant impact on the growth of women managed readymade garment units. In Post–hoc comparison, 30-40 age groups of women entrepreneurs has significantly more impact on sales turnover of women managed readymade garment units than other three age groups.

2 There is significant difference among the respondents of different marital status as regards the average monthly sales turnover of women managed readymade garment units. Hence, marital status of the respondents has significant impact on the growth of women managed readymade garment units. In Post–hoc comparison, married women entrepreneurs have significantly more impact on
sales turnover of women managed readymade garment units than other groups.

There is significant difference among the respondents of different educational level as regards the average monthly sales turnover of women managed readymade garment units. Hence, educational background of the respondents has significant impact on the growth of women managed readymade garment units. In Post–hoc comparison, higher levels of educational background have more impact on sales turnover of women managed readymade garment units.

There is significant difference among the respondents of different experienced group of women entrepreneurs as regards the average monthly sales turnover of women managed readymade garment units. Hence, previous experience of the respondents has significant impact on the growth of women managed readymade garment units. In Post–hoc comparison, women entrepreneurs who have more experience in running the enterprise have more impact on sales turnover of women managed readymade garment units.

There is significant difference among the respondents of different income group of women entrepreneurs as regards the average monthly sales turnover of women managed readymade garment
units. Hence, economic background of the respondents has significant impact on the growth of women managed readymade garment units. In Post-hoc comparison, increase in annual income of women entrepreneurs has more impact on sales turnover of women managed readymade garment units.

5.1.3 Government supportive services for the development of women managed readymade garment industrial units in Kerala

1 61 per cent of the women entrepreneurs in readymade garment units had no awareness about the government agencies. 180 units (39 per cent) of the women entrepreneurs had aware about the government agencies. Among this 36 per cent of the women entrepreneurs in garment sector had approached the various government agencies (DIC, KSIDC, and KSWDC) for financial (24 per cent) and non-financial services (20 per cent). The major non-financial services utilised by women entrepreneurs from government agencies was training. A greater percentage had attended skill upgradation training. The major skill developed by the women entrepreneurs through training was management skill.

2 As regards the level of satisfaction of women entrepreneurs in garment sector 45 per cent of the women entrepreneurs are extremely satisfied with the supportive services of government agencies. But 20 per cent of women entrepreneurs are satisfied with
the help of government agencies. 35 per cent of women entrepreneurs are on the opinion that they are not satisfied with the help of government agencies. 38.10 per cent of women entrepreneurs are opinion that unwanted delay was the main reason for dissatisfaction in the services of government agencies.

5.1.4 Impact of various government supportive services for the development of women managed readymade garments units in Kerala

1 There is significant difference in the ratings between women entrepreneurs of various types of government services utilised on the major development of ‘Better price for the products’ with the help of government agencies. Non-Finance services of government agencies utilised by women entrepreneurs are given higher ratings on the major development of ‘Better price for the products’ with the help of government agencies.

2 There is significant difference in the ratings between women entrepreneurs of various types of government services utilised on the major development of ‘Expansion of the concern’ with the help of government agencies. Women entrepreneurs who utilised financial and non financial services of government agencies are able to expand their garment sector.
3 There is significant difference in the ratings between women entrepreneurs of various types of government services utilised on the major development of ‘Increased sales’ with the help of government agencies. Women entrepreneurs who utilised financial and non-financial services of government agencies are able to increased sales of their industrial sector.

4 There is significant difference in the ratings between women entrepreneurs of various types of government services utilised on the major development of ‘Reduction in cost’ with the help of government agencies. Non-Finance services of government agencies utilised by women entrepreneurs are given higher ratings on the major development of ‘Reduction in cost’ with the help of government agencies.

5 There is significant difference in the ratings between women entrepreneurs of various types of government services utilised on the major development of ‘Efficient management’ with the help of government agencies. Women entrepreneurs who utilised both financial and non-financial services of government agencies are able to manage their industrial sector efficiently.
5.1.5 Supportive services of financial institutions for the development of women managed readymade garment units in Kerala

1 60 per cent of the women entrepreneurs in readymade garment units had no awareness about the financial institutions. 200 units (40 per cent) of the women entrepreneurs in readymade garment units had aware about financial institutions. Most of the women entrepreneurs in garment sector had approached mainly public sector banks and Kerala financial corporation for financial assistance.

2 70 per cent women entrepreneurs had no awareness about lending schemes of financial institutions. 30 per cent of women entrepreneurs in readymade garment units had aware about lending schemes. A greater number of women entrepreneurs had taken working capital assistance. 58 per cent of women entrepreneurs are not satisfied with lending schemes of financial institutions. Demand of collateral security is the major reason for dissatisfaction of lending schemes of financial institutions. Women entrepreneurs who utilised the services of financial institutions are able to increase production and reduction in cost.

