

EMPOWERING WOMEN OWNED ENTERPRISES THROUGH DISTANCE LEARNING IN INDIA: EXPANDING CAPABILITIES FOR ENHANCING WOMEN EMPOWERMENT

S .V. MURALIDHAR. *M.com,MBA,M.Phil.,MHRD., PGDCA,PGDMM,(Phd)*

ASISTANT PROFESSOR

DEPARTMENT OF COMMERCE AND MANAGEMENT

GOVERNMENT FIRST GRADE COLLEGE

TALAKADU-571122, MYSORE DISTRICT, KARNATAKA

ABSTRACT

In recent times, Distance Education has emerged as a boon to women of all ages to equip themselves intellectually through acquisition of knowledge, leading them to new radical methods of thinking, and alternative, lateral perspectives on existing information thus rendering them more autonomous and liberated.

It reviews aspects of Gender and distance learning, participatory trends of women in distance learning in India, barriers affecting single lady parent advancement in academia, impact of distance learning on single lady women learners, limitations of distance education technologies, the Indian experience of distance learning. Women form the pivotal point around whom family life and living revolves. When economic level of a family goes down, women are the worst sufferers especially when she is a single mother. The poorer the family the greater is its dependence on women's economic productivity. Also illiteracy among women often leads to a poor self-image, lack of knowledge and self-worth, making them susceptible to being deprived of their rights and playing an active role in the society and restricts their economic productivity. Literacy among women opens the possibility of unlimited exposure to new information and more importantly to new ways of thinking and new perspectives on existing information. The Indian government envisions creating a middle-income, knowledge-based society with a middle class of entrepreneurs as the backbone of development processes in which women and men equally participate. As a result, many women have been starting businesses and the percentage of female owned enterprises in the capital currently is increasing. Nevertheless, a lack of education and skills has been identified as performance barrier of women owned enterprises self-employed women have indicated a need of specially designed MBA for education and training in order to improve their business practices. This study investigates the exact nature of these education needs and identifies what entrepreneurship education programmes are currently offering to look for similarities and discrepancies.

INTRODUCTION

Women entrepreneurs identified a lack of knowledge about financial management, business management, business innovation, resilience in doing business and market information. MBA programmes only partly cater to these needs by offering business plan writing which incorporates financial- and business management skills, but they pay limited attention to business innovation, resilience in doing business and market information. The preferred ways of learning by women are sharing experiences, expert talks and mentoring, which were all used by education programmes though to a lesser extent than wished for by women. Training programmes often make use of classroom presentations given by a teacher or business expert, while women entrepreneurs are looking for more interactive ways of learning that combine theory and practice by means of interaction and discussion, for example through mentoring. Additionally, women prefer participating in education programmes that take into account their business and home responsibilities by offering flexible schedules and additional services such as child care. Programmes do not seem to take this wish into account but aim to include after-training care and the local, Indian context throughout their programmes in order to ensure a better balance between theory and practice. Following these findings, it has been recommended that education programmes should be clear about the contents, ways of learning and programme design of their trainings in order to ensure beneficiaries are well informed about what to expect before choosing to participate, and that once participating women entrepreneurs The development impacts of women's self-employment activities exist on personal and national levels. First of all, women's money and assets increase and raise household spending on food, school fees and healthcare. Secondly, women earn respect and appreciation, mainly from husbands, which results in changing gender relations within the household. National development impacts resulting from women's self-employment activities are economic through job creation, increasing income from taxes and decreasing aid dependency, as well as social through effects on reconciliation and stability in the country. These impacts were identified in light of current challenges in the Small and Medium Sized Enterprises (SME) environment, of which cultural and social barriers affecting women's position in society were recognised as most severe. Current gender relations prevent women from equal participation because mindsets among the population assume men are the ones earning money, while women are staying inside the homes.

Studies

When we increase women's participation in the economy and unleash their productive potential, we can bring about a dramatic impact on the competitiveness and growth of our economies.

