

Women Entrepreneurship in India: A Case Study Of Jaishree Kabra Of Kothari Silk Mills

Jyoti Chandwani¹, Hemantkumar P. Bulsara², , Shailesh Gandhi³

¹(Assistant Professor, AURO University, Surat – 394510 India)

²(Assistant Professor - Economics & Management & In-charge: Management Section,
S. V. National Institute of Technology, Surat -395007 India)

³(Associate Professor & Chairman – PGP, Indian Institute of Management (IIM A), Ahmedabad - 380 015
India)

ABSTRACT : *The essence of Entrepreneurship is dynamic in nature. The planning commission as well as the Indian government recognizes the need for women to be part of the mainstream of economic development. Women entrepreneurship is seen as the strategy to solve the problems of rural and urban poverty. Women across India are showing interest to be economically independent. However, women face time, human, physical and social constraints which limit their ability to grow their businesses. The new generation women, across the globe, have overcome all challenges and have proved themselves beyond doubt in all spheres of life including the most cumbersome world of entrepreneurship. This is a case of women entrepreneur- Jaishree Kabra of Kothari Silk Mills who had overcome all the challenges and became one of the most successful entrepreneurs of the city. Her relentless zeal, quench for success and willingness to walk the extra mile have fabricated a mark for her both within the city and across the country. As women have amazing adeptness to work hard and develop innovative ideas towards building an economically sound and healthy society.*

KEYWORDS : *Women Entrepreneurship, Innovation, Challenges, Technology*

I. INTRODUCTION

A lot of adapted analogue of entrepreneurship that would fit into the rural development context, argued here, is the broader one, the one which defines entrepreneurship as: "a force that mobilizes added assets to accommodate unmet bazaar demand", "the adeptness to actualize and body something from about nothing", "the action of creating amount by affairs calm an altered amalgamation of assets to accomplishment an opportunity". This is why entrepreneurship is advised to be a prime mover in development and why nations, regions and communities that actively advance entrepreneurship development, authenticate abundant college advance ante and appropriately college levels of development than nations, regions and communities whose institutions, backroom and adeptness arrest entrepreneurship. An ambitious economy, whether on the national, bounded or association level, differs decidedly from a non-entrepreneurial abridgement in abounding respects, not alone by its economy anatomy and its economy vigorousness, but as well by the amusing animation and superior of activity which it offers with a consistent affability to people.

II. OBJECTIVES AND METHODOLOGY

The primary purpose of the paper is to study the journey of one woman entrepreneur and the challenges faced by her in the garment sector in the city of Surat, India. For the purpose of the study primary and secondary sources of data was used. For the primary source, personal interview was conducted with the woman entrepreneur in garment industry in the city of Surat, India. For Secondary sources and information form Journals, articles newspaper, internet, books and concerned organization have been used. After the interview, the analysis of the case was done in respect to different factors like Social, Economic, Competitive, Facilitating and Locational Mobility of the entrepreneur

III. A CASE OF JAISHREE KABRA OF KOTHARI SILK MILLS

Introduction : We are fascinated by the lives and personalities of creative individuals and our incessant fascination with the entrepreneur is no exception. Discontinuous innovation makes existing products and processes obsolete, it also generates significant investments as other enterprises seek to imitate the ideas. Entrepreneurs capitalize on the huge investments and technological developments of established firms to create profitable ventures. These large organizations have been responsible for both technological innovations and transfers of technology outcomes. Also, where resources are scarce, entrepreneurial efforts that result in new production techniques can lead to greater productivity per resource unit. When entrepreneurs marched forward,

people followed them because of faith in their individualistic extraordinary qualities, a situation that quickly gave way to incipient institutions, necessary for the optimum utilization of the charisma. The textile sector in India is one of the world's largest, it has more installed spindles to make spun yarn than any other country except China and has the most looms in place to weave fabric. The Indian textile Industry comprises three inter related but competing sectors- the organized mill sector, the "decentralized" handloom and the power loom sectors (Gurusamy & et al. 2012). Jaishree's Kothari Silk Mills fall under the Power loom Sector, thus responsible for substantial capital formation and job creation and substantially increasing local standard of living of the workforce.

Background : Ms. Jaishree was born in a small remote village –Piparia, near Itarsi, Madhya Pradesh, India, in Marwari business family. She completed her studies up to 8th grade at Burhanpur, Maharashtra and then further studies were done at Surat, where her family had shifted for business purposes. She completed her graduation from SNDT, Surat in Food and Nutrition. After marriage, almost for 9 to 10 years she was a home maker, catering to the household chores and living an active social life. Her husband dealing in textiles in the Surat market and her brother also in a similar related activity, made her think seriously about dabbling in the fashion segment. This was more out of an urge to do something more active and creative rather than being a staid home maker.

