

WOMEN ENTREPRENEURSHIP, THE NEW ERA OF GLOBAL ENTREPRENEURSHIP: A CASE STUDY OF SUCCESSFUL WOMEN ENTREPRENEURS OF KANGRA DISTRICT, HIMACHAL PRADESH

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Abstract: Women entrepreneurship has shown an upward trend globally. According to a study conducted by the Global Entrepreneurship Research Association, an estimated 163 million women were starting or running new businesses in 74 economies around the world in 2016. In addition, an estimated 111 million were running established businesses globally (Global Entrepreneurship Monitor (GEM) 2016/2017 Report on Women's Entrepreneurship). Till 2018, women mark their presence in every un-conventional career field. Women entrepreneurs are significantly contributing in the economy of the country. Earlier women entrepreneurs faced many hurdles which limit their potentials but now women across the globe have overcome all challenges and have magnificently proved themselves in all spheres of life including the most cumbersome world of entrepreneurship which was earlier dominated by the men. Drucker said that Indian women are the best managers because since their childhood they learned how to take responsibilities and how to handle the adverse situations. Women across India are showing more interest in entrepreneurship because they want to be economically independent and have control over their lives. This paper entails the success stories of woman entrepreneurs of Kangra district of Himachal Pradesh, who have created for themselves an identity and earned respect through their entrepreneurial skills and became an idol in the eyes of the society.

Keywords: Women Entrepreneurship, Empowerment, Challenges, Technology

INTRODUCTION

Pink is the colour of the Economic Survey 2017-18, signifying the support and promotion of the growing movement of women empowerment and encouragement to gender equality. The preface of the Survey talks about addressing the deep, ingrained societal issues of gender inequality and how this reflects in the education as well as the economic agency of women in the country (Economic Survey Report 2017-18). In India, women constitute around 48 percent of the population but their participation in the economic activities is only 34 percent. As per the Human Development Report (2018), India ranks 130th on the gender related development index out of 189 nations. The gender empowerment measures the extent of women participation

in the country's economic and political activities. The percentage of educated women have gone up from 59.4 percent in 2005-06 to 72.5 percent in 2015-16. For instance, the employment of women in the workforce has declined from 36 percent employed in 2005-06 to 24 percent in 2015-16. There has been an increase in the number of women who earn equal to or more than their husbands from 21.2 percent in 2005-06 to 42.8 percent in 2015-16 (Economic Survey report 2017-18).

Entrepreneurship is considered as one of the most important factors contributing to the economic development of the society. There are evidences to believe that countries, which have proportionately higher percentage of entrepreneurs in their population, have developed much faster. Entrepreneurship has been a male-dominated phenomenon from the very

early age, but now as the status of women in India has been changing due to growing industrialization, globalization, and social legislation, the situation made women as today's most memorable and inspirational entrepreneurs. Their vital role in the upliftment of the economy of the country has been recognized and steps are being taken to promote women entrepreneurship. The Government of India declared 2001 as the year of women's Empowerment. Encouraging and providing women sufficient opportunities to excel in every field. Now no field remains gender bounded, women enter every field with a bang whether its Avani Chaturvedi who becomes the first Indian women pilot to fly the fighter jet, touching the limits of sky or Tarini team of Indian Navy who sail the globe, touches the depth of the sea and creates the history. Women entrepreneurship must be moulded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.

Present work is a case study of two women entrepreneurs Mrs. Nirmal Sethi and Mrs. Jyoti Chandel whose relentless zeal, quench for success and willingness to walk the extra mile have fabricated a mark for them within the region and the society. Mrs. Nirmal Sethi broke the glass ceiling back in 1978 by starting her transport business named "Sangam Highways" buses in District Kangra of Himachal Pradesh contrary to the societal norms prevalent for females at that time. In the year 1981, she again took a bold step and became the first women in north India to have the ownership of Indian Oil petrol pump in Kangra town. Gradually, she added nine oil tankers in her business. Later, she became the owner of Maruti Service Station as well. She entered this male-dominated province and came out with flying colours. Another name in the list of well-known women entrepreneur in Kangra is Mrs. Jyoti Chandel who is doing very well in the education sector. "Global Sai Education" is a reputed computer education institute in the Dharamshala region which is run by Mrs. Jyoti Chandel providing computer education. She has not only providing computer Education but also doing projects under PMKVY (Pradhan Mantri Kaushal Vikas Yojna) and Ministry of skill Development & Entrepreneurship. She fully involved in developing entrepreneurial skills among the youth and the needy people especially women. She faced so many difficulties, stood up strong against all the odds and then tasted the flavour of success. According to her, "If there is no struggle, there is no progress".

