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Women Entrepreneurship in Karnataka

Economics

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ABSTRACT

Economic empowerment reveals both diversity and commonality. It includes of gaining power and control over the decision mating. In a democratic system of governance, women's participation in all development activities is a desirable aspect. Everything about women in history is rest dark and dismal. Women now seen to be in the forefront in economic and social activities. NGOs, SHGs, Rural Development and Self-Employment Training Institutions (RUDSETIs) conduct specific custom-made programs women empowerment. Entrepreneurship Development program (EDP), Skill Development Programs, and Prime Minister's Employment Generation Program (PMEGP), working effectively for economic empowerment of women through entrepreneurship in Mysore district. The objectives of this paper are to analyze the trend and pattern of women entrepreneurship in Karnataka. To examine economic empowerment of women through small entrepreneurship in Mysore city. The data for the study has been collected both from the primary and secondary sources. Primary data have been collected from Mysore city. Educated women are involved in business in urban areas. Beauty parlor management and Tailoring business are attractive entrepreneurship in the city area. Family support is found to be essential for successful entrepreneurship.

1. Introduction

Economic empowerment is the essence of life. Human life includes social, economic, cultural and educational values. These values are different for different individuals. So economic empowerment effects on lifestyle such as self esteem, self-power, self-reliance, dignity of life, etc. Economic empowerment reveals both diversity and commonality. It includes of gaining power and control over the decision. It is also relevant at the individuals and collective level. Hence, women empowerment is to be expressed as awareness and exercise of their rights. Padmavathi (2002) said that the need of the hour is of training in order to orient women towards initiate and managing their own entrepreneurs.

Adam Smith (1776) defined an entrepreneur as, "an individual, who forms an organization for commercial purpose-who is a capitalist". An effort is made to illustrate the real life situation of respondents in their business ventures which reflect Women entrepreneurs' talent and ability to be the model entrepreneurs. As a part of economic and social development the role women entrepreneurship is important. 'Entrepreneurship is the practice of starting new organizations and particularly new business, generally in response to identify opportunities'. According to Schumpeter "The entrepreneurship is essentially a creative activity or it is an innovative function".

The position of the women entrepreneur is vibrant and she is eager to make a place for herself in the emerging industrial society, not only in India but also in the world. Their need for survival and a permanent second class position has always made them think, learn and act in logical terms. Women entrepreneurs will not be left behind. Yet, they need the help of the communications and information system. Books on technology, management and designs should be made available in the language they can understand. The capital, which is scarce today, has to be made available with leniency. As an entrepreneur a woman is competing with a male entrepreneur, manager and has to be on an equal footing with him. She may have to attend duty at odd hours if her job requires her to do so. If her business requires, she has to travel from one city to another. This means separation from the husband and, may be, children also. Many bright women have had to take secondary positions as they could not be given full and total job responsibilities because of their own immobility and because of their divided loyalty towards work and family. Various schemes adopted by the government of Karnataka to improve the status of women are : Karnataka Malila Abhivrudhi Yojana , Bhagy Lakshmi SchemFinancial Assistance to Women Law Graduates, Special Cell for Eradication of Social Evils, Implementation of Protection of Women from Domestic Violence Act, 2005, Legal Literacy, Financial Assistance for the Remarriage of Destitute Widows and Marrie, Taayi Bhagya, Sakshara Bharatha, Santhwana, Karnataka Mahila Abhivrubhi Yojane (KMAY), Working Women's Hostels, ges of Devadasis , Swadhara Scheme for women in difficult circumstances. NGOs, Rural Development and Self- Employment Training Institutions (RUDSETIs) conduct specific custom-made programs women empowerment. Entrepreneurship Development Program (EDP), Skill Development Programs, Prime Minister's Employment Generation Program (PMEGP). Working effectively for economic empowerment of women through entrepreneurship in Mysore district.

