CHAPTER V

SUMMARY AND CONCLUSION
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The study titled 'Women Entrepreneurs in Emakulam District - An Analytical study' is an attempt to present the holistic profile of women entrepreneur cum home makers. The overall objective of the study is to assess the complementarity of the two roles - the home making and the entrepreneurial roles, of the women entrepreneurs in the study area. The specific objectives of the study were:

1) to understand the background of women entrepreneurs and their units.
2) to examine their managerial functions at the
   a) enterprise and
   b) home
3) to identify the problems related to their dual role management
4) to find out the extent of support they receive from family to meet the dual role demands and
5) to recommend appropriate strategies to promote women entrepreneurship.

Emakulam, which is one of the most industrially advanced districts in Kerala state was purposely chosen for the pre design was followed for the study.

sample of 116 women entrepreneur conducted with a sub sample of 1:
insight into enterprise management and home management. The entrepreneurial competencies of the case study subjects were further measured with a self rating scale. Finally a SWOT analysis was done to make a realistic appraisal of the strength and weaknesses of women entrepreneurs.

5.1.0 Findings

The findings of the study are presented in two sections part one and part two. Part one gives the summary of the findings of the baseline survey and part two presents the gist of inferences drawn from case studies.

Part 1

At the start-up period of enterprises women in the age group of 26-35 years predominated while at the time of study women in the range of 36 - 45 years constituted the majority. Two thirds of them belonged to Christianity. Women ventured into the entrepreneurial field, mostly after their marriage. The residential stability and the support extended from husband were the factors promoting the career related decisions of these women.

Prior to taking up entrepreneurship, majority (66.4%) of the women were full-time home makers. Small families with nuclear structure favoured entrepreneurship. At the inception period, most of the women entrepreneurs (74%) were either in stage II or III of family life cycle i.e. with preschool or school going children. Majority (74%) of these women were well educated,
either graduates or post graduates. More than 54 percent of them had technical qualification and an overwhelming majority among them had technical training related to their present enterprise, thus proving that entrepreneurship is a chosen vocation of women with technical training. Women with less educational qualification showed a greater tendency to go in for skill training prior to taking up the entrepreneurial job. Only a minority of the women (17%) had undergone EDP training. The EDP training benefited women both technically and financially.

A majority of the entrepreneurs belonged to high income group. This observation substantiated the view that women would enter into business not merely to meet their basic economic needs but for meeting non economic needs too. The spouses of the women respondents were mostly middle aged and well educated. Nearly half of them were in business. The education as well as the business orientation of the spouses might have provided necessary backing to women to start their enterprises.

Data revealed the fact that from 1986 onwards substantial growth in women entrepreneurship was taking place in the study area. From 24 percent in 1986-90, the women owned enterprises (WOEs) shot up to nearly 40 percent within a span of five years.

A number of factors motivated women to break away from their traditional role of home making. The strength of these stimulative factors otherwise called motives determined greatly their success and sustenance in the field. Making more money for improving the standard of life was a dominant
motive of these women. A substantial proportion of these women had self development motives like economic independence and also effective use of education and free time.

With reference to the influence of education about 62 percent of the undergraduates were found motivated by economic reasons while graduates and post graduates had mostly self-development motives (54 and 88 percent respectively)

Enhancement of family income was found to be a decisive factor in determining the motives for starting the enterprises. Majority of the women from the low and middle income groups looked for improved economic status while self-development motives guided the women in the upper income group. Women who did not have the support of their husbands like the widows and separated or divorced women took to entrepreneurship mostly because of situational compulsions.

Women showed a preference for servicing units over manufacturing and trading units. Proprietary concerns were more popular than partnership or co-operative type organisations. Micro units were preponderant among WOEs. Among the service units, gender based professions like beauty parlours and tailoring or embroidery units were predominant. The tendency to choose feminine profession prevailed in other sectors too. Textiles and stationery shops were the predominant trading units and readymade garment units were the most popular manufacturing units. Very few women entrepreneurs opted for innovative ventures.
Ease of setting up the unit was the most important criterion for the majority of the women specially in servicing (53%) and trading (63%) units.

