

A Study on Benefits and Problems Felt by Urban Women in Running Small Scale Enterprises

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Abstract

Women from low income countries often seek an additional means of income to support themselves as their families. Women have been successful in breaking their confinement within the limits of their homes by entering into varied kinds of professions, enterprises and services. The objectives of the study were to study the economic contribution to family expenditure by urban women running small scale enterprises, to find out the benefits and impact on their empowerment and finally to find out the personal/ familial problems faced by them due to enterprise. A sample of 100 urban women running small scale enterprises and earning more than Rs. 10,000 per month were selected randomly from Hisar city by snow ball technique. Empowerment of respondents was studied with the help of six different indicators. The results revealed that all the women running enterprises contributed between 40.00 to 68.69 per cent towards monthly family expenditure. It was further found out that 100 per cent of the respondents felt benefits like better level of living, families spending more on different day to day items due to increase in family income etc.. The presence of personal traits of respondents after starting the enterprise was more with respect to self confidence, independence, problem solving, managerial ability, communicability and development of technical skills. In majority of respondents, the six indicators were found to be at low level before starting the enterprise and it increased to medium and high level after starting the enterprise. So, it was concluded that women entrepreneurs feel more empowered now than they were before starting the enterprise. Some personal/ familial problems were also felt by the respondents and suitable measures were suggested so as to solve the problems to some extent.

Keywords: Enterprise, Women's Economic Contribution, Benefits Felt and Women Empowerment

Introduction

Entrepreneur is an individual who, rather than working as an employee, runs a small business and assumes all the risk and reward of a given business venture, idea, or good or service offered for sale. The entrepreneur is commonly seen as a business leader and innovator of new ideas and business processes. A small scale enterprise is a business that employs a small number of workers and does not have a high volume of sales. A small scale enterprise is also defined as a privately owned and operated business, characterized by a small number of employees and low turnover. A small enterprise usually only shares a tiny segment of the market it operates in.

Many women in India have attained prominent or leadership positions, rising to the highest ranks in every walk of life for example as entrepreneurs, industrialists, civil servants, police officers, airline pilots, scientists, engineers etc. Yet women must overcome additional barriers to have equitable access to the labour market, to access control over economic resources and entrepreneurial opportunities.

Women entrepreneurs have proved to be at par with their men counterparts in business acumen and are emerging as smart and dynamic entrepreneurs. Entrepreneurship among women is an important avenue through which women can overcome their subordination within the family and the family and the society as a whole. Therefore, development of entrepreneurship among women has received special attention of the policy makers. The Entrepreneurship development process for women in India is increasingly being recognized as an important untapped source of

economic growth since women entrepreneurs create new employment opportunities and avenues for women's economic independence. The Micro, Small and Medium Enterprises (MSME) sector plays a central role in the economic and social development of the country and is described as an "engine of growth" is attracting increasing policy attention.

Keeping the above facts in mind, a study was planned to find out the economic contribution of women running small scale enterprises towards family expenditure; to assess the benefits and problems by women running the enterprises and to find out the increase in their own personal traits and impact of enterprise on their own empowerment.

Review of literature

Kaur (2003) in a study revealed that most of remunerative self-employed enterprises were that of beauty parlors and boutiques. The main source of motivation was their family members. The major factors associated with self-employment were to raise family income. Besides this most of the respondents got freedom to dress up according to their own choice and their consent was taken into consideration in deciding the future career of children and in taking of economic decisions. Most of the respondents could not manage time for taking adequate rest.

Modi (2003) reported that financial independence and flexible timings attracted a lot of women towards direct selling for products of different companies like Amway, Avon, Tupperware, Aviance. Since no professional qualification is required to become a direct selling agent, therefore people from all walks of life were attracted to it.

Deshpande and Sethi (2009) in their study concluded that because of attitude change, diverted conservative mindset of society to modern one, daring and risk-taking abilities of women, support and cooperation by society members, changes and relaxations in government policies, granting various upliftment schemes to women entrepreneurs etc. the percentage of women participation in the field of entrepreneurship was increasing at a considerable rate.

Tambunan (2009) in a study found that the representation of women entrepreneurs is still relatively low which can be attributed to factors such as low level of education, lack of capital and cultural or religious constraints, most of women entrepreneurs in SMEs are from the category of "forced" entrepreneurs seeking for better family incomes.

Cohoon *et al* (2010) presented a detailed exploration of men & women entrepreneur's motivations, background and experiences. The study was based on the data collected from successful women entrepreneurs. Out of them 59 per cent had founded two or more companies. The study identified top five financial and psychological factors motivating women to become entrepreneurs. These are desire to build the wealth, the wish to capitalize own business ideas they had, the appeal of startup culture, a long standing desire to own their own company and working with someone else did not appeal them. The

challenges were more related with entrepreneurship rather than gender.