5.1.6 Problems of Women Entrepreneurs in Readymade garment industrial Units in Kerala

1 80 per cent of women entrepreneurs in readymade garment units faced different types of financial problems. The basic financial problem of women entrepreneurs in readymade garment units was that of non-
availability of adequate credit. Lack of collateral security was the main reason for not getting adequate credit from financial institutions or banks. Both proprietary and partnership firms faces the problem of lack of collateral security with same seriousness. Units located in urban, semi urban, and rural areas are also faces the problem of lack of collateral security with same seriousness.

2 Most of the women managed readymade garment units are marketed within the state. Sale through textile shops on credit basis is the most popular method of distribution. 61 per cent of women entrepreneurs in readymade garment units faced different types of marketing problems. ‘Rivalry from competitors’ was the major marketing problem of women entrepreneurs in readymade garment units. Both proprietary and partnership firms faces the problem of rivalry from competitors with same seriousness. Units located in urban, semi urban and rural areas are also faces the problem of rivalry from competitors with same seriousness.

3 56 per cent of women entrepreneurs in readymade garment units faced different types of production problems. High production cost was the main production problem faced by women entrepreneurs in readymade garment units. Among this various elements of cost of raw material is the major items followed by cost of labour. Both proprietary and
partnership firms faces the problem of high cost of production with same seriousness. But the problem of ‘high cost of production’ was different in units located in urban, semi urban and rural areas.

4 The readymade garment industry is a labour intensive industry in which there is high preference for women workers. Low involvement of professional designers insufficient trained facilities are the major problems of women managed readymade garment units.

5.1.7 Technological status of women managed readymade garment units

1 Women managed readymade garment units used absolute traditional machinery and technology. The low standard and poor finishing of the garments manufactured in Kerala are by and large due to the low utilisation of advanced high-tech machinery. The problems like lack of finance and high interest on loan create obstacles on the way to modernisation of machinery.

5.2 Suggestions

The following suggestions are presented to improve the current situations of the women managed readymade garment industry in Kerala.

1 Financial Assistance

The Banks and other financial institutions should be given direction to provide adequate finance, especially for the purpose of working capital on liberal terms to the garment industry. They should take into account not
only the value of the security offered but also the character and technical ability of the borrower, the prospects for the industry etc. Since the major problem, being faced is the ‘heavy security requirement’ insisted by the financial institutions the financial agency should consider security requirement only as secondary, even though it is essential that financial institutions should safeguard their interest with adequate security. Further, they should be provided with adequate credit not only at the initial stage but also subsequently for expansion, diversification and modernisation. Introduction of credit guarantee schemes for the women entrepreneurs by the government would also enable the genuine women entrepreneurs to utilise required credit from banks without any collateral.

2 Procedures and formalities of the bank should be simplified

The respondents who are aware of the banking procedures to get loan, they felt that the procedures are complicated and time consuming. Hence, the procedures and formalities of the bank should be simplified and the required document should be minimised.

3 Introduction of proper accounting system

Many of the garment units do not keep proper accounts for their business transactions. By introducing a good system of accounting the women entrepreneurs of this industry can better estimate the cost and price of the job. The maintenance of proper accounts will also help them to obtain financial assistance from banks and other institutions.
4 Improve quality of services of financial institutions and government agencies

It is observed that some women entrepreneurs in garment sector; who had utilised the services of the government agencies and financial institutions, were not satisfied with the services, due to unwanted delay and apathetic attitude of the staff. Hence it is suggested that quality of services of government agencies /financial institutions could be improved by retaining customer friendly government/bank staff, especially in rural areas, for assisting genuine the women entrepreneurs.

5 Set up women entrepreneurship promotion cell

A separate cell or body may be formed operating under the District Industries Centre preferably manned by women who should coordinate all the requirements of women entrepreneurs. The cell could also operate ‘single window clearness system’ which would facilitate women entrepreneurs to avoid delay in the setting up their businesses. The women entrepreneurs may be guided in filling necessary information on different applications and a meeting should be arranged between women entrepreneurs and the representative of assisting institutes at this cell in the presence of the women entrepreneurial development officer.

6 Improve marketing facilities

Capturing market or survival in the midst of stiff competition is not an easy task according to the women entrepreneurs. This can be
attained through suitable propaganda and advertisement. But most of the small-scale readymade garment units do not have the capacity to undertake the publicity and propaganda necessary to market their products. It is necessary that a government agency is entrusted with the responsibility of organising common marketing strategies for units producing similar products. Government may consider the option of giving preferential treatment to ready to wear garment produced under the Women Industrial Programme. Quality standards for ready to wear garments produced under WIP may be prescribed by authorised agencies and a suitable agency may undertake random quality checks. This will help the consumer in readily accepting the product.

