



# Case studies on Women-led Enterprises Volume IX

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***SHANTI ASHRAM – AMRITA SCHOOL OF  
BUSINESS***

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**POORNAM: LIGHTING LIVES WITH HOPE**

*Thy gifts to us mortals fulfill all our needs and yet run back to thee undiminished.*

*The river has its everyday work to do and hastens through fields and hamlets; yet its incessant stream winds towards the washing of thy feet.*

*The flower sweetens the air with its perfume; yet its last service is to offer itself to thee.*

*Thy worship does not impoverish the world.*

- Rabindranath Tagore 'Gitanjali'

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## INTRODUCTION

This study documents the success stories of women-led enterprises supported through the "Poornam" initiative of the Shanti Ashram, Coimbatore. Three enterprises are located in the Perur, Madukkarai blocks in Coimbatore, Tamil Nadu and the fourth in Tiruppur. It is a continuation of eight earlier studies on women-led enterprises conducted by the students of Amrita School of Business (ASB) in the years 2009, 2010, 2011, 2013, 2014, 2015, 2016, and 2017.

The objectives of this study were:

1. To make an initial attempt to document the experience of successful women-led Enterprises.
2. To share the motivation and strategies that the groups employed while running the enterprises.
3. To study the economic achievements and viability of the enterprises
4. To identify gaps and risk factors that challenge the sustainability of the enterprises
5. To give recommendations for the growth and development of the enterprises.

The present study was conducted by a team comprising an ASB MBA student, a Shanti Ashram intern, an ASB faculty member in February 2018. The team was accompanied by senior staff from Shanti Ashram. Interviews were conducted with four women entrepreneurs.

The following women and their micro-enterprises were the focus of this study

1. Manjula: *Polishing Artificial Jewelry*
2. Uthara: *Milch Cow*
3. Azhaga Jyothi: *Tailoring*
4. Krishnaveni: *Coconut Palm Jaggery*

The report has been prepared based on interviews and interactions with the women entrepreneurs and observations on how they conduct their business.



## Acknowledgements

We would like to thank the women entrepreneurs for sharing their experiences of running their enterprise with us.

We would like to thank Dr S.R Subramanian and Bhuvaneshwari Akka, who accompanied us for the interviews. We are inspired by the spirit with which Dr. SRS Anna approaches his work and his commitment to maintaining high quality in programme implementation in spite of the several constraints. We deeply appreciate Bhuvaneshwari Akka and her patience and long-term commitment to the women's programme at Shanti Ashram.

## The Study Team

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2. Bhavana Vijayakumar , MBA Student, Amrita School of Business 2015-2017
3. Revathi P Rao , Shanti Ashram Intern

### Case Study- 1: Manjula



NAME OF SHG: *SENMOZHI*

TYPE OF ENTERPRISE: *Polishing*

*Artificial Jewelry*

LOCATION: *Selvapuram*

YEAR OF INITIATION: *2004*

#### Motivation Behind Starting Enterprise

Manjula is a woman of spirit. She grew up in Kerala and studied up to tenth standard. She is now 40 years old. She has two sons. She chose her own spouse from Tamil Nadu and moved to Coimbatore. Her spouse is a goldsmith by profession and worked for a jeweler. Unfortunately, the gold ornament unit where he worked shut down and the only job he could get was that of a security guard in Coimbatore city. The onus of looking after the family therefore fell on Manjula

Manjula worked for several years in a textile mill and in a diamond factory. She needed flexible timings because of the family responsibilities she shouldered and decided that she would begin working on her own. Since she already had experience with polishing jewelry she decided to do contract job work for a jeweler dealing with artificial jewelry. Each morning she goes to the jeweler and is assigned a bag of 500 sets of earrings. She earns 1 rupee for polishing 2 sets of earrings. She therefore earns around 250 rupees a day cutting and polishing. She has set up a table for polishing and took a loan from Shanti Ashram to buy her tools.

Her life took a challenging turn when she discovered that one of her sons had contracted a chronic condition because of a careless use of an infected needle by a doctor. Her son could study only up to 10 standard. He works in a retail store. He has to take regular medicines and she gets support from Shanti Ashram to handle issues related to his condition.

