

**PROBLEMS OF WOMEN ENTREPRENEURS IN BAGALKOT
DISTRICT, KARNATAKA, INDIA**

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ABSTRACT

Social and economic development of women is necessary for overall economic development of any society or a country. The emergence of woman entrepreneurs and their contribution to the national economy is quite visible in India. The number of woman entrepreneurs has grown over a period of time. Entrepreneurship has been a male-dominated phenomenon from the very early age but time has changed the situation and brought women as today's most memorable and inspirational entrepreneurs.

The present paper endeavours to study the problems of women entrepreneurs in bagalkot district. A sample of 100 women entrepreneurs was surveyed by using a structured questionnaire. The results of the investigations by using descriptive statics identified various problems confronted by women entrepreneurs. The results revealed that the major problems faced by women entrepreneurs are lack of contacts, support from family, lack of decision making skills and lack of information at the time establishment of enterprise and competition, combining family with work life, financial problem and creating awareness about product/services are the major obstacles for the success of their business.

Key words: Women entrepreneur, Economic development, Problems, Competition.

INTRODUCTION

Entrepreneurship is a key element of growth and development prospects for all countries. The most industrially developed countries like USA, Germany, and Japan are the indication for which entrepreneurship is the cause.

Entrepreneurship has been a male-dominated phenomenon from the very early age but time has changed the situation and brought women as today's most memorable and inspirational entrepreneurs.

Women entrepreneurship is crucial to achieve rapid, overall, socially and regionally balanced economic growth for developing countries like India. Women constitute 48% of the total population but their participation in economic activities is very less. It was widely accepted that for overall national development there is need for full fledged participation of women in economic activities. A role of women is not confined to the traditional role as a mother and housewife; it is undergoing changes. As woman gets educated she begins to think of herself as an independent person, she becomes aware of her own identity, potentials and decision making capabilities.

Women entrepreneurs may be defined as a women or group of women who initiate, organize and run a business enterprise. The Government of India has defined women entrepreneurs as “an enterprise owned and controlled by a women having a minimum financial interest of 51% of capital and giving at least 51% of the employment generated in the enterprise to women.

As per the Global Entrepreneurship Monitor study (2007) percentage of women entrepreneurs in India is 9.7% and Percent of men entrepreneurs is 18.2%.

The problems and prospects of women entrepreneurs is to be studied because of two reasons, the first one is that women entrepreneurship is an important source of economic growth and second reason is that the women entrepreneurs create new jobs for themselves and for other women's.

OBJECTIVES OF THE STUDY:

- 1) To identify the reason that made the women entrepreneur.

- 2) To ascertain the factors responsible for success of women entrepreneur.
- 3) To study the problems faced by the women entrepreneur.
- 4) To know the educational and family background of women entrepreneur.

SCOPE OF THE STUDY

The study is confined to Entrepreneurial activities run and managed by women in Bagalkot city. The functional scope of the study is to identify the problems faced by women entrepreneurs in Bagalkot.

RESEARCH METHODOLOGY

A) Sampling Design: The sampling technique used in this research study is probability simple random sampling technique. The sample unit is taken as women entrepreneurs of Bagalkot District. The total sample size is 100. The sample is collected from women entrepreneurs who have established their enterprise in Bagalkot District.

B) Research Design: While determining the various factors, exploratory study was carried out, with the help of secondary data collected through various journals, magazines and through internet. Once the basic factors were found a descriptive study is carried out to know the problems of women entrepreneurs.

C) Data collection: The data required for research is collected through primary and secondary sources. The secondary sources are National and International journals, Magazines, periodicals etc. The primary data was collected with help of a close ended, structured questionnaire administered personally.

D) Data Analysis: Collected data were statistically analysed using computer software package SPSS (Statistical Package for the Social Sciences)

LITERATURE REVIEW

An article written by Meenu Goyal & Jai Parkash,(2011) Women Entrepreneurship in India-Problems and Prospects, in the study it was identified that the major reasons for slow growth of women entrepreneurs in India are, male dominated society, stiff competition from men entrepreneurs, lack of self confidence, will power, optimistic attitude amongst the women. Another important reason is that, they are under social pressure which restrains them to prosper and achieve success in the field of entrepreneurship.

