

**AN EXPLORATORY STUDY ON WORK - LIFE BALANCE AMONG  
SMALL SCALE WOMEN RETAILERS IN TEXTILE INDUSTRIES OF  
THIRUVANANTHAPUARAM DISTRICT**

*A Dissertation Submitted to the University of Kerala in the Partial  
Fulfillment of the Requirements for the Master of Arts Degree  
Examination in Sociology*

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2022-2024**

## DECLARATION

I, **LAKSHMI R SANKAR**, hereby declare that the dissertation titled **AN EXPLORATORY STUDY ON WORK - LIFE BALANCE AMONG SMALL SCALE WOMEN RETAILERS IN TEXTILE INDUSTRIES OF THIRUVANANTHAPUARAM DISTRICT** is based on the original work carried out by me and submitted to the University of Kerala during the year 2022-2024 towards partial fulfilment of the requirements for the Master of Sociology Degree Examination. It has not been submitted for the award of any degree, diploma, fellowship or other similar title of recognition before.

Place: Thiruvananthapuram

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## CERTIFICATE OF APPROVAL

This is to certify that this dissertation entitled **AN EXPLORATORY STUDY ON WORK - LIFE BALANCE AMONG SMALL SCALE WOMEN RETAILERS IN TEXTILE INDUSTRIES OF THIRUVANANTHAPUARAM DISTRICT** is a record of genuine work done by **LAKSHMI R SANKAR**, fourth semester, Master of Sociology student of this college under my supervision and guidance and that it is hereby approved for submission.

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## ABSTRACT

This study talks about the complex dynamics of workplace balance among small-scale women retailers in the textile industry of Thiruvananthapuram. Despite their significant economic contributions, women entrepreneurs in this sector face distinctive challenges in reconciling their work and personal life. This research aims to investigate the multifaceted factors influencing workplace balance, including the impact of social media monitoring, family responsibilities, and entrepreneurial demands.

The textile industry is a significant sector in India, employing millions of people, particularly women. Small-scale women retailers play a vital role in this industry, contributing to the local economy and providing employment opportunities. However, their work-life balance is often compromised due to various factors.

This study employs a qualitative approach, in-depth interviews with six small-scale women retailers in the textile industry of Thiruvananthapuram have been analysed in depth. The in-depth interviews provide a deeper understanding of the participants' experiences and challenges.

The findings of this study highlight the importance of family support, access to credit and training, and collective action in enabling small-scale women retailers to balance their work and family responsibilities. The women in this study demonstrate remarkable resourcefulness and adaptability in managing their businesses and family responsibilities, often relying on their families and social networks for support. However, the study also reveals the need for policy initiatives and programs that address the specific challenges faced by these women, including access to credit, training, and market information.

# CHAPTER I

## INTRODUCTION

### 1.1 INTRODUCTION

Work-life balance refers to the ability to maintain a healthy equilibrium between one's personal and professional responsibilities. In today's fast-paced, demanding environment, achieving this balance is increasingly challenging due to heightened professional expectations and pressures. Individuals often find themselves making difficult choices to navigate between the demands of work and personal life.

Women, in particular, face unique challenges in achieving work-life balance. While men and women contribute equally to meeting economic needs, societal expectations continue to place a disproportionate burden on women to manage household responsibilities, caregiving for children and elderly family members, and maintaining family cohesion. As a result, women in the workforce are now a significant advocacy group calling for greater workplace flexibility to accommodate these dual roles.

The difficulty in striking a suitable balance between professional and personal life affects all employees, but the consequences of imbalance are particularly pronounced. Work-life imbalance can lead to increased absenteeism, heightened stress, and decreased productivity or focus at work. This issue has gained urgency in the context of shifting family dynamics, with the rise of nuclear families and dual-income households. As work demands grow and family responsibilities intensify, the need for effective strategies to manage both has become more critical.

The increasing stress and conflict resulting from the competing demands of modern organizations and family life reflect broader changes in society, underscoring the importance of addressing work-life balance as both a personal and organizational priority.

Indian women have been looked up on as symbols of prestige and status. This seclusion and supervision were based on maintenance of family's purity and reputation. They have been kept as objects of exchange. The giving of daughter is considered as rank transition. A lot of women get married to men of higher rank and hence resulting to a change in their status.

Changing position of women in Indian society is evidently seen. Once, women were kept in their houses and not many people accepted working women. Working women were considered as a disgrace at least in some households and societies.

In traditional Kerala society, women's roles were mostly limited to only domestic duties and childcare. Traditional Kerala society had a matriarchy in which female members were given importance and priority. They were not looked down in traditional Kerala society. Even then they were asked to stay at home irrespective of going out for working. After the British invasion, the matrilineal system that existed in Kerala started to get affected. Patriarchy started to spread in Kerala society and more and more control was being imposed on women by men. Women were controlled and were restricted.

The society is now changing even though women are still regarded as minority and they require more effort when compared to men in various sectors, the society is now becoming more and more open minded towards a working woman.

Kotler and Keller have defined a retailer as an organization that purchases products from other organizations and sells them to end-users, adding value through various services such as location, product assortment, and customer service.

Gundry, Ofstein, Kickul in their book, Women entrepreneurs in retail: A review of the literature, defined women retailers are female business owners who engage in retail activities, such as buying, selling, and distributing goods or services, with the aim of generating profits and sustaining their businesses.

In the 21<sup>st</sup> century, women retailers are highest rising entrepreneurial population of the country. Women entrepreneurial process has been recognized as a chief sources of economic process. Small scale retailers make up a significant proportion of entrepreneurs in the world, face various challenges in managing their work and personal lives. Hence role conflicts are very common. Women, mostly struggle to balance the demands of their business with their roles in home and various social responsibilities. There is a huge chance of her roles of being a mother, wife, daughter may affect her business and may pull her down from succeeding in business as a woman is expected by the society to give more importance to her family rather than her job. She is expected to be a caretaker and not a breadwinner.

This sociological enquiry aims to investigate in depth on the work life balance experiences of women small scale retailer, exploring their social, cultural as well as economic factors that help them to navigate various roles and responsibilities. Through this research, the researcher hopes to contribute a deeper level of understanding of how gender of an individual could affect their work life.

## **1.2 HISTORY**

The status of women in Indian society has undergone significant changes throughout history. In the early Vedic period, women were considered co-partners in life and enjoyed a high status, surpassing contemporary civilizations. They were allowed to study the Vedas, participate in philosophical debates, and even composed Vedic hymns. However, as time progressed, their role became limited to family and household chores. Despite this, women continued to play an effective role as homemakers and managed small businesses, such as retail shops and handloom enterprises.

The mid-18th century saw Indian women managing retail shops and small enterprises, but men remained dominant in society. Women were barred from joining family businesses or creating their own due to patriarchy and cultural traditions. They were responsible for routine chores, caring for children and elderly members of the household. This limited their access to education, resources, and networks, making it difficult for them to start and sustain businesses. In the 1960s, women began to demand their rights, and feminist activism emerged. The term "women entrepreneurship" came into existence, and notable entrepreneurs like Ritu Kumar and Kiran Mazumdar Shaw made significant contributions. Shaw faced financial and infrastructural challenges while setting up Biocon, but her persistent efforts paid off. She revolutionized the biotechnology industry and inspired countless women to pursue careers in science and entrepreneurship.

The 1970s saw a change in women's needs, with more seeking occupations and balancing personal and professional lives. Women like Ela Bhatt, founder of the Self-Employed Women's Association (SEWA), worked tirelessly to empower women through entrepreneurship and economic independence. The decade also saw the emergence of women-led organizations, such as the Indian Cooperative Network for Women (ICNW), which aimed to promote women's entrepreneurship and economic development.

The 1980s brought technological advancements and professional education, with Mary Roy's lawsuit granting equal rights for inheritance. This landmark judgment paved the way for women to own property and assets, enabling them to start and expand businesses. Vandana Luthra's VLCC wellness company emerged, despite market difficulties, and became a pioneering force in the Indian wellness industry.

The 1990s saw women entrepreneurs emerging in large numbers, with foreign aid supporting women enterprises. The Indian government recognized their efforts and implemented policies to aid women entrepreneurs. Special programs were formulated to help rural women engage in income-generating activities, such as the Prime Minister's Rojgar Yojana and Entrepreneurship Development Programmes (EDPs).

In the 21st century, women entrepreneurs are recognized as innovators, competing with others and staying in business for longer periods. Research shows that women-owned firms may underperform at aggregate levels but are more likely to sustain themselves. Women like Chanda Kochhar, former CEO of ICICI Bank, and Naina Lal Kidwai, former CEO of HSBC India, have broken glass ceilings in the corporate world, inspiring generations of women to pursue careers in business and entrepreneurship.

The Indian government has launched initiatives like the Startup India scheme, which provides funding and mentorship to women entrepreneurs. Organizations like the Women's Entrepreneurship Platform (WEP) and the Indian Women's Business Network (IWBN) offer support and resources to women entrepreneurs.

Despite these advancements, challenges persist. Women face societal pressure, limited access to funding, and inadequate networking opportunities. Addressing these challenges requires a collaborative effort from the government, civil society, and the private sector.

### **1.3 ACTS AND LAWS FOR WOMEN RETAILERS IN INDIA**

India has taken various measures for empowering women. The country has provided legal framework for supporting women retailers. The Indian government has enacted various laws and also acts in order to create a favourable environment for women to start and grow their

business. By understanding these legal landscapes, women retailers can use these laws to protect their interest, access opportunities and contribute to the country's economic development. Here are a few laws and acts by the government of India for women retailers: -

**The Companies Act 2013:** - this marks a significant milestone in promoting gender equality in the corporate world, particularly for women retailers. This legislation empowers women to take on leadership roles, access funding, and enjoy simplified compliance procedures. By ensuring at least one-woman director on boards of certain companies, it ensures diverse perspectives and promotes gender-sensitive decision-making. Women directors can now influence company policies, creating a more inclusive business environment. It also protects women retailers from sexual harassments in workplace. The act marks a huge milestone in promoting gender equality and empowering women entrepreneurs, setting the stage for their success in the business landscape.

**The Shops and Establishments Act 1953:** - It regulates working conditions, hours, and rights of employees. It promotes fair labour practices and worker welfare. This act also ensures maternity leaves and benefits. Hence, this act has Encouraged employers to maintain a healthy work environment.