Manjula would have to work very long hours often getting up at 2 or 3 am in the morning to begin her work. She would sleep only a few hours a day. Since the job was physically taxing, she decided to start looking at other options to earn income

as she felt she was growing older and that her body could not take the strain of a 20 hour working day any longer. Manjula decided that taking Hindi tuitions was a good avenue of earning income.



In order to learn to teach Hindi, Manjula first went as a student for Hindi tuition being conducted by a lady near her home. She attended her Hindi classes with total determination. She said she would switch off her mobile for ten days before the Hindi Certificate exams. She would finish her cooking and housework and then go and sit in the terrace and study all day. With her hard work and determination, Manjula was successful in clearing the certification examinations.

Manjula then decided to learn Tamil formally and attended Tamil classes. She graduated successfully in a Tamil certificate course.

Manjula now tutors children in Hindi. Her fees is based how many students passed their "*Prathamik*" or certificate exams. Not only does Manjula polish jewelry and teach Hindi, she is also an agent for a direct marketing company. In addition to that, she helps people apply for PAN cards and other government services.

Manjula, therefore, has five occupations

- Jewelry polishing. She gets payments at the end of the week. She goes daily at 10 am to a local jeweler to fetch her job for the day and earns between 200 and 300 rupees a day.
- Selling jewelry sets. She keeps one or two sets at home and sells each set for about 2000 rupees getting a margin of Rs. 500.
- Direct Marketing for FMCG company Vestige. She has stocked personal care products from this company at home under the brand

name 'Assure.' She focuses on products for beauty parlours, soaps, and energy food.

- Hindi Tuition in the evening from 530 pm. She earns 2000 per student for the first exam and Rs. 500 for other exams
- Agent for helping people get PAN cards etc.

### Strategies Used to Run Enterprise

- Manjula does not strictly run an enterprise. Her jewelry polishing has little scope for growth as she does only job work on a weekly informal contract.

### Economic Achievements

- Manjula is the main bread winner in the family
- She supported the education of her children
- She pays for health insurance for her family
- She bought a two-wheeler for Rs. 57,000 with a loan. She paid 20,000 down payment and has now repaid her loan.

### Comments on Viability/ Sustainability of Business

Manjula is a smart entrepreneur. She herself says that the jewelry polishing business has little scope for growth. She is therefore engaged in earning her living through multiple avenues as described in the previous section.

She is willing to put in any amount of effort to succeed but she is cognizant of her constraints. She has to look after aging parents-in-laws and her sick son.

### Future Plans

Manjula is a woman of action who is not afraid to dream. She watches Youtube videos on successful people and what they did to become rich and successful. She watches these videos in all languages including English.

She would like to learn English and has been persuading her husband to accept the idea.

### **Scope for Improvement**

The jewelry business does not have much scope. However, Manjula could be given support and guidance in her other ventures

### **Concluding Remarks**

Manjula stated that she would like to do something worthwhile in her life and that she would like to leave some positive footprints so that people remember her after she dies.



## Case Study 2- Azhaga Jyothi



SHG:

TYPE OF ENTERPRISE: *TAILORING*

LOCATION: *Chavadi*

YEAR OF INITIATION: *2012*

### Motivation Behind Starting Enterprise



Azhaga Jyothi is a young mother with two children. She was married in the year 2009, she is 31 years old now. Her husband works for a travel company in Gandhipuram as a bus attendant and he is out for around three nights a week on duty. She lives with her in-laws in charming traditional home that is around 70 years old. Her father-in-law works as a plumber and electrician and repairs motors and pumps in and around farms in Chavadi. Jyothi's parents live in Virudhnagar and she manages to go to visit them around three times a year.

Once her younger child started to go to kindergarten, the family decided that she could earn some money through tailoring. She had worked as a tailor before marriage. Jyothi learned tailoring in a government training institute and started stitches blouses, kurtas, nighties, salwar kameez and churidhars for women. She only tailors women's clothes. She charges Rs.70 for a blouse without lining.

### Strategies

- Jyothi gets her customers through referrals. Most of her customers are local.

- She works from around 10 am after she drops her son at school and works until 4 pm or 5 pm. She prefers not to work at night because of eye strain and housework.

