

**“PROBLEMS OF WOMEN ENTREPRENEURSHIP IN KALYANA -KARNATAKA
REGION OF KARNATAK”****DR. SANTOSH M. SINGH**Associate Professor, Dept. of Commerce, Govt. First Grade College, Chincholi Dist: Kalaburagi
KARNATAKA-INDIA**ABSTRACT**

In present scenario regarding women entrepreneurship in India, we do not have the figures to show how many women's are working as a entrepreneurs and how many women enterprises are in operation either in country or in any of the states. So it is very difficult to assess the development women entrepreneurship in India. Some rough data for three states indicates that there are about 1000 women enterprises in Karnataka, 700 in Gujarat and 500 in Tamil Nadu. It will be affair generation that while women constitute about 50 percent of our population, the proportion of enterprises set up and run by women is a fraction of 1 percent. The study of women as a entrepreneur is of crucial importance because the economic role that women play cannot be isolated from their total well being. Every Indian housewife is an entrepreneur in her true spirit. Their role as manager of the house can be related to the basic management techniques used in the business world of a small enterprise. The purpose of this paper is to identity the factors which influence women entrepreneurs and finding out the problems faced by them in Kalyana Karnataka Region.

Key Words: Ardhangini , Family, Finance ,Marketing, Women, Growth**Introduction**

The study of women as a entrepreneur is of crucial importance because the economic role that women play cannot be isolated from their total well being. In India, women constitute about 50 per cent of the population but their participation in economic activity in only 34 per cent. During the last three decades, the position of women has been developed as result of industrial revolution, technical education and awareness. Women have realized their values in the society. Women's participation in economic activities are increasing. It accelerates nation's building and economic development activities. Emancipation of women will be a dream forever unless they are made economically independent. When women enter into various entrepreneurial activities such a pickle preparation, running beauty parlors etc, they often face lack of access to credit and face lot of obstacles to establish and develop their own business. The only solution to this is to develop women entrepreneurship. Every Indian housewife is an entrepreneur in her true spirit. Their role as manager of the house can be related to the basic management techniques used in the business world of a small enterprise. The purpose of this paper is to identity the factors which influence women entrepreneurs and finding out the problems faced by them in Kalyana Karnataka Region.

Objectives

The following are the important objectives of the study.

- 1) To study the socio-economic background of the women entrepreneurs,
- 2) To identify the factors influencing the women entrepreneurs,
- 3) To find out the various constraints and problems encountered by the women entrepreneurs,
- 4) To make suitable suggestions for the development of women entrepreneurs.

Methodology of the Study

The study used both primary and secondary data. Primary data have been collected from the women entrepreneurs in the selected areas of Kalyana Karnataka Region (KKR) by using structured schedule. The KKR consists Six districts viz., Gulbarga, Bidar, Raichur, Bellary Koppal and Yadgir. A sample of 10 women entrepreneurs have been selected in each district covering the economic activities like trading, handloom weaving, oil crushing, ready made garments, rice mills, tailoring, beauty parlours, small raw materials business.

The study covered mainly major problems and constraints faced by them during the course of starting and managing their business. And also it covered the suggestions for mitigating the problems faced by the women entrepreneurs in the KKR. The problems have been categorized into seven heads i.e. Finance, production, personnel, marketing, government assistance, occupational mobility and social personal problems.

Need for Women Entrepreneurship:

Women have suffered the most in our country. Women involvement in economic activities is marked by low work participation rates, excessive concentration in the unorganized sector of the economy and that too in low skill jobs. There is a greater dynamism in the rate of growth of female employment. However, in rural areas, perhaps the agriculture has provided much more employment for women. The status of women in India is an illustration of a paradox. At the micro level she has equal, if not greater position in the family as “ARDHANGINI” and she is the pivot of the socio-economic fabric of the family as a “MOTHER”. The scriptures and mythologies give her even the status of the Goddess and many women are remembered even today for their freedom struggle. However, over the period, the position of women at the macro level of the society has been downgraded so much that she is the most abused person of the Indian society.

