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## AN OVERVIEW OF SOCIO-ECONOMIC CONDITIONS AND PROBLEMS OF WOMEN ENTREPRENEURS AT DAVANAGERE CITY

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### ABSTRACT

*Women entrepreneurs are the lifeblood of India. A woman entrepreneur may be defined as a confident, innovative and creative woman capable of achieving economic independence individually or in collaboration, generating employment opportunities to others through initiating, establishing and running enterprise by keeping pace with her personal, family and social life. The challenges in the path of women's entrepreneurship are in initial lack of confidence due to social cultural barriers, market oriented risks, poor knowledge of business administration, lack awareness about possible sources of financial assistance and lack of exposure to training programmes. So, in this paper an attempt is made to understand the socio economic conditions and problems faced by women entrepreneurs.*

### KEYWORDS

women entrepreneur, socio-economic, MSME.

### INTRODUCTION

Entrepreneurs are the lifeblood of India. Creativity, innovation, leadership, opportunity seeking, risk taking and decision making ability, tolerance of ambiguity and uncertainty, motivation to excel, problem solving, goal orientation, self-efficiency and networking are the competencies of a successful entrepreneur. In this dynamic world, women entrepreneurs are an important part of global quest for sustained socio economic development of India. Economic development will not be effective without the participation of women, who constitute nearly half of the world population and important part of workforce. The participation of women in economic activities is necessary for raising status of women and development of economy. Women entrepreneurship has gained importance in the last 3 decades with an increase in the number of enterprise owned by women and consequent increase in women's contribution to economic growth. Industrial development, technological innovations, foreign direct investments and export potential have helped to bring a wide range of socio-economic opportunities to women entrepreneurs. Economic status of women is now accepted as an indicator of society's stage of development. Even though, women entrepreneurs face various socio-economic constraints due to lower status.

### WOMEN ENTREPRENEURS IN INDIA

Women owned business highly increasing tremendously in India due to technological advancement and development of information science etc. so, the emergence of women entrepreneurs are significant contributors to the economy. The new generation of women-owned business, using modern technology to find and create a niche in both domestic and export markets. Surveys demonstrate that women's primary entrepreneurial activity is focused on the micro, small and medium enterprises (MSME) sector. Among the total number of women entrepreneurs in the country, approximately 61 percent are small-scale entrepreneurs, 18 percent are large-scale manufactures, and the remaining are involved in cottage and village enterprises. They work in a wide range of sectors – from trade and services to tailoring, beauty parlours, and at printing press. The work participation as well as women entrepreneurship both is low in India in comparison to selected countries of the world. Women work participation in India is presented in Table 1.

**TABLE 1.1 WOMEN WORK PARTICIPATION**

Country	Percentage
India (1970-71)	14.2
India (1980-81)	19.7
India (1990-91)	22.3
India (2010-2011)	31.6
USA	45
UK	43
Canada	42
Indonesia	40
France	38
Sri Lanka	35
Brazil	35

Source: world Bank Report 2010-2011

The above table shows women work participation has been increasing from 70s to 2011, even though work participation of women in business is very low has compared to USA, UK, Canada, Indonesia, France, Sri Lanka and Brazil. From the above table, it can be analyzed that India got the lowest place in development of women entrepreneurship among selected leading companies.

Table 1.2 discloses the data regarding women entrepreneurship development in terms of total number of units registered, number of women entrepreneurs and their percentage in select leading state in India.



TABLE 1.2: WOMEN ENTREPRENEURSHIP IN INDIA

State	No. of Units	No. of Women	Percentage
Tamil Nadu	9618	2930	30.36
Uttar Pradesh	7980	3180	39.84
Kerala	5487	2135	38.91
Punjab	4791	1618	33.77
Maharashtra	4339	1394	32.12
Gujarat	3872	1538	39.72
Karnataka	3822	1026	26.84
Madhya Pradesh	2967	842	28.38
Bihar	7344	1123	15.04
Other states & UTS	14576	4185	28.71
Total	64,796	19,971	32.82

Source: Centre for Monitoring Indian Economy (CMIE) Report 2011.

