
UNIT 11 SUCCESSFUL WOMEN ENTREPRENEURS- CASE STUDIES

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11.1 INTRODUCTION

This Unit brings the Case Study of successful women entrepreneurs. The cases are drawn from different parts of the country. Documenting successful women entrepreneurs and disseminating the same is very important to encourage the budding entrepreneurs. Certainly the cases mentioned in this Unit will very encouraging for the learners. After completing M.A in Gender and Development studies, learners may opt different career. Some may become gender trainers. During training workshop, they can share these cases to encourage the participants.

11.2 OBJECTIVES

After studying this, you would be able to

- discuss life narratives of successful entrepreneurs;
- examine the factors contributing to become successful entrepreneur; and
- analyze the role of different institutions to encourage women to become entrepreneur.

11.3 CASE STUDY 1 --AN EXPERIENCED WOMEN ENTREPRENEUR

Mrs KKK, hails from a very poor family background, had no formal education, and is about 80 years of age at present. She is honest and sincere in whatever she is doing. She is a very industrious person since her childhood. She likes to go to the markets (Haat) (weekly market) in different villages which sometimes are as far as 20-30kms to do trading various products including rice, different varieties of fruits and soaps.

During this time, she learnt how to communicate with people and started building good relationships with regular customers and suppliers. She met many other great businesswomen and men at those times and made friendship with them. She worked so hard that very soon she became quite rich and able to support her family easily.

When she got married, she also got herself involved in agriculture, and produced lots of vegetables. She got considerable acres of land and hence was able to supply to various markets in plenty. She had several labourers and got them easily because of her earlier connections with many people from different villages in her earlier years. After 10 years of her work in agriculture she shifted her business to some construction and transport works, and invested in her first automobile, an old truck which in those days they called a 'Dok Truck'. It helped her in various ways and especially in carrying agricultural produce in those days.

Later she bought a Jeep; again this had helped her in going from one village to the other. Due to her industriousness, she proved once again by making the transport business a success, and bought a short bus which was available at that time and an Ambassador car. This experience made her realize that business was profitable and she bought some more vehicles including buses and ambassadors which were better than the earlier ones. Lack of competitors in those days had brought her huge profits. Mrs KKK never took a loan or any financial support from anyone or even from the bank in those days since she believes that it is only hard work and living a simple and economical lifestyle is adequate to help oneself financially. Although the transport business later went down since the Supreme Court order to ban deforestation, she was not discouraged by that and in fact, she availed many other new opportunities and now her businesses include a general store and real estates.

She mentioned a few things which are the most inevitable constraints; finance, ill-health and pregnancies. Other constraints she mentioned were employees not being loyal towards work, transportation cost are very high, competition is increasing, inflation, marketing the products and difficulties in getting customers, maintenance of business, retaining of employees. Being illiterate, she has to depend on somebody to translate whatever is written on paper. However, these problems were overcome with experience, hard work, patience and family support. Instead of being a disadvantage, matriliney has enabled Mrs KKK to exploit the greatest opportunity in being a successful entrepreneur. It has created in her the ability to be responsible, to be strong, to fight, and to foresee things.

(This Case Study is drawn from Sairabell Kurbah, Role of Women Entrepreneurs in the Economic Development of Meghalaya: A North Eastern State, India , International Journal of Engineering, Business and Enterprise Applications (IJEBA), IJEBA 13-156; © 2013, IJEBA 2013 www.iasir.net)

11.4 CASE STUDY 2: SOCIAL ENTREPRENEURSHIP AND RETAIL BUSINESS

Big group, but from a Kolkata-based enterprising woman - Aparna Banerjee. An Alumni of the retail chains like Reliance Fresh, Spencer's and Big Bazaar have competition. Not from a rival business prestigious Xavier Labour Relations Institute (XLRI) in Jamshedpur, Bihar. Banerjee, 36, retails her goods under the name of Project Sukanya.

Interestingly, the goods are not sold from huge showrooms, but from 54 roadside mobile kiosks, manned by 141 women who work in shifts. Another 3,500 women directly benefit from this project by making products such as handicraft items, edibles like 'papad' (wafer thin potato/rice paste snacks), pickles and jams. Packaged spices and ready-to-eat lunches are also sold. And in the coming six months another 500 'bou carts' (women carts) would be deployed across 18 districts, again manned by women.