OBJECTIVES AND METHODOLOGY

Rationale of the Study

Globalization encourages entrepreneurship and now it has steadily become a career option for the females too. Kangra

is a hilly area and female here are not very much into the entrepreneurship but some females have marked remarkable presence in this profession also. So, this paper is an attempt to get insights of their journey to figure out the motivations and challenges they came across and also this would help to inspire other women, who want to have a career in the entrepreneurship.

Objectives of the Study

- To discuss the life narratives of successful women entrepreneurs of district Kangra of Himachal Pradesh.
- To study the motivations, risks undertaken, and various challenges faced by these entrepreneurs.
- To analyze the social, economic, competitive, facilitating, locational mobility related and other factors affecting the origination and success of women entrepreneurs under study.

Research Design Method

Qualitative research design through case study method was adopted to achieve the objectives of this paper.

Selection of Participants (Entrepreneurs) for Case Study

For the present study two female entrepreneurs were selected among all the women entrepreneurs of district Kangra. One is Ms. Nirmal Sethi whose journey as a women entrepreneur got articulated in many prominent magazines and newspapers like "The better India" (15th March, 2017), "The Statesman" (21st January, 2018), in "Indian Women Blog" (10th May, 2018) and in many regional newspapers as well. Second entrepreneur is Ms. Jyoti Chandel who fulfilled her dream of becoming self-sufficient and self-dependent by exploring entrepreneurial opportunities in the education sector. She is also a very prominent and well recognized name as a female entrepreneur in district Kangra.

Data (Information) Collection Method

Both primary and secondary methods of data collection have been used in the present study. For the primary data collection, a personal interview was conducted with the women entrepreneurs under study. Secondary sources of information used were journals, articles in newspapers, internet, books, and concerned organization.

Ms. Nirmal Sethi: A Transporter, Oil Dealer and Petrol Pump Owner

INTRODUCTION

“If you give wings to your children, then they would definitely explore the sky.”

-Ms. Nirmal Sethi

Ms. Nirmal Sethi, who started her entrepreneurial journey back in 1978 by becoming a part of the transport sector which is purely dominated by the men. At that time even dreaming to be a part of this sector was not an easy nut to crack. In 2018, women in unconventional careers won't surprise us. But imagine that in 1978 when only males were expected to go outside the home to earn money and females were expected to manage the home. Mrs. Nirmal Sethi who is from District Kangra of Himachal Pradesh dared to dream a career in the transport business. The moment she showed a green flag to the “Sangam highways” buses she became the first women transporter in North India. This unwavering personality is still unstoppable even at the age of 65 years. It was her passion, honesty and hard work for her work that she touched heights of success.

BACKGROUND

Mrs. Sethi was born in 1951 in district Hamirpur of Himachal Pradesh. Her father was one of the richest businessmen of the town. She was the third of eleven kids (7 girls and 3 boys). Her father grew up and treated his daughters' equivalent to that of his sons. He used to encourage his daughters to face the society without any fear, educated them and supported them in their decisions. He gave them the wings so that they could fearlessly fly into the sky of their dreams. He was the one who took her along with him to teach how to do business. So, from the very early age entrepreneurship was somewhere in her mind or we can say in her blood. Mrs. Sethi was very bold, sharp and intellectual since her childhood days. She finished her schooling from

Hamirpur and did graduation from a prestigious college of Jalandhar. During her graduation she got married to Mr. K.C. Sethi who was an Indian Army officer at that time. After completing her graduation Mrs. Sethi told her husband that she wanted to start her own business. He said, “do whatever you want to do, I am always with you”.

Career Opportunity

Entrepreneurship is all about grabbing the best opportunity. In those days public transportation was limited and very

few buses used to ply from Dharamshala to Chintpurni. She took it as an opportunity and in 1978 started her Transport company named “SANGAM HIGHWAYS” and became the first female transporter in North India. She traveled all the way from Dharamshala to Chintpurni along with driver and conductor of the bus. She would go for surprise checks many times to see that everything was going well. Mrs. Sethi was so motivated and passionate for her work that she managed her transport company all alone and sooner started another bus within a time span of one year. She herself took all the business decisions and also managed her home exceptionally well with two daughters.

