APPENDICES
# APPENDIX - I

WOMEN ENTREPRENEURS IN ERANAKULAM DISTRICT, KERALA – AN ANALYTICAL STUDY

## INTERVIEW SCHEDULE

| 1.0 | General Particulars : |
| 1.0.1 | Name of the Interviewee : |
| 1.0.2 | Name of the Enterprise : |
| 1.1.0 | Address : |

| 1.1.0 | Personal and Family background : |

| 1.1.1 | Age |
| 1.1.2 | Religion : Hindu □ Christian □ |
|       | Muslims □ Others □ |
| 1.1.3 | Marital Status : Below S.S.L.C □ S.S.L.C □ |
|       | Graduate □ Post Graduate □ |
|       | Technically Qualified □ |

| 1.1.5 | If technically qualified is it related to the present occupation : Yes □ No □ |

| 1.2.0 | Family Composition |

<table>
<thead>
<tr>
<th>Relationship to the Interviewee</th>
<th>Age</th>
<th>Education</th>
<th>Present Occupation</th>
</tr>
</thead>
</table>

| 1.2.1 | Annual Family income : Rs.60,000 and below □ |
|       | Between Rs.60,001-1,20,000 □ |
|       | Above 1,20,001 □ |
1.3.0 Training and work experience:

1.3.1 Have you been working prior to starting the present business? Yes ☐ No ☐

1.3.1.1 Have you undergone any special training in EDP? Yes ☐ No ☐

1.3.2 If yes, specify the benefits you derived:
- Financial Assistance ☐
- Technical know-how ☐
- Any other (specify) ______________________

1.4.0 Background at the start up period:

1.4.1 Age:

1.4.2 Marital status:
- Single ☐ Married ☐
- Divorced ☐ Separated/Widowed ☐

1.4.3 Type of family:
- Nuclear ☐ Joint ☐

1.4.4 Number of children:
- Nil ☐ One ☐
- Two ☐ More than two ☐

1.4.5 Stage of family life cycle:
- No children ☐
- Last child below 6 yrs ☐
- Last child below 6-12 yrs ☐
- Last child above 12 yrs ☐

2.0 Enterprise and its Management

2.0.1 Year of starting the unit:

2.0.2 Motives behind starting the enterprise:
- To make money ☐
- To become economically independent ☐
- To make use of free time ☐
- To pursue interest ☐
- To make use of education or training ☐
- To continue family business ☐
- Any other, specify __________________________

2.0.3 Description of the product/ Business/trade:
2.0.4 Reasons for choosing the line of activity.

Easy to start □  Expectation of good profit □  Previous experience □
Low investment □  Availability of infrastructure □  Family business □
Any other (specify) ____________________________

2.0.5 Type of the organisation: proprietary □  co-operative □  partnership □

2.0.6 Building: Rented □  Owned □  Leased □

2.0.7 Location: In the house □  Premises □

Away from the house □
Both in the premises and away from the house □

2.0.8 What were your main considerations in choosing the location of the unit?
Nearness to home □  Nearness to prospective customers □
Road and transport facilities □
Availability of government land or Industrial estate □
Low rent □  Own building □
Any other, (specify) ____________________________

2.0.9 How much was your initial investment for the enterprise?
Below 2 lakhs □  2-5 lakhs □
5-60 lakhs □  Above 60 lakhs □

2.0.10 What were the main source(s) of finance for starting the unit?
Own money □  Loan from relatives/friends □
Personal loan from bank □
Money through government schemes/programmes □
Any others, (specify) ____________________________

2.0.11 Did you expand or modernise the unit since its starting?
Yes □  No □
2.0.11.1 If yes, how?
Increased production □ Diverted to new line / products □
Improved machinery and technology □ Any other, specify ______

2.0.11.2 If no, why?
Lack of funds □ Lack of time □ Non-availability of suitable workers □ Fear of disturbance of family life □
Inadequacy of guidance and consultancy facility □
Any other (specify) __________________________

2.0.12 How many people are currently employed in your unit?

<table>
<thead>
<tr>
<th>Personnel</th>
<th>Number of workers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
</tr>
<tr>
<td>Adults</td>
<td></td>
</tr>
<tr>
<td>Children</td>
<td></td>
</tr>
<tr>
<td>below 15 years</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
</tr>
</tbody>
</table>

2.0.13 Mention the type of work you attend to in your enterprise.

<table>
<thead>
<tr>
<th>Work</th>
<th>Periodicity</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Always</td>
</tr>
<tr>
<td>Executive work</td>
<td></td>
</tr>
<tr>
<td>Production work/service</td>
<td></td>
</tr>
<tr>
<td>Supervision</td>
<td></td>
</tr>
<tr>
<td>Marketing</td>
<td></td>
</tr>
<tr>
<td>Purchase of raw Materials</td>
<td></td>
</tr>
<tr>
<td>Bank and other</td>
<td></td>
</tr>
<tr>
<td>Financial transactions</td>
<td></td>
</tr>
<tr>
<td>Accounts keeping</td>
<td></td>
</tr>
<tr>
<td>Other (specify)</td>
<td></td>
</tr>
</tbody>
</table>
2.0.14 How much time on an average do you spend daily in your unit? 

2.0.15 Family's participation in enterprise management.

<table>
<thead>
<tr>
<th>Family Members</th>
<th>Active attended</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Husband</td>
</tr>
<tr>
<td>Supervising the unit</td>
<td></td>
</tr>
<tr>
<td>Running errands</td>
<td></td>
</tr>
<tr>
<td>Helping in production/service</td>
<td></td>
</tr>
<tr>
<td>Giving guidance and Support</td>
<td></td>
</tr>
<tr>
<td>Financial arrangements</td>
<td>Marketing</td>
</tr>
<tr>
<td>Any others, (Specify)</td>
<td></td>
</tr>
</tbody>
</table>

2.0.16 Indicate the major problems of your enterprise;

Finance ☐ Power ☐ Labour ☐ Raw materials ☐ Market ☐
Machinery ☐ Any other, (specify) ________________________

2.0.17 Have you ever felt that womanhood is a handicap for you to run your enterprise? Yes ☐ No ☐

2.0.17.1 If yes, specify the areas of problems.

Start up period ☐ Finance management ☐ Marketing ☐
Labour management ☐ Any other (specify)___________________

2.0.18 Rate your satisfaction over the performance of your unit

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Criteria</th>
<th>Level of satisfaction*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Hs</td>
</tr>
<tr>
<td>1.</td>
<td>Economic viability</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Convenience in labour management</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Ease in expansion</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Compatibility with family life</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Opportunities for self development and creativity</td>
<td></td>
</tr>
</tbody>
</table>

* HS - Highly satisfactory
S - Satisfactory          A - Average
Us - Unsatisfactory       H - Highly unsatisfactory
2.0.19 Family's participation in enterprise management.

