

**WOMEN ENTREPRENEURSHIP IN INDIA: A CASE STUDY OF *designz* BOUTIQUE OF
BHAVNA KIKLA**

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Abstract

Women entrepreneur represent a group of women who have broken away from the beaten track and are exploring new vistas of economic participation. Women endowed with high drive, creativity, innovation and those who are keen on achieving on their won are taking on the challenges of entrepreneurship. Women Entrepreneurs are known to bring creativity and innovative ideas, when it comes about starting and managing an enterprise. But along with the initiativeness and enthusiasm, women entrepreneurs do have to battle constraints before they actually start their own venture. This case is about a Women Entrepreneur in the City of Surat, an Asian city. This case depicts the journey of a Women Entrepreneur who started designing as her hobby, just for pleasure and passion. But this hobby was converted into money making proposition. The most important advantage of converting hobby into full time business is that the person already has great expertise and knowledge about the subject. As her business was growing, the financial loss of her husband in his business led him to join her business and ultimately become as the bread earner of the family. So, finally the duos are handling the business with proper demarcation of their roles and responsibilities.

Keywords: *Entrepreneurship, Women Entrepreneurship, Challenges, Opportunity*

INTRODUCTION

Today more and more women are breaking free from the gender specific traditional roles and venturing into the business world. Women entrepreneurship has become a strong driving force in today's corporate world. Not only are they able to equalize their dual duties of both entrepreneurship and resource multiplication, but they now comprise a major chunk of all businesses owned today. Women entrepreneurs create new opportunities in the entire business chain and, by bringing a fresh perspective to the business, also provide society with different solutions to management, organisation and business issues as well as to the harnessing of entrepreneurial opportunities. Women entrepreneurs are creating jobs, innovation and contributing to the GNP of various economies as much as their male counterparts. There is growing evidence that women are more likely to reinvest their profits /surpluses in education, their family and their community. The present case study justifies the above, where Bhavna Kikla started her journey of entrepreneurship as a passion but eventually became a reason for social and financial sustenance for her family.

LITERATURE REVIEW

Over the past few decades the role of women in business has dramatically changed. The percentage of employed women has increased in most countries. Yet the percentage of women holding management roles and participating in entrepreneurial activity is disproportionately low, the underrepresentation, underutilization and skewed distribution of female managers worldwide is neither coincidental nor random but rather a function of systematic cultural sanctions, educational barriers, legal restrictions and corporate practices (Moore & Buttner 1997, 9). But, as compared with total entrepreneurial activity rates for 29 countries participating in the 2002 Global Entrepreneurship monitor ; it was observed that female entrepreneurship rates are high in some countries (e.g. India, Brazil, Argentina) and low in others (e.g. Japan, Belgium, Russia). Women Entrepreneurship has been playing a pivotal role in terms of economic growth, employment generation and industrialization. Although the role of Women Entrepreneurship is different at different stages of economic development, their role is particularly important for developing countries (Chowdhary, 2011). Innovative means to level the playing field should be explored not only for the sake of equality but also because female entrepreneurs are a relatively untapped resource that could contribute to economic growth and stability (Mitchell & Seawright, 1995).

In spite of the role of women entrepreneurship in the economy, women entrepreneurs do faces many problems and challenges. The barriers facing women pursuing self-employment preclude the successful establishment and suitability of women-owned businesses (Brush, Carter, Gatewood, Greene and Hart, 2011). Studies show lack of venture capital established networks, management experience and technical competencies all contribute to the failure rate

of women-owned businesses (Birley, 1989; Hisrich, 1990; Lee-Gosselin and Grise, 1990). Recent research suggests poor self-perception of entrepreneurial competencies diminishes with increasing access to information and experience (Burke, FitzRoy & Nolan, 2002). Therefore many nascent female entrepreneurs actively seek opportunities to build entrepreneurial competencies prior to starting a business (Guerrero, 2009). Amartya Sen (1999) as cited in Pati, 2008, makes a compelling case for the notion that societies need to see women less as passive recipients of help and more as dynamic promoters of societal transformation, a view strongly buttressed by a body of evidence suggesting that the education, employment and ownership rights of women have a powerful influence on their ability to control their environment and contribute to economic development. The other challenges women entrepreneurs face is the challenge of finance for start-up of the venture. Bulsara (2007) states that for majority of women economic circumstance have made them break their traditional roles and venture out to seek ways to compensate their family economic needs. Such women when faced with complicated banking procedures, insistence on collateral, and the attitude of bankers they divert themselves to non-institutional sources of credit.

