

## Status Of Slum Dwelling Women Entrepreneurs In Chennai City: The Current Scenario

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### Abstract

Poverty is the major impediment for women development. The efficacious strategy of eradicating poverty would be to provide sustainable livelihood opportunities to women. Creating employment opportunities through micro level enterprises is necessary. For the last two decades, women have been ventured into multi-tasking activities like earning while doing household chores. Significant number of married women have ventured into micro level entrepreneurial activities, but failed to sustain in the journey of entrepreneurship. The objective of this study is to record the present status of slum dwelling women entrepreneurs in three zones of Chennai. This study has used both primary and secondary data. Primary data was collected from 120 women entrepreneurs through convenient sampling method. The study finds that women in the slums of Chennai involved in micro level enterprises within the boundaries of their local area. It also showed that age factor does not have any association with women entrepreneurship.

**Keywords:** Poverty, Entrepreneurship, Women Entrepreneurs, Slums, Livelihood.

### Introduction

Entrepreneurs are the people who formulate new ideas, recognize opportunities, and translate these into added value to society by assuming the risk of starting a business. (Goel, Abhishek, et al. 2007). They are a major source of economic growth and social development (Hatten, 1997; Holt, 1992). In the recent years, the promotion of entrepreneurship is considered as a possible source of job creation and this has attracted increasing policy and scholarly attention of the people in all nations. The improving social attitudes towards entrepreneurship are also evident among all sections of people in the society. Recent survey data suggest that more and more people, increasingly women, in both developed as well developing countries, increasingly view entrepreneurship as a viable career option (Chigunta, 2002).

Despite the recognition that education and prior entrepreneurial experiences influence people's attitudes towards starting their own business. Empirical studies did in the past pointed out that entrepreneurship is teachable, integrative (Hannon, 2006), and needed at all levels of education (Gibb, 2006). The education of entrepreneurship can augment entrepreneurial attitudes and

competencies (Henry, 2005; Gibb, 2006; Pfeiffer, 2008). The improving social attitudes towards entrepreneurship are evident among the people as a viable career option (Chigunta, 2002).

The core of economic development is considered to be entrepreneurship. Entrepreneur is the person, who plays the pivotal role in promoting and running entrepreneurship. During these days, women are coming out of the cocoons of their houses to work towards the economic prosperity of their families by taking up micro-level entrepreneurships in their localities, with the support of their better halves. It clearly shows that women have begun to venture into what was hitherto considered a male bastion. They have found a way to juxtapose household chores and their roles as bread winners. Therefore, it is seen that women coming out to contribute financially leads to societal growth and economic development of their families.

### **Review of Related Literature**

Despite all the government and institutional efforts, India has been ranked among the countries with poor performance in the field of women entrepreneurship. (GEDI, 2015). Countries like Egypt, Morocco and Turkey has ranked better than India. Of most of the countries in the world status of higher education in women in India came to be at lower levels. (GEI, 2017 on CNBC). Acs, Z., Szerb, L., & Autio, E. (2017).

As indicated by the third all India Census of Small Scale Industries, women owned micro and small enterprises are only 10.11% of the total, and out of these women manage only 9.46%. Despite all the hurdles, government, institutional and societal support has been instrumental in growth of women entrepreneurship.

Women who are venturing into business ranging from informal petty traders and shopkeepers to high-tech start-ups are broadly include in many studies. Sophisticated ventures require different set of skills and aspirations (Ahl, 2006; Jennings and Brush, 2013). Many researches have indicated the conditions which become conducive for women entrepreneurship are entirely different from those conducive for men. Therefore, the factors that actually impact women enterprise development needs to be identified and examined (OECD, 2004; Bosma and Levie, 2010).

Recently, informal workers are projected as engaged in low-paid employment. Such workers have started to be portrayed as entrepreneurs and as displaying entrepreneurial attributes, traits and qualities (ILO, 2002a,b; Small Business Council, 2004; Venkatesh, 2006; Volkov, 2002; Webb *et al.*, 2009; Williams, 2006; Williams and Round, 2007). Until now, a widespread assumption has been that when women engage in informal entrepreneurship, they operate as necessity-entrepreneurs and are engaged in low-paid, menial, exploitative work in the absence of alternative means of livelihood (Chen *et al.*, 1999, 2004; ILO, 2002a).

