

Problems and Prospects of Women Entrepreneurship (With Special Reference to North Karnataka)



Commerce

KEYWORDS : Women, Marketing, family, Business, Development

Shravanakumari S. Biradar

Asst; Professor & HOD, Dept. of Commerce, Govt. First Grade College, CHITAGUPPA, Tq: Humnabad, Dsit: BIDAR - KARNATAKA

Dr. Savitri Kulkarni

Asst; Professor & HOD, Dept. of Commerce, Govt. First Grade College, CHITTAPUR, Dist: GULBARGA - KARANATAKA

ABSTRACT

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. The present paper attempts to highlights the problems faced by the women entrepreneurs in India in general and North Karnataka in particular.

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. Consider childbirth by early twenties, a men is physically and mentally equipped to be a mother. Surely that has some bearing on why 22 year old women MBA from any business school is few times as matures as her male batch mate who is still a bit of a boy. In any organization that believes in equal opportunities, the former would be one the fast track to growth and the latter, on the not-so-fast one.

Need for the study

Studies on women entrepreneurship have been carried out (or) are in the process in almost every economy. A few studies that are available are mostly surveys of economic aspects and of problems of running the industrial units. Many of these are also related or conducted in metropolitan or urban areas. There are no previous studies that constraints data on prospect of women entrepreneurship in North Karnataka. Therefore, it has incited us to undertake the study.

Review of literature

Issues related to women have attracting attention in recent years especially in the contest of social change and economic development. A number of studies have been carried out in the area. A review is made of some of the important works.

An exploratory research study on "women entrepreneurs in transition (1994) identified five transitions in women entrepreneurs based on analysis of 150 cases of women entrepreneurs in India despite predicting the future trends.

Dr. Hanumant Yadav, in his research paper "Problem of Women Entrepreneurship in Eastern Madhya Pradesh" (1998) revealed that the paucity of funds is the cruse of all the problems. If it is solved half of the major problems are solved.

Objectives of the study

- 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 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 25 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. 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

An entrepreneur's works as an investor, promoter, organizer, manager, coordinator and also a capitalized she takes decisions with regard to work inside the house, the some would be extended in the work place.

Table- 01
Age wise classification of respondents

Sl. No.	Age	Total	
		No. of women entrepreneurs	Percentage
1.	10-20	2	8
2.	20-30	11	44
3.	30-40	7	28
4.	40-50	2	8
5.	50-60	2	8
6.	Above - 60	1	4
Total		25	100

Source: Field investigation

It can be evident from the above table-01 out of the 11 women entrepreneurs in North Karnataka districts of the women entrepreneurs belong to the age group of 20-30 years, in second position 28 per cent women entrepreneurs belong to 30-40 age groups in study area. In third position 8 per cent of women entrepreneurs belong to below 20 years age group and same percent of women entrepreneurs were also belonged to 40-50 age groups and 50-60 age groups. Most of the women entrepreneurs are middle age; this group attains some maturity to settle in the field of entrepreneurship.

Table- 02
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
Total		25	100

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 North Karnataka Distracts 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-03
Age of the enterprise

Sl. No.	Period of establishment	Total	
		No. of women entrepreneurs	Percentage
1.	1-5	14	56
2.	5-10	7	28
3.	10-15	2	8
4.	Above 15	2	8
Total		25	100

Source: Field investigation

The critical evaluation of above table portraits that most of the enterprises i.e., 56 per cent of sample size are having age of the enterprise in between 1-5 years of age and 28 per cent are in between 5-10 years of age.

Table-04
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
Total		25	100

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.

Table-05
Type of women entrepreneurs in North Karnataka

Sl. No.	Types of work	Total	
		No. of women entrepreneurs	Percentage
1.	Tailoring	7	28
2.	Beauty parlour	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	-	-
Total		25	100

Source: Field investigation

The areas selected by women entrepreneurs toward their venture differ from women to women and also from place to place moreover, it depends upon the financial capacity, educational background etc. It shows that the women are not economically sound and are not well educated. They even do not possess the technical skills. 28 per cent of sample size is engaged in tailoring and 1 per cent of sample group are engaged in garment, hotel and agarbatti business etc.

Problems in Women Entrepreneurs

The biggest problem against a women entrepreneur is that she is a woman. 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 North Karnataka Distracts.

Table-06
Discouraging factors in North Karnataka districts

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
Total		25	100

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 North Karnataka districts) concerned.

The second highest problem by women entrepreneurs is price fluctuation in district. Third highest problem faced by women entrepreneurs in North Karnataka districts, 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 entrepre-

neurs. 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 North Karnataka districts 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.

REFERENCE

1) Airken Hüge, J. "Explorations in Enterprise" Ed. Harward University Press, Cambridge, 1965, P. 46. | 2) Anitha Sharma, "Modernization and station of working women in India," Mittal publications, New Delhi, 1990. | 3) Bhanushah, S. G. "Entrepreneurship Development", Himalaya Publishing House, 1981, Bombay. | 4) Chandra Shantha Kohli, "Development of women in India," Shakti Books, Delhi. | 5) Devendra "Status and position of women in India", Shakti Books, Delhi. | 6) Gosavi, M. S. "Business education and entrepreneurs development", Ed. Gokhale education society's publication, Nasik, 1986.