OBJECTIVES AND RESEARCH METHODOLOGY

The Purpose of the paper is to study the journey of one women entrepreneur and the challenges faced by her in the garment sector in the city of Surat, India.

With a view to conduct the research for the paper, research methodology is the most important aspect. For the purpose of the study, data was collected from primary and secondary sources. For Primary source, a descriptive and exploratory study approach was used for the study because why, how and what questions were posed (Yin, 1994 cited in Nawaz, 2012). For the case study personal interview was conducted. Interview guides were carefully prepared so that in-depth results could be achieved keeping the objectives in mind. Secondary data were collected using various published and unpublished sources. After the interview, the analysis of the case was done keeping the different factors like Social, Economic, Competitive, Facilitating and Locational mobility of the entrepreneurs.

A CASE OF *designz* BOUTIQUE OF BHAVNA KIKLA

Background

Women choose self-employment over other possibilities on the labour market, such as being paid or an unpaid family worker. Born in an extremely well off family of Surat, she was exposed to Hi-fashion early in life and she took to it like fish to water. However, her interests in fashion were not limited to her and family members benefit, but she wanted to further explore this exciting new world. With this clearly focussed mind, she after completing her commerce

graduation enrolled herself for a Diploma in fashion designing from NIPC (Surat). She then started putting her newly acquired skills to test by designing clothes and garments for her close circle of friends.

Business Opportunity, New Venture and Expansion

Entrepreneurial opportunities are not equally obvious to everyone, but the present case assumes significance that they are equally available to anyone with the knack and the where withal of searching for them. Opportunities themselves are unstructured, and the plusses and minuses of opportunities are largely dependent of idiosyncratic individual differences in perceptions due to experience, education and upbringing. Having tested the waters and gained valuable confidence, in 2001, Bhavna got a sewing machine and skilled craftsmen on hand; the bedroom balcony got converted to a workshop. There was no dearth of praise and orders started pouring in. However the commotion and the hurly burly movements in the residential areas started getting disapprovals from the neighbours. She then decided to shift the workshop/boutique to rented premises, at Jolly Arcade, one of the premium shopping complexes of high fashion streets of Surat.

In Feb 2002, Bhavna married and settled in the new life, the venture being given a slowdown. She revived the dormant venture and started once again in 2002 itself. This time with a renewed vigour, better strength of resources and planning. The workshop and boutique were now separated; she now started to cater to institutional buyers especially the mid-sized brands of Surat for preparing product-catalogue of sarees and dress material. She executed mandates for designing the catalogue for the following firms: Gopal Krishna prints, Ganga, Flora, Jay Vijay, Shiva, Karan overseas, etc.

Snapshot of Bhavna's Journey of Entrepreneurship

Perceived self-efficacy has been found to be positively related to the intention of starting one's own business and exploring new opportunities. In 2002, she started with one machine and over a period of time she has kept on adding to the capacities.

Table 1: Journey of the Women Entrepreneur

Year	Machine/empl oyees	Customers	Profit/Surplus
2002	1 machine, 1 employee	3-individual orders	monthly turnover USD\$ 170
2003	1 machine, 3 employees	exploring the bridal wear market	monthly turnover USD\$ 350
2004	4 machines, bigger workshop area and institutional buyers	Midsized brands of Surat	USD\$ 420 per month
2006	4 machines, bigger workshop area and institutional buyers	Midsized brands of Surat	husband joins her business as his factory is closed
2009	6 machines, bigger workshop area and institutional buyers	8-Institutional buyer 25-Individual customers	Turnover crossed USD\$ 2250 per month
2012	10 machines, 1 master, stitcher, help for cutting , packing		Monthly turnover USD\$ 2530
2013	12 machines, 2 master, stitcher, help for cutting , packing		Monthly turnover USD\$ 5041

Other Work/Responsibilities related to the Enterprise

Table 2: Responsibilities related to the enterprise

Outsourcing	Procurement of Raw Material	Functions
Hand embroidery	Surat: Chiffons, Net, Brochette.	The functional areas in the enterprise are clearly demarcated between the two core entities. <i>Bhavna</i> : Designing and Execution <i>Husband</i> : Sales and Marketing.
Dyeing	Ahmedabad: Cottons	
	Bombay: Embellishments	
		This enables the duo to exploit their core competencies to the hilt, at the same time avoid conflicts due to overlaps.

