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Women Entrepreneurs from India: Problems, Motivations and Success Factors

Malika Das, Associate Professor, Department of Business Administration and Tourism and Hospitality Management, Mount Saint Vincent University, Halifax, N.S.

Abstract

This study profiles women entrepreneurs who own and manage small to medium sized enterprises in two states in southern India- Tamil Nadu and Kerala. It examined the problems these women faced during the setting up and continued operation of their businesses, and the work-family conflicts that these women faced. It also looked at their reasons for starting a business and the self-reported reasons for their success. The initial problems faced by these women seem similar to those faced by women in western countries. However, Indian woman entrepreneurs faced lower levels of work-family conflicts and seem to differ in their reasons for starting and succeeding in business

Introduction

The past few decades have seen an increase in the number of women starting their own companies in many countries. For example, in Canada nearly 65% of the new businesses were started by women

(Comper, 1991) Women are increasingly turning to entrepreneurship as a way of coping with the "glass ceiling" that seems to prevent them from reaching top managerial levels in organizations (Morrison, et al, 1987). Others find that entrepreneurship provides them with greater satisfaction and flexibility (Belcourt, et al, 1991). The trend also has been seen in several Asian countries such as Indonesia and Singapore (Lieuanan, 1992). However, as Patel (1987) notes, the entry of women into business is a "recent development in the orthodox, traditional socio-cultural environment" (P. 172) of Indian society. While exact statistics are hard to come by, a decade ago, the proportion of businesses set up and operated by women was only around 1 per cent (Patel, 1987) This is much lower than the figures found in western nations.

Several studies in Canada and the United States indicate that the problems facing male and female entrepreneurs are different. As Birley (1989) notes, while general models

of entrepreneurship (such as the one proposed by Cooper, 1981) may hold true for both men and women, entrepreneurship is an activity that is situationally and culturally bound. The role of women has traditionally been seen (by both men and women) to be that of wife and mother. This, combined with the lack of prior employment and managerial experience faced by many women (Hisrich & Brush, 1984; Fisher, et al, 1993), may result in differing market entry choices in the case of female entrepreneurs. Women also bear most of the responsibility for childcare and home management and these responsibilities often lead to work-family conflicts.

Identifying the constraints and limitations which prevent women with entrepreneurial skills from starting their own businesses is an important aspect of economic development especially in countries such as India. While there have been several studies on women managers in India (e.g., Kishore, 1992; Mishra, 1986; Vaz, 1987), there have been very few on women entrepreneurs. This study aims to fill that gap in the literature by examining women

entrepreneurs from two states in southern India. It examines the start-up and current problems facing women entrepreneurs in Tamil Nadu and Kerala. It also looks at their reasons for starting a business and the factors that led to their success as entrepreneurs. The present paper will also compare the finding from the study to those from western nations.

Literature Review

Cooper (1981) proposed that three factors influence entrepreneurship-antecedent influences (i.e., background factors such as family influences and genetic factors that affect motivation, skills and knowledge), the "incubator organization" (i.e., the nature of the organization that the entrepreneur was employed in just prior to starting a business, the skills learned there), and environmental factors (e.g., economic conditions, access to venture capital and support services; role models). Research from western nations indicates that women and men differ on some of the above factors. For example, women have greater difficulties in acquiring venture capital, lack financial resources and skills

(Aldrich, 1989, Hurley, 1991); have fewer informal support systems and networks (DeWine and Casbolt (1989), and have less direct, relevant experience than men (e.g., Stevenson, 1986). Other obstacles faced by women entrepreneurs include being accepted as a woman in business, lack of a role model, lack of professional interaction, difficulties in gaining the confidence of their clients and suppliers, lack of adequate training, and lack of related experience (Belcourt, et al, 1991, Collettere & Aubry, 1990, Goffee & Scase, 1985, Hisrich & Brush, 1986, Kent, 1988, Lee-Gosselin and Grise, 1990, Timmons, 1986).