"When I got the idea for these mobile kiosks, my first step was to finalise the design and patent it under the Intellectual Property Rights Act. The Project Sukanya retail chain is also patented," says Banerjee. The project was the result of extensive research based on material gathered from 62 villages across India during her studies on Anthropology at Calcutta University.

"I did my MBA in Logistics and Supply Chain Management from XLRI and realised during that time that I wanted to become a social entrepreneur. I then did a course in Anthropology

to get a grip on human rights. I realised that women need financial independence to get freedom from restrictions, abuse and social taboos," says Banerjee, who struggled to complete her studies under great financial constraints.

Banerjee realised that marketing was the bottleneck of all small-scale enterprise and blocking cash within a supply chain was not advisable. "I found that retail was the only option. But setting up huge retail space was beyond my capabilities. I hit upon the mobile kiosk idea and worked on it for two years, getting all required permissions and licences to place them on the roads. No loophole was left open. The carts are manufactured at our own unit," she adds.

When Banerjee sent her pilot Project Sukanya to the Prime Minister's Office (PMO) in 2005, the PM encouraged her to go ahead, assuring assistance in case of hurdles. The then Chief Minister of West Bengal, Buddhadeb Bhattacharjee, also instructed his secretariat to offer support.

The attractively designed sleek kiosks, which are placed at most major crossings in the city, easily catch the eye. The apron-clad women manning them are polite and knowledgeable about the products. Kakoli Das, 24, is one of the smiling faces at the Rashbehari kiosk. "We don't have any problems with the police regarding parking of our kiosk. Our paperwork is watertight. The customers, too, are friendly. We get repeat clients on a regular basis now."

The turnover for the Project, which started rolling in early 2007, has already reached Rs 10.5 million (US\$1=Rs 39.9). The target was set for the year 2009 is Rs 500 million. Project Sukanya has a 20,000 sq. ft. common facility centre at Topsia. The rural, women who supply the products, come to here with their samples. The products are graded into three categories. Under A category, the product is immediately bought with a 10 per cent advance. For the B category products, Sukanya gives support for better packaging and then it is bought. Falling under the C category are products that have market saturation. Sukanya trains these women to shift focus to products that would have more market demand. The edible products are tested and certified by the central government's National Test House.

The success of the venture is obvious from the fact that several big retail chains have started making offers to buy out Project Sukanya as well as the patent for the mobile kiosks. "But I am committed towards my social responsibility. Rather than entrepreneurship, it is the

emancipation of women that is my primary concern. My venture helps several needy women take home a well-earned salary," says Banerjee.

All women within the project are, as Banerjee puts it "those in need of a livelihood". Jayanti Chatterjee, 49, from Baharu village in South 24 Parganas district, responded to one of the first advertisements placed by Sukanya in a newspaper and approached Banerjee for a job. A school dropout, Chatterjee had done menial jobs for over three decades and yet had managed to send her six siblings to school. However, they all went their ways once they were well settled, leaving her to cope with an ailing mother. Chatterjee, who is in charge of the Sukanya Tollygunge kiosk, today earns a regular Rs 3,000. She and her mother now reside in a rented one-room unit in Kolkata.

Swapna Dutta, 50, an urban poor, was dumped by her husband during the initial years of their marriage. She managed to educate her son up to higher secondary by doing odd jobs. However, when he secured admission to an engineering college, Dutta found herself helpless. The Sukanya project came to her rescue and she pays the tuition fee from regular monthly salary of Rs 2,800.

On the anvil for Banerjee is a rural initiative. Project Sukanya is set to adopt a village, offering alternative livelihood development. "There are many villages which have poor irrigation or flooding problems that restrict agriculture activity. I have approached the government for adopting one such village to set up the Sukanya Village Common Facility Centre," says Banerjee who adds, "It's a Chinese model for promotion of alternative employment. We would provide the infrastructure and training required for setting up the centre."

Sukanya is also set to spread its wings beyond West Bengal with 30 new outlets. Groups of needy women have already been identified in states such as Kashmir from where consignments of saffron and apples have already arrived to be sold from the mobile kiosks. Here too, it is women who are at the back and front ends of operations.