Challenges faced by Bhavna, the Woman Entrepreneur under Study

Women's entrepreneurship is both about women's position in society and the role of Entrepreneurship in this very society. Women are faced with specific obstacles (such as family responsibilities) that have to be overcome in order to give them access to the same opportunities as men. Also, in some countries, women may experience obstacles with respect to holding property and entering contracts. Increased participation of women in the labour force is a prerequisite for improving the position of women in society and self-employed women.

1. **Timely Assignment's:** The single biggest challenge, this dynamic young lady faces is of meeting impossible deadlines, in face of shortage of labour, cyclic nature of marriage seasons and festivals. The catalogue business demands long working hours and the pressure is explosive.

2. **Recovery of Payments:** The second biggest issue is of the payment cycle. All payments to the labour being weekly, the clients make payments after 60 to 90 days.
3. **Pricing Policy:** Other myriad issues which pester her are the appointment timings for individual customers (they do not agree to this schedule yet) and the pricing policy. Her female individual customers love to bargain but come up against a dead wall of fixed prices policy.
4. **Work Family Balance:** Women still have the major responsibility towards family and children, which means that they have fewer possibilities to be flexible with their day-to-day time management. Therefore they are more prone to start home-based businesses and they are also more likely to start part-time businesses.
5. **Labour Problems:** The fluid and fickle nature of the labour force, in addition to the different opportunities in other sectors has forced entrepreneurs like Bhavna, to compromise on productivity as well as shooting up of wages cost.
6. **Other Problems:** When comparing women's entrepreneurship (and employment in general) one cannot neglect the role of family policies because there are significant cross-cultural differences and women still have the main responsibility for raising children. The basic assumption is that a family-friendly policy has a positive effect on women's employment and self-employment because it allows women to more freely manage their time and still to have an active career. Indicators that are normally used are the level of public child-care, parental leave arrangements and other financial child related support.
7. **Sources of Capital:** Women entrepreneurs tend to fund their start up with different sources of funding, including "bootstrap" finances (personal money from savings and credit cards) and commercial loans. Today, not only are there more grants and bank loans available to women entrepreneurs, but there are also more diversity programs that specialize in providing seed funding to female business owners. However, despite the recent achievements, research shows that it still remains difficult for women to get access to seed funding. The business has expanded and flourished however financial management needs relook. She has not taken any bank loan, nor is there any marketing and advertisement. She does not participate in any fashion event or exhibitions.

Strengths of Bhavna, the Woman Entrepreneur Under Study

Bhavna's greatest strength is that she never compromises on quality and deadlines, which give her an edge over the competitors. More than depending on advertisement and marketing, she believes on mouth to mouth publicity. She and her companion have decided that all surpluses of the business be reinvested. She had a very clear vision for the exclusive garments she

wanted to design; she was very passionate about her designing for which she prefers to spend her time in the workshop with the stitcher and the master, rather than sitting in her plush office cabin.

ANALYSIS OF THE CASE

On the basis of analysis of the case developed on designz boutique, discussion (through scheduled interview) & literature review, the Conceptual framework for Women Entrepreneurship & the Challenges faced by them is as below:

Table 3: Conceptual framework for
Women Entrepreneurs & the Challenges faced by them

<i>Factors</i>	<i>Sub factors/According to the Literature Review</i>	<i>As Perceived by the Entrepreneur</i>
Social Factors	<ul style="list-style-type: none"> • Childhood • Background • Education • Religion • Community setup and cultural issues • Support from spouse/family/relatives/community • Social mobility • Work-Life Balance • Glass Ceiling 	<p>Well to do family-faced no problems</p> <p>Exposed to hi-fashion in early life-faced no problems</p> <p>Graduate, Diploma in Fashion designing-faced no problems</p> <p>Hindu- faced no problems</p> <p>No-faced no problems</p> <p>Initial reluctance from in-laws</p> <p>Yes- was difficult</p> <p>Yes- was difficult to manage</p> <p>No- did not face</p>

