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## RESEARCH ARTICLE

# ANALYTICAL STUDY ON ANALYSIS OF RURAL WOMEN ENTREPRENEURS PROBLEMS IN SHIVAMOGGA DISTRICT OF KARNATKA

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### ABSTRACT

Rural women's economic and social development is necessary for overall economic development of society and nation. Rural women are now increasingly run their own business yet their entrepreneurial potential, managerial skill and socio-economic contribution remain largely neglected. Women entrepreneurship development is the instrument of women empowerment. Empowerment through entrepreneurship leads to self-fulfillment and makes women aware about their status, existence, right and their position in the society. In modern era, women are becoming socially empowered, and economically empowered through business ownership. Women entrepreneurship is gaining importance in India in the wake of globalization and economic liberalization. Women entrepreneurs tend to be highly motivated, self disciplined & self directed. On the other hand, empowerment of rural women is also very significant. Economic empowerment of rural women will lead to the development of our country and it is very necessary to give keen attention over the empowerment of women in the rural areas for the real development of our country in all spheres. Women's entrepreneurship is important for women's position in society, and economic development of women will lead to development of family, community and country. It opens up new avenues for creating employment opportunities for women and men. The present paper focuses on parameters to be focused to enhance the entrepreneurial skill of rural women and in turn their empowerment.

## INTRODUCTION

In India, entrepreneurial world is men's world predominantly. But recently, there is a change in the trend. Recent emphasis is on the idea that women can also contribute to the economic development of the nation. It demands the policy makers, planners and administrators to devise ways and means for promoting entrepreneurship among women. Indian women proved that they were not second to none in proficiency of doing any work earlier meant for men but they were also efficient in effective enterprises in all circumstances. Indian women have travelled with the times for centuries and have proved to the world that the hand that rocks the cradle can rule the world. Traditionally, women's occupational status has always been closely associated with the home and the family. In a fast developing country like India, the forces of commercialization, modernization and industrialization are actively operating and transforming the traditional modes of production into modern capitalistic enterprises. Women are the most preponderant segment of the society. The image of women in society is fast changing. But it is difficult to define or describe clearly the changing shape of the image.

Now, their aspects have broadened into new line like hotel line, Xeroxing, Beauty Parlor business, incense stick making, candle making etc.

### Objectives

1. To study the entrepreneurial behavior of rural women.
2. To study the problem faced by rural women entrepreneur.
3. To find out the suggestions to overcome the constraints in entrepreneurial behavior among the rural women.

### Scope of the study

Women entrepreneurs always suffer from an inadequate financial resources and working capital that's why women must be given loan through various financial agencies at low interest rate. Social participation and source of information utilization were important factor for making them aware about various development programmes launched for their betterment. Men should change their attitude towards women who work outside the house. The findings of the study will

also be useful in designing training programmes for developing rural women enterprise.

### Limitation of the study

1. The present study suffered from the limitations of time, money and conveyance usually faced by a student researcher.
2. The items included in the study for detailed investigation are also limited since it is not possible to cover all the areas in such a short time.
3. The study was conducted only with a limited sample, hence the generalization

Of the findings will be restricted.

### Review of Literature

Review of literature is very important for any type of research work. A brief review of available literature is presented here which provides a basis for theoretical framework and interpretation of findings.

**Pal and Singh (2014)** said that about three fourth of the women labourers were illiterate and almost all the respondents either belong to the scheduled caste or the backward class categories. Majority of the respondents were living in semi pucca house and most of their houses are in dilapidated condition. The study reveals that a large majority i.e. 94.38 % of the sampled women labour household were under debt in the rural areas of Punjab.

**Schumpeter (2008)** argued that an entrepreneur is an innovator. He points out that an entrepreneur does not necessarily invent new combinations but, it is his ability to identify how the new combinations can be applied in production. In addition he argued that entrepreneurs move the economic system out of the static equilibrium by creating new products or production methods, thus making other products obsolete.

