



## PROBLEMS AND PROSPECTS OF WOMEN ENTREPRENEURSHIP (WITH SPECIAL REFERENCE TO BELLARY DISTRICT – KARNATAKA)

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### ABSTRACT

The job market scenario in the country will continue to haunt millions of educated and uneducated. Supply will outstrip demand for ages to come. When such is the demand-supply situation, one route that many find rewarding, though there are many hurdles to be overcome is "Entrepreneurship". A large number of men and women around the world have set up and managed their own business. Entrepreneurship is not new to Indian women. Today women are entering in the field of business in increasing numbers and they do so to face many tangible obstacle. Despite numerous barriers they demonstrate a strong determination to succeed. Women have proved themselves very successful entrepreneurs by engaging in one or two income generating ventures with the confines of their family. They contribute in bringing prosperity to themselves, their family members and to the economy in general. Women owned businesses are becoming increasingly important in the economies of almost all countries. In our country also women are entering into the entrepreneurial career in a big way. At present about 7 per cent of the total enterprises in the country are being run by women. The present paper attempts to highlights the problems faced by the women entrepreneurs in India in general and Bellary district in particular.

**KEYWORDS** : women, Business, entrepreneurship, Problems, development.

### Introduction

Women were made to work, that sentence should be taken literally, not in the metaphorical sense that derives everyday weepies on television. "You are women", the not-so-subtle message in such programmes goes, "and it is your lot to suffer, be discriminated against and abused, and go through it all with the stoicism of a Zen monk (fine, some fears are allowed)", women to repeat, were made to work. In all but most strenuous of tasks, where they are at biological disadvantage, they acquit themselves better than their male counterparts.

Today women are entering in the field of business in increasing numbers and they do so to face many tangible obstacle. Despite numerous barriers they demonstrate a strong determination to succeed. Women have proved themselves very successful entrepreneurs by engaging in one or two income generating ventures with the confines of their family. They contribute in bringing prosperity to themselves, their family members and to the economy in general. Women owned businesses are becoming increasingly important in the economies of almost all countries. In our country also women are entering into the entrepreneurial career in a big way. At present about 7 per cent of the total enterprises in the country are being run by women.

The need to conduct this study specifically of women's business ownership is based on the proposition that women problems some of which are in addition to or different from those met by men in starting and running business. In order to find out the problems and constraints being faced by business women, their managerial capabilities and training needs this study was taken up.

The present paper makes an emphasize on the following significant factors of women entrepreneurs;

- To analyze the role of women as entrepreneur and identify the various avenues for women entrepreneurship.
- To study the general profile of women entrepreneurs and their enterprises.
- To find out the problems and constraints being faced by these business women.
- To find out the managerial capabilities of women entrepreneurs and their training needs.
- To seek the opinion of respondents regarding certain issues related to women entrepreneurship.

### Methodology

Since the study was basically of a descriptive nature, the research instrument for data collection was the interview schedule. The

respondents and the interview schedule were administered personally. A sample of 50 women entrepreneurs was taken according to stratified random sampling technique. The collected data was tabulated and analyzed for drawing the inferences. Due to descriptive nature of the study, statistical hypothesis were not formulated. The analysis in the study was carried out using simple statistical techniques. Inter variables relationships have been established wherever possible by carrying out cross tabulation of the available data. Primary data collected through the questionnaire is analyzed with the use of simple percentage and weighted average methods.

### Socio-Economic Conditions of Women Entrepreneurs

**Table -1 Level of education**

Sl. No.	Education level	Total	
		No. of women entrepreneurs	Percentage
1.	Illiteracy	3	12
2.	1-10	13	52
3.	10-12	2	8
4.	12-15	4	16
5.	15-17	1	4
6.	Professional	2	8
<b>Total</b>		<b>25</b>	<b>100</b>

Source: Field investigation

It is clear from the above table-1 education wise analysis shows that most of the women entrepreneurs are in below graduation level. Being the district is in backward region even some women entrepreneurs are there with no education. Some women entrepreneurs are expert in technical field. In Bellary district majority of the women are in High School Level (52%) and in the case of second place is Degree level (16%) and third place is illiteracy of women entrepreneurs i.e., (12%).

**Table -2 Type of family**

Sl. No.	Family type	Total	
		No. of women entrepreneurs	Percentage
1.	Joint family	7	28
2.	Nuclear family	18	72
<b>Total</b>		<b>25</b>	<b>100</b>

Source: Field investigation

Type of family will play a significant role in the development of women entrepreneurs. It is clear from the above table that majority of women entrepreneurs are living in nuclear family and they are managing the enterprises very easily. Table 3 shows that it shows that 72 per cent of the women entrepreneurs in Bellary district belong to nuclear family and rest of respondents belonged to joint family. It indicates that to manage the business successfully nuclear family environment is more favourable for the women entrepreneurs.

**Table-3 Family background**

Sl. No.	Family Background	Total	
		No. of women Entrepreneurs	Percentage
1.	Agriculture	12	48
2.	Business	9	36
3.	Industry	1	4
4.	Services	2	8
5.	Others	1	4
<b>Total</b>		<b>25</b>	<b>100</b>

Source: Field investigation

The family background of women entrepreneurs will play an important role for the development of women entrepreneurship. It is clear from the above table that most of the family members of the women entrepreneurs are from the agriculture background. In Bellary district it stood at 48 per cent. It emphasizes the fact that a family background of agriculture experience influence to a greater degree in taking to entrepreneurship as a career. Business environment in the family, encouragement and support from the family members, and at some times situational forces all has combined for the women entrepreneurs in setting up of an enterprise.