Muhammad AdeelAnjum, Nausheen Khan, HinaNaz, Syed Ali Raza, & Sehrish Fatima (2012) have done a study on “Problems and Prospects of Women Entrepreneurs: A case study of Quetta-Pakistan” and their research revealed that the major problems of women entrepreneurship are self and societal factors are ranked highest while factors like financial and economic, political and environmental and marketing and mobility are ranked as second, third and fourth respectively.

Dr. Arun Kumbhar & Dr. Dilip Kumbhar (2011) in their article titled “Problems & Prospects of Women Entrepreneurs in India” in the research they came with conclusion that entrepreneurship among women will help them in earning money and becoming economically independent. Due to social networking women will develop self-confidence, awareness and ability to marshal environmental support. This will lead to an improvement is not only the women, from the point of view of better health, education and skill but an improvement in her living condition also by being able to use cleaner fuel, better house, better sanitation, facilities and. infrastructural facilities.

Gurendra Nath Bhardwaj, Swati Parashar, Dr. Babita Pandey, & Puspamita Sahu the article titled “Women Entrepreneurship in India: Opportunities and Challenges” The major hurdles that the women face during starting and running a company generally come from financing and balancing of life. The balancing of life is caused due to lack of family support for the women. The other hindering external factors include gender discrimination, inaccessibility to information, training opportunities, infrastructure etc. Some internal factors like risk aversion by women, lack of confidence, lack of vision of strategic leader etc. can also create obstacles for the women entrepreneurship development.

Dr. C. Viswanatha Reddy, (2012) in his research paper titled “Problems and Prospects of Women Entrepreneurship in India - an Investigative Study in Chittoor District of Andhra Pradesh” has identified the major challenges faced by women entrepreneurs are Power problem, Technical/management assistance problem, Financial problem, Manpower/human resources problem, Problem of marketing their products, Problem of availability of raw materials, Penetrating competition, Constraints in mobility, Lack of proper training on innovative business practices, & Poor support from family members

State-wise distribution of small scale industrial units owned by women entrepreneurs

S.No.	State/Union Territory	No. of SSI Units	Percentage to Total
1	Kerala	139225	13.09
2	Tamil Nadu	129808	12.20
3	Karnataka	103169	9.70
4	Maharashtra	100670	9.46
5	Andhra Pradesh	77166	7.25
6	Uttar Pradesh	72667	6.83
7	West Bengal	69625	6.55
8	Madhya Pradesh	68823	6.47
9	Gujarat	53703	5.05
10	Bihar	49443	4.65
11	Orissa	38233	3.59

12	Rajasthan	36371	3.42
13	Punjab	29068	2.73
14	Delhi	14383	1.35
15	Assam	11757	1.11
16	Manipur	10745	1.01
17	Chhattisgarh	10034	0.94
18	Haryana	9620	0.90
19	Uttaranchal	8804	0.83
20	Jharkhand	7865	0.74
21	Jammu and Kashmir	5742	0.54
22	Himachal Pradesh	3722	0.35
23	Mizoram	3700	0.35
24	Meghalaya	3580	0.34
25	Chandigarh	2243	0.21
26	Pondicherry	1065	0.10
27	Tripura	863	0.08
28	Goa	810	0.08
29	Daman, Diu , Dadra and Nagarhaveli	213	0.02
30	Nagaland	179	0.02

31	Arunachal Pradesh	150	0.01
32	Andaman and Nicobar Island	110	0.01
33	Sikkim	98	0.01
34	Lakshadweep	67	0.01
	All India	1063721	100

(Source:http://smallb.in/sites/default/files/knowledge_base/statewisedistributionofwomen_entrepreneurs.pdf)

DATA ANALYSIS & INTERPRETATION

Age of women entrepreneur

	Frequency	percent	Valid percent	Cumulative percent
20-29	42	42.0	42.0	42.0
30-39	32	32.0	32.0	74.0
40-49	20	20.0	20.0	94.0
50+	6	6.0	6.0	100.0
Total	100	100.0	100.0	

Table No - 1

The above table shows that 42% of women entrepreneur are age in between 20-29, 32% are in between 30-39, 20% in between 40-49, and 6% are above the age of 50 years.