**Vijayakumar and Jayachitra (2013)** stated failure of the most women entrepreneur mostly driven by lack in proper financing facilities as for every business activities, financing is like a life blood.

**Nordin and Hasni (2012)** reported through their studies in Malaysia on the involvement of women in socio-economy activities revealed the factor of psychological motives such as in getting self-satisfaction, to be independent and sourcing for financial is a factor that driven women to participate in entrepreneurial field and start-up the business.

**Rao (1985)** reported that entrepreneurial behavior is the result of an interaction of individual, situational, psychological, social and experimental factors.

**Manjulla (1995)** defined entrepreneurial behavior as the change in knowledge, skill and attitude

**Lathwal (2011)** reported India faces an increase in the education level of women and an increased social awareness as to the role women play in society, but this is not a widely acceptable truth because it applies only in urban India and not in rural India too. Urban environment is favorable to

identifying and creating awareness regarding women's self-capabilities. However, in the rural area this type of attitude has not developed yet.

### Statement of the problem

Women entrepreneurs encounter two set of problem, i.e., general problem of entrepreneur of Rural women entrepreneur. Women entrepreneurs need to challenge out all problems confronting them for their success, survival and growth. Both the Governments schemes specifically focus on empowerment of women, by way of providing subsidies and concessions for the development of women Rural entrepreneurs. In spite of all the incentives from the stand of central government and the state government the success rate of women entrepreneurs seem to be very much low in India. Success of India women entrepreneurs" is to closely associate with the development of adequate entrepreneurial skills. Women empowerment through entrepreneurship can be fully achieved only if women Rural entrepreneurs.

### Hypotheses

**H<sub>01</sub>:** There is no noteworthy relationship among the acceptance levels of the business owners belonging to different demographic profiles towards problems of the rural women entrepreneurs in Shivamogga district. A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories. International Research Journal of Human Resources and Social Sciences (IRJHRSS).

**H<sub>02</sub>:** There is no noteworthy relationship among the acceptance levels of the rural women entrepreneurs belonging to different enterprise characteristics towards problems they face in Shivamogga district. Develop the basic entrepreneurial skills for their success, survival and growth.

### Tools of Analysis

The statistical tools like percentage, ranking, mean score, standard deviation are used for analyzing the data collected from the respondents.

### Schemes for women entrepreneurs implemented by Government of India

1. Schemes of Ministry of MSME.
2. Trade related entrepreneurship assistance and development scheme for women.
3. Schemes of Ministry of women and child development.
4. Financial schemes by banks / financial institutions.
5. Prime Minister Rozgar Yojana.
6. Integrated rural development programme.
7. Training of rural youth of self employment.
8. Swarna Jayanti Gram Swarozgar Yojana.
9. Swarna Jayanti Rozgar Yojana.
10. Mahilaudyamnidhi.
11. Mahilavikasnidhi.
12. Micro cordite schemes for women.
13. Women entrepreneurial development programmes.
14. Marketing development fund for women.
15. Development of women and children in rural areas.
16. Support for training and employment programme of women.
17. State financial corporation's etc.

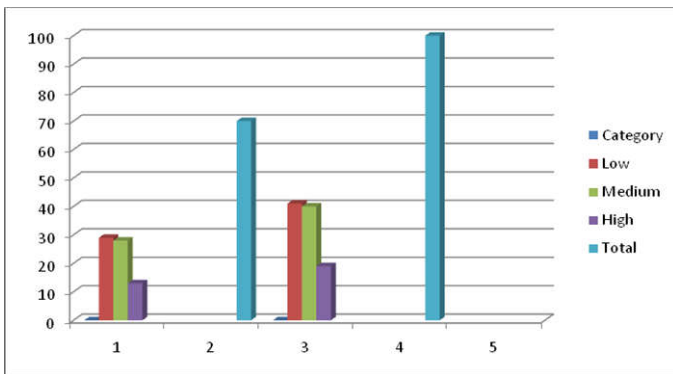
**Table 1. Distribution of the respondents according to planning orientation**

S.NO	Category	Frequency(f)	Percentage (%)
01	Low	29	41
02	Medium	28	40
03	High	13	19
Total		70	100

Source: Survey data

**Interpretation:** The observation recorded by having personal interviews with respondents clearly indicated that maximum respondents (41.00 per cent) had low level of planning orientation followed by medium 40.00 per cent and high 19.00 per cent level of planning orientation respectively.