The above Table 1.2 shows that UP has got the highest percentage of 39.84 in number of women entrepreneurs followed by Gujarat which secures 39.72 percentages. The state of Karnataka has the lowest women entrepreneur's i.e. 26.84. It is clear from the above analysis that women entrepreneurship development in different states of India is in different degrees. Now, women have started shifting from 3 Ps to engross to 3 modern E's viz., Engineering, Electronics and Energy. Women entrepreneurs manufacturing solar cooker's in Gujarat, small foundries in Maharashtra and T.V. capacitors in Orissa.

As for the period from 2007 to 2013, number of Women entrepreneurs registered at DIC Davanagere as small scale enterprises are 2,625, out of which 918 of them are women entrepreneurs. Most of the women are running small and medium scale industries at Davanagere city.

## REVIEW OF LITERATURE

Sunil Karve (2012)<sup>1</sup>, conducted "a study of women entrepreneurs, problems and prospects". He observed in his study 60% of women entrepreneurs face economic problems i.e., loans, debts etc. Higher prospects are indicated by women entrepreneurs within the service sector.

Chenchu Reddy P. and Mahaboob Basha A.M. (2015)<sup>2</sup>, conducted a study on "Socio-economic conditions of Women Entrepreneurs in SPSR Nellore district of Andhra Pradesh". They observed in their study literacy is the basic reasons of low rate of woman entrepreneur in Nellore district. They suggested government has to take care for the development of women entrepreneurs by providing better schemes and support.

Palaniappan G, Ramanigopal C.S. and Mani A. (2012)<sup>3</sup>, conducted "A study on Problem and Prospects of Women Entrepreneurs with special reference to Erode District". They observed, today women are ready to face the challenges associated with setting up of business because women break their limits of their homes by entering into varied kinds of professionals and services women entrepreneurs and are emerged as smart and dynamic entrepreneurs. Women entered not into business but to satisfy their inner urge of creativity and to prove their capabilities. They are suggested to establish separate industrial estates to create a special environment for women entrepreneurs.

Sivanesan R. (2014)<sup>4</sup>, conducted "A Comparative Study on Rural and Urban Women Entrepreneurs – Prospects and Challenges". He described Indian women are in no way inferior to men in all walks of life and they can be good entrepreneurs as men in the country. It is evident from the study that rural and urban women are ready to face the challenges associated with setting up of business. The socio background, mode of business and training programmes are the important problems of women entrepreneurs in Kanyakumari District. Most of the women emerged as an entrepreneur to continue family business.

Manisha Singh (2014)<sup>5</sup>, conducted a study to know the participation of women entrepreneurs in Small Scale Industries. She found more than half of the women entrepreneurs have support from their family members in running their business and nearly 2/3<sup>rd</sup> of women entrepreneurs are located in rural area.

## STATEMENT OF THE PROBLEM

This paper mainly concentrated on socio-economic conditions and Constraints of Women Entrepreneurs.

## OBJECTIVES

1. To understand the socio-economic conditions of women entrepreneurs at Davanagere city.
2. To identify the socio-economic constraints for women entrepreneurs.
3. To suggest remedial measures to overcome the problems of women entrepreneurs.

## HYPOTHESIS

Ho: The Problems and Education are independent.

H1: The Problems and Education are dependent.

## METHODOLOGY

The following methodology is used in this study:

### 1. AREA OF STUDY

The survey was conducted at Davanagere City in Karnataka State. Davanagere District consists of 6 Taluks and having a total population is about 19,45,497. Male population: 9,86,400 and female population: 9,59,897. Davanagere City is most suitable place to conduct study because more number small scale and medium scale industries viz., cotton mills, rice mill, sugar factory, soap factory, textile industries and educational institutions located.

### 2. SOURCES OF DATA

The study has used both primary and secondary data. Field survey method is used to collect primary data from 20 respondents in Davanagere. Framed questionnaire is used for data collection. Secondary data were collected through various journals, magazines, books, reports and newspapers.

### 3. SAMPLING DESIGN

For the purpose of the study, out of 20 respondents, 10 respondents are registered women entrepreneurs and 10 respondents are unregistered women entrepreneur have been chosen in Davanagere by using simple random sampling, a questionnaire was prepared and administered in person to all the respondent. The information collected have been edited for reliability and presented in a master table for analysis.

### 4. TOOLS FOR ANALYSIS

In this study, the raw data collected are classified, edited and tabulated for analysis. The following were the some of the tools were used as percentage and Chi-square.

