

Women Entrepreneurs of India: A Case Study of Maheshwari Gramodyog's Owner–Opportunities and Challenges

Bommuluri Bhavana Rao

Assistant Professor

UPES, Dehradun

bbhavanarao@gmail.com

Abstract

This case study is a part of a three-part case study done for a larger research. It examines a woman entrepreneur's path within the framework of international trade. It explores the difficulties and possibilities faced by women entrepreneurs in India and looks at the current legal and legislative frameworks via a case-study analysis. The study identifies important gaps in gender-disaggregated statistics, loan availability, and gender-specific trade legislation requirements. The report emphasizes the necessity of gender mainstreaming and offers suggestions for empowering women entrepreneurs, promoting inclusion, and bridging gender gap in global commerce.

Keywords: women entrepreneurs, empowerment, gender disaggregated data, economic development, inclusivity, gender-specific provisions, gender-neutral laws

I. Introduction

The empowerment of women entrepreneurs in the realm of international trade is a critical aspect of economic development and gender equality. This research paper investigates the experiences of a successful woman entrepreneur while shedding light on the broader challenges and opportunities faced by women in this field. It also examines the existing legal frameworks and suggests policy interventions for a more inclusive and equitable international trade landscape. The case study presents the life and entrepreneurial journey of a woman from East Delhi who overcame significant odds to establish a successful business in the spice industry. Her story serves as a lens through which to analyze the socio-cultural and economic challenges and opportunities faced by women

entrepreneurs in India. It highlights issues such as lack of access to credit, gender biases, and safety concerns.

II. Research Methodology

Research Objective

The primary objective of this research was to explore the challenges and opportunities faced by women entrepreneurs in India, focusing on a case study of a successful owner of a masala company. The research aimed to provide insights into the socio-cultural, economic, and legal factors that impact women entrepreneurs in the context of international trade.

Research Design

This study will employ a qualitative research approach, specifically a case study design. Qualitative research is appropriate as it allows for an in-depth exploration of the experiences, perceptions, and challenges faced by the female entrepreneur.

Data Collection

Data was collected through in-depth interviews with the female entrepreneur who owns a masala company. The interviews were conducted using an interview schedule with open-ended questions. Additionally, the researcher gathered supplementary data from relevant documents and records related to the business.

Sampling

The researcher has used purposive sampling to select the key respondent for the case study. Given her extensive experience in the masala industry and her success as an entrepreneur, she is a representative case for this study. This case study is one part of a three-part research. The first part was an analysis of data collected from various government institutions. The research was published, and the findings suggested that gender-segregated data is not available to the government of India.

Data Analysis

The collected data was to be analyzed through thematic analysis. The researcher transcribed the interviews, coded the data, and identified

key themes related to the challenges and opportunities faced by the entrepreneur. The analysis categorized themes into social, cultural, and economic challenges and opportunities, as well as individual traits that contribute to success.

Ethical Considerations

Ethical considerations were addressed throughout the research process. Informed consent was obtained from the respondent, ensuring her privacy and confidentiality. The researcher maintained objectivity and avoided bias in data collection and analysis. Any sensitive information disclosed by the respondent was handled with care.

Timeline and Resources

The research timeline spanned approximately six months. The primary resources were access to the respondent for interviews, research materials (interview schedule, documents), and access to relevant literature and legal documents.

Expected Outcomes

The research was expected to provide a comprehensive understanding of the challenges and opportunities faced by women entrepreneurs in India, with a focus on the masala industry. The study also will contribute to the literature on gender disparities in entrepreneurship and provide insights for policymakers and organizations aiming to support women entrepreneurs.

Significance of the Research

This research is significant as it sheds light on the experiences of a successful woman entrepreneur in a male-dominated industry and highlights the socio-cultural, economic, and legal factors that affect women's participation in international trade. The findings can inform policy interventions aimed at promoting gender equality and women's economic empowerment.

Case Study

The researcher scheduled her first meeting with the respondent in March 2019 and conducted interviews using an interview schedule tool with

open-ended questions. She also recorded a series of interviews with the same respondent.