<table>
<thead>
<tr>
<th>Family members</th>
<th>Activities attended</th>
<th>Husband</th>
<th>Children</th>
<th>Other relatives</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Supervising the unit</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Running errands</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Helping production/service</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Giving guidance and support</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Financial arrangements</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Marketing</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Any other (specify)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3.0 Home Management Practices:

3.0.1 Specify the areas of your involvement in family decisions.
- Food preparation □
- Clothing □
- Children's education □
- Purchases of gadgets/equipment □
- Housing □
- Savings □
- Social activities □
- Travel □
- Entertainment □
- Major investments □
- Any other (specify) □

3.0.2 What is the average income contribution from your business to your family?
- 20%-40% □
- 40%-60% □
- 60%-80% □
- above 80% □

3.0.3 What are the major home making activities attended by you?

<table>
<thead>
<tr>
<th>Work</th>
<th>On working days</th>
<th>On holidays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food preparation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Care of house</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Laundry work</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Care of family members</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial matters</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Any other (specify)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
3.0.4 How much time do you spend for home making activities?
On a working day............ / On a holiday.............

3.0.5 What are the major changes that you have brought about in your household work pattern after starting the enterprise?
Simplified cooking □  Simplified care of house □
Arranged domestic service □  Reduced the time spent for care of family □
Reduced personal care □  Reduced sleep, rest □
Reduced social activities □
Started relying more on external services like dhobi, hotels, □
Fastfoods, bakeries □ Allocated a few household work to family members □
Any other. (specify)............

3.0.6 Family's participation in household activities:

<table>
<thead>
<tr>
<th>Activities</th>
<th>Husband</th>
<th>Children</th>
<th>Relatives</th>
<th>Paid helpers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food preparation</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Care of children</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Laundry work</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Care of the house</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial matters</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Payment of bills/taxes</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Any other(specify)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3.0.7 Who helps you most in the home making activities?
Husband □  Mother □  Children □  Relatives □  Servants □

4.0 ROLE CONFLICTS:

4.1 Do you feel guilty for not giving adequate attention to some of your family duties?
Yes □  No □
4.1.1 If yes, indicate the areas:

<table>
<thead>
<tr>
<th>Areas affected</th>
<th>Always</th>
<th>Often</th>
<th>Occasionally</th>
<th>Né</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic work</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marital relationship</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Care of children</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Care of other family members</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hobbies/entertainment</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Progress of unit</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

5.0 Social status and Successful Entrepreneurship?

5.1 What changes have you perceived of, in your social status as an entrepreneur?

- Took membership in clubs/association  Yes ☐  No ☐
- Obtained more freedom to use earnings  Yes ☐  No ☐
- Enjoyed higher place in family decision-making activities  Yes ☐  No ☐
- Received a better recognition and place in the  Yes ☐  No ☐

5.2 Will you wind up your unit/leave the enterprise if a better paid job is offered  Yes ☐  No ☐

If no, specify the reasons for starting enterprises:

- Enjoy more freedom ☐
- Can make more money ☐
- Emotionally attached to the unit ☐
- Gives better social status ☐
- Any other (specify.)
APPENDIX II

Interview Guide (Case Study)

1. Personal details
   Age
   Education
   Marital status

Family composition

<table>
<thead>
<tr>
<th>Members of family</th>
<th>Sex</th>
<th>Relationship</th>
<th>Age</th>
<th>Education</th>
<th>Occupation</th>
<th>Income</th>
</tr>
</thead>
</table>

Annual income of Family

2. Enterprise Management

1. Type of enterprise
2. Year of establishment
3. Situations that motivated to start the enterprise
4. Early experiences in the family, school or society that could be counted on as beneficial to you to develop the entrepreneurial idea/spirit/skill
5. Support received from the government/agencies.
6. Fund raising and infrastructure development.
7. Family's involvement in establishing/running the enterprise
   Husband
   In-laws/parents
   Other relatives
   Children
   Paid workers
8. Training / skill Acquisition

9. Workers - Employed

<table>
<thead>
<tr>
<th>Sex</th>
<th>Number</th>
<th>Type of work done</th>
</tr>
</thead>
</table>

10. Expenditure and income

11. Expansion/modernisation

12. Overall satisfaction with work

13. Constraints/problems in running the enterprise

**Home management**

14. Responsibilities at home and the work attended

15. Help received for managing the home

16. Adjustments made for dual work management

17. Problems in running the home and ways of tackling them

18. Guilt feeling, if any, due to neglect of family responsibilities

19. Ways of overcoming strain of dual role management

20. Your major achievement as an entrepreneur/as home maker in your

   Personal life :

   Family life :

   Society  :
APPENDIX III

ENTREPRENEUERIAL COMPETENCY MEASUREMENT SCALE

Self Rating Questionnaire

This questionnaire consists of 70 brief statements. Please read carefully each statement and decide how well it describes you.

Select one of the numbers below to indicate how well the statement describes you:

5 - Very well
4 - well
3 - somewhat
2 - very little
1 - not at all.

Please write the number you select on the line to the right of each statement. Here is an example.

I remain calm in stressful situations

The person who responded to the above item wrote a “2” indicating that the statement described him or her very little.

Some statements may be similar, but no two are exactly alike.

Please answer all questions.

Instructions: Select one of the numbers below to indicate how well each statement describes you:

5 - Very well
4 - well
3 - somewhat
2 - very little
1 - not at all

Write the number on the line to the right of each statement.

1. I look for things that need to be done.

2. I like challenges and new opportunities.
3. When faced with a difficult problem, I spend a lot of time trying to find a solution.

4. When starting a new project, I gather a great deal of information.

5. It bothers me when things are not done very well.

6. I put much effort to my work.

7. I find ways to do things faster.

8. I plan a large project by breaking it down into smaller tasks.


10. I feel confident that I will succeed at whatever I try to do.

11. I feel disturbed when others do not perform as expected.

12. I get others to support my recommendations.

13. I develop strategies to influence others.

14. No matter to whom I am talking to, I'm a good listener.

15. I do things that need to be done before being asked to by others.

16. I prefer activities that I know well and with which I am comfortable.

17. I try several times to get people to do what I would like them to do.

18. I seek the advice of people who know a lot about the problems or tasks related to my work.

19. It is important for me to do a high-quality job.

20. I work long hours and make personal sacrifices to complete jobs on time.

21. I am not good at using my time well.
22. I think about the advantages and disadvantages of different ways of accomplishing things.

23. I think of many new ideas.

24. I change my mind if others disagree strongly with me.

25. If I am angry or upset with someone, I tell that person.

26. I convince others of my ideas.

27. I do not spend much time thinking about how to influence others.

28. I feel resentful when I don't get my way.

29. I do things without wasting time.

30. I notice opportunities to do new things.

31. When something gets in the way of what I am trying to do, I do not get dispirited. I keep trying.

32. I take action without seeking information.

33. My own work is better than that of other people I work with.

34. I do whatever it takes to complete a job.

35. It bothers me when my time is wasted.

36. I try to think of all the problems I may encounter and plan what to do if each problem occurs.

37. Once I have selected an approach to solving a problem, I do not change that approach.

38. When trying something difficult or challenging, I feel confident that I will succeed.

39. It is difficult for me to order people to do things.
39. I get others to see how I will be able to accomplish what I set out to do.

40. I get important people to help me accomplish my goals.

41. In the past, I had failures.

42. I take actions quickly.

43. I try things that are very new and different from what I have done before.

44. When faced with a major difficulty, I quickly go on to other things.

45. When working on a project for someone, I ask many questions to be sure I understand what that person wants.

46. When something I have been working on is satisfactory, I do not spend extra time trying to make it better.

47. When I am doing a job for someone, I make a special effort to make sure that person is satisfied with my work.

48. I find ways to do things for less cost.

49. I deal with problems as they arise, rather than spend time trying to anticipate them.

50. I think of many ways to solve problems.

51. I do things that are risky.

52. When I disagree with others, I let them know.

53. I am very persuasive with others.
54. In order to reach my goals, I think of solutions that benefit everyone involved in a problem.

