

# Capacity Building Among Women Entrepreneurs: a Study of Women Entrepreneurs of Dharwad District



## Commerce

**KEYWORDS :** Socio-Economic Development, Quality Improvement, and Women Empowerment.

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### ABSTRACT

*The role of women in Indian society has changed considerably. They have been actively participating in every economic activity and successfully proved that they are equally productive and in many cases they are more productive than men. The present study focused on capacity building in women entrepreneurs of Dharwad district of Karnataka State. The study is based on the primary data collected from 350 respondents of Dharwad district. The study used t test to test the hypothesis relating to capacity building. The study suggested to provide need based and in plant training to enhance the capacity of women.*

### Introduction

Women entrepreneurs have been designated as the new engines for growth and the rising stars of the economies in developing countries to bring prosperity and welfare. Variety of stakeholders have pointed at them as an important 'untapped sources' of economic growth and development (Minniti and Naude,2010)<sup>1</sup>. Promotional organizations like Rural Development and Self – Employment Training Institute (RUDSETI), Centre for Entrepreneurship Development of Karnataka (CEDOK), Karnataka State Small Industries Development Corporation (KSSIDC), Karnataka Industries and Area Development Board (KIADB), Karnataka State Women Development Corporation (KSWDC), Gadag Institution of Training for Self-Employment and Rural Development (GITSERD), Association of women Entrepreneurs of Karnataka (AWAKE), have engaged in capacity building among women entrepreneurs by deploying variety of instruments and methodologies, ranging from entrepreneurial skill training; business development services and technical support. Of late, there is a growing interest in corporate social responsibility (CSR) and public-private partnerships in building capacity.

### Objectives of the Study

- To analyse the various skills development in women entrepreneurs,
- To analyse the role of institutions in capacity building,
- To offer suggestions on the light of the findings.

### Methodology

The present study is based on primary data. The data has been collected from the 350 women entrepreneurs of Dharwad district through questionnaire. The collected data has analysed by using statistical tools like classification, tabulation and percentage. Further, t-test is applied to analyse progress in capacity development among women entrepreneurs. In addition, the secondary data were also collected from books, journals, magazines, newspaper and web-sites.

### Hypothesis of the Study

The main hypotheses of the present study are;

- $H_0$  = There is no significant development in skills among women entrepreneurs.
- $H_a$  = There is significant development in skills among women entrepreneurs.
- $H_0$  = Institutions have not played any role in capacity building.
- $H_a$  = Institutions have played any role in capacity building.

**Table 1; Classification of Women Entrepreneurs on the basis of their Age**

| Age   | Rural                | Semi-Urban           | Urban                | Total                 |
|-------|----------------------|----------------------|----------------------|-----------------------|
| 18-25 | 10(19.23)<br>(12.35) | 12(23.08)<br>(09.23) | 30(57.69)<br>(21.58) | 52(100.00)<br>(14.86) |
| 26-30 | 19(19.58)<br>(23.46) | 58(59.79)<br>(44.62) | 20(20.62)<br>(14.39) | 97(100.00)<br>(27.71) |

|          |                       |                        |                        |                         |
|----------|-----------------------|------------------------|------------------------|-------------------------|
| 31-40    | 34(26.36)<br>(41.98)  | 31(24.03)<br>(23.85)   | 64(49.61)<br>(46.04)   | 129(100.00)<br>(36.86)  |
| Above 40 | 18(25.00)<br>(22.22)  | 29(40.28)<br>(22.31)   | 25(34.722)<br>(17.99)  | 72(100.00)<br>(20.57)   |
| Total    | 81(23.14)<br>(100.00) | 130(37.14)<br>(100.00) | 139(39.71)<br>(100.00) | 350(100.00)<br>(100.00) |

Source; Field Survey.

Figures in parentheses below and right to the figures indicate percentage to the respective column and row totals.

Table 1 reveals that out of total women entrepreneurs, 14.86 per cent are in age between 18-25 years, 27.71 per cent are in age between 26-30 years, 36.80 per cent are in age between 31-40 years and 20.57 per cent are age above 40 years. Further, out of total rural women entrepreneurs, 41.98 per cent are in age between 31-40 years and 12.35 per cent are in age between 18-25 years. However, out of total semi-urban women entrepreneurs, 44.62 per cent are in age between 26-30 years and 9.03 per cent are in age between 18-20 years. Out of total urban women entrepreneurs, 46.04 per cent are in age between 31-40 years and 14.39 per cent are in age group of 26-30 years. This indicates that more number of women entrepreneurs are in age between 31-40 years.

