

“BARRIERS TO THE DEVELOPMENT OF WOMEN ENTREPRENEURS: A CASE STUDY OF SHIVAMOGGA CITY”

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Abstract

Women Entrepreneurship development is an essential part of human development. Indian economy has been witnessing a drastic change in 21st century, with new policies of economic liberalization, globalization and privatization. In India, though women have played a key role in their entrepreneurial ability has not been properly tapped due to the lower status of women in the society. It is only from the 5th five year plan onwards that their role has been explicitly recognized with a marked shift in the approach from women welfare to women development and empowerment. The development of women entrepreneurship has become an important aspect of entrepreneurship in India. Women entrepreneurs have been making a significant impact in all segments of the economy in India. Women have become aware of their existence, their rights and their work situation. However, women of middle class are not too eager to alter their role in fear of social backlash. Women entrepreneurs do not enjoy the same opportunities as men due to a number of deep rooted discriminatory social – cultural values and traditions. The economic potential of female entrepreneurs is not being realized as they suffer from a lack of access to capital, land, business premises, information technology, training and agency assistance. This paper made an effort to identify and evaluate the barriers, challenges and opportunities to the development of women entrepreneurs in Shivamogga City. The sample size is of 35. Random sampling technique was used. Percentage method was used to analyze the data. The result revealed that women need for effective enterprise management, a large quantity of co-operation at all levels – home and in society and from government organizations.

Keywords: Women Entrepreneurship, development, barriers, opportunities, organizations

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1. INTRODUCTION

Indian economy has been witnessing a drastic change in 21st century, with new policies of economic liberalization, globalization and privatization. In India, though women have played a key role in their entrepreneurial ability has not been properly tapped due to the lower status of women in the society. It is only from the 5th five year plan onwards that their role has been explicitly recognized with a marked shift in the approach from women welfare to women development and empowerment. The development of women entrepreneurship has become an important aspect of entrepreneurship in India. Women entrepreneurs have been making a significant impact in all segments of the economy in India. The area chosen by women entrepreneur are retail trade, restaurants, hotels, education, .cultural, cleaning, insurance and manufacturing.

During the last two decades, Indian **women** entrepreneurship is changing the face of business and entered the field of entrepreneurship in greatly increasing numbers. The women entrepreneurs are found indulged in every line of business from papad to power cables. They are flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues to economic participation.

Meaning of women Entrepreneur

1. Any women who organizes and manages any enterprise, usually with considerable initiative and risk.
2. A person who accepts challenging role to meet her personal needs and become economically independent & who is capable of contributing values in both family & social life.

Essential Qualities of an women Entrepreneurs

- ✚ Dreamer
- ✚ Innovator
- ✚ Passionate
- ✚ Risk taker
- ✚ Committer
- ✚ Continuous learner
- ✚ Success & achievement
- ✚ Risk bearer
- ✚ Opportunity explorer
- ✚ Perseverance
- ✚ Facing uncertainty
- ✚ Feedback
- ✚ Quality to work hard

2. Review of Literature:

Schumpeter (1975), the individual entrepreneur embodies the innovation function in society and stands out as a leader & by introducing new innovations, the entrepreneurs shock & destroy prevailing equilibrium, there by disrupting existing goals and changing the direction of the economy.

Vasanth Desai, give main focus on how various factors contributing to development of entrepreneurship development, while various economical surveys & planning Commissions reports give clear idea about the factors contributing economical & entrepreneurship growth in India.

Reynolds (1991), the goal is not always to explain entrepreneurial activity on the micro level, but rather the amount of entrepreneurial activity in a certain place or time.

Martinelli(1994), he divided the concepts of entrepreneurship into two wings focusing on individuals & structure respectively. The first seeks to explain the prevalence of entrepreneurs in terms of innate psychological trait or how special characteristics are formed in certain social groups. The second highlights how social and cultural structures call forth entrepreneurs by providing opportunities for entrepreneurship.

3. Need for the Study:

Women face problems different from those of men, in starting and running business. The management of domestic commitments, obvious gender dimension for all women entrepreneurs. Other business issues such as raising finance, finding clients, common to all small business owners, may have a less obvious gender relationship but these may prove more difficult to overcome. Therefore in order to find out the barriers & constraints being faced by the women entrepreneurs, their managerial capabilities and training needs, this was taken up.

