



Enhancing women Entrepreneurs in various sectors

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Abstract

Entrepreneurship is a major factor which contributes for the industrial development and over all development of a nation. However, it has been the domain of men for a long. With the advent of change in the policies and programmes of the government after independence and the commitment of India in the International Mandates to empower women including achieving 'Millennium Development Goals' which includes achieving gender equality.

Women hailing both from the urban and rural areas have been taking increasing interest in income generating activities, self-employment and entrepreneurship. In the process they have taken up both traditional activities like knitting, pickle making, toy making, jam and jelly as well as non-traditional activities like computer training, catering services, beauty parlour, gym etc.

Women entrepreneurs in rural parts of South India are bringing about a steady and silent change in the health sector with millet-based products. Many entrepreneurs were achieved in various fields like aquaculture, eco-nutrition, honey business, food processing units and also women entrepreneurs succeeded in social media through their research. And many welfare associations joining hands with them to develop their skills through entrepreneurship programmes.

Keywords: self-employment, women entrepreneur, achievements, empowerment

Introduction

The challenges and opportunities provided to the women of digital era are growing rapidly and view entrepreneurship as a challenge to prove their powers, to do something meaningful in life, to become economically independent or even as a means of better livelihood. In India, although women folk are numerically dominant, the entrepreneurial world is still a male dominated one. Indian women are still struggling to attain the prominent position as in the advanced countries in the business world. However, there is a greater dynamism in the rate of growth of female employment. Women in advanced nations are recognized and are more prominent. In the 60 years' of independence, an emphasis on the socialistic pattern of the society and the role assigned to the public sector, limited the scope for the growth of private entrepreneurship.

The liberalization policy of the government has now thrown open a vast area of the economy for private entrepreneurship. Now, women have emerged as an important part of industrial growth. To achieve equal status with men, women have to come out of their traditional roles and responsibilities and create an identity for themselves, assuming a variety of functions. To make this dream a reality, women have to consider their labour as not drudgery but a delight. The participation of women in the economic development process can be mainly categorized into four segments namely Employment in unorganized sector, Employment in organized sector, Self-employment and Entrepreneurs. The women employed in unorganized and organized sectors are predominantly in unskilled and semi-skilled categories.

Even the newer industries like engineering, electronics and pharmaceuticals which are increasingly employing educated

women as skilled workers, tend to limit their participation to a few processes where the job involves dexterity of fingers or is repetitive and monotonous in nature. Over the last few decades, only a few women have come forward to establish their own enterprises. The survey conducted by Washington based Gender Global Entrepreneurship and Development Institute affirms it. More recently, a new trend has emerged where women are venturing as entrepreneurs and contributing to the economic development. Their skill and knowledge, their interest in business and a pushing desire to do something positive are among the reasons for women to establish and manage organized industries and take up challenging ventures.

Women Entrepreneurs Succeeded in Different Fields

▪ Rousseau Brito & Josephine

Discarding a job that fetches a monthly income of more than a lakh of rupees a month and taking up a hobby as a full-time profession needs some courage. That was what Mr. Rousseau Brito a young man from Madurai did three years ago. He resigned his job as a sailor and decided to take the plunge as an organic and honey bee farmer with his sister Mrs. Josephine and face the uncertainties that infest agriculture. According to Dr. K. Ramasamy, former Vice Chancellor, Tamil Nadu Agriculture University, Coimbatore, "qualified people like Mr. Brito serve to inspire other young persons who are unemployed to taking up agriculture or related vocations. To abandon a well paying and secure job and take up something like farming proves his interest and conviction in this line."

Both Mr. Brito and his sister are well known people at the Agriculture college in Madurai, TNAU and to several farmers and agriculture related entrepreneurs in the region.

They have been conducting hundreds of training programmes in the last several years to interested people who desire to try their hands in this line. You name the flavour and she has it in her godown. Be it jamun, ginger, garlic, sunflower, citrus, figs or even drumstick flavour, Ms. Josephine sees to it that the needs of her customers are met.

“The demand for the product is so great that we find it difficult to meet orders today,” says her brother Mr. Brito. The product is packed in different containers of 100gms, 250 gms, 500gms and 1kg to suit the needs of the consumers. Regarding plans for business expansion Mr. Ruso says, “we do have a desire to export to foreign countries but for that our honey production needs to be increased to more than 10-12 tonnes a year. “This is quite difficult but I am positive to succeed in years to come. In Mumbai a private company is asking us to supply more than 10 tonnes of jamun honey, but sourcing the honey proves daunting because jamun flower only for some weeks in a year.”