**Distribution of the respondents according to planning orientation**



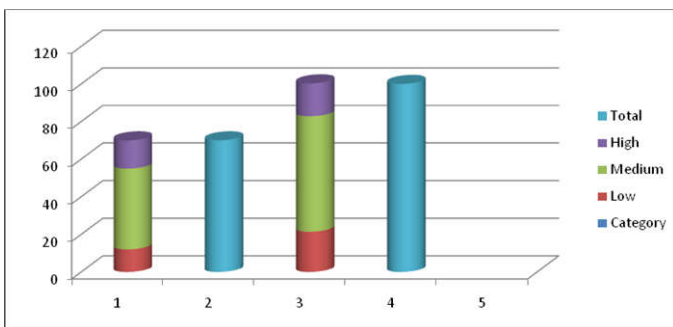
**Table 2. Distribution of respondent according to marketing orientation**

S.NO	Category	Frequency(f)	Percentage (%)
01	Low	12	21.42
02	Medium	43	61.44
03	High	15	17.44
Total		70	100

Source: Survey data

**Interpretation:** The observation indicate that majority of respondents (61.42 per cent) had medium level of marketing orientation in various entrepreneurial activities. However 21.42 per cent had low and 17.42 per cent had high marketing orientation.

**Distribution of respondent according to marketing orientation**



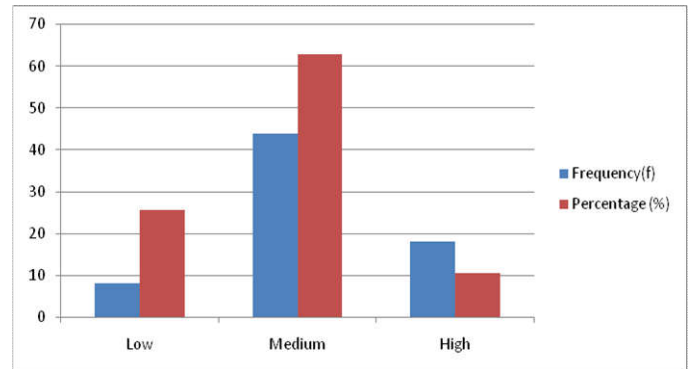
**Table 3. Distribution of respondents according to decision making**

S.NO	Category	Frequency(f)	Percentage (%)
01	Low	08	25.71
02	Medium	44	62.86
03	High	18	10.43
Total		70	100

Source: Survey data

**Interpretation:** The data given in Table 4.14 reveals that majority of the respondents decision making (62.86per cent) were observed in medium level of decision making followed by low 25.71per cent and high 10.00 per cent level.

**Distribution of respondents according to decision making**



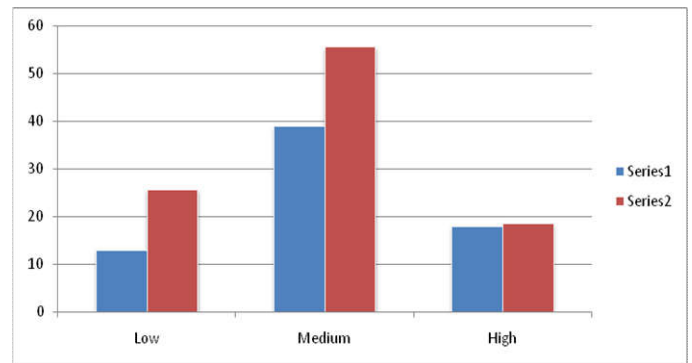
**Table 4. Distribution of respondents according to leadership ability**

S.NO	Category	Frequency(f)	Percentage (%)
01	Low	13	25.71
02	Medium	39	55.71
03	High	18	18.57
Total		70	100

Source: Survey data

**Interpretation:** The data given in Table depicts that majority of respondents (55.71 per cent) were found in medium level of leadership abilities followed by 25.71 per cent low and 18.57 per cent high level. It can be concluded from that maximum respondent had medium level of leadership abilities hence, there is a need to make them educate and make them aware of their rights to establish leadership ability.