2. Review of Literature:

Shiralashetti (2013) revealed that economic empowerment increases women access to economic resources and opportunities, including jobs, financial services, property and other productive assets, skills development and market information. Empowering women entrepreneurs are essential for achieving the goals of sustainable development and the bottlenecks hindering their growth must be eradicated to enable full participation in business. Raghavalu(2013), according to role of institutional agencies for the development of women entrepreneurs in Karnataka.The women and child development department, since its inception of the five year plan has been implementing special programmes designed to improve the socio-economic status of women. Premalatha(2012),shows that entrepreneurship training and development programs for women in Karnataka, and its impact women entrepreneurs. Women have been taking increasing interest in recent years in income generating activities, self-employment and entrepreneurship. Seeking employment alone is not sufficient but employment has to be created. Effective entrepreneurship development programmes but to cultivate perfect human being to the society in the form of a competent and successful entrepreneur. Savitha and Rajashekar (2012), observed that self help groups on the development of women entrepreneurs of Mysore District in Karnataka. Poor people can safely deposit money and accumulate funds for future investments or emergencies as well as access loans for productive purposes, leading to higher incomes. Government, banks and other financial institutions should come forward to offer loans for women, so that women entrepreneur movement in India will work on right direction to empower more and more women in social, economical, cultural and in political matters. Balaji kamble and Abasaheb Hange(2012), observed that rural women entrepreneurial activities based education, training facilities, capacity building and management skills are to be provided. In addition to this encouragement programme, special counseling centers, and special symposium, seminar, and work-

shop will give a spillover effect for both entrepreneurs and the nation. In this Background of the present study is set for the following observations.

3. Objectives

1. To analyze the trend and pattern of women entrepreneurship in Karnataka.
2. To examine economic empowerment of women through small entrepreneurship in Mysore city.

4. Methodology

The Statistical data for the study has been collected both from the primary and secondary sources. Primary data have been collected from Mysore city questionnaire from respondents. Secondary data have been collected from the various publications of economic survey reports, journals and periodicals. The data thus collected, have been analyzed by using the Tables and Crosse -tabulation specific interpretation.

5. Analysis and Dissuasion

Trend and pattern of Women Entrepreneurship in Karnataka The following table focuses on Trend and pattern of Women Entrepreneurship in Karnataka

TABLE 1: Women Entrepreneurs in Karnataka during 2000 to 2009

Year	No. of Units Registered	No. of Women Entrepreneurs	Percentage
2000	1822	526	28.87
2001	2822	626	22.18
2002	3022	826	27.33
2003	3122	920	29.47
2004	3222	926	28.74
2005	3622	1001	27.64
2006	3822	1026	26.84
2007	3922	2026	51.66
2008	4822	3026	62.75
2009	5822	4026	69.15
TOTAL	36020	14929	46.58
Growth rate	2215.294	469.2077	21.17972

Source: "Central Statistical Office Compression"

Table 1 reflects that women entrepreneurs in Karnataka during 2000 to 2009 to be analyzed. No of Women entrepreneurs registered during the year 2000 to 2009 is 36020, out of which only 14929 are women entrepreneurs it is 46.58 percentages. No Of Units Registered during the year 2000 is 1822 which is very least. No Of Units Registered during the year 2009 is 5822 which is highest. No of Women entrepreneurs during the year 2000 is 526 which is very least. No of Women entrepreneurs during the year 2009 is 4026 which is highest. Percentage of Women entrepreneurs during the year 2001 is 22.18 which are least. The Percentage of Women entrepreneurs during the year 2009 are 69.15 which are highest. The growth rate of No of Units Registered from 2000 to 2009 is 36020. The growth rate of No of Women entrepreneurs from 2000 to 2009 is 469.20. The Percentage of the growth rate of Women entrepreneurs during 2000 to 2009 is 21.17972.

Women Entrepreneurs in Mysore District 2007-2012

Micro, Small and Medium Enterprises Development [MSMED] Act 2006 facilitate the development of the enterprises and enhance their competitiveness. Hence, this Act helps to women entrepreneurs in rural and urban area in Mysore District. In 2012, a total of 1818 women entrepreneurs in Mysore District. The following table depicts the types of business activates entrepreneurs the study area.

TABLE 2: Types of Women Small Business Entrepreneurship

Types of business respondents	Frequency
Tailoring	5
Adventure Sports	1
Agricultural line powder and stentite powder	1
Beauty parlor management	6
Beauty parlor management and garments	1
Brick industry	1
Candles	1
Dairy farming Financial Adviser	1
Desiccated coconut powder	1
Flower making and plaster of Paris doll selling	1
Food processing & Bakery products	1
Hand embroidery	1
Hand embroidery and Dress designing	3
Renewable energy Biogas	1
Grand Total	25

Source: Field Survey

Table 2 reveals that primary data was collected from 25 responds in Mysore city. The Beauty parlor management was the main choice of majority of responding (6), Followed by Tailoring (5), next choice was Hand embroidery and Dress designing (3) and other women entrepreneurs is each 1.