<i>Factors</i>	<i>Sub factors/According to the Literature Review</i>	<i>As Perceived by the Entrepreneur</i>
Economic Factors	<ul style="list-style-type: none"> Financial assistance from Institutional sources Accommodation in Industrial estate Attitudes of the government Encouragement from large business Labour conditions Raw material Size of the composition of market Lack of access to credit 	<p>No-did not take support</p> <p>Yes- was challenging</p> <p>No-not aware</p> <p>Yes- to an extent</p> <p>Yes- did face problems</p> <p>Yes- did face problems</p> <p>Yes- was challenging</p> <p>Yes- to an extent</p>
Competitive Factors	<ul style="list-style-type: none"> Potential Entrants Rivalry among existing firms Suppliers Buyers Substitutes 	<p>Yes- always there</p> <p>Yes- do exist</p> <p>Yes- pricing issues</p> <p>Yes- payments problems</p> <p>No- not really</p>
Facilitating Factors	<ul style="list-style-type: none"> Experience & training Arrangement of Finance Occupational & Geographical Mobility Lack of Risk Taking Capacity Lack of exposure to Business Environment Lack of Technological knowledge 	<p>Yes- had both</p> <p>Yes- to an extent</p> <p>Yes- to an extent</p> <p>No-took initiative</p> <p>No- was experienced</p> <p>No- not really</p>
Locational Mobility of Entrepreneurs	<ul style="list-style-type: none"> Resources Language Culture Nature of Enterprises 	<p>Yes- faced problems</p> <p>No- faced no problems</p> <p>Yes- to some extent</p> <p>Garment Industry- faced problems to an extent</p>

<i>Factors</i>	<i>Sub factors/According to the Literature Review</i>	<i>As Perceived by the Entrepreneur</i>
Other Factors	<ul style="list-style-type: none"> • Lack of Professional networks • Lack of exposure to business environment • Male domination Industry • Corruption 	<p>Yes- to an extent</p> <p>No- not really</p> <p>Yes-strongly male dominated</p> <p>Yes- certainly</p>

Social Factors

Social and Cultural norms influence children upbringing and society's differential views on the roles of men and women result in distinct experience for both genders at an early stage (Calas & Smirchich, 1989) as cited by Christopher Jay Walker in Female Entrepreneurship and Business Consortiums: Prospective Solutions for Argentina's Economic challenges (2001). But in case of the Women Entrepreneur in this case, Bhavna Kikla did not face nay problem related to cultural difference or discriminated view of parents towards girl child. She did went ahead to pursue the course of her interest in Fashion designing. Not only this, but her parents financial and emotionally supported her to start her business. Work –life balance is not a new problem for women, but the ever quickening pace of business today, whether in small companies or large corporations, requires even greater organization and sacrifice for female business leaders, Bruce Kellison (2002). Bhava also faced the problem of balancing between her work and her family. Initially, she faced many problems from her in-laws related to going out for work. But in Surat, commuting from one place to another is much easier as compared to metro cities. This helped her to balance her personal and professional life equally well.

Economic Factors

Dr. Shehla Akram (1999), founder of Women Chambers of Commerce in Lahore has also identified funds as a major issue of Women Entrepreneurs quoting from a study which showed that most middle level Women Entrepreneurs in Pakistan were financed by their own savings or borrowing from their relatives . A study from Nepal points out that all formal credit institutions seek tangible collateral for loans and that women are effectively side-lined from institutional credit since they have little access to inherited property (Acharya, 2001). In case of Bhavna, she did not face any financial problem. Initially her father helped to start the business and after marriage her husband supported her. Labour problems, specially the tailors, stitchery men were a great challenging job for her. Surat being textile hub, raw material was not a problem. Due to

the perception of long paper work and the attitude of the bank officers toward women entrepreneurs, Bhavna did not take any assistance from banking institutes or any other financial agencies, but she did agree towards the discriminated attitude of bank officers towards women entrepreneurs.