55. There have been occasions when I took advantage of some.

56. I wait for direction from others before taking action.

57. I take advantage of opportunities that arise.

58. I try several ways to overcome things that get in the way of reaching my goals.

59. I go to several sources to get information about tasks or projects.

60. I want my unit to be the best of its type.

61. I do not let my work interfere with my family or personal life.

62. I get the most I can out of the money I spend for a project or task.

63. I take a logical and systematic approach to activities.

64. If one approach to a problem does not work, I think of other ways.

65. I stick to my decision even if others disagree strongly with me.

66. I tell people what they have to do, even if they do not want to do it.

67. I cannot get people who have strong opinions or ideas to change their minds.
### Instructions

1. Enter the ratings from the completed questionnaire on the Unes above the item number in parentheses. Notice that the item numbers in each column are consecutive: Item number 2 is below item number 1, and so forth.

2. Do the addition and subtraction indicated in each row to compute each competency score.

3. Add all competencyscores to compute the total score.

### Rating of Statements

<table>
<thead>
<tr>
<th>Competency</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initiative</td>
<td>6</td>
</tr>
<tr>
<td>Sees &amp; actson Opportunities</td>
<td>6</td>
</tr>
<tr>
<td>Persistence</td>
<td>6</td>
</tr>
<tr>
<td>Information seeking</td>
<td>6</td>
</tr>
<tr>
<td>Concern for high quality of work</td>
<td>6</td>
</tr>
<tr>
<td>Commitment to work contract</td>
<td>6</td>
</tr>
</tbody>
</table>
(7)  (21) + (35) + (49) (63)  6 = -------- Efficiency orientation

(8)  (22) + (36) - (50) (64)  6 = -------- Systematic planning

(9)  (27) + (37) + (51) (65)  6 = -------- Problem solving

(10)  (24) + (38) + (52) (66)  6 = -------- Self confidence

(11)  (25) + (39) + (53) (67)  6 = -------- Assertiveness

(12)  (26) (40) + (54) (68)  6 = -------- Persuasion

(13)  (27) (41) + (55) (69)  6 = -------- Use of influence strategy

Total Score

TOTAL SCORE =

(14)  (28) + (42) + (56) (70) + 18  6 = -------- Correction factor
CORRECTED SCORING SHEET

Instructions:

1. The Correction Factor (the total of items 14, 28, 42, 56 and 70) is used to determine whether or not a person tries to present a very favourable image of himself. If the total scores on this factor is 20 or greater, then the total scores on the 13 competencies must be corrected to provide a more accurate assessment of the strength of the competencies for that individual.

2. Use the following numbers when figuring the corrected score

<table>
<thead>
<tr>
<th>If the Correction Factor score is</th>
<th>Subtract the following correction number from the total score for each competency</th>
</tr>
</thead>
<tbody>
<tr>
<td>24 or 2</td>
<td>7</td>
</tr>
<tr>
<td>22 or 23</td>
<td>5</td>
</tr>
<tr>
<td>20 or 21</td>
<td>3</td>
</tr>
<tr>
<td>19 or less</td>
<td>0</td>
</tr>
</tbody>
</table>

3. Use the next page to correct each competency.
## CORRECTED SCORE SHEET

<table>
<thead>
<tr>
<th>Competency</th>
<th>Original Score</th>
<th>Correction Number*</th>
<th>Corrected Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initiative</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sees and Acts on Opportunities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Persistence</td>
<td></td>
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<tr>
<td>Information seeing</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Concern for High Quality of work</td>
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<td>Commitment to Work Contract</td>
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<td>Efficiency Orientation</td>
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<td>Systematic Planning</td>
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<tr>
<td>Problem Solving</td>
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<td></td>
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<tr>
<td>Self confidence</td>
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**CORRECTED TOTAL SCORE**

*This number depends on a person's Correction Factor Score and will be 7.5, 3, or 1, or the same for each competency. Use the instructions on the previous page to determine the correction number.*
APPENDIX IV

CASE STUDIES

Case no.1

Name : Manju
Age : 38
Religion : Hindu
Education : Pre-degree
Marital status at the initiating time : Married
Enterprise : Stationery stores
Year of starting : 1992
Competency score : 216

Family background

Born in the suburbs of Kochi as the fifth child of a middle class family, Manju had a simple life. Her father who was a sea food merchant was particular about giving good education to all his nine children. Being a large family, all the girl children had to share the house hold work. The eldest sister bore the maximum brunt and when she got married it was the turn of the next sister to take up the responsibilities and when Manju's turn came she had to hold more responsibilities as their mother had become weak and sick. Manju stopped with pre-degree but learned typing. She also managed to get the job of a typist after her course.
A year after she got married to a budding politician. Manju continued working as the pay was reasonably good and the mother-in-law had taken the responsibility of running the household. The only problem for her was the distance between home and work place. It required nearly one and half hours one way to reach the office. It was a bit tiring but Manju continued to work. A couple of years later Manju got her first baby girl. After the maternity leave Manju was back in her office, leaving her child under the care of mother-in-law. However, as days passed, she found life difficult, especially when the child fell ill. She felt that she was not doing justice to the baby as well as to her role as a mother. Manju became pregnant again. She started becoming tensed as she was worried about the additional burden she was going to give to her mother-in-law. Both the husband and wife discussed the situation and finally she decided to stop working. Manju got her second baby and was with her for sometime.

Setting up the shop

As Manju's husband was a politician with no specific job, there was always uncertainty about income. A regular source of income had to be identified. Manoj, her husband thought of many ways and finally decided to open a stationery store which he thought could be managed by his wife. Manoj took a room on lease in a shopping complex not far away from the house and started the interior work. It was ready in a month's time. Altogether they spent about 1.80 lakhs to set up the shop. They did not required and so Manoj approached the local bank for a
Manju puts it "due to the husband's political influence there wasn't much delay in getting the money". Manoj contacted a few whole sale dealers in the city and filled the shelves with stationery items and cosmetics. They were bought mostly on credit.

Management of shop

At last the shop was formally opened. Invitations were sent to the residents of the locality. One of their nephews who was a drop out in college volunteered to assist them in the shop. Manoj spent as much time as possible in the shop in the first few months but it was Manju who ran the shop. She would be there in the shop from 8.30 a.m. to 8 p.m. In between she went home two to three times to feed the baby. It meant walking nearly one kilometer one way. At times Manju felt tired and exhausted. Learning the prices of commodities and remembering them was not an easy task. Attending to different customers required patience and pleasing temperament. The days were hectic but Manju learned to manage things. The variety and quantity of the stock was limited and hence many a time the customer had to go back for want of his needed item. Manju started noting down such items of demand. At the end of the month she gave her husband, a long a list of such items.

Being her own firm, Manju was not serious about maintaining accounts. "After all" she thought, "whether the accounts are written or not, the loss has to be borne by me." All she recorded was the amount she spent every month to purchase the stationery items. Part of every day's collection would be sent to the bank to clear off credit purchase and towards rent and the balance
would be utilised for sundry as well as household expenses. Now and then she deposited small amounts towards her loan advance.

