

Women Entrepreneurs and their Woes in Telangana

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Abstract

Training programmes are conducted, by and large, in many organized contexts by highly competent professionals employed by training organizations. Research on rural women entrepreneurs from the point of view of their training needs has been sparse, creating a void in training programmes meant for them, despite a plethora of such efforts on understanding their socio-economic status and their operational effectiveness as entrepreneurs have been attempted. The present study is a research conducted on 200 women under IGA (income generation activities) scheme of the Government, selected from four districts of Telangana State. Results show that their success is elusive and support from helping organizations is remote. Thus, implications are drawn for training of these women and also curriculum suggested for training these rural women.

1. Introduction

Women have been undergoing deprivation in terms of status, role importance, equal rights, equal participation in decision-making in the family and in public affairs. Despite such disturbing feature of all in under developed and developing countries women entrepreneurs are key players in terms of their contribution to economic development. In India, as well, the concept of dependency of women on men in social, economic and public affairs is deeply implanted and its links with the feudal and patriarchal structure led to a more rigid observance of customs and norms. As a result, women are treated as the trust of fathers and property of their husbands.

Women were made powerless and their subordination to men was encouraged by the Indian orthodoxy. Since women are deprived of inheritance, a male descendant became important, and for this, birth of a son became essential. With this the gender bias has started and got internalized in our system.

Assertions about faithfulness of women and protection of them by men followed logically from these practices. Consequently, women were deprived of leadership roles and economic participation rendering them dependent and powerless (Singh, 1993).

All these could be attributed to many socio-cultural factors coupled with low skill achievement, illiteracy and lack of training. A small proportion of the women working in the rural and urban areas is mostly unskilled and is found in unorganized sectors. They also have a low bargaining capacity. Hence, they are not able to contribute much to the household incomes and thereby raise the standard of living (Anitha and Laxmisha, 1999).

In the rural areas, all the workers pursue land-based activities or animal based activities. But with the increasing migration to urban areas, the workers, and more particularly the women workers, had to seek non-farm activities for their livelihood.

Obviously, they looked for some support from governmental or non-governmental agencies, the basic need being the finances. The nationalized banks and other corporation specially set up by the central and state governments came in a big way to finance the schemes of self-employment for women both in the urban as well as in rural areas. Besides, a large number of NGOs have evolved special development models exclusively for the empowerment of women eventually to improve their social status.

Thus, in order to improve the status of women in the light of the problems discussed above, there are many welfare schemes initiated by the government and non-government agencies. All these with the

general objective of ensuring the women of self-sustenance and less dependence on the others on one hand and to improve their status while enabling them to work autonomously and have a say in the decision-making in all levels and in all walks of their lives.

2. The Present Study

Training organizations and academia have been accused of failing to consider and meet the needs of their audience when developing workshops, seminars and training courses in general and women entrepreneurs in specific. Though there are stray evidences of such programmes for women entrepreneurs in rural areas. Too frequently the presenters of such programmes, who are highly educated and competent in their field, project their competency level into planning programs for participants who have not achieved the same competencies, at least in case of women entrepreneurs from rural areas. Consequently the programs presented fail to meet the needs of the participants and they are left to their own devices in handling and solving their operational problems. In addition, the programs are often scheduled at the convenience of the presenters rather than times the potential participants find convenient.

Research of the nature presented in this paper can provide the information necessary, which will allow training organizations to provide relevant, interesting and helpful information to assist the women entrepreneurs from rural areas.

Training is defined as any formal (as opposed to on-the-job) educational experience, which will help the small entrepreneur, become more efficient and effective in the operation of her/his business. These experiences should enhance a learner's attainment of specific skills and knowledge needed to successfully operate a small business.

Many schemes of institutional and credit support are being made available to women in order to help them utilize them for initiating home-based, non-farm, traditional sector of occupations, etc. Several schemes were also made available by DWCRA, IRDP, NREP, RLEGP, TRYSEM programmes. All of these

initiated with purpose of raising the standards of living of the women and improve their assertiveness in the family and in the society. Many research works have been conducted in order to know the efficiency of the schemes of the operational problems of women entrepreneurs. All such works eventually resulted in suggesting for providing more subsidies or for helping women identify the products which they can pick up for initiating their business. It is amazing to know that there are scanty evidences of the training agencies contribution to the upliftment of the women entrepreneurs in rural areas.

Thus, a study intended to explore various aspects related to the issue of women entrepreneurs - their problems and prospects in four districts of Telangana state was conducted. However, this paper confines to the training needs of the women entrepreneurs in the state stated. Implications are drawn for the trainers to help these women strengthen their entrepreneurial efforts for their efficiency and effectiveness.