Economically, women are said to be less empowered in terms of independent employment and access to financial services (Abbott et al. 2011). In addition, socially constructed roles and responsibilities in the country are believed to account for inequalities in terms of development opportunities and in the management and control over economic resources (MIGEPROF 2010: 8-9). In other words, while laws and institutions play a major role in promoting gender equality and empowerment of women, complex, deeply embedded and often taken for granted cultural attitudes seem to make it difficult for legal and institutional reforms to be effective (Abbott et al. 2011: 8).

Besides promoting gender equality and women empowerment, we have progressively recognized the potential of entrepreneurship in the country's development processes.

Gender is one of the cross-cutting issues throughout this document, placing specific emphasis on supporting education for all, eradicating all forms of discrimination, fighting against poverty and practicing a positive discrimination policy in favour of women (MINECOFIN 2000:19). One of the tools being recognised as essential for the country to become a sophisticated knowledge-based economy with effective entrepreneurs is human-resource development through education and training.

According to Naudé (2008: 24), improving human resources and entrepreneurial ability has been recognised as vital in order to build up an entrepreneurial force that might contribute to development processes. Specifically in a developing country context it has been pointed out that management capabilities and capacity needs to be strengthened, and that entrepreneurs require multiple, balanced skills (Naudé 2007: 19). It is believed that when the quality of entrepreneurs diminishes, restrictions from the credit markets tighten, leaving poor countries in a, what Naudé (2008) has called, self-reinforcing 'entrepreneurial' development trap, and entrepreneurship education and skills training are believed to be essential to avoid getting stuck in such a trap (Naudé 2008: 31). Furthermore, Naudé (2007) has identified that a lack of adequate training and education for women entrepreneurs specifically can limit organisation change and growth strategies in fragile states, thereby possibly diminishing post-conflict development.

Women entrepreneurs have indicated the need for management and technical skills plus better access to training facilities (Cutura 2008; Tzemach 2006; Hamilton 2000). It is important that we invest in training to equip women with skills to increase productivity and also manage their businesses. As India is striving towards the existence of a well-equipped entrepreneurial force, it is of value to investigate what exactly, in terms of training and education, women entrepreneurs are in need of in order to improve their businesses. In addition, one might wonder whether everyone who has an interest also has the opportunity to enhance their knowledge and skills and if and how a middle-class of entrepreneurs might be contributing to development processes through specially designed MBA programmes.

What needs and possibilities for MBA education do self-employed women and what development impacts do their self-employment activities make?

The following four sub-questions will be explored in order to answer the main research question:

- 1) What motivations do women entrepreneurs have to become self-employed?
- 2) What entrepreneurship education needs do self-employed women have and how do they want these lacking needs to be addressed?
- 3) What do entrepreneurship education programmes currently offer to self-employed women and how does this relate to education needs of female entrepreneurs?
- 4) What are the perceived development impacts of women entrepreneurship in and what challenges in the SME environment currently limit these impacts?

Women's economic participation

The fact that women were left as the main survivors of the genocide resulted in the existence of many female-headed households, and it made the government realise that women should be used as key players in the nation building process.

Currently, India is globally known as making a strong commitment to gender equality in all areas of social and economic life and it recognises the importance of women being represented in political organisations.

According to the 2009 Gender Equity Index, which measures the gap in education, economic activity and empowerment between men and women in a given society.

Indian women are an exceptionally interesting part of the gender and cultural diversity equation. Gender roles in Indian society have been historically commonplace, and in some parts of the country they still survive (Santosh, 2005). From an educational perspective, Indian women have been provided with limited opportunities for education and advancement until recently (Kosambi, 2000). From a cultural perspective, the norm for a woman in some instances continues to encompass more of a focus on family and traditions rather than education. However, the more educated society becomes, the further people move away from gender roles, oppression, and poverty. As India strives for economic and social development, Indian society is likewise recognizing a place for women in the corporate world. Yet there remains some pressure to conform to traditional roles within families, which continues to create barriers.