7 Conduct market surveys

Market surveys play a crucial role in finding one new market for the finished goods. Tastes and fashions are changed overnight in the case of readymade garment market. Here for adopting the latest technologies fashions and designs and to promote the sales of their goods in world markets. Market survey is much essential. Government agencies should finance such market survey undertaken by women entrepreneurs. Services of NGOs, Universities etc can be used in an effective manner for conducting of market surveys and for disseminate market information.
8 Conduct trade fairs and exhibitions

Trade fairs/exhibitions are one of the best ways for marketing their products. So women entrepreneurs are given an opportunity to participate in trade fairs/exhibitions by giving preference and also giving concession in stall rent.

9 Provide attractive Brand names to garment products

Considering the buyers inclination towards reputed brand names the garment manufactures in Kerala need to advertise their products under attractive brand names. Branding ensures quality of products and better dissemination of product knowledge.

10 Subcontracting arrangement required

The entrepreneurs in the cluster are capable of manufacturing wide range of garments with different designs, different materials, different sizes etc. Subcontracting arrangements have made the manufacturing more flexible and specialised. The cluster can handle huge orders. Most of the buyers in the world have their branch offices in the city. Entrepreneurs can easily approach them for suggestions and advice. This is most important in terms of time and delivery.

11 Developing and Activating Business Development Services (BDS) Providers

Growth of Business Development Service especially in technically and marketing areas are very limited. There are some technical training institutes
and Design Development Institute etc existing in Kerala but they are to be made more active. Presently their net working is very weak, which needs to be strengthened. They have to work in close coordination with each other for development of the industry. National Institute of Fashion Technology can play a vital role in design development and brand building for the acceptance of the product in the international market as “Made in India” brand. It is needed to bring the entire institutes close to each other so that joint efforts could be made for the development of the cluster.

12 Set up a Central Marketing Organisation

The setting up of a central marketing organisation in the private sector or co-operative sector would be an adequate remedy for the many problems arising from unhealthy competition among the small-scale women managed garment manufacturing units. Such an organisation can take up marketing of the products of its member units. Being a centralised organisation its own marketing outlets throughout the state and outside under one or more common brand names. The function such an organisation may also include procuring fabrics in bulk and distributing them to the units, controlling the quality of the products and suggesting methods for the improvement in quality, collecting the garment produced by the member units, grading and packing etc. The organisation can also serve as a source of information for the members regarding the latest
fashion trends in the world market. The organisation shall have its head office conveniently somewhere in central Kerala and regional offices preferably in all districts. The regional offices can maintain a close link with the member units providing raw material as and latest designs and technical know-how to them and by collecting their finished products for marketing.

13 **Set up Common facility Centres**

Most of the small scale women manufactures in Kerala are not in a position to afford huge investment on modern machinery such as pre-cutting and cutting machines and other specialised machines like those for button holing, button stitching etc. Therefore, the setting up of common facility centres at places where the industry is concentrated may prove to be highly beneficial for the entrepreneurs especially of smaller units.

14 **Set up Readymade Garment Corporation**

The setting up of a separate corporation for the promotion of readymade garment industry in Kerala by and of mobilising and distributing finance for the small-scale units is an urgent need. The corporation can render diverse services to the industry such as the distribution of quality fabrics at concessional rates and to monitor the small units both in production and marketing.
15  **Fixing of minimum wages for employees**

The minimum wages for the employees in garment industry in the state is not yet fixed. This is one of the sources of labour problems affecting many units. The fixing of minimum wages for the various activities in the garment industry can ease much of the labour unrest in the industry.

16  **Employees welfare programmes**

The readymade garment industry is a labour intensive sector, so maximum care should be taken to promote the welfare of the employees. Encouragement of unit based workers association with the purpose of the promotion of the units as a whole including the interest of both the employees and the women entrepreneurs should be set up.

17  **Training Centres**

Existing training system should be sufficiently modified to impact proper training among potential women entrepreneurs to improve their technical abilities. The state government and the promotional agencies should start training centres in every district to provide specialised training in the various aspects of garment making such as designing, pattern making and operation of modern machines.
18 Up gradation of Technology

The prevalence of dependence on outdated machines affects adversely the quality and finish of the garments produced in Kerala. This calls for an urgent up gradation of technology. The urgent need for different promotional agencies in the state keep the entrepreneurs steadily informed about the various schemes such as Technology Up gradation Fund (TUF) available for this purpose and also assist the units to benefit from such schemes.

19 Institute of Fashion Technology

An institute of Fashion technology under the auspicious of National Institute of Fashion Technology (NIFT) needs to be set up immediately such an institute should be a centre both of research, capable of collecting and disseminating information among the entrepreneurs on the latest fashions trends in the world, and of training experts designers and pattern makers.