Educational qualification of women entrepreneur

	Frequency	percent	Valid percent	Cumulative percent
Less than SSLC	14	14.0	14.0	14.0
SSLC	52	52.0	52.0	66.0
Bachelor degree	10	10.0	10.0	76.0
Others	18	18.0	18.0	94.0
Illiterate	6	6.0	6.0	100.0
Total	100	100.0	100.0	

Table No-2

The above Table No-2 depict that 14% of women entrepreneur education qualification is less than SSLC ,52% are SSLC , 10% are having bachelor degree , 18% are having other qualifications, 6% are illiterate.

Marital status of women entrepreneur

	Frequency	percent	Valid percent	Cumulative percent
Single	8	8.0	8.0	8.0
Married	84	84.0	84.0	92.0
Divorce	2	2.0	2.0	94.0
widow	6	6.0	6.0	100.0

Table No-3

The above Table No-3 illustrate that 8% of women entrepreneur are single, 84% are married, 6% are widow, 2% are divorce.

Family type of women entrepreneur

	Frequency	percent	Valid percent	Cumulative percent

Nuclear family	66	66.0	66.0	66.0
Joint family	34	34.0	34.0	100.0
Total	100	100.0	100.0	

Table No-4

The above Table No-4 shows that 66% of women entrepreneur are having nuclear family, 34% are of joint family.

Type of ownership

	Frequency	percent	Valid percent	Cumulative percent
Sole proprietor	82	82.0	82.0	82.0
Partnership	10	10.0	10.0	92.0
Non-government organization	8	8.0	8.0	100.0
Total	100	100.0	100.0	

Table No-5

The above Table No-5 depict that 82% of women entrepreneur business ownership of sole proprietor, 10% partnership, 8% are of non government organization.

Size of the enterprise

	Frequency	percent	Valid percent	Cumulative percent

Self managed	70	70.0	70.0	70.0
Micro(1-5)	26	26.0	26.0	96.0
Small(6-10)	4	4.0	4.0	100.0
Total	100	100.0	100.0	

Table No-6

The above Table No-6 we understand that 20% of women entrepreneur are self managing their business , 26% have kept employees of in between 1-5 , 2% of 6-10 employees.

Type of support from the Family

	Frequency	percent	Valid percent	Cumulative percent
Advisory support	20	20.0	20.0	20.0
Financial support	38	38.0	38.0	58.0
Help at work	22	22.0	22.0	80.0
No support	20	20.0	20.0	100.0
Total	100	100.0	100.0	

Table No-7

The above Table No-7 shows that 20% of women entrepreneur are taking advisory support from family , 38% financial support, 22% help at work , 20 % are not taking any support.

Financial assistance from Banks

	Frequency	percent	Valid percent	Cumulative percent
Yes	48	48.0	48.0	48.0
No	52	52.0	52.0	100.0
Total	100	100.0	100.0	

Table No-8

The above Table No-8 depict that 48% of women entrepreneur have taken financial assistance from the bank.

Financial Assistance from Government

	Frequency	percent	Valid percent	Cumulative percent
Subsidy	40	40.0	40.0	40.0
No support	60	60.0	60.0	100.0
Total	100	100.0	100.0	

Table No-9

The above Table No-9 illustrate that 40% of women entrepreneurs have taken Financial Assistance from Government in the form of subsidy and remaining 60% have not taken any assistance from Government.

Age of the firm

	Frequency	percent	Valid percent	Cumulative percent
Less than 1 year	16	16.0	16.0	16.0
1-4 year	40	40.0	40.0	56.0
5 year or More than 5 year	44	44.0	44.0	70.0
Total	100	100.0	100.0	100.0

Table No-10

The above Table No-10 depicts that 44% of women entrepreneurs business are older than 5 years. 40% of businesses are in the age of 1 to 4 years.

Investment made in the business

	Frequency	percent	Valid percent	Cumulative percent
Below 1 lakh	60	60.0	60.0	60.0
1-5 lakh	40	40.0	40.0	100.0
Total	100	100.0	100.0	

Table No-11

The above Table No-11 shows that 60% of women entrepreneurs made investment in their business is below 1 lakh, 40% of the women entrepreneurs made investment in between 1-4 lakh.