TABLE 3: Education Qualifications Respondents

Education level of respondents	Frequency
BA	7
BSC	3
MA	2
MA Bed	1
MBA	1
PUC	2
PUC and Fashion design	1
SSLC	8
Grand Total	25

Source: Field Survey

The table 3 indicates that all women entrepreneurs are literates. Highest no of women entrepreneurs studied SSLC (8), 7 women entrepreneurs are studied B. A, 3 women entrepreneurs are studied BSC, 2 women entrepreneurs are studied MA, 2 women entrepreneurs are studied PUC , 1 women entrepreneurs are studied MA, Bed, 1 women entrepreneurs are studied MBA . The data reflect that educational status influence women in seeking entrepreneurship.

TABLE 4: Government Training Programs for Women Entrepreneurship

Government training programs for Respondents	Frequency
EDP	1
SDP	2
NO	7
NO	3
PMEGP EDP	11
PMEGP EDP	1
Grand Total	25

Source: Field Survey

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Table 4 reflects that training programs for women entrepreneurship. There are PMEGP and EDP trained 15 women entrepreneurs which are highest out of 25 women entrepreneurs , 10 women entrepreneurs are not taking any training programs , The table exposes that training programs is not a criteria for women entrepreneurs . But trained women entrepreneurs get bank loan facilities.

TABLE 5: Factors Responsible for the Choice of Products

Factors for the choice of your product for Respondents	Frequency
Lower cost good work and Possessing skill	7
High Demand Future prospects Lower cost and Requiring creativity	1
High Demand and Socially accepted	1
High Demand High rate of return and Future prospects	1
High Demand lower cost and good work	1
High demand Ready market and Lower cost	2
High demand Ready market and Socially accepted	1
Lower Cost and Family business	3
Lower Cost and Socially accepted	1
Ready market Lower cost and good work	1
Ready market Lower cost	4
Ready market Lower cost and Family business	1
Socially accepted	1
Grand Total	25

Source: Field Survey

Table 5 reflects that several reasons for successful women entrepreneurship, 7 women entrepreneurs expressed their opinion as the lower cost good work and possessing skill for good market, 4 women entrepreneurs said that ready market and lower cost is a reason for good market, 3 women entrepreneurs said that lower cost and the family business is reasons for good market .Women entrepreneurs most know the need and demand of the consumers. Quality business and sufficient predate showed be supplied to customers is leading to successful entrepreneurship.

TABLE 6: Decision-making in family

Decision-making in family respondents	Frequency
Sometimes	3
Always	16
Usually	6
Grand Total	25

Source: Field Survey

Table 6 shows that role of Decision-making in family factor for the women entrepreneurship. 16 women entrepreneurs observed that Decision-making in family factor needs full always to women entrepreneurship , 6 women entrepreneurs said that Decision-making in family factor for the Usually help full for women entrepreneurs , 3 women entrepreneurs are observed that Decision-making in family factor Sometimes help full for women entrepreneurs .

TABLE 7: Amount of Investment by Entrepreneurs

The amount invested in the business	Frequency
Below 50,000	7
50,000 -1,00,000	9
More than 1,00,000	9
Grand Total	25

Source: Field Survey

Table 7 reflects that investment in business varies women entrepreneurship. 7 women entrepreneurs invest 50,000 and 9 women entrepreneurs invest More than 1, 00,000, women entrepreneurship development depending upon investment amount.

TABLE 8: Individual Contribution to the total family income

Contribution to the total family income in percentage of respondents	Frequency
25 %	10
50 %	10
75%	3
100%	2
Grand Total	25

Source: Field Survey

Table 8 shows that all the 25 respondents contributing the profit to their families. 2 respondents contributing 100% family income and 10 respondents contributing the 25% family income. All the 25 respondents successful in the business.

