

Women Entrepreneurship and Support Systems

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ABSTRACT Entrepreneurship amongst women has been a recent development. The entrepreneur is a person who has enterprising quality, takes initiative and establishes an economic activity or enterprise. Starting and operating a enterprise involves considerable risk and effort on the part of the entrepreneurs, particularly in the light of high failure rate. The enterprises started by women are so greatly influenced by the decisions and desires of the members of the family. Women entrepreneurs who receive support from family, relatives and other support systems could manage their own enterprises successfully. An attempt was made in this study to examine the role of family for successful women entrepreneurship. The data was collected from the women entrepreneurs of Kadapa district. Case-studies were also collected for indepth analysis. The results revealed that women need for effective enterprise management, a large quantity of co-operation and encouragement in the sphere of activity, at all levels – home and in society and from governmental organisations.

INTRODUCTION

Family is the foundation of social life, it forms the nucleus of the social structure. An individual is born, brought up and attains a distinct personality in the environs of the family. It is this institution which preserves, protects and develops the human race. A family is a group of persons united by the ties of marriage, blood or adoption, constituting a single household interacting and intercommunicating with each other in their respective social role of husband and wife, mother and father, son and daughter, brother and sister and creating and containing a common culture.

Women are working to earn livelihood along with men since times immemorial, their contribution in monetary term remain unaccounted or if at all accounted it is given very low value. It doesn't mean that women do not possess the capacity. Infact women even the illiterate rural ones practice and use all the tools and techniques of efficient management like financial management, human resource management, time and space management and maintenance management. A woman has diversified functions to perform in the family as user, conservator, protector

and creator/promoter of resources. Only thing is they do not use the modern jargons coined by the experts.

Gone are the days when a man could boast of being capable of feeding the whole family. Now the woman must supplement it through whatever skill she has acquired. Now the women are playing multidisciplinary roles (Fig.1).

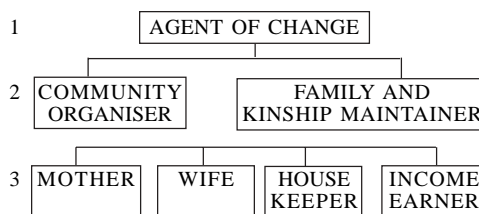


Fig. 1. Multiple roles of women

1. Less known, completely ignored
2. Known, less explored
3. Well known, well explored

In the process of conceptualizing the term entrepreneur it is noted that though it originated in the west, it has undergone many changes from time to time. Schrumpter (1961) defined entrepreneur as an agent for change – an innovator. Woman entrepreneur is an individual who takes up a challenging role in which she constantly interacts and adjusts herself with social, resource and support spheres in a society (Pareek 1992). By enabling women to become entrepreneurs and to participate fully and more effectively in a wide range of economic and especially industrial ac-

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tivities, they improve their position and also make greater progress towards higher economic growth, improved productivity, improved distribution of income, reduction in poverty and unemployment.

A vital interface exists between family and women entrepreneurs. The quality of women entrepreneurship is essentially influenced by the family and its immediate environment. The culture in which they are born and reared makes them depend on family members, friends and neighbours for decision making in issues related to day to day living. Deivasenapathy (1986) in his study also stated that the family support influences the entrepreneurial success.

METHOD

Sample: The sample of the present study comprised 100 women entrepreneurs from Kadapa district, A.P. The selection of the sample was done by random sampling technique.

Tools Used: The following tools were used in the study to collect the information from 100 women entrepreneurs.

Interview schedule – to collect the socio-economic demographic profiles of the women entrepreneurs.

Case study tool – for indepth analysis of women entrepreneurs.

RESULTS AND DISCUSSION

The information on age, educational qualification, marital status, type of family, number of children, motivating factors, consultation with others about the business idea and indepth analysis two case studies were presented to project the personal profile of women entrepreneurs.

Age Status: Most of the women entrepreneurs (54%) belonged to the age group of 36 and above and 13 and 33 percent belonged to the age group of 16-25 years and 26-35 years respectively (Table 1). It appears generally women think of a business idea in their thirties. But by that time normally they would have settled in life and have more leisure as their children will be in the school. One more reason for this category turning to entrepreneurship could be that they viewed business as flexible and felt sure that they could manage both house and business. Kim (1994) stated that generally women enter into business after thirties.

Table 1: Age wise distribution of women entrepreneurs

Age	% of Respondents
16 – 25 years	13
26 – 35 years	33
36 and above years	54

Education Background: The results (Table 2) indicate that most of the women entrepreneurs studied less than 10th standard (53%) 20 per cent were illiterates and 12 per cent studied upto S.S.C. and only 15 per cent have better educational qualifications. The data reflects that educational status do not influence women in seeking entrepreneurship (Rani 1992). Women may be totally illiterate but they have their own system of accounting and they do manage their small petty trade i.e., vegetable sellers, fisher women etc., not only in urban areas but also in rural areas.