Entrepreneurship has been a problematic and elusive concept for a long time and as Anderson and Starnawska (2008) state, “entrepreneurship means different things to different people.”.

Here, an entrepreneur is defined as somebody actively involved in starting a business or who is the owner/manager of a business (Harding *et al.*, 2006; Reynolds *et al.*, 2003).

Informal entrepreneurship refers to the situation where somebody actively involved in starting a business.

In India, previous studies have identified how many women in the informal sector participate in entrepreneurial endeavour (ILO, 2006a,b; Bhatt, 2006; Carr and Chen, 2002, 2004; Mehrotra and Biggeri, 2002). These studies disclose four key findings.

Firstly, their work naturally maneuvers at very low levels of organization and scale. The dependence for day-to-day survival is very high as they have little or sometimes they have no access to institutional credit (Schneider and Bajada, 2005). Secondly, they lack formal space for operations and have to protect themselves from harassment by local authorities (ILO, 2002a,b, 2006a,b; Bhatt, 2006; Carr and Chen, 2002, 2004; Charmes, 2009; Nelson, 1997). Thirdly, their work is often not instituted as a separate legal entity, independent from the household (Chen *et al.*, 1999, 2004; Fawzi, 2003; Kohli, 1987). However, these transactions are totally market based, conceded by any formal system or government intervention (Williams and Windebank, 2003; Williams, 2009a,b). Fourth and finally, their activities tend to get locked into traditional roles such as selling flowers at the temple and keeping a basket of fruits. Furthermore, mobility in search of better location and customers is difficult as they balance vending with taking care of the children (Bhatt, 2006; Charmes, 2009). Hence, they often put up with insufficient infrastructure and a range of time and space constraints for productivity (Lund and Srinivas, 2000; Chant, 2007a,b; Gates, 2002). Consequently, on the whole, a structuralist representation has been extensively assumed to be an accurate depiction of women's informal entrepreneurship.

### **Status of Women Entrepreneurs in India**

Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise (Lall & Sahai, 2008). As per Government of India women entrepreneurs are those who have enterprises controlled by them with minimum financial interest of 1% of capital employed and at least 51% employment is given to women. Being almost half of India's population, women entrepreneurship is very important (Khokhar & Singh, 2016). The study of 20 Indian states has pointed out that the status of women entrepreneurship in India is underdeveloped. Women entrepreneurship is less than one third of total (Vinay & Singh, 2015).

Every woman has some entrepreneurial traits, but this capital has been underutilized in India. A women entrepreneur is a woman who can face demanding role of business leader while balancing family and social life and can be economically independent as well. They can be strong contributors to nation's economy. Despite many success stories of women entrepreneurship, they are still controlled and reserved by gender roles and stereotypes. It is

because of the nature of motherhood or otherwise known as reproductive role, women entrepreneurs have to devote more time to their families and less time to their business. Therefore problems faced by women entrepreneurs are different from those of a male entrepreneur. Some of the major reasons of the entry of women in entrepreneurship are: i. Lack of exposure to successful entrepreneurs. ii. Social constraints and stereotypes. iii. Lesser network and iv. Low priority by banks (Singh, 2008). The possible solution to the problem is development of proper eco-system.

It is found that women have a plethora of skills (Goyal & Prakash, 2011). The best qualities of women entrepreneur are learning quickly, persuasive, have open style of problem solving and ability to lose gracefully. Women entrepreneurs not only contribute to the economic strength of the country, improve national competitiveness by bringing in new ideas and assets, but also perform exceptionally well in maintaining long term business relations, good organizational skills, better money management skills and are sensitive to people and cultures (Goyal & Prakash, 2011).

### **The Context**

Entrepreneurship refers to starting a new business venture, after analyzing various avenues of sales and market and ascertaining its feasibility to the locality and the needs of people. It is clear that the entrepreneur is the key factor of a business venture, especially the women-led entrepreneurs in the slums. Most of them are successful in this to some extent, as they naturally possess good qualities desirable for entrepreneurship development.