While these are important issues, many researchers feel that tension between personal lives and career pursuits is the most significant problem that women entrepreneurs face (e.g., Belcourt, et al, 1991, Lee-Gosseling & Grise, 1990, Neider, 1987). For example, Neider (1987) found in a study on female entrepreneurs in Florida that tension between personal life and career was a major problem for these women. Husbands are generally not very involved in their wives' businesses, are not supportive of them (e.g.,

Decarlo & Lyons, 1978; Flesher & Hollman, 1980; Goffee and Scasse, 1985) and expect them to continue with their household duties despite the demands of their business (Goffee and Scasse, 1985). This, perhaps, is not surprising for until recently, women were confined to private, domestic roles. The role of the entrepreneur did not conform to the traditional roles that women were expected to play in society. These factors, and others, may result in female owners facing more work-family conflicts than their male counterparts.

While the major reasons for starting a business are similar for men and women, some differences have also been found. For example, according to Lavoie (1992), potential for financial gain was not the primary motivating factor for women; women were more likely to start a business for the challenge and opportunity for self-fulfillment. Other researchers have suggested that women are more likely to start a business for control over the quantity and quality of work and as an option to limitations in career advancement (Belcourt, et al, 1991; Berard & Brown, 1994; Charest, 1994).

Research Objectives and Methodology

Due to the language and subcultural differences found in India, the study was limited to two states in southern India (Tamil Nadu and Kerala). These states were chosen due to the researcher's familiarity with their culture and languages. Specifically, the study aims to:

1. provide a profile of the woman entrepreneur in two states- Tamil Nadu and Kerala;
2. examine the problems faced by Indian women entrepreneurs in the start-up stage of their businesses;
3. examine the nature of work-family conflicts by these women; and
4. examine the self-reported reasons for their success.

The differences between the findings from this study and those from other nations will also be examined.

In both states, the researcher contacted the local government agency in charge of developing and assisting women entrepreneurs, and local women entrepreneurs' associations. Using the lists provided by these organizations and after discussions with the people in charge of these organizations, a possible list of women entrepreneurs was devel-

oped. Only firms that had been in operation for at least five years and employed at least two other workers were included in the study.

The data was collected through in-depth personal interviews with the respondents. The interviews were two to three hours in length, and were followed by visits to the stores/production facilities in order to gain a better understanding of their operations. A questionnaire was used to guide the researcher during data collection but the focus was also on collecting qualitative data through open-ended questions. The study is part of an effort to develop case studies on successful women entrepreneurs in India; hence, the focus was on in-depth research as opposed to having a large sample size. In both states, data was collected from two large cities. The cities were chosen based on discussions with the agencies and were based on the number of women entrepreneurs in the area. The final sample consisted of 35 women.

Three areas of work-family conflict (in their roles as spouses, parents and homemakers) were measured using a Likert scale. Each type of conflict was measured using five

different statements. The items measured time-based and strain-based work-family conflicts for measuring the problems faced at start-up and at the time of the interview, a list of 15 problems were provided and the respondents were asked to check as many as were applicable. Information on reasons for starting a business and success factors were measured using open-ended questions. In each case, the interviewees were asked to provide their top two answers.

Almost all of the research mentioned above was based on samples drawn exclusively from the developed world. Given the differences in cultural, economic and technological environment between a developing nation such as India and the developed world, it is likely that some of the findings mentioned above may not be applicable to the Indian woman entrepreneur. For example, the research in developed nations indicates that most work-family conflict centres on the support (or lack of it!) received from one's spouse in child care and household activities. However, in several developing nations (including India), women have access to paid household help and higher levels of family support

(due to the joint family system that is prevalent). Also, besides their parental and spousal roles, women in these nations have several other roles to play (e.g., daughter, sister, and in-law) and these may also take up considerable amounts of their time and effort. For example, Naik (1992) found that Indian women managers spent a considerable amount of their time on these social role demands.