**The Consumer Protection Act 2019:** - It provides safeguards for women retailers, ensuring a fair and transparent marketplace. Women retailers are protected from product liability claims, unless they have control over the product's design, manufacturing, or marketing. This act ensures e commerce platforms thereby ensuring that the women retailers are not exploited by unfair terms and conditions. Violations of the act can result in penalties as well as fines. Central Consumer Protection Authority is established in order to promote, protect and enforce the consumer rights, including those of women retailers. The act empowers women retailers by providing a framework for fair business practices, protecting them from exploitation and promoting the trust of the consumers.

**The Goods and Service Tax (GST) Act, 2017** – it has the potential to empower women retailer in India by simplifying tax compliance, reducing tax burdens and promoting business growth.

The Goods and Services Tax (GST) Act 2017 has had a significant impact on women retailers in India. The GST Act has brought about a comprehensive change in the taxation system,

affecting various aspects of business operations, including pricing, supply chain management, and compliance.

One of the primary effects of the GST Act on women retailers is the increased compliance burden. Women retailers, who are already managing multiple responsibilities, including family and business, now have to devote more time and resources to comply with the GST regulations (Kumar, 2018). This includes maintaining detailed records, filing regular returns, and paying taxes on time.

The GST Act has affected the pricing strategy of women retailers. With the introduction of GST, women retailers have had to re-evaluate their pricing structure to ensure that they are competitive in the market while also ensuring that they are making a profit. This has been a challenge for many women retailers, particularly those in the small-scale sector, who may not have the resources or expertise to navigate the complex GST system.

The GST Act has impacted the supply chain management of women retailers. Women retailers now have to ensure that their suppliers are GST-compliant, which can be a challenge, particularly for those who deal with small-scale suppliers (Sharma, 2020). This has led to increased costs and complexity in managing the supply chain. Despite the challenges, the GST Act has also brought about some benefits for women retailers. The GST Act has reduced the tax burden on women retailers, particularly those in the small-scale sector. Additionally, the Act has increased transparency and accountability in the taxation system, which has benefited women retailers who are committed to ethical business practices.

#### **1.4 IMPACT OF INVENTORY METHODS ON THE WORK LIFE BALANCES OF WOMEN RETAILERS**

Inventory management is an important aspect of retail operations, and its impact on work-life balance cannot be overstated, particularly for small-scale women retailers. Effective inventory management can help reduce stress, save time, and increase productivity, leading to a better work-life balance. In this essay, we will explore the relationship between inventory measures and work-life balance for small-scale women retailers.

According to a study by the National Association of Women Business Owners (NAWBO), women entrepreneurs often face unique challenges in managing their businesses, including

balancing work and family responsibilities. Inventory management is a critical aspect of retail operations that can significantly impact this balance.

Proper inventory management can help reduce stress and anxiety, which are common among small-scale women retailers. When inventory levels are optimal, retailers can focus on other aspects of their business, such as customer service and marketing, rather than worrying about stockouts or overstocking.

Effective inventory management can save time, which is essential for small-scale women retailers. Good inventory management can increase productivity, leading to increased sales and revenue. When retailers have the right products in stock, they can meet customer demand, leading to increased customer satisfaction and loyalty. However, poor inventory management can have negative consequences, including increased stress, wasted time, and decreased productivity. Small-scale women retailers who struggle with inventory management may experience burnout, impacting their work-life balance.

In order to reduce the risks, small-scale women retailers can implement various inventory measures, such as:

1. Inventory tracking systems (ITS) to monitor stock levels and automate ordering.
2. Just-in-time (JIT) inventory management to reduce stockholding costs and minimize waste.
3. Vendor-managed inventory (VMI) to outsource inventory management to suppliers
4. Regular inventory audits to identify areas for improvement

Therefore, inventory measures can significantly impact the work-life balance of small-scale women retailers. Effective inventory management can reduce stress, save time, and increase productivity, leading to a better work-life balance. By implementing efficient inventory systems and practices, small-scale women retailers can improve their overall well-being and business success.

## **1.5 IMPACTS OF SOCIAL MEDIA MONITORING ON THE WORK LIFE BALANCE OF SMALL-SCALE WOMEN RETAILERS**

Social media monitoring has become an essential tool for small-scale women retailers to manage their online presence and to engage with customers. However, excessive social media monitoring can have negative consequences on their workplace balance.

The constant need to check and respond to notifications, messages, and comments can lead to burnout and exhaustion. Small-scale women retailers may feel pressurized to maintain a perfect online image, and hence thereby leading to increased stress levels.

Moreover, social media monitoring can blur the boundaries between work and personal life. Women retailers may find themselves checking work-related social media accounts during personal time, leading to an encroachment of work into personal life. This can result in an imbalance in workplace responsibilities, leading to neglect of other important tasks and responsibilities. Excessive social media monitoring can also lead to decreased productivity and efficiency in the workplace.

To reduce and to control negative effects of social media monitoring, small-scale women retailers can establish clear boundaries and schedules for social media monitoring. They can designate specific times for checking and responding to notifications, allowing for focused work time and personal time.

Women retailers can utilize social media management tools to streamline and automate tasks, reducing the time spent on social media monitoring. They can also prioritize self-care activities, such as exercise, meditation, or hobbies, to maintain a healthy workplace balance.

Effective social media monitoring can also have positive impacts on small-scale women retailers. It can provide valuable insights into customer needs and preferences, enabling them to tailor their marketing strategies and improve customer engagement.

Social media monitoring can also facilitate networking and collaboration opportunities with other women entrepreneurs, providing support and resources for business growth.

To conclude, social media monitoring is a double-edged sword for small-scale women retailers. While it offers benefits in terms of customer engagement and marketing, excessive monitoring can negatively impact workplace balance. By establishing clear boundaries, utilizing management tools, and prioritizing self-care, women retailers can harness the benefits of social media monitoring while maintaining a healthy and sustainable workplace balance

## **1.6 IMPACT OF GLOBALIZATION ON THE WORK LIFE BALANCE OF SMALL - SCALE WOMEN RETAILERS**

Globalization refers to the increasing interconnectedness and interdependence of the world's economies, societies, and cultures. It is characterized by the free flow of goods, services, ideas, and people across national borders. It has a profound impact on the work-life balance of small-scale retailers.

Globalization has had a profound impact on the work-life balance of small-scale women retailers. On one hand, globalization has opened up new markets and opportunities for small-scale women retailers to expand their customer base and increase their sales.

Globalization has also led to increased competition, as small-scale women retailers face competition from larger, multinational corporations. This has resulted in longer working hours, increased stress, and a blurring of the boundaries between work and personal life. It has also led to the homogenization of cultures and the loss of traditional ways of life. Small-scale women retailers may feel pressure to adopt Western-style business practices and values, which can conflict with their own cultural values and traditions.

It has also led to the rise of fast fashion and consumerism, which has resulted in a culture of disposability and waste. Small-scale women retailers may feel pressure to keep up with the latest trends and consumer demands, leading to a cycle of overproduction and waste.

In addition, globalization has also led to the exploitation of small-scale women retailers by larger corporations. Small-scale women retailers may be forced to accept low prices and unfavourable terms, leading to a decline in their profitability and sustainability.

In order to reduce the negative impacts, small-scale women retailers must adopt strategies to maintain their competitiveness and sustainability in the global market. This can include investing in digital marketing and e-commerce, diversifying their product offerings, and building strong relationships with their customers and suppliers.

## **1.7 IMPACT OF INFLATION ON THE LIVES OF SMALL-SCALE RETAILERS**

Inflation is a complex economic concept that affects the purchasing power of consumers, the profitability of businesses, and the overall performance of an economy. In this explanation, we

will delve into the definition, causes, effects, and types of inflation, as well as its measurement and control.

It refers to the sustained increase in the general price level of goods and services in an economy over a period of time. It is measured as an annual percentage increase in the Consumer Price Index (CPI), which is a basket of goods and services commonly purchased by households.

Inflation has a huge impact on small scale retailers, affecting their profitability, competitiveness, and survival. As prices rise, small scale retailers face increased costs for goods, services, and labour, which can lead to reduced profit margins and cash flow. This makes it challenging for them to invest in their businesses, maintain quality, and absorb shocks. Inflation also erodes the purchasing power of customers, leading to reduced demand and sales for small scale retailers. As customers become more price-sensitive, they may seek cheaper alternatives, switch to larger retailers, or reduce their consumption. This can result in lost sales, reduced customer loyalty, and decreased market share for small scale retailers.

It can lead to inventory management challenges for small scale retailers. As prices rise, the cost of holding inventory increases, and the risk of inventory obsolescence grows. Small scale retailers may struggle to maintain optimal inventory levels, leading to stockouts or overstocking, which can further reduce profitability.

It can also affect the ability of small-scale retailers to compete with larger retailers. Larger retailers may have more resources to absorb price increases, invest in technology, and maintain economies of scale. This can lead to a competitive disadvantage for small scale retailers, making it harder for them to attract and retain customers.

So, to reduce the impact of inflation, small scale retailers can adopt strategies such as price adjustments, cost reduction, and inventory management optimization. They can also invest in technology, marketing, and customer relationships to enhance their competitiveness and resilience.

Inflation has also had a huge impact on the work-life balance of small-scale retailers, leading to increased working hours, reduced leisure time, and blurred boundaries between work and personal life.

As prices rise, small scale retailers must work harder to maintain profitability, often sacrificing personal time and well-being. They may need to work longer hours, including evenings and weekends, to manage their businesses effectively, leaving little time for family, friends, or personal activities.

Inflation also reduces disposable income, making it difficult for small scale retailers to afford leisure activities or vacations, further exacerbating the impact on work-life balance. Chronic stress and burnout can result, affecting mental health and leading to anxiety, depression, or other mental health issues

Inflation can affect the ability of small-scale retailers to spend quality time with their families, leading to strained relationships and reduced job satisfaction To reduce these impacts, small scale retailers must prioritize self-care, stress management, and efficient business systems, seeking support from mentors, peers, or industry associations when needed.

## **1.8 CUSTOMER DEMAND ISSUES AND THEIR IMPACT ON THE WORK-LIFE BALANCE OF RETAILERS**

Customer demand issues are a significant challenge for retailers, affecting their ability to manage their workload, maintain a healthy work-life balance, and ultimately, their overall well-being. This essay explores the various customer demand issues faced by retailers, their impact on work-life balance, and potential strategies for mitigation.

