CHAPTER IV

"I want something more than my husband and my children and my home"

-By Betty Friedan

PART 1. Case studies of Successful Women Entrepreneurs of North Karnataka.

PART 2. Case studies of Unsuccessful Women Entrepreneurs of North Karnataka.
1. CASE STUDIES OF SUCCESSFUL WOMEN ENTREPRENEURS OF NORTH KARNATAKA

To make an effective analysis on the case studies, heterogeneous units owned by women in Catering Services, Manufacturing, Food Products, Trading, Service in Automobiles, Professionals as Entrepreneurs, Social Service oriented Women Entrepreneurs, Women in Indigenous and Family Art were selected by the researcher for developing the case studies.

I- BANUTAI. A. PANSE

After getting married in 1965 to Arunkumar who was an officer in the Indian Army, Banutai was just like any other housewife till 1967. Her strong desire to develop career in business gave her way to open a retail shop during 1967 in the busy streets of Belgaum market. Selling dress materials, sarees (Indian traditional dress worn by women) and other textile goods brought reasonable profits. For first few years the business was prosperous, but due to ill luck she had to incur heavy loss because of sudden electric short circuit that turned the whole stock of goods into ashes. She could not claim the insurance money against the goods insured because it was not possible for her to file the F. I. R immediately as she was admitted to the hospital due to sudden shock.

To over come this loss and to pay off the debts, she started catering service in 1984. Initially few students residing near her house were her
customers. Only on payment of advance money she packed lunch and dinner to these boys. The number of customers increased and this gave her an idea to convert the backyard of her rented house into a small catering unit to sell food and snacks. Care towards her customers, clean, tasty and delicious food was the secret, which gained popularity in and around Belgaum city.

During 1994, the biggest order she executed was for 5000 members for three days, in Goa Marathi Sahitya Sammelan. This gave her confidence to modernize and establish a big catering unit in her own building in a popular residential locality of the city. Mouth watering North Indian, Chinese and other Indian and Continental food items are gaining popularity and attracting many customers. Banutai cares her employees as her own kith and kin. *Nearly 100 employees [30 women] work with her as a single family under a single roof*. Today the total investment in fixed assets is nearing Rs 1.00 crore and the average annual turnover is around Rs 1.3 crores. The yearly net profit is not less then Rs 50.00 lakhs.

Aged 54, Banutai is happy with her family and has never set back in business since 1990. She says- *“commitment and hard work alone can help in achieving the desired business targets”*.  

**II- VIDYA. M. MURKUMBI**

Vidya aged 52; wife of Shri Madusudhan Murkumbi is looking after her business successfully since last three decades. She had no business background before her marriage; she started assisting her husband,
looking after accounts, stock registers and other administrative work. Gradually she was attracted by the magic and thrill of the business world and got completely involved in it.

In 1972, Madusudhan a sole distributor of Parle products in Belgaum with the assistance of Vidya could overpass the target set by the Parle Co., before the day fixed. This was possible because Vidya took it as a challenge, which was a hard task.

In 1995, Vidya with her son Narendra and Nandan with an initial capital of Rs 5.00 lakhs started 'Murkumbi Bioagro Limited, which is a pioneer in the development of eco-friendly, chemical free pest control products, gift to the Indian farming community. By manufacturing eco-friendly agro-inputs and natural products by tapping nature's resources mainly neem, today the product has worked wonders in the field of pest control and has proved invaluable to agriculturists around the world. It has a market share of 40% of the Indian bio-pesticides market, which has a total turn over of Rs 20 crores within few years of its commencement. The Co. has a well-equipped modern scientific research laboratory, which is the only one of its kind in Belgaum district. Within three years of incorporation Murkumbi Bioagro Ltd., has become the fastest growing IPM Company in India. They have a network of 6 sales depots, 50 distributors and more than 1500 retail outlets, supported by powerful and path breaking advertising that uses a wide range of media. Today their products are sold in countries of Europe, Australia, America and Asia.
PH.3. RESEARCHER INTERVIEWING VIDYA MURKUMBI – LEADING WOMEN ENTREPRENEUR.

