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WOMEN ENTREPRENEURSHIP IN MICRO ENTERPRISES: TWO CASE STUDIES

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ABSTRACT

In India, women constitute nearly 50 per cent of the total population. But their participation in gainful economic activities is very negligible. Without their active participation in economic activities, development is not possible. We have the examples of the developed nations before us. Hence, starting from the 7th Five Year Plan, women were treated as a specific target group in all the development programmes of the Government. They were given all the needed support to participate in economic activities. They came out of the four walls of home. More and more women are seeking employment outside their families. Sheer economic need and gradual spread of education were largely responsible for this change. Yet their number in the workforce and among the self-employed is very negligible in the country. There is need to find out the reasons for less participation of women in entrepreneurial ventures. It can be done with the help of empirical studies on existing entrepreneurs. Empirical studies at micro level can throw light on the motivations of women entrepreneurs, their problems, contributing factors for their success or failure, the type of support they get from the environment and the society. The findings of these studies would help in designing appropriate policies for the development of women entrepreneurship in the country. The present paper is an attempt in this direction with the help of two case studies in Chitradurga town, a most backward district headquartered town in the State of Karnataka.

KEYWORDS

entrepreneur, entrepreneurship, women entrepreneur, backward area, condiment, self-employment.

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INTRODUCTION

Entrepreneurship refers to the act of setting up of a new business or reviving an existing business so as to take advantage of new opportunities. Thus, entrepreneurs shape the economy by creating wealth and jobs and by inventing products and services. It is in reality an attitude to create something new and an activity which creates value in the entire social and economic system. It is a state of mind, which develops naturally, based on his/ her surrounding and experiences, which makes him/ her think about life and career in a given way.

The role of women entrepreneurs in economic development has been well recognized all over the world. Today, in the world of business, women entrepreneurship has become an essential movement in many countries and has been accepted in all areas of working. The United Nations report has also concluded that economic development is closely related to the advancement of women. In nations where women have advanced, economic growth has usually been steady. By contrast, in countries where women have been restricted, the economy has been stagnant. The data on correlation between Gender related development index and GDP per capita reinforces the above fact.

A recent international study found that women from low to middle income countries (such as Russia and the Philippines) were more likely to enter early stage entrepreneurship when compared to those of higher income countries (such as Belgium, Sweden and Australia). A significant factor that may play a role in this disparity can be contributed to the fact that women from low income countries often seek an additional means of income to support themselves and their families. Overall, 40 to 50 per cent of all small businesses are owned by women in developing countries.

Female entrepreneurs make up for approximately 1/3 of all entrepreneurs globally. According to one study, in 2012 there was an approximate 126 million women that were either starting or already running new businesses in various economies all over the world. As far as those who were already established, there was an approximate 98 million. Not only are these women running or starting their own businesses but they are also employing others, so that they are participating in the growth of their respective economies.

Women entrepreneurs make a significant contribution to the Indian economy. There are nearly three million micro, small, and medium enterprises with full or partial female ownership. Collectively, these women-owned enterprises contribute 3.09 percent of industrial output and employ over 8 million people. Approximately, 78 percent of women enterprises belong to the services sector. Women entrepreneurship is largely skewed towards smaller sized firms, as almost 98 percent of women-owned businesses are micro-enterprises. As with the broader MSME sector, access to formal finance is a key barrier to the growth of women-owned businesses, leading to over 90 percent of financial requirements being met through informal sources.

Even though female entrepreneurship and the formation of women business networks are steadily rising, there are a number of challenges and obstacles that female entrepreneurs face. One major challenge that many women entrepreneurs may face is the traditional gender-roles society may still have on women. Entrepreneurship is still considered as a male-dominated field, and it may be difficult to surpass these conventional views. Other than dealing with the dominant stereotype, women entrepreneurs are facing several obstacles related to their businesses.

Many studies have concluded that women start their own businesses for a variety of reasons. These reasons are: having an idea for a business plan, a passion for solving a specifically related career problem, wanting to be more in control of their careers, maintaining a more balanced life, having a flexible work schedule, taking a personal vision and turning it into a lucrative business. Along with the intense desire to see their vision carried out, these women also have a great ability to multi-task and are not fearful of the risks involved in being self-employed. Women are still facing many issues in the workforce and being their own boss certainly is more appealing to some of the everyday issues they face in entrepreneurship. Gender roles are still very much a part of their lives but for some female entrepreneurs, they feel more in control, when working for themselves.