It is seen that entrepreneurship is more suitable profession than regular employment for the slum women. It is found that women exhibit more interest in the entrepreneurship these days than the bygone era. Self Help Groups under *Mahalir Thittam* scheme have been encouraging the women for taking up entrepreneurship for more than two decades in Tamil Nadu. Women from rural and urban areas are greatly benefitting from this. As a result, women are able to contribute economically to their families leading to economic development and empowerment of women. NGOs are playing active role in this regard to supporting the women socially and financially through various projects and programmes.

With increasing dependency on service sectors, there are good numbers of opportunities for women to excel in entrepreneurship. The research shows that during last two decades every year, increasing numbers of Indian women have entered in the field of entrepreneurship. And especially, women in the slums in Chennai have been taking keen interest to start up micro enterprises that have generated steady income for their families. In the process of Entrepreneurship, in the recent past to till date, we find that slum women have encountered several problems that got doubled by the passage of time, because of their dual role as income generators as well as homemakers in the family. As a result, they feel frustrated to carry on this dual role. Having understood this, Government started several programmes through NGOs and

Slum Clearance Board with the support of *Mahalir Thittam* to fund for training of women in entrepreneurship and promoting them to venture into entrepreneurship by distributing loans with lot of subsidy. Training programmes enhance their skills to emerge as successful entrepreneurs as well as create an avid interest entrepreneurship.

**The need and importance**

Not only social but also economic development of women is very much indispensable for development of any country. These days, as women are educated, they are able to handle their families, some even to the extent of being a tuition teacher in the evening times. Above all, increasing numbers of women in Chennai city slums did venture to start their own businesses, but they could not succeed, in our Indian environment, that is changing fast. Men easily adapt to these changes and find suitable entrepreneurial opportunities, within their localities that enable them to fetch daily income, with a small investment. In the development sector, more numbers of NGOs are providing social support and financial contribution in promoting women in the slums for taking up entrepreneurship. The main purpose of this study is to examine the various motivating and de-motivating, internal and external factors that affect women entrepreneurship in slums.

**Objectives:**

The key objective of this study is the following:

1. To find out socio-economic and demography profile of women entrepreneurs hailing from the slums of Chennai city.
2. To find out the knowledge and awareness about the support system provided to the women entrepreneurs from various sources.
3. To study the knowledge about bank procedure by the women entrepreneurs.
4. To know number of hours devoted by women entrepreneurs on their entrepreneurship.
5. To study the challenges faced by women entrepreneurs hailing from the slums of Chennai city.

**Methodology**

The study was conducted in three zones (8, 9 and 10) in the Greater Chennai Corporation. Descriptive design was used to explain socio-economic profile, and demography profile, managerial profile, training needs, no of hours spent in business, knowledge about the sources of loan facilities, bank procedure and the present status of slum dwelling women entrepreneurs in Chennai city. Primary data was collected from 120 women entrepreneurs in three zones through interview method. 40 respondents each in three zones were studied at individual level as the sample of this research. Entrepreneurial activities such as selling flowers, fish, running petty shops and tiffin centers, saree business and selling cooked beef in the evening were taken up for

the study. The sample was selected using non-random opportunity sampling techniques. The secondary data was also collected to support this study.

**Table No. 1**

**Socio-economic and demography profile of women entrepreneurs**

| <b>Socio-economic and demography profile</b> | <b>Frequency</b> | <b>Percentage</b> |
|--|------------------|-------------------|
| <b>Age in years</b>                          |                  |                   |
| 20-30  | 14               | 12                |
| 31-40  | 40               | 33                |
| 41-50  | 44               | 37                |
| More than 50                                 | 22               | 18                |
| <b>Education</b>                             |                  |                   |
| Illiterates                                  | 18               | 15                |
| Primary Education (I-V)                      | 40               | 33                |
| Middle School (VI-VIII)                      | 26               | 22                |
| High School (IX-X)                           | 22               | 18                |
| Higher Secondary Education (XI-XII)          | 10               | 9                 |
| Diploma/Degree                               | 4                | 3                 |
| <b>Married status</b>                        |                  |                   |
| Unmarried                                    | 8                | 7                 |
| Married living with husband                  | 60               | 50                |
| Deserted                                     | 16               | 13                |
| Widow  | 30               | 25                |
| Divorce                                      | 6                | 5                 |
| <b>Number of Children</b>                    |                  |                   |
| None   | 10               | 9                 |
| 1  | 22               | 18                |
| 2  | 32               | 27                |
| 3  | 44               | 36                |
| More than 3                                  | 12               | 10                |
| <b>Income per month</b>                      |                  |                   |
| Upto Rs.3000                                 | 10               | 9                 |
| Rs.3001 - 4500                               | 34               | 29                |
| Rs.4501 - 6000                               | 38               | 31                |
| Rs.6001 - 7500                               | 20               | 16                |
| More than 7500                               | 18               | 15                |