The women in India have been neglected a lot. They have not been actively involved in the mainstream of development even though women represent almost half of our country's total population, the literacy rate of women remains at the level of 54.16 per cent as against 75.85 per cent of their male counterparts as per 2001 Census at the national level. Primarily women are the means of survival of their families, but are generally unrecognized and under valued, being placed at the bottom of the pile. Ideologically as well as in practice, women are considered completely inferior to males. Thus, the inequalities inherent in our traditional social structure based on caste, community and class have a significant influence on the low status of women in different spheres. Thus, the main issue which is still being debated is the kind of strategy to be evolved for rising

their status and participation in the process of development. Hence, the emergence of women as entrepreneurs in India should be seen as a resurgence of the rightfully respectable socio-economic status of women. However, a society constrained by the suppressive socio-economic status of women. However, a society constrained by the suppressive socio-economic factors cannot generate the much needed women entrepreneurs on its own.

Education in India has been the prerogative of men over the centuries. The condition has been such that women were not given required scope for education. Besides this, the existing pattern of education in the country is not geared towards installing of entrepreneurial instincts in young minds in general and women in particular. The higher levels of education too especially commerce and management education are not directed towards generating entrepreneurship. Entrepreneurship as a subject is not a part of the curricula in many universities. And vocationalization of education is probably still a dream in our country. The politicians and policy makers are always talk about introduction and development of vocational education at +2 stage and graduation level. But in many states, vocational courses are not running systematically. The Government has not taken any initiative in this regard.

Private initiative directed towards the growth of entrepreneurs as existing in U.S.A and U.K. is not wide spread in our country. Consequently, the governmental policy directions and the performance of commercial banks, financial institutions and training institutions engaged in promoting and developing the women entrepreneurship become very crucial for the country.

In the 50 years of independence, an emphasis on the socialistic pattern of the society and the role assigned to the public sector, and limited the scope for the growth of private entrepreneurship. The liberalization policy of the government has thrown open a vast area of the economy for private entrepreneurship. Under such circumstances, special efforts to develop women entrepreneurship are more keenly felt. Women entrepreneurs are 'the women or a group of women who initiate, organize and operate a business enterprise'. The Government of India can notes women entrepreneur as "an enterprise owned and controlled by a woman having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women". However, this has been severally criticized on the condition of giving employment to more than 50 per cent of the total workforce to women.

FACTORS INFLUENCING THE WOMEN ENTREPRENEURSHIP

The general observation and several studies reveal that two factors influence the women entrepreneurship in India, they are as follows;

1. Pull Factors:

Pull factors imply the factors, which encourage women to become entrepreneurs. They include desire to do something new in life, need for independence, availability of finance, concessions and subsidies.

2. Push Factors:

Push factors are those, which compel women to become entrepreneurs. They include financial difficulties, responsibility in the family, unfortunate family circumstances like death of

the husband or father, divorce etc. However, the influence of this factor on women in becoming entrepreneurs is lower than the former factor.

Types of Women Entrepreneurs:

Women entrepreneurs can be classified into four groups depending on the driving motivational factors.

1) Natural Entrepreneurs:

Natural entrepreneurs are those who take business as a profession on their own either by self pre-planning or motivated through profit or money factor and also for keeping themselves busy.

2) Created Entrepreneurs:

Created entrepreneurs are those, who have been encouraged and trained through specialized training programmes such as Entrepreneurship Development Programmes (EDPs) to set up independent business.

3) Forced Entrepreneurs:

Forced entrepreneurs are those who are compelled by circumstances such as the death of father or husband with responsibilities falling on them to take over the existing business.

4) Bename Entrepreneurs:

Bename entrepreneurs are those who are acting as a façade for business of their husband or brother.

PROBLEMS OF WOMEN ENTREPRENEURS:

The problems faced by women entrepreneurs have been classified as finance, production, personnel ,marketing, government assistance, occupational mobility and socio-personal .

Table-1
Types of Problems faced by Sample Women Entrepreneurs

Sl.No.	Type of Problems	No. of Respondents (%)
1.	Socio-personal	(83.0)
2.	Marketing	(81.0)
3.	Occupational mobility	(57.0)
4.	Govt. assistance	(61.0)
5.	Financial	(51.0)
6.	Production	(24.0)
7.	Personnel	(25.0)

Source: Primary Data

Note: 1) Figures in Parenthesis indicates percentage of total sample.

2) Total percentage exceeds 100 as some respondents cited more than one problem.

Socio-personal Problems:

In Indian society, a women from her birth until death was always sheltered by a man and had no right to being independent. With changing trends, a woman has to take care of domestic commitments and childcare support yet face resistance as an entrepreneur. About 83% of the level respondents faced this type of socio-personal problems and constraints are depicted in Table-2.