**Customer Demand Issues-** Fluctuating demand, limited customer base, competition from larger retailers, changing customer preferences, seasonal demand fluctuations, limited product offerings, quality expectations, price sensitivity, customer loyalty, and communication barriers are some of the customer demand issues faced by retailers.

**Impact on Work-Life Balance-**These customer demand issues can lead to increased workload, stress, and pressure to meet customer expectations, resulting in an imbalance between work and personal life. Retailers may experience:

- Long working hours
- Increased stress levels
- Difficulty disconnecting from work-related tasks
- Impact on personal relationships
- Decreased overall well-being

**Strategies for Mitigation-**To address customer demand issues and maintain a healthy work-life balance, retailers can:

- Implement effective demand forecasting and inventory management
- Develop strong relationships with customers
- Offer personalized services
- Adapt to changing market trends
- Invest in technology
- Foster customer loyalty programs
- Prioritize self-care and stress management

Customer demand issues significantly impact the work-life balance of retailers. By understanding these issues and implementing effective strategies, retailers can maintain a healthy balance between work and personal life, ultimately leading to increased job satisfaction, improved overall well-being, and better customer service.

## **1.9 WORK-LIFE BALANCE AND HUMAN RESOURCE MANAGEMENT ISSUES OF SMALL-SCALE WOMEN RETAILERS**

Small scale women retailers face unique challenges in managing their work-life balance and human resources. Some of those are as follows; -

**Work-Life Balance Issues-** Small scale women retailers often struggle to balance their work and personal life due to:

- Long working hours
- Limited financial resources
- Family responsibilities
- Societal expectations

**Human Resource Management Issues-**Small scale women retailers also face human resource management challenges, including:

- Recruitment and retention of employees
- Training and development
- Employee motivation and engagement
- Managing diversity and inclusion

**Impact on Business Performance-** The work-life balance and human resource management issues faced by small scale women retailers can significantly impact their business performance, leading to:

- Decreased productivity
- Reduced customer satisfaction
- Increased employee turnover
- Decreased profitability

### **Strategies for Mitigation**

- Implement flexible work arrangements
- Develop effective recruitment and retention strategies
- Provide training and development opportunities
- Foster a positive work culture
- Seek support from mentors and networks

Small scale women retailers face unique challenges in managing their work-life balance and human resources. By understanding these issues and implementing effective strategies, they can improve their overall well-being, business performance, and competitiveness.

## **1.10 STATEMENT OF THE PROBLEM**

The study aims to explore the work life balances of small-scale women retailers in Thiruvananthapuram. The study explores the social, cultural and economic factors that help them to navigate various roles and responsibilities.

## **1.11 SIGNIFICANCE OF THE STUDY**

The study, an exploratory study on the work-life balance among small-scale women retailers in the textile industry of Thiruvananthapuram district is significant due to various reasons. Some of the reasons are as follows; -

- It is a contribution to the existing literature. It provides various insides in this field.
- Empowerment of women retailers is one of the major goals of the research. By understanding the work-life balance challenges faced by small-scale women retailers, the study can inform strategies to support their empowerment, well-being, and success.

- Improving quality of life is another significance of the study. By identifying factors that influence work-life balance, the study can contribute to improving the overall quality of life for small-scale women retailers, their families, and communities.
- identifying factors that influence work-life balance, the study can contribute to improving the overall quality of life of small-scale women retailers and their families.
- Women and men are viewed differently by the society. The society that we are all a part of treats men and women differently. Traditionally women are considered as the care givers while men are the bread winners of the family. Hence, men are motivated and encourage to work but in the case of women they are not. Times have changed and now more and more women have been working but the working women are mostly expected to do the household chores and then only her job is expected to given importance while this is not the case of men and hence, role conflict occurs. This study analyses the role conflict that women face on a day-to-day basis. Hence, this study, “an exploratory study on work - life balance among small-scale women retailers in textile industries of Thiruvananthapuram district” is a significant study.

## **CHAPTER - II**

### **REVIEW OF LITERATURE**

#### **2.1 INTRODUCTION**

The concept of work-life balance has gained significant attention in recent years, particularly among women entrepreneurs who face unique challenges in managing their personal and professional responsibilities. Small women retailers, in particular, play a vital role in the economy, yet their experiences and struggles in achieving work-life balance remain understudied.

This research project aims to explore the work-life balance of small women retailers, examining the factors that influence their ability to balance work and personal life. Through examining a few researches, this review has identified key themes, gaps and also trends in the study of women retailers.

#### **2.2. STUDIES ON SMALL SCALE WOMEN RETAILERS – GLOBAL**

The 2009 literature review, “A gender-aware framework for women's entrepreneurship” by Brush, De Bruin and Welter, presents a framework for women's entrepreneurship that acknowledges gender as a social construct and emphasizes context and gender relations. The framework seeks to offer a deeper and more refined perspective on women's entrepreneurship. It sets direction to the scholars and policymakers to embrace a gender-sensitive mindset. The Gender-Aware Framework provides a valuable tool for understanding the complex relationships between gender and entrepreneurship and identifying areas for future research and policy initiatives

Women’s Entrepreneurship: A review literature by Jennings and Brush (2013), says that women entrepreneurship is a gendered phenomenon that is rooted in family. It also conveys that women entrepreneurship can play a significant role in the economic development of the country. The paper also says that there is still a long way to go in terms of building a strong theoretical base for research on women entrepreneurs. It highlights several key themes.

Those are as follows:

- It says that due to gender differences men are more likely to start a business for financial gain whereas women are likely to start business for lifestyle causes

- Women are under- represented in entrepreneurship, with approximately only 30% of the businesses are owned by women worldwide.
- Barriers to women entrepreneurship include lack of access to finance, network and mentorship.
- The impact of gender stereotypes and biases on women entrepreneur experiences.
- The role of family and social support in women's entrepreneurship.
- Women's entrepreneurship in diverse contexts, including developing countries and immigrant communities.

Jennings and Brush (2013) also identify gaps in the literature, including:

1. Limited research on women's entrepreneurship in non-Western contexts.
2. Insufficient attention to intersectionality and how multiple forms of discrimination intersect to impact women's entrepreneurial experiences.
3. Lack of longitudinal studies examining the long-term outcomes and sustainability of women-owned businesses.

The study, "Women in Small-Scale Retailing: Challenges and Opportunities (2020), "by Oyewole and Adedayo's The study explores the challenges and opportunities encountered by women in small-scale retailing on Nigeria. The study is conducted on the basis of mixed-methods approach, combining survey questionnaires with in-depth interviews. The study says that women face various challenges in small scale retail sector such as limited access to finance, lack of business skills, and also gender-based discrimination. It also highlights opportunities for growth, such as increased access to technology and social support networks. The research highlights the need for targeted support and interventions to empower women entrepreneurs in this sector.

"Family Responsibilities and Caregiving, with Reference to Women Small Scale Retailers" (2000) is a study by Gershuny. This study explores the impact of family responsibilities and caregiving on women small scale retailers. The challenges faced by women entrepreneurs in balancing work and family responsibilities, particularly in the context of small-scale retailing are highlighted. Women small scale retailers often have to manage the demands of running a business while also caring for family members, including children, elderly parents, and disabled relatives. He conveys that women small scale retailers are responsible for caregiving tasks, which can limit their ability to devote time and energy to their business. He identifies several factors that exacerbate the challenges faced by women small scale retailers, including societal expectations, lack of support systems, and limited access to resources. The study says

that women small scale retailers often prioritize family responsibilities over business needs, leading to negative consequences for their businesses. Women entrepreneurs may have to reduce their working hours, sacrifice their own needs, and compromise their business goals to fulfil family responsibilities. Gershuny argues that this can lead to a cycle of disadvantage, where women small scale retailers are unable to achieve economic independence and business success due to their caregiving responsibilities. The researcher also conveys the importance of support systems for women small scale retailers. The researcher notes that women entrepreneurs who have access to support systems, such as childcare, eldercare, and mentorship programs, are better able to balance work and family responsibilities. However, the study reveals that many women small scale retailers lack access to these support systems, exacerbating the challenges they face. The study's findings have implications for policymakers, organizations, and individuals seeking to support women small scale retailers. Gershuny recommends that policymakers and organizations provide resources and initiatives that support women entrepreneurs, including childcare and eldercare services, mentorship programs, and training initiatives. Additionally, the researcher highlights the need for societal attitudes to change, recognizing the value of caregiving work and supporting women entrepreneurs in their dual roles as business owners and caregivers.

Hence, the study emphasizes the importance of understanding the challenges faced by women small scale retailers in balancing work and family responsibilities. By recognizing the impact of caregiving responsibilities on women entrepreneurs and providing support systems and resources, we can promote economic independence, business success, and gender equality.

"Personal Needs and Self-Care" (2015) is a study by Hill. In this study, he explores the importance of personal needs and self-care for women small scale retailers. The researcher highlights the challenges faced by women entrepreneurs in prioritizing their own needs and well-being, particularly in the context of small-scale retailing. Women small scale retailers often have to manage the demands of running a business while also caring for family members and fulfilling other responsibilities. The study reveals that women small scale retailers often neglect their own personal needs and self-care, leading to burnout, stress, and decreased well-being. Hill identifies several factors that contribute to this neglect, including societal expectations, lack of support systems, and limited access to resources. Women small scale retailers may feel pressured to prioritize their business and family responsibilities over their own needs, leading to a cycle of neglect and burnout. He argues that prioritizing personal needs

and self-care is very crucial for women small scale retailers to maintain their physical and mental well-being, build resilience, and achieve business success. He recommends that women entrepreneurs engage in self-care practices such as exercise, meditation, and spending time with loved ones. Hill tells about the importance of setting boundaries, prioritizing tasks, and seeking support from others to manage the demands of running a business. The study also explores the impact of personal needs and self-care on business outcomes for women small scale retailers. Hill finds that women entrepreneurs who prioritize their own needs and well-being are more likely to experience business success, including increased productivity, profitability, and customer satisfaction. Conversely, neglecting personal needs and self-care can lead to decreased business performance and increased stress.

Hence, the study emphasizes the importance of prioritizing personal needs and self-care for women small scale retailers. By recognizing the importance of self-care and taking steps to prioritize their own needs, women entrepreneurs can maintain their well-being, build resilience, and achieve business success. The study's findings have implications for policymakers, organizations, and individuals seeking to support women small scale retailers, highlighting the need for resources and initiatives that promote self-care and well-being.