As days passed, Manju found her husband a poor buyer. Often he did not bother about the quality and utility of the objects when he made the purchases. So the next time when Manoj went for purchase of stock, Manju accompanied him.

Sales did not pick up much but Manju learned much from the experience. She took an effort to study the customers. Slowly her confidence was built up and Manoj stopped coming to the shop. Their nephew who was assisting her in the shop was given Rs.800/- per month. The first year of performance was not profit generating. But Manju was not disappointed as there was a definite increase in sales towards year end and customers flocked in the evenings. But it was never like the crowd in the cassette shop, right opposite to theirs. Manju thought why not add cassettes to her shop. She persuaded her husband to help her convert part of the shop for cassette display. Manoj was against the idea, for he felt establishing in one trade was more important than diverting. But Manju was firm on her stand.

Finally Manoj gave in. A cassette counter was opened on one side of the shop. Songs began to fill the air of the shop and people were attracted. Customers who came for stationery items started buying cassettes and vice versa. Meanwhile a girl was appointed to assist Manju in her work and to take charge of the cleaning works.
By this time Manju established direct contact with the whole dealers. But she never thought of taking up the dealership of consumer products nor of resourcing them from factories. She hardly entertained credit sales as she knew retrieving money would be a problem specially because she was a woman. She enjoyed the full control over money and Manoj never intruded unnecessarily.

Household management

Manju knew that unless she followed a rigid time plan for managing the home it would be difficult for her. She got up at 5 a.m. in the morning and attended to cleaning, cooking and washing of clothes. The food habits were quite traditional. The mixer-grinder and the washing machine were of great help but Manju had to work like a machine. Breakfast and lunch had to be ready before 8 a.m. Children had to be sent to school by about 8.30 a.m.

Manju reached the shop around 9.30 a.m. She used to go home for lunch and return by 4 p.m. Evening hours were busy and Manju could go home only after 8.30 p.m. But as business got established, Manju started going home around 7 p.m. Back at home she spent sometime with children specially with the elder one helping her in the studies. During exam days Manju came home much earlier. So also whenever the little one fell ill she either came home early or remained at home and usually it was well past 12 o'clock when she went to sleep. Manju had no servants. She had her mother-in-law to help her in childcare. In fact she could not find one who affordable. Manoj rarely got time to help Manju atent
He was by now established himself as a staunch politician. In fact Manju feels that it is not proper to expect anything like that from her husband. Often she felt tired and exhausted at the end of the day.

Future prospects

Manju is worried about the mounting competition. A number of similar shops have sprung up during the last few years and a few more are expected in the near future. She now makes profit of Rs.5000/ per month but has no bank balance. She does not believe in investing further as she has doubts about its scope and viability. 'The future' Manju says, 'is not very bright although the present is not bad'. I will continue as long as the shop does not run on loss. Asked whether she regretted leaving her job to a venture which involved uncertainty and risk, Manju answered, negatively. She added "It allows me to choose a working time and a place suitable to me, I can be with the children when I want to be. It gives me more freedom but there is tension always". Manju's business prospects may not be bright but clearly her days are brighter as an entrepreneur. She is no longer a timid and shy employer but a confident woman enjoying a lot of respect in the society.
Usha's tailoring centre

Manju's stationery store
Case no.2

Name : Usha B. Nair
Age : 40 years
Religion : Hindu
Education : S.S.L.C and Diploma in Tailoring
Marital status : Widow
Enterprise : Tailoring shop
Year of starting : 1994
Competency score : 214

Family background

Usha was the third child in a family of five children and they were three boys and two girls. Her father was a supervisor in a pharmaceutical company. Two of her brothers were in business. The mother who had only school education had no time to spare for attending to anything other than household matters. Usha’s education was in a local government school. She was only an average student and was not keen on higher studies. To while away her time she joined Kerala Government Technical Education (K.G.T.E) course in needle work and tailoring. As days passed she got involved in it seriously. Soon after her course, she joined a tailoring unit and worked there for about six months. Later she worked as a tailoring instructor in another institution.
In 1980 Uslia married Mr. Nair, a medical representative and resigned her job to join her husband's family in the township. Her wed family too had a large set up with in-laws, and his brothers and sisters. She was afraid of the new responsibilities, even to cook she was not confident as in her parental house' she was always in the role of a helper and never got a chance to be the initiator. Usha gave birth to two girls and was always busy attending to them and to household work.

Widowhood

Nine years after marriage, Mr. Nair died in an accident. Usha was totally at loss. There was not much savings. She decided to go back to her parents where she could rightfully claim part of the property and savings.

Business - a compelling need

Days passed by. A year later Usha's father passed away. She started experiencing the pinch of money and thought of starting a tailoring shop. The matter was discussed with her brothers. Usha opened a tailoring unit, a little away from her residence but in the centre of a busy junction. Finding the location, equipping with machines, furniture and other details, etc. were all taken care of by the brothers. Usha had never even asked how much by way of advance the brothers paid for the shop and how much they spent for equipping it. All she knew was that she had to pay Rs. 1,200 as rent and Rs. 800 and Rs. 450 by way of salary to the two tailoring girls whom she appointed.
The unit

Usha started with ladies' garments. Every day by 9 a.m. she would be there in her unit. Usha's humble and pleasing ways of dealing with customers could win their patronage very easily. Soon the volume of work increased. All the cutting of fabrics was done by her. There were only three non electric ordinary machines and hence the output was limited. Usha felt the need for one electric machine. As customers wanted embroidery work on churidars she thought of buying an embroidery machine too. But there was no land. She thought that it would be too unfair to ask brothers for more money. In fact, it was they who paid the rent of the shop in the initial three to four months.

Bank loan

From one of her friends Usha had heard about the financial support to women's industries from the government. She discussed the matter with her brothers and they made some enquiry. When they came to know about the initial formalities of registration they feared that it would involve a lot of time. As the need was urgent they thought of availing loan from the bank, Usha approached the bank manager through her brothers. Discussions were hectic and finally the bank manager allowed a term loan of Rs. 14,000 towards the purchase of machines.

Expansion

Usha was making just enough to make both ends meet and thought of bettering the prospects by adding machine embroidery. She was good in
tailoring but she didn't know machine embroidery. Through one of her workers she got a woman embroiderist who demanded Rs. 1,500 per month. Usha had to agree as she knew skilled embroiderists were not easily available. There was not enough work for her. Usha decided to learn embroidery from her. During free time, she sat with her and tried to pick up the art. The efforts were serious. In about six months time Usha became a skilled embroiderer. Fortunately the volume of work, especially the embroidery work, slowly increased. Usha went for a second embroidery machine on a hire purchase scheme.

Problems

Business had its ups and downs. With two embroidery machines, three workers, the rent and other expenses, Usha felt that she should canvass for more work to run the unit without any loss. In the subsequent months, Usha found it very difficult to pay the workers their salary. In an effort to raise money and find work, a few of the busy tailoring units were approached for sub contracting embroidery and other works and she succeeded in it. Although the rates were low, Usha accepted them to avoid the machine and the workers remaining idle.

SSI registration

Meanwhile Usha had gone to DIC to attend to the formalities of registration for obtaining the subsidy. She waited two, three months for any response from them and again went there. The people in charge pointed out some drawbacks in her application form and she was helped to rectify them. Again
two, three months passed. Once again Usha went there but unfortunately the person in charge was on leave. Usha got initiated. She thought that this was part of government bureaucracy. Nothing happened and once again she approached them because of the compulsion from her friend. This time they showed more interest and informed her that they would be coming for inspection. But nothing happened till the time of this study.