Results and Discussion

As can be seen from Table 1, the majority of the women entrepreneurs studied were operating their businesses as private limited companies that were 100% owned by themselves. Only a third were partnerships- with the spouse (31%) or a family member (44%) being the most common partners. The women were mostly young with nearly 70% being under 44 years of age. Over 90% were married with most being married over 10 years. They were fairly well educated with over 50% holding a university degree. Very few (34%) had previous experience of any type before they started their own business. Most of the women were in manufacturing sector with most being involved in the manufactur-

TABLE 1
Sample Characteristics

	N	%
Type of Business		
Manufacturing	19	54%
Retailer	2	6%
Wholesaler	5	14%
Service	3	9%
Other	6	17%
Number of Full-time Employees		
5 or under	17	47%
6-10	2	6%
11-20	9	27%
21+	7	20%
Ownership		
100% Self	23	66%
Partnership	11	33%
Source of Funds		
Self	15	43%
Spouse/family	3	9%
Banks	15	43%
Other	2	6%
Age		
25-34	7	20%
35-44	17	49%
45-54	6	17%
55+	5	14%
Business Connections		
Parent in business	6	17%
Spouse in business	8	23%
Parent & spouse	5	14%
Other family	4	11%
None	12	34%

ing of garments, leather goods or food items. It is noteworthy that over 50% of the respondents had a parent and/or spouse who was a business owner. Most (66%) operated their business as a sole proprietor-

ship; of the rest only three were in partnerships with their spouses.

Some of these findings are similar to those found in other nations but there are some interesting differences. The respondents in this study

had extremely low previous work experience level; however, several had families with business connections. The proportion of married women in this sample is also considerably higher than those found in other countries. For example, several studies in other countries indicate that women entrepreneurs are less likely to be married (Bowen and Hisrich, 1986; Shim and Eastlick, 1998; Stevenson, 1986) than their male counterparts. Also, the number of women operating manufacturing firms is higher than found in most western studies (e.g., Buttner and Moore, 1997).

Initial and current problems faced:

The women in this sample faced problems similar to those faced by

female entrepreneurs in other nations. Cash flow problems were the most commonly stated issue with "inadequate working capital", "promoting the business", "lack of managerial experience" and "lack of time" being mentioned very frequently. (Table 2). Since most of these women (51%) used their own funds or funds borrowed from spouse/family to set up their business, problems associated with inadequate working capital are to be expected. While 43% had taken loans from a financial institution, for a significant proportion (38%), this was only a part of their original investment and not the primary source of funds.

As in the case of women in other countries, a significant proportion

TABLE 2
Start-up and Current Problems

Problem	Start-Up	Current
	N	n
Cashflow	19	16
Inadequate Capital	4	4
Product Quality Related	11	2
Employee Related	8	8
Marketing/Sales Required	12	9
Lack of Managerial exp.	7	
Lack of Time	7	7
Family Issues	2	5
Other	3	3

of these women (66%) had no previous experience in business- either as employees or as owners. This may account for many of the other start-up problems faced by these women.

When asked what their most serious current problems were, the most common answer was again, "cash flow", followed by marketing and employee management. This, again, is not very different from findings from other countries. This is also reflected in the areas in which the training, most (43%) wanted marketing-related training.

Work-family conflicts:

The women entrepreneurs in this study did not feel that having their own business affected their roles as spouse, parent or homemaker very much. As can be seen from Table 3, these women experienced very low levels of work-family conflict in their spousal or parental roles. For example, the mean score for the five variables measuring their relationships with their partners was 2.3 (a lower score indicates lower conflict level); the corresponding figure for the parental role was again below the mid-point (2.54). Of the roles

examined (i.e., spouse, parent and homemaker), the highest level of conflict was found in the homemaker role (3.1 out of a 5 point scale). It should be noted that all these women had someone to help them with their household chores- either a part time or a full time maid. Even with such help, many of them felt that they had no time or energy to handle their household chores.

What could account for the lower level of role conflict in this sample? Part of the reason may be the high amount of spousal support that these women had. Most of them (over 74%) said that their spouse was either happy or very happy with the level of commitment that they had to their business and over 70% said that their spouse offered them emotional support. Thus, even though their partners did not offer much help with the household chores or with childrearing, the women were overall happy with the level of support that they received from their marital partners. This is also reflected in the fact that five of the women rated spousal support as a key reason for their success. Even among the others, many had stated that a woman cannot hope to succeed without support from her