1. The respondent Mrs Maheshwari lives in East Delhi. She was married in 1984 and is over 60 years of age.
2. She comes from a lower-middle-class family in Hapur and lives with her father, mother, six sisters, and one brother. Her father did not have a stable income but she somehow struggled to finish her graduation.
3. After marriage in 1984 she came to Delhi and stayed in Delhi ever since with her husband and two children.
4. She was never in any full-time employment. She took training in Khadi for masala and papad making in the year 2003 when her husband met with an accident and became bedridden.
5. She had no choice but to do something for her family with a husband and her two young children who were born in 1985 and 1990 respectively.
6. Her children are both well settled and her son and daughter-in-law are living in the UK as engineers and her daughter is settled in Ahmedabad as an entrepreneur in exports herself.
7. Maheshwari started in the year 2003 after the respondent thought of setting up a masala unit after training from Khadi Gram Udyog. Khadi Gram Udyog is called Khadi and Village Industries Commission now and its head office is located in Mumbai.
8. The respondent underwent the training under a subsidy scheme of the commission for which she had enrolled herself in the same year that is 2003. To set up a masala unit she had nothing but a gold chain which she sold and got money for the raw material.
9. The respondent told the researcher that this was a big decision of her life and during those days there were no special schemes for entrepreneurs to avail loans and credit.

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10. She mortgaged the family flat at Patparganj took a loan of rupees 6 lacs and proceeded with setting up a unit in Samaspur Village in East Delhi.
 11. Control over family property was never an issue for her but she regrets that she had to mortgage her house. However, she also mentions that she owns three properties in Delhi and one in NCR today. She bought these properties herself but one in the name of her son and one in the name of daughter.
 12. She is planning to shift her residence to Greater Noida.
 13. Maheshwari Gram Udyog started with 5 to 10 products initially and now sells about 150 products all over Delhi and NCR in 35 outlets of MORE, Nafed, Sanchta, Air Force Canteens, and Khadi outlets including outlets in CP.
 14. They had a tie-up with Big Bazaar but it did not work well for them.
 15. The turnover of 2018-19 is estimated to be One Crore INR which is a jump of 20 percent over the previous financial year. The respondent was quite confident of it when she said this.
 16. As regarding expansion plans, the respondent said that she is talking to outlets in Punjab who had approached her herself, and in Allahabad, Kanpur, and Lucknow.
 17. She sees that there will be logistical problems as these outlets wanted to use smaller vehicles for transport but the respondent insisted on bigger trucks to deliver the products as she feared that the products would be damaged due to space issues in the smaller vehicles.
 18. The outlets have yet not come back with their revised proposal. So outside Delhi, Maheshwari Masalas are available only in outlets in Punjab. She also mentioned that it was not so easy to expand due to manpower issues as she feels that hired persons cannot do justice to the control and management of the business as she would do.

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19. Her husband who is older than her in age and who had met with an accident in 2003 sits in the factory these days as she is taking care of the marketing of the product and continuously meets people. Her children live out of Delhi and she mostly depends on labour for running her factory.
 20. She mentioned that to meet people she uses public transport to save travel costs.
 21. The respondent said she had a lot of family support and according to her otherwise she would not have been able to go for exhibitions in far-off places like Chandigarh for which she had to stay away from home and family for long periods, sometimes as long as one to two months.
 22. With staying out of the house till late at night to oversee the sales in the showrooms like Khadi in CP, she said that women are very unsafe even in central areas like Connaught Place where a couple of times men misbehaved with her by asking if she would accompany her for shopping etc.
 23. One senior manager in the same trade called her to the office in the evening when everyone left and she could sense something wrong and she immediately had to rush home. The next day onwards that person made some comments about how he waited for her but she did not come despite him asking her to come to his office.
 24. The Respondent was of about 45 years of age then. She mentioned some more incidents when she felt unsafe and this is possibly the reason that she felt that being a woman was a drawback in being an entrepreneur. She also mentioned rampant corruption and how those responsible for payments for her goods always asked for bribes to the tune of ten percent of her cheque amount.
 25. Sometimes she gave in and sometimes she fought. And when she fought, she faced harassment. During those years she was so scared of the people that she also fell prey to a newspaper advertisement which was a fraud and duped her of Rs. 15000.