They also have plans to introduce franchisees in different parts of the state for marketing their produce. Mrs. Josephine also supplies boxes and machineries to farmers in 11 districts, mostly for government schemes under the National Horticulture Mission. She has been conferred with the best entrepreneur award from Tamil Nadu Agricultural University, Coimbatore (2010), best women entrepreneur from Women Empowerment Forum and best organic bee keeper award from Lions Club of Erode district.

▪ **Kavita Mukhi's**

Organic food is eco-nutritionist Kavita Mukhi's passion. First as the founder of Conscious Food and now as the person behind Mumbai's first weekly organic farmer's market, she has consciously spread the word on nutritionally healthy foods. Of course, now with the 'Go Organic!' mantra finding favour with many eco-conscious city women simply because the advantages of choosing natural over adulterated are far too many, it's little wonder that the number of organic product companies and consumer stores across Indian metros is only growing. Behind these ventures are successful women entrepreneurs for whom 'healthy', 'farm-fresh' and 'chemical-free' are the magic words. Though she moved on from Conscious Food years back, she put her energies into setting up the farmer's market. “I started this market to help our farmers get their due. The response has been good if not overwhelming. But as I see it, we have a long way to go.

People who come to visit this market are those who truly believe in organic,” she says. Organic fruit and vegetables apart this market, located in Mumbai's western suburb of Bandra, also has goodies like organic sugar candy floss, organic tea and coffee, auro natural wall paints and macrobiotic food. “It is not easy for farmers in India to get organic certification for their produce especially when standards for hygiene maintenance and transportation are high and when there is copious paperwork involved. There are many certification agencies that label organic produce; in our case, we have tied up with EcoCert, an international agency that certifies organic products,” she adds. But is organic really the “real thing”? “Yes,” says Mukhi, “Organic foods are those that are grown without chemical fertilisers and pesticides, on land that has not been contaminated for at least three years. I have been using the term planet-friendly to indicate produce grown with natural

manure and natural pesticides only.”

▪ **Ishi Khosla**

Nutritionist Ishi Khosla is only too happy to spell out the benefits of organic eating. The founder and director of Whole Foods says, “Growing food organically doesn't alter the nutritional content but avoids the synthetic pesticidal and insecticidal residues. Besides the fact that these foods contain fewer chemical residues, they also retain phenolic compounds. Chemicals that act as a plant's natural defense that also happen to be good for our health. These plant compounds are lost or significantly reduced in conventional farming.”

According to the World Health Organization (WHO), by 2015, India is likely to incur a loss of \$236.6 billion due to unhealthy lifestyle and faulty diet. Khosla points out, “As Indians are genetically predisposed to chronic diseases such as diabetes and coronary artery disease (CAD) it is necessary to be conscious of the food choices we make. With many more people now indulging in dietary indiscretions, given the plethora of processed foods at our disposal and eventually inviting serious health disorders, going organic is a sensible way of bringing about the much-needed healthy changes in not just food but our overall lifestyle.”

Though Khosla continues to spread the word on organic foods through Whole Foods, she believes that a sea change in the attitude towards health can only take place with government intervention: With the help of necessary policy changes that will promote the consumption of healthy food.

▪ **Reetha Balsavar**

But as the director of Navdanya, a three-and-a-half-year-old store in Andheri, Mumbai, Reetha Balsavar has seen the change in consumer patterns and vouches for the growing popularity of all things organic. She says, “People are picking up the organic mantra slowly and steadily. Primarily, it is the womenfolk leading the way. Our clientele has grown steadily over the years. We have broadly four different categories of clients – young mothers, who want to start their children on an organic diet and slowly convert the entire household; the second are people who have had a taste of the organic lifestyle while living abroad and want to continue with the same trend back home; the third category consists of people who have been, or have had a family member affected by serious ailments such as diabetes or cardiovascular disease, and the fourth are those who are already eco conscious and believe in living a planet-friendly life. I believe there is always a trigger for people to start off. The campaigns against the BT Brinjal last year have made that tangible difference in making people aware and understand the importance of natural (read organic).” Navdanya retails a variety of agricultural produce, including dals (pulses), attas, spices, rice, squashes, dry fruit, herbal teas, and so on.

▪ **Swati Bhargava**

Swati lives by the motto of health is wealth and regularly indulges in the art of yoga and meditation. She is a math wizard and you can point this out as she is a pass out from the prestigious London School of Economics. When it came to marriage she married a fellow math buff, her classmate and co-founder of Cash Karo Rohan Bhargava. Although the Atlantic separated them due to their careers, their brain child Cash Karo brought them back together to India. The growing digital e commerce market in India was her reason of return from 12 years of Vanvash (being abroad).