TABLE 3
Work-family Conflicts

	Mean+
Relationship with Spouse	
Improves relationship*	2.88
Keeps me from spending time	2.37
Worries interfere with relationship	1.94
Too tired to do things with spouse	2.22
Marriage suffers due to business	1.46
Average	2.30
Relationship with Children	
Makes it hard to have good relations	1.77
Hours interfere with time spent	2.17
Irritable;not as good a parent	1.97
Don't have energy to be good parent	2.06
Makes me a better parent*	2.23
Average	2.54
Homemaker Role	
Difficult to do household chores	2.49
Unable to do much at home due to time spent on business	2.43
Worries interfere with ability to do household chores	2.03
Don't have energy to do chores	2.34
Makes it easier to get chores done*	1.54
Average	3.10

+ lower number indicates lower levels of conflict

*Reverse coded

spouse. Another factor that may have contributed to the high degree of spousal support that these women enjoyed might have been the stable, satisfactory nature of their marriages. As mentioned before, most were in fairly long lasting and happy marriages with over 80% stating that they were "satisfied" or "very satisfied" with their marital life.

Another possible reason for the lower level of role conflict that these women experienced might be the fairly high level of extended family support that they enjoy. Many had highly supportive parents and in-laws and 25% had at least one extended family member staying with them. This may have reduced the burden of childcare for these women.

The lower level of role conflict is reflected in the high level of satisfaction with life in general (4.3), their marriage (4.1) and their role as a parent (3.8). Most of these women were also highly satisfied with the way their business was progressing (mean=4.1) with over 80% stating that they were either "satisfied" or "very satisfied" with the way their business was progressing.

Reasons for starting a business

The women were asked why they started a business in the first place. The most common reasons were financial in nature. Ten women said that they were motivated by financial rewards; six of these reported that they started their business to help the

family financially or because their husbands were unemployed. Thus financial benefit seems to be a key motivating factor. This is contrary to findings from developed nations like Canada (Lavoie, 1992). An almost equal number said that they were motivated by "pull" factors- e.g., needing a challenge, wanting to try something on their own, to be independent or show others that they are capable of doing well in business. Several others were motivated by their interest in a particular craft and having time on their hands to pursue their interests. For these women, the business often started as a hobby; then, as their friends and relatives started purchasing some of their products, the hobby slowly grew into

TABLE 4
Reasons for Starting a Business

	N	%
Had time/to keep busy	11	15%
Was hobby/special interest	9	13%
Money	10	14%
Needed the money/help family	6	8%
Family/spouse had business	5	7%
Control over time, flexibility	2	3%
Challenge, try something on one's own, show others independence	11	16%
Self Satisfaction	6	9%
Example to children	2	3%
Employment to others- do something worthwhile	3	4%
Other	6	8%

a full-fledged business operation. A final motivator seems to be the urge to do something for other people—example, providing employment to others, to be good role models to their children or just the need to do "something worthwhile" (Table 4). While these can be called "pull" factors, the focus here seems to be on factors outside of themselves or their personal success.

Studies from other countries—especially developed nations—indicate that individual "push" factors such as dissatisfaction with jobs is a significant motivating factor in the case of women entrepreneurs (Berard & Brown, 1994; Charest, 1995). It is interesting that the "push" factors here were primarily related with their jobs or facing the "glass ceiling". Unlike their western counterparts, these women were not starting a business at the peak of their child-bearing years (as found by Belcourt, et al, 1991). The findings also differ from those found in other nations which indicate that women are motivated more by the need for achievement (Shane, et al, 1991), challenge and self-determination (Buttner & Moore, 1997) than monetary reasons. Balancing work and family does

not seem to have been a major motivating factor for these women. In fact, only one woman mentioned the time flexibility that having your own business would offer as a reason for starting her enterprise.

Reasons for Success

The study also looked at the self-reported reasons for success of these women entrepreneurs. When asked what led to their success, the most common reason given seems to be personal qualities such as "hard work and perseverance". Product-related factors such as "providing a quality product", "uniqueness of offerings" and "variety of products offered" were the most frequently stated reasons for success. People skills and marketing skills were mentioned by some women. A significant number of women also credited their success to the support provided by their spouses (Table 5).

While research in other developing countries does indicate that personal qualities are critical success factors for entrepreneurs, they usually are rated as lower in importance to other factors such as good management skills or having access to financial resources (Yusuf, 1995).