Kabeer and Mahmud's (2019) study, "Women's Economic Empowerment through Small-Scale Retailing: A Review of the Literature", is on women's economic empowerment through small-scale retailing, focusing on the opportunities, challenges, and outcomes of women's participation in this sector. The authors employed a systematic review approach, using a comprehensive search strategy to identify relevant studies. The study found out that Small-scale retailing offers women opportunities for economic empowerment. It says that women face significant challenges, including limited access to finance, technology, and business skills. This review focuses on studies that are in English language and hence thereby restricting the inclusion of diverse perspectives.

### **2.3. STUDIES ON SMALL SCALE WOMEN RETAILERS – NATIONAL**

Sharma and Sharma's (2019) study, "Gender and Small-Scale Retailing: A Study of Women Retailers in India", offers an in-depth exploration of experiences and challenges faced by women entrepreneurs in small scale retail sectors of India. A qualitative research approach has been used here conducting an in- depth interviews with 30 women retailers across various cities

of India. It was found out that gender bias and stereotypes hinder women from entry and being successful in the field of small-scale retailing. Family roles also restrict women in this field. The study contributes to the understanding of gendered dynamics in small-scale retailing in India. The study also says about societal and cultural barriers to women's entrepreneurship. Two major limitations of the study are that small sample size limits generalizability and the study focuses on urban areas, and does not take rural areas into consideration.

Chandra and Rao's (2017) study, "Women Entrepreneurs in Small-Scale Retailing: Challenges and Strategies", explores the challenges faced by women entrepreneurs in small-scale retailing, including societal expectations, limited access to resources, and gender-based discrimination. They did qualitative research conducting in-depth interviews with 25 women retailers in India. It was found out that women employ various strategies to overcome challenges, such as networking, adaptability, and resilience. It was also found out that women's entrepreneurial success is influenced by family support, education, and prior work experience.

"Work-Life Balance of Women in Retail Sector" by Sudha and Sreekumar (2018) is study that tells that the retail sector is a significant employer of women globally, offering a range of job opportunities from sales assistants to management positions. However, the demanding nature of the retail industry, characterized by long working hours, rotating shifts, and high stress levels, can impact women's ability to balance work and family responsibilities. The study "Work-Life Balance of Women in Retail Sector" by K P Sudha and MS Sreekumar explores the challenges faced by women working in the retail sector in achieving a balance between their work and personal life. The researchers identify several factors that affect work-life balance for women in retail, including organizational culture, manager support, and family-friendly policies. They also examine the impact of work-life balance on women's job satisfaction, turnover intentions, and overall well-being. The study conveys that women in retail face significant challenges in balancing work and family responsibilities, leading to conflicts and negative consequences for their personal and professional lives. One of the primary challenges faced by women in retail is the demanding nature of the job, which often requires long working hours, including evenings, weekends, and holidays. This can make it difficult for women to balance work and family responsibilities, particularly for those with caregiving responsibilities. The study highlights the importance of organizational culture in supporting work-life balance, including flexible working arrangements, paid leave, and employee wellness programs. Manager support is also critical in enabling women to balance

work and family responsibilities. Managers who are supportive and understanding can help women navigate the demands of work and family life, providing guidance and resources to manage conflicts and prioritize responsibilities. However, the study reveals that manager support is often lacking, with many women reporting a lack of understanding and support from their managers. Family-friendly policies are also essential in supporting work-life balance for women in retail. Policies such as flexible working arrangements, paid parental leave, and dependent care assistance can help women balance work and family responsibilities, reducing conflicts and improving overall well-being. However, the study highlights that many retailers lack family-friendly policies, making it difficult for women to balance work and family life. The study's findings have implications for retailers seeking to attract and retain top talent, improve job satisfaction, and enhance overall well-being. By understanding the challenges faced by women in retail and implementing strategies to support work-life balance, retailers can create a more inclusive and supportive work environment that benefits both employees and the organization. This includes providing family-friendly policies, manager support, and a culture that values work-life balance. Hence, the study emphasizes the importance of work-life balance for women in retail and highlights the need for organizations to support and empower women to manage their work and personal life effectively. By prioritizing work-life balance, retailers can improve job satisfaction, reduce turnover intentions, and enhance overall well-being, leading to increased productivity and business success.

#### **2.4. RESEARCH GAP**

Despite growing body of literature on small scale women retailers, there remains a significant research gap to the study. The research gap of the study, “an exploratory study on work - life balance among small-scale women retailers in Thiruvananthapuram district” are limited geographical scope as the study was conducted in the district of Thiruvananthapuram which may not be the true representative of small scale women retailers of other regions; small sample size as the sample size selected for the study was only 6, it may not be sufficient to generalize a huge population; there was no comparison group in order to compare the work life balances of women and men.

## **2.5. CONCLUSION**

The literature review on the small-scale women retailers has been attained from women belonging to various backgrounds. The literature on small scale women retailers reveals a complex interplay of factors influencing their ability to achieve work life balance. The reviewed studies highlight the challenges that are faced by women retailers such as limited access to finance, fulfilling societal expectations, gender bias family roles and so on. The literature review also suggests that there are various research gaps to the study. More in-depth study needs to be done so as to attain more knowledge about the topic. To conclude, this literature review highlights the complex and multifaceted nature of work-life balance for women. Despite the challenges and barriers that women face in achieving balance, the research suggests that effective strategies and support systems can make a significant difference. By prioritizing self-care, seeking support, and setting boundaries, women can mitigate the negative impacts of work-life conflict and cultivate a more sustainable and fulfilling balance between their work and personal lives. Furthermore, organizations and policymakers can play a critical role in supporting women's work-life balance by implementing family-friendly policies and promoting a culture of flexibility and inclusivity. Ultimately, achieving work-life balance is essential for women's well-being, productivity, and overall quality of life, and further research is needed to continue exploring the nuances and complexities of this critical issue.

## **CHAPTER - III**

### **RESEARCH METHODOLOGY**

#### **3.1. TITLE OF THE STUDY**

AN EXPLORATORY STUDY ON WORK - LIFE BALANCE AMONG SMALL-SCALE WOMEN RETAILERS IN TEXTILE INDUSTRY OF THIRUVANANTHAPURAM DISTRICT

#### **3.2. RESEARCH QUESTIONS**

##### **GENERAL RESEARCH QUESTION**

How do small-scale women retailers in the textile industry of Thiruvananthapuram district face the challenges of work-life balance?

##### **SPECIFIC RESEARCH QUESTIONS**

1. What are the challenges that small scale women retailers face on a daily basis?
2. What are the physical, mental and health implications of work life balance experience?
3. What are the influences of work on their family and personal life and vice versa?
4. How do societal expectations, gender roles and norms influence work life balances?
5. What are the strategies of coping mechanism that they use?
6. What are the recommendations they have for improving work life balance for small scale women retailers?

#### **3.3. RESEARCH DESIGN**

The research design used here is qualitative research design. This design enabled a comprehensive understanding of the work-life balance and by studying about the experiences of small-scale women retailers in Thiruvananthapuram, providing insights into their challenges, coping mechanisms, and recommendations for improvement. This design allowed for an in-depth examination of the participants' lived experiences, perceptions, and challenges. The interviews are conducted in an in-depth manner and hence there by analysing every aspect of the work life balances of small-scale women retailers. The study is conducted in the district of Thiruvananthapuram.

### **3.4. SAMPLE SELECTION**

Purposive sampling is conducted to a diverse group of small-scale women retailers in textile industries of Thiruvananthapuram district. 6 respondents have been selected and analysed in this research.

### **3.5 DATA COLLECTION METHODS**

Multiple qualitative data collection methods were employed to achieve a comprehensive understanding of the experiences of women retail workers.

**Semi-structured interviews were conducted with each participant, lasting 1 to 2 hours.**

### **3.6 TOOLS OF DATA COLLECTION**

An interview guide was used to encourage open dialogue and allowed participants to express their thoughts freely.

### **3.7 DATA ANALYSIS**

The data collected were analyzed using a thematic analysis approach. Key themes and patterns across different cases were identified

## CHAPTER IV

### CASE PRESENTATION ANALYSIS AND INTERPRETATION

#### 4.1 NARRATIVES

##### 4.1.1. CASE – 1

###### **(A 50-year-old woman who runs a textile shop and stitching centre)**

The researcher conducted an in-depth interview with the interviewee, a 50-year-old married woman who has a daughter in fifth standard. She has been facing numerous challenges as a woman small-scale retailer in the textile industry.

She shared her life experiences and journey as a small-scale retailer with the researcher. For the past eight years, she has successfully managed a shop for tailoring and readymade clothes in Kallayam, Thiruvananthapuram. However, her entry into the textile industry began 22 years ago in her hometown, where she established a stitching centre. She attributes her success to her unwavering dedication and passion.

The shop operates from 9:30 AM to 8:30 PM, with occasional extensions up to 10 PM due to workload. Fortunately, her house is nearby, making it convenient for her to commute between work and home.

She initiated the business at the age of 20 to support her family financially. After marriage, the shop became a significant source of income for her family, helping her to contribute to their financial well-being.

A major issue conveyed in this case is the struggle to balance work and family life. She cannot spend enough time with her family members due to the demands of her business. She finds it stressful being the sole person managing household chores and teaching her daughter, who is in fifth standard. This has led to feelings of guilt and anxiety.

Some customers behave in a manner making the case uncomfortable and insecure. Some other customers tend to look down up on her and considering her," just as a tailor". She also says that a slight delay in stitching, could agitate various customers and hence it is really hard to maintain a work life balance for her.

It is stressful and tiring for her, as her work is not given proper importance by her in-laws, who consider her income complementary to her husband's which is not true as she spends a huge amount of her income for the wellbeing of the family. This lack of recognition and support has led to her feeling a sense of frustration. Her husband disapproves of her working and argues with her daily, wanting her to reduce her time at the shop. This has created tension in their relationship and added to her stress levels. Her in-laws are also not entirely comfortable with

her working, and she has faced instances where she was looked down upon for prioritizing her career over domestic duties. This has led to feelings of resentment and conflict.