When it came to manufacturing, expectation of high profit was the number one consideration. Possession of related training and availability of infrastructure to start the units were also the important reasons for choosing specific manufacturing units. Servicing units dominated the scene irrespective of the different organisational set-ups and among micro and tiny enterprises they formed the majority. However among small scale enterprises almost were engaged in tailoring greater slant was towards trading. The investigation also revealed that religion, education and family income of the entrepreneurs did not influence the size of enterprises. However, a dominance of Christian and so also of undergraduates were observed in the micro units. About 71 percent of low income and an equal percentage of middle income group women were running micro units.

Majority of the women enterprises were functioning in rented buildings (63%), away from the residences of the women (54%). The main consideration in the choice of the location of the unit was accessibility to prospective customers. This could be, because majority of the units were in the servicing sector.

Lack of professionalism was reflected in their reluctance to take loans. Majority of them used only their own funds and this perhaps would have affected the desired investment and size of the unit. Bank loans were availed by about one fourth of the group only. More than 31 percent of the units had
not been expanded or modernised mainly due to constraints of time, money and other problems. Others had diverted to the production of new goods, services or had increased the production or improved their machinery and units.

The women entrepreneurs contributed on an average 54.3 percent of their income towards family expenses. The percentage of family income contribution of the workers did not vary much with the economic status of the family. Women’s units were found to be labour intensive and on an average they generated employment to the tune of 7.2 persons per unit. The units employed women at the rate of 5.9 per unit as against 1.3 for men. Category wise break up of employment generated by the units show that manufacturing units generated more employment than servicing and trading units and among the various organisational set ups partnership created more employment opportunity than others. Study also revealed that micro units produced on an average employment for 9.1 persons as against 5.2 and 2.7 by small scale and tiny units respectively. Statistical analysis revealed a significant association between the employment generated and the \( tH \) variables like line of business activity, type of organisation and size of the units.

On the whole, women entrepreneurs received a high level of job satisfaction from their work. Majority of these units were profit generating. The entrepreneurs did not experience much difficulty in managing labour and the units were easy to expand or diversify. They found enterprise management
compatible with family life and provided them scope and prospects for self development. Women found servicing units more convenient to manage. So also they found proprietorship and micro units conducive. However statistical analysis did not support these variations.

The women entrepreneurs in the study sample were found actively involved in entrepreneurial tasks like administration, marketing, supervision and financial transactions. More than three fourths of them performed the worker's role apart from the managerial roles. There was not a single area where their participation was absent although for resourcing of raw materials and maintenance of account a majority of them sought the help of other members of the family.

Women who were literally free from childcare were found spending more time in their enterprises than those were with small children. Women with preschool and younger children spent on an average 6.1 hours and those with children under 12 spent 6.9 hours a day. Those with older children could spare on an average of 9.5 hours per day. Women without children and those in stage I i.e. the stage before the birth of children spent on an average 7.6 hours per day. Statistical analysis showed that there is significant association between the stage of family life cycle and the time spent in units.

The members of the family especially the husbands were found extending support to women in the management of the enterprises. The husband's contribution was mostly in the form of rendering moral support and guidance to their ventures. The work contribution of children and relatives was found
minimum in all areas of enterprise management. Indirectly it indicated that women themselves bore the bulk of the managerial responsibility of their units.

The women entrepreneurs experienced a number of problems in their venture. Marketing was found to be the biggest hurdle, followed by the dearth of technical and managerial help or consultancy services. The service sector was found free from problems of labour management, maintenance and upkeep of machinery and equipment. Power supply and purchase of raw materials were not much of problem areas. Trading sector was also free from most of these problems but labour management was a major problem for them. When it came to manufacturing, all these were identified as problem areas.

A breakup according to organisational pattern of the units showed that proprietary concerns suffered mostly in the marketing of produce and experienced dearth of guidance and consultancy services and financial constraints. Finance was acclaimed as the problem of partnership units and co-operatives. Lack of adequate consultancy service and marketing problems came next for partnership units while for co-operative units almost all the major areas were threats. Among the micro, tiny and small scale enterprises, the micro units had the maximum problems. Gender has been found free from the common allegations of handicap for women entrepreneurs. An overwhelming majority (95%) of the women entrepreneurs did not recognise it as a barrier.
Women entrepreneurs enjoyed a prominent role in family decision making. However, in making decisions pertaining to major investments, only less than 54 percent of the women were involved, though all of them were income generators.