**Table 2; Classification of Women Entrepreneurs on the basis of their Education**

| Education     | Rural                 | Semi-Urban             | Urban                  | Total                   |
|---------------|-----------------------|------------------------|------------------------|-------------------------|
| Illiterate    | 07(100.00)<br>(08.64) | 00                     | 00                     | 07(100.00)<br>(02.00)   |
| Below S.S.L.C | 03(10.34)<br>(03.70)  | 14(48.28)<br>(10.77)   | 12(41.38)<br>(08.63)   | 29(100.00)<br>(08.29)   |
| S.S.L.C       | 37(20.79)<br>(45.68)  | 60(33.71)<br>(46.15)   | 81(45.51)<br>(58.27)   | 178(100.00)<br>(50.56)  |
| PUC           | 20(28.57)<br>(24.68)  | 41(58.57)<br>(31.54)   | 09(12.86)<br>(06.47)   | 70(100.00)<br>(20.00)   |
| Degree        | 14(21.21)<br>(17.28)  | 15(22.73)<br>(11.54)   | 37(56.06)<br>(26.62)   | 66(100.00)<br>(18.86)   |
| Total         | 81(23.14)<br>(100.00) | 130(37.14)<br>(100.00) | 139(39.71)<br>(100.00) | 350(100.00)<br>(100.00) |

Source; Field Survey.

Figures in parentheses below and right to the figures indicate percentage to the respective column and row totals.

Table 2 reveals that out of total women entrepreneurs, 2 per cent are illiterate and 8.29 per cent are below S.S.L.C, 50.56 per cent are SSLC, 20 per cent are PUC and 18.86 per cent are Degree education. This signifies that 98 per cent of women entrepreneurs are literates. This is good sign on the part of women development.

**Table 3; Classification of Women Entrepreneurs on the basis of their Marital Status**

| Marital Status   | Rural                               | Semi-Urban                           | Urban                                | Total                                 |
|------------------|-------------------------------------|--------------------------------------|--------------------------------------|---------------------------------------|
| <b>Unmarried</b> | 07(13.73)<br>(08.64)                | 16(31.37)<br>(12.31)                 | 28(54.90)<br>(20.14)                 | 51(100.00)<br>(14.57)                 |
| <b>Married</b>   | 71(24.65)<br>(87.65)                | 107(37.15)<br>(82.31)                | 110(38.19)<br>(79.13)                | 288(100.00)<br>(82.29)                |
| <b>Window</b>    | 03(27.27)<br>(03.70)                | 07(63.64)<br>(05.38)                 | 01(09.90)<br>(00.72)                 | 11(100.00)<br>(03.14)                 |
| <b>Total</b>     | <b>81(23.14)</b><br><b>(100.00)</b> | <b>130(37.14)</b><br><b>(100.00)</b> | <b>139(39.71)</b><br><b>(100.00)</b> | <b>350(100.00)</b><br><b>(100.00)</b> |

Source; Field Survey.

Figures in parentheses below and right to the figures indicate percentage to the respective column and row totals.

It is clear from table 3 that out of total women entrepreneurs, 82.29 per cent are married, 14.57 per cent are unmarried and 3.14 per cent are widows. Further, 87.65 per cent, 82.31 per cent and 79.13 per cent of women entrepreneurs are married in rural, semi-urban and urban area respectively.