4. Objectives of the study:

1. To study the general profile of women entrepreneurs and their enterprises.
2. To know the barriers to the development of women entrepreneurs in Shivamogga City.
3. To assess the perception of beneficiaries about the barriers they are facing.
4. To give suggestions to overcome from those barriers

5. Research methodology:

The study is based on both primary & secondary data. The primary data have been collected by conducting survey among 35 women entrepreneur's from different areas of Shivamogga City. Random Sampling technique was used to select the respondents. Percentage methods were used to analyze the data. Secondary data have been collected from books, Journals, newspapers & internet sources.

6. Limitation of the Study

1. It is a micro level study covering only 35 women entrepreneurs in Shivamogga City.

Barriers / Obstacles to women entrepreneurs

- ✓ Lack of confidence
- ✓ Socio-cultural barriers
- ✓ Market –oriented risks
- ✓ Motivational factors
- ✓ Knowledge in business administration
- ✓ Awareness about the financial assistance
- ✓ Exposed to the training programmes
- ✓ Identifying the available resources

Recent business Opportunities for women entrepreneurs

- Eco-friendly technology
- Bio-technology
- IT enabled enterprises
- Event Management
- Tourism Industry
- Telecommunication
- Plastic materials
- Mineral water
- Sericulture
- Floriculture
- Herbal & health care
- Food, fruits & vegetable processing

7. Results and Discussions:

Table.1: Profile of the Respondents

Sl no	Classification based on		No of Respondents	percentage
1	Age	Less han 30	06	17.14
		30-40	16	45.71
		40-50	09	25.71
		50 & above	04	11.42
		Total	35	100.00
2	Education	Illiterate	10	28.57
		Primary	16	45.71
		SSLC	07	20.00
		Graduation	02	05.72
		Total	35	100.00
3	Marital Status	Married	24	66.66
		Unmarried	11	31.42
		Total	35	100.00
4	Type of Family	Nuclear	17	48.57
		Joint	18	51.43
		Total	35	100.00
5	occupation	House wife	17	48.57
		Unemployed	08	22.85
		Daily wage labours	06	17.14
		Employees in private factory	04	11.42
		Total	35	100.00

Source: Primary data.

From the table-1 clears that majority of the respondents lies in age between 30-40(45.71%), with primary education (45.71%),married is of (66.66%),nuclear type of family exists(48.57) and house ranks first in case of occupation (48.57).

Table-2: Sources of Capital

Sources	Frequency	Percentage
Personal Savings	04	11.43
Bank Credit	25	71.43
Credit Cards	00	00.00
Money Lenders	06	17.14
Total	35	100.00

Source: Primary data.

Table-2 reveals that 71.43 percent of respondents invest the capital from bank credit, 11.43 percent of the respondents invest the capital their personal savings . 17.14 percent of the respondents invest the capital by taking money from money lenders.

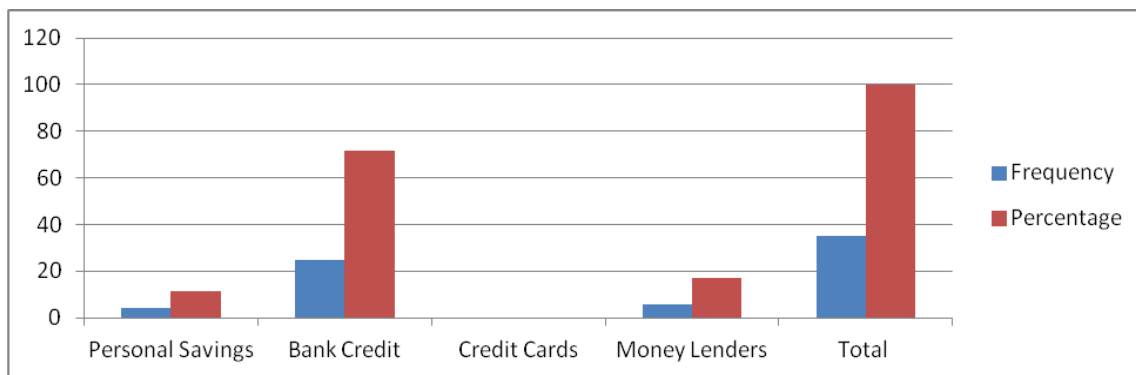


Table-3: awareness about Entrepreneurial Training.

Awareness	Frequency	Percentage
Aware	06	17.14
Not aware	29	82.86
Total	35	100.00

Source: Primary data.

Table -3 reveals that 17.14% of respondents have awareness about entrepreneurial training & 82.86% of the respondents do not have awareness about entrepreneurial training.