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26. She attributes her wisdom to all that she learned by getting cheated in the beginning years of her entrepreneurship.
 27. For start Maheshwari Gram Udyog applied for a loan at the Bank of Baroda in 2003 under the KVIC subsidy scheme. She was told that she would not get any loan and that unless she had collateral, she could not approach the bank for a loan.
 28. She showed her flat in which she resided at IP Extension as collateral and a loan of 6 lacs and 25 thousand was disbursed, and this too not until she had met the General Manager of the Bank. She is paying her installments for this. The house is still in the bank's name.
 29. Regarding the unit where her products are produced, she said that she rented it for 6500 in the year 2003. Today she pays a rent of 28000 for the same area. She has 8 full-time women workers and three boys. She has about 7 to 8 temporary workers at any given point of time of which more are women.
 30. MGUL makes about 150 products today. Despite financial problems like cash flow issues, the unit is doing well. The products are registered and licensed as per the food safety standards of India and the respondent said that she knows the procedures about these.
 31. When the researcher asked the respondent about her expansion plans again, she mentioned that she is already 60 plus in age and would be difficult due to this though she was in perfect health, she had her apprehensions, including the fact that her kids are not going to continue with her work as they are in different professions.
 32. The second reason she gave was for exports she was fluent in foreign languages and has only workable English. Her main mode of communication is Hindi and therefore she feels that it might be difficult for her to carry on in the field of exports. She however was not averse to the idea of expanding to International Markets and knows reasonably well of the quality of the products required for exports.

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33. Regarding online business she tried selling her products on Amazon once but due to logistical issues like packaging single product for every single order, she did not go ahead with it as it required a lot of logistical infrastructure and of course money.
 34. She therefore confined her products of offline outlets only. Financial constraints were also mentioned by the respondent for exports to other countries.
 35. She said that though she knows that now loans and schemes are available for exporters, she also thinks that what is on paper turns different for people who are vulnerable like women when it is implemented.
 36. She says out of ten thousand applications about ten are selected and out of these ten, people who are known to bank managers or to anyone inside the system are about fifty percent. So, the loan disbursal rate is 10/10000.
 37. Digitisation had improved things but only at the middlemen level. Once processing is to be done, the officers responsible make it difficult for the common man.
 38. Regarding the drawbacks and benefits of technology, she said technology has only helped her and she never saw it as a drawback. She said that her product Bhuna Dalia is the first to show when one Google roasts Dalia and therefore it helps in marketing her products and the visibility of her products.
 39. Regarding the government schemes, the respondent said that the PM EGP scheme is a wonderful scheme. But as mentioned before, the beneficiaries do not benefit due to lack of education, and lack of awareness generation.
 40. She suggested that to improve the situation schools should have entrepreneurship skill training, and make people aware of these schemes from the school level.
 41. Regarding patenting she said she had never thought of patenting her products. When the researcher explained to her the benefits

of patenting, she said that she might think about it as she was not very aware of it.

42. The respondent also did not know anything about Special Economic Zones and the benefits she would have as an entrepreneur to run a unit from an SEZ. She however mentioned that she is happy with her current unit as she finds it difficult to even move to another State due to the logistical challenges.
43. Her proximity to wholesale markets for procurement makes it convenient for her to continue operating from XYZ Village in East Delhi.
44. However, she thinks that if there is access to transportation and the government provides better infrastructure in the SEZs she is not averse to the idea that a new entrepreneur could start a unit in SEZ, or someone who already has a unit could move there.
45. She is contented with the current factory in a Village in Delhi (East) and would at least for the time being not move from there.
46. The respondent is expecting to see Maheshwari Gram Udyog give more returns in the future as people have preferred her product to other popular brands on the shelves.
47. They are launching some new products soon.

Analysis of the Case Study

After coding the case study transcript, finding key indicators, and symbolizing them through a word or group of words, the researcher put them under different heads namely, social, cultural, and economic challenges and opportunities. Individual traits of the entrepreneur were also coded and put under push and pull factors for the personality requirements of an entrepreneur.

After putting all the codes in tabular form, the researcher gave the tables to three respondents from different fields including banking, research, and entrepreneurship, and received replies in the form of

handwritten marks assigned to the indicators. This was done to rank the indicators from the perspective of each challenge and opportunity faced by the woman to find the challenges and opportunities that would make a successful or unsuccessful entrepreneur.

The mean of rankings was taken to impute a number to each indicator. The tables are as under:

Social Challenges and Opportunities

Table 1

| Challenges | Rank |
|---|-------------|
| Never stepped out before | 2 |
| I felt overwhelmed by the sudden turn of events | 4 |
| Safety | 5 |
| Corruption | 3 |
| Age is seen as barrier | 1 |

Table 2

| Opportunities | Rank |
|---|-------------|
| Was in Delhi | 2 |
| Had a degree | 5 |
| Had access to institutions | 1 |
| Access to police machinery | 10 |
| Access to a good transportation network | 8 |
| Communication and Telephone services | 6 |
| Internet access | 9 |
| Customer base strong | 4 |
| Access to raw material | 3 |
| Access to labour | 6 |
| A good circle of contacts and peers | 7 |