PH.4. RESEARCHER INTERVIEWING MODINBI.PATVEGAR – OLDEST WOMEN ENTREPRENEUR AGED 102.
ANALYSIS -PART- I

1. Introduction

In total the study area constitutes seven districts of North Karnataka [Belgaum Revenue Division] and these seven districts include Belgaum, Bijapur, Dharwad, Uttar Kannada (Karwar), Bagalkot, Gadag and Haven.

180 women entrepreneurs were selected from manufacturing, trading and service sectors from the study area and it is presented in a tabular form in Table No- V 1. 50 from Belgaum, 25 from Bijapur, 25 from Dharwad, 25 from Uttar Kannada, 15 from Bagalkot, 20 from Gadag and 20 from Haven districts comprised the sample.

Before selecting the units pilot survey was carried on. Some of the units selected under these sectors are unique and exclusive, these units were selected with a view to bring to light the type of units carried on by the respondents in the study area and there by to ascertain their entrepreneurial performance.

Table No-V.1.
District wise distribution of Women Entrepreneurs.

<table>
<thead>
<tr>
<th>SL NO</th>
<th>ENTERPRISE</th>
<th>BGM</th>
<th>BJP</th>
<th>DWD</th>
<th>UK</th>
<th>BGK</th>
<th>GDG</th>
<th>HVR</th>
<th>TOTAL</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Manufacturing</td>
<td>25</td>
<td>13</td>
<td>14</td>
<td>12</td>
<td>4</td>
<td>8</td>
<td>9</td>
<td>50</td>
<td>47 2</td>
</tr>
<tr>
<td>2</td>
<td>Trading</td>
<td>13</td>
<td>4</td>
<td>6</td>
<td>4</td>
<td>4</td>
<td>5</td>
<td>5</td>
<td>41</td>
<td>22 8</td>
</tr>
<tr>
<td>3</td>
<td>Service</td>
<td>12</td>
<td>8</td>
<td>5</td>
<td>9</td>
<td>7</td>
<td>7</td>
<td>6</td>
<td>54</td>
<td>30 0</td>
</tr>
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<td></td>
<td>Total</td>
<td>50</td>
<td>25</td>
<td>25</td>
<td>25</td>
<td>15</td>
<td>20</td>
<td>20</td>
<td>180</td>
<td>100</td>
</tr>
</tbody>
</table>

Percentage (%)  |
| 27 8 | 13 9 | 13 9 | 8 3 | 11 1 | 11 1 | 100 |

Source - Field survey
Note- Abbreviations in the above table indicate- BGM= Belgaum, BJP= Bijapur, DWD= Dharwad, UK= Uttar Kannada, BGK= Bagalkot, GDG= Gadag & HVR= Haven.
birth in a lower-medium class family and as a child was not only hard working but showed strong determination in the work she desired to do. When the researcher met her during the month of November 2000, it was unbelievable that, what such a simple lady could have contributed for the success of SABALA, a sole organization working for the upliftment of the rural women, today whose products have entered the international markets and have decorated thousands of homes world wide. Mallamma is a graduate in Commerce with a diploma degree in Industrial Relations and Personnel Management. Mallamma now the secretary of SABALA explained the researcher how the organization took this present shape. Nine years ago, she was working as a typist at Yuvak Vikas Kendra of Bijapur, a local center established for guiding the youth in transforming them into better citizens and helping them towards self employment. Mallamma then a young lady was very keen to know the problems of village women. The Director of the center Mr. N. B. Joshi noticed this and gave her a chance to work at the women's wing, which exclusively works for the development of the women's community. This gave the young lady to probe deep into the problems of women.

During 1986, a meeting was called by the Assistant Director of Women and Child Welfare Department, Bijapur in which women from 10 villages and 8 Lambani Tandas of the district participated. Mallamma was very much moved by the acute problems of the participants and decided their itself to devote herself to work for the upliftment of the women, the
neglected sector in the backward district i.e. Bijapur. But to do any welfare activity monetary assistance was essential. Ultimately she learnt that if an organization is floated Government provides financial aid under different schemes. Under the noble guidance and due encouragement by Mr N B Joshi her mission was decided. Before starting the organization, she had to train herself adequately and for this she took a year off to undergo courses at I Y D Bangalore, I D S Dharwad, Gram Kalyan Sira and Shubada of Mangalore. Mallamma studied the success and failures of these organizations and with this she returned to Bijapur and with the assistance of few local people SABALA took birth with a seed capital of Rs 50,000.