Malik and Courtney (2011) studied how higher education offered empowerment to women. The economic independence and increased standing with the family were the benefits of higher education. It also enabled the women to impact the discriminatory practices.

Aim of the Study

Women all over the world are facing too many problems. Governments of different countries are working hard for the empowerment of women. Through this study, it was possible to identify the benefits and problems felt by business women in developing country like India so that these problems and constraints faced by them may be removed by government through framing relevant policies for the betterment of women.

Research Design

Locale of Study

Hisar city from Haryana state was purposively selected due to easy accessibility of the respondents because the researcher belonged to this area.

Selection of Sample

A sample of 100 urban women earning at least Rs. 10,000 per month was selected by snow ball technique from amongst those women who were running small scale enterprises in Hisar city.

Collection of Data

Well structured and pretested interview schedule was used to find out the economic contribution of women entrepreneurs to family expenditure, to find out the benefits and problems faced by women entrepreneurs, increase in their own personal traits and impact of enterprise on their own empowerment

Analysis and Interpretation of data

This included the tabulation and quantification of data. After the collection of data, coding was done for the detailed analysis. The data were subjected to statistical analysis by applying frequencies and percentages to draw meaningful inferences. Empowerment of respondents was studied with the help of six different indicators (i.e. level of decision making, level of freedom of movement, level of control over resources, level of perception of status, level of empowerment at workplace, level of empowerment at community level).

Findings

1. Respondents' economic contribution towards family expenditure

Table 1 shows the respondents' economic contribution towards family expenditure. The respondents whose monthly income was in between Rs. 10,000 and 40,000 (58%) contributed between Rs.1,000 and 20,000 towards family expenditure. Those respondents whose monthly income was between Rs. 71,000 and 1,00,000 (56%) contributed Rs 41,000-60,000 towards family expenditure. The percentage contribution towards family expenditure was 40.00, 54.54, 56.47 and 68.69 percent for different monthly incomes of respondents respectively as shown in table. So, it is clear that as the income of

respondents increased, the percentage contribution towards family expenditure also increased.

Table1

Respondents'/ Entrepreneurs' economic contribution towards family expenditure n=100

S. No.	Respondent's net monthly income (Rs)	Contribution towards family expenditure (Rs)	Percentage Contribution
1.	10,000-40000 (n=58)	1,000-20,000	40.00
2.	41,000-70,000 (n=31)	21,000-40,000	54.54
3.	71,000-1,00,000 (n=8)	41,000-60,000	56.47
4.	1,01,000-1,30,000 (n=3)	61,000-80,000	68.69

2. Benefits perceived by the respondents and their families due to increase in income

Table 2 shows the benefits felt by the respondents and their families due to increase in income after the start of enterprise. The results reveal that 100 percent or all the respondents felt the benefits like better level of living, families spending more on different day to day items due to increase in family income and families did not have to think twice for purchasing small things as earlier.

Table 2
Benefits perceived by the respondents and their families due to increase in income n=100

S. No.	Benefits	Beauty parlour (n= 48)	Boutique (n=32)	Shop (n=20)	Total
1.	Better level of living	48	32	20	100
2.	Families spend more on different day to day items due to increase in family income	48	32	20	100
3.	Families do not have to think twice for purchasing small things as earlier	48	32	20	100

3. Increase in personal traits present in respondents after starting the enterprise

Table 3 shows the presence of personal traits of respondents before and after starting enterprise with respect to self confidence, independence, problem solving, managerial ability, communicability and development of technical skills. Majority of the respondents felt that they had more presence of technical skills i.e. 98 percent after starting the enterprise and percent increase was 32.43 percent. Both self confidence and independence were present in 81 percent respondents after starting the enterprise and these increased by 76 percent and 84 percent respectively. There was more presence of all the six traits after starting the enterprise as compared to those before starting the enterprise.

Table 3

Increase in personal traits present in respondents after starting the enterprise n=100

S. No.	Traits	Presence of Traits						Total		
		Beauty parlour (n= 48)		Boutique (n=32)		Shop (n=20)		Before	After	% increase
		Before	After	Before	After	Before	After			
1.	Self confidence	23	36	15	25	08	20	46	81	76.08
2.	Independence	21	36	12	27	11	18	44	81	84.09
3.	Problem solving	28	36	20	27	15	14	63	77	22.22
4.	Managerial ability	19	30	21	27	10	16	50	73	46.00
5.	Communicability	22	31	17	27	12	18	51	76	49.01
6.	Development of technical skills	40	46	22	32	12	20	74	98	32.43

4. Level of empowerment of the respondents before and after starting the enterprise

Table 4 presents the data about levels of empowerment of the respondents before and after starting the enterprise. Empowerment of respondents was studied with the help of six different indicators, i.e. decision making, freedom of movement, control over resources, perception of status, empowerment at work place and empowerment at community level. In case of level of decision making, majority of the

respondents were at low level before starting the enterprise (73%) and it increased to medium and high level after starting the enterprise. Similarly, in all other indicators also, the level of empowerment increased from low to medium and high after starting their enterprises. So, we can say that women entrepreneurs were more empowered after than they were before starting the enterprise.