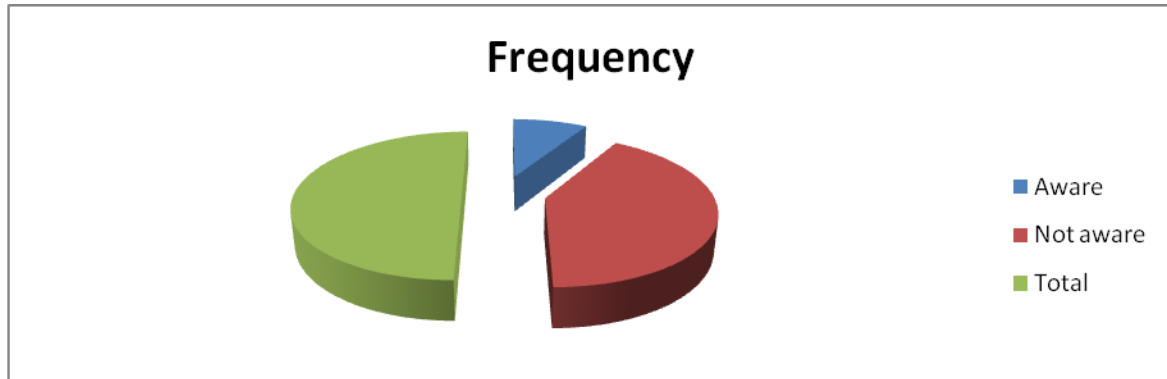


Table-4: Distribution of Output

Distribution Area	Frequency	Percentage
With in Taluks	15	42.85
With in District	16	45.73
Out side the District	04	11.42
Total	35	100.00

Source: Primary data.

Table -3 reveals that 45.73% of respondents have distribute their output with in the district, 42.85% of respondents have distribute their output within the taluk, &11.12% of respondents have distribute their output outside the district.

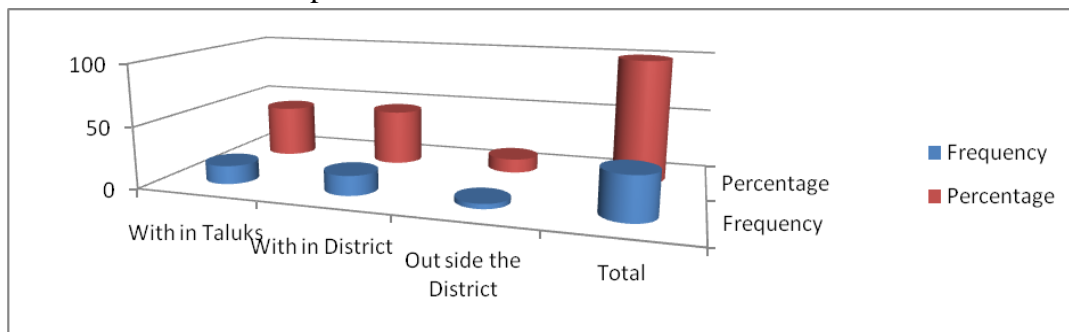


Table-5: Size of the Unit.

Distribution Area	Frequency	Percentage
Small	20	57.15
Medium	10	28.57
Large	05	14.28
Total	35	100.00

Source: Primary data.

Table -5 reveals that 57.15% of respondents have small unit size, 28.57% of respondents have medium unit size, &14.28% of respondents have large unit size.