Enterprise Management

Usha inducted two more tailors but dispensed with the old machine embroiderist. All the embroidery work were now taken care of by Usha herself. She started coaching classes on machine embroidery. Later from among the three trainees, Usha took one girl for embroidery work. During the early days, Usha ignored the significance of maintaining financial records. Expenses were entered in a rough book whenever she thought of doing it. Discrepancies in money management became glaring and sometimes at the end of the month she would wonder where all the money had gone. Usha realised that she could not go on like this. A part time accountant who visited her unit every month end helped her to do the recording of expenses.

This solved to a certain extent her problems in filing tax returns. As days went by Usha felt that she should start saving for future. She opened a post office savings bank and started saving small amounts. The income from her unit ranged from Rs. 12,000 to 15,000 per month of which she paid Rs. 6000 towards salary, rent and electricity. The electricity bills came to Rs. 1200-1300 bimonthly, which she felt was on the higher side. She
had not forgotten the loan she had to repay. She remitted monthly of Rs.300 - 500 towards it. Her net income from the unit ranged between Rs.5000 - Rs.5000 per month.

A turning point

Things took a turn with the death of her mother. There were differences of opinions regarding the division of wealth and the brothers made a claim for the house. The so far docile Usha, turned stern and strong. She met a lawyer for advice and was ready to fight for the property. Finally an amicable settlement was reached. The whole incident helped her to become strong and be more assertive and confident.

Usha is no longer a dependent on her brothers for decisions concerning her unit. She now knows to manage her workers, deal with their absenteeism or complaints of the customers. She dismissed one of the workers who used to absent frequently and decided not to have married women any more as employees. She also stopped the practice of giving monthly salary on time basis. Instead she instituted piece rates, and the workers got motivated to produce more. There were times when she felt sorry for her children who had to be always satisfied with simple meals like Kanji, bread etc. as she had no time for any elaborate cooking. She couldn't afford the high wages of servants. Her stress and strain helped her children to become self-dependent and efficient.
Time spending pattern

During the initial days, home management was not a problem for Usha at all as her sisters-in-law and mother took care of it. Even the care of her children was not her botheration. But once the family set ups became nuclear, things changed. Fortunately by this time, the unit was more or less established.

Usha's day started at 5 o'clock every day. She made her children study in the early hours of the day. By about 9 a.m. she reached the unit and remained there till 6 p.m. On her way back she shopped for groceries and vegetables. Once at home Usha got engrossed in kitchen work. Laundry work was attended mostly on Sundays and the children did it mostly. She had been planning to buy a washing machine for sometime but could not raise the money so far. Watching T.V. after dinner was her only recreation and by around 11 o'clock she retired to bed.

Usha knew that her customers were fully satisfied with her work. But since the majority of her customers are from the local middle and low income group, the quantum of work she could expect from them was limited, so also the amount she could charge. She did not know how to effect further improvement nor she had the money for it. All she knew is that the field she had chosen is a highly competitive one and the prospects for a brighter tomorrow were bleak, unless she found some other strategy or diversify the activities. Over and above she did not have a husband to lean on in times of
crisis and she should have some funds for the education and marriage of children.

Case No. 3

Name : Sini George
Age : 50 yrs.
Religion : Christian
Education : M.A

Marital status
at the initiating time : Married

Enterprise : Embroidery unit
Year of starting : 1978
Competency score : 300

Family background

Mrs. Sini George is the fourth child of a large family of nine children. Her father owned large farm lands and rubber plantations and mother was a very enterprising lady. She managed the large family, huge house, vast compounds, the servants and cattle in such beautiful way that there was never ever a commotion over them. Being the first girl child in the family, she had to be in her place many times, when ‘mama’ went to her relatives' places for short stays. The mother was particular about training all her daughters in home making skills like cooking and sewing. Sini was good at studies but better in stitching and embroidery work. Her artistic talents
were recognised at school levels and she had been an office bearer of the Arts Club in her school and college.

When Sini was in final year B.A. she got married to Mr. George, a planter and moved to her husband's house. There she found a very understanding mother-in-law and sister-in-law. When Sini disclosed her desire to pursue further studies, they were only eager to do the needful. Sini joined a local college for a postgraduate course in English and when she was in the second year she got her first baby, a son. But that was no reason for her to stop the studies. After three months of leave Sini was back in college and was once again fully engrossed in studies because she knew the little one would be very safe and comfortable in the hands of her mother-in-law and sister-in-law.

Business idea

When Sini finished her college, she did not know what to do with her free time. She picked up a few of baby's dresses and started embroidering them. Fascinated by this, Sini's sister-in-law started learning embroidery from her and in a few months' time she mastered the art. Now that she had the assistance of the sister-in-law, Sini switched over from baby frocks to sarees. They started wearing mostly embroidered sarees while going church and attending other functions. People who saw their work appreciated the craftsmanship very much. One such person who saw their work enquired whether they could undertake embroidery work for their business. Sini was only happy to oblige. Materials were supplied by the contract for Sini and her sister-in-law started the work. The quantum of work was not
mucli, but for both of them it proved a paying hobby. It went on for some time and then the programme got suspended. Sini was left with plenty of free time and no work.

The initial experience

By this time Sini’s son was four years old and he was admitted in a nursery school. Sini was one person who could not idle away time. She looked into the possibilities of many business ideas and finally decided to revive her embroidery works. Two girls who knew embroidery work were appointed and a large room at the rear side of the house was modified for the unit. With the help of carpenters, wooden frames to fix the cloth were made. Sini talked to some of her friends and relatives about her venture and managed to get work orders from them. It was at this time that she had her second child.

Family support

As days went by, business expanded and Sini employed two more girls. Each worker was given a rigorous training for a month before she was assigned the work. Her sister-in-law was a great help but towards the end of the year she got married. The business was affected, for she was by this time an expert embroiderer. The mother-in-law came to the rescue by helping Sini in embroidery work and supervision.
The embroidery unit at Kochi

After four years of business, Sini moved to Kochi mainly for better schooling of children. The unit at the parental home at Angamaly continued under the supervision of the mother-in-law.

Once settled in Kochi Sini hired a building and managed to get three skilled girls through her contacts with a nearby convent. Three more were taken for training and they were put to work after two months.

Sini named her unit 'Lady Smart'. As there was no need for any sophisticated machinery, capital needed was very small (less than Rs. 10,000). Therefore, she managed everything from her savings. As the unit started in full swing, Sini felt the need to be systematic and organised. Bill books were printed, telephone connection was availed and publicity was given. Catalogues of patterns were made. Each pattern was numbered and the charges were marked. Threads were bought in bulk from wholesale markets.

In an attempt to regularise everything, a girl with accountancy knowledge was appointed to handle accounts after a few months. This girl was also in charge of reception and purchases. From a leading women's magazine, she came to know of SSI and WIP registrations and the benefits associated with it. Sini pursued the matter with DIC and then applied for S.S.I. registration under the pretext of a ready made unit and availed it without much difficulty.