Table 2: Educational background of women entrepreneurs

Educational background	% of Respondents
Illiterates	20
Less than 10 th standard	53
Upto SSC	12
Intermediate	11
Graduation	4

Marital Status: Most of the women entrepreneurs (75%) are married and unmarried constitute less percentage (8%) compared to them. Further some of the married women would receive help directly or indirectly in running the enterprise. Another reason expressed was that the parents feel the economic independence of unmarried girls through entrepreneurship is a barrier for fixing their marriage.

Family Types: About 90 per cent of women entrepreneurs have nuclear families and the remaining 10 per cent have joint families. This may be because in the present day society, joint families are few. It is assumed that in joint families, elders do not like their daughters/daughter-in-law to go out and practice non-traditional roles despite the dire economic need. Contrary to this assumption the women entrepreneurs from the joint families are getting adequate support from their families.

Types of Business: The type of businesses of women entrepreneurs were categorized into 3 sectors: production, trade, and service sectors. Nearly half (48%) of the women entrepreneurs belonged to trade sector which included busi-

nesses like purchase and sale of products with little or no processing, like provision stores, fancy stores. Only 18 per cent women were in the production sector which involves businesses like manufacturing of products like food products/processing, textiles, garment making and the like. One third of them (34 per cent) belonged to service sector, which included businesses like STD, beauty parlours, grinding/flour mills etc. From the data it can be concluded that women tend to involve themselves more in enterprises which require less risk taking and low investment.

From the table 3 it is clear that 68 per cent of women entrepreneurs have less than two children which include 19 per cent having no children and 32 per cent of the respondents have 3 and more children. Less number of children means less responsibility and more free time which must be important motivating factor for these women to take up entrepreneurship.

Table 3: Number of children possessed by women entrepreneurs

No. of children	% of Respondents
None	19
1	12
2	37
3	20
4	7
5 & above	5

Motivation for Entrepreneurship

Economic Necessity: The most important motivating factor (Table 4) to start the entrepreneurship venture was to supplement their family income. Schwartz (1979) expressed that 'economic necessity' was found to be one of the most prime motivations in emerging entrepreneurship. It also reveals that there is definite growing awareness in society and women in particular that if the family has to maintain a reasonable standard of living, women should supplement to family income with whatever skill they have.

Table 4: Motivating factors for women entrepreneurship

Reasons to start entrepreneurship	% of Respondents
To supplement the family income	76
Bored at home	14
For livelihood	7
To give good life to children	3

Boredom: Fourteen percent of women expressed that they felt bored at home, which prompted them to take up entrepreneurship. Only 7 and 3 per cent of them stated that they started business for their livelihood and to provide good life for their children respectively.

Familial Support: Nearly 2/3rd of married women entrepreneurs expressed their business idea first to their husband and got their support. The reasons expressed were for getting consent and financial support. Similar findings were reported in a study of 1000 small business owners in U.S. (Stevenson, 1988). Women owners were greatly influenced by their husbands and families in making a career choice. Ninety percent stated that they need the support (emotional support) of their husbands and families. Most of the male business owners in the same study stated that their families had not influenced their career choice. In contrast, husbands often received credit for their wives' small business careers.

Urge to do Business: On the other hand, 27 per cent acted on their own idea in setting up their enterprises, which reflects their independence in decision making and should be welcomed and encouraged. The remaining 24 per cent stated that they talked about the idea of starting business venture with their friends and relatives. An indepth analysis of women entrepreneurs of few cases may further high light that it would be difficult for women to start and sustain with entrepreneurship without the moral support of family members and friends.

In-Depth Analysis of Case Studies

Case I: Saraswathi Devi, 42 years old residing at Kadapa town of Andhra Pradesh. Her father was an agriculturist whereas her mother is a housewife, and one of her sisters engaged in sarees business. She studied upto Intermediate married to a teacher and is blessed with two children who stay with her.

Saraswathi Devi is very hard working, intelligent and has good leadership qualities. She maintains good relations with people and has good production and service skills. Even at a very young age, when she was at 6th or 7th standard, whenever she was short of pocket money, she used to prepare different types of hair pins with coloured threads and by selling these hairpins, she made extra money.

After marriage, when she did the bridal make up to her cousin, it is praised by every one and this appreciation motivated her to acquire more skills by doing beautician course. Thus she developed a business idea to open a beauty parlour. Her paternal uncle who is well educated, encouraged her very much not only in the way of convincing her family members but also in providing financial support to start beauty parlour.

The main reason which influenced Saraswathi Devi to start business is to supplement her family income, give good life to her children and above all she had an urge to do business. All these triggered her to exploit her skills and opportunities in the immediate environment. Even though initially her family members including her husband discouraged her but after looking at her interest and enthusiasm, they gave green signal. Satisfied with her success they encouraged her and now they support her by doing almost all household work and looking after the children etc.

Her business hours are from 9.00 a.m. to 9.00 p.m. In this regard, in her own words, "I am very much thankful to my husband and inlaws for their support, otherwise it is almost impossible for me to devote this much time. I am not only the first lady in starting a beauty parlour in Kadapa town, but also a leading beautician earning Rs. 25,000/-p.m.