OBJECTIVES OF THE STUDY

The main objectives of this study were to find out at micro-level with empirical evidences the motivations of women entrepreneurs, their problems, contributing factors for their success or failure, the type of support they get from the environment and the society and based on the findings to make policy recommendations.

A BRIEF PROFILE OF STUDY AREA

Success in entrepreneurship is also to some extent depending on geographical area where the entrepreneur wants to start his/her business. In a backward area, there is less competition but profit margin, customers' behaviour, availability of required resources, volume of business are the major issues which always influence the success and survival of entrepreneurial activities. Chitradurga City and District is one of the most backward districts in Karnataka State. The district receives scanty rainfall and the infrastructure and literacy rate is relatively low. According to 2011 Census, Chitradurga city's population is 1,39,914 of which 69,610 (49.75%) were female. During the last few years, women entrepreneurial activities have increased rapidly in Chitradurga city. Owing to the Government support in the form of training and loan schemes, most of the women entrepreneurs are involved in traditional women related economic activities such as tailoring, petty shops; beauty parlor, garment, and small industries, business and most of them are also running their enterprises successfully at present.

METHODOLOGY

For the study two women entrepreneurs were chosen randomly. One of these two is very popular in the city making and selling *Jowar Roti* and other traditional food items. Another one starting from food products ended up with petty shop with good turnover and good life. They were considered to be model women entrepreneurs in the city as they were quite often invited to share their entrepreneurial experiences with the prospective entrepreneurs undergoing training. The information was collected from them through an interview schedule.

Both the respondents in this study started their entrepreneurial careers under indigent economic conditions. Both of them started their entrepreneurial careers by making use of their skills in food preparation at home. When they had no money to start a venture of their own, they prepared food items with the help of family members, sold them taking to houses or shops nearby. By the standards of a backward area and compared to their own past they were living a comfortable life at the time of the study. One respondent was in ready to eat traditional food preparation business (will be referred in the study as respondent-1). Another respondent (referred to as respondent-2) was at the time of survey, in petty shop business. Both of them came to the town of Chitradurga in marriage.

RESPONDENT-1

BACKGROUND

The age of the respondent at the time of the survey was 52. She had studied up to S.S.L.C. but discontinued her education without passing S.S.L.C. she was married at the age of 15. She hailed from a poor family though belonged to Hindu lingayath community, an economically dominant community of the state.

This respondent was a daughter of a village school master who lived in a village in a joint family. Apart from his school work, he was also doing business of buying food grains from the village people to sell them in the urban area. The respondent learned cooking and also built capacity to cook for a family of 15 to 20 members. So cooking in large scale was not a burden for her. She was also involved in her father's business. So she acquired business skills in early age. She was married at the age of 15 to a wealthy man in Chitradurga. Her husband was doing a commission business in Chitradurga APMC on partnership basis. Her husband lost money in business and it was inevitable for the respondent to do something to tend the family. She already had two children.

Entry into Entrepreneurship

She went for a training given by the District Industries centre, Chitradurga for a period of one month where she learnt tailoring. Then she started buying clothes, stitched them into ladies garments and sold them to people in the area. She carried out this activity from home itself. At the same time, she started preparing jowar roties and chutney powder with the help of her daughter and sold them in the surrounding area. She started roti business on order basis as the people in the area preferred roties as a change. She found that the traditional ready to eat food business was more profitable than the garment business. She discontinued the garment business and concentrated on the roti business. She added few more traditional sweet items, snacks items and pickles. She also accepted bulk orders from the hotels and for public functions to supply roties. She started catering service also. She did not use dalda, artificial colours in the food preparations and she used to maintain the traditional taste. So demand grew leaps and bounds. She started taking labourers to prepare food items.

BIRTH OF ROTI CORNER

In 2003 she started a shop and subsequently she started one more shop in the main street of the town. Both the shops were started with license from the municipality. She found that there are many families in the town who could not prepare roties, chutney powder, and traditional sweets either because they did not know or because the preparation was time consuming. To cater to this segment, she started shops, prepared in advance and stocked them in the shop. Though competition has grown there was no decline in her business.