Type of sector in which industry belongs

	Frequency	percent	Valid percent	Cumulative percent
Manufacturing sector	40	40.0	40.0	40.0
Clothing and textile	50	50.0	50.0	90.0
Food and Beverage	10	10.0	10.0	100.0
Total	100	100.0	100.0	

Table No-12

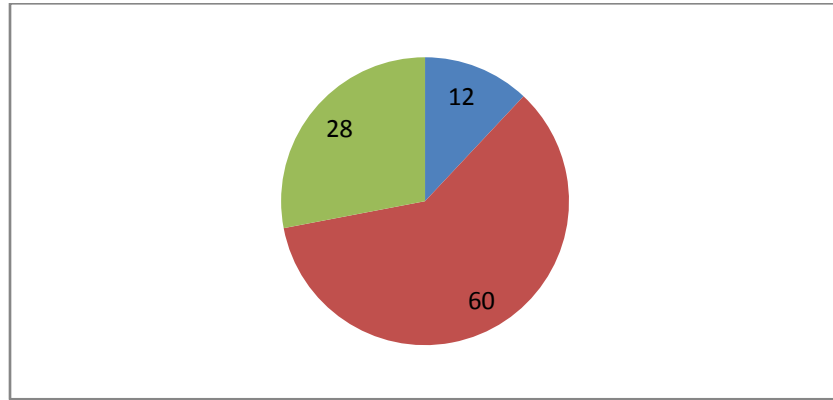
The above Table No-12 depicts that 50% of women entrepreneur business belongs to Clothing and textile sector and 40% of women entrepreneurs are in Manufacturing sector, and only 10% are in food and beverage sector.

Reasons for selecting this business

	Frequency	percent	Valid percent	Cumulative percent
Inherited	12	12.0	12.0	12.0
Demand in the market	60	60.0	60.0	72.0
Skills or qualification	28	28.0	28.0	100.0

Total	100	100.0	100.0	
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Table No-13



Graph No-1

From above Table No-13 and Graph No-1 shows that 60% of the women entrepreneurs have selected the business on the bases of Market Demand for the product. 28% of women entrepreneurs opine that they selected the business on the bases of their Skills and Qualifications and remaining 12% are inherited the business.

Major problems faced by women entrepreneurs at the time of establishing enterprise.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Lack of contacts	24	24.0	24.0	24.0
	Financial problems	12	12.0	12.0	36.0
	lack of self confidence	12	12.0	12.0	48.0
	lack of decision making skills	16	16.0	16.0	64.0

poor support form family	20	20.0	20.0	84.0
lack of information or advice on how to start enterprise	16	16.0	16.0	100.0
Total	100	100	100.0	

Table No-14

The above Table No-14 depicts that major problems faced by women entrepreneurs at the time of establishing enterprise are lack of contacts (24%) poor support from family (20%) lack of decision making skills (16%) and lack of information or advice (16%).

The main obstacles women entrepreneurs are facing in running business

Table No-15

The Table No-15 depict the main obstacles of women entrepreneurs are facing in running their business are Competition (20%) Combining family and work life (16%) creating awareness of the product and service (16%) and financial problems are the major ones.

Main reasons for establishing their own enterprise

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Profit/money making	20	20.0	20.0	20.0
	Don't want to work for others	10	10.0	10.0	30.0
	Self - achievement	16	16.0	16.0	46.0
	Want for control and freedom to	16	16.0	16.0	62.0
	Make own decisions				

Social status	16	16.0	16.0	78.0
Innovative products and service offered	22	22.0	22.0	100.0
Total	100	100.0	100.0	

Table No-16

When questioned about the reasons for starting their business, most women quoted that their Innovative products and service offered (22%) followed by their urge to earn profit or money making (20%). Self – achievement, Want for control and freedom to Make own decisions, and Social status (16%) are other major reasons for establishing the enterprise.