DIVERSIFICATION

Mrs. Sethi was born probably to challenge the prevailing societal norms. In 1981 she again challenged herself when she saw an advertisement by the Indian oil in the newspaper. The company was looking for the dealers for their first petrol pump in the Kangra region. She just made her mind, considered it as an opportunity to diversify her business. She was a little bit hesitant as she never heard of women getting the petrol pump dealership. Again her husband motivated her by saying “*You will either fall or fly, so what is the problem to try*”. She traveled all alone to Jammu for the interview and astonished to find nearly 3,000 applicants and among them, she was the only women applicant. She recalled that “I was nervous at that time and was about to leave the place but at the gate, I heard my inner voice that - *Bhaagna toh kayro ka kaam hai, tum bhaag nahi sakti*” and she decided to give the interview. The interview panel was very stunned to see a woman in front of them, they asked her how a woman could manage a petrol pump which was purely visited by truck or bus drivers, conductors and that she had to work in an environment which could be more aggressive. Mrs. Sethi came out with a brilliant reply, “If Indira Gandhi being a woman can manage a country, then why I can't run a petrol pump?” The panel was amazed and overwhelmed with her confidence. Her zeal and determination paid her and she was successful in getting the petrol pump dealership and became the first women owner of Indian Oil petrol pump.

INNOVATIVE AND RISK TAKER

Ms. Nirmal Sethi believes that to gain success in business one needs to be innovative and need to follow a risk-taking attitude. She was the mother of two small daughters and was staying all alone but she wanted to take the risk to expand her business. She bought oil tankers to supply oil to Leh Ladakh and Kashmir. She would personally go to Ambala every week to get the tankers filled. She herself took the tankers to the workshop for the maintenance and service purpose. With

her persistence, there was a time that she was the owner of nine oil tankers. It is also important to mention here that she was the first woman who was the owner of oil tankers in North India. Besides she was also the first female owner of Maruti service station. Probably she loved to write the word “First” before her name and this is what she did in her entire journey. There was no obstacle which was bigger than Sethi’s determination. She lived her life on her terms, always broke the glass ceiling with her decisions and actions. With her unbeatable passion and strong willingness, she proved her decisions right and achieved success in every arena in which she entered.

STRENGTHS AND CHALLENGES

Ms. Sethi said, “It takes so much of courage to take that first step, but once you take that, no one have the courage to stop you from pursuing your dreams”. Her biggest strength in her journey was her father who brought up a fearless girl and her husband who had full faith in her wife’s potentials. It’s her Profession because of which people knows her. She traveled all alone everywhere from dealer’s office to PWD offices, everyone was so welcoming and were supportive. She always followed a positive attitude and only because of that she faced every challenge and hurdle successfully. Apart from professional challenges she had to face challenges thrown to her by the society. She recalled that some shallow minded people used to say, “*Aurato ko yeh kaam nahi karna chahiye*”, or some of her neighbors stopped talking to her because she went out from the house and interacted with males. These situations could hardly waver the willpower of this courageous lady.

WOMEN EMPOWERMENT

“*Doosro ki soch badalne ke liye pehle apni soch badalni padti hai*” says Mrs. Sethi. She believes that no one can empower women until they themselves feel empowered and want to be empowered. She said that for empowerment one should be self-dependent. For this, they have to realize their inner potentials and come forward to materialize their

dreams. She is very much welcoming to every woman who wants to work. She encouraged so many women to work at her petrol pump, but everyone was reluctant and said that it is a male-dominated profession. Later she was successful in her vision to break this societal notion and employed two female workers at her petrol pump. Today, it is very common for people to see women filling petrol into the vehicles at *Dhauladhar filling station*. Mrs. Sethi plans to recruit more women for her petrol pump or female drivers and conductors for her oil tankers.

FACILITIES AND PRODUCT

She believes that “your customer and employees should be satisfied”. And she worked hard to satisfy both. She herself remains present at the petrol pump a whole long day and ensures that her customer should be dealt properly. She ensured that customer should be provided with a quality product. She started her business back in 1978 at that time technology was not at boom but presently it’s all about technology and at the age of 65 she keeps herself updated with the latest information and trends. Because of this since 1978 she is going strong and successful in maintaining a good relationship with her customers. Not only customers but employees are also very important for her. She makes sure that a healthy working environment should be maintained. She takes care of their children’s education requirements and always ready to help her employees in every possible way.