CHANGE IN STRATEGY

She found it difficult to get labourers on daily wage basis. She started giving raw materials and the piece rate and allowed them to prepare the roties in their respective homes. Then the suggestion came from the piece rate workers that they will prepare everything themselves and supply the same at the predetermined rate. She agreed for that as it was also helpful for her as her daughter, a helping hand had gone away in marriage. Her son joined an engineering college outside the city. Now she has completely outsourced the roties. She has restricted the preparation only to chutney powder, pickles, and variety of chutnies at home. Her husband is doing the sales job in the main shop in the city.

SOURCES OF FINANCE

She started the business with a own capital of Rs. 10,000 and later took Rs.2,00,000 subsidy loan from Swarna Jayanthi Rojagar Yojana Scheme of the government to expand and open a new branch. Present capital size of business is Rs. 3,00,000 it also includes working capital of Rs. 40,000. Monthly turnover of business at present is nearly Rs. 1,00,000 and it includes average profit margin between 10-20 per cent. Profit varies from item to item and also from season to season.

At present she is supported by 4 regular workers and 10-12 temporary workers when order is big. She took the help of temporary workers in peak season and huge orders are received. Approximately she works 10-12 hours per day which includes work in home and shop.

She is satisfied with her present business and its growth. Present line of business helped her to give better education to her children, she also married her daughter, income earner from same business, and she also constructed her own house in Chitradurga from income earned from the same business.

PROBLEMS FACED IN THE BUSINESS

Even though she is running business successfully still she is facing few problems while running her business, they are: 1. Frequent Changes in the rate of consumables and raw material; 2. Lack of standardization in price of finished products; 3. Non-availability of better labour force; and 4. Competition from packaged food products.

To overcome above problems, she is taking various precautionary steps, they are:

1. To overcome problem from price fluctuations she started to purchase raw materials from wholesalers in large quantity and raw material required for pickles are purchasing directly from farmers;
2. To overcome labour problem she chose three alternative solutions, first one is to train family members to use them in business activity and second one is to install machinery to prepare Chapathi, Holige, etc., third one is to use outsourcing strategy.

According to this respondent, to achieve success in entrepreneurial field one must have some important qualities, they are: Self-confidence, Hardworking Nature, Better Communication skill and Grabbing of opportunity at the right time. Along with these specially women required a proper support from her family. She also said that better knowledge in the specific field with minimum education and motivation to achieve something will also help entrepreneurs to achieve success in entrepreneurial field.

RESPONDENT-2

This respondent is also from village background. She was married soon after completion of her matriculation. Before entering into the field of entrepreneurship, she was an employee in Anganawadi Kendra. She started her entrepreneurial venture with tailoring business. After shifting to Chitradurga town she started to manufacture condiments like *Khara (Mixture)*, *Chakli*, *Kodubale*, and Chips by taking her mother's help. Her mother was a role model to this respondent to start

this line of business as her mother was doing same business from her residence. She had experience in condiments business by working with her mother in childhood that helped her to start the business with confidence.

She started her business as a sole trading concern by taking help of her family members. She took license from Municipality to run business. First, she started her business in her residence in a rented building; later it was shifted to own building on the main road of the town. Her mother was a backbone to her business. With the help of her mother, family support and hard work condiment business developed rapidly in a very short period of time, their business extended from local area to surrounding villages. She also created some permanent customers.

She was shifted her entire family to own house in the year 1995. After shifting to own building she found a new opportunity to start a trading business along with condiment business. She identified opportunity for trading business as her house was on the main road and there was a ladies hostel with 300 students opposite to her house and there were no such shops in the vicinity. She started this petty shop business with a capital of just Rs. 750 in the initial period. The business grew very fast and at the time of survey the total investment in the enterprise was Rs. 8,00,000, which included both working and fixed capital. In the year 2007 she took loan from bank under Prime Minister Rozgar yojana with subsidy component to improve and expand business activities.

In the beginning, business turnover was only Rs. 2000-3000 per month, at present it is on an average Rs. 2,40,000 per month. She sells various items like Cosmetics, Snacks, Condiment items, Cool drinks, Ice Creams, Mobile Currency. She is also providing photo copy service. She has also taken a Nandini Milk Agency. She works 12-14 hours a day, in between her son and daughter-in-law gives rest to her by sitting in business premises.

She had received training from Rural Development and Self employment Training Institute (RUDSETI) an NGO for period of 21 days. According to her, the training improved her business skills. She learnt the skills such as how to handle customers, manage finance, how to solve business problems, how to communicate with customers. She learnt for the first time how important it is to greet the customers when they come to the shop.