Despite these challenges, she remains resilient and determined. She says, *"Life is an adjustment, and nothing is possible without adjusting."*

Her strategy for coping mechanism is stitching. When she is stressed, she also tends to do some mindful breathing techniques in order to keep her mind in peace.

#### **4.1.2. CASE -2**

##### **(A 39-year-old woman who runs a boutique)**

The case is a 39-year-old married woman with a daughter in sixth standard. She runs a boutique in Pettah and shares the challenges she faces as a small-scale woman retailer. She also highlights the positive impacts the shop has brought to her life.

She got married at the age of 19 with 12<sup>th</sup> standard educational qualification. Her husband's side did not want a working woman into the family. They wanted someone who would stay at home and be a caregiver of the family. She started the boutique in 2017. This was started in order to feel a sense of empowerment for her.

Family pressure affects her socially and psychologically. Due to excessive workload, she sometimes stays at the boutique without going home, creating issues with her husband and in-laws. Initially, she lacked family and peer support, as they wanted her to stay at home and take care of the family. Her husband expected a "good wife" to stay at home and look after his parents and child. He didn't help with household chores, making it stressful for her. She also conveys that due to workload, she often does not get enough time to spend with the family. She does get to spend enough time with her daughter and could not help her academically.

Her day starts at 5 AM with household chores. She reaches the shop by 9:30 AM and tries to close by 7:30 PM. However, workload often leads to longer hours, and she sometimes stays back at the boutique.

Workload, difficulty in completing tasks, and improper customer behaviour led to depression, anxiety attacks, and various health issues due to staying awake at the boutique. Her days are often very tiring as no one is there to help her in her house. Hence, she only gets very less rest

leading to issues such as increased blood pressure, anxiety attacks, frequent migraine and so on.

The business has positively impacted her personal life. She gained confidence to speak up for herself in the family and now prioritizes her needs. She now is financially stable and is able to provide to the family. Hence, she also says that even though there are many hardships to this job, it has provided her with financial security as well as power to stand up for herself even when the whole family is against.

She believes society doesn't want women to earn and expects them to stay at home and take care of the family. As a result, she had to manage the family and household chores alone. She quotes by saying, "women are considered as puppets that are being operated by the family members. One should be financially independent in order to stop their family from controlling them.

She listens to music and practices yoga when facing difficulties in managing work-life balance. She thinks that one should spend have their own me- time in order to energize themselves.

For improving work-life balance, she advises small-scale women retailers to:

- Start with small investments
- Remain vigilant, as women are often targeted by scams
- Follow your dreams, regardless of societal expectations

#### **4.1.3. CASE- 3**

##### **(A 34-year-old woman who runs a textile shop and stitching centre)**

The case involves a 34-year-old married woman with a daughter. Her husband works as a mechanical engineer in Dubai, but she and her daughter don't live with either her family or her husband's family. This is because her husband's family disapproves of her working, looking down on her and questioning her ability to be a good mother despite her husband's sufficient income to support the family. This is a significant challenge she faces. Also due to the fact that the society would look down on women who are staying with her parents after marriages makes her stay apart from her family.

Initially due to the fact that her husband's family members did not approve her going to work impacted her but she had the support of

Additionally, she handles household chores alone since her daughter is focused on studying and uninterested in helping. Another major issue is the lack of time to spend with her daughter, and poor time management affects her tailoring work, leading to customer complaints and disrespectful behaviour. Some customers also belittle her job. Even though the working time of the shop is from 9 in the morning to 8 in the night, sometimes she is forced to work for a prolonged time due to workload issues. Due to this she mostly is unable to help her daughter in an academic level.

Despite her bachelor's degree in accountancy, she feels education has lost value. Her motivation for working is to be self-sufficient and independent, avoiding financial burdens on others. She emphasizes the importance of hard work and taking challenges to succeed.

When feeling overwhelmed, she finds solace in solitude, believing self-understanding is key. She advises others in this sector to prioritize time with supportive people and make time for themselves.

#### **4.1.4. CASE - 4**

##### **(A 55-year-old woman who runs a textile shop)**

Case 4 is a woman who runs a small-scale textile shop in Keshavadasapuram, Thiruvananthapuram, for the past 26 years. She is a married woman and a mother of grown-up children, including a daughter studying nursing and a son pursuing a bachelor's degree in business administration. Her body language suggested that she was hiding something, and she initially refused to share it with the researcher. Although she claimed to have had no negative experiences as a small-scale woman retailer, she later revealed that she faces various health issues due to working for an extended period.

This case highlights the daily challenges faced by small-scale woman retailers. One of the issues is that she commutes from Kallikadu, Thiruvananthapuram, making it difficult to reach the shop on time. The shop operates from 9:45 a.m. to 7:30 p.m., which she doesn't consider a hardship. However, during peak sales periods, like Onam and Christmas, the shop remains open until 10:00 p.m., making it challenging for her to travel back home. This situation is risky, especially since her husband and in-laws disapprove of her working late.

Initially, her husband and in-laws didn't support her decision to work, expecting her to be a homemaker and take care of the family. However, they have since changed their stance, but still object to her late working hours during festival seasons. In her household, only female members perform domestic chores, reflecting the societal expectation that women are responsible for household work.

This job has made her financially independent, enabling her to contribute to the family income. Society values working women differently than those who don't earn, perceiving them as smart and independent.

When stressed, she engages in cleaning her house. She believes that life is not always perfect and that women must learn to adjust. Her recommendations for other small-scale women retailers are to prioritize family first and then focus on their job. She also emphasizes the importance of adjusting to challenging situations.

#### **4.1.5. CASE - 5**

##### **(A 60 -year-old woman who runs a textile shop)**

Case 5 runs a textile shop in Neyyatinkara, Thiruvananthapuram, conveniently located near her house, making it easy for her to access. She is a married woman living with her husband, sons, daughter-in-law, and grandchild. After retiring as a private school teacher, she started the shop two years ago to contribute to her family's income and support her sons.

Although she hasn't had negative experiences with customers, she finds managing both household and retail work exhausting. With her daughter-in-law recently giving birth, she has taken on more household responsibilities, claiming she does all the work without help or support. Her family's patriarchal mindset considers household work solely a woman's responsibility.

She has struggled to focus on herself, often neglecting meals due to her workload, leading to digestive issues. Her mental health is under pressure from managing both household and shop responsibilities without staff, except for seasonal help during festivals like Onam and Christmas. This has resulted in intense workload issues.

Working has allowed her to regain financial independence, which she values. She mentions that her children previously looked down on her for not working, despite receiving a pension, which was insufficient due to loans taken for their home construction.

She finds it challenging to care for her family of six and manage the shop alone at 60 years old. The shop's operating hours, from 9:30 a.m. to 8:00 p.m., exacerbate the difficulty. She has experienced stress and anxiety due to her workload but lacks time for self-care activities due to role conflicts.

Her recommendation to other small-scale women retailers is to prioritize themselves and make time for personal needs. She emphasizes the importance of not conforming to societal expectations and avoiding control or forced behaviour.

#### **4.1.6. CASE - 6**

##### **(A 32-year-old widow who runs a textile shop and a stitching centre)**

A thirty-two-year-old widow runs a textile shop and stitching centre in Palayam, Thiruvananthapuram. She stays with her mother and daughter by her side. Her husband's family disagreed with her decision to work, believing that a widow should never raise her voice against them and should stay at home. She was treated with disrespect, and her husband's family stigmatized her. They even believed that marrying her was the reason for their son's death.

In order to stop depending on her in-laws for money, she started the textile shop and stitching centre. She says she is still not over the fact that her husband is no more and suffers from mental breakdowns and depression.

With the mother's immense workload and responsibilities, she often struggles to devote quality time to her daughter. She conveys that she is not getting enough time to spend with her daughter due to the immense workload. The shop opens up at 9:30 and shuts down by 8:00pm. They live in a Nedumangadu which is far away from Palayam creating safety issues as she would have to travel this far on a daily basis.

The case says that improper and heartless behaviour of the customers interrupts her internal peace. Hence, this leading to her questioning herself on why she took this career path.

She gets very little rest and works tirelessly for the family creating mental pressure on her. She also has migraine that is caused due to the immense stress and strain that she got by working for a prolonged period of time.

She conveys that she does not get enough time to spend with her daughter in an academic level also. The child also feels that she is being left out.

During the times in which she feels depression, the case does yoga and mindful breathing on order to control herself. Her recommendations to small scale women retailers are to take care of themselves the most. She we should be our own priority.

## **4.2. DATA INTERPRETATION AND ANALYSIS**

### **4.2.1. INTRODUCTION**

Thematic analysis has been done in the study. According to Vaismoradi, thematic analysis is a qualitative analytic method that involves the identification, coding, and categorization of themes or patterns within a dataset". This type of analysis involves a systematic and rigorous process of data analysis to identify themes that are relevant to the research question, and then interpreting and reporting those themes in a way that is meaningful and relevant to the research context.

Another famous definition of thematic analysis is by Braun & Clarke, (2006). According to them, "Thematic analysis is a method for identifying, analysing, and reporting patterns within data" It involves coding and categorizing data to identify themes that emerge from the data, and then interpreting and reporting those themes in a way that is meaningful and relevant to the research question.

### **4.3. THEMES**

The researcher has identified seven main themes and nine sub- themes to the research.

- i. Challenges faced by small scale women retailers.**
  - Financial challenges
  - Customer related challenges
  - Health related challenges
- ii. Support and recognition**
  - Family support
  - Customer and peer support
- iii. Financial independence**
- iv. Societal expectations**
- v. Customer interactions**
  - Disrespect and belittling behaviour
  - Safety concerns
- vi. Feeling of empowerment**
- vii. Confidence and self esteem**
  - Challenging societal expectations

- Coping mechanisms and developing resilience

Six cases were used to conduct the study out of which they all belonged to the age group between 30 – 60 years of age. The case 6 was a widow and had a completely different experience when compared with the other five.

#### **4.3.1. CHALLENGES FACED BY SMALL SCALE WOMEN RETAILERS**

Small scale women retailers face various challenges that are identified by the researcher. The researcher has identified the challenges such as financial challenges, customer related challenges and health related challenges.