### **Economic achievements and viability**

- Jyothi earns around Rs. 300 a day. That amount helps in meeting household expenses.
- She sends her daughter to private school. Her earnings help to pay the fees.
- There are a few other tailors in the neighborhood but Jyothi feels confident of her customer base.

### **Plans for the Future**

- Jyothi would like to undertake contracts stitching school uniforms. .
- She would like to buy one more machine and get a local woman to work with her so that she can take on more orders.



**The Interview Team with Azhaga Jyothi and her mother-in-law**

**Suggestions:**

Azhaga Jyoti has a spark that should be nurtured. She appears to be controlled by her in-laws now but as she grows a little older she may be able to overcome these barriers and become a successful entrepreneur.

### Case Study- 3 Uthara Devi



NAME: *UTHARA DEVI*

TYPE OF ENTERPRISE: *Single Milch Cow*

LOCATION: *Chavadi*

YEAR OF INITIATION: *2017*

#### Background and Motivation

Uthara Devi is 26 years old with a child in nursery school. She studied up to tenth standard. She worked in a Department Store for a year before she got married in 2011. She was motivated to start an enterprise last year since she had some time on her hands after her child began to go to school. She took a loan from Shanti Ashram to purchase a cow. This is because her parents-in-law owned two cows. She has learned how to milk a cow. We are not sure whether buying the cow was her idea or a suggestion from someone else as she does not appear to know much about cows. Uthara did not know how old her cow was and she did not play any role in its purchase from the cattle market.

When Uthara's cow gave birth to a calf, calf was given away, because the family had a belief that if the cow has fever after birth, keeping the calf would bring misfortune.

#### Economic Viability and Sustainability

- Since Uthara has only one cow, she is not really running a business.
- The cost of fodder and medicines etc. used for maintaining the cow appears to be greater than the income earned from selling milk. Uthara also has to

pay off the loan she took for the cow. The family spends 2000 to 3000 rupees a month on fodder. She estimates that she gets an income of about 3000 per month from milk after deducting expenses. However, since the revenue she earns is only 120 rupees a day for six litres of milk, she may be actually running at a loss each month.

- Keeping a cow is always a risk because of disease. The veterinary service in the area is reasonably good and there are three vets available on call. However, another woman entrepreneur who lives in the same locality (Iyyammal, — a 2017 Kasturba Gandhi Award winner) lost her cow to disease.



**Uthara's Cow**

### **Plans for the Future**

Uthara would like to start a vegetable business. This is because her husband earns his living by transporting vegetables. However, she does not appear to have made assessments of the profitability of the business so we would not advise her to take up any business unless she does a feasibility assessment and gets trained in some business skills.



## Case Study- 4 Krishnaveni



NAME OF SHG: *MANI VILLAKU*

TYPE OF ENTERPRISE: *Coconut Palm Sugar*

LOCATION: *Sengalipalayam, Tiruppur*

YEAR OF INITIATION: *2009*

### Background

Krishnaveni lives in Sengalipalayam in a remote village. She has been associated with Shanti Ashram for over eight years. She and her husband belong to families that have traditionally been in coconut sap tapping, and climbing coconut trees. She has two children, a son and a daughter. She studied up to tenth standard. Her husband is sometimes hired by other farms to bring down coconuts and earns around Rs 700 a day for that work.

### Background

Krishnaveni lives on a farmstead that is cut off from the main road. She has been associated with Shanti Ashram for over eight years. She and her husband belong to families that have traditionally made a living by tapping coconut sap and climbing coconut trees. She has two children, a son and a daughter. She studied up to tenth standard. The farm has been leased from a local landowner. In addition to farming coconuts and making palm jaggery (unprocessed brown sugar), her husband often is hired by other farmers to bring down coconuts.

### Motivation Behind Starting Enterprise



**Krishnaveni and Her Daughter**

Krishnaveni's life changed when her husband who was a bus conductor, took voluntary retirement and decided to go back to their traditional occupation. They rented land from a Gounder farmer in Sengalipalayam in Tiruppur district. They have 500 coconut trees on the leased land. Out of the 500 trees 200 bear coconuts and 300 do not bear coconut. The non-fruit bearing trees are

used to make coconut palm jaggery or *karupatti* as it is called in Tamil. The annual rent for the farm is Rs 40,000 a year.