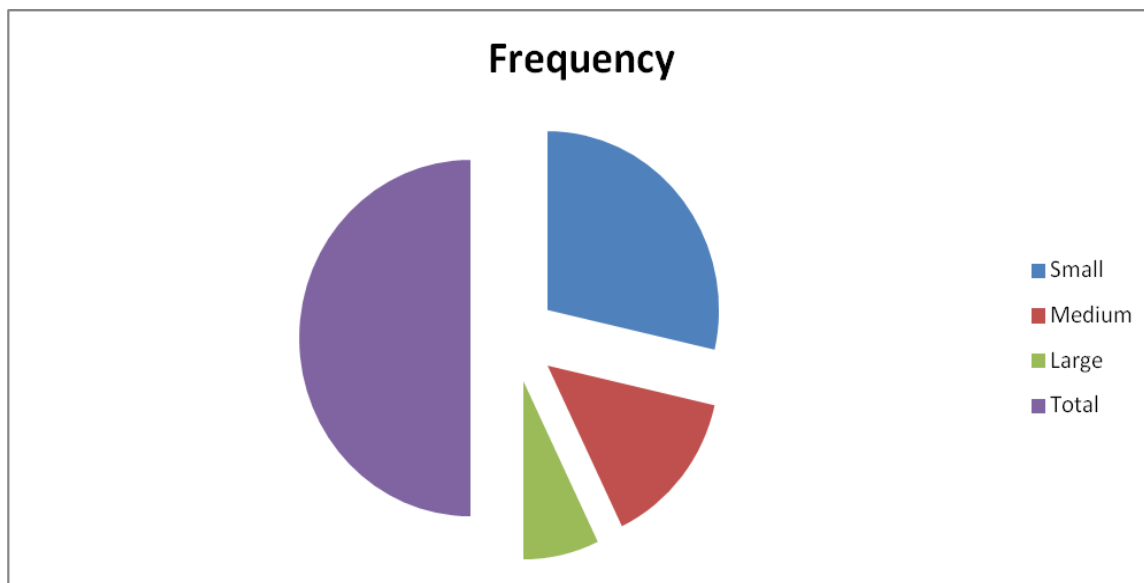


Table-6: Annual sales

Annual Sales	Frequency	Percentage
Below 25,000	06	17.14
25,000-50,000	19	54.29
50,000-1,00,000	10	28.57
Above 1,00,000	00	00.00
Total	35	100.00

Source: Primary data.

Table-6 reveals that 17.14 % of respondents have annual sales turnover of Rs.below 25,000, 54.29% of respondents have annual sales turnover of Rs.between 25,000-50,000 & 28.57 % of respondents have annual sales turnover of Rs.between 50,000-1,0,000.

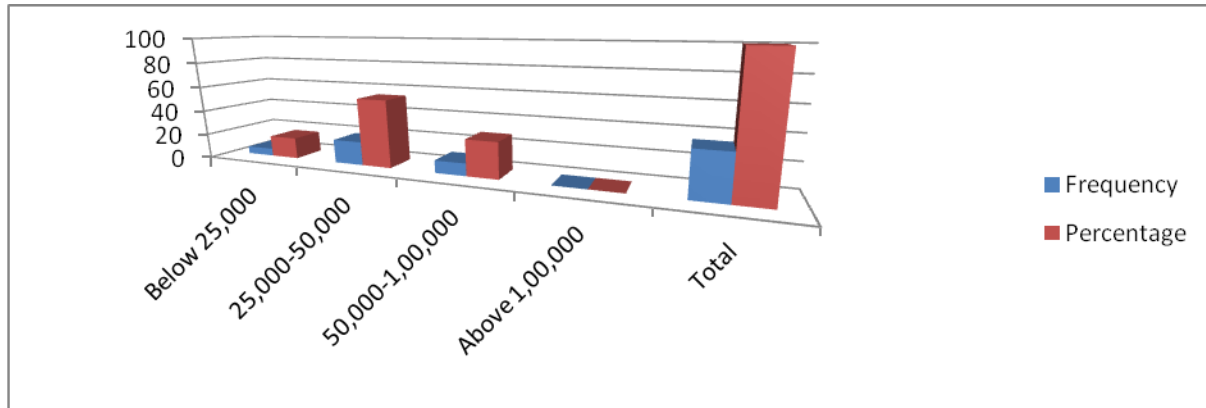


Table-7: Nature of the Market

Nature	Frequency	Percentage
Seasonal	21	62.86
Permanent	14	37.14
Total	35	100.00

Source: Primary data.

Table-7 reveals that 62.86 % of respondent's nature of market is seasonal. Whereas 37.14% of the respondents are permanent.

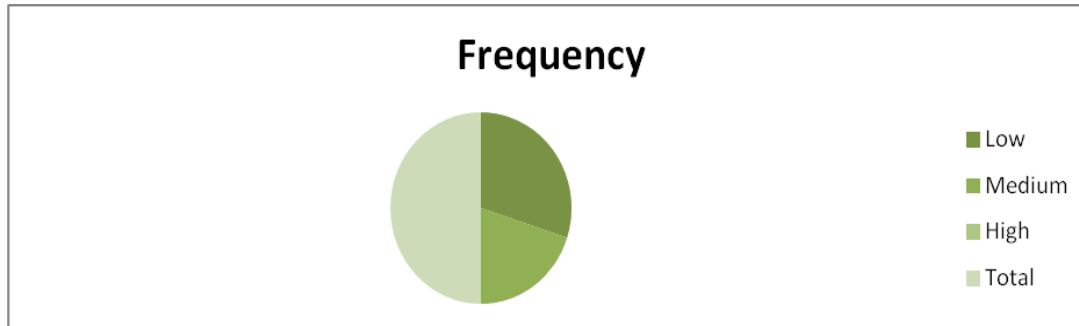
**Table-8: Knowledge about Entrepreneurship**

Knowledge	Frequency	Percentage
Low	21	60.00
Medium	14	40.00
High	00	00.00
Total	35	100.00

Source: Primary data.