Career Opportunity, Innovation and Diversification : Jaishree have shown her tenacity and courage to set up the enterprise not by compulsion or by chance but through conscious choice and pragmatic interest. With an active support from her husband, she joined her brothers design studio Kothari Silk Mills, Surat set up for in-house sampling and ensuring complete market secrecy. The studio started with 5 people in the year 2008 has now grown and blossomed into a professional look corporate style and ably managed employing more than 100 skilled and unskilled personnel.

Women entrepreneurs have a tremendous potential in empowering and transforming society, thus synthesizing social progress and economic development. Jaishree's dynamic and adaptive team generates 20 to 25 samples every day and churns out 2 to 3 catalogues every month, each catalogue having 12 to 18 designs. They claim that none of their designs are ever repeated. At any given time 6 to 7 teams are working on separate mandates. Each such team comprises of sketchers, punchers and fashion designers. The sketcher puts the ideas on paper, the puncher converts the image on paper into electronic format on computer and the designer then assembles all the creative ideas on the computer into a coherent design for printing. All this work is related to just one product, dress material, basically for Punjabi suits. In market parlance it is known as SKD (salwar kameez dupatta set). Women are now proving to the world that their role in the society is no more limited to that of a consumer but they can also play a major role as an enabler to bring those products and services to the consumer, which has been very ably proved by Jaishree's Design Studio, a part of Kothari Silk Mills.

Planning : The Head of the Department gives the direction for themes to be developed based on the market surveys, previous trends and experiences, personal visits to the retail outlets as well as wholesalers. For example, May /June could be the theme for the impending Idd festival ; immediately after that it would be for Karvachauth festival (a big buying occasion in North India) and then the wedding season. Most of the planning and execution of the designing mandates take 2 to 3 months so they plan their designing activities 3 months in advance. According to Jaishree, Fashion is like a fresh vegetable, it needs to be innovatively treated and creatively executed. Perpetual development is the key. Fashion repeats in a cyclic manner, the catalogues are prepared and distributed to the intermediaries, mostly located in Northern India market, as also to export markets such as Bangladesh, Dubai, UK, etc. Not much marketing activity is undertaken in Surat. The group is fully equipped with updated technological knowledge, which has resulted its foray into online marketing since last 12 months or so, and the response is overwhelming.

The online channel now contributes almost 25% of their turnover. On an average 25000 SKD suits are sold every day from this business house, ranging in the price band of Rs 350 to Rs 700, per suit (wholesale rate) which translates into a price band of Rs 1200 to Rs 2000 per suit at the retail level. Before this design studio was commissioned, only 12 to 15 % of their design requirements could be catered to in-house, rest had to be outsourced. Now almost 90% of their design requirements are fulfilled in house. The last 5 years may not have given a rise in the number of units sold per day but they have moved up the value chain and creativity and now the market looks up to them as trendsetters. The design studio and the business house do not participate in any fashion show or similar marketing events. The 3500 sq. ft. design studio employing 100 people has given a spring board to their business volumes where they are able to double their turnover every second year.

On-Line Marketing : Entrepreneurship plays a major role in the harnessing of knowledge and the conversion of this harnessed power into future goods and services through industrial innovation, an enviable achievement of Kothari Design Studio. With the tremendous growth of technology and the demand for their products, the enterprise has started on-line marketing, resulting in more far-reaching access. The tie up with a web content developer, where the developer also handles the logistics and accounts part of the business, has helped the business house in an astounding manner.

Challenges : Jaishree feels that there are no problems in life or in business. They are all challenges, which need to be addressed. Not having a background in fashion was a challenge but her strong business community upbringing, rock solid support from family and educational background allowed her to learn the ropes very fast. In the initial phase there was a period of self-doubt, of leaving everything after completion, but the first taste of success made her dig in her heels and perseverance. Skilled and unskilled labour issues are adroitly handled by her. She controls and coordinates this issue, by keeping a second line, a standby, and ready. As of now she has not faced any labour issue. For trained and skilled manpower they have employed students from different fashion designing institute, as designers. Each person needs about 6 months of in-house training before they start delivering. In the initial stages of growth of the design studio, this skilled manpower moved off to competitors within 6 months. However since last 2 years, they're more stable, and now almost 60% of their workforce is with them for 5 years or more. People are allowed, incentivized and motivated to upgrade themselves in the hierarchy. Formal education although desirable, lack of education is not a hindrance for a good designer to excel. However, in spite of all these acceptance of challenges, one area where she feels the trust in the society needs to develop on women entrepreneurs are, their capabilities to maintain the business financials. Jaishree's finance are managed and handled by her husband and her brother. This is one glass ceiling she would love to break one day.