In the beginning Mallamma worked alone for about six months, roaming from village to village and studying their traditions, culture, living habits and in particular the social and economic problems of women. Her smiling face and humanly attitude attracted large group of village ladies. This not only helped her to establish strong contacts with them but also gave her new ideas to start the mission for which she began her journey. The objectives of SABALA were set to help these backward, downtrodden, neglected, uneducated rural women.

Bijapur has 89 villages with a population of 48,000 Lambani tribal women who are believed to be nomadic groups migrated from Rajasthan, a northern state of India. These tribal ladies are proficient in embroidered decorative mirror work and path work. They stitch their own skirts, blouses, and wale, other accessories and beautifully embroider them with mirrors.
and patch them with coloured pieces of cotton cloth. To eke out a living they are nomadic people moving from place to place in search of labour. Their children hardly have any education and due to which they are forced child labourers. Mallamma and other members of the managing committee decided to train and assist these Lambani women to use their traditional art to make beautiful artifacts. Up till 1998, 225 Lambani women of Bijapur district are trained and at present 180 women are engaged in production of delicate and beautiful products. Now many tribal women are earning their livelihood and are not only educating their children but have dropped the idea of migrating from place to place. When the researcher visited these camps and personally interviewed few of these ladies she found many of them making products out of the material provided by SABALA. They embroider as per the directions of the organization, which are later stitched into gaghras (skirts with full length and many plates), cushion covers, files, decorative wall pieces, lampshades and many more decorative articles. Two ladies proudly said that the people and the society recognize them today because of SABALA. Marketing was a major problem with the goods produced by these women, Mallamma through SABALA strives hard to bring their goods to different handicraft exhibitions conducted at State and National levels, which has brought good market outlets. Today the goods are not only sold within the country but have entered the international market.
To list the contribution of Mallamma through SABALA is very big, but the researcher wishes to quote few of the following achievements –

(1) SABALA have started 26 supplementary schools within two years, in which preference is given to the children of backward people, Lambani and shepherd community. Annually 600 to 650 children are educated in these schools.

(2) Self Help Groups (S H G) are formed by the members of SABALA and pool their savings weekly and small loans are provided for different useful purposes. Lacks of Rupees have been saved from 60 S H G’s Rs 2.5 lacks is been provided to 24 S H G’s for water shed projects.

(3) SABALA has arranged wool-spinning training to 30 women on Medlen Charaka (a type of spinning wheel) and for working capital requirement it has arranged loans through Co-operative Banks.

(4) SABALA has arranged community irrigation programmes and has provided bore well facility to 4 families who have also arranged training programmes on Dry Land Development.

(5) Chaitanya Co-operative Bank has been established to improve the economic conditions of women. The Bank has 3000 members and 1200 women are assisted through loan facilities for different purposes.

(6) SABALA through CAPART has made arrangements for constructing low cost houses. 30 houses have been constructed to
Dalit families (scheduled cast and scheduled tribe families) There is a plan to construct the remaining houses to the weaker sections of the community and Devadasis (sex workers of North Karnataka who do these jobs in the name of a local Goddess)

(7) Water Shed Development Projects are taken by SABALA mainly to protect soil and water At present the governing committee members of the project are organizing S H G s', bunding of land, development of forests, horticulture, nursery etc. Over 1500 landholders, farmers, women labourers who are actively participating this programme This has helped to increase the ground water level and development of local resources

Entrepreneurship Development Programmes are periodically conducted because the basic thrust of the SABALA is to develop self-employment, self-reliance and self-confidence among Dalits, Lambanis and Devadasi women through collective activities Grameen Mahila Abrvidhi Trust is formed and with its 390 women members, lakhs of Rupees are saved and the profit thus generated is being distributed among the members

IV - MANJULA. BIRADAR

Manjula coming from an agricultural family got married to Gururaj Biradar, doctor by profession who is a native of Bijapur She is a self-made successful woman owning two businesses Way back in 1991, the idea of making files clicked her mind when a member of the local women's co-
operative society casually gave an idea of making files. She decided to proceed ahead and with the help of her children her home became the premises for manufacturing the office files.