Motivational aspect to become an women entrepreneur

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid To support family financially	16	16.0	16.0	16.0
Attractive life style	6	6.0	6.0	22.0
Earning more money	20	20.0	20.0	42.0
Desire to be independent	24	24.0	24.0	66.0
Previous job satisfaction	12	12.0	12.0	78.0
Threat of unemployment	6	6.0	6.0	84.0

Utilization of one's skill and knowledge	16	16.0	16.0	100.0
Total	100	100.0	100.0	

Table No-18

The above table shows the factors which are significant for motivating women entrepreneurs are Desire to be independent, earning more money, utilization of one's skill and knowledge, to support family financially, previous job satisfaction are the significant motivating factors. Attractive life style and Threat of unemployment are proving to be insignificant.

Findings:

- 1) 42% of the women entrepreneurs are belonging to 20-29 years age group of the entrepreneurs. 32% of the respondents are between the age of 30 - 39 years. The 20% of the respondents are in the age group of 40-49 years & 6% of the respondents in the age group of above the 50 years.
- 2) 52% of the respondent's have educational qualification of SSLC. 14% of the respondents have less than SSLC. 10% of the respondents are having bachelor's degree. 18% of the respondents other qualifications than basic degree. The 6% of the respondent are illiterates.
- 3) Majority of the respondents are married (92%) and have nuclear family (66%).
- 4) 82% of the respondents businesses are sole proprietorship followed by partnership (10%) and NGO (8%).
- 5) 70% of the women entrepreneurs are self managing their business, 26% of the respondents given the employment to the people in between 1 to 5, and 2% of respondents given the employment in between 6-10 people.

- 6) In the research it was identified that major support given by the family is financial support (38%) followed by help at work (22%) and advisory support (20%). 20% of the respondents opine that there is no support from the family.
- 7) 52% of the respondents not received any financial assistance from banks and 48% of the respondents got the financial assistance from banks.
- 8) 60% of the respondents have not received any support from government and 40% have received financial assistance in the form of subsidy from the government.
- 9) 44% respondent's age of the firm is 5 years or more than 5 years and 40% of the respondent's firm age in between 1-4 years. 16% of the respondent's firm age is less than 1 year.
- 10) Investment made in the business by the 60% of respondents was less than 1 lakh and 40% respondent's was in between 1-5 lakhs.
- 11) Majority of the respondents are in clothing and textile business and in manufacturing sector.
- 12) Majority of the respondents selected the business because of demand for the product in the market followed by their skills or qualification and some respondents entered in the business because of inheritance.
- 13) Major problems faced by women entrepreneurs in the study area at the time of establishing enterprise are lack of contacts, poor support from family, lack of decision making skills and lack of information or advice.
- 14) Major obstacles faced by women entrepreneurs in running their business are competition, combining family and work life, creating awareness of the product and service and financial problems are the major ones.
- 15) Most women quoted that the major reasons for starting the business are Innovative product/service offered, urge to earn profit or money making, self achievement , want to control and freedom to make own decisions, and social status are the major reasons for establishing the enterprise.
- 16) Significant motivating factors for women entrepreneurs are Desire to be independent, earning more money, utilization of one's skill and knowledge, to support family

financially, previous job satisfaction are the significant motivating factors. Attractive life style and Threat of unemployment are proving to be insignificant.

CONCLUSION

Entrepreneurship is one of the important factors of industrialization; in the absence of entrepreneurship, industrialization cannot take place. Entrepreneurs are playing an important role in the economic development of underdeveloped country. It's belief that entrepreneurship stimulates economic growth and development. Entrepreneurs are said to have strong influences on the sustainable & overall development processes of both developed and developing countries due to their role in poverty alleviation, employment generation and innovation. The role of women within the entrepreneurial setting is of significant importance.

It is evident from the research that innovative product/service, urge to earn more money, self achievement are major reasons for establishing enterprise. The lack of contacts, support from family, lack of decision making skills and lack of information are the problems the women faced at the time of establishment of enterprise. Major obstacles in their success are competition, combining family with work life, financial problem and creating awareness about product/services. In spite of all these hurdles desire to be independent, earning more money, one's skill and knowledge, to support family financially are the significant factors motivated her to go for entrepreneurship.

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