The managerial responsibility of the enterprise did not keep them away from household duties. These women, like their counterparts who stay at home all the day, cooked food and attended to family members and made purchases for the family. Laundering and care of house were also attended to by a majority of them. They were found spending less than 5 hours a day on work days and 7.7 hours per day on holidays on home making activities. In spite of these, the women enjoyed enough time for personal care, rest and sleep. Statistical analysis indicated significant differences in the time expenditure patterns of women on home making on week days and holidays.

Participation of family members in household activities was noticed in all cases. Husbands were found attending to gender specific activities like purchases and household financial transactions. Children's participation in household work was marginal. Relatives were of substantial help specially in activities like food preparation and care of family. Paid services were engaged to do manual work like laundry and cleaning of house. About 48 percent of the husbands were identified as the main support persons in home management. About half of them were in the middle adulthood and were mostly graduates engaged in business. Majority of them belonged to small, nuclear families.
The study clearly points out that women entrepreneurs generally did not experience much difficulty in combining home and unit management. Role conflict was not a common problem among women entrepreneurs and it might be because of their high motivation and the flexible nature of enterprise management. The common strategies to workout a balance between enterprise and home, were curtailing sleep and rest hours, adopting simple recipes and simplifying food preparation activities. Making the family members share more of household work was the least executed strategy although that would have been the best.

A supporting family is found to be an essential ingredient to manage both home and unit. Although setting up of enterprise can take place at any stage of family life of a woman, the most desired period was identified as stage III when the children are between 6 and 12 years attending school and when the women are between 31-35 years of age. i.e. when she is young and energetic. They didn’t see much logic in waiting for the child rearing responsibilities to get over as by then they would be older and rigid in the life style and thinking and further the opportunities might get diminished.

Women were found emotionally attached to their units. They were not willing to leave their units even for a better paid job. The flexibility enjoyed in enterprises management made it dearer than the salaried job. Women entrepreneurs were convinced that their new status as entrepreneurs had given them a higher place in family decisions. Higher economic freedom and social status were also other benefits of enterprise management.
Inferences from the case studies supported many of the findings elicited through the interview method. An assessment of the entrepreneurial competencies of the 12 cases revealed that the groups with low and high competency level exhibited marked differences not only in the total scores but also on each of the competency parameters studied.

The women with higher competency levels were found quite strong in traits like commitment to work contract, ability to make use of opportunities, systematic planning, concern for high quality and efficiency orientation. The medium scorers were found very strong in traits like initiative and self confidence. The two traits that sustained the the low scorers in their ventures amidst trials and tribulations could be commitment to hard work and self confidence for which their scores were uniformly good.

The ability of women to deal with new situations and problems improved with experience and maturity. An important revelation is that all the high scorers emerged from high income families. They were better educated than the low scorers. Previous orientation to career life and experience in related fields were seen only as secondary factors as those without them were also found successful. The low scorers were found motivated mostly by economic reasons while high scorers were lured by self development motives. The high scorers had better hold over resources-possession of land, building and money to initiate their ventures, than the low scorers. The high scorers also had an entrepreneurial parental background. This entrepreneurial backdrop was further strengthened by the business association of their husbands.
The influential status of the husbands helped women entrepreneurs specially in matters like availing loan and getting business orders. The high scorers appeared to be leaders even from childhood and their abilities to excel in organising work were noticed in school life. Growing up in a large family appeared to offer them better chances to take up responsibilities and face risks, than living in small families where children were overprotected.

The business idea was found self-mooted in the case of high scorers while for low scorers it was taken from somebody else. Their choice of business line was governed by considerations like the ease with which the units could be initiated and managed as well as its financial requirements. Preliminary work like market study or test markets were not taken up by women entrepreneurs. Only very few prepared project reports. Visiting similar units was found an easy way to gather information by high scorers, while undergoing training was the option of medium scorers.

Majority of the women chose traditional lines of business activity in service sector. The high scorers introduced innovative ideas into their business. The high scorers owned the building in which their units were functioning while the low scorers were functioning in rented buildings. Women entrepreneurs irrespective of their scores opted for proprietorship concerns to co-operatives and partnership firms as it allowed them greater degree of freedom. Though they all started their units in more or less an informal way, in course of time, the high scorers switched onto formal system of management and control.
The number of women's units with SS1 registration were few and only very few had Women's Industrial Programme (WIP) registrations. The awareness of women on these aspects was poor and inadequate. The employer employee relationship was healthy in all units but in the units of all high scorers hierarchical formalities and strict discipline were maintained. The mode of recruitment of workers was also informal and the considerations were their dependability, salary they demanded and proximity of the residence to the units.