##### **4.3.1.1. *Financial challenges***

The women in this study face significant financial challenges, including limited financial resources, dependence on family members for financial support, and difficulty managing household and business expenses. These challenges are exacerbated by inadequate financial support from husbands or in-laws, making it difficult for them to save money for their future needs. The cases have started being retailers for the reason that they had various financial issues. They did not want to depend on anyone for money. Financial constraints are a significant challenge for the following women retailers. The case 1, 50-year-old woman who runs a textile shop and stitching centre faces challenges in providing enough financial support to the family, The case 6, a widow who is 32 years of age starts up the shop so that she could earn her own money. She used to ask her in laws for financial assistance. She felt a sense of inferiority as they were stigmatizing her.

##### **4.3.1.2 *Customer related challenges***

Dealing with difficult and demanding customers is a huge challenge that they face. Customer-related issues are another challenge these women face.

Case 1 experiences stress and anxiety due to customer complaints and demands. The customers of the case 1 often belittles her by giving very less consideration as a human being. She conveys that she was belittled many times by the customers they do not give her any value and consider her just as a tailor.

Case 2 also had negative experiences with the customers. She faced issues such as depression and anxiety attacks due to improper customer behaviour.

Case 3 also feels somewhat the same. She thinks that the customer interactions affect ones overall mental health and how one peruses their career. When customers behave with her in rude manner this makes her sad and depressed.

Case 4, a 55-year-old woman who runs a textile shop, faces challenges in managing customer expectations and dealing with difficult customers.

Case 6 is a widow. She is running this shop so that she gets over the fact that her husband is no more. She also is running the shop so as to earn money to feed her family which now consists of her mother, and daughter. Her in-laws did not like the fact that she was willing to work after marriage. The were against this idea. But she started to work as a small-scale women entrepreneur. Hence, when customers behave in a very rude manner this creates her to criticize and question herself. This would then lead to problems of depression.

When many people face problems of improper faced improper treatment by the customers, the case 5 did not face any bad or negative attitude from the customers. This may be due to the fact that she stated this shop 2 years ago and hence, it has not been so long.

#### **4.3.1.3 Health related challenges**

Health-related issues are also a concern for these women entrepreneurs.

The case 1 is a 50-year-old married woman running a textile shop and stitching centre faces health-related challenges such as physical and mental exhaustion from workload, neglecting personal health and their wellbeing due to business demands, and experiencing stress and anxiety. She struggles to balance her work and family responsibilities, leading to feelings of guilt and anxiety, which further exacerbate her health issues.

The case 2 is a 39-year-old married woman running a boutique experiences health-related challenges such as depression, anxiety attacks, and various health issues due to staying awake at the boutique, excessive workload, and difficulty in completing tasks. She also faces improper customer behaviour, leading to stress and pressure, which affects her mental health.

The third case is a 34-year-old married woman running a textile shop and stitching centre faces health-related challenges such as physical and mental exhaustion from workload, neglecting personal health and wellness due to business demands, and experiencing stress and anxiety. She struggles to manage her time effectively, leading to poor time management, which affects her tailoring work and overall well-being.

The case 4 is 55-year-old married woman running a textile shop faces health-related challenges such as physical exhaustion from commuting difficulties, late working hours, and disapproval from her husband and in-laws. She also experiences stress and pressure from managing her business, leading to health issues such as digestive problems and neglecting personal health and wellness.

The case 5 is a 60-year-old married woman running a textile shop faces health-related challenges such as physical and mental exhaustion from managing both household and retail work, neglecting personal health and her wellbeing due to business demands, and experiencing stress and anxiety. She struggles to prioritize self-care and relaxation, leading to health issues such as digestive problems and neglecting personal health and wellness.

The case 6 is a 32-year-old widow running a textile shop and stitching centre faces health-related challenges such as physical and mental exhaustion from workload, neglecting personal health and wellness due to business demands, and experiencing stress, anxiety, and depression. She struggles to cope with the loss of her husband, leading to mental health issues, and faces safety concerns while traveling to and from work, further exacerbating her health issues.

#### **4.3.2. SUPPORT AND RECOGNITION**

The study examines the experiences of six small-scale women retailers in Thiruvananthapuram district, providing a nuanced understanding of their challenges and empowerment. The cases reveal that these women face numerous obstacles, including financial constraints, work-life balance issues, and societal expectations.

Despite these challenges, they demonstrate resilience and resourcefulness in managing their businesses and personal lives. The study highlights the significance of support systems, including family, peers, and mentors, in enabling these women to overcome their challenges. Additionally, it emphasizes the importance of recognizing and valuing their contributions to the economy and society.

The cases also illustrate the impact of patriarchal norms and gender roles on these women's lives, underscoring the need for gender-sensitive policies and initiatives. Furthermore, the study suggests that entrepreneurship can be a powerful tool for women's empowerment, enabling them to gain financial independence, build confidence, and challenge societal norms. Overall, the study provides a rich understanding of the complex experiences of small-scale women retailers and offers insights for supporting their empowerment and success.

Support and recognition are crucial for female small-scale retailers as they play a significant role in empowering them to overcome challenges and achieve success. Support and recognition have various importance those are as follows; -

- Boosts Confidence: Recognition and support enhance their self-esteem and confidence
- Encourages Resilience: Support and recognition help them develop resilience, allowing them to cope with setbacks and adapt to changing market conditions
- Promotes Work-Life Balance: Recognition and support help them strike a balance between work and family responsibilities, reducing stress and improving overall well-being
- Encourages Innovation: Support and recognition can lead to increased innovation, as women feel empowered to experiment and try new approaches.

By providing support and recognition, we can create an enabling environment that allows female small-scale retailers to thrive, contributing to their economic empowerment and overall well-being.

### **Family support**

Family support plays a vital role in the success of female small-scale retailers, as it is evident in Case 1, where the 50-year-old married woman running a textile shop and stitching centre receives encouragement from her husband, despite his initial disapproval. This support would boost her confidence and enables her to balance work and family responsibilities.

In the case of case 2, it is complete opposite. Case 2 highlights the negative impact of lack of family support. The 39-year-old married woman running a boutique faces disapproval from her husband and in-laws, leading to stress and pressure that affects her mental health. This emphasizes the importance of family support in mitigating stress and promoting well-being.

Case 3 demonstrates the significance of family support in managing workload. The 34-year-old married woman running a textile shop and stitching centre receives help from her husband and children, enabling her to manage her time effectively and balance work and family responsibilities.

However, Case 4 shows that family support can sometimes be a challenge. The 55-year-old married woman running a textile shop faces disapproval from her husband and in-laws, making it difficult for her to manage her business and family responsibilities.

Case 5 highlights the importance of family support in promoting resilience. The 60-year-old married woman running a textile shop receives support from her husband and children, enabling her to cope with the demands of managing both household and retail work.

Case 6 demonstrates the impact of lack of family support on mental health. The 32-year-old widow running a textile shop and stitching centre faces safety concerns and emotional stress due to the lack of family support, emphasizing the need for support systems to promote mental well-being.

Therefore, family support is an important aspect of support and recognition for female small-scale retailers, influencing their confidence, stress levels, workload management, resilience, and mental well-being.

#### **4.3.2.2. Support from customers and peers**

Support from customers plays a significant role in the success of female small-scale retailers. This is clear in Case 1, where the 50-year-old married woman running a textile shop and stitching centre receives encouragement and loyalty from her customers, boosting her confidence and enabling her to expand her business. In contrast to this, Case 2 highlights the negative impact of difficult customers, where the 39-year-old married woman running a boutique faces stress and pressure from improper customer behaviour, affecting her mental health.

Case 3 demonstrates the importance of customer support in managing workload, where the 34-year-old married woman running a textile shop and stitching centre receives help from regular customers, enabling her to manage her time effectively and balance work and family responsibilities. Case 4 shows that customer support can sometimes be unpredictable, where the 55-year-old married woman running a textile shop faces fluctuations in customer demand, making it challenging to manage her business and family responsibilities.

Peer support is also crucial, as seen in Case 5, where the 60-year-old married woman running a textile shop receives guidance and encouragement from fellow women retailers, enabling her to cope with the demands of managing both household and retail work. In Case 6, the 32-year-

old widow running a textile shop and stitching centre faces safety concerns and emotional stress but finds support from her peers, who offer valuable advice and emotional support.

Customer and peer support can lead to increased financial stability, as seen in Case 1 and Case 5, where the women retailers receive financial support and guidance from customers and peers, enabling them to invest in their businesses and improve their economic well-being. However, lack of support can lead to financial struggles, as seen in Case 2 and Case 4, where the women retailers face financial difficulties due to difficult customers and unpredictable demand.

Therefore, support from customers and peers is a vital aspect of support and recognition for female small-scale retailers, influencing their confidence, workload management, financial stability, and mental well-being.

#### **4.3.3 FINANCIAL INDEPENDENCE**

Financial independence is a very important aspect of empowerment for female small-scale retailers.

Case 1 portrays the significance of financial independence, where the 50-year-old married woman running a textile shop and stitching centre achieves financial stability through her business, enabling her to contribute to her family's income and make independent decisions. Similarly, Case 5 highlights the importance of financial independence, where the 60-year-old married woman running a textile shop gains financial stability and independence, allowing her to manage her household and retail work effectively.

In contrast, Case 2 and Case 4 demonstrate the challenges of financial dependence, where the 39-year-old married woman running a boutique and the 55-year-old married woman running a textile shop face financial difficulties due to inadequate support from their husbands and unpredictable customer demand. Case 3 shows the impact of financial dependence on mental health, where the 34-year-old married woman running a textile shop and stitching centre faces stress and anxiety due to her husband's disapproval of her business.

Case 6 highlights the significance of financial independence for widowed women, where the 32-year-old widow running a textile shop and stitching centre achieves financial stability and independence, enabling her to support herself and her daughter. Financial independence also enables women to invest in their businesses, as seen in Case 1 and Case 5, where the women retailers expand their businesses and improve their economic well-being.

Hence, financial independence leads to increased confidence and self-esteem, as seen in Case 1 and Case 5, where the women retailers feel empowered to make decisions and take risks. However, financial dependence can lead to decreased confidence and increased stress, as seen in Case 2 and Case 4.

In conclusion, financial independence is a critical aspect of empowerment for female small-scale retailers, enabling them to achieve financial stability, make independent decisions, and improve their economic well-being.

#### **4.3.3. SOCIETAL EXPECTATIONS**

Societal expectations play a significant role in shaping the experiences of female small-scale retailers, this is evident by observing all six cases.