Who doesn't like some easy cash? CashKaro is your place to go. Funded by the social entrepreneur Ratan Tata, CashKaro has a unique way of entrancing their user base. How you ask? By simply providing you with the best possible deals available in the market. They have a booming success rate and profess to have given around 100cr rupees as cashbacks and discounts. These discounts are not only applicable to online but have branched out to offline stores as well.

▪ **Zeenia Percy Master**

Zeenia comes from a family of entrepreneurs. Her father started out close to 40 years ago and today has a substantial presence within the logistics industry. She pursued BA in Hospitality, Finance and Revenue Management with Merit at the Glion Institute of Higher Education in Switzerland. Zeenia has also attained a Diploma in Event Management from Fitzwilliam Institute in London. Sphere heading strategic alliances in an event management firm, Zeenia cut her teeth with Hospitality brands like ITC & Hyatt Regency abroad.

She has been a key member of the pre-opening team with Hospitality brands like Sofitel and Missioni. Not only a leader in event management and hospitality services, Zeenia is also an avid traveler and a photographer. She is a part of the Rotary Club of Bombay, which is the most prestigious club in India. She will be Co-Chairing the environment committee next term. Hosted a lot of CSR activities like Dance for Humanity, Racing Hooves etc to raise money for the Lions Club.

Zeenia's Xenia is based on the greek concept of hospitality where generosity and courtesy is shown to all guests. That is what their guidelines says. However, they are to make you feel like family once you are affiliated with them and will deliver outstanding results within your given budget. From large scale corporate events to destination weddings to small scale kid Events, Xenia answers to all your demands.

▪ **Upasana Taku**

Upasana Taku is the co-founder of Zaakpay and MobiKwik. While working on Mobikwik, Upasana and her co-founder noticed glitches in the setting up of payment gateways. Thus they started Zaakpay, a payments company aimed at solving issues with e-Commerce in India. Mobikwik on the other hand is a mobile wallet that enables you to pay for recharge, bill payments and shopping. Upasana holds a B.Tech. degree in Industrial Engineering from National Institute of Technology and an MS in Management Science & Engineering from Stanford University. Her work experience includes 12 years in the workforce, 10 & 4 years in Financial service and as entrepreneur respectively. She is one of the most innovative tech women entrepreneurs in India.

Upasana's co-creation Zaakpay claims to offer safe and secure online transactions to its user base. The site promises to be sublime, crystal clear and seamless. Based at New Delhi and Bangalore Upasana's payment gateway has quickly growing. They offer customized payment flows to their customers and increased transition success rates. Supported by more than 52 banks in India they do Web payment to Mobile payment, all in a flash.

Women Entrepreneurs Association of Tamilnadu

Entrepreneurship and Management are those areas in which women from the business background and elite are able to come in certain percentage but it is very miniscule. Women

in the middle- and lower-income group do engage in micro entrepreneurial activities but largely service industries, part time, self-employed nature confining increasingly on feminine or female friendly trades such as tailoring, beauty clinics, readymade garments, fancy stores, etc. Very few are found in ITES including computer and browsing centres, Xerox Centres and STD Booths, travels etc. In rural areas again women were found in agri based businesses but due to failure of such activities due to technological development and also improved methods of production, women choose to non-agri based activities like nursery raising, coir industries, bakeries, vegetable vending, food-based activities, etc.

The Self-help group women have not fully succeeded in starting micro enterprises. Micro credit has helped them to meet their consumption loan needs and except a small percentage, the SHG women could not start their micro entrepreneurial activities in Tamil Nadu. This is true in other parts of India also. With the findings of these two studies conducted in Tamil Nadu, it was understood that women entrepreneurs who have equal enthusiasm and interest to become entrepreneurs could not become successful entrepreneurs due to absence any guidance and lack of awareness to approach respective organisations for help. There was no association to collectively represent their issues. There was no data base on women entrepreneurs though it was identified that there were 550 women running different micro entrepreneurial activities.

Similarly impact of micro financing on women also indicated that women used micro credit to meet the small loans but they failed to move beyond to use the micro credit to invest in income generating, productive activities. Those who succeeded in starting micro enterprises failed to market their products successfully. Realising from the findings of the above studies, it was attempted to promote and encourage women to become entrepreneurs both in the rural and urban areas, and to promote SHG group of women to entrepreneurial status by facilitating marketing for their products. It was also attempted to help the aspiring women entrepreneurs to start enterprises, through training on the interested areas, link them with banks for credit and also support in marketing their products and services.