**Table 4; Classification of Women Entrepreneurs on the basis of their Caste**

| Caste        | Rural                               | Semi-Urban                           | Urban                                | Total                                 |
|--------------|-------------------------------------|--------------------------------------|--------------------------------------|---------------------------------------|
| <b>SC</b>    | 29(27.62)<br>(35.80)                | 49(46.66)<br>(37.69)                 | 27(25.71)<br>(19.42)                 | 105(100.00)<br>(30.00)                |
| <b>ST</b>    | 09(22.50)<br>(11.11)                | 13(32.50)<br>(10.00)                 | 18(45.00)<br>(12.95)                 | 40(100.00)<br>(11.43)                 |
| <b>OBC</b>   | 37(25.52)<br>(45.68)                | 44(30.34)<br>(33.85)                 | 64(44.14)<br>(46.04)                 | 145(100.00)<br>(41.43)                |
| <b>GM</b>    | 06(10.00)<br>(7.41)                 | 24(40.00)<br>(18.46)                 | 30(50.00)<br>(21.58)                 | 60(100.00)<br>(17.14)                 |
| <b>Total</b> | <b>81(23.14)</b><br><b>(100.00)</b> | <b>130(37.14)</b><br><b>(100.00)</b> | <b>139(39.71)</b><br><b>(100.00)</b> | <b>350(100.00)</b><br><b>(100.00)</b> |

Source; Field Survey.

Figures in parentheses below and right to the figures indicate percentage to the respective column and row totals.

Table 4 reveals that out of total women entrepreneurs, 30 per cent are SC, 11.43 per cent are ST, 41.43 per cent are OBC and only 17.14 per cent are GM. Further, 45.68 per cent, 33.85 per cent and 46.04 per cent women entrepreneurs are belong to OBC in rural, semi-urban and urban area respectively. This indicates that more number of OBC women of rural, semi-urban and urban have undertaken entrepreneurial activities.

**Table 5; Classification of Women Entrepreneurs on the basis of their Family Structure**

| Family Structure | Rural                               | Semi-Urban                           | Urban                                | Total                                 |
|------------------|-------------------------------------|--------------------------------------|--------------------------------------|---------------------------------------|
| <b>Nuclear</b>   | 20(08.13)<br>(24.69)                | 94(38.21)<br>(72.31)                 | 132(53.66)<br>(94.96)                | 246(100.00)<br>(70.26)                |
| <b>Joint</b>     | 61(58.65)<br>(75.31)                | 36(34.62)<br>(27.69)                 | 07(06.73)<br>(05.04)                 | 104(100.00)<br>(29.71)                |
| <b>Total</b>     | <b>81(23.14)</b><br><b>(100.00)</b> | <b>130(37.14)</b><br><b>(100.00)</b> | <b>139(39.71)</b><br><b>(100.00)</b> | <b>350(100.00)</b><br><b>(100.00)</b> |

Source; Field Survey.

Figures in parentheses below and right to the figures indicate percentage to the respective column and row totals.

It is clear from table 5 that out of total women entrepreneurs, 70.26 per cent are in nuclear families and 29.71 are in joint families. Out of total rural women entrepreneurs, 75.31 per cent are in joint families and rest 24.69 per cent are in nuclear families. However, 72.31 per cent and 94.96 per cent are in nuclear families in the semi urban and urban area respectively. This signifies that present people prefer for individual family system.

**Table 6; Skill Development in Women Entrepreneurs**

| Skills               | t-value  | p-value | H <sub>0</sub> |
|----------------------|----------|---------|----------------|
| <b>Communication</b> | -4.3162* | 0.0249  | Rejected       |
| <b>Innovative</b>    | -2.0126  | 0.0909  | Accepted       |
| <b>Motivation</b>    | -5.7682* | 0.01438 | Rejected       |
| <b>Marketing</b>     | -8.0296* | 0.0076  | Rejected       |
| <b>Technical</b>     | -1.0000  | 0.2113  | Accepted       |
| <b>Accounting</b>    | -2.6186  | 0.0600  | Accepted       |
| <b>Production</b>    | -2.8571  | 0.05189 | Accepted       |
| <b>Mobility</b>      | -1.8540  | 0.1020  | Accepted       |
| <b>Managerial</b>    | -3.9705* | 0.0289  | Rejected       |

Source; Field Survey.

\*Significant @ 0.05 level of significance, degree of freedom is 2 and critical value 2.919.

It is evident from table 6 that the calculated t value is less than the critical t value and p value in areas of communication, motivation, marketing and managerial skills. This signifies that there is significant development in capacity building among women entrepreneurs after undertaking entrepreneurship in the said area. However, the calculated t value is greater than the critical t value and p value in areas of innovative, accounting, production, technical and mobility skills. This signifies that there is no significant development in capacity building among women entrepreneurs after undertaking entrepreneurship in the said area.