Noted for her performance, Saraswathi Devi is honoured by getting the trainees for beautician course under government programme. She feels her decision to start business is wise, since her family responsibilities have been almost completed and she can continue in the business as long as she likes.

Case 2: Bhagyalakshmi, 33 years old belongs to Proddutur, Kadapa district of Andhra Pradesh. Her father is running a provision store. She studied upto 6th class. She married to a person 11 years back who engaged in the business of Sofa covers repairs, sales, etc., she belonged to nuclear family and gave birth to two children who are residing with her.

Bhagyalakshmi has very good interest in business. In her own words, "I like to do business and earn for my satisfaction". Before, her marriage she used to earn her pocket money by weaving and sale of wire baskets to friends, relatives, neighbours and others. She also helped her father in his business apart from helping her

mother in all kinds of household work. She is intelligent, hard working and has good human relation skills. In talk with Bhagyalakshmi, one can find the entrepreneurial qualities prominent in her. She has a strong desire to do business.

After marriage, Bhagyalakshmi wanted to start business, but was discouraged by her husband, in-laws and relatives. Meanwhile she gave birth to two children and spent her time in looking after children but she continued to take some orders of wire baskets occasionally. At one time, she wanted to continue basket making for sales, but she had difficulties in marketing them. As the children are growing, Bhagyalakshmi again felt the desire of starting a business due to increased leisure time.

She noticed that there is no petty shop in her locality and also there is demand for such a shop as there is a convent school close to her house, which motivated Bhagyalakshmi to start a "petty shop" which includes mostly the items required for children like chocolates, biscuits, notebooks and also other things of general use like shampoos, match boxes, betel leaves etc.

Surprisingly her grand mother started encouraging her to start business, while her mother discouraged her because Bhagyalakshmi's husband didn't like the idea of starting business.

She started with her own investment of RS. 200/-. She felt starting this type of business is risk free and more profitable. As her husband and relatives restricted her from opening a shop she started it in the home in a small shelf, which is generally overlooked by many customers except from few regular customers. She is getting low profits, less demand for the items sold due to low investment and advertisement problems.

Despite the lack of support from the family, she is able to venture, which indicated her intense entrepreneurial desire. She does all the domestic work in addition to managing the petty shop. She expressed that without family support "It is very difficult for a woman to start and sustain in business".

Indepth analysis of two cases revealed that Saraswathi Devi and Bhagyalakshmi when expressed the idea of starting a business, they faced lot of resistance from their respective families (Table 5). But Saraswathi Devi could discuss the idea with close relative and received help not only in convincing her family members but also investment for her training and business.

Table 5: Comparative picture of cases

<i>Stages of business</i>	<i>Support from family</i>	<i>Support from environment</i>	<i>Investment</i>	<i>No. of workers</i>	<i>Profit %age</i>
<i>Case-I</i>					
1. Generation of business idea	Total resistance	Encouragement from paternal uncle	-	-	-
2. During startup phase (after 1½ years of expressing idea)	Less resistance	Paternal uncle's support-investment for training & business	5,000/-	-	-
3. After 1 year	Encouragement	Respect	-	2	100%
4. After 2 years	Full family support	Organised training programme for Government programme trainees for beautician course	Increased	Trainees	150%
<i>Case-II</i>					
1. Before starting business when expressed the idea	Total resistance	Total resistance	-	-	-
2. During start up (8 years after getting the idea)	Total resistance	Grand mother	200/- (own)	-	-
3. After 1 year	Total resistance	-	-	-	10%
4. After 2 years Continuous discouragement	-	-	-	-	10%

But, Bhagyalakshmi failed to receive support from her husband which is a major constraint for her to expand her business though she started a business in a small scale.

Saraswathi Devi with her uncle's support could give a shape to her business and also underwent training for one year. After six months training she started beauty parlour in a good locality. But it took nearly 8 years for Bhagyalakshmi to start business which clearly indicates lack of support for putting the idea into practice.

The family was initially opposed to her entrepreneurship. After seeing the performance of Saraswathi Devi the family started encouraging her and now she claims total support from the family. She admits that she could achieve more than 150 per cent profit, and become leading beautician in Kadapa only with family support, recognizing her expertise.

Bhagyalakshmi is maintaining the start up 10% profit without any change in the business. She is frustrated as she is unable to explore her entrepreneurial potential due to lack of family and environment support.

In psychological terms, entrepreneurship may be described as a creative or innovative response supported by a deep sense of motivation in the environment (Vinze, 1987). The study

reveals that women are trying to exercise variety of business ideas, but needed support from the family members and positive attitude from society, in particular for establishing and sustaining in their enterprises. Encouragement by the family is the most important factor facilitating entrepreneurship as reported by Anna (1990). Bhavani (1990) stated that inspite of strong will and firm determination, women entrepreneurs look for support from family members, friends and from others in the immediate society.

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