Reference : <http://smeworld.org/story/focus/msme-ministry-government-schemes-women-entrepreneurs-india.php>. Accessed on 31st may, 2014

11.5 CASE STUDY 3 --AN ENTREPRENEUR BY ACCIDENT

The story of Patricia Narayan, winner of this year's 'FICCI Woman Entrepreneur of the Year' award is amazing. She started her career 30 years ago as an entrepreneur, selling eateries from a mobile cart on the Marina beach in Chennai amidst all odds -- battling a failed marriage, coping with her husband, a multiple addict, and taking care of two kids.

Today, she has overcome the hurdles and owns a chain of restaurants. "I was always interested in cooking and passionate about trying out new dishes. But, the thought of becoming a business woman never came to my mind at all as I do not come from a business family. Both my parents were government servants".

But her marriage changed everything. Both the families opposed the marriage vehemently as her husband belonged to the Brahmin community; unfortunately her marriage did not work out as her husband was addicted to alcohol, drugs, etc. She could not bring him out of the addiction. As a young woman, she did not know how to cope with this and She was getting beaten up everyday.

Though my father, a very conservative Christian never forgave her, he gave her refuge when she had nowhere to go. She was thrown out with two very small children. It was a question of survival for her. She knew she should either succumb to the burden or fight. She decided to fight her lonely battle.

She did not want to be a burden for her parents. So, to be economically independent, she could only do what She I knew and what She liked. She started making pickles, squashes and jams at home. She just took a couple of hundred rupees from her mother. She sold everything she made in one day and that gave her confidence.

Reference: <http://business.rediff.com/slide-show/2010/jun/08/slide-show-1-from-50-paise-to-Rs2-lakh-a-day-success-story.htm> accessed on 31st May, 2014.

Check Your Progress Exercise 1

Note: i) Use this space given below to answer the question.

ii) Compare your answer with the one given at the end of this Unit.

1. Describe the Case Study of Women Social Entrepreneur

11.6 CASE STUDY 4-- LIFE JOURNEY

At 17, when most girls of her age were set to go to college for higher studies, she got married. But **Sarala Bastian** did not wish to just be confined to her house. She wanted to do something on her own. She wanted to be independent and carve out for an identify for herself. "My father gave me the initial capital of Rs 15,000 to start a business in 2004. I started a mushroom farm in my backyard," says Sarala. There has been no looking back since then.

Today, she is a successful entrepreneur in a field not explored by many. It has been an incredible journey for the 32-year-old Sarala. To add to her glory, she has been shortlisted for the prestigious Youth Business International (YBI) Entrepreneur of the Year award for 2009. YBI is a UK-based network established by Prince Charles to encourage young entrepreneurs. Ghada Ba-ageel of Saudi Arabia and Linet Indiazi of Kenya are the other two nominees in the female category for this year's award. The award will comprise a cash prize of \$1,000, a certificate and a medal.

Reference: <http://business.rediff.com/slide-show/2010/jun/08/slide-show-1-from-50-paise-to-rs-2-lakh-a-day-success-story.htm> accessed on 31st May, 2014.

11.7 CASE STUDY 5 - HORIZONS OF HANDICRAFTS: POONAM GUPTA

Any entrepreneur who wishes to set up a business of Handicrafts has to be ready to face a stiff competition but for Poonam Gupta, this was not a discouraging factor. She opted for this business because of her vast experience in the fields of silver ware during her job and the basic technical skill required, which she already possessed.

Coming from a family of engineers, Poonam Gupta got inclined to start her enterprise – P.G. Designs Pvt. Ltd. when she realized that if her own crafted product line of silver ware can make wonders in the company where she is working, she can undoubtedly build her own enterprise and take the product to the next level with her creativity and vision.

Soon after completing her MBA, Poonam joined as a Management Trainee at a company which was dealing in luxury business. Poonam has always been keen to take challenges and meet up to them. At her workplace too, she took up the challenge to create a new product line of handmade silver ware which was although very innovative, had to be started from scratch. Poonam gave in all that which was required to take the product further and under her supervision, the product expanded and she reached up to the position of Director in the company in 22 years of her job.

Poonam was not satisfied and she still had many dreams for the growth of silverware handmade products and herself as an individual. Unfortunately she got stagnant at a stage as there always are limitations of working as an employee. Poonam found an alternative to chase her dreams and decided to leave and make her own fortune as an “Entrepreneur”.