After starting petty shop business, she discontinued condiment business due to the following reasons: First, her daughter was married and she lost a helping hand. Second, her mother's age which crossed 70 years and she was not able to assist in the work. Third, trading business developed dramatically within short span of time and was giving good returns, and the fourth, huge labour problem. Though the condiment business was doing very well, she had stopped it due to the said problems.

This respondent has received achievement award from RUDSETI at the time of its Silver Jubilee Function at Bangalore. Presently, she is satisfied with her business, its success and growth. She hopes to run the same business successfully in future also.

She is not facing any major problem in the business at present. But her turnover gets reduced during summer as the students go on vacation. In her opinion, the success depends on the nature, knowledge, and self-confidence, and the ability to spot and seize the opportunities. The entrepreneur should be ready to accept and face challenges.

According to her formal training, previous work experience in the field and family support is most important for achieving success in entrepreneurial venture.

FINDINGS

- The strong motivation to do something worthwhile to lead a better life was most important facilitating factor for both the respondents to enter into entrepreneurship.
- Both the respondents entered into entrepreneurial venture to earn a living for the family when the family was facing economic problems.
- Both had come from entrepreneurial background. The husband and father of Respondent-1 were in business. The mother of Respondent-2 was an entrepreneur who supported her daughter in her venture.
- They started their entrepreneurial career later in age, around 32 years.
- Both the respondents were married, educated, had children, and supporting family members.
- They had received entrepreneurial training from the government agency and an NGO. They had taken subsidized loan under government schemes.
- They had previous work experience in the respective fields.
- They are considered to be model entrepreneurs as they are frequently invited by the DIC and the RUDSETI to share their experiences with the prospective entrepreneurs undergoing training.
- As and when the situations changed, they have changed their businesses and also the way to do the business.
- They were able to identify their core competency. Respondent-1 had stopped her garment business and focused only on ready to eat traditional food business. The respondent-2 stopped her condiment business to focus entirely on the petty shop business.
- They could balance their work and life very well due to the strong support of the family members. This is also one of the reasons for them to focus only on the business which gave good returns and had better prospects in the future.
- The success of Respondent-2 was recognized by her training institute and gave her achievement award. This in fact has made so much of impact on her that she encourages unemployed youth to enter into entrepreneurial venture.
- Both used government support for the development and expansion of business.
- Both the respondents have wonderful communication skills. They have very well understood the nuances of business, customer relationship management, financial management and managerial abilities.

SUGGESTIONS

It is found in the study that the training and financial assistance have helped the respondents to grow in business and succeed. So the government should focus on identifying potential entrepreneurs, train them, give them financial assistance and contribute for entrepreneurial development in the state and the country. The study has also proved that family support is required for women to achieve success in entrepreneurship. Therefore, training institutions required to communicate such kind of aspects to the women at the time training programme. Government should conduct some special programmes in the society to create awareness among the public regarding these kinds of issues.

Government is recognizing entrepreneurs who made achievement in large industrial sector. To improve small, rural entrepreneurial activities government should organize some motivational programmes in local areas.

Giving responsibility to children in early age irrespective of gender also helps people to have entrepreneurial qualities.

Women are required develop independent decision making ability, that helps them to take better decisions whenever obstacles arise in business.

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ANNEXURE**TABLE 1: LIST OF CONDIMENT AND READY TO EAT FOOD PRODUCTS WITH DETAILED DESCRIPTION**

Sl. No.	Traditional Name	English Name	Description	Photo of Snack or Dish
1.	Kodubale	Chakuli	A Crunchy Indian snack typically served hot that contains rice flour and chili powder	
2.	Chapati (Roti) & Jowar Roti	Chapati	An unleavened flatbread (also known as roti) from the India.	
3.	Roti	Jowar Roti	An unleavened flatbread made from Jowar flour	
4.	Balekai Chips	Banana chips	Thin slices of banana deep fried in savory spices.	
5.	Chivada / Khara	Mixture.	Made up of by using Flattened rice, groundnut, chana, masala.	
6.	Chakli	Savoury snack.	Mixed grain flour.	
7.	Hunase Chutney	Tamarind Chutney	Contains tamarind	
8.	Kempindi	Red chilli Chutney	prepared by using red chilli	
9.	Shenga Chutney Pudi	Groundnut Chutney Powder		

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