"Jyoti Book Binding Works" is the only unit in Bijapur manufacturing variety of office files. Manjula is running this unit successfully since ten years and has given employment to ten people.

In 1994, Manjula took another business as a challenge and opened a food-processing unit in which she manufactures Pickles, Chutneys, Kadak Jowar Roti, Bajra Roti. She has a retail outlet “Jyoti Graha Udyog” in a busy shopping complex at Bijapur. Fifteen workers are employed on daily wages and indirectly more than 100 ladies prepare Khadak Rotis [Indian breads] on demand. She supplies the necessary raw material and collects the rotis daily through the vehicle she owns. With an initial capital of just Rs 300 Manjula started the food processing unit and later borrowed Rs 19,000 from a Primary Land Development Bank for expanding this unit. In the mean time, local Co-operative Credit Societies assisted her financially, which helped her to open a retail outlet.

Manjula’s deep concern towards poor women folk makes her to involve in social service along with her business. She is the President of Janata Dal Ladies Wing, Bijapur district, Director of the District Women’s Multi-purpose Co-operative Society, President of Parents Teachers Association at Almatti, Director of Zilla Krishi Samaj, Director of District Soc...
V – SHAKUNTALA DODDAGAUDAR

Shakuntala took birth in an agricultural family. She passed her Post Graduation in Zoology with distinction from Karnataka University in 1980 and married Shivanagauda a Professor in a reputed college. Her husband inherited ancestral property that generated good income, leading a comfortable life, was not a problem. Shakuntala started her career as a lecturer in a local college before her marriage. She had to quit the job after her marriage as she was discouraged heavily by her husband. Whenever she expressed her desire to do some job or business, her ego was badly hurt. He was of the opinion that women are born to look after her family, husband and children. Shakuntala suppressed her desires and waited for an opportunity to start a career in business.

At last after eighteen years of family life few sunrays of hope touched her and changed her life. Shakuntala borrowed just Rs 17,000 from her father and procured a dealership in cements from a reputed company. She reached the target given by the company in the very first month. This gave her strength and courage. From 1996 onwards she has never seen back in business. Monthly profit she earns is not less than Rs 30,000. At present she owns five sales outlets and a showroom with a well-established office in Dharwad. Shakuntala is the only woman dealer dealing in cements in
North Karnataka. She is now involved in finding out new strategies to increase the market share.

V - SAVITRI. HEGDE.

Shirshi is a small town in Karwar district. Anyone is astonished to see a young lady driving an auto rickshaw (a small three wheeled vehicle driven like a scooter commonly used to carry passenger traffic) in the busy streets of the town. She is the first lady to run the auto in the district of Karwar. Savitri took birth in a poor farmer’s family in a small village called Sheegehalli, 22 kilometres from Shirshi. To support the family, Savitri took employment in a medical shop as a shop assistant. With the encouragement of the shop owner’s wife, she strongly decided to own a vehicle and earn her livelihood. Amongst many obstacles, few well wishers helped her to get the driving license and loan from a local Co-operative bank for the purchase of the auto rickshaw and Savitri’s dreams came true during 1996. She hardly bothered for the severe comments and threatening from the fellow rickshaw men when she parked her vehicle at the rickshaw stand outside the busy bus terminus. More worst happened when some culprits set fire to her vehicle that night. Along with the Police, the local Women’s Organisation and Association for Backward Community extended their full support. School children are her regular customers, Women and senior citizens of the town feel safe to hire her vehicle because of safe driving and concern and care she shows towards them. Her dedicated
services attract many customers from the neighboring villages. The income she gets from the hire charges is supporting her and the family. Her next project is to purchase a taxi and in future to own a big transport company. The saddest part of her story is Savitri is not allowed to park the rickshaw during daytime in the common rickshaw stand and during night the police have asked her to park the vehicle inside the Police station premises. Men even today are not ready to accept women as their competitors. But strong and daring ladies like Savitri can accept the challenges with courage and under any odd circumstances can prove their mettle.