She chose to stick to the same product of silver ware of which she gained all round knowledge during her job. And therefore, conception and inception into business were little easy and well directed for Poonam. She started with an investment of Rs. 50 lakhs with her husband’s help and support. Her family was not much sure about her success and survival into business initially but her slow and steady business development made them sure that Entrepreneurial Poonam would prosper. Most of her business challenges were in way of competition and she had to struggle through tough competition to make an identity of her enterprise in the fields of silverware product. Poonam made up her mind, accepted all the challenges and competitions and kept going.

Today, technicians from abroad and the best institutes in design work for Poonam and is steadily expanding her business at national and international levels. As the products are handmade and Poonam has acquired hands on experience, she seldom faces any challenges in labour and technical issues.

Poonam says “The skills of making handmade handicraft products are vanishing from the market and I want to train more and more people on these skills. I prefer to train young people, more often those, whose parents are working with me and who certainly would have inherited these skills in them.”

Today, she employs more than 75 people at her firm. Poonam has seen both the sides of work as an employee and as an employer. She enjoys more being an employer; an entrepreneur. Her thinking pattern has changed and she feels more energetic. Her work draws her great self-satisfaction as more and more customers are recognizing and admiring her work.

For any individual be it a man or a woman, the most desired goal is to have his/her own identity and freedom. Poonam was successful both as an employee and as an employer but she feels more confident and accomplished being an entrepreneur. If a woman has complete confidence in the work and has the right knowledge, she will find identity and freedom.

Case study is drawn from Hina Shah, *Creating Enabling Environment for Women's Entrepreneurship in India*, Economic and Social Commission for Asia and the Pacific (ESCAP), South and South West Office, *Development Papers 1304*, May 2013.

11.8 CASE STUDY 6 - EDUCATOR AND ENTREPRENEUR: SANDHYA SITARAM

Sandhya Sitaram, the proprietor of Zeal Education and consultant to schools, has established herself so firmly that her clients know for certain that her quality of work is matchless in the field of training and education.

It is a success story that has its roots in early computer era when the computers were very new and very few could execute computer training with full stream; undeniably Sandhya was one of them! The idea of teaching her daughter through fun filled computer based softwares was the nucleus around which the present astounding business of Sandhya took place.

Sandhya Sitaram, a gold medallist (M.Sc. in Zoology) from Bangalore University, taught Zoology in MES College, Bangalore before shifting to computers and later into training. She wanted to continue her studies and do Ph. D but it became difficult for her after her marriage to Dr. Sitaram as she moved to Ahmedabad after getting married.

At Ahmedabad, she started reading computer books and she explored her interest towards computer programming. Sandhya started teaching computers and later worked in various organizations as a faculty/corporate trainer and trained many students/professionals in programming languages like C, C++, Visual Basic and others.

Sandhya joined the ICECD (International Centre for Entrepreneurship and Career Development) training to get a better understanding of management aspects, and during the training, the various projects of her co-trainees influenced her. She got motivated by their business plans. The idea of starting a commercial venture took shape in her mind. The teacher in her started thinking and she decided to start an educational firm. She soon started running the Prosoft Children's Computer Club and became a pioneer in the use of computers in Education for children.

After few years, her husband joined her as a co-partner and Sandhya's enterprise became a private limited concern. In spite of being a spouse of very famous Dr. Sitaram (a well-known mathematician) and running the enterprise together, Sandhya established her individual identity as a reputed Educator. Sandhya has just initiated a sister concern – Ignite. Under that

project, she has designed educational kits for schools. She is all set to expand this project and reach new heights of success.

She remarks “when women are settled in their family lives they must think of doing some constructive work instead of just being a homemaker.”

Sandhya already possessed the teaching skills in her but her success multiplied when she polished her entrepreneurial skills and gave a direction to her enterprise. Sandhya took up the challenge to create her own identity not for money but to give a reason to her life. Like Sandhya, there are many women who have many latent skills in them of which they are mostly unaware. What they require is self introspection and reflection. There is no age bar for any woman to become an Entrepreneur. Women should look within and within and explore their potentials.