Thus, this study has three fold purposes. Firstly it studies the profile of women entrepreneurs in the four districts of Telangana state. Secondly, it attempts to understand the problems of the women entrepreneurs. Lastly, it attempts to suggest the training curriculum exclusively for the women entrepreneurs of this state. Telangana state is considered to be an underdeveloped and a young state carved out of erstwhile united Andhra Pradesh state.

3. Objectives of the Study

The following objectives were formulated for this project. They are:

1. To study the profile of women entrepreneurs in Telangana state.
2. To attempt to understand their entrepreneurial activities.
3. To explore the problems experienced by the women entrepreneurs in the study area.
4. To suggest curriculum for designing training programmes for rural women entrepreneurs.

4. Method

This study was conducted in four districts of Telangana state for fulfilling the objectives of the study. One of the purposes of this study is to find out the problems of the women entrepreneurs arising out of their work in four districts and draw implications for designing curriculum for training programme aimed at effectiveness of women entrepreneurship in the state stated. Firstly, the Telangana state, which is considered to be the underdeveloped state, is chosen for this study. Secondly, only select four districts namely Nalgonda, Ranga reddy district, Medak and Hyderabad were selected. Warangal, Karimnagar, Mahaboobnagar, Khammam districts have been excluded owing to the resource constraints.

Identification of the women entrepreneurs was done having generated a list of beneficiaries of income generation activities scheme from each district. This list consisted of beneficiaries who were individually and as groups utilizing the schemes. Having generated four lists of the beneficiaries for four districts each, a stratified disproportionate random sampling technique was utilized for the selection of the samples. 50 women from each district were selected. Thus, in all, 200 women participated as presented in table 1. All these women who own and manage small units include those who are categorised as created or pulled entrepreneurs (Das, 1999).

TABLE 1: SAMPLING SIZE OF BENEFICIARIES OF IGA SCHEME BY DISTRICT

Sno	District	Frequency	Percentage
1	Nalgonda	50	25.0
2	Ranga Reddy dist	50	25.0
3	Hyderabad	50	25.0
4	Medak	50	25.0
	Total	200	100.0

Interview method was considered as almost all of the women were either illiterates or had primary level of education. Secondly structured interview schedule was prepared. The schedule consisted of several sections covering aspects like profile, details regarding project, entrepreneurial activities, problems and prospects. Data collected from them were processed and cross tabulation was made to present

the results of the study. Since this study focused primarily on the problems of these women other issues of the lives of these women are beyond the confines of this study.

5. Profile of Women Entrepreneurs

The average age of the women is 27.86 years with standard deviation of 5.95 years. A large majority of them were Hindus (92 percent) with few of them being Muslims and Christians. Nearly half of these women have studied upto matriculation (49.5%), followed by nearly one fourth of them who are either college educated (23.5%) or illiterate (21.0%). Half of them are from rural areas (50.0%). a little over one third (36.0%) are from slums and the remaining 14 percent of them are from urban areas.

As regards their trade activities, nearly 20 percent of them were involved in running general stores, followed by those involved in making and selling cloths, chappal, chilly powder, and tailoring, ready made garments. A more detailed picture of their trade could be seen in table 2.

Table 2: TYPE OF TRADE OF THE RESPONDENTS

Sno	Trade	Frequency	%	Sno	Trade	Frequency	%
1.	Ayurveda	2	1.0	27.	Garments	5	2.5
2.	Bangle Shop	4	2.0	28.	Gen Engineering	1	.5
3.	Battery Repairs	1	.5	29.	General Store	37	18.5
4.	Beauty Care	1	.5	30.	Grinding	1	.5
5.	Beauty Parlour	4	2.0	31.	Ice Candy	1	.5
6.	Book Binding	1	.5	32.	Ladies Emporium	5	2.5
7.	Book Shop	1	.5	33.	Lead Acid	1	.5
8.	Book Stationary	6	3.0	34.	Leaf Plates	4	2.0
9.	Brick Making	1	.5	35.	Leather Works	1	.5
10.	Card Board Making	1	.5	36.	Matching	1	.5
11.	Chappal Making	17	8.5	37.	Mini Dairy	5	2.5
12.	Chilli Powder	2	1.0	38.	Oil Mill	2	1.0
13.	Cloths	18	9.0	39.	photocopying	3	1.5
14.	Coffee Powder	1	.5	40.	Poultry	1	.5
15.	Consumer Electricals	1	.5	41.	Ration Shop	1	.5
16.	Cool Drinks	1	.5	42.	Ready Made Garments	12	6.0
17.	Cycle Taxi	1	.5	43.	Saree Center	2	1.0
18.	Dairy Parlor	5	2.5	44.	Saree Rolling	1	.5
19.	Dairy Farm	2	1.0	45.	Saree Making	1	.5
20.	Designing	1	.5	46.	Screen Printing	1	.5
21.	Electrical Shop	5	2.5	47.	Tailoring	17	8.5
22.	Fair Price Shop	1	.5	48.	Tea Shop	1	.5
23.	Fancy Store	5	2.5	49.	Textile	2	1.0
24.	Fertilizers	1	.5	50.	Vegetables	4	2.0
25.	Flour Mill	2	1.0	51.	Video Graphy	1	.5
26.	Foot Wear	3	1.5	52.	Vision Mixing	1	.5
				Total		200	100.00