VI - MRS. YASHODA. S. PATIL

Yashoda, aged 42, a dynamic lady from Gadag owns a knit wear manufacturing unit named ‘Ajay Knitwear’ in the new industrial estate on the outskirts of Gadag city. After completing her master’s degree in Arts she got married to a Bank manager who was drawing handsome salary. For Yashoda money was not the only reason to enter into business. But the strong urge to do something instead of just availing idle time at home was the cause for restlessness. Equipping with some job was impossible because her husband was transferred to different places every second or third year of his service. Knitting was her childhood hobby and she decided to make a career out of it. Yashoda was very quick in knitting sweaters and once she made 28 of them in just 8 days. They were sold like hot cakes within her friend’s circle. She made efforts to find some big buyers but
hardly got any support from the local dealers for the only reason that she was an outsider. The idea of manufacturing sweaters and socks was always lingering in her mind. Traveling with her husband to different places in India, she gained more experience in knitting of woolen sweaters, scarfs, laces, socks and other woolen garments. When her husband was transferred to Gadag, with his encouragement and support she borrowed Rs 6.5 lacks from K S F C and started manufacturing the woolen sweaters and socks in the shed she hired in the industrial estate. Though it was very difficult in the beginning to procure orders for her products, a local Christian school supported her and placed orders for socks and sweaters to their school children because the superior quality and fineness of the products appealed the school committee. Many retailers and wholesalers rejected her goods because they had no Brand Names nor Grades and they were not packed in boxes. Incurring additional costs in getting brands, plastic hangers and boxes was not only expensive but was difficult to make additional investment on these because there was no financing either from the bankers nor the Government agencies towards packaging and advertising costs. But to compete in the market it was inevitable to incur this additional expenditure. She had to run her business either with less profits or with losses for nearly two years. Later from 1998 onwards her annual turnover is around Rs 16 lacks with a profit of Rs 30,000 to 40,000 per month. Yashoda not only manages her house but has also educated her children. Apart from this she has involved herself in many social activities.
At present she is President of Inner Wheel Club, Gadag and Betegen, Vice-President of Gadag District Mahila Vedike, member of Garment Manufacturers Association of Karnataka, member of Chamber of Commerce, Hubli, member of AWAKE and many local Women organizations, etc. She says hard work and commitment alone can make one successful. She works round the clock and says 24 hours in a day are less to achieve her objectives. Yashoda has proved that even a lady from a non-business family can excel in business provided she has a strong mind and will to do.

VII - DR. JAYALAXMI. VENKATESH. MUGDUR.

It is surprising to meet a gynecologist cum a business lady. The researcher was thrilled to meet this multifaceted personality residing in Haven, a small town in North Karnataka. Jayalaxmi is a B Sc graduate with an M B B S degree. Along with practicing medicine she is very busy entrepreneur looking after her Steel and Wooden furniture-manufacturing unit in the industrial area on the exteriors of Haven city. After getting married to Venkatesh an M Com graduate employed in a factory, lost his job after few years of his service. She had roaring practice in medicine and money was not a problem for the family maintenance. Venkatesh was a poor risk taker and was hesitant to borrow money, but persistent efforts of his wife gave him the strength to set up a dealership unit in consumer durable goods. When the researcher met her husband he proudly
acknowledged his wife's encouragement, which gave him courage to borrow money from a local bank and set up the business. Local people hardly supported Jayalaxmi but with great difficulty she started the wooden furniture-manufacturing unit in 1998, with a capital of Rs 1,00,000. After two years, with additional capital of Rs 4,00,000 she diversified her business and started manufacturing the steel furniture. Jayalaxmi is not only a doctor and an industrialist, but is also a good artist who trains her employees in modern furniture making. At present the annual sales turnover is around Rs 40,00,000 and the monthly profit is not less than Rs 25,000. The young doctor has deep concern towards poor people and many times her poor patients are treated freely. She says, "women in general have more potentialities than men but to channelise them an Indian woman needs proper education, family support, encouragement from the society and good linkages to get adequate knowledge about sources of finance and market information along with management skills and accounting knowledge". Now she is busy in constructing a huge multi-storied building with 4 floors, in which the ground floor is to house her husband's showroom, the cellar for parking the vehicles and the upper two storeys to start a polyclinic with sophisticated machinery and all modern facilities. Vijayalaxmi, to assist women has promoted a co-operative society for women in Haveri and hundreds of ladies are benefited today. As a chairperson of the society, she has many plans to set up more co-operatives for supporting women to involve themselves in those economic
activities which are for their individual benefits and useful to the society
Harsha a boy and Varsha a girl are twin children to Vijayalaxmi who has
named her manufacturing unit as Harsha Varsha Industries

One will be surprised to know that Vijayalaxmi the youngest daughter
of a primary school teacher belonging to a scheduled caste family has
involved herself in so many activities She says strong will power and self-
confidence can bring many changes in ones life

VIII - MODINBI HAZRAT SAHEB PATVEGAR

Aroma that graces the unique occasions worldwide.