FUTURE PLANS

Ms. Sethi said that, “Never think that you are not strong, a woman has all the courage and capacity to handle or balance both the home and the career”. In 2005 she lost her husband who was her biggest support. Now her daughters became her pillars of strength. She did not want to expand her business, only want to make ensure that everything should run smoothly. Moreover, she wants to do more work for the women of the society. She is planning to start something through which women can become self-independent.

ANALYSIS OF THE CASE

Factors	Sub-factors/According to the Literature Review	As Perceived by the Entrepreneur
	• Childhood	Very sharp from the childhood and found support from the family.
	• Background	Her father was a prominent businessman in Hamirpur. Had a good financial status and reputation
	• Education	Graduated from Jalandhar
Social Factors	• Religion	Hindu

	• Community setup and issue cultural	From traditional Khatri family and no cultural issues were there in the family.
	• Support from spouse/family/relatives/community	Family and spouse were very much supportive.
	• Work-Life Balance	Not a problem for her.
	• Glass Ceiling	Never be a victim of Glass ceiling.
	• Financial assistance from Institutional sources	No financial assistance was taken by her.
Economic Factors	• Attitudes of the government	No problem.
	• Raw material	Never be a problem.
	• Size of the composition of market	Yes - Challenging
	• Lack of access to credit	No
	• Potential Entrants	Yes definitely
	• Rivalry among existing firms	Yes
Competitive Factors	• Suppliers	No issues
	• Buyers	No issues
	• Substitutes	Yes
	• Experience & training	No Previous work experience and did not take any formal training.
	• Arrangement of Finance	Finance was never a problem.
	• Occupational Mobility	Yes.
	• Lack of Risk-Taking Capacity	In her whole journey, she took so many risks.
Facilitating Factors	• Lack of exposure to Business	No
	• Environment	Very helpful
	• Lack of Technological knowledge	Always keen to learn new things
Locational Mobility of Entrepreneurs	• Resources	Always available
	• Language	Never be a problem
	• Culture	Familiar culture
	• Red Tapeism	No
	• Lack of Professional networks	No- Good network
Other Factors	• Male domination Industry	Yes, but never be a hurdle
	• Corruption	Yes, to some extent

Social Factors

Mrs. Sethi was born in a Hindu family having a business background. Anwar (1992), in his study on women entrepreneurs of Bangladesh, found that prevailing social norms somewhere prevents women from managing their businesses independently. These norms had restricted women entrepreneurs' mobility and therefore affected interactions with others. Mrs. Sethi did face some challenges from the existing social set up as people were not accepting a female to be in a male dominated business but immense support from family enabled her to face society with courage and confidence. She is known to have broken the glass ceiling in many aspects like entering the transport business, owning a petrol pump, becoming an oil supplier and taking all financial

and non-financial decisions. Family responsibilities along with her personal responsibilities could never waver her in balancing the personal or social life.

Economic Factors

Getting finance for the start-up is the biggest challenge that women entrepreneurs faced in the initial stage. Undoubtedly banks and government agencies provide finance to the women but there is a lack of awareness. (Kaur and Buwa, 1992) revealed that 54 percent of Women Entrepreneurs had started their business with their own personal savings and some financial assistance from their spouse and only 10 per cent from the government agency and nationalized banks. In the present case Mrs. Sethi did not take any financial

assistance from the banks or from the government agencies. Her father or husband supported her financially to start the business of transportation.

Competitive Factors

The ambition, self-confidence, innovativeness, achievement, motivation and risk-taking ability are essential qualities for an entrepreneurial career. She agreed that in present time, so many potential entrants are there in the market and every day you have to compete with them. Mrs. Nirmal Sethi said that her suppliers and buyers had put so much trust in her in this whole journey. She recalled that when Indira Gandhi died, Oil tankers were not allowed to move but her petrol pump was the one where people were getting petrol and diesel which happened only because of the trust and relationship she shared with her suppliers. She was running the petrol pump since 1981 and believed that if you are giving your customers a quality product then you can earn loyal customers. This helps Mrs. Sethi to compete very well with the existing rivals as well as with new potential entrants.

Facilitating Factors

Women often lack access to formal entrepreneurial training and experience in the related field, so sometimes it became difficult for them to formulate strategies for their business. But this was never a difficulty in the case of Mrs. Sethi. She did not possess any experience in the transport industry and took any formal entrepreneurial training but managed her business very well. "In business you always have to take risks to grow more" says Mrs. Sethi. She is a keen learner and keeps herself updated, which also helps her a lot in her business. Occupational mobility is considered by most entrepreneurs as an obstacle, but Ms. Sethi considered it as an opportunity to diversify her business.