20 Manufacture indigenous machines with minimum price

There are different types of machines used in garment industries such as high speed single needle lock stitching machine with edge trimmers, automatic thread trimmer, double needle high speed sewing machine with different attachments. Juki Machines Corporation, Japan largely manufactures these machines. Their sales/service offices are located in India, but due to the high cost of these machines the fixed cost
of the products become higher. At present, there is no substitute to Juki machines as far as quality and efficiency are concerned. Apart from this, machines made in China, Korea, Taiwan, Italy, are also available in the market and there is no Indian manufacturer capable of producing such sophisticated machines, but for domestic purpose, machines are available from Merrit, Nagpal etc. We have to develop indigenous machine that can cost less than their price. Minimum price of their machine is around Rs.17, 000/- Which is slightly more for SSI sector. Hence it is necessary to give more trust on this area for the new Indian machine.

21 Awareness about new machinery needed

Some of the RMG units are still using the Indian made sewing machine but the quality and productivity of these machines are very poor and these machines cannot be used for long time. It is necessary to encourage the production of sewing machine at par with Juki machines in the country to reduce the price of basic machines. Hence it is planned to have frequent interactions with the machinery manufacturers and local dealers.

22 Women entrepreneurs Association

A women entrepreneurs Association can be formed at every district in Kerala. This can also in the beginning be initiated by the development officer. Many of the women entrepreneurs in each district are not aware of the other co-entrepreneurs hence such an association would develop
kinship in the beginning, but can become more active later on. Women can meet at a point and discuss their needs, woes and achievements. They can derive moral support from each other. They can as a group seek the help of the different institutions.

23 **Control over the dumping of the cheap garment from other states**

The Government should exercise strict control over the dumping of cheap garment from other states and their exhibition cum sales cleverly avoiding the payment of sales tax. The collection taxes from such venders allowing no loophole will be not only a source of revenue for the government but also an encouragement for the industry in the state.

24 **Introduction of modern management techniques**

Total Quality Management (TQM) and quality system like ISO 9000 should be introduced in the garment units. The purpose of TQM is to meet the requirements of customers consistently by continuous improvement in the quality of work of all employees. As competition always keeps changing to more and more complex, so is required continuous improvement in quality to face such ever complex competition effectively. TQM, thus, strengthen the competitive strength of small enterprises to conform to the changing requirement of business.
25 Starting fashion technology courses at university level

Entrepreneurship is a personal quality which can be cultivated. The various universities of the state can start fashion technology courses at graduate and post graduate level.

5.3 Conclusion

In Kerala, the majority of the women managed readymade garments manufacturing units are run by owners themselves who are by and large not professionally trained for this purpose. The women managed garment manufacturing units in the state mainly depend on external sources for meeting their working capital requirements. Commercial banks are the most important sources of institutional finance for the garment industry in the state. Too many formalities, insufficient security and the delay in getting loans are the major problems related to obtaining loan from financial institutions.

Most of the women managed readymade garment manufactured units in Kerala are marketed within the state. Direct selling and sale through retailers on credit basis are the most popular methods of distribution. Competition from merchants from other states and from similar units in the state itself, and delay in credit collection are the major problems encountered in the marketing of garments.
The various elements of cost of production of the readymade garments, the cost of raw materials constitutes the major item followed by cost of labour. The main source of procurement of raw material is from outside state, the interference of many middlemen in the purchase of raw materials lead to increase in the cost of raw materials to a great extent. The lacks of finance, non- availability of the sufficient quality of fabrics within the state are the major problems in connection with the procurement of raw materials.

The readymade garment industry is a labour intensive industry. Low involvement of professional designer’s insufficient training facilities and the absence of the fixation of minimum wage rates for the various activities in the industry are the other problems related with labour.

Most of the women managed readymade garment sector use obsolete traditional machinery and technology. The low standard and poor finishing of the garments manufactured in Kerala are by and large due to the low utilisation of advanced high-tech machinery.

Most of the consumers prefer readymade garments especially branded garments. The garments manufactured in the state are not up to the expectation of the consumers. Limited choice, limited styles and fashions, high price, poor qualities are some of the reason for it.
In spite of the problem that the industry faces in the areas finance, marketing, and production, the readymade garment industry in Kerala has a bright future and good prospects on account of its high potentiality in terms of employment and job creation. Consumers are increasingly becoming fashion conscious. This presents an opportunity to the garment producers to tap this market. Today, the buyers of ready made garment segment are aware of the running trends, and demand the newest in fashion and products at a reasonable cost. At the front position of this evolution are the smaller players, which private labels that are thoroughly transforming the dressing way of men, women and children. With the supply chain limitations eased and rationale tax structure, the readymade garment segment has become more lucrative and it is anticipated that the readymade garment segment will be the main segment in the next five years. It will lead to economic growth, job creation and empowerment of women themselves. The study shed lights on the factors influencing policy formulations pertaining to better organisation of women’s enterprises as an effective support system in the process of Kerala’s industrialisation.