Case study is drawn from Hina Shah, Creating Enabling Environment for Women’s Entrepreneurship in India; Economic and Social Commission for Asia and the Pacific (ESCAP), South and South West Office, *Development Papers 1304*, May 2013.

11.9 CASE STUDY 7 - WEAVING SUCCESS: PURNIMADEVI ONGBI

Shrimati R.K. Ongbi Purnima Devi wife of Shri R.K.Rebatinath Singh of Sagolband Bijoygovinda, Lairenjam Leirak, Imphal West, Manipur, India is a Proprietress of M/S. S.P.Embroidery Centre and was born on 1st February 1962.

Her story:

My father who was a carpenter and a part time manager (who manages local religious and customary ceremonial functions) died when I was very young, leaving my mother, two elder sisters, one elder brother and me. My mother who is the 2nd among three wives of my father was very neglected by my father. My illiterate poor mother’s difficulties in bringing up her children inspired me to start my enterprise. During rainy season when no jobs were available we were to starve and our father did not look after us ignited a challenge that women should be educationally and economically strong.

Luckily my husband also supported my opinion and helped me in every field. As soon as I finished my graduation in 1984, and due to my training from District Industries Centre (D.I.C.) in embroidery and also I stood 2nd in the training, I availed a good chance of being a beneficiary of government scheme – Prime Minister Rojgar Yojna 1995, and training in

Entrepreneurship Development Programme (EDP) under the auspices of North Eastern Industrial Consultant Ltd. (NECON).

People became to be attracted to the finished products of the firm especially designed for marriage and decorative purposes. A work force of three artisans found it hard to supply the demand of the customers and I very much wanted to increase my work force, and in such a crucial moment NECON, sponsored a training for twenty trainees and I was given a free hand to select the trainees. I selected 20 (twenty) girls from my locality for the training who are poor and orphan. From among them I again selected 12 (twelve) girls who are more efficient, artistic and sincere to work with me.

It is not a customary to keep servants in a Manipuri home. All the members of the family have to do their own work. And thus the work at home always got distributed and also whenever I was occupied with family responsibilities, my husband and workers looked after the enterprise in my absence. In this way I run my enterprise without much difficulty.

There were only three leading competitors in my enterprise. I try to be at top of them by grooming my workers and building good infrastructure for working. I try to deliver timely, neat and clean with exotic designs.

I started running a hostel in the first floor of my house where about twenty of my trainees and workers from far places are kept at free of cost.

Me and my husband concentrated on our venture and tried to generate more employment through our firm. Our aim was to generate more entrepreneurs in our field. Today one can easily see sign boards of embroidery shops in the nook and corner of the state.

I availed the enviable chance of being a member of the Jury in the State Level Yuva Kriti/ Exhibition organized by Nehru Yuva Kendra Sangathan (NYKS), Imphal. I was also selected as a trade expert for Embroidery in the Board of Examiners for conducting the All India Trade Test of Craftsmen (final) by the Labour Department, Govt. of Manipur. The unit received the prestigious “National Award 2009 “from Her Excellency, the President of India, Smt. Pratibha Devisingh Patil for Outstanding Entrepreneurship in MSMEs.

I feel, Government policies should be circulated in all the departments so that entrepreneurs don't have to go for unnecessary documents for example, embroidery units do not need Pollution No Objection Certificate. Likewise loans can be given without any collateral to the women entrepreneurs.

Due to much paper work and delay in the sanctioning of loans entrepreneurs usually become nervous and cannot concentrate to their work and plan. Banks and financial institutions

seldom understand that without loan from them entrepreneurs cannot grow. Working capitals should be provided at the minimum interest.

Handloom and Handicrafts enterprise is the most suited in the case of Manipur. There is very much scope and more women entrepreneurs are needed. Food & Fruit Industry has good future for women entrepreneurs. I am very happy if I can be an” **Inspirer** “to my all women friends.

Purnimadevi has been completely supported by her husband at all her stages of business, which if would not have been there, it could have been difficult for her to come this far. To run and continue a business smoothly, a married woman certainly needs a constant backup from her spouse. Also, there exist Government, MSME schemes and trainings for women entrepreneurs but unfortunately there is very little awareness and knowledge about these assistance schemes amongst women entrepreneurs in India.