It is evident from the table that a good number of women are involved in operating general stores (18.5%), followed by those who are involved in cloth training (9%), tailoring (8.5%), chappal making and selling (8.5%) ready made garments (6%) and book stationary shops (3%). The remaining are in various trades like selling vegetables, bangles and fancy items, dairy products, electronic goods etc. one

interesting trend that could be noticed from this table is that the range of trades, the women in Telangana state involved dealing with products and services which fall in the traditional trades lines to modern trades involving selling electronic gadgets, fancy items, etc.

6. Results and Discussion

Women entrepreneurs are assumed to experience many problems while operating their enterprises and while selling the goods/services made in their project. Therefore, we wanted to know all of such problems

in detail. Thus, such details are presented in the section

7. Problems in Running the Enterprise

Evidences from previous research studies reveal that women entrepreneurs experience many problems while operating their enterprises and while selling the goods/services made in their enterprises. The women entrepreneurs were asked the question "What are the constraints in running the enterprise?", to which they gave varied answers. Data in this regard are cross tabulated according to their districts and presented in the table 1.

TABLE 1: PROBLEMS ENTERPRISE BY THE DISTRICTS

Problems	Nalgonda	Ranga Reddy Dist	Hyderabad	Medak	Total
1. Lack of fixed capital	4 (22.2)	5 (27.8)	6 (33.3)	3 (16.7)	18 (9.0)
2. Lack of working capital	3 (25.0)	2 (16.7)	3 (25.0)	4 (33.3)	12 (6.0)
3. Lack of skills	3 (20.0)	2 (13.3)	6 (40.0)	4 (26.7)	15 (7.5)
4. Lack of adequate knowledge	6 (30.0)	7 (35.0)	3 (15.0)	4 (20.0)	20 (10.0)
5. Raw material process problems	3 (20.0)	2 (13.3)	5 (33.3)	5 (33.3)	15 (7.5)
6. Poor marketing problems	4 (33.3)	3 (25.0)	2 (16.7)	3 (25.0)	12 (6.0)
7. Drop in demand	5 (33.3)	3 (20.0)	4 (26.7)	3 (20.0)	15 (7.5)
8. Interference of household work	4 (23.5)	4 (23.5)	5 (29.4)	4 (23.5)	17 (8.5)
9. Lack of security for being woman	2 (13.3)	5 (33.3)	3 (20.0)	5 (33.3)	15 (7.5)
10. Lack of independence	5 (27.8)	3 (16.7)	4 (22.2)	6 (33.3)	18 (9.0)
11. Lack of confidence in decision making	6 (25.0)	8 (33.3)	6 (25.0)	4 (16.7)	24 (12.0)
12. Sex discrimination	5 (26.3)	6 (31.6)	3 (15.8)	5 (26.3)	19 (9.5)
Total	50 (25.0)	50 (25.0)	50 (25.0)	50 (25.0)	200 (100.0)

7.1. Lack of fixed capital : A fixed capital is designed to remain unchanged irrespective of the level of activity actually attained. Here the purpose is not comparing performance of one entrepreneur from other or over her own business, but to find any regional variations and their impact on the women. As regards the problem of lack of availability of fixed capital, it has been found that one third of women entrepreneurs reported such problem are in Hyderabad (33.3%), followed by a little over one fourth of them in Ranga Reddy district (27.8%). Nearly one fourth of them belong to Nalgonda (22.2%). The remaining of them is from Medak (16.7%).

7.2. Lack of working capital : working capital is the excess of current assets over current liabilities. This helps women in using cash to acquire inventories including raw materials to pay for overheads and to

pay wages to convert raw material over time into finished goods and services. Women entrepreneurs should receive more cash at the end that it pays out during the cycle of working capital. As can be seen from the table, one third of women in Medak (33.3%) reported that they have lack of working capital more than their counterparts in other districts like Hyderabad (25%) and Nalgonda (25%). Interestingly, the women in RRD (16%) seem to have fewer problems with regard to lack of working capital.