Table-2
Socio-personal Problems faced by the Respondents

Sl.No.	Problems	No. of Respondents	Percentage
1.	Resistance from husband/family at the time of starting enterprise	28	56.0
2.	Dual duties (face stress)	10	20.0
3.	Indifferent attitude of society	05	10.0
4.	Non-cooperation of family members	04	08.0
5.	Backbiting by others	2	04.0
6.	Others	1	02.0
	Total	50	100.0

Source: Field Survey

It is evident from Table-2 that about 56 per cent of the respondents faced resistance from either husband or family or both at the time of starting their respective enterprises. While majority of the respondents said that they did not face any resistance from their husbands or families. About 20 per cent of the respondents said that they face stress while playing a dual role of an entrepreneur and housewife. Of course, this type of stress is inevitable because in typical Indian settings still a women has to perform the majority, if not whole of the household work even though she may be working elsewhere. About 10 per cent of the respondents faced with negative attitude of society like male domination. Further about eight per cent of the respondents lacked support towards the family development or the entrepreneurship.

Table-3
Reasons for Occupational Mobility

Sl.No.	Reasons for occupational mobility	No. of Respondents	Percentage
1.	Preference for stability/security orientation	23	46.0
2.	The only work known to me/traditional	6	12.0
3.	Lack of technical knowledge	7	14.0
4.	Dual duties	3	6.0
5.	Lack of support from family members	4	8.0
6.	Lack of resources	2	4.0
7.	Lack of self-confidence	5	10.0
	Total	50	100.0

Source: Field Survey

The table shows that about 46 per cent of the sample respondents cited presence for stability/security orientation as the prime reason, which inhibits women entrepreneurs from exhibiting occupational mobility. While, 14 per cent of respondents faced with lack of technical skills since the KKR has meager literacy, where as 12 per cent of the respondents expressed that the only work known tot me and it is also a traditional one to the family. Further, only 10 per cent of the respondents had low self-confidence to promote the present unit.

Table-4
Problems relating Government Assistance faced by the Respondents

Sl.No.	Problems	No. of Respondents	Percentage
1.	Harassment in Govt. Departments	24	48.0
2.	Large amount of paper formalities	13	26.0
3.	Ignorance of laws or procedures	7	14.0
4.	Discrimination with women entrepreneurs	6	12.0
	Total	50	100.0

Source: Field Survey

It may be observed from Table-4 that about 48 per cent of the respondents feel unhappyp due to harassment of the officials and high corruptions at various levels. While 26 per cent of the respondents cited the problems of a large amount of paper formalities, where as 14 per cent had ignorance about various procedures / laws and complicated bureaucratic set up while dealing with entrepreneurial support organization. The remaining respondents opined that there is discrimination with the women entrepreneurs while getting the government assistance.

Table-5
Financial Problems Faced by the Respondents

Sl.No.	Problems	No. of Respondents	Percentage
1.	Insufficient financial assistance	23	46.0
2.	Problems of security and margin money	8	16.0
3.	Tight repayment schedule	11	22.0
4.	Lack of traditional financial assistance	8	16.0
	Total	50	100.0

Source: Field Survey

Table-5 express about financial problems faced by the women entrepreneurs in Kalyana Karnataka Region. About 46per cent of the total respondents feel unhappy since the financial agencies are not providing loan amount either to purchase raw material or to start new unit. While about 22 per cent of the respondents expressed that the repayment schedule is in convenient.

Whereas as 16 per cent of the respondents of each demanded additional financial assistance and margin money from the concerned agencies.

Table-6

Production Problems Faced by the Respondents

Sl.No.	Reasons	No. of Respondents	Percentage
1.	Non-availability of raw materials	16	32.0
2.	Lack of technical assistance	14	28.0
3.	Inadequate machine tools	2	4.0
4.	Power problems	11	22.0
5.	Other infrastructural problems	7	14.0
	Total	50	100.0

Source: Field Survey

The Table-6 portrays about the problems faced in the production process of their working units. About 32 per cent of the respondents are suffering from non availability of raw materials at n time. The problems of frequent price rise of raw material, which results in increasing the cost of production and thereby affecting the profitability of the unit. Where as 28 per cent of the total respondents feels that lack of technical assistance due to low educational qualifications. Further, many of the units faced that power problems and also basic amenities like yucca roads, drinking water, sanitation facilities are not available to their working units, which results low production both quality and quantity.