Table-8 reveals that 60.00% of respondent's have low knowledge about Entrepreneurship & 40.00%

Respondent's have medium knowledge about Entrepreneurship.

**Table-9: Utilization of Income for various purposes**

Purpose	Frequency	Percentage
Children's Education	11	31.43
Health Care	04	11.43
Repayment of Loan	14	40.00
Further investment in Business	06	17.14
Total	35	100.00

Source: Primary data.

Table-9 reveals that 31.43 % of respondent’s utilized Income for their childrens education, 11.43% of respondent’s utilized Income for their health care, 40.00 % of respondent’s utilized Income for their repayment of loan & 17.14 % of respondent’s utilized Income for further investment in business.

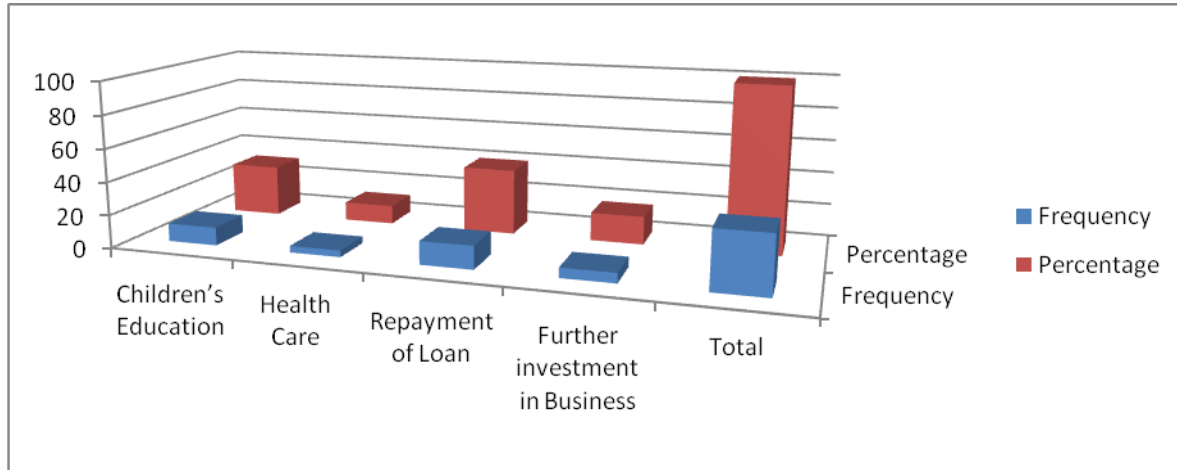


Table – 10: Support fo doing Business

Support from	Frequency	Percentage
Family Members	10	28.57
Relatives/Friends	17	48.57
SHGs/NGOs	05	14.29
others	03	08.57
Total	35	100.00

Source: Primary data.

Table-10 reveals that 28.57 % of respondent’s got support from family members, 48.57 % respondent’s got support relatives/friends, 14.29% of respondent’s got support from others.