Locational Mobility of Entrepreneurs

Ms. Sethi never faced problems related to resources. She was married in Kangra and also started her business there, so did not face any language problem to communicate with customers, suppliers etc. As she was familiar with the culture also, so it became easy for her to understand the expectations and preferences of her customers.

Other Factors

Mrs. Nirmal Sethi had a charming personality, was full of confidence, very much bold and because of these personality

traits, she was very much popular as an entrepreneur in transport or petrol pump industry. She was very active in network building; she herself visited every office to get a permit for her Sangam Highway buses and also met officials of Indian oil in connection of her petrol pump. She was very much aware and exposed to the competition and the changing trends in her fields. She was proactive in her approach when it comes to bring any changes in business. She agreed that "the transportation industry or petrol pump business is very much dominated by the men folk but if you are honest with your work and have the potentials, then everyone respects you and welcomes you in any field. So, it is important that you should first trust yourself".

MS. JYOTI CHANDEL - A WOMAN EDUCATOR, RUNNING AN EDUCATIONAL INSTITUTE

According to the sixth Economic census published by H.P. Economics & Statistics Department in 2016, out of 4.12 lacs, small businesses in the state 49,173 (11.9%) are run by women entrepreneurs. The Census said that 72.73% women entrepreneurs were engaged in non-agricultural activities, the highest number of them running educational institutions (The Times of India dated 28th March 2016). Jyoti Chandel, the founder and owner of *Global Sai Education*, has established herself so decisively that her clients know very well that her quality of work is matchless in the field of computer education and training. It is a success story that has its roots in the early computer era when ordinary people were not that much familiar with the computers. In Dharamshala town of Kangra District, there were only few Institutes that could execute computer training with full stream. Jyoti Chandel was one of them who successfully started giving computer education in full stream.

BACKGROUND

Mrs. Jyoti Chandel was born in a middle-class family in Kangra District of Himachal Pradesh. Her father was in Army at an ordinary rank and mother was a house maker. She was the eldest one among three brothers and sisters. Her family was not very much financially sound.

She started giving tuitions to children when she was in her higher secondary only and started earning money. After her school, she joined the college for doing B.A. but side by side she started doing diploma in computer education. She did that because at that time there was a buzz that if you would have computer education, you would get a job easily. And this also proved right, when at the age of 21, just after

the completion of B.A. she got her first job as a computer vocational teacher and got Rs 800 as her first formal salary. Meanwhile, she developed an interest in computers and did corresponding MCA from Kurukshetra University.

PREVIOUS WORK EXPERIENCES

The journey of becoming an entrepreneur wasn't easy for Ms. Jyoti. Before starting her own institute, she worked as a computer education faculty in schools and computer institutes. She started her first job as a vocational teacher in a school and worked there for nearly one year and then joined a computer institute as a faculty member. She worked there for two years and was paid Rs 1800/- per month. In 2004 she joined a company which was a chain of the renowned company named VINTAC. They paid her Rs 6500/-, which was a good amount for her, but that company didn't perform well in Dharamshala, so the company decided to shut down their branch.

BUSINESS OPPORTUNITY AND NEW VENTURE

The VINTAC company was shut down in 2004 but the local owner who took the franchise of the company had an established infrastructure and faculty. They decided to run an institute and notify that they will cut down employees' salary by fifty percent. Those who wanted to leave the organization were free to do so. Ms. Jyoti was again at the same point from where she had started but she decided to stay there. The new venture started with only two faculty members (including Ms. Jyoti) and 18 students. She was very active and hard working and took it as a challenge to develop that institute. This was the starting of her entrepreneurial journey which she had started from the scratch. She worked hard and involved herself actively in the promotional activities and ensuring students' admission in the institute run by her. She also got affiliation for her Institute from Punjab Technical University and from Tamilnadu University. Her hard work did wonders and the name of the institute started getting recognition. It was her determination, passion, and love for the work that number of students' admission during 2009-2010 grew to 1500 students in her institute. Owner of the institute gave her all the control; she took all the decisions of the institute whether related to the courses, admissions, recruitment of employees. She was supposed to pay a certain amount of rent to the owner of the building.