Case study is drawn from Hina Shah, Creating Enabling Environment for Women’s Entrepreneurship in India, Economic and Social Commission for Asia and the Pacific (ESCAP), South and South West Office, *Development Papers 1304*, May 2013.

11.10 CASE STUDY 8 - AN ENTREPRENEUR WITH A DISTINCT ATTITUDE: GEETHA PREMKUMAR

Geetha Premkumar, had no business background whatsoever, before she made her debut as an entrepreneur in the field of UPS (Uninterrupted Power Supply) equipments. However, she had always harbored a secret desire to do something on her own. Since her childhood, her parents have continuously encouraged and motivated her to do everything with complete attention and full involvement and to take responsibilities. This backing helped her to evolve as a successful entrepreneur. Similarly after her marriage, she always received support in managing her responsibilities at home through her in-laws while she kept working hard for her enterprise.

She started her first job as a teacher and later on took up jobs in the field of computer/IT. Having very limited money and knowledge, Entrepreneurship was the only option which also allowed her to simultaneously fulfill her household duties. The desire to do something on her own motivated her to look around and explore gaps in the industry. She found Power Supply as an increasing issue in major industries. She instantly took up the challenge to manufacture and supply products in that range. Thus were laid foundations of Vector Indojanix (P) Ltd, which is now a well expanded unit having annual turnover of Rs. 5 Crore (At Vector

Indojanix (P) Ltd., they are offering different products in the categories of UPS, Stabilizers, APFC Panels, and Inverters).

However, no business can be set up without its share of problems and Geetha had to face financial constraints. She had to approach each and every bank for her finances as she had very limited capital initially. She ran from pillar to post without getting any favourable replies from them. At last, her constant efforts convinced them of her credentials as a good entrepreneur. The business has proved to be a salutary experience for Geetha. After being a successful women entrepreneur, the perception and outlook of others have been changed towards her and she is being seen with great respect.

She believes that for a woman, the work and family goes side by side and that is why she feels herself equally responsible in both the planes and is more comfortable running her business nearer to her home. She has managed all her domestic responsibilities without any support of maids and at the same time she was the bread winner of a joint family. All these years, she has had tremendous courage and strength for she balanced her personal and professional life in an appreciative way.

She feels that the skills and knowledge should be imparted to the coming generation and her generosity has prompted her to train them on this path. Apart from being a Business Woman, she is also giving services as an Entrepreneur Counselor at many schools, colleges and institutions her goal is to take entrepreneurship at a next level by guiding and motivating them towards Entrepreneurship.

In her view, the Legal framework and Policy Environment for Women Entrepreneurs in India can be further improved. The Indian typicality still looks women entrepreneurs as an unwelcomed breed in the mass of dominated men entrepreneurs and there still persists gender discrimination. She thinks that there are many opportunities in India for women entrepreneurs but not many women are coming forward because they are not willing to compromise with themselves. Also, today's generation is money minded and more comfortable in jobs than in business. They do not like to take challenges.

Geetha says that "It is a Social Service to give Employment to others and therefore more and more awareness and training programs are required to be conducted for women to be entrepreneurs. Her candid conviction and a piece of advice to all the women - "Work Constantly, Success will follow."

Geetha's entrepreneurial success testifies that any woman immaterial of her financial backups, if desires can start and run her own business provided, she employs her full potential, capabilities, willpower and strength in all the entrepreneurial activities. Geetha surely is a great inspiration to all those women who want to come forward and do something on their own as she never negotiated with her values and ethics even when she faced discrimination and unwelcomed gestures.

Case study is drawn from Hina Shah, Creating Enabling Environment for Women's Entrepreneurship in India, Economic and Social Commission for Asia and the Pacific (ESCAP), South and South West Office, *Development Papers 1304*, May 2013.

11.11 CASE STUDY 9- ELECTRONIC FRONTIER: SMITA JANI

Now, after fifteen years of earnest struggle, Smita has become the only woman entrepreneur in Gujarat to manufacture multimeters and ohm-meters. Her products have become a guarantee of safety and good quality. She plans to supply her products to many reputed industries directly and through dealers. Smita's edge possesses several appreciation certificates and awards for her commendable work from prestigious industrial institutions and media. In 2011, she was awarded Best Women Entrepreneur Award (Cash Rs. 1 lakh) by TAI, Bombay and she feels very proud about it.