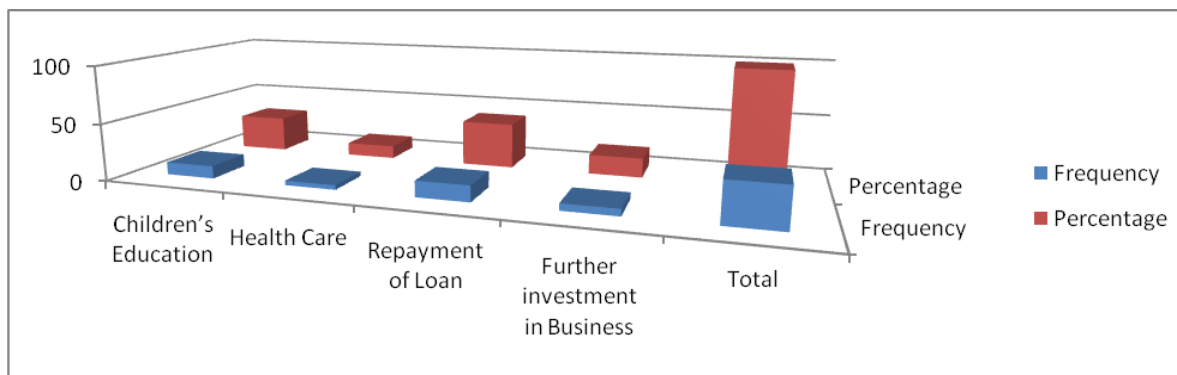
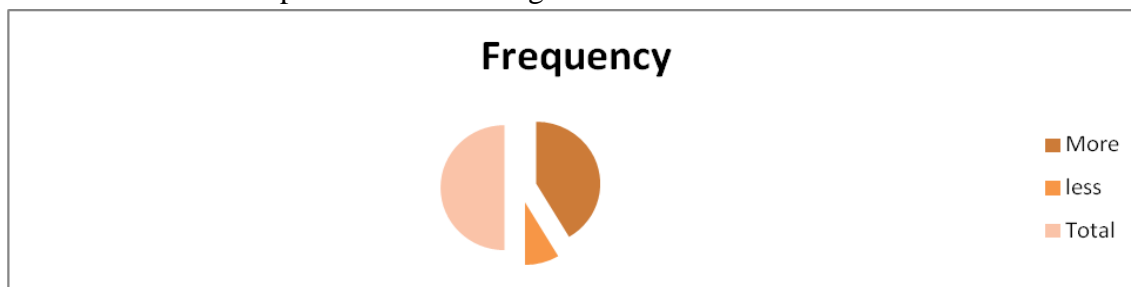


Table-11: Gender Discrimination in Business

Gender Discrimination	Frequency	Percentage
More	29	82.85
less	06	17.15
Total	35	100.00

Source: Primary data.

Table-11 reveals that 82.85 % of respondent’s have more gender discrimination, where as 17.15% 48.57 % respondents have less gender discrimination.



8. Findings of the Study

- Majority of the respondents are in age group of 30-40 years.
- Majority of the respondents are studied up to primary school only.
- 31.42% of the respondents are married.
- 51.43% of the respondents are from the joint family.
- 48.57% of the respondents are from housewife.
- 71.43% of the respondents get source of capital from bank credits.
- 82.86% of the respondents are not aware of entrepreneurial training.
- 45.73% of the respondents distribute their output within the district.
- 57.15% of the respondents have small size of the unit.
- 54.29% of the respondents sell their output between 25,000-50,000.
- 62.86% of the respondent’s nature of market is of seasonal.
- 60.00% of the respondents have low knowledge about entrepreneurship.
- 40.00% of the respondents utilize their income for repayment of loan.
- 48.57% of the respondents avail the support from relatives/friends.
- 82.8/5% of the respondents face more gender discrimination in the study area.

9. Suggestions/ How to develop women entrepreneurs

- ❖ Adequate training programme on management skills to be provided to women community
- ❖ Counseling through the aid of committed NGO's, psychologists, managerial experts, technical personnel should be provided to existing and emerging women entrepreneurs.
- ❖ Activities in which women entrepreneurs are trained should focus on their marketability and profitability.
- ❖ Educational facilities and schemes should be extended to women entrepreneurs from the government.
- ❖ Vocational training to be extended to women entrepreneurs.
- ❖ Making provision for marketing and sales assistance from government part.
- ❖ State Finance Corporations & financing institutions should permit by statute to extend purely trade related finance to women entrepreneurs.
- ❖ Making provisions to micro credit system and enterprise credit system to the women entrepreneurs.
- ❖ DICs should make use of assisting women in their trade and business guidance.
- ❖ Programmes for encouraging entrepreneurship among women are to be extended at local level.

10. Conclusion

Entrepreneurship is the key to the creation of new economy that energizes and rejuvenates the economy. Government realizing the importance of entrepreneurs for sustainable development of the state and creating more employment opportunities has accorded the highest preference to development of women entrepreneurs by framing and implementing suitable policies and promotional schemes beginning from providing loan facilities, making finance available easily, providing incentives for quality up gradation, marketing, providing technical support services to women entrepreneurs. A conducive environment is being created for growth and development by the government the opportunity which should be amply utilized by women entrepreneurs. The emergence and development of entrepreneurship largely depends on the supporting conditions of different factors such as economic, social, cultural and psychological. If properly supported, no doubt women entrepreneurs definitely contribute a lot to the development of the country.

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