**ANALYSIS:**

It is seen that considerable women entrepreneurs (37%) belong to the age group of 41-50 and followed by the age group of 31-40, which constitute 33% and more than 50 years are (18%) in that order. Hirsch and brush (1986) described the typical women entrepreneurs start doing entrepreneurship to be about 35 years of age. This is proved to be almost true here. This age

group clearly explains that they start their business due to the economic pressure. Also, it is clear that their children are grown up and therefore they have leisure time to dedicate for their business enterprises, depending upon the economic needs of their families. A sizable number of women entrepreneurs (12%), belong to the low income level, that is, those who earn up to Rs.3,000/-. Only 15% women are earning above Rs.7,500/-.

The data aptly reflects that among the other needs, economic needs are the primary and very essential factor for the women to enter into entrepreneurship. On the other hand, women with small families of just one child (18%) enter into this type of entrepreneurship, for additional income. Educational status does not influence women in seeking this type of entrepreneurship (Rani, 1992). 33% of the women entrepreneurs have just completed Primary education (I-V grades) only. As this study is done in slums, the data reveals that only 15% women are non-literates which are a least 15% when compared to the total 85% of women entrepreneurs. The second category of the women (22%) completed their Middle school education (VI-VIII grades) and 18% studied up to high school (IX-X grades). Only 3% women have completed either diploma or degree, establishing the fact that education levels do not affect the interest of women to take up entrepreneurship.

The data shows that married women, living with their husband are having mostly interest in entrepreneurship. Exactly half of the respondents (50%) involved in the business are married women because they need more financial support than unmarried or other categories of women. Only 7% women interviewed are unmarried. The second highest majority of the women entrepreneurs are widows. This shows that married women are increasingly taking interest in starting a business to supports their families.

Among the married women who were interviewed in this study, only 9% have no children. 18% women have only one child. Most of the women (36%) have three children. More than half of the respondents (27%) have two children. This data concludes that maximum number of women who show interest in running entrepreneurship are married. Those having two children and three children respectively constitute 27% and 36%.

**Table: 2****Amount Invested by Women entrepreneurs**

| <b>Investment</b> | <b>Frequency</b> | <b>Percentage</b> |
|-------------------|------------------|-------------------|
| Rs. 5,000 -10,000 | 52               | 43                |
| Rs. 10,001-15,000 | 42               | 35                |
| More than 15,001  | 26               | 22                |
| <b>Total</b>      | <b>120</b>       | <b>100</b>        |

It is inferred from table – 2 that nearly half of the respondents (43%) of women entrepreneurs have invested between Rs.5,000/- and 10,000/- in their businesses. The next majority are one of

third of women respondents (35%) have invested between Rs.10,001/- and 15,000/-. About quarter of the respondents (22%) have invested more than Rs.15,001/- in the business.

**Table: 3****Awareness about the support system provided to the women entrepreneurs**

| <b>Investment</b>                                     | <b>Frequency</b> | <b>Percentage</b> |
|---|------------------|-------------------|
| Aware of the support system from Govt, banks and SHGs | 59               | 49                |
| Not aware of the support system                       | 61               | 51                |
| <b>Total</b>  | <b>120</b>       | <b>100</b>        |

About half of the respondents (49%) are aware about the support system from govt., banks and through Self Help Groups, while the remaining respondents (51%) are not aware about the support systems available for the women entrepreneurs to strengthen their entrepreneurship.