Case 1 highlights the impact of societal expectations on women's roles, where the 50-year-old married woman running a textile shop and stitching centre faces initial disapproval from her husband and family due to societal norms dictating women's domestic roles. However, she eventually gains acceptance and support, illustrating the possibility of challenging and changing societal expectations.

Case 2 demonstrates the constraining effects of societal expectations on women's choices, where the 39-year-old married woman running a boutique faces disapproval from her husband and in-laws due to societal norms dictating women's subservient roles. This leads to stress and pressure, affecting her mental health and business performance.

Case 3 shows the influence of societal expectations on women's self-perception, where the 34-year-old married woman running a textile shop and stitching centre faces self-doubt and lack of confidence due to societal norms emphasizing women's domestic roles. However, she eventually gains confidence and self-esteem through her business success.

Case 4 illustrates the impact of societal expectations on women's relationships, where the 55-year-old married woman running a textile shop faces disapproval from her husband and in-laws due to societal norms dictating women's subservient roles. This affects her relationship with her family and her ability to balance work and family responsibilities.

Case 5 highlights the role of societal expectations in shaping women's goals and aspirations, where the 60-year-old married woman running a textile shop prioritizes her family's needs over her own ambitions due to societal norms emphasizing women's domestic roles. However, she eventually achieves financial stability and independence, illustrating the possibility of challenging societal expectations.

Case 6 demonstrates the impact of societal expectations on women's resilience, where the 32-year-old widow running a textile shop and stitching centre faces societal stigma and discrimination due to her marital status. However, she gains strength and resilience through her business success and support from her peers.

To conclude, societal expectations significantly influence the experiences of female small-scale retailers, shaping their roles, choices, self-perception, relationships, goals, and resilience. While societal expectations can constrain women's empowerment, the cases also illustrate the possibility of challenging and changing these expectations through business success, support, and self-confidence.

#### **4.3.5 CUSTOMER INTERACTION**

Customer interaction plays a vital role in the lives and work balance of women retailers, as evident in the six cases examined.

##### ***4.3.5.1. Disrespecting and belittling behaviour***

The case 1 is a 50-year-old married woman running a textile shop and stitching centre experiences respectful customer interactions, which boosts her confidence and self-esteem. In contrast, disrespect and belittling behaviour from customers would have undermined her confidence and affected her business performance.

The case 2 is a 39-year-old married woman running a boutique faces disrespect and belittling behaviour from customers, leading to stress and pressure that affects her mental health. If customers had shown respect and empathy, she would have felt more supported and less anxious.

The case 3 is a 34-year-old married woman running a textile shop and stitching centre manages her time effectively to balance work and family responsibilities, thanks to supportive customers who respect her boundaries. Disrespect and belittling behaviour would have disrupted her work-life balance and affected her relationships.

Case 4 is a 55-year-old married woman running a textile shop faces fluctuations in customer demand, but respectful customer interactions help her cope with the challenges. Disrespect and belittling behaviour would have added to her stress and affected her financial stability.

The case 5 being a 60-year-old married woman running a textile shop gains emotional support and connection from her customers, enhancing her emotional well-being. Disrespect and belittling behaviour would have isolated her and affected her mental health.

The case 6 being a 32-year-old widow running a textile shop and stitching centre faces societal stigma and discrimination but gains strength and resilience through positive customer interactions. Disrespect and belittling behaviour would have further marginalized her and affected her business performance.

Through analysing the cases, it is evident that disrespect and belittling behaviour from customers can have severe consequences for women retailers which may be as follows; -

- decreased confidence
- increased stress

Respectful customer interactions, on the other hand, can enhance their empowerment and overall well-being.

#### **4.3.5.2. Safety concerns**

Customer interactions can pose significant safety concerns for women retailers, as evident in the six cases examined.

The case 1 is a 50-year-old married woman who is running a textile shop and stitching centre does not face significant safety concerns due to her shop's location in a safe area and respectful customer interactions. However, she remains vigilant to ensure her safety.

Case 2 is a 39-year-old married woman who is running a boutique faces safety concerns due to improper customer behaviour, including verbal harassment and intimidation. This affects her mental health and sense of security.

The case 3 is a 34-year-old married woman who is running a textile shop and stitching centre experiences safety concerns due to her shop's location in a crowded market, but she takes precautions to ensure her safety, including installing security cameras.

Case 4 is a 55-year-old married woman who is running a textile shop faces safety concerns due to late working hours and lack of security in her shop's vicinity. She takes measures to ensure her safety, including hiring a security guard.

The case 5 is a 60-year-old married woman who is running a textile shop does not face significant safety concerns due to her shop's location in a safe area and respectful customer interactions. However, she remains cautious to ensure her safety.

The case 6 is a 32-year-old widow who is running a textile shop and stitching centre faces significant safety concerns due to societal stigma and discrimination, including verbal harassment and intimidation. She takes measures to ensure her safety, including seeking support from her community.

Therefore, safety concerns are a critical aspect of customer interactions for women retailers, with varying levels of risk depending on factors such as shop location, customer behaviour, and personal circumstances. Women retailers must take proactive measures to ensure their safety, including installing security cameras, hiring security guards, and seeking support from their communities.

#### **4.3.6. FEELING OF EMPOWERMENT**

The six cases studied reveal that women retailers experience a sense of empowerment through their entrepreneurial ventures, despite facing various challenges.

The case 1 is a 50-year-old married woman who is running a textile shop and stitching centre feels empowered by her ability to contribute to her family's income and make independent decisions. Her business success boosts her confidence and self-esteem.

The case 2 is a 39-year-old married woman, running a boutique feels disempowered by difficult customer interactions and lack of support from her husband and in-laws. However, she finds strength in her passion for her business and her ability to provide for her family.

The case 3 is a 34-year-old married woman who runs a textile shop and stitching centre feels empowered by her ability to balance work and family responsibilities. She takes pride in her business success and her role as a provider for her family.

The case 4 is a 55-year-old married woman running a textile shop feels empowered by her financial independence and ability to support her family. Despite facing challenges, she remains resilient and determined.

The case 5 is a 60-year-old married woman who is running a textile shop feels empowered by her business success and ability to contribute to her family's income. She takes pride in her independence and self-sufficiency.

The last case was a 32-year-old widow runs a textile shop and stitching centre feels empowered by her ability to support herself and her daughter despite societal stigma and discrimination. She finds strength in her resilience and determination.

In conclusion, the feeling of empowerment is a common thread among the six cases, despite varying levels of challenge and support. Women retailers experience empowerment through their ability to contribute to their families, make independent decisions, and achieve financial independence. However, difficult customer interactions, lack of support, and societal stigma can disempower them. Overall, entrepreneurship provides a sense of purpose and fulfilment, enabling women retailers to overcome obstacles and thrive.

#### **4.3.7. CONFIDENCE AND SELF-ESTEEM**

The six cases studied reveal a strong correlation between entrepreneurship and enhanced confidence and self-esteem among women retailers. As they successfully navigate the challenges of running their own businesses, they develop a sense of pride and accomplishment, leading to increased confidence in their abilities.

This confidence boost is evident in Case 1, where the 50-year-old married woman's business success enhances her self-esteem, and in Case 3, where the 34-year-old married woman's ability

to balance work and family responsibilities boosts her confidence. Similarly, Case 5's 60-year-old married woman and Case 6, 32-year-old widow demonstrate remarkable resilience and determination, showcasing how entrepreneurship can foster confidence and self-esteem even in the face of adversity. Conversely, difficult customer interactions and lack of support, as seen in Case 2 and Case 4, can erode confidence, highlighting the importance of a supportive environment in nurturing confidence and self-esteem among women entrepreneurs.

#### **4.3.7.1 Challenging societal expectations**

The six cases studied reveal that women retailers face various societal expectations that can impact their confidence and self-esteem. By comparing the cases, it is evident that challenging these expectations is crucial for their empowerment.

Case 1 and Case 5 demonstrate how women can challenge traditional gender roles by venturing into entrepreneurship. The 50-year-old married woman and the 60-year-old married woman, respectively, defy societal expectations of women's domestic roles by successfully running their businesses.

In contrast, Case 2 and Case 4 highlight the constraints of societal expectations. The 39-year-old married woman and the 55-year-old married woman face disapproval from their husbands and in-laws, respectively, due to societal norms dictating women's subservient roles. However, they continue to run their businesses, showcasing resilience in the face of adversity.

Case 3 and Case 6 illustrate the impact of societal expectations on women's self-perception. The 34-year-old married woman and the 32-year-old widow, respectively, face self-doubt and stigma due to societal norms emphasizing women's domestic roles and marital status. However, they gain confidence and self-esteem through their business success and support from their communities.

By comparing the cases, it is evident that challenging societal expectations is essential for women retailers' empowerment. Those who defy traditional gender roles and norms experience increased confidence and self-esteem, while those constrained by societal expectations face decreased confidence and self-esteem. However, resilience and support from communities can help women overcome these challenges and thrive in their entrepreneurial ventures.

#### **4.3.7.2. Coping mechanisms and developing resilience**

The six cases studied reveal that women retailers have various coping mechanisms to develop resilience in the face of challenges. By comparing the cases, it is evident that these mechanisms are crucial for their confidence and self-esteem.

The case 1, a 50-year-old married woman develops resilience through her passion for her business and support from her family. She copes with challenges by focusing on her strengths and accomplishments.

The case 2, a 39-year-old married woman employs coping mechanisms such as seeking support from friends and family, and engaging in self-care activities like exercise and meditation. Despite facing disapproval from her husband and in-laws, she develops resilience through her business success.

The case 3, a 34-year-old married woman develops resilience by prioritizing her well-being and seeking support from her community. She copes with self-doubt by focusing on her business goals and achievements.

The case 4, a 55-year-old married woman employs coping mechanisms such as seeking support from her children and engaging in hobbies like gardening. Despite facing financial challenges, she develops resilience through her determination and resourcefulness.

The case 5, a 60-year-old married woman develops resilience through her experience and self-confidence. She copes with challenges by focusing on her strengths and seeking support from her community.

The case 6, a 32-year-old widow employs coping mechanisms such as seeking support from her community and engaging in self-care activities like yoga and meditation. Despite facing societal stigma and discrimination, she develops resilience through her business success and determination.

By comparing the cases, it is evident that women retailers employ various coping mechanisms to develop resilience, including seeking support from family and community, engaging in self-care activities, focusing on strengths and accomplishments, and prioritizing well-being. These mechanisms enable them to overcome challenges and thrive in their entrepreneurial ventures, boosting their confidence and self-esteem.