TABLE 5
Reason for Success

	N
Hard work	17
Quality/variety of products	12
Uniqueness of design	5
Management/marketing skills	9
Spousal support	5
Perseverance/determination	4
Other	11

The high importance placed on personal qualities by the respondents in this study may be due to the differing socio-cultural environment that these women operate in. As Patel (1987) notes, the entry of women into the entrepreneurial world is only a recent development in India due to the orthodox, traditional nature of Indian society. Hence, these women, who are the first to break out of socio-cultural constraints, must have felt that personal qualities are more important than managerial or technical skills.

Conclusions

This study examined the problems faced by women in two states in southern India in the starting and operation of their business, their reasons for starting in business, their reasons for succeeding, and

the work-family conflicts faced by these women. While many studies in western nations had examined the above issues in the context of women entrepreneurs, very few studies had focused on women from the developing world. This exploratory study indicates that there may be both similarities and differences between the experiences of women from the developing world and the developed world. Specifically, this study found that the start-up problems faced by women in both cases may be similar but there are important differences in other areas. There were some differences in all three factors that Cooper (1981) identified as having an influence on entrepreneurial activities. These women were different from women entrepreneurs from

western nations on some antecedent conditions (e.g., support services). Differences in reasons for starting a business and succeeding in it were also found.

Some of these differences may be due to socio-cultural differences between India and other nations. For example, the lower levels of work-family conflicts found in this study may reflect the stronger family support systems that these women had and the availability of low-cost household help. Others

might reflect differences in economic factors. For example, the Government of India has set up several funding programs specifically for women entrepreneurs and this may account for the fairly large number of women who had used outside funding agencies to start their businesses. As this study was primarily exploratory in nature, further research with larger samples from other parts of India and other developing nations is required to gather more generalizable results.

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ABSTRACTS

Innovation of SMEs in the Knowledge-Based Economy

In the knowledge-based economy, innovation is the key driver of success. SMEs, with their dynamism, adaptability and flexibility, constitute a central component of the innovative economy. This paper attempts to shed light on the role of SMEs in today's knowledge-based economy by reviewing a number of empirical papers associated with innovation and firm size. The paper addresses sources of innovation as well as the impediments faced by SMEs. Lastly, the paper raises some policy challenges facing SMEs in the new economy.

Quality management Strategies and Performance: An Empirical Investigation

Quality management has appeared as one of the most important strategic tools of top managers for improving quality performance and thereby organizational performance. However, there is very little research available in this area relating to small and medium businesses. Therefore, this paper presents the results of an empirical investigation of the relationship between quality management strategies and business performance in these types of business enterprise. Following a series of interviews with business executives to develop an understanding of the adoption of quality management strategies, a mail survey was conducted to collect the relevant data from businesses in Queensland, Australia. The survey found that even in small businesses, principles of TQM have been adopted in most cases informally if not explicitly. TQM factors such as top management philosophy, process improvement efficiency and training have a significant association with business performance although the level of implementation of TQM is still at a low ebb.

Firm Size and Use of Information Sources in Location Decisions

A mail survey of agriculture and forestry businesses examined how firms obtain information for consideration in location decisions and if firm size influenced size influenced the use of different information sources. Factor analysis identified three types of information sources considered in location decisions, "development agencies", "mass media", and "personal experience". Owners and or managers of small-size businesses (less than nine employees) used these information sources less than decision makers in larger sized firms. In addition to finding that use of these information sources varied according to firm size, results from this study suggest that information searches by businesses may differ from information searches conducted by consumers looking to purchase products or services.

Women Entrepreneurs From India: Problems, Motivations and Success Factors

This study profiles women entrepreneurs who own and manage small to medium sized enterprises in two states in southern India- Tamil Nadu and Kerala. It examined the problems these women faced during the setting up and continued operation of their businesses, and the work-family conflicts that these women faced. It also looked at their reasons for starting a business and the self-reported reasons for their success. The initial problems faced by these women seem similar to those faced by women in western countries. However, Indian woman entrepreneurs faced lower levels of work-family conflicts and seem to differ in their reasons for starting and succeeding in business

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