Women Empowerment : Jaishree is contributing a significant component to increased production quality, productivity and marketing effectiveness and contributing to job creation amongst women. Another important aspect of Jaishree is that she has proactively encouraged females to take up employment in her enterprise, here they feel safe and there is a family like atmosphere. Women entrepreneurs bring ethics in business and human approach in socio economic relation, which is seen in Jaishree's enterprise too. Matter of fact, male-owned businesses have a workforce that is often more than 85% men. However women are more likely to employ personnel that is more gender balanced, that comprises nearly 52% of female and 48% male. Same is the case in Kothari Design Studio, managed by Jaishree where she has the workforce in which more than 51% are females and 49% are males. In the male dominated business of textile, females coming from all social sectors feel safe to work with Jaishree.

Practices in the Enterprise : Textile Industry has the flexibility to respond quickly to market changes and opportunities and rapidly absorb innovation and creativity. This has resulted in systematic HR department which follows- motivational programme, TQM, training programs, personal counselling etc., undertaken for the benefit of the employees. There may be no corporate structure or similar benefits for the employees but performance appraisal is conducted periodically. Performance review takes place every month, but in crucial times even every day review is undergone.

Products : The SKD suits are all non-synthetic. Cotton, viscose, silk, etc. Fabrics procured from Benares, Bhiwandi and Surat is used. The further processing, cutting and packing is done in -house. The products address the fashion requirements of the mass market and the target is to double the turn over every year.

Future Planning : Ms. Jaishree has an amazing ability to multitask and balance both personal and professional life with her focused and goal oriented approach and future planning. By striking a proper balance between personal and professional life, Kothari design studio is planning the diversification into Garmenting (kurtis section) which is being seriously pursued. A new team for designing and sampling is being constituted. The manufacturing part of this diversification may be either outsourced or in-house. The business is now co-owned by Ms. Jaishree and her brother. Her husband has now taken the liberty of shifting his focus to real estate in Surat and at Jodhpur. This probably is the most satisfying part of the journey of Entrepreneurship taken by Jaishree.

IV. ANALYSIS OF THE CASE

On the basis of analysis of the case developed on Jaishree Kabra, discussion (through scheduled interview) , the Conceptual framework & the Challenges faced by the women entrepreneur are as follows:

Table 1: Conceptual framework for Women Entrepreneur under study & the Challenges faced by her:

Factors	Sub factors/According to the Literature Review	As Perceived by the Entrepreneur
Social Factors	<ul style="list-style-type: none"> Childhood Background Education Religion Community setup and cultural issues Support spouse/family/relatives/community Social mobility Work-Life Balance Glass Ceiling 	Coming from Rich influential family, did not face any problem. Marwari conservative Family, did not face any problem Graduate, did not face any problem. Hindu Conservative Family, not really Marwari orthodox family, did not face any problems Good support from husband and brother No problem Yes-to great extent Yes-Finance totally handled by husband & brother
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 	No-did not take any help Acceptable because of husband & brothers contacts No-did not take any assistance or help Yes- to some extent No-she keeps second line standby labour ready Yes- sometimes Yes-challenging Finance completely handled by husband & brother
Competitive Factors	<ul style="list-style-type: none"> Potential Entrants Rivalry among existing firms Suppliers Buyers Substitutes 	Yes Yes- does face challenges Yes- sometimes Yes- sometimes Yes
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 	No formal experience & training Handled by husband & brother No-starting Kurtis Section No-took risk in designing Yes- was a homemaker before joining business No-started On-Line marketing
Locational Mobility of Entrepreneurs	<ul style="list-style-type: none"> Resources Language Culture Nature of Enterprises Red Tapeism 	Yes- to some extent No-did not face any problem Yes-to some extent Yes-Male dominated Industry No
Other Factors	<ul style="list-style-type: none"> Lack of Professional networks Male domination Industry Corruption 	Yes-Good industrial contacts & networks Yes Yes- to some extent

Social Factors : In one study Bangladesh Anwar (1992) found that due to prevailing social norms, Women Entrepreneurs were prevented from managing their businesses independently. These norms had restricted Women Entrepreneurs mobility and therefore affected interactions with others. Women in Nepal also suffer from bias against women because of the cultural and traditional values (Acharya, 2001) ^{W1}. In the above case study, Jaishree Kabra coming from rich business class Marwari family completed her graduation from SNTD. After 10 years of marriage joined her husband and her brother in the business of garments. The only glass ceiling she experienced was that her husband and brother did not trust her capabilities to maintain the business finances. The business finances were completely handled by her husband and brother.