7.3. Lack of skills : entrepreneurial skills are special abilities acquired by women which help them in their day to day trade activities thereby making them effective in their operations. Lack of skill incapacitates these women from carrying out their roles effectively. As it is evident from the table, a large number of women in Hyderabad (40.0%) reported that they have

lack of skills in running their business. Similar opinion follows in case of women in Medak (26.7%), Nalgonda (20.0%), and RRD (13.3%).

7.4.Lack of adequate knowledge : knowledge about the business, markets, products, operations and the other aspects of entrepreneurship is fundamental for women to set up and run their units of business. It is evident from the table that a little over one third of women in RRD (35.0%) reported that they lack adequate knowledge in running their unit, followed by women from Nalgonda (30.0%), Medak (20.0%), and Hyderabad (15.0%).

7.5.Raw material process problems the problem of raw material process is very critical in production of goods. What is meant in this context is that in any manufacturing of the products, the process of such manufacturing determines, the quality and durability of the products, otherwise, the process problems will reflect in the finished goods. Thus, it was found that one third of women in Hyderabad (33.3%) and Medak (33.3%) reported to have experienced process problems. Only few of them in RRD (13.3%), and Nalgonda (20.0%) reported such problems.

7.6.Poor marketing as problem : By and large, poor marketing as has been a problem among many small entrepreneurs. There are in the form of price estimations of their goods or services, taking on the competition etc. it could be noticed from the table that one third of the respondents (33.3%), in Nalgonda, followed by one fourth each from RRD (25.0%) and Medak (25.0%) stated that they have experienced marketing problems.

7.7.Drop in demand : many entrepreneurial activities like very attractive and catchy in the beginning. Such activities seem to exist until the demand for them also exists. The day such demand drops, the entrepreneurial activities also cease to exist. Therefore, the women entrepreneurs were asked to comment on any drop in the demand for their products or services. It was found one third of women in Nalgonda (33.3%) said that there is a drop in demand for their products, followed by women from Hyderabad (26.7%). Interestingly, an equal percentage of women each in RRD (20.0%) and Medak (20.0%) also are of the similar opinion.

7.8.Interference of household work : one peculiar problem with the women entrepreneurs in the rural areas is that they have an equally important role to play in their families in the form of taking care of the household work. It is interesting to note from the table that a little over one fourth of women in Hyderabad (29.4%) reported that they experience the interference of household work with their business. Surprisingly, there are similar number of them each in Nalgonda (23.5%), RRD (23.5%) and Medak (23.5%) also of the same opinion that their household work interferes with their business. Thus, it could be further said that the Hyderabad women are more in number experiencing the said problem than their counterparts in other districts.

7.9.Lack of security for being woman : Yet another peculiarity of women entrepreneurs in the rural areas is the personal security problems as opposed to the women in cities. Interestingly, it could be seen from the table that there are more women suffering the problems of security in RRD (33.3%), and Medak (33.3%). It has been found to be the least as can be observed from the percentage of women in Hyderabad (20.0%).

7.10.Lack of independence: Concept of independence reflects the women experiencing the family members influence on her decision making in life in general and in her business in specific. Therefore, if family members influence is more, women are constricted of their own freedom to take initiatives in her business even though they are creative and innovative. It could be seen from the table that more women in Medak (33.3%) reported that they lack independence in their entrepreneurial lives than the women in Nalgonda (27.8%), Hyderabad (22.2%). The least in number are the women in RRD (16.7%).

7.11.Lack of confidence in decision making : Confidence in decision making depends on the educational qualifications and the experience acquired by the women entrepreneurs in their business over time. Women in rural areas may lack confidence owing to lack of adequate education and experience to run their units as they are encouraged by the income generation schemes of the government and NGOs. It is found from the table that more women in RRD

(33.3%) said that they lack confidence in decision making in their daily work than those who are in Nalgonda (25.0%), Hyderabad (25.0%) and Medak (16.7%).

7.13. Sex discrimination : there are still the evidences of women being discriminated in many walks of lives. One such problem is the business. When women entrepreneurs were asked about sex discrimination in their business areas, it was found that more women in RRD (31.6%) reported that they experience sex discrimination than others in Nalgonda (26.3%), Medak (26.3%). It the least as experienced by women in Hyderabad (15.8%).