A fear towards bank procedures for availing financial assistance was prevalent. Women tried to limit the establishment expenses within their savings. Initial investments were mostly less than Rupees 2 lakhs but unlike low scorers others invested further as units progressed. Profits generated were correspondingly higher in units with higher investments. Local markets were the targets of most of the women but the high scorers had wider markets. The high scorers unlike the low scorers priced their products very high to attract rich customers. Over the years all the high scorers expanded their units in significant dimensions while expansion of units of low scorers was minimmm. Stiff competition, shortage of funds, dearth of skilled workers and lack of time were cited as reasons for not expanding their units.

Though women claimed to enjoy key roles in all areas of homemaking and entrepreneurial matters they had to consult their husbands and get their consent before important decisions were executed. However for high scorers there was more freedom in enterprises. The low scorers attended to all the
work from management to the production work in their units while the high
scorers attended mainly to managerial roles only. At the domestic front also
these women held mainly the managerial roles and the drudgeries of house
hold tasks were borne by servants while the low scorers attended to all the
home making tasks. The presence of servants facilitated high scorers to spend
more time for enterprise development than low scorers.

Competitions posed threats in successful marketing. Shortage of working
capital, and low demand for products were the major problems of low scorers.
The medium scorers were found suffering from problems of all sorts and from
all fronts.

Among the many factors which facilitated the women in their dual role
management, the most important one was the co-operation and
encouragement of the family members specially that of husbands. However
husbands were found not ready to share the household work. They were
following the traditional pattern as far as division of household work was
concerned.

Proximity to work place was not a decisive factor while the presence of
domestic servants was identified as a major factor responsible for their
success in enterprise management. The low scorers were not using the services
of fast foods centres, bakeries, laundry services etc. to any considerable
degree unlike the high scorers who made use of them frequently. Financial
assistance and other forms of help did not reach majority of the women. The
awareness of women about the various schemes was also poor.
The attitude of the women towards their roles matters much, in their success in work execution. Majority of the high scorers felt that entrepreneurial role was equally important as home role while the low scorers felt it vice versa - the home role as more important than the job role.

The entrepreneurial experiences had beneficial impacts on the personal and family life of women. The overall managerial experiences made them better decision-makers. It helped the high scorers to develop better time sense and better ways of doing things so as to avoid over-exertion and tiredness. On the other hand the low scorers complained of inadequate time to do household work. The experience also widened their knowledge of effective financial management practices like bank proceedings, and methods of savings.

Taking up entrepreneurship did not affect the tempo of family relationships. However a minority group expressed their doubt over this because of time constraints. Role conflicts were absent, although minor tensions remained. Irrespective of competency levels, all the women entrepreneurs opined that their children learned to take up responsibilities and be on their own besides developing positive attitudes towards working mothers.

The contribution of their earnings towards the family expenses was substantial especially among the low and medium scorers. With reference to the perception of the status of the women entrepreneurs in the family as well as in the society, all the women felt that there was clear elevation of it due to their new status as entrepreneur and income earner. Their self-confidence also got
boosted up. The satisfaction they derived out of their new role was substantial for high scorers while it was on moderate levels for the medium and low scorers.

The SWOT analysis done pointed out the factors that promoted the growth of women entrepreneurship as well as those that blocked its progress. Possession of entrepreneurial traits and qualities, education and skill, infrastructure and finance needed and an orientation to entrepreneurial management and practices are the main strengths identified.