She obtained an SSSBE (Small Scale Service Business Enterprise) registration but did not try for WIP since she understood that only industrial units are eligible for grant under Women Entrepreneurs’
explained that there was no ready market for her service when she started it but she created it. Exquisite designs and imique motifs were worked on silk and other rich materials. Sini arranged an exhibition cum sale for her designer sarees. Though advertisements were issued in newspaper for the same, personal invitations also were sent to members of prestigious recreational clubs. The venture was a success and Sini managed to build up a clientele from the upper most strata of the society.

Child care and problems

By this time the youngest daughter made her enüy into the family and it necessitated reshuffing of many things. Sini’s mother - in - law came down to Kochi to take care of the unit after winding up the unit at Angara aly. Sini spent nearly two months with the baby at home. After that she started going to her unit. The volume of work mounted and more girls were appointed. Sini made a collection of women's magazines and prepared a file of patterns from them. She kept on replenishing the designs from new books to be trendy and to suit the customers' whims and faneies. Often it was past 7 O'clock when she returned from work and she used to feel guilty for not attending to the baby. Even George felt sony for the baby. They both discussed the matter and felt that the only solution was to have the unit near their house. Finally she came across im large building which could be used as home as also the unit. With this, things started going more smoothly for Sini. With the mother-in-law and the loyal full time servant Sini was spared from the worries of the care of the little baby and the household work and could concentrate more on her work.
Expansion

Sini's fame spread wide. The work load became very high, but space became a constraint. She started searching for a bigger accommodation. It was at this time that M/S.A.V.Thomas and company a multi-crore agrarian company, was doing hectic campaign for orchid nurseries. Tun, Sini's brother-in-law was caught up by this and started a nursery in the vast court-yard of their ancestral house at Angamali. Every day Jim went by car and returned in the evening. The huge old house had remained unused and unoccupied ever since the mother-in-law left it. Sini knew that labour was plenty and cheap at Angamaly. She thought of restarting their embroidery unit there on a large scale. She called back a few girls who were with her earlier and appointed an experienced girl from her Kochi unit as supervisor. The fabrics to be embroidered were sent in the car of Jim, her brother-in-law, to Angamali after notifying all the details of work, the pattern, stitches, colour of threads and other embellishments. Mr. Jim on returning from there would bring back the finished goods. Occasionally Sini visited the place. As days passed, Sini found the arrangement very convenient. All orders were taken at Kochi but the major work was carried out at Angamaly. Sini had 40 girls working in the unit. In order to ward off their migration to other places Sini increased their wages almost by 30 percent, an amount which might not be viable for a beginner in this field. Once the unit was in full swing Jim's wife joined Sini's concern as the manager of the Angamali unit. The work and the fame mounted up daily. Embroidered wedding sarees became her speciality. Using
gold and silver threads exquisite designs were embroidered. The labour involved for expensive sarees was usually two to three months' work by two skilled persons. The rates varied from Rs.6,500 to 28,000 per saree. On an average, during wedding seasons, she supplied twenty to thirty sarees per month.

Lean periods

But business was not all that rosy all the time. At times there was not enough work for the sixty girls. To tackle such situations Sini started making nighties, and embroidered sarees for sale. These were displayed in her house but the sale was poor. She wanted a shop to display her items and discussed the matter with her husband. Mr. George agreed to give his shop in the city where he did business. For renovation works, Sini had to spend Rs.20,000 but it proved a wise investment. Mini's mother-in-law was put in charge of the shop and for her assistance, a girl was appointed. In a few months the business picked up.

The new location

Lured by Shy's success, few other similar units also sprang up in the city. Sini was not scared but she started giving added emphasis to the workmanship of the jobs undertaken. Now with two units of embroidery and a shop for readymades, Sini found that 24 hours a day was not sufficient for her. Customers were received throughout the day, even early mornings and late evenings. Mr. George felt his privacy intruded both by the irrational customers and by
Sini’s embroidery unit

Sini at home
the only solution was to separate the home from the unit. But Sini resisted his idea because she felt having the house and unit in two different locations would add up to her strain and affect the management of her home. In 1998, George constructed two buildings in a large compound, one for the family and the other for the unit.

The time expenditure pattern

After they moved into the new house, Sini's days became more regularized. Sini used to get up at 6.00 a.m. and attend to personal matters, and children. Her official day started at 9.30 a.m. and she began by checking whether that day's delivery was ready. After inspecting the progress of each one's work, she would attend to the customers too. Rest of the time she spent with the workers, guiding and attending to their needs. At the end of the day, though tired at times she spent some time in helping children in their studies and a few minutes with the family watching T.V. Sini's two servants took care of cooking, laundry and the general upkeep of the house and Sini spent Rs2500/month towards their salaries. Shopping for the house was generally done by the servants. However, on Sundays it was altogether a different time schedule. She would refrain from all business and utilize the whole day for the family. The entire cooking would be SinPs. Her innovative hands would try new novel recipes. Family visits and purchases were done in the evening. Sometimes the whole family went out for a movie. In between she would pop into the house to check the cleanliness of room, specially the bathrooms, and the progress of cooking. She would pluck a few flowers from garden for a
lovely arrangement. The bed spreads, couiiiterpanes etc. would be changed every week. There could be no compromise on appearance and beauty of the house Sini loved spending for furnishings and buying art pieces and glass ware. Along side she made a collection of beautiful ornaments and jewels for she loved wearing them.

Family's participation

Sini's husband and children never involved themselves in her unit nor they shared the women making tasks. sini remarked, "George never went to that side as the workers are girls and, since there are servants to attend to household works there was no need for them to share it. George sees home making as a woman's responsibility'.

Profit and returns

Lady Smart has become one of the busiest embroidery concerns in Kochi. The profit yield too is correspondingly high. The net profit ranged between Rs.9 -11 lakhs annually. Sini recalled with gratitude that when she started her unit, her main intention was to make use of her time profitably but eventually it turned to be the family's main source of income especially when the family's rubber business crashed. Sini appeared to be very proud of her achievement and bank balance. There was no sophisticated technology or machinery involved but just threads, needles and a lot of commitment towards work. For Lady Smart, the future shines bright, for fashion world can never thrive without embroidery which makes a dress unique, expensive and dearer. Sini knows this and hence Sees along life for her unit.
Case No. 4

Name : Neela Kumar
Age : 47
Religion : Hindu
Education : B.A
Marital status at the time of initiating : Married
Enterprise : Moulded fibre glass
Year of starting the enterprise : 1992
competency score : 304

family background

Born to a wealthy planter in Kerala Ms. Neela Kumar, was the second child in the family with an elder brother and a younger sister. As the estate and premises had limited educational facilities she was put in a hostel in town for schooling and college. Her youth was mostly in boarding school rather than at home. She remembers her holidays quite busy with parties, guests and socialising and her mother having hardly any time to spend for them. Yet Neela says that they were loving parents and were ready to spend any amount for their children. Among the children they held a strong bond. The long hostel life taught her to be self-dependent and patient but she had no specific goal except a happy marriage and home. She made friends with a lot of girls and it was Neela who was the choice of the hostel warden to organise
functions, for she knew that Neela did always a good job. Soon after the completion of her degree, she got married to Mr. Kumar an architect engineer. Totally naïve to domestic management Neela found home making difficult. She took an effort to learn simple and quick recipes. As days passed she found home making less tedious and less time consuming. She also learned to extract work from the part-time servants to her advantage, a know-how which helped her very much in her entrepreneurial venture later. Years passed and she became the mother of two children - a boy and a girl. As the children grew up, Neela enjoyed more free time to read and socialise. The Kumar couple became members of a few clubs as they saw it as a means to strengthen business.