**Table-4 Type of the Enterprise**

Sl. No.	Type of enterprise	Total	
		No. of women entrepreneurs	Percentage
1.	Manufacturing	16	64
2.	Job working	2	8
3.	Servicing	4	16
4.	Assembling	1	4
5.	Sub-contracting	2	8
<b>Total</b>		<b>25</b>	<b>100</b>

Source: Field investigation

A study has also been carried out to know about the type of the enterprise, which the women entrepreneurs are carrying out. The above table reveals that most of the women entrepreneurs were in manufacturing sector in Bellary district (64%). Servicing here refers being in the business of Beauty parlor, tailoring, hotels, computer centre etc. In second place is servicing sector in Bellary district with 16 per cent of sample group.

**Table-5 Size of total investment**

Sl. No.	Size of investment (in Rs.)	Total	
		No. of women entrepreneurs	Percentage
1.	1,000 to 10,000	14	56
2.	10,000 to 50,000	7	28
3.	50,000 to 1,00,000	2	8
4.	1,00,000 to 5,00,000	1	4
5.	Above 5,00,000	1	4
<b>Total</b>		<b>25</b>	<b>100</b>

Source: Field investigation

The above table shows that almost 92 per cent of the units are having an investment of below Rs. 1 lakh, being very backward region women were not well equipped for which women entrepreneurs will start small scale industries, in case of tailoring, embroidering, hotel, papad industries the investment required is less. Even in Xerox centers and beauty parlour initial investment is less. This shows the initial capacity and the standard of women entrepreneurs in Bellary district was very poor.

**Table-6 Type of women entrepreneurs in Bellary district**

Sl. No.	Types of work	Total	
		No. of women entrepreneurs	Percentage
1.	Tailoring	7	28
2.	Beauty parloru	2	8
3.	Hand pumps	1	4
4.	Garments	2	8
5.	Ophthalmologist/clinic	1	4
6.	Computer	1	4
7.	Papad industry	2	8
8.	Self employment	3	12
9.	Hotel	1	4
10.	Department store	1	4
11.	Painting and embroidering	1	4
12.	General fancy	-	-
13.	Bangle store	1	4
14.	Agarbatti	-	-
15.	Bakery	1	4
16.	Herbal production	-	-
17.	Beauty care	1	4
18.	Flour mill	-	-
<b>Total</b>		<b>25</b>	<b>100</b>

Source: Field investigation

**Problems in Women Entrepreneurs**

The new thrust given to the process of economic development of the country by the new dynamic leadership has created an all round enthusiasm and the new slogan of "March towards the 21<sup>st</sup> century" has gained popularity, but in this new enthusiasm towards the economic development of the country is not given much attention as required and that sector is women entrepreneurs.

The biggest problem against a women entrepreneur is that she is a women. Its means that the attitude of society towards women and constraints in which she has to live and works is quite address. Women are still suffering from male reservations. These reservations create difficulties and problems at all level i.e., family support, training, financial licensing and marketing women in non-urban areas have to suffer still further.

The following table shows the factors that inhibited women entrepreneurs or the problems faced by women entrepreneurs in the process of starting the unit in Bellary district.

**Table-7 Discouraging factors in Bellary district**

Sl. No.	Problems / discouraging factor	Total	
		No. of women entrepreneurs	Percentage
1.	Competition	14	57
2.	Price fluctuation	3	12
3.	Irregular supply of raw materials	2	9
4.	Storage	-	-
5.	Bargaining	1	2
6.	Fluctuation in demand	2	9
7.	Lack of experience	1	3
8.	Lack of technical know how	1	6
9.	Capital shortage	1	2
<b>Total</b>		<b>25</b>	<b>100</b>

Source: Field investigation

From the above table it can be noted that competition came out as the most influencing factor by the entire respondent (25 respondents in Bellary district) concerned.

The second highest problem by women entrepreneurs is price fluctuation in district. Third highest problem faced by women entrepreneurs in Bellary district, is irregularly supply of raw materials and fluctuation in demand for certain industries such as cloths, beauty creams, electricity facility and raw materials is important to produce the ultimate product.

Another important problem face by women entrepreneurs was in relation to lack of technical know how, it plays very predominant role in the development of woman entrepreneurs and also enterprise.

Even from the above table it can be observed that "competition was biggest problem faced by women entrepreneurs, it might be either from male entrepreneurs or from fellow entrepreneurs. Women entrepreneurs cited interest to do businesses as the main reason behind their planning into the entrepreneur's world. Some of these said that business was in their blood and they have a love for business profession. The other problems faced by women entrepreneurs are as follows:

- Lack of suitable and appropriate environment for promotion of entrepreneurship.
- Lack of confidence to start their venture
- Social pressure and attitude of debuting a women's capability
- Inadequate involvement of financial and other agencies to assist women to tackle problems that of finance etc.

### Conclusion

Finally it can be concluded that, the women entrepreneurs must accept all the challenges and should overcome with her enthusiasm and confidence in herself. In a study made in Bellary district most of the women entrepreneurs are managing their business simply without any urge to expand, develop or grow the enterprise, they are managing business in a traditional way since a long time, they do not even bother to change their technology of production and even the way of marketing of the product. They are satisfied only with their existing system, such an attitude on the part of any entrepreneurs is not desirable. The business world moving ahead in all aspects in the midst of cut throughout competition at national and international level.

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