Cumulation of Table 1 and Table 2

Table 3

| Social Challenges and Opportunities | Rank |
|---|-------------|
| Never stepped out before | -2 |
| Felt overwhelmed by the sudden turn of events | -4 |
| Safety | -5 |
| Corruption | -3 |
| Age is seen as a barrier | -1 |
| Was in Delhi | 2 |
| Had a degree | 5 |
| Had access to institutions | 1 |
| Access to police machinery | 10 |
| Access to a good transportation network | 8 |
| Communication and Telephone services | 6 |
| Internet access | 9 |
| Customer base strong | 4 |
| Access to raw material | 3 |
| Access to labour | 6 |
| A good circle of contacts and peers | 7 |



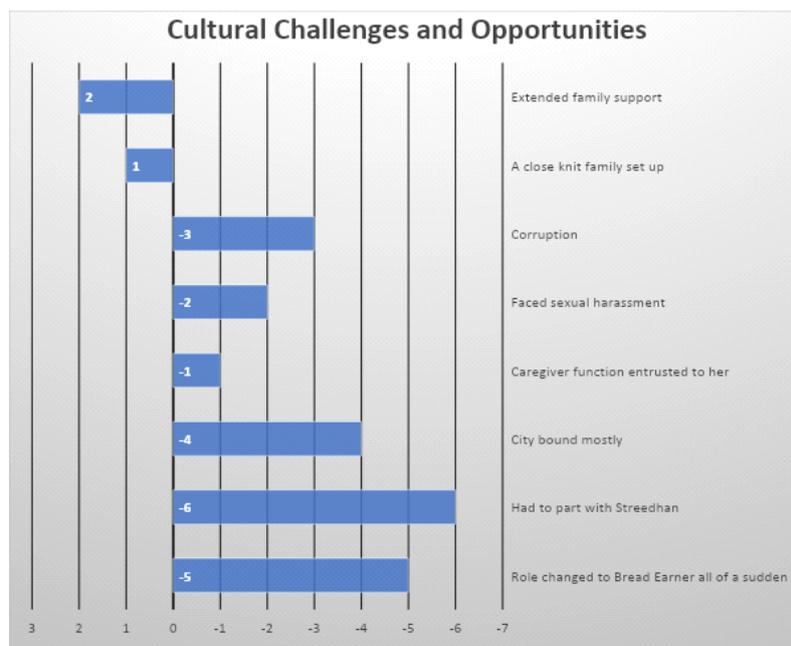
Cultural Challenges and Opportunities
Table 4

| Challenges | Rank |
|--|------|
| Role changed to Bread Earner all of a sudden | 5 |
| Had to part with Streedhan | 6 |
| City bound mostly | 4 |
| Caregiver function entrusted to her | 1 |
| Faced sexual harassment | 2 |
| Corruption | 3 |

Table 5

| Opportunities | Rank |
|----------------------------|------|
| A close knit family set up | 1 |
| Extended family support | 2 |

Cumulation of Table 4 and Table 5 gives the following figure



Economic Challenges and Opportunities

Table 6

| Challenges | Rank |
|-----------------------------------|------|
| Middle Class | 8 |
| Increase in competition | 4 |
| Credit crisis | 1 |
| Cash flow problem | 2 |
| Labour Issues | 3 |
| Lack of Managerial Personnel | 5 |
| Lack of Entrepreneurship Training | 6 |
| Lack of Management Skills | 7 |

Table 7

| Opportunities | Rank |
|--------------------------------|------|
| Property Owner | 1 |
| Days of NEP | 6 |
| Good Customer Base | 7 |
| Globalisation | 5 |
| Awareness due to Communication | 4 |
| Bank Loan Aailed | 2 |
| Subsidy from Khadi | 8 |
| City Unit | 3 |

Cumulative of Table 6 and Table 7

Table 8

| Challenges and Opportunities | Rank |
|-----------------------------------|------|
| Middle Class | -1 |
| Increase in competition | -4 |
| Credit crisis | -5 |
| Cash flow problem | -6 |
| Labour Issues | -7 |
| Lack of Managerial Personnel | -8 |
| Lack of Entrepreneurship Training | -2 |
| Lack of Management Skills | -3 |
| Property Owner | 1 |
| Days of NEP | 6 |
| Good Customer Base | 7 |
| Globalisation | 5 |
| Awareness due to Communication | 4 |
| Bank Loan Aailed | 2 |
| Subsidy from Khadi | 8 |
| City Unit | 3 |