EXPANSION AND DIVERSIFICATION

She thought of expanding her business in other parts of the State. To this effect, she created 18 sub-centres of her institute

in different districts of the Himachal Pradesh to provide distance computer education to the students. She also tied up with some companies to ensure placement for the students of her institute. She was doing great in her field. But in 2014 P.T.U. was closed and distance education was also banned. It was a big shock for her because after so many efforts of over 10 years she was again at the same place from where she had started. She had responsibilities of her family and children. Ms. Jyoti said, "I had the option to sit at home and enjoy my married life." But she was determined to explore new things in life. She again started to search for some new opportunity. During 2014, the government came up with the skill development schemes and started encouraging the institutes who were engaged in enhancing the skills of people. She took it as an opportunity, hired a rented building and started Global Sai Education. Due to her previous work experience in this field, she was well versed with all the technicalities of this business. She cleared all the tests and formalities which were needed to get the affiliation and certification for the institution from the Government. Now Global Sai Education is working on the projects of Ministry of Skill Development & Entrepreneurship (GOI), National Skill Development Corporation and Pradhan Mantri Kaushal Vikas Yojna. She was not only imparting computer education but also providing training in fashion designing stream. Now she has two buildings for her institute, employed 14 faculty members who are giving training to the people.

SKILL DEVELOPMENT

Mrs. Jyoti Chandel is very happy and satisfied that now she also working in the skill development of many including the needy and illiterate women under various government schemes. She said, "We are preparing our youths to become entrepreneurs and imparting skills in them which could help them in earning money." Imparting skill education and entrepreneurial education among women helps them to start their business and they become self-reliant.

RISK TAKING, INNOVATION, AND CREATIVITY

Mrs. Jyoti Chandel has indeed all the traits of a leader. Every time situations tested her, but she never gave up for the adverse situations. With her innovative mind, she tried to find a solution to the problem. She was good enough in accessing the opportunity and grabbed it very well. Many time when situations pulled her back, she critically evaluated the situation, took risks and again started her new venture. It was her risk-taking attitude, innovative and creative thinking that a woman, who started her job at a meagre salary of Rs 800/-, is now enjoying a very good financial standing.

WOMEN EMPOWERMENT

Mrs. Jyoti Chandel is a self-made woman. She is an outstanding woman who rose above many constraints which she had to face in excelling in her career. She is simultaneously working for the upliftment of other women in the society by creating jobs for them. Presently, eleven women are employed in her institute. She helps other females to enhance their skills and also encouraged them to become self-sufficient. Mrs. Jyoti said, "If you have the potentials then you need not go to a job provider but become a job creator yourself". Women have proved that they can enter in each and every field and emerged as a smart and dynamic entrepreneur.

STRENGTH

Key features that made Ms. Jyoti Chandel a successful entrepreneur is the ability to encompass the available business with hard work and discipline; persistence and knowledge of her work and above all, passion for the job. She is supremely confident, and her strategies are well laid out in her mind. Ms. Jyoti Chandel considers her love for the work and never giving up attitude as her biggest strength. From childhood, I always wanted to become independent. And this is something which always kept me motivated and encouraged me to face the challenges".

ANALYSIS OF THE CASE

Factors	Sub-factors/According to the Literature Review	As Perceived by the Entrepreneur
Social Factors	• Childhood	She was a very active child and always wanted to be self - independent.
	• Background	Her father was in Army at an ordinary rank. She belongs to a middle class family.
	• Education	She did B.A. from degree college Dharamshala. Then Diploma in Computers from local institute and MCA from Kurukshetra University.
	• Religion	Hindu
	• Community setup and issue cultural	She belongs to a Rajpoot family. Cultural issues not there in her family.
	• Support from spouse/family/relatives/community	Enjoy support from family and spouse.
	• Social mobility	Not a problem
	• Work-Life Balance	Yes, sometimes she get structured between family and work.
	• Glass Ceiling	Faced no glass ceiling. Manage her business without any help from her husband.

CHALLENGES

Ms. Jyoti feels that there are no problems in life or in business. These are all challenges which need to be addressed. Not having a background in business was a challenge for her but the strong willpower and educational background allowed her to learn the ropes very fast. Developing a sick institute was a challenge and she brilliantly crossed the challenge. In 2014 she again struck with a challenge when because of some issues, her flourished institute was about to shut down, she wasn't ready to accept the failure. Found an opportunity and again successfully run Global Sai Education Institute. Whenever she strikes with a problem, she comes up with a solution.