In order to do this, Centre for Women's Studies, Bharathidasan University has helped to start as Association called Women Entrepreneurs Association of Tamil Nadu [WEAT] in 2005 March. With its committed efforts and co-operation of the office bearers, networking with the industrial organisations, government departments, District Administration, NGOs, Public Sector Enterprises, Technical Training Institutes, Educational Institutions, Industrialists, individual entrepreneurs, colleges etc, It has succeeded in producing more than 100 women entrepreneurs within a short period of two years with the continuous training and motivational programmes both in traditional and non-traditional areas. Now it has reached a status wherein the State government and Central Government Departments are approached to have their training including NABARD, DICs, Banks, NRDC etc.

Women Entrepreneurs Welfare Association of Tamil Nadu (WEWA)

They conduct free "Entrepreneurship and career development training programs every month for potential as well as established women entrepreneurs. These have done wonders for members making them business-savvy and gain

self-confidence. Several people started their business ventures following these training programmes. They have successfully organized more than 20 seminars on “Business opportunities for women and youth” which was featured in print and visual media. Bankers and officials from various state and central govt. departments involved in entrepreneurial promotion presented the entrepreneur friendly govt. sponsored schemes. Many started their business ventures taking advantage of the business opportunities offered in the seminars. We also conducted free workshops for women. These seminars are attended by college students, potential as well as successful entrepreneurs, corporate houses, bankers, govt. officials and media persons.

WEWA organized ‘Entrepreneurship Awareness Seminar’ for students of Ethiraj College, as a part of our efforts to inculcate the spirit of entrepreneurship among student community. This seminar served as a portal where students interacted with experts to discuss issues, challenges and opportunities. WEWA celebrated Woman’s day every year in a meaningful way by hosting cultural cum game show for women. Women enthusiastically participate in these events showcasing their talents and take part in various competitions and games. It organized cancer awareness camp for women. Yoga workshop was conducted for our members. Members are given free consultation by our Siddha doctor and acupressure therapist. They are also given guidance in legal matters.

Every year we bring out a souvenir in connection with the “Annual conference cum Business Opportunities Seminar”. The souvenir is memorabilia of our activities & services provided. It serves as a reference guide for entrepreneurs. It is step-by-step guide to start a business. It contains detailed information on, various schemes of banks. It equips the entrepreneurs with valuable information related to entrepreneurship - entrepreneur friendly govt. schemes and programmes and other support systems available. The souvenir is widely circulated in TN among business, Govt department and media circles.

Their achievements are Women fabricators – taking a giant leap. 25 fabrication units as vendors to BHEL, Ranipet are run exclusively by 51 women. They were intensively trained in fabrication, AutoCAD, managerial and entrepreneurial skill with the support of MSME – DI and VIT – Vellore. Many of them had to start from the scratch with no prior experience, exposure and technical background. But they persevered and persisted in their efforts. These women have stormed the male dominated field and emerged in flying colours. This is a land mark achievement in the history of BHEL and women entrepreneurship. This is an innovative and pioneering initiative to create new and first-generation women entrepreneurs in non-conventional areas - Engineering and Fabrication. 70 members are successfully running dairy farms in Kanchipuram. Their members are engaged in diverse fields catering, manufacturing, beauty parlours, housekeeping, fashion designing, tailoring unit, terrace gardening, mushroom cultivation etc. WEWA is included as a committee member of SLIIC, RBI. It is invited to all seminars organized by state, central and other organizations to represent women entrepreneurs.

Conclusion

Women entry in to business is a recent sensation. In the olden days, women were confined to within four walls as

they have been unrecognized and undervalued. As a result they have been placed in the inferior position of the society. But the changing socio-economic conditions of women out of westernization, industrialization and urbanization altered the grim scenario drastically and opened new vista in social, structural issues of women. Particularly, it opened the way for economic independence of women. This has made them to indulge in every line of business successfully in the society despite of the hurdles they face in the male dominated society. Women entrepreneurs often face gender-based barriers at various stages beginning from their initial commencement of enterprise to in running their enterprise. Our respondents were also not an exception for the gender-based problems. As per the revelations of the respondents; money is the most important problem they face as an entrepreneur. Whether it is for seed money or for working capital & having problem in mobilizing it. Especially they were been subject to undue discrimination in the banking sector.

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