A facilitating opportunity

Nineties were the years of architects in Kerala because of the 'real estate' boom. Mr. Kumar's business made a paradigm leap. His work expanded to far off places necessitating frequent travel. The management of his large office in his absence became a cause of concern for him. Kumar asked Neela to be in his office hoping that her presence would bring in some sort of control over the staff in his absence. She saw it as an opportunity to get out of house and started attending to the modalities of office functions and administration. She soon realized that she had a head for business and started discussing projects and plans of a new business of her own.

It was at this time Kumar's brother who owned a factory of moulded fibre glass left for USA. Being an architect, Kumar knew the potential of this
product and suggested Neela to take it over. Neela was thrilled but she did not have the training/know-how. She made enquiries and came across an article on fibre glass reinforced plastic (FRP) doors and the training course offered by CEAT Tyre company at Hyderabad. She got ready to go to Hyderabad. The children were in the high schools and leaving them during the crucial academic period was difficult. But the assurance she received from and the presence of full time servants helped her to go on with her plans.

Setting up of the unit

The training period lasted only one month but Neela stayed for sometime visiting and studying fibreglass units in nearby towns. Back at home after completing the course, Neela hastened to set up the unit. She bought 40 cents of land a little away from the city and constructed a shed. The brother-in-law's factory was shifted to the new building but she had to do a lot of running struggle to get power, water connection etc. Some new equipment and machinery were also brought from Hyderabad and installed. Altogether her investment came to Rs.3,60,800/- Kumar was ready to finance her but Neela refused. There was enough money in her account from her ancestor's property. Neela employed four workers; Two men and two women from the neighbourhood. One of them was an employee of the old factory. All the raw materials required were locally available though they were brought from outside the state. Purchasing them directly would have been cheaper, Neela did not do so as she felt transportation would be a big problem and it would involve a lot of travel up and down. The workers were unskilled and
inexperienced and Neela had to train them. The first products of her unit were fibreglass doors and her first buyer was none other than her architect husband. Work was slow but the progress was steady. Neela used to spend the whole day there during the initial period. She appointed a commerce graduate with experience in accounting as the manager of the unit. He helped her in supervising, in sales and in accounts maintenance.

SSI registration

Neela knew about SSI registration but was not bothered about it as her unit was an existing one with power connections and necessary cleanliness but she was not aware of WIP (Women's Industrial Programme). One of these days, she came across an article on the special schemes of Kerala government for promoting women's industries. The very next day she approached DIC and collected the details. With the help of a consultant Neela made a project report filed the application for SSI registration. The DIC was quite responsive and she got SSI and later the WIP registration (Women's Industries Programme) too without difficulty. There was no delay, no questioning, no bribe involved and she was sanctioned Rs.5,600 as grant under Kerala Government's Special Scheme for Women Entrepreneurs. Her enthusiasm boosted up. She tried to widen her market by participating in melas and exhibitions. Paper advertisements were kept to a minimum as she did not have much faith in it. But she made use of every opportunity to talk to the men in the field—architects and building contractors she met, about her products.
Diversification

Meanwhile Neela diversified her production to other products like lamp shades, shelves, chairs etc. Garden lamps captured the market and enjoyed a monopoly for some time. As days passed, the horizon of her trade widened to other states too. Neela now turned to production of building materials. The latter part of nineties witnessed a craze for traditional architecture and Neela started experimenting with fibreglass brackets and trellis works. She would take ideas from the large volumes of her husband's books on architecture and before she embarked on a new product used to consult him. A year after she got an order worth Rs.32 lakhs for making fibre glass cantilever (brackets); this was a major breakthrough in her industrial venture.

Enterprise management

Meanwhile the number of workers increased from four to ten. More people were hired on daily wage basis whenever required. Every day she would be at her factory. She checked the accounts, scrutinized official correspondence, and supervised all the works personally and guided the workers. Usually by 2.30 in the noon she returned home and went back after an hour if clients were expected. Business was mostly on cash payments but to the clients who were sound, she used to give credit against cheques.

Her husband's profession, his contacts with her prospective clients, and the net working of his business deals, all facilitated the establishment of her unit especially the marketing of the produce. She was very particular about the quality of purchase, she replaced them freely.
Neela rates herself as a good manager of both home and enterprise and admits herself as a poor "money saver". "At home I make my servants do all the work just like I make the workers work in the unit," said Neela. She added, "Decisions are mine. There have been problems but I could find solutions, Success is mine so also the failure, though fortunately they had been very few of them.

On an average she made a profit of Rs.1000 per month. Fairly large amounts were used for jewels and personal needs. The amount invested back was only marginal. There was no labour problem. She had eight male workers and four females. All the workers were recruited from neighbourhood and they were given handson training. The salaries ranged from Rs.1000 to a sweeper to Rs.4000 to the manager. Over and above this, special gifts were given during festivals and whenever an emergency occurred in their homes. Neela did the needful. Three of them were helped considerably to complete the construction of their houses. (with Kumar's construction company) The markets changed and fluctuated and with many others getting into the same line competition has become stiff.
social status

Side by side with the growth of business, the social contacts increased. The Cumar couple were elected presidents of many clubs and associations and along with them the business also grew.

Management at home

With increasing social contacts Neela got hardly any time to attend to cooking and other household activities. Her days broke only after 6.30 a.m. but it ended well past 11.30 p.m. Her role in the kitchen was mainly that of a menu planner and financier. Accounts were regularly maintained and she always kept close control over household expense. The upkeep and maintenance of the garden was regularly supervised by her. As the children were away in hostels, she didn’t have to find time for them. But when they were at home, Neela made it a real family union with enough time to attend to household management. When servants were on leave, she would take them outside for meals. Neela paid Rs.2300 per month wages for her servants. To the gardener she gave Rs.650 per month for his weekly visits and for the laundry she paid Rs.400 per month. Seven years have passed since the inception of Neela’s unit and her success in the non-traditional field has become a hallmark for the emerging first generation women entrepreneurs to emulate. Neela knows that both her children are not interested in inheriting her unit. She also foresees a lot of competition with the advent of better know-how and technology. Whether to go for large scale expansion and modernization of her unit is still a question mark to her.
Ameena in her nursery

Neela - The owner of fibre glass factory

Landscape by Ameena
But Neela has no intention of closing it as long as it remains an economically viable project. She has plans to erect a bigger shed with better facilities for storing and working. She still loves experimenting with FRP for making new products and fortunately they bring in fortunes.

Case No. 5

Name : Ameena
Age : 46
Religion : Muslim
Education : B.A
Marital status at the initiating time : Married
Enterprise : Ornamental plant nursery,
             Landscaping Art shop and Interior Designing
Year of starting : 1991
Competency score : 305

Born with a silver spoon in her mouth, Ameena Salam knew only the richness and security of life. Yet she opted for a risky business venture, instead of gossiping away the time.

Family background

Ameena was the eleventh and last child in her family. She had her education in a nearby convent school and thereafter in a reputed college in the city. Her father who owned vast agricultural lands was keen on educating girls on
Ameena's sisters were athletes and their father never stood in their way of achievements and permitted them to go to far off places for interstate competitions. Ameena remembers him with awe and said, "He was a wonderful father who respected our views and thoughts. He used to discuss his problems with us and gave due weightage to our suggestions.