Making *karupatti* or palm jaggery is a labour intensive process. Every evening, either Krishnaveni's spouse or hired labour climbs the coconut trees and ties a clay pots next to flowers and makes a cut for sap. The next morning, someone has to climb up the tree and bring down the clay pots. This climbing up and down is a risky process and the sometimes the clay pots may break. Around 17 litres of sap are collected each day. This sap is boiled down to five kgs of palm sugar. The fuel used to cook the sap comprises coconut fronds. In the rainy season, the amount of sap is greater and so the jaggery produced can go up to 10 kgs per day. The family hires a couple to help them in their work. The woman is paid only 100 per day, while the man is paid 200 per day. Krishnaveni also earns money by selling coconut leaves and coconuts. The family gets around 1000 coconuts a year. The family shares the borewell water with two neighbouring farmers.

### Strategy for Running Enterprise

The family does not have any special strategy for running the enterprise. They have agents who come and buy the jaggery for Rs. 100 a kilogram. The agents come once in two weeks.

They do not invest in fertilizers etc. for their coconut palms. Krishnaveni claims that if the productivity of the coconut palms goes up, the landlord will demand higher rents, and therefore there is no incentive to look after the trees.

### Economic Achievements

- Krishnaveni says that they could not have educated their son without the enterprise.
- She has bought two cows and ten goats.

### Risks

Krishnaveni and her family do not own the land. The landowner can ask them to move out any time. According to her, this will not happen. There is only an oral contract so their situation is precarious. The landlord still appears to control the family and checks on productivity of the palms.

### Sustainability and Future Plans



Fresh Palm Jaggery at Krishnaveni's farm

Palm jaggery is in high demand because of its health benefits. It is considered as a superfood and a substitute for high glycemic cane sugar. Prices quoted on websites go up to 500 rupees a kilo within India and 20 dollars a kilo in the United States.

Krishnaveni could tap into more market information about prices and buyers and get much better prices for

her product.

Krishnaveni is interested in bottling the fresh coconut nectar for sale. It was suggested that she go to TNAU in Coimbatore and get some training. TNAU has equipment that entrepreneurs can use.



### Other Comments

We appreciated the amount of hard work that it takes to keep the palm jaggery business going. However, we were unpleasantly surprised to hear that Krishnaveni's daughter, a smart looking young girl who is around 17 years old, was not even able to appear for her tenth standard board exams. This was because the family moved while she was in tenth. According to her mother, the nearby school did not admit her because it was the middle of the term. However, the mother admitted that they needed help to manage the coconut trees and make palm sugar, so they decided not to send the daughter to school. She claimed that since the farm was far away from school they were reluctant to send her as they were concerned about her safety. However, the daughter did not look as though she was happy to stay at home.

We would have accepted the need for free labour if the family were desperately hard up. But we learned that the family had spent 4.5 lakh rupees on their son's education. They sent him for BBA and BCA to Hindustan College, Coimbatore and he now has a job in TCS Bangalore. He wants to do pursue his higher studies.

*Post-script:* Krishnaveni appears uninterested in her daughter's well-being. When we asked her to put her daughter in school, she appeared reluctant and said that "soon it will be time for her to get married". When Shanti Ashram staff members spoke up strongly for the need to educate her girl child, she said that she would put her daughter into school and that she would bring her daughter to Shanti Ashram so that the Ashram could follow up with the daughter's school readmission. However, when we met Krishnaveni a few days later at Shanti Ashram she did not bring her daughter along as promised. When we asked her about the daughter's education, she vaguely said that maybe the daughter could study something through correspondence.

Over the years, the women entrepreneurs supported by Shanti Ashram have impressed us by the dedication they have to their children's education. In fact, the son of a Kalpana, a woman entrepreneur who won the Kasturba Gandhi Award in 2009 is now studying to be a doctor. Another entrepreneur and award winner in 2011 Maheshwari sent her daughter to college with her earnings despite facing domestic abuse at home. Krishnaveni, unfortunately, is the one exception among these inspiring examples.