Analysis of Individual Traits

Table 9

| Push Factors | Ranking |
|---|----------------|
| Emotionally Controlled | 4 |
| Knew crisis management | 1 |
| Enterprising | 2 |
| Learnt about schemes | 3 |
| Risk taker | 5 |
| Aware of the challenges and believes in finding solutions | 8 |
| Handled and confronted bad men | 6 |
| Frugal in spending | 7 |
| Investment oriented | 9 |
| Educated | 10 |

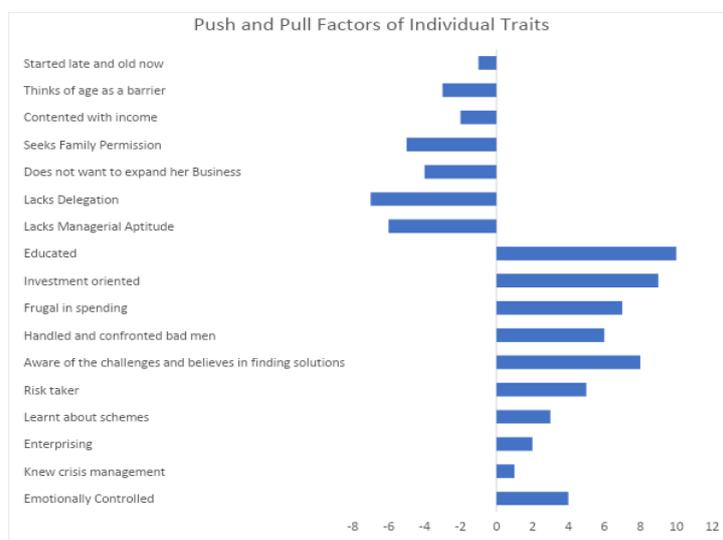
Table 10

| Pull Factors | Ranking |
|--------------------------------------|----------------|
| Lacks Managerial Aptitude | 2 |
| Lacks Delegation | 1 |
| Does not want to expand her Business | 5 |
| Seeks Family Permission | 3 |
| Contented with income | 4 |
| Thinks of age as a barrier | 6 |
| Started late and old now | 7 |

Cumulative of Table 9 and 10

Table 11

| Push and Pull Factors | Ranking |
|---|----------------|
| Emotionally Controlled | 4 |
| Knew crisis management | 1 |
| Enterprising | 2 |
| Learnt about schemes | 3 |
| Risk taker | 5 |
| Aware of the challenges and believes in finding solutions | 8 |
| Handled and confronted bad men | 6 |
| Frugal in spending | 7 |
| Investment oriented | 9 |
| Educated | 10 |
| Lacks Managerial Aptitude | -6 |
| Lacks Delegation | -7 |
| Does not want to expand her Business | -4 |
| Seeks Family Permission | -5 |
| Contented with income | -2 |
| Thinks of age as a barrier | -3 |
| Started late and old now | -1 |



Discussion

The case study of the woman entrepreneur of Maheshwari Gram Udyog reveals a complex tapestry of challenges and opportunities that women entrepreneurs face in India's international trade landscape. Her entrepreneurial journey underscores the resilience and resourcefulness required to navigate a male-dominated business world. The most significant challenge highlighted in this case study is the difficulty women entrepreneurs face in accessing credit. Despite the respondent's determination, she encountered resistance from financial institutions when seeking a loan. This difficulty in securing financial support can be attributed to various factors, including traditional gender biases, collateral requirements, and a lack of awareness among women about available financial schemes. Addressing this challenge is crucial for enabling more women to embark on entrepreneurial journeys. In India, several laws and initiatives have been introduced to promote women's access to credit, such as the Women Entrepreneurship Platform (WEP) and the Stand-Up India scheme. These initiatives aim to provide financial support, collateral-free loans, and assistance to women-owned businesses. However, there is still much work to be done in raising awareness about these opportunities and ensuring their effective implementation.

The safety of women entrepreneurs is another pressing issue illuminated by this case study. The respondent shared her experiences of feeling unsafe, especially when working late hours or traveling to unfamiliar areas. These safety concerns can deter women from fully participating in the business world, particularly in sectors where they may be more vulnerable. Indian laws, such as the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013, provide a framework for addressing such issues. However, there is a need for more comprehensive safety measures and awareness campaigns to create a secure environment for women entrepreneurs.