Around the globe, women entrepreneurs often face more barriers than men do in pursuit of an MBA degree, and the motivations of small scale business women commonly differ from those of men (Marks & Edgington, 2006). The impact of culture and sociological factors into the educational outlook in India is what makes India unique from other nations. Also noteworthy from a management education perspective is the abundance of B-schools available in India. There are currently over 950 B-schools approved by the All India Council for Technical Education (A.I.C.T.E.) in various categories, including the Indian Institutes of Management (I.I.M.'s), university departments, and autonomous private institutes (Joshi, 2006). The proliferation of MBA programs in India is resulting in about 10,000 MBA graduates every year (Joshi, 2006).

This study focuses on the barriers and motivations for women and men from India in pursuit of an MBA degree for a comparative analysis. The mba.com Registrants Survey tracks the progression of students through the MBA pipeline and provides business schools all over the world with information that can be utilized for such purposes as marketing, academic program development, and developing an understanding of student goals and agendas. The survey reveals information on the decision making process that those prospective students, including Indian women, face when deciding to pursue an MBA degree. Responses collected by the mba.com Registrants survey made by Indian citizens pertaining to the motives and the impediments associated with management education are compared by gender to elaborate on trends within India.

Business Women and management Education

Principles of management are not the same from nation to nation. In India, a hierarchical system is accepted with its obligations and duties (Lewis, 2006). Many businesses in India are family owned, and generations are predetermined to carry on the trade of the elder in the family. A good education and strong work ethic are encouraged, but nepotism is traditional. In addition, Hinduism governs social behavior in India, and women show great deference to men (Kosambi, 2000). These traditions, among others, historically provided men with superiority over women in the business arena. As

India approaches status as the most populous nation, thinking big, and thinking globally is becoming a social norm. The economic and social needs for advancement encourage the inclusion of women in the corporate sector, and equality for women is quickly turning into a nationwide debate. Bangalore, advertised as the Silicon Valley of India, represents the career-minded and goal-oriented working class (Lewis, 2006). The significance of this small city becoming commercialized is important because it representative of the progression of the nation as a whole. Education and experience influencesuch factors, and management education in particular can be linked to each of these aspects. Meanwhile, more women are becoming involved in business, technology, and the government of India. These women are motivated and interested in India's progression, and so for these women, pursuing an MBA may be an ideal option. Hofstede (1980) writes that social systems can only exist because human behavior is not random, but to some extent predictable. Culture and religion are highly regarded in India, and family traditions are, thus, heavily regarded and embedded into Indian society. However, progression is a long-term endeavor, especially for a sizable nation like India. The taboos of women becoming independent and self-sufficient in the business world still remain to some extent (Santosh, 2005).

Indian women interested in pursuing an MBA outside of India face added resistance, as relocation presents added scrutiny from some due to the cultural tradition of women leaving home only for marriage. Yet, recent survey results from the 2006 Global MBA® Graduate survey support evidence of this progressive practice, with women increasingly travelling abroad for management education.

Some of these Indian citizens ultimately seek permanent residency outside their home country while others gain professional experience abroad after their MBA program and return to India

Barriers

Reservations associated with continuing education are commonplace across cultures. Concerns related to adequacy, finances, and the demands of being a student are worthy of serious consideration to potential applicants (Marks and Edgington, 2006). In India, barriers that relate to adequacy are further related to the responsibilities and norms society traditionally placed on women especially who are married and running small scale business. The dependent role women have endured or may in some areas still endure in India does not promote financial independence in most cases, and the time and dedication necessary for successful MBA student life could present a struggle for Indian women who still face the demands of their traditions and culture to marry and procreate. The barriers derived from the 2005 mba.com Registrants Survey are reflective of the major concerns that deal with competence, funding, and the demands of being an MBA student.