Marketing Problems:

Marketing is another area which often decides the income levels of the entrepreneur due to the ups and downs of the demand. Many of the respondents faced a number of problems pertaining to the marketing of their products/services. The Table-7 portrays the marketing problems faced by the respondents. Accordingly, about 44 per cent of the respondents cited the problems of competition from the cheaper goods. Delay payments are the problems faced by 16 per cent of our sample respondents. About 14 per cent of the respondents faced with lower demand due to the availability of substitute products, and 12 per cent of the respondents paying more transport charges, since the markets are far way to their work spot in the KKR. Further only 4 per cent of the respondents cited their inability to publicize their products due to meager financial resources.

Table-7

Marketing Problems Faced by the Respondents

Sl.No.	Reasons	No. of Respondents	Percentage
1.	Competition from cheaper goods	22	44.0
2.	Availability of substitute goods	7	14.0
3.	Long distance to the market	6	12.0
4.	Lack of information on changing markets	5	10.0

5.	Delay payments	8	16.0
6.	Inadequate publicity	2	4.0
	Total	50	100.0

Source: Field Survey

Low Mobility Problems (Other Problems):

Traveling from one place to another is a problem to women entrepreneurship. Women on their own find it difficult to get accommodation in smaller town, since a single women asking for a room is still looked upon with suspicion. Officials harass many of the women, as women are believed to be less able to go through complicated court proceedings.

The foregoing discussions reveals that promotion of women entrepreneurship is far behind due to lack of financial assistance, family and community support ignorance of the opportunities,, lack of motivation, shyness, inhibitions, preference for the traditional occupations etc. However, suggestions are mentioned for the growth and development of the women entrepreneurship in KKR.

As regards overcoming of the initial resistance from husband/family members at the time of start up of the enterprise the prospective women entrepreneurs are advised to maintain their cool and keep on convincing them in a positive ways regarding the usefulness of setting up of an enterprise.

The entrepreneurs should improve the quality through different techniques and acquire better skills in order to face competition. Personal contacts should be established with large number of people with a view to exploiting the mediate ship in the market and to avoid the delay payments and to improve the publicity of their products.

Suggestions

Women becoming entrepreneurs in India is still very difficult, as our patriarchal society stipulates unfavorable values for women. The experience accumulated from the study suggests focusing on the following recommendations to do away with the odds the women entrepreneurs face;

1. In addition to different financial organizations arranging special loan fund for women entrepreneurs, separate financial institutions have to be formed for women.
2. Loan should be on easy terms and interest rate must be lower for women than for usual commercial loans.
3. Assistance has to be provided to women entrepreneurs to procure raw materials.
4. Women should be advised on various issues of women entrepreneurship development and be given access to information.

5. Separate outlets may be created in all the district headquarters and other important public places where products of women entrepreneurs will be sold.
6. Government must build godowns to preserve the goods produced by women entrepreneurs.
7. Prioritized loans must be provided to women entrepreneurs to increase the production of unusual goods.
8. Women must be given institutional help to make and evaluate projects.
9. Women entrepreneurs must be motivated so that professionalism can grow among them to develop a sense of ownership.
10. They need to be cordially helped by all friends and relatives.

Conclusion

The saying entrepreneurs are born and not made has little sense today. A host of evidences shows that they are successfully made. In order to make women entrepreneurship movement, a success, government and non-governmental agencies have to play a vital role. There is an acute need to re-orient several things right from the grassroots level viz., increasing the number of vocational course exclusively for women, including entrepreneurship studies in commerce and management syllabi etc.

Women entrepreneurs in backward areas need special assistance and incentives from the government and financial institutions. The government shall set up marketing agencies to ensure the timely marketing of the goods produced by women entrepreneurs. Women entrepreneurs have already created a positive trend in India through their knowledge, skill, capital and diligence. They are contributing to family, society and state withstanding multifarious problems. It is the immediate duty of all of us to work out more and vigorous strategies to eradicate all problems that impede the spread of women entrepreneurship in India. As a result such measures are reported to have tremendous positive impact on the households since there is a need to promote women entrepreneurship in the backward areas like Hyderabad Karnataka.

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