**Table: 4****The sources of support availed by Women entrepreneurs**

| <b>Investment</b>   | <b>Frequency</b> | <b>Percentage</b> |
|---|------------------|-------------------|
| Availed support from their parents, relatives, known-persons, money-lenders | 42               | 35                |
| Availed support from the financial institutions                             | 78               | 65                |
| <b>Total</b>  | <b>120</b>       | <b>100</b>        |

Significant women entrepreneurs (65%) are having support directly from the financial institutions for an interest that is more than bank interest. 35 per cent of the respondents have availed financial support from their relatives, known persons, parents, and from the money lenders due to the delay from the banks and existing red-tape.

**Table: 5****Knowledge about bank procedure by the women entrepreneurs**

| <b>Investment</b>                    | <b>Frequency</b> | <b>Percentage</b> |
|--------------------------------------|------------------|-------------------|
| Know the knowledge of bank procedure | 80               | 67                |
| Do not know the bank procedures      | 40               | 33                |
| <b>Total</b>                         | <b>120</b>       | <b>100</b>        |

It is good to note that 67 per cent of the women entrepreneurs are having the knowledge about the bank procedure for availing the loan in order to strengthen their micro-level enterprises.

About one third of the respondents (33%) have expressed that they do not know the bank procedures.

**Table No. 6****No. of Hours Devoted for their Business**

Women entrepreneurship also affects the no. of hours devoted in the business.

| <b>No. of hours</b> | <b>Frequency</b> | <b>Percentage</b> |
|---------------------|------------------|-------------------|
| 2-4 hours           | 20               | 17                |
| 5-7 hours           | 64               | 53                |
| 8- 10 hours         | 30               | 25                |
| More than 10 hours  | 6                | 5                 |
| <b>Total</b>        | <b>120</b>       | <b>100</b>        |

From the study of data, we find that more than half of the women (53%) are working for 5-7 hours and the rest of the time, they spend in doing their household chores, which also reveals that they have huge family and husbands' support. Exactly quarter of the respondents (25%) spend 8-10 hours for their business. Only 17% women gave 2 - 4 hours to their business. The study also shows that there are only 5% women who are totally devoted to their business and that they are either deserted by their husband or have become widows.

**Suggestions:**

There are some suggestions for promotion of women entrepreneurship to be considered in this study. Meticulous planning for proper training, in the right direction is of paramount importance, with execution at all levels. Furthermore, the following steps should to be taken for arriving at the desired results:

1. Gender specific training to suit their socio-economic and demographic condition should be imparted to women entrepreneurs.
2. Pre-entrepreneurial training should be given to the women entrepreneurs by networking with leading institutions.
3. The government of Tamil Nadu has to identify through *Mahalir Thittam*, women who have literacy skills and through them organise or form different groups that would create awareness on entrepreneurship in a proper manner. They should educate the importance of entrepreneurship, as employment generating avenues rather than job seeking ventures.
4. The next immediate step is to determine the kind of skills to be provided to the selected women who are already having hands-on experience.
5. Once the above-mentioned tasks are accomplished, then there is a need to concentrate on the following areas

- a. Make them realize that income generation enhances social status and provides recognition
- b. Orientation and skill training on selected trades, of their choice and suitability
- c. Providing consultancy and guidance continuously, NGOs could closely assist in preparation of project reports and help in follow up, to start the new enterprises
- d. Government of Tamil Nadu can also entrust the responsibility to some of the B+ schools or expert institutions, voluntary agencies or specific Government departments to provide a training capsule of around 15 days.
- e. Financial resources are to be mobilized to provide this type of programs, by the government organizations like banks, public sector organizations and voluntary agencies.
- f. Higher education institutions, which are spreading throughout the country, may conduct programs like this, regularly, in addition to their academic programs, with or without government aid.
- g. In the name of Internship, the final year students of U.G/P.G courses may also be provided with such training. Normally, infrastructures are available with such institutions. Providing expertise and mobilizing other requirements will also be easy for such institutions, since they are already have good establishment facilities.

## **Conclusion**

Women entrepreneurs faced multiple problems with regard to finance, marketing, health, family, and location. Government and financial institutions should provide proper guidelines to the women entrepreneurs from time to time. The training should include managerial and technical skills training. What women need for starting and sustaining their enterprises is little training, some financial support and motivation at all levels from their homes, the society and the government. It is hoped that suggestions provided in the article will help the entrepreneurs to examine their problems, issues and their entrepreneurial activities and develop improved and sustainable micro enterprises with the support of government schemes.

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