Women Start Ups in Travel and Tourism Industry - A Case Study with Regards to Nirmala Kamath, Nirmala Travels Mangalore

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Abstract: Women entrepreneurs play a vital role in the global quest for long-term economic growth and social advancement. Women-owned businesses are rapidly emerging in the economy of almost all nations as a result of expanding urbanisation, industrialization, and the spread of higher education and awareness. This essay focuses on the idea of women entrepreneurs in India, including their characteristics as business owners, the challenges they had when they first started out, and some recommendations for how women entrepreneurs can develop in the future. A case study on Mrs. Nirmala Kamath, the proprietor of Nirmala Travels and a self-made woman entrepreneur who has earned a name for herself in the transportation sector, was done to better comprehend the topic.

Keywords: women entrepreneurs, problem, transportation.

1. Introduction
An entrepreneur is a person who starts a new firm, taking up the majority of the hazards and enjoying the rewards. Entrepreneurs are essential to any economy because they have the knowledge and drive to foresee requirements and sell viable new ideas. Entrepreneurship that succeeds in assuming the risks involved in founding a firm is rewarded with money, notoriety, and ongoing success.

An entrepreneur is a person who decides to take the risk of launching a new business. Entrepreneurship is the aggregation of capital and labour to create services or goods for profit. An entrepreneur realises their idea by founding a business to carry it out.

A number of the resources that economists classify as essential to production is entrepreneurship. When starting their businesses, entrepreneurs frequently face numerous challenges.

Who is a Women Entrepreneur
The process of starting, running, and growing a business company by a woman or collection of women is referred to as women entrepreneurship. To accomplish corporate goals, it entails recognising possibilities, creating and putting into action company plans, controlling financial assets, and taking appropriate risks.

Women entrepreneurs are individuals or a group of individuals who start and run a business. A woman entrepreneur performs a variety of tasks, just like a guy. They should consider their options for beginning a new firm, take chances, introduce novel ideas, organise, manage, and control their operations, and exercise strong leadership in all facets of their operations.

Women entrepreneurs are defined by the Indian government as those who own and control a business or venture with at least a share of 51 percent of the capital and who provide a minimum of 51 percent of the jobs created in the organisation to women.

The number of female entrepreneurs is rapidly rising in practically every economy. With increased awareness of women's roles and economic standing in society, their hidden entrepreneurial potential has been developing. Women are more likely to start their own businesses for three main reasons: knowledge, skill, and compliance. Push and pull forces encourage women to start their own businesses because they offer them the confidence to establish a self-sufficient career and stand on their own two feet. This asserts that a "Women Entrepreneur" is an individual who accepts hard roles to achieve her personal aspirations and emerge as economically independent. The driving force behind this is logic towards independent decision - making on their professional and personal lives.

Entrepreneurial women possess a great desire to make a hugely positive difference and are capable of adding values to both social and family life. Since the advent of the media, women have become more aware of their own traits, rights, and employment circumstances. Women can now be found working in every industry, from achara to telecoms, shattering the glass ceiling. The development of women entrepreneurs and their increased participation in entrepreneurial activities depend on proper efforts in all sectors.

2. Literature Review
1) Sasan (2022) referred about Women Entrepreneurship in India – Problems and Prospectus. The women leaders are self-confident, influential and willing to take risks. They managed to survive in this cut throat competition with their hard work, diligence, and firmness. The present paper endeavours to study the concept of women entrepreneur – Reasons women become entrepreneurs - Reasons for slow progress of women entrepreneurs in India - suggestions for the
growth of women entrepreneurs - Case study of a women entrepreneur.


The old - age traditional thought process which considered women as homemakers only needs to be changed. Government is making various efforts for the development of women not only in job sector but also as entrepreneurs. This paper highlights the problems and prospects related with the development of women as entrepreneurs.

3) Rajvanshi (2017) referred about Women Entrepreneurs in India: Challenges and Opportunities.