8. Implications

There is a need to evolve implications for the development of entrepreneurship programme partnered by both the government and the non-government agencies. Secondly, there is also a need for developing implications for Training of these women at the grassroots by various entrepreneurship development institutes in the country.

As regards programme development,

The program should focus on

- a) identifying and selecting the right type of entrepreneurs rather than beneficiaries motivated to obtain subsidy from government;
- b) developing entrepreneurial behaviour /qualities to ensure better management of the unit;
- c) linking viable projects with timely supply of production/raw material and marketing;
- d) preparation of project plan best suited to the entrepreneur concerned and the area in which the project is to be set up;
- e) Equipping the entrepreneur with managerial competence so as to ensure that, unit runs smoothly.
- f) Follow-up and supervision to ensure that if the unit faces problems, the nature and the impact of the problems are immediately identified and appropriate solution be sought.

From the above discussions of the results, the following implications for training have been drawn.

1. It is the responsibility of the development institutions to develop a master plan that could guide the women entrepreneurs in their ventures. Help them to draw a basic plan of a start-up period plus one year plan. Besides provide knowledge support and quite likely other services.
2. Help them fill a known need or known requirement for a product or service in the market. This is very tough challenge since their customers are by and large from their respective districts and villages, understanding their needs is not as easy as understanding the needs of urban markets.
3. Help them have on hand or readily available source of adequate financing to correspond to twice the projected loss period plus one year. Since their entrepreneurial competencies are comparatively not adequate, therefore, support from developing organisations is quite needed.
4. Help them research area to get facts, no opinions, and have a market plan for each month of the start-up period plus one year. Again, the NGOs can provide them with necessary support in the form of assessing the markets, needs of the customers and help them about market penetration.
5. help them prepare a profit and loss statement, a balance sheet and a statement of cash flows for each month of the startup period plus one year though it maybe little difficult but somewhere it should begin. It is better to begin in the initial stages. These ones are basically for the understanding of the women entrepreneurs. Though these are not easy for them to understanding, but eventually they should be taught to understand them, as such statements provide information for sustainability of their units.
6. help them select an advisory panel of experienced, knowledgeable associates at the very beginning to advise and approve all actives, plans, and reports. This is very important since such advises

will help them in real time, prevent mistakes and learn to be productive. Advisory panel members should be voluntary in their support since encouraging such women is more of altruistic purposes.

7. Help them hire only those who are best qualified and experienced for their specific duties, and keep the number to a minimum according to the needs of the company. Make a monthly chart of needs for start-up plus one year. Sometimes, relatives, and friends cannot be denied but help women to ensure at least such recommended one have sufficient skills and also clear descriptions of jobs.
8. Support them when they panic or become over confident because of losses or unexpected profits. Help them rework loans for at least a year in advance. Most of the modern business have become extinct because of complacency is nice it is a human tendency that reflects in business practices. Therefore, they should be provided with cases of such complacent companies that have become extinct.
9. Help them make rolling forecasts of costs, sales, losses and profits one year, two years, and three years four years and so on.
10. Help them listen to and seek the employees' ideas knowledge and help to improve the areas in which they can help and to which they can contribute.

9. Conclusion

It is clear from the table that in Nalgonda district, one third each of the beneficiaries either said poor marketing problem or drop in demand than others. Whereas in R.R. District, more than one third each, of the beneficiaries, either said lack of adequate knowledge or lack of security of being women than other.

In Hyderabad district, one third of the beneficiaries said the raw material process problems was the major constraint than others.

Lastly, in Medak district, one third each of the beneficiaries said either raw material processing problems or lack of security of being woman are the constraints.

In conclusion of the above discussions, it is clear that government of India is making every effort to help women in every sphere of life. It is also taking steps to ensure proper planning, implementation and monitoring of development programs, enabling the benefits of these programs reach the deserving beneficiaries. However, proper planning alone does not ensure the success of any development program. The pooling together of efforts of various agencies, working in the same area with similar objectives of rural development (including women) is essential, to improve the chances of success. Therefore, convergence of various development schemes (projects) under SGSY, including its links and interactions with other agencies, may enhance the progress of rural women and their development in general. Moreover, training institutions also should gear their efforts towards enabling women to surge further in their entrepreneurial efforts and emerge successfully. Women in particular may benefit from this progress, as this convergence of programs will help to reduce unnecessary dispersion and underutilization of resources. Considering the concern regarding women, positive changes are expected to take place in the lives of Indian women in future. However, we are yet to see what the situation of Indian women will be in the ensuing century. With additional impetus to the participation of women in all facets of social life including political structure, besides the economic structure of the society, their social status will improve on par with men.

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