Programmes to Increase business Women's Participation in MBA programmes

As well as formal research studies, reports of major measures/projects designed to increase female participation have been selectively reviewed particularly where these involve MBA education. They are considered in terms of their effectiveness in reducing the DISJUNCTIONS identified. There is great diversity in cultural and regional contexts. In developing

countries, much can be learned from review of programmes and policies designed to promote women's participation in education generally. The following strategies as successful in industrial countries:

- Secondary and post secondary scholarships vocational/technological programmes linked directly with business solutions,
- With a strong HR and guidance element.
- Culturally appropriate facilities
- Female mentor
- On field mentoring at business hub
- flexible schedules
- creating network with other women entrepreneurs

CONCLUSION

How Far Can Distance Education Reduce Barriers?

Distance Education can achieve results in facilitating the participation of small scale businesswomen, both young and mature in MBA education, under the right conditions. The main forms of direct provision are bridging courses, allowing qualified women to update their knowledge and skills with a view to re-entry to the market; conversion courses, foundation programmes allowing mature women who have either left too early or made subject choices they wish to change; community-based programmes providing basic technological education in a way which relates directly to women's traditional roles. The key lies in identification of the "right conditions" for these programmes. The first step is to establish the relative significance of the disjunctions identified earlier, and the specific forms they take in the given society and culture. The measures needed to tackle them can then be identified. If any of the disjunctions is "almost insuperable" then programmes geared directly to facilitate access will not be successful or represent a good investment even if all of the other disjunctions are effectively tackled. For example, distance education has been shown to be an effective means of reducing the disjunction between the domesticated role of women and educational/career aspirations, in the examples of bridging and conversion courses given above, by allowing women to combine study and domestic roles in a flexible fashion, while positioning themselves for new, non-traditional career opportunities as children become increasingly independent. While this disjunction can be effectively reduced in this way in the developed and some of the developing countries, the disjunction may be too great to deal with in this way in others, particularly in the rural areas. For example, social taboos and cultural sanctions have been described as almost insuperable in parts of India while in Tanzania, Muro 1988, states that women in village-based communities are so weighed down with domestic and farming duties, they have no time or energy for studies of any kind, and girls are withdrawn from schooling early to participate in these domesticated roles, essential to economic survival. For these women, community-based role-relevant programmes are more likely to be effective, although there is little evidence that they are stimulating entry into higher levels of education and training.

Many of the disjunctions can be overcome to some degree, however, by measures involving distance education. Distance education "failure" is likely to occur when western models are adopted without adaptation to the "behaviors" of teachers and learners, as Dunbar (1991) has demonstrated in Indonesia where the nation of social and learning behavior and the strong oral tradition cut across the assumption of learner autonomy and relationship mediated through text.

In brief, how India has been implementing gender laws and policies seems impressive, and it cannot be denied that much progress has been reached. Nonetheless, challenges remain. According to UNDP (2007), the majority of Indian women still has to benefit from the legislative reforms and policies put in place. The EAC review of progress towards gender equality and empowerment (EAC 2009) concluded that there remain inequalities between women and men especially in the areas of micro finance, land acquisition and other asset ownership. As Abbott et al. (2011: 34) explain, "poverty is feminised in India; that is, women are more likely than men to be dependent workers or earning an income that is below the national poverty line", even though "women make up the majority of the workforce and do the majority of the work." It has been recognised that "Indian society is characterized by a patriarchal social structure that underlies unequal social power relations between men and women", and "gender inequalities have not seen as unjust, but as respected social normality." As such, a need exists to challenge the deeply embedded cultural attitudes that underpin the subordination of women and are preventing the promotion of gender equality and empowerment of women (EAC 2009; MIGEPROF 2009; Umurungi et al. 2009).

When looking at women entrepreneurs in India, they are a significant and growing force in the private sector. Increasing percent of SMEs are owned by women and the percentage of female managers in the country is increasing. Nevertheless, challenges in doing business for women entrepreneurs have been identified and include a lack of human capital, a shortage of financial capital, infrastructure challenges, and insufficient institutions (Tzemach 2006), as well as access to markets, coordination and networking (USAID 2009), and the disproportionate burden women face inside the home compared to men, which means that many women have less time to devote to their business (Cutura 2008). At the same time, women have made great strides in terms of starting new businesses alone or in partnership, and are making progress towards formally registering their ventures (Cutura 2008).

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