Most specifically for women’s entrepreneurship, we should try to change the interests and attitude of women and society. We feel that many women entrepreneurs are busy in retailing and simple manufacturing with very little growth potential or they are just focusing on education and health care. If women entrepreneurs will come in the picture of business, Indian society will increase its social capital with social, political, legal, cultural, and business values. In my research paper, I emphasized on the challenges and opportunities for Indian women entrepreneurs of Meerut city of Uttar Pradesh, India.

4) Gurnani (2014) referred about Changing Status of Women - owned Enterprises in India - An Insight

This paper focuses on the concept of woman entrepreneurs in India; their traits in enterprise, the problems faced by them when they set up and make some suggestions for future prospects for development of Women Entrepreneurs.


The sagacity of women helps to manage their business and balance with their family too. The freedom to put in their ideas and intuition makes women successful in their businesses. Being their own boss, large earning potential, choosing a convenient and suitable business location and working hours attract the women segment to be an entrepreneur. Nevertheless, they make their business a family asset. This paper brings out the challenges faced by multifaceted women entrepreneurs and possible outcomes for their empowerment.

3. Case Study

To understand the subject a case study was conducted on Mrs. Nirmala Kamath Proprietrix of Nirmala Travels a self - made women entrepreneur who has established herself in the field of transport industry.

Mrs. Nirmala Kamath (NK) was created in a traditional middle - class household in 1949. Her sister is younger. When she was 13 years old, her father passed away. Her mother and her two daughters moved in with her father immediately after his passing, where they remained for the following two years. The sisters and their mother each moved to a different home following the passing of their grandfather. Their mother was entirely in charge of raising and educating children. NK attended the Canara Girls High School in Mangalore, where she graduated with her 10th grade diploma in 1965. For her college education, she enrolled at St. Agnes College in Mangalore. After earning her B. Sc. in 1970, NK sought employment in banking but was unable to find any openings. Her first position lasted a year as a receptionist for a doctor (a male heart specialist). Her efforts to get married began when she met Mr. C. Upendra Kamath at a car festival in Mangalore. Another member of a middle - class family was Upendra Kamath. He was active in many social and cultural events in and around Mangalore and was well - known in the Mangalorean community. He spent some of his formative years in Mumbai before moving back to Mangalore to start a freelance business. Instead of working for someone, he thought it was better to be your own employer. As a result, he established a tiny company in Mangalore called Personnel Service Bureau (PSE). He approached NK's family soon after founding the firm and announced his intention to marry her. The marriage then happened within the following two or three months. After returning from a honeymoon vacation to Kashmir, Upendra Kamath quickly launched a travel company, giving birth to Nirmala Travels in 1971 with little funding and a tiny staff. Buses were rented out to organise local trips. They had trouble paying rentals quite a few times because many people used to be defaulters and would not pay the whole fare. Nirmala Travels was offering customers a very flexible payment plan in an effort to establish their reputation. Many of these clients were from the Mangalore area and were well - known to them. Within four or five years, Nirmala Travels began offering 45 - day North India tours, arranging special trains from Mangalore to places like Delhi, Badri, Kedar, Jammu, Kashmir, Haridwar, Varanasi, Calcutta, Puri, Konark, etc. in the north. For the length of the tour, the staff included C. Upendra Kamath, Nirmala Kamath, and cooks who prepared food for the visitors. NK handled the additional support duties while C. Upendra Kamath handled the technical parts of these missions.

Upendra Kamath's family had a death during one of these tours, forcing him to return home quickly. He was forced to give NK full control over the remaining portion of the tour. NK was anxious and unsure of what to do; nevertheless, her husband urged her to relax because God is with her. Much to her own surprise, NK accepted the challenge and successfully finished the tour. Thus, she began to acquire confidence in her ability to manage the tours on her own, and by the late 1980s, she had fully mastered tour management.