Smita started her career as a worker in one of the electronics industries of Gujarat. Under her supervision came the unit where electrical multimeters were serviced. She worked there for a couple of years and gained experience in this field. Being an efficient worker, Smita could not satisfy her restless search for a challenge that stretched her interest of starting a service unit of multimeters. She resigned from the job and stepped out to do something on her own, in this same field. But Smita did not have the capacity to become self-employed because she was not clear about the prospects. She had lost her father, but her uncle motivated and supported her to go ahead.

This chain of difficulties did not lessen Smita's welled-up enthusiasm. After persistent attempts and not very supportive banker, Smita lost hope of getting a loan and with her own resource of Rs. 27,000 managed to set up a unit in a rented premise in a busy commercial area. The place proved to be one of the advantages for Smita. She has 3 people working with

her and she herself looks after technical work, purchase and dealing with clients. For her financial need she twice received micro credit loans from ICECD. She remembers that initially clients were not accepting her as Entrepreneur, especially since she was repairing and servicing electric motors, which is quite technical.

She adopts different techniques to deal with different clients and having learnt the tricks of the trade, she knows how much to charge from different customers. Her growth plans are also well-designed. She cashes on her contracts with big companies and clinches business from companies like Torrent Electricity Company, Ahmadabad, Electricity Company. The Chinese products in India market initially had poses challenges. But she continued with her good quality and service to clients and succeeded. She feels her products have the required market now and will have in future too.

Today, 50 year old Smita is a genial housewife, a grandmother, and a prosperous entrepreneur in the field of electronics. Her tailpiece advice to every prospective woman entrepreneur is “never let your low educational qualification dampen your enterprising inclination, for you too can succeed like me.”

She says, “I am not bothered about government support and in facts feels that in order to succeed all women should face some difficulties so they mature. Her advice to women is “Be practical, ask for information, go to market and have confidence.”

She proudly says that my whole family is in business; son, husband and daughter-in-law. So she says, “when women become entrepreneur the whole family becomes entrepreneur”. Son has separate business of mobile training and repairing. She is a faculty and motivator to entrepreneurship programme to promote more and more women to venture into business.

Case study is drawn from Hina Shah, Creating Enabling Environment for Women’s Entrepreneurship in India, Economic and Social Commission for Asia and the Pacific (ESCAP), South and South West Office, *Development Papers 1304*, May 2013.

11.12 SUMMING UP

In this Unit, we have seen case study of nine entrepreneurs drawn from different regions of the country. The case 1 talked about the 80 year old women and how she became successful. Even though she does not have formal education, she could able to reach as successful entrepreneur and tried different field like selling vegetables to running transport business.

One can learn qualities required to become entrepreneur from her story. Like her story there are cases of social entrepreneur giving livelihood to many women as well as story of accidental entrepreneur.

11.13 GLOSSARY

Social Entrepreneur: A person who pursues an innovative idea with the potential to solve a community problem. These individuals are willing to take on the risk and effort to create positive changes in society through their initiatives. Examples of social entrepreneurship include microfinance institutions, educational programmes, providing banking services in underserved areas and helping children orphaned by epidemic disease. The main goal of a social entrepreneur is not to earn a profit, but to implement widespread improvements in society. However, a social entrepreneur must still be financially savvy to succeed in his or her cause.

11.14 ANSWERS TO CHECK YOUR PROGRESS EXERCISE

Check Your Progress Exercise 1

1. Big group, but from a Kolkata-based enterprising woman - Aparna Banerjee. Alumni of the retail chains like Reliance Fresh, Spencer's and Big Bazaar have competition. Not from a rival business prestigious Xavier Labour Relations Institute (XLRI) in Jamshedpur, Bihar. Banerjee, 36, retails her goods under the name of Project Sukanya. Interestingly, the goods are not sold from huge showrooms, but from 54 roadside mobile kiosks, manned by 141 women who work in shifts. Another 3,500 women directly benefit from this project by making products such as handicraft items, edibles like 'papad' (wafer thin potato/rice paste snacks), pickles and jams. Packaged spices and ready-to-eat lunches are also sold. And in the coming six months another 500 'bou carts' (women carts) would be deployed across 18 districts, again manned by women. "When I got the idea for these mobile kiosks, my first step was to finalize the design and patent it under the Intellectual Property Rights Act. The Project Sukanya retail chain is also patented," says Banerjee. The project was the result of extensive research based on material gathered from 62 villages across India during her studies on Anthropology at Calcutta University. "I did my MBA in Logistics and Supply Chain Management from XLRI and realized during that time that I wanted to become a social entrepreneur. I then did a course in Anthropology to get a grip on human rights. I realized that women need financial independence to get freedom from restrictions, abuse and social taboos," says Banerjee, who struggled to complete her