Lack of professionalism manifested in the neglect of preparatory exercises needed in starting enterprises and reluctance to take steps to improve skill or knowledge, conservative attitudes which promote the home making role as the main role of women, and which inhibit social contacts weaken entrepreneurship. Dual role burden resulting in time constraints and lack of risk hearing capacity' leading to a tendency to remain small, opt for easy ventures and encourage women to be complacent about their earnings and avoid loans also block the smooth going of the entrepreneurship movement. Feminine qualities like submissiveness, avoiding travel and confrontation with men also affect the progress of women entrepreneurship. The weak access to bank credit because of low collateral position and personal savings also erodes women entrepreneurship. A number of opportunities that are conducive to the progress of women entrepreneurship are also identified. An equalitarian living style where the household responsibilities are shared by both the spouses, availability of domestic servants, flexibility in time expenditure parts
possible in entrepreneurship and facilities for skill training are likely to promote women entrepreneurship.

Service institutions which provided finance, infrastructure and/or guidance, institutional services which eased home making responsibilities, conducive government policies and social values act as catalysts to women entrepreneurship. Opportunity to meet role models and the influential status of husbands and/or fathers also help women entrepreneurs in their ventures.

One of the main threats to women entrepreneurship as elicited through inferences is the existence of traditional patriarchal families, where gender based division of work exists. Shortage of infrastructural facilities and skilled workers, stiff markets conditions, drawbacks in support organisations like providing superficial or ineffective training, policy practice gaps, negative attitudes of bankers and policy implementators also pose threats to women entrepreneurship.

5.2.0 Conclusion

Women entrepreneurship though a recent phenomenon is gaining momentum in the study area over the past two decades especially after 1986. Both economic and non-economic reasons motivated women to break away from their traditional role of full-time home making to rather difficult and risk oriented entrepreneurial role. Considerations like the ease with which the unit could be initiated and the degree of freedom the work permitted encouraged women to chose proprietorship concerns, in service related traditional enterprises with small capital investments.
Lack of professionalism was manifested in their managerial practices specially in their tendency to initiate the units in a casual way without proper monitoring system in management. However those with high competency traits were found regularising the managerial system as the unit got established in functioning.

The study also revealed the need for personnel to share the domestic responsibilities of the women entrepreneur. The very successful entrepreneurs enjoyed the services of full time domestic servants. Although husbands participated in the management of enterprise and home, their involvement and contributions were confined specifically to gender specific activities like financial management or extending moral support and guidance.

Successful women entrepreneurs viewed their entrepreneurial role seriously on par with their traditional role. Treating the new role secondary to home making will entail serious casualties in the entrepreneurial growth. Foitimately gender has been found not influencing adversely women entrepreneurship. However travel and retrieval of money from customers posed difficulties.

A serious information gap between policies and their implementation was sensed from the lack of awareness of such schemes among women. An urgent need for support systems for marketing, financial aid and consultancy assistance surfaced from the study. In general the women entrepreneurs were found satisfied and happy. Entrepreneurship is now looked upon as the panacea to some of the graesoirie problems of a developing economy.
It is proved through the study that the enterprise generate substantial income for the families and employment opportunities for the society. Over and above this, the enterprise facilitated autonomy and flexibility and enabled women to combine the dual roles of enterprise management and home management. They rated entrepreneurship as a better mode of employment than paid work and were not ready to forsake it even for handsome salaries. Entrepreneurship boosted up their social status and gave them a more prominent role in household decision making. The empowered women entrepreneurs enjoyed the economic freedom to decide on what to be done with their earnings and became better managers of household.

Successful entrepreneurship is found to be the result of a symphony of a number of socio economic and cultural factors. A blend of entrepreneurial competencies make women successful entrepreneurs. Opportunity to live in and experience entrepreneurial environment, to be an organizer and leader, availability of adequate financial support, co-operation from family members, necessary support and personnel to share home making responsibilities and an attitudinal change to take the entrepreneurial role as important as their home role is what that matters in the struggle to be a successful entrepreneur and a good home maker. Subjugating the importance of one role to the other role will only hamper the co-existence of the two roles in a healthy and balanced atmosphere.
5.3.0 Recommendations

1. An in depth study to identify the gaps in women entrepreneurship development programme at the policy and the implementation level is required to improve the access of women to programme support. The relevant literature is to be made available at DIC, KITCO and other entrepreneurship development agencies so that women can choose and avail the scheme for support without going from pillar to post for help.

2. There is need to prepare educational modules for building up professionalism in women entrepreneurs with focus on micro enterprises.

3. Simple lessons can be worked out through R and D work in entrepreneurship development for non formal education of entrepreneurs either through electronic or print media. The university departments with rich managerial training experience need to take up such related works.