Table 4
Level of empowerment of the respondents before and after starting the enterprise
n=100

S. No.	Level of Empowerment	Frequency	
1.	Level of Decision Making	Before	After
i.	1-8 (low)	73	21
ii.	9-16 (medium)	12	30
iii.	17-24 (high)	15	49
2.	Level of Freedom of Movement		
i.	6-7 (low)	43	12
ii.	8-9 (medium)	50	66
iii.	10-12 (high)	17	32
3.	Level of Control over Resources		
i.	6-7 (low)	34	07
ii.	8-9 (medium)	48	57
iii.	10-12 (high)	17	36
4.	Level of Perception of Status		
i.	6-7 (low)	68	11
ii.	8-9 (medium)	26	68
iii.	10-12 (high)	06	21
5.	Level of Empowerment at Workplace		
i.	5-6 (low)	33	06
ii.	7-8 (medium)	56	69
iii.	10-12 (high)	11	25
6.	Level of Empowerment at Community Level		
i.	4-5 (low)	22	04
ii.	6-7 (medium)	59	64
iii.	Up to 8 (high)	19	32

5. Personal/familial problems faced by respondents due to enterprise

Table 5 presents the data of personal/familial problems faced by respondents due to running enterprise. Maximum respondents (78%) faced the problem of too much fatigue due to over work/burden, 63 percent of the respondents felt that they had the problem of lack of time for children, husband, in-laws and other family members; 59 percent of the respondents felt the problem of family conflicts due to over work/hectic schedule, 57 percent of the respondents felt that they had the problem of cervical, wrist or backache, 48 percent of the respondents felt that they had the problem of lack of time for social obligations/activities, 33 percent of the respondents felt that they had the problem of lack of time for self care or self health and only 27 percent of the respondents were feeling the problem of lack of time for sufficient proper sleep/rest.

Table 5
Personal/familial problems faced by respondents due to enterprise*
n=100

S. No.	Problems	Frequency
1.	Lack of time for sufficient proper sleep/rest	27
2.	Lack of time for self care or self health	33
3.	Too much fatigue due to over work/burden	78
4.	Cervical, wrist or backache problem	57
5.	Lack of time for children, husband, in-laws and other family members	63
6.	Lack of time for social obligations/activities	48
7.	Family conflicts due to over work/hectic schedule	59

***Multiple responses**

6. Level of Overall Satisfaction of Respondents

Table 6 presents the level of overall satisfaction of respondents due to their enterprise. Majority of the respondents were highly satisfied i.e. 57 percent and only 43 percent of the respondents were somewhat satisfied with their enterprise inspite of facing above mentioned problems and constraints.

Table 6.
Level of Overall Satisfaction of Respondents
n=100

S. No.	Type of Enterprise	Somewhat Satisfied	Highly Satisfied
1.	Beauty parlour (n=48)	18(37.50)	30(62.50)
2.	Boutique (n=32)	12(37.50)	20(62.50)
3.	Shop (n=20)	13(65.00)	7(35.00)
	Total	43	57

Conclusion

The results showed that cent per cent of the respondents felt the benefits like better level of living, families spending more on different day to day items due to increase in family income, and families did not have to think twice for purchase of small things as earlier due to increase in income.

Impact of women's enterprises on their empowerment was studied by six indicators and it was found that empowerment of respondents had changed from low to medium and high level after starting their enterprise. So, we can say that women entrepreneurs felt more empowered now than before. Some personal/familial problems were faced due to running enterprises but 57 percent were highly satisfied while 43 per cent were somewhat satisfied with their enterprises in spite of facing above mentioned problems.

Suggestions

Time constraint due to dual role is one of the major problems faced in being women, unlike male counterparts. Strain of managing home and enterprise

at the same time and lack of time for personal care were the major personal problems faced.

1. Keeping the above personal problems of women entrepreneurs in mind, family members should try to help and cooperate to their maximum so that the above problems can be solved to some extent.
2. There is need for planning steps to take action through different methods/ services at personal and family level.

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