FUTURE PLAN

In future she wants to work for the welfare of the women. She said that presently she is working in the skill development of women, they took training but only few of them could make use of their skills. Some of them were unable to start their business because of financial constraints. She wants to start a small industry where women could make the best use of their skills and this could help them to becoming self-efficient and will also raise their economic status.

Economic Factors	• Financial assistance from Institutional sources	No
	• Attitudes of the government	No problems were faced by her at the government's end.
	• Raw material	No issues
	• Size of the composition of market	Yes- challenging
	• Lack of access to credit	No
Competitive Factors	• Potential Entrants	Yes definitely
	• Rivalry among existing firms	More entrants increase the rivalry
	• Suppliers	No issues
	• Buyers	No issues
	• Substitutes	Yes
	• Experience & training	Had a good work experience in the same industry.
	• Arrangement of Finance	She never considered finance as a problem.
Facilitating Factors	• Lack of Risk-Taking Capacity	Good in realizing the opportunity and in risk taking.
	• Lack of exposure to Business	No
	• Environment	Very helpful
	• Lack of Technological knowledge	No
Locational Mobility of Entrepreneurs	• Resources	Always available
	• Language	No Problem.
	• Culture	Familiar culture
	• Red Tapeism	No
Other Factors	• Lack of Professional networks	She had a good professional network.
	• Male domination Industry	Yes but never be a hurdle
	• Corruption	Yes, to some extent

Social Factors

Mrs. Jyoti Chandel was born in Kangra District of Himachal Pradesh. Her father was in Army who retired as Subedar. She belongs to a middle-class family and was eldest among 3 brothers and sisters. She did her B.A. from Government College Dharamshala. Then she pursued a diploma in Computer education in a local computer institute and further did her post graduation in computers (MCA) from Kurukshetra University. Her family never imposed any cultural restrictions on her and encouraged her to pursue her dreams. Many studies revealed that women entrepreneurs considered work-family conflict as a major challenge, she herself faced this challenge but with the help of her parents managed it very well. She never faced any type of glass ceiling in her entire journey of entrepreneurship. She said that no doubt people thought that entrepreneurship was meant for the male folk but if you are confident enough and hard-working then nobody can stop you from achieving the success.

Economic Factors

Arrangement of finance is always a challenge for women entrepreneurs. But Ms. Jyoti had never faced this challenge and to start her business she invests her savings and took help of her husband and friends. Access to raw material and credit was also not a difficulty for her.

Competitive Factors

The present era is of globalization and this opens so many opportunities in the field of entrepreneurship. The government also promotes entrepreneurship and comes up with so many schemes and policies. The only thing you are required is analyzing the opportunity and having the skills to utilize the opportunity. Now the market is open and this encouraged the entry of so many entrepreneurs, which increased the rivalry among the firms. If you didn't perform well and do justice with the expectations of your

client, then substitutes of the market are not a problem. So, planning, innovation and grabbing the opportunity gives you a competitive edge in the market.

Facilitating Factor

Experience always helps you. In this case it was quite visible that how previous (approximately 5 years) job experience helped her to start the new business and successfully tackled various problems. In addition, they have often not been exposed to the international market and lack knowledge what is internationally accepted. She was a risk taker and it was her achievement that with two faculty members and 15 students, she started her institution and over period of time with her dedication and hard work took it to the great heights. Her experience and training in the same field became facilitator in her whole journey of entrepreneurship.

Locational Mobility of Entrepreneurs

She worked and started her business in the local area i.e. Dharamshala town, so never faced a problem related to culture or language. She was well known with the expectations, cultural orientations and requirements of her clients. Before becoming an entrepreneur, she was the part of this profession from very long, therefore had a full knowledge of all aspects of the business she was in.

Other Factors

She was very active and always took initiatives whenever required. She was good in network building too. She tied up with many companies and was fully aware of the current trends. She has her own professional network. She believes that “if you have the capabilities then everybody respects you and helps you out”. On corruption, she agreed that “presently there is a rise in corruption and we are the one who motivate this evil practice. If we do our work through proper channel with the patience then there would be no problem but today, we are in hurry, love shortcuts and as a result, encourage corruption”.