Competitive Factors

Fashion industry and especially Garment sector is an ever changing field. Fashion is time based and culturally situated in character, it is a combination of design and innovation and, as much, its qualities are context dependent and relationally, not absolutely, defined. The Fashion industry is a combination of the textile and mass clothing industries as well as those off fashion design and haute couture. This is an unwieldy amalgam, both unstable and subject to continual reformation, which is leading the evolution and dynamics of the contemporary fashion industry and the shifting boundaries of the mass and luxury markets. (Andy, Pratt et al., 2012) Surat being a textile hub and as more and more Women Entrepreneurs entering in this segment there is defiantly tough competition. Bhavna does face completion from potential entrants. The suppliers do exploit, and the buyers bargain to great extent

Facilitating Factors

Women on average have less access to education than men and have limited access to vocational and technical training in India. Due to family responsibilities Women Entrepreneurs are not able to facilitate training provided (if any) by the government or other Institutes. The social position of women may not allow them to have the same financial network as men and therefore “they cannot establish good relationships with bank and they face gender discrimination and stereotyping” (Nasser, 2009, p.227). Before starting her business, Bhavna did have work experience. As many studies have proved that mostly women take financial assistance from family, relatives or friends rather than through any financial agency. In the same way Bhavna took financial support from her family and friends. She did believe in updating herself to the latest fashions in Textile Sector. She regularly participated in seminars and exhibitions of her garments.

Locational mobility of Entrepreneurs

Cultural value of tradition is one of the major challenges faced by most Women Entrepreneurs. Many a times, women exhibiting her entrepreneurial prowess are presumed as wanting to take over leadership role of the husband. This challenges also surfaces in families where right from the childhood the male child is groomed on running the family business and whereas female child is usually left out of this entrepreneurial grooming process.

Other Factors

Canadian and Singaporean women used a series of networks to develop contacts in new markets and capture international sales, whereas the Irish women use networks as a support mechanism where they can gain knowledge and advice from fellow business owners (McClelland et al., 2005). Bhavna is not member of any network or any association related to Fashion Industry/Textile Sector in Surat. For Fashion designers in the Textile Sector, there is a pressure to create original designs cantered on an original style causes cut-throat competition. Bhavna did face the problem of corruption indirectly, where her designer just for few extra bucks copied and sold her design to the other designers.

CONCLUSION & MANAGERIAL IMPLICATIONS

As globalization reshapes the international economic landscape and technological change creates greater uncertainty in the world economy, the dynamism of entrepreneurship is believed to be able to help to meet the new economic, social and environmental challenges. Governments increasingly consider entrepreneurship and innovation to be the cornerstones of a competitive national economy, and in most countries entrepreneurship policies are in fact closely connected to innovation policies, with which they share many characteristics and challenges. Women entrepreneurship represents an important economic resource which, if more fully developed, could have a strong impact on economic development. First, the choice of becoming self-employed, second the gathering of resources in order to establish a new independent firm and thirdly the survival and performance of this new firm on the market. The present case assumes that changes in demand conditions (e.g. technological, market, demographic, political, institutional and cultural developments) create opportunities that are not equally obvious to everyone, but are discovered and exploited because some individuals have an advantage in discovering specific opportunities. This advantage is provided by these individuals' access to idiosyncratic information and resources, an advantage generated by their prior experiences and their position in the social networks. Finally, the world needs to unleash the power of women's entrepreneurship to make our economies and societies stronger and sustainable. Ironically, traditional measures of economic development and business performance do not often capture the true transformational benefits of these change inducing enterprises.

SCOPE OF FUTURE RESEARCH

The spirit of Entrepreneurship brings labour and capital together in the enterprise. It acts as a catalyst in the economic development of the country. This case study can be used as an example by women's who want to start their own ventures with a reasonable chance of risk. This study can be used by the researches in future, who are interested in the research of the

following: development of innovation and creativity, the charisma to attract the hidden potential and talent of women as entrepreneurs, the leadership of women entrepreneur to organize men and material for their production and can also be used for long term planning in the sector of garments industry.

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