Economic Factors : Arrangement of finances for the startup of the business is yet another challenge for women entrepreneurs. Different government schemes by the banking Institute may be available but there are bottlenecks and gaps. Appropriate information and access to the right information is not available to Women Entrepreneurs.

In one study in India (Kaur & Buwa, 1992), 54 per cent of Women Entrepreneurs had started their business with their own personal savings and some financial assistance from their spouse, 23 per cent received finances from their parents, 13 per cent from their relatives and friends and only 10 per cent from government agency and nationalized banks^{w1}. In the above case study, Women Entrepreneur Jaishree Kabra did not take any financial assistance from Institutional sources. She joined her husband and her brothers settled business in Fashion Industry in Textile Sector in Surat. But she did agree to the problems faced by other women entrepreneurs related to paperwork, discriminatory practices by banks; discouraging habits by bank officials.

Competitive Factors : The ambition, self-confidence, innovativeness, achievement motivation and risk taking ability are essential qualities for entrepreneurial career. But due to lack of trust in the capabilities of women Entrepreneurs, they face problems from suppliers, buyers and potential entrants. Gillani, (2004) has described as “comfort zone movement”, i.e. they tend to operate only among clients that they know products are sold to relatives; friends and suppliers tend to be people already known to them. In this case, Jaishree Kabra did experience competition from existing firms as well as new potential entrants.

Facilitating Factors : Women often lack access to training and experience in on how to participate in the market place and are therefore unable to market goods and services strategically. In addition, they have often not been exposed to the international market and therefore lack knowledge what is internationally acceptable. SME's often face competition from efficient low wage, low cost producers in other developing countries. This requires active up gradation of technology and skill in order to stay in competition. Lack of ease in moving and unfamiliarity with the external world also hampers Women Entrepreneurs in her business. Occupational mobility's shifting from one product to another is considered by Women Entrepreneur as disadvantageous. But in this case, as Jaishree Kabra had joined the established and settled business of her husband and her brother she did not face any problems related to occupational mobility. In fact Jaishree is planning to diversify into Kurtis Section (currently she is into Salwar Kameez Dupatta Set).

Locational Mobility of Entrepreneurs : Jaishree Kabra joined her husband and brothers' industry. She did not face any dominant problem related to resources and culture. Surat being a cosmopolitan city, language again was not a problem to her. She has been staying in Surat for her major part of her life.

Other Factors : Mostly Women Entrepreneurs operate on a small scale and generally not members of professional organization or part of other networks, they often find it difficult to access information. Lack of network deprives women of awareness and exposure to the competitive and ever-changing world. There are hardly any women networks where women entrepreneurs could enter, gain confidence and move further. Both the leadership and the membership of chambers of commerce, business traders and industry association tend to be dominated by men. Fashion Industry in Textile Sector in Surat is male dominated in Surat Region and Women Entrepreneurs do face problems in such a male dominating society to establish themselves. In this case, Jaishree Kabra coming from an influential family had good contacts due to her husband and brother. Because of which she had good professional networks. Because of her influential contacts and networks, Jaishree could overcome the problems that occurred in her path of success. Jaishree do agrees that like any other industry there is corruption in Textile Sector also.

V. CONCLUSION

Increased opportunities for women have provided them with skills which have resulted in more opportunities to pursue economic independence. Entrepreneurship match between the entrepreneur's time span of comfort and the time span demands of the endeavour will contribute to the potential success or failure of the endeavour, as well as indicate when measures of success should be taken in an entrepreneurship with clear vision. Entrepreneurs, who hope to secure a niche, face difficult problems: they often fail because the costs of serving a specialized segment exceed the benefits to customers. They should carefully analyses the incremental costs of serving a niche and take into account their lack of scale and the difficulty of marketing to a small diffused segment. Strategies of industrialization often depend upon the emergence & development of entrepreneurial skills and appropriate environment.

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