DISCUSSION AND CONCLUSION

Females play a vital role in the development of the country as a whole and have so much potential to achieve greater heights of success. Presently women represent the true mark of respect and progress in every profession, resulting in woman empowerment as well. In the present study, Ms. Nirmal Sethi and Ms. Jyoti Chandel are the women entrepreneurs

who have not only managed their business so extraordinarily but also set an example for other females. They have proved that women have all the potentials to explore new avenues and ensure their economic participation by generating employment for the marginalized strata of the community. After the analysis of both the cases it is concluded that social factors play a vital role in developing an entrepreneur because these factors have a direct impact on our lifestyle. Parents are always the key influencers in the lives of an individual. Scherer et al. (1989) found that the individual with the parent entrepreneurial model were high performers as compared to those who were not. Many successful women identify strongly with their fathers Henning & Jardim (1978). Belcourt et al.'s (1991) in his study revealed that 33 percent of Canadian women entrepreneurs surveyed stated their fathers were entrepreneurs. A study of selected Malaysian career women revealed that changing attitudes of parents and husbands helped women very much in the attainment of higher education which in turn could influence women to set up their own business. Besides the role played by the spouses is very noteworthy in encouraging their entrepreneurial wives to join and participate in the activities of these associations. Presently, traditional housewives are gradually changing into women entrepreneurs. And factors responsible for these changes are better education, changing socio cultural values and need for supplementary income, but a mental revolution of society is the need of the hour. Greene, Gatewood, & Carter (2001) focused on ‘glass ceiling’ which is a barrier that hinders the success of a women, it is very much prevalent in the society. Bulsara, Chandwani, & Gandhi (2004) in their study conclude that even a woman efficiently manages her business but when it comes to manage and taking the decisions of finance all were taken by male of the family. On the contrary this doesn't holds true in the present study.

Apart from social factors, economic factors are also important. Without money one can't do anything. Buttner & Rosen (1992) concluded that women didn't get bank loans because of the biased behaviour of the officials and Fabowale, Orser, & Riding (1995) revealed that women entrepreneurs perceive not a good treatment by lending officers and they are very much reluctant to give loans to a female. Lack of financial assistance creates problems for purchase of raw material and other infrastructural facilities to start their ventures (Starcher, 1996). Gatsiounis (2006) in his study on Malaysian entrepreneurs also pointed out that the lack of financial support, quality of education and training, and overall market openness were the main factors for holding back the entrepreneurial journey of women entrepreneurs. Contrary to the previous work, women entrepreneurs under study didn't come across financial difficulties, which helped them a lot in successfully running their business. It is also recommended that support should be provided by

the Government to help women entrepreneurs. Besides this banks and financial institutions should also come forward positively. Such positive efforts can open new avenues for them and increase the marketability and profitability of business owned by them. Now competitive factors, because of the globalization and advancement of technology market is now open and encourages the entry of more competitors in the market and doing business is getting tougher day by day.

Valencia, (2006) in the study explored special attributes of women which helps in better performance of companies created and run by women. The reason was their ability to communicate better with employees, suppliers and customers. According to Heffernan (2003), negotiating styles of female entrepreneurs have been shown to be different and it has become their strength in dealing with their counterparts. Findings of present research work also confirm the same. Shim and Eestlick (1993) found that women have less work experience and their firms were younger than men. As a result, they lack networks or contact, socialization practices and family roles. Ms. Sethi did not have any previous work experience and training to do business, but she managed to perform extraordinarily in the unconventional field of transportation and Ms. Jyoti had good work experience and she used it to the fullest in running her business. They both are very good in risk taking and knew pretty well how to grab the best opportunity. Women entrepreneurs must have knowledge of latest technological changes for running business efficiently. These all became facilitating factors for women entrepreneurs. So it is recommended that proper training should be imparted, which helps women in grabbing the opportunity and this also give them exposure. In a country like India, the literacy rate of women is 74.04% (Census of India, 2011) which is low as compared to male population which needs to be addressed to provide equal opportunities to women in the field of entrepreneurship.

Mentoring is very important to women, which provides encouragement & financial support of business partners, experiences & well-developed professional network. Furthermore, the factors affecting women entrepreneurship are primarily internal resources- education and experience as well as relational, family, and social connections. The principle factor in developing entrepreneurship among women is not in terms of infrastructure or financial assistance or identifying an enterprise but it is a question of clearing the ground for their movement into entrepreneurship. For ages they have been restricted to a secondary role and confined to the homes but now they need to comes out from their homes so that they become self-reliant, self-respecting enterprising people.

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