At school, Ameena was known for hard work and extra-curricular activities like painting and drawing. Noticing her talents, the school's drawing master took special interest in her, and gave her necessary guidance to improve her talents. Many a time she won prizes in inter-school painting competitions.

Ameena was only 19 when she married Salam, a mechanical engineer who was employed in Saudi Arabia. Soon after the marriage she left India, to be with her husband. She was not used to a cloistered life in a flat. Days appeared to her lengthier than what they were. Ameena took to painting and drawing as a way to get out of the boredom in the flat. Salam felt much relieved to see that Ameena could solve her problem of loneliness by herself.

Whenever he came across good pictures or painting accessories he used to get them for her. Sometimes, as Ameena puts it, "He sounded like a school teacher who gave assignments". Every evening when he reached home he would ask for the work (painting) she did on that day. By the end of the
year Ameena had a collection of paintings. Salam through his contacts with a supermarket owner sold a few of them.

A job

By this time Ameena was in advanced pregnancy and returned to India. Ameena got a boy baby and when she returned to Soudi took an 'aayah' to take care of the baby. When ever she had free time, she tried her hands on paintings.

Two years passed and then there was a vacancy for a floor manageress in the supermarket where she used to sell her paintings. Ameena applied for it and started working. There she came across a number of handicraft items and books on interior decoration and landscaping. Ameena tried quite a few of the handicraft items and was successful in selling them. She also started collecting pictures and literature on landscaping and interior decoration. After about seven years of stay there, the family returned to India. Ameena had her second son during this time.

Business idea

The year they returned to India, Salam started constructing his house. Ameena took a keen interest in formalising the plan, and in construction. Seeing her interest and talents Salam suggested that interior decoration could be a line of business she could think of. When the construction of the house was over Ameena took up its landscaping. She made the sketches and hunted for the plants she had in mind. She was disappointed as she could not come across good nurseries in the town. She had to go to an agriculture
college to fetch maiiy of the trees and plants she wanted. The experience made her aware of the potential of starting a nursery. Salam owned large ancestral plots in the prime locations of the town. Ameena converted one such place into a garden nursery. She appointed gardeners who worked for her house and collected seedlings, seeds and plants from Bangalore and from agricultural colleges.

She also visited a number of nurseries outside Kerala, contacted some of the manure and pesticide companies and negotiated with them. Thus in 1992 she opened the nursery in 85 cents of land. Initially there were only four workers, gradually their number increased to seven. She also used another 80 cents of land near her home to grow seedlings and saplings. Three women were put in charge of it, to water and manure them. 'Garden Nursery' which was situated in the heart of the town did not require much publicity because of its location. The huge board carrying the name and the beautiful area covered with ornamental plants and flowers attracted the crowd. However a few hoardings were kept in different parts of the city wherever Salam had plots.

Expansion

As business picked up Ameena turned to landscaping and in a very short time she proved her mettle there also. Two things helped her very much. One was, the family's social contact and second was Salam's profession. Salam had by this time turned to building contract work and real estates. Ameena took up the landscaping of many of these buildings which Salam constructed.
Business picked up but she faced a number of problems - problems due to plant diseases, dearth of good gardeners, drifting away of workers without notice, absenteeism, unreliability of workers and so on.

Ameena extended her nursery to one more plot near the national highway. She appointed a lady and two men to take care of that nursery.

Meanwhile Ameena gave birth to her third child - a girl. During the confinement period Salam took charge of the nurseries and Ameena was kept informed of all the developments. Salam converted the pent house of their flats adjacent to the nursery into a cozy flat. Ameena and the baby occupied it during day time. This way she could be in active business even with the small baby.

Diversification

For more than four years Ameena was engrossed in growing and propagating her nurseries. But her interest in painting had not died out. Whenever she got time, she took her brush and painted. In between she sought the assistance of the painting teacher of her children. Sitting in the pent house she managed the nursery and also painted beautiful pictures. Opening a painting gallery was one of her dreams. She converted one of their rooms on the ground floor of their flats into an art shop where not only her paintings but fancy items also were displayed for sale. A lady was appointed to be in charge of it. The art pieces were mostly foreign and they were collected from agents dealing with such business. The shop could attract the passers-by because of its window display and could impress upon them because of its interiors. Some of her
clients asked her whether she could take up the interior decoration of their houses and Ameena thought "why not"? She discussed the matter with 5alam and contacted a few people who were already doing it. So when the next request came, Ameena accepted it. She inspected the work site, took sketches, measurements and photographs and prepared a plan of interior design. This she took to a professional man who helped her to sketch it scientifically and precisely. Ameena showed the plan to the owners of the house and got their approval. She then contacted an agency undertaking such work and sub contracted the work under her supervision. The fabrics, linen, the tiles, the paints, the curios and art pieces, everything was her selection.

Every now and then she got in touch with the owners and found out their views because she knew it was they who were going to stay there. Ameena did their garden and landscaping too. When the work was over, Ameena herself couldn't believe—it was a superb production.

Ameena now heads a number of concerns—two garden nurseries, a landscaping concern, an art shop and an interior decoration unit. She knew that her money dealings had to be very frugal and strict monitoring of expenses was required. An accountant-cum-manager was handling all these and yearly audits were done. Money was coming in and Ameena channelised it to her bank. One great advantage, Ameena had was that she had prime locations for her business. Her major expenses were wages. There was no way to check the rising rate of wages because apart from her permanent staff, she had regularly employed temporary workers to attend to
ndscaping work specially because she was offering a three months free
service to all the undertaking of landscaping.

ivestment and return

ecause land and buildings were owned, Ameena's initial expenses were
lainly for the purchase of plants and seeds. The total expense came only less
lan one lakh rupees but when she diversified it into landscaping and art
allery shop, more money had to be spent. Income from nurseries and
indscaping works was substantial and regular, but contracts for interior 'e-
coration were few. The shop's performance too was satisfactory, although
le demand was not for her painting but for small curios and imported
rtificial flowers.

ome management

.neena kept away from cooking and washing as she had two full time maid
rvants. But she controlled eveiything. What to prepare, when to prepare
ere all Ameena's decisions. For children there were teachers for home
ition, but Ameena used to check their progress regularly. For the upkeep
nd cleaning work of the house there was a pail time servant but Ameena
ade it a point to inspect their works daily. She went to bed very late but
ollowed a disciplined life style. It began everyday with yoga in the moming •

•Ann's dealings with workers were also strict and nearness and
mchtuality were two things she could never overlook. However Ameena often
ad the problms of absenteeism and drifting away of workers. With the-
okers happened to be trained ones, she feels miserable because in her
opinion a minimum of three months have to be spent to equip a naive worker to be a professional gardener.

Future plans

Anieena had no immediate plans for expansion. Right now she wants to strengthen all her ventures but she does not want to spend much for paper advertisement. She managed to get a few coverages in women's magazines by contacting some journalists who profiled her as a successful woman entrepreneur. She was lucky to have such profiles in a few T.V. channels too. Apart from these occasionally shג, sponsors prizes for flower shows and flower arrangement competitions. She is also trying to increase her business horizon by negotiating with architect engineers, and no doubt, she will be able to do that and achieve more. It is said that once an entrepreneur is tested nothing stops him/her from reaching his/her goals. The story of Ameena supports this belief well.