TABLE 9: Problems encountered while running the entrepreneurs

Problems for respondents	Frequency
Infrastructure	1
Finance	1
Finance and Labor	3
Finance and transport	1
Labor	3
Labor and Bank loan	4
Labor problems	2
Labor problems and price	1
Market availability problems	1
Price	4
Price Finance Education	1
Price Infrastructure	1
Raw materials Technology transport	1
Technology	1
Grand Total	25

Source: Field Survey

Table 9 reveals that various problems of 25 respondents 4 members were not happy with the Labor and Bank loan and Price, 3 responds feel the problems of Finance. The majority of responds feel the problems of labor. The success of women entrepreneurship is depending upon the quality of the labor system.

TABLE 10: Types of Business and Family Helping

	Helping		
Types of business	Family	Nil	Grand Total
Tailoring	2	3	5
Adventure Sports		1	1
Agricultural line powder and stentite powder	1		1
Beauty parlor management		6	6
Beauty parlor management and garments		1	1
Brick industry	1		1
Candles	1		1
Dairy farming Financial Adviser	1		1

Desiccated coconut powder	1		1
Flower making and plaster of Paris doll selling	1		1
Food processing & Bakery products	1		1
Hand embroidery		1	1
Hand embroidery and Dress designing	1	2	3
Renewable energy Biogas	1		1
Grand Total	11	14	25

Source: Field Survey

Table 10 shows that women small business entrepreneurship family support. Tailoring business has more family support than Beauty parlor management. 11 women entrepreneur's runs their business with family support where has 14 women entrepreneurs runes their business without family support .Independence of the women entrepreneurs is found to be significant.

TABLE 11: Types of Business and Financial Support

	Financial support				
Types of business	Bank	Family	Ngos	Shgs	Grand Total
Tailoring	3	2			5
Adventure sports	1				1
Agricultural line powder and stentite powder	1				1
Beauty parlor management	5	1			6
Beauty parlor management			1		1
Brick industry				1	1
Candles		1			1
Dairy farming Financial Adviser	1				1
Desiccated coconut powder	1				1
Flower making and faster of parisdollsclling	1				1
Food processing & Bakery products		1			1
Hand embroidery	1				1
Hand embroidery and Dress designing	3				3
Renewable energy Biogas	1				1
Grand Total	18	5	1	1	25

Source: Field Survey

Table 11 shows that women in small business entrepreneurship with financial support. The beauty parlor management and and tailoring business has taken more bank financial support. Bank financial support is more than others supporting system. Bank financial support is playing very important role compare to other financial support.

TABLE 12: Types of Business and Education level

	Education								
Types of business	BA	BSC	MA	MA Bed	MBA	Fashion design	PUC	SSCL	Grand Total
Tailoring			1		1			3	5
Adventure Sports	1								1
Agricultural line powder and stentite powder							1		1
Beauty parlor management	2	2						2	6
Beauty parlor management and garments							1		1
Brick industry	1								1
Candles	1								1
Dairy farming Financial Adviser	1								1
Desiccated coconut powder			1						1
Flower making and plaster of Paris doll selling								1	1
Food processing & Bakery products		1							1

Hand embroidery								1	1
Hand embroidery and Dress designing	1					1		1	3
Renewable energy Biogas				1					1
Grand Total	7	3	2	1	1	1	2	8	25

Source: Field Survey

Table 12 reflects that women small business entrepreneurship and education level. 14 women entrepreneurs' posses higher educated where as 11 women entrepreneurs are the lower level of education. The awareness for small business entrepreneurship is more to educate women than uneducated. Education plays an important role for women entrepreneurship.

6. Conclusions

The study has been observed that women are very good entrepreneurs, and prefer to choose the same as they can maintain work life balance. There are many successful women entrepreneurs in Mysore city, in spite of male dominated culture. Educated women are involved in enterprenial activities in urban areas. Beauty parlor management and Tailoring business are attractive entrepreneurship in the city area. Family support is found to be essential for successful entrepreneurship. The number of women entrepreneurs is not uniform in Mysore district and highest in city lowest in rural areas. The reason for the variation in the number of women entrepreneurs in different talks is due to lack of knowledge and awareness. The RUDSETIs and SHGs movement, banking facilities and skill awareness programs and helping in promoting women entrepreneurs.

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