**Distribution of respondents according to leadership ability**



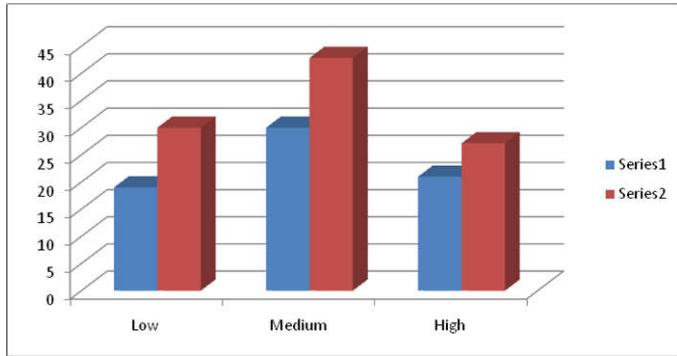
**Table 5. Distribution of respondents according to risk taking ability**

S.No	Category	Frequency(f)	Percentage (%)
01	Low	19	30.01
02	Medium	30	42.85
03	High	21	27.14
Total		70	100

Source: Survey data

**Interpretation:** The data given in Table reveal that maximum respondents (42.85 percent) were observed in medium category of risk taking ability followed by low (30.01per cent) and high (27.14 percent) categories.

Distribution of respondents according to risk taking ability



Distribution of respondent according to their innovativeness

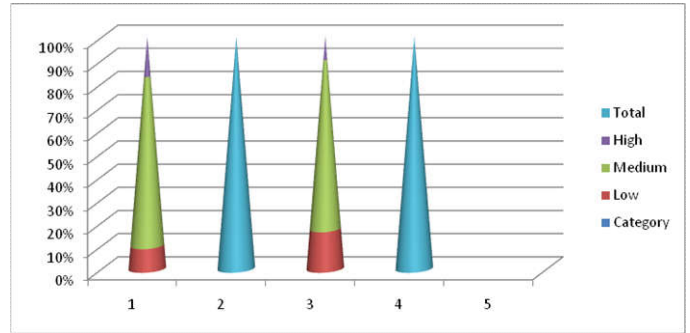


Table 6. Distribution of respondents according to achievement motivation

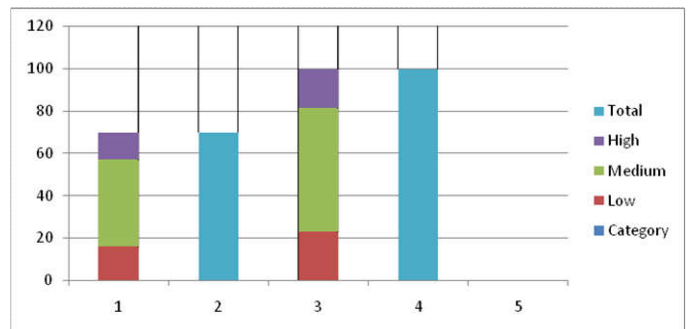
S.NO	Category	Frequency(f)	Percentage (%)
01	Low	16	25.71
02	Medium	36	51.42
03	High	18	22.85
Total		70	100

Source: Survey data

**Interpretation:** The observation indicate that majority of respondents (51.42 per cent) had medium level of achievement motivation in various entrepreneurial activities. However 25.71 per cent had low and 22.85 per cent had high achievement motivation.