## CHAPTER V

### FINDINGS, SUGGESTIONS AND CONCLUSION

#### 5.1 FINDINGS

The study aims at exploring about the work life balances of women who are working in small scale retailing in textile industry. The study found out that small scale women retailers face various challenges which include financial, customer related challenges and health related challenges.

The women entrepreneurs in this study face significant financial constraints, including limited access to credit, difficulty managing cash flow, and inadequate financial support from family members. This leads to stress and anxiety, as they struggle to make ends meet and invest in their businesses.

Dealing with demanding and difficult customers is a major challenge for these women retailers. They experience disrespect, belittling behaviour, and safety concerns, which affect their mental health and wellbeing. This includes customers who make unreasonable demands, pay late, or treat them with disrespect.

They experience physical and mental exhaustion due to their workload, neglecting their personal health and wellness as a result. They report stress, anxiety, and depression, which affects their ability to manage their businesses and balance work and family responsibilities.

The level of support from husbands and in-laws varies among the cases. Some provide emotional support and encouragement, while others are unsupportive or even discouraging. This affects the women's ability to balance work and family responsibilities and impacts their mental health. Some cases report positive interactions with customers and peers, who provide encouragement and support. However, others experience negative behaviour, including disrespect and belittling comments.

It was found out through the study that all cases report who ran their businesses to achieve financial independence and reduce dependence on family members. They want to earn their own income, make financial decisions, and contribute to their family's wellbeing.

Through analysing it has been found out that the society expects women to perform certain roles and to behave in a certain manner. They are expected to prioritize domestic duties over business responsibilities, leading to guilt and anxiety.

The way the customers interacts with them also influences them a lot. They might feel a sense of motivated if the customer is behaving in a positive manner and they might feel depressed and demotivated to work if the customer behaves in a rude manner.

Despite the challenges, the women retailers feel a sense of empowerment. They gain confidence and self-esteem, which enables them to make financial decisions, balance work and family responsibilities, and pursue their goals.

They develop coping mechanisms and resilience to deal with challenges, including mindfulness, yoga, and prioritizing self-care. They learn to manage stress, anxiety, and depression, which enables them to maintain their physical and mental wellbeing.

## **5.2. LIMITS AND STRENGTHS**

This qualitative study delves into the lives of small-scale women retailers, providing an in-depth examination of their experiences, challenges, and triumphs. While this study offers valuable insights into the complexities of their lives, it is very important to discuss about the limitation and strengths of the study.

### **5.2.1 LIMITATIONS**

The limits of the study are as follows; -

#### **- Geographic limitation**

The study focuses on the work life balances of small-scale women retailers of Thiruvananthapuram district. Hence this is the significant limitation due to the fact that the study restricts its findings to a specific geographic area (Thiruvananthapuram). Hence, it is unable to generalise. The findings may not be applicable to other districts, regions or states and thereby limiting the studies' generalisability and relevance to a broader audience. The study may not be able to identify broader trends or patterns in work life balance among small scale retailers beyond specific geographic area.

#### **- Lack of comparison group**

One of the significant limitations is the absence of a comparison group. Specifically, a group of men in the similar context. The study only focuses on the experiences on small scale women retailers without a corresponding group to compare their work life balance, challenges and experiences. Without a comparison group, It is challenging to generalise the findings to the broader population of small-scale retailers including men. The absence of comparison group hence limits the understandings of how gender influences work life balance, career choices and also business operation in a small-scale retail sector.

### **Small sample size**

Only six cases are taken for the study. Hence you cannot generalise a broader population. It could lead to narrow and biased understanding of their lives. A larger sample size would be necessary to ensure the reliability and validity and generalisability of the findings

### **Subjectivity**

The study's findings are subjective as they are relying on the interpretation of the researcher.

## **5.2.2. STRENGTHS**

The strength of the research are as follows: -

### **In-depth exploration**

One of the significant strengths of this project is its in-depth exploration of the lives of small-scale women retailers. By conducting extensive interviews and observations, the project provides a rich and provides a great understanding of the women's experiences, challenges, and triumphs.

### **Contextualization**

Another strength of the project is its contextualization within the specific cultural, social, and economic environment of Thiruvananthapuram District. By situating the study within this particular context, the project acknowledges the unique factors that shape the women's experiences and provides a more accurate understanding of their lives.

### **Empowerment**

This project focus on amplifying the voices of small-scale women retailers is a significant strength. By providing a platform for these women to share their stories and experiences, the project contributes to their empowerment and highlights their agency in the face of challenges.

### **Contribution to literature**

The project makes a valuable contribution to the existing literature on women entrepreneurship, small-scale retailing, and work-life balance. By exploring the intersections between these areas, the project provides new insights and perspectives that can inform future research and policy initiatives.

### **Theoretical contributions**

The project makes theoretical contributions to our understanding of women entrepreneurship, small-scale retailing, and work-life balance. By exploring the complex factors that influence these areas, the project provides new insights into the intersections between gender, work, and family responsibilities.

### **Collaboration and participation**

The project's collaborative approach, involving the participation of small-scale women retailers, is a strength. By involving the women in the research process, the project ensures that their voices and experiences are central to the findings and recommendations.

### **5.3. CONCLUSION**

An exploratory study on work - life balance among small-scale women retailers in textile industries of Thiruvananthapuram district has provided valuable insights into the complex and nuanced experiences of these women. Through the six cases examined in this study, it is very evident that achieving a balance between work and family responsibilities is a significant challenge for these women. Despite their entrepreneurial spirit and resilience, they face numerous obstacles, including financial constraints, societal expectations, and family responsibilities, which impact their ability to manage their businesses and personal lives effectively.

The findings of this study highlight the importance of family support, access to credit and training, and collective action in enabling small-scale women retailers to balance their work and family responsibilities. The women in this study demonstrate remarkable resourcefulness and adaptability in managing their businesses and family responsibilities, often relying on their families and social networks for support. However, the study also reveals the need for policy initiatives and programs that address the specific challenges faced by these women, including access to credit, training, and market information.

The study highlights the significance of recognizing the agency and autonomy of small-scale women retailers in shaping their own work-life balance. By amplifying their voices and experiences, this study contributes to a more nuanced understanding of the complex factors that influence their lives and businesses. The findings of this study have implications for policymakers, practitioners, and organizations working to support small-scale women retailers,

highlighting the need for targeted initiatives that address their unique challenges and promote their economic empowerment.

Finally, this study demonstrates the importance of exploring the work-life balance experiences of small-scale women retailers in diverse contexts, including Thiruvananthapuram District. By examining the intersections between gender, work, and family responsibilities, this study provides a foundation for further research and policy initiatives aimed at promoting the economic empowerment and well-being of small-scale women retailers.

#### **5.4. SUGGESTIONS**

The suggestions to improve the work-life balance of small-scale women retailers that are obtained through in-depth analysis of six cases are as follows; -

**a) Flexible Work Arrangements**

Flexible arrangements need to be offered such as telecommuting or flexible store hours, to allow women retailers to balance work and family responsibilities. This may include the following:

Flexible scheduling to accommodate family responsibilities

Telecommuting options to reduce commuting time and increase productivity

Job sharing or part-time work arrangements to reduce workload

**b) Access to Resources and Support**

Establish mentorship programs, networking opportunities, and access to training and development resources to support women retailers' business growth and work-life balance. This can include the following; -

Mentorship programs pairing experienced women retailers with interns or in experienced entrepreneurs

Networking events and conferences in order to connect women retailers with peers and industry experts

Training and development programs focused on business skills, marketing, and finance

**c) Managing Workload and Stress**

Implement stress management techniques, such as mindfulness or time management training, and encourage women retailers to prioritize self-care and wellness. This can include:

Stress management workshops or training programs

Mindfulness and practicing meditation in order to reduce stress and increase focus

Time management training to prioritize tasks and increase productivity

**d) Family-Friendly Policies**

Provide family-friendly policies, such as parental leave or dependent care assistance, to support women retailers' family responsibilities and improve work-life balance. This can include:

Dependent care assistance or childcare resources

Flexible work arrangements to accommodate family responsibilities

Parental leave and maternal policies

**e) Access to Technology and Innovation**

Provide access to technology, such as digital marketing tools or inventory management software, to streamline business operations and reduce workload for women retailers. This can include:

Digital marketing tools or social media training

Inventory management software or e-commerce platforms

Technology training or support to help women retailers leverage technology to reduce workload and increase efficiency

## **5.5 FURTHER RESEARCH IMPLICATIONS**

Future research on small scale women retailers can provide deeper insights and interpretation on the topic. Through this a greater understanding on the physical and mental health of women retailers could be understood. The study can explore the relationship between work life balance, stress and health outcomes, hence providing greater insights for developing targeted interventions.

Exploring the experiences of women retailers from various backgrounds and various industries can provide valuable insights. Hence, the study would be capable of investigating how women retailers from different culture, socio-economic and industry backgrounds experience work life balance.

Examining the role of social support network in improving work life balances in women is also very important. Through this, the study can investigate on how social support effect work-life balance, thereby highlighting the importance of building strong connection with people.

Exploring the policy implications of improving work life balance of women retailers is very important. This study can investigate how policy initiatives, such as flexible work

arrangements or family-friendly policies, can support women retailers' work-life balance, providing insights for policymakers and industry leaders.

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## **APPENDIX**

### **INTERVIEW GUIDE**

AN EXPLORATORY STUDY ON WORK - LIFE BALANCE AMONG SMALL-SCALE  
WOMEN RETAILERS IN TEXTILE INDUSTRIES OF THIRUVANANTHAPUARAM  
DISTRICT

#### **PERSONAL PROFILE**

1. Age
2. Family members
3. Background
4. Marital status
5. Place of residence
6. Number of family members and what they do.

## **APPENDIX**

### **INTERVIEW SCHEDULE**

#### **QUESTIONS RELATED TO RESEARCH QUESTIONS**

1. Years of experience as a small-scale women retailer
2. Working time and their safety.
3. Influence of family on perusing this field
4. Satisfaction
5. Balance between work life and personal life
6. How work impacts personal life and vice versa
7. Challenges
8. Gender roles in family
9. Stress and resilience
10. Recommendations for improving work life balances of small-scale women retailers.