Modinbi, is an oldest Entrepreneur the researcher has so far met
during her study From age 10 she is making beautiful garlands and
bouquets from cardamom and little pieces of decorative shiny strings and
paper At the age of 9 she got married and learnt this art of making
garlands from her mother-in-law and husband Making Cardamom
garlands and bouquets was the family business and the whole family was
living happily from the income they earned out of it After her husbands’
death she continued this business and even today her family of 15 depend
on this business for their livelihood The cardamoms turn snow white after
processed manually into three different stages This process also increases
the strength and durability of the cardamoms Now she is 102, neither use
spectacles nor any hearing aid Her enlightened smiling face attracts any
visitor. Warm welcome and heartfelt feelings of Modinbi, makes any one who meets her to remember life long.

Many families in Haveri make cardamom garlands and bouquets, but the one made by Modinbi are not only popular in Karnataka and India but are also exported to different countries. When enquired about exporting of these items she says that the family is not aware of who does this business but people from Bombay and Chennai collect them after 10 to 15 days of placing order. Karnataka Government, recognizing her efforts has honoured her by giving The ‘Rajya Prashasti’ Award and a Momentum. Now she draws old age pension, which hardly supports her and her family. Many Non-Government and local organizations have honoured her. This old Muslim lady has made this traditional art so popular that these delicate and beautiful garlands and bouquets not only welcome the guests within and outside India, but also are offered to deities worshiped by different communities in North Karnataka and the neighbouring states. It is blessed to meet this old lady and interact with her.

Today the efforts of this old lady has not only kept the traditional art and business alive but has shown the world that Indian cardamoms are not only popular for their sweetness and aroma but grace the rarest of occasions worldwide.
Case studies of Unsuccessful Women Entrepreneurs in North Karnataka.

Women Entrepreneurs in the study area who are unsuccessful in their business ventures requested to conceal their identity when approached by the researcher for information to develop case studies

I. Mrs. X

Mrs. X started a small-scale unit manufacturing Pilfer Proof Caps used to seal the medicine bottles and injection ampoules. Being a doctor's wife was encouraged by him to borrow heavily from State Finance Corporation. Mrs. X and her husband thinking that they get tax holiday for five years, did not pay the sales tax. But later, the sales tax office served a notice for default of payment and levied heavy penalty. It was required by her to take a sanctioning letter regarding the exemption of tax before claiming the exemption. Subsidy due was not paid, as she did not produce the sanctioning letter. Now Mrs. X has moved the court. Bureaucracy in Govt departments and Ignorance of law has created tension and heavy burden on the part of Women Entrepreneurs.

Women Entrepreneurs suffer as they have inadequate legal knowledge and guidance. Are the agencies failing in providing right knowledge or are women negligent? Solutions are essential for better change.
II. Mrs. Y

Mrs. Y, started a dealership unit in the distribution of soda. Her major buyers were Bars and Restaurants owners. With four sales representatives and an accountant / clerk, the business expanded and she started earning profits. Her husband being a leading industrialist use to assist her in marketing and credit collection was his job. After few months of trading her husband was on business tour. It was very difficult for Mrs. Y to collect due on sales because the bar owners insisted to collect the money late night hours i.e. after 11.30 P.M. They denied making payment through cheque or draft. Salesman turned unfaithful when this task was assigned. Family pressures and social bindings restricted her to move late nights. Now she has closed her business only for the reason of difficulty of credit collection.

No doubt Selection is important for the success and longevity of business but acceptance by the society and male co-operation in the Indian business world is far more vital.

There are many women who have succeeded and failed in business ventures. Failures and successes hardly depend on Luck or Fortune. The attitude towards situations, odd or even along with hard work and determination ‘Brings Bright Business Career’.