Gender biases and corruption emerged as significant challenges in the case study. The respondent faced gender-based discrimination in her interactions with male colleagues and officials. Additionally, she encountered corruption when dealing with payments for her goods. India has enacted various laws to address corruption, such as the Prevention of Corruption Act, 1988. However, tackling deeply ingrained biases and corrupt practices requires continuous efforts in raising awareness, enforcing existing laws, and promoting ethical conduct in business transactions.

The respondent's journey underscores the importance of education and awareness in empowering women entrepreneurs. She managed to overcome challenges partly because of her education and access to information about entrepreneurship opportunities. To empower more women, especially those from marginalized backgrounds, it is essential to introduce entrepreneurship skill training and financial literacy programs from the school level. Initiatives like these can equip women with the knowledge and confidence needed to pursue entrepreneurial ventures.

The case study also highlights the role of technology in marketing and visibility. The respondent's success in leveraging technology to promote her products and gain visibility on digital platforms is commendable. Encouraging more women entrepreneurs to embrace technology and providing them with the necessary training and resources is vital in today's digital age.

Findings

Management Training-The respondent could have done better and got into exports if conditions were provided by the government to enhance her business acumen and risk taking abilities by insuring the risks. She required management training.

Safety- Safety of the women in new towns may keep them away from new opportunities, though this has to be tested.

Potential- She had the potential to export her products but the capacity had to be built by joint efforts of the government and the institutional machinery.

Limitations

When the respondent was interviewed and told this story about herself and her business, she was very comfortable speaking to a stranger and did not hesitate to explain her journey. But, the social desirability of answers was to be tested to be ruled out here as she knew that her interview was being used for research. She had consented to come on camera and knew that the interview was recorded. The set therefore was a formal set and the chances of being embellished with decorative words could not be ruled out.

To corroborate the answers, therefore, the respondent was interviewed again on the phone and she was consistent in her statements. Even on the day when the respondent showed her factory to the researcher, she reiterated the challenges and therefore as far as the objectivity with which the questions like challenges related to credit and corruption were answered, it is to be mentioned that she seems to have given unbiased and real answers.

However, on a couple of occasions, the respondent was inconsistent or unclear. For example, she tried to avoid the questions relating to why despite owning three properties in Delhi, she was paying the loan installments against the house where she lives. But largely the answers about business, credit, and the policies of the government, the role of the village commission, the officers and corruption, and the challenges faced on a day-to-day basis were consistent.

Conclusion

The case study serves as an example of the tenacity and tenacity of female company owners who, despite having to overcome many challenges, can start and grow their companies. The respondent's path from having few resources to having a prosperous firm is proof of the fortitude and tenacity of female entrepreneurs. According to the report, women entrepreneurs face several difficulties, such as difficulty obtaining loans, safety worries, and gender prejudices. Significant obstacles include corruption and a lack of gender-sensitive trade laws. The study also reveals opportunities that women entrepreneurs can tap into, such as having a strong customer base, access to raw materials and labour, and the ability to leverage technology for marketing and visibility. To unlock the full potential of women entrepreneurs in international trade, there is a clear need for government support. This includes providing access to credit and financial resources, imparting entrepreneurial skills and management training, and ensuring the safety and security of women entrepreneurs in their business endeavours.

Gender mainstreaming should be a top priority, both in policies and programs. Initiatives aimed at promoting women's participation in international trade should be developed, and gender-disaggregated data should be collected to better understand and address the specific needs and challenges faced by women entrepreneurs.

Suggestions

Financial institutions should develop specific loan products and schemes tailored to the needs of women entrepreneurs. Collateral requirements should be flexible, and efforts should be made to ensure that women have equal access to credit. Government agencies and organizations should offer entrepreneurship training programs to equip women with the skills and knowledge needed to succeed in business. These programs should focus on areas such as business management, marketing, and financial literacy.

Enhancing the safety and security of women entrepreneurs is crucial. This includes measures to protect them from harassment and ensuring a safe working environment. Government and industry bodies should work together to create safe spaces for women in the business world. Policymakers should review and amend trade legislation to include gender-specific provisions that address the unique challenges faced by women entrepreneurs. This could involve measures to promote gender equality in trade policies and practices.

Government agencies should conduct awareness campaigns to inform women about available schemes, subsidies, and support mechanisms for entrepreneurs. This should start at the school level to instill entrepreneurial skills from an early age. Encourage women entrepreneurs to embrace technology for marketing, e-commerce, and improving business processes. Provide training and resources to help them leverage digital tools effectively. Support women entrepreneurs in exploring international markets by simplifying export procedures, offering incentives, and providing information on foreign trade opportunities and regulations.

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