studies under great financial constraints. Banerjee realized that marketing was the bottleneck of all small-scale enterprise and blocking cash within a supply chain was not advisable. "I found that retail was the only option. But setting up huge retail space was beyond my capabilities. I hit upon the mobile kiosk idea and worked on it for two years, getting all required permissions and licences to place them on the roads. No loophole was left open. The carts are manufactured at our own unit," she adds.

When Banerjee sent her pilot Project Sukanya to the Prime Minister's Office (PMO) in 2005, the PM encouraged her to go ahead, assuring assistance in case of hurdles. The then Chief Minister of West Bengal, Buddhadeb Bhattacharjee, also instructed his secretariat to offer support. The attractively designed sleek kiosks, which are placed at most major crossings in the city, easily catch the eye. The apron-clad women manning them are polite and knowledgeable about the products. Kakoli Das, 24, is one of the smiling faces at the Rashbehari kiosk. "We don't have any problems with the police regarding parking of our kiosk. Our paperwork is watertight. The customers, too, are friendly. We get repeat clients on a regular basis now."

The turnover for the Project, which started rolling in early 2007, has already reached Rs 10.5 million (US\$1=Rs 39.9). The target was set for the year 2009 is Rs 500 million. Project Sukanya has a 20,000 sq. ft. common facility centre at Topsia. The rural, women who supply the products, come to here with their samples. The products are graded into three categories. Under A category, the product is immediately bought with a 10 per cent advance. For the B category products, Sukanya gives support for better packaging and then it is bought. Falling under the C category are products that have market saturation. Sukanya trains these women to shift focus to products that would have more market demand. The edible products are tested and certified by the central government's National Test House.

The success of the venture is obvious from the fact that several big retail chains have started making offers to buy out Project Sukanya as well as the patent for the mobile kiosks. "But I am committed towards my social responsibility. Rather than entrepreneurship, it is the emancipation of women that is my primary concern. My venture helps several needy women take home a well-earned salary," says Banerjee. All women within the project are, as Banerjee puts it "those in need of a livelihood". Jayanti Chatterjee, 49, from Baharu village in South 24 Parganas district, responded

to one of the first advertisements placed by Sukanya in a newspaper and approached Banerjee for a job. A school dropout, Chatterjee had done menial jobs for over three decades and yet had managed to send her six siblings to school. However, they all went their ways once they were well settled, leaving her to cope with an ailing mother. Chatterjee, who is in charge of the Sukanya Tollygunge kiosk, today earns a regular Rs 3,000. She and her mother now reside in a rented one-room unit in Kolkata. Swapna Dutta, 50, an urban poor, was dumped by her husband during the initial years of their marriage. She managed to educate her son up to higher secondary by doing odd jobs. However, when he secured admission to an engineering college, Dutta found herself helpless. The Sukanya project came to her rescue and she pays the tuition fee from regular monthly salary of Rs 2,800. On the anvil for Banerjee is a rural initiative. Project Sukanya is set to adopt a village, offering alternative livelihood development. "There are many villages which have poor irrigation or flooding problems that restrict agriculture activity. I have approached the government for adopting one such village to set up the Sukanya Village Common Facility Centre," says Banerjee who adds, "It's a Chinese model for promotion of alternative employment. We would provide the infrastructure and training required for setting up the centre." Sukanya is also set to spread its wings beyond West Bengal with 30 new outlets. Groups of needy women have already been identified in states such as Kashmir from where consignments of saffron and apples have already arrived to be sold from the mobile kiosks. Here too, it is women who are at the back and front ends of operations.

11.15 REFERENCES

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11.16 QUESTIONS FOR REFLECTION AND PRACTICE

1. Discuss any cases of successful women entrepreneurs and examine how their life narratives will have impact on aspiring women entrepreneurs?