**Interpretation:** The data given in Table reveal that majority of respondents (58.57 per cent) were observed in medium category of innovativeness followed by low (22.86 per cent) and high (18.57 per cent). From the Table it can be concluded that most of the respondents were found having medium level of self confidence and decreasing towards low level. This might be due to illiteracy unawareness and poor willingness about information and needs. So, there is a need to provide education facilities and make them aware towards their needs and goals.

Distribution of a respondent according to self confidence



Distribution of respondents according to achievement motivation

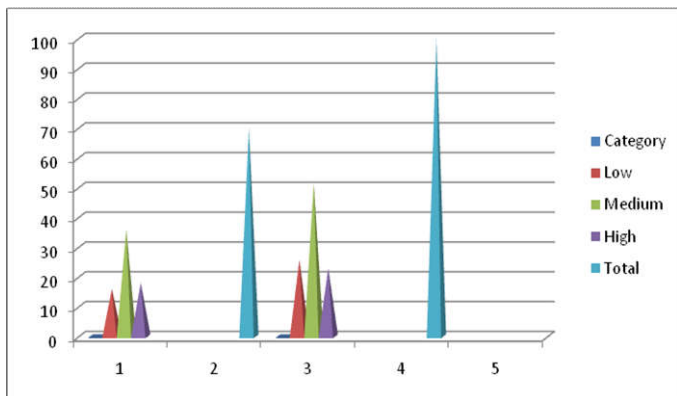


Table 7. Distribution of respondent according to their innovativeness

S.NO	Category	Frequency(f)	Percentage (%)
01	Low	07	17.14
02	Medium	51	72.85
03	High	12	10.01
Total		70	100

Source: Survey data

**Interpretation:** The data given in Table reveals that majority of respondents (72.85 per cent) were observed in medium category of innovativeness followed by low (17.14 per cent) and high (10.00 per cent) categories.

**FINDINGS**

1. The education level of majority of respondents was found to be low. It must be increased by launching adult education programs specially for women
2. Social participation and source of information utilization were important factor for making them aware about various development programs launched for their betterment.
3. Marketing facility was not good at their local level so government should provide all types of marketing facilities for women entrepreneurs to sell their final goods.
4. The training programs must be planned for imparting various entrepreneurial skills in women.
5. Policies need to be reviewed and reframed considering the challenges of women entrepreneurs to improve and speed up the finance generation processes so that women get loans from various financial agencies at low interest rate.

**SUGGESTION**

Most important suggestions being made in view of the expressed opinion of the respondents, observations of the investigator and the inferences drawn from the study are: The

Table 8. Distribution of a respondent according to self confidence

S.NO	Category	Frequency(f)	Percentage (%)
01	Low	16	22.86
02	Medium	41	58.57
03	High	13	18.57
Total		70	100

Source: Survey data

literacy rate of women in rural is found at low level compared to male population. The rural women are ignorant of new technology or unskilled that's why literacy rate must be increased by launching adult education programme especially for women. Women entrepreneurs always suffer from an inadequate financial resources and working capital that's why women must be given loan through various financial agencies at low interest rate. The shortage of required raw materials was also one of the big problems faced by women entrepreneurs that's why there should be proper supply of raw material for various oriented enterprise. Large number of women has no proper and sufficient technical and professional training to set-up a new venture therefore training programs must be planned for imparting various entrepreneurial skills in women. It was suggested to provide the required assistance for marketing the products produced by women entrepreneurs. Men should change their attitude towards women work outside home. Good transportation facilities must be provided for proper supply and disposal of raw and finished materials.

### Conclusion

In this study, it was found that rural women entrepreneurs require pre entrepreneurial training to plan an organized business venture successfully. More avenues and platforms need to be introduced by NGOs, banks, financial institutions to encourage women entrepreneurs to join as business startups in the economic activity of a country. Education should be major motive for rural women so that women can understand about their right, what actually they are going to do and what they should do. It has been observed that majority of women are involved in medium level of management orientation, decision making, leadership abilities, risk taking abilities, achievement motivation, innovativeness and self confidence.

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