From a small number of tours in the 1970s, Nirmala Travels has now organised more than 70 excursions around India. The business also arranges unique vacation packages for a pair of clients.15 oversea trips are scheduled as of now. Nirmala Travels established Vathika International Travels in Mangalore in 2008 after realising that many more Indians would now be able to afford to travel overseas as tourists. Vathika International Travels has now successfully run for a full year. International tours and specially designed vacation packages to any destination of the customer's choice are organised by Vathika International.

Nirmala Travels has strategically identified a market category where customers prefer to travel with familiar team.
members rather than complete strangers. Both tiny well-off groups and groups with a tight budget can use this service. In the past, Nirmala Travels relied on clients using LTC because employees using LTC must actually use an authorised travel agent to secure full reimbursement from their employers. In the majority of banks today, employees receive 75% of their LTC benefits without actually travelling. Because fewer individuals use LTC, Nirmala Travels experiences a decline in business.

Because of her ability to recognise market changes, Nirmala Kamath has been able to adjust Nirmala Travels' growth plan. She currently believes that there will be increased demand from specific groups, and as a result, the service offerings need to be reoriented.

Any family business that is now operating successfully should have a succession plan in place to ensure that a responsible family member will take over management of the company in the future. Vathika is expected to oversee daily operations once she has finished her postgraduate studies, according to NK. Vathika is rumoured to begin getting involved in the activities of the recently established overseas Travels business, which will handle overseas tours and specially designed vacation packages for individual teams (FTTs). In the short term, this will provide her the chance to comprehend the numerous facets of managing a travel agency, and in the long term, it will make it easier for her to take over the other operations. Vathika has been obtaining various credentials and collecting expertise on various fronts in preparation for taking over the important posts.

This Nirmala Kamath profile study is the first article in FOCUS Journal to focus on a female entrepreneur and is quite exceptional in many ways. Together, C. Upendera Kamath and NK started the Nirmala Travel company with little money and the will to succeed on their own. Over the course of more than ten years, NK and her husband carried out all the daily operational duties together. Her involvement in the workplace increased her confidence and helped her better understand and appreciate the needs of the customers and employees.

She had demonstrated her undoubted leadership abilities while dealing with the numerous difficulties and problems she encountered on the tours. She has always had very friendly and nice interactions with everyone, whether they be coworkers, clients, or other government representatives. She is approachable for any conversation, and her human touch shines through in all of her interactions. In her travel business, she encourages women to assume leadership roles in a variety of fields. She has shown this by providing employment to women who currently make up between 40% and 50% of the workforce of Nirmala Travels.

She has given her staff members, particularly the tour managers, the freedom to make the best choices immediately. She is one of the few business owners who has displayed complete customer focus and established dependable service procedures while taking the needs of the clients into consideration. Despite having a busy schedule managing the business, she nevertheless finds time to enthusiastically do the normal housewife's daily tasks. It is a rare mentality to find nowadays, especially when one is in a position of such responsibility, to truly strike a work-life balance. She might therefore be characterised as a "earthy" businesswoman who brings a human touch to every role she does.

4. Conclusion

In India, a society where men predominate, it is believed that women are socially and economically dependent on male members. As upper class and middle-class women become more conscious of their own needs and demand greater equality, the level of absolute dependency among them appears to be decreasing.

Women business owners had many difficulties during the startup and running phases, such as a lack of funding and having to fulfil two roles—one at home and the other at work. The issue of female entrepreneurs has diminished as a result of technological improvement and the explosion of information technology. To shift attitudes and give women a platform for entrepreneurship, society also has to undergo a mental revolution in addition to a technological one.

Additionally, the expansion of women's entrepreneurship can be significantly accelerated by boosting government, non-government, and other financial institution support for different women entrepreneurs throughout the sector.

Therefore, women are capable and motivated to establish, maintain, and manage their own businesses in a very organised way. To enable these women reach new heights in their endeavours, the Society in general and family members in particular must provide the necessary support. There are numerous women entrepreneurs who overcame significant obstacles to start their businesses, but this paper only discusses one.

References