**Table 7; Development in Capacities in Women Entrepreneurs**

| Capacities             | t-value   | p-value | H <sub>0</sub> |
|------------------------|-----------|---------|----------------|
| <b>Leadership</b>      | -4.6875*  | 0.0213  | Rejected       |
| <b>Self-Confidence</b> | -1.4897   | 0.1374  | Accepted       |
| <b>Courage</b>         | -2.3276   | 0.0727  | Accepted       |
| <b>Independence</b>    | -7.932*   | 0.0078  | Rejected       |
| <b>Self-Reliance</b>   | -3.1704*  | 0.0434  | Rejected       |
| <b>Risk Bearing</b>    | -26.3038* | 0.0007  | Rejected       |

Source; Field Survey.

\*Significant @ 0.05 level of significance, degree of freedom is 2 and critical value 2.919.

It is evident from table 7 that the calculated t value is less than the critical t value and p value in areas of leadership, independence, self-reliance and risk bearing. This signifies that there is significant development in capacities among women entrepreneurs after undertaking entrepreneurship in the said attributes. However, the calculated t value is greater than the critical t value and p value in areas of self-confidence and courage. This signifies that there is no significant development in capacities among women entrepreneurs after undertaking entrepreneurship in the said attributes.

**Table 8; Change in Status of Women after becoming Entrepreneurs**

| Status Factors   | t-value  | p-value | H <sub>0</sub> |
|--|----------|---------|----------------|
| <b>Decision Making in Family</b>                         | -6.6089* | 0.0111  | Rejected       |
| <b>Respect in the Family</b>                             | -3.0038* | 0.0476  | Rejected       |
| <b>Respect in the Society</b>                            | -4.6000* | 0.0221  | Rejected       |
| <b>Participation in Political Activities</b>             | -0.1387  | 0.4512  | Accepted       |
| <b>Access Information &amp; Communication Technology</b> | -7.1132* | 0.0096  | Rejected       |
| <b>Awareness Towards Government Utilities</b>            | -4.3667* | 0.0243  | Rejected       |
| <b>Giving Advice to Friends and Relatives</b>            | -4.7500* | 0.0208  | Rejected       |
| <b>Awareness towards government Schemes</b>              | -2.6091* | 0.0604  | Rejected       |

Source; Field Survey.

\*Significant @ 0.05 level of significance, degree of freedom is 2 and critical value 2.919

It is evident from table 8 that the calculated t value is less than the critical t value and p value in status of decision making in family, respect in family, respect in society, access information and communication technology, awareness towards government utilities, giving advice to friends and relatives regarding entrepreneurship, awareness towards government schemes. This signifies that there is significant development in status among women entrepreneurs after undertaking entrepreneurship in the said attributes. However, the calculated t value is greater than the critical t value and p value in status of participation in political activities. This signifies that there is no significant development in status among women entrepreneurs after undertaking entrepreneurship in participation in political activities.

#### Findings;

- 98.00 per cent women entrepreneurs are literate in study area.
- 36.80 per cent women entrepreneurs are in age group of 31-40.
- 82.29 per cent married women were undertaken entrepreneurship.
- 41.43 per cent OBC caste women entrepreneurs' undertaken entrepreneurship.
- 70.26 per cent women entrepreneurs from nuclear family.
- Innovative, Accounting, Production, Technical and Mobility skills have not improved in women entrepreneurs after undertaking entrepreneurship.
- Self-confidence and Courage have not improved in women entrepreneurs after undertaking entrepreneurship.
- Political status among women entrepreneurs have not changed.

#### Suggestions;

**The following measures are suggested to promote women entrepreneurs.**

- Develop and upgrade women network
- Provide appropriate training to capacity building
- Provide training to experts before organizing training program
- Initiate entrepreneurial education from school level
- Establish entrepreneurship forum at all levels
- Establish separate section for women entrepreneurs at banks and other institutions.
- Establish women entrepreneurial cell

#### Conclusion;

The hidden potentiality of women has been gradually changing with growing sensitivity to their role and economic status in the society. Most of women entrepreneurs have received skill up-gradation training from training institutions like RUDSETI, CEDOK and KSWDC but also they are untapped. Therefore, there has a necessity of practical training for women entrepreneurs to prove their capabilities. The right kind of assistance from family, society and Government can make these women entrepreneurs a part of the mainstream of national economy and they can contribute to the economic progress of India.

## REFERENCE

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