## ANALYSIS AND INTERPRETATION

This study is aims the Socio-Economic Conditions and Problems of Women Entrepreneurs at Davanagere City. For this purposes the study is conducted for 20 respondents of the women entrepreneurs both registered and unregistered. An attempt has been made in this section to analyse the collected data with reference to activities of women entrepreneurs a detailed analysis is given below.

**SOCIO ECONOMIC BACKGROUND**

The personal characteristics of the selected respondents like age, educational status, marital status, business type, startup fund, number of employees employed, nature of premises, monthly turnover, monthly profit, work, motives to start own business are discussed in this section.

**TABLE 2.1: SOCIO-ECONOMIC BACKGROUND OF THE RESPONDENTS**

Factors	Category	No. of Respondents	Percentage
Age	Below-20 years	01	5
	21-30	05	25
	31-40	08	40
	Above	06	30
Marital Status	Married	15	75
	Single	03	15
	Divorced	01	5
	Widow	01	5
Level of Education	Illiterate	02	10
	1-5	01	5
	6-12	09	45
	Graduation	07	35
	Post-graduation	01	5
	Diploma	00	0
Family Occupation	Business	07	35
	Employee	01	5
	Self employed	12	60
	Agriculture	00	0
Type of Business	Manufacturing	02	10
	Trade	05	25
	Service	13	65
	Others	00	0
Nature of Business	Owned	06	30
	Partially owned	00	0
	Rented	14	70
	Leased	00	0
Monthly Turnover	Below Rs. 50,000	14	70
	Rs. 50,000 to Rs. 1 lakh	05	25
	Rs. 1 lakh to Rs. 5 lakh	00	0
	Above Rs. 5 lakh	01	5
Monthly profit	Rs. 10,000 or Less	09	45
	Rs. 10,001 to Rs. 20,000	06	30
	Rs. 20,001 to Rs. 30,000	02	10
	Rs. 30,001 to Rs. 40,000	02	10
	Rs. 40,001 & above	01	05
Motives	Family tradition	00	0
	To be self employed	11	55
	Brings high income	00	0
	Savings	00	0
	No other alternative for income	07	35
Startup fund	Others	02	10
	Personal savings	03	15
	Household	00	0
	Borrowed from relatives/friends/money lenders	07	35
	Borrowed from bank	07	35
No. of employees employed	Any other	01	5
	Less than 5	20	100
	6-10	00	0
	11-15	00	0
	More than 5	00	0
Problems	Market Related	05	25
	Without Market Related	15	75

Source: Field Survey

**TESTING OF HYPOTHESIS****PROBLEMS FACED BY WOMEN ENTREPRENEURS AND EDUCATION**

Market related issues such as advertising, middleman problems, promotion, competition etc. and without market related issues such as lack of finance, dual role, and family support are associated with education. Here, set hypothesis are tested.

**TABLE 2.2: PROBLEMS FACED BY WOMEN ENTREPRENEURS AND EDUCATION**

Problems faced by Women Entrepreneurs	Education				Total
	Illiterate	1-5	6-12	Above 12	
Market related issues	1	1	1	2	5
Without market related issues	1	0	8	6	15
<b>Total</b>	<b>2</b>	<b>1</b>	<b>9</b>	<b>8</b>	<b>20</b>

Source: Field Survey

From the above table, Degrees of freedom =  $(c-1)(r-1) = (4-1)(2-1) = 3$ . Calculated value of chi-square = 4.58 at 5% level = 7.815.

**Inference**

As chi-square value  $< K$ ,  $H_0$  is accepted. Hence, the market related issues and education are independent. Therefore, we can conclude that the problems faced by women entrepreneurs may be solved by conducting and facilitating the training programmes in the identified area and even personality development programmes to balance their personal life.

**PROBLEMS FACED BY WOMEN ENTREPRENEURS**

As per the study, most of the women entrepreneurs at Davanagere City facing both market related and without market related problems. Most important problems among them are:

**1. LACK OF FINANCE**

Access to finance is considered as a key issue to women. Accessing credit, particularly for starting an enterprise is one of the major constraints faced by women entrepreneurs due to their inability to provide tangible securities.

**2. MULTIPLE ROLE**

As Indians, most of the women are very serious about family obligations but they do not equally focus on career obligations. A woman has to perform responsibilities towards family, society and work simultaneously. A series conflict emerges between home and work resulting in high stress level inhibiting her success, independence and progress.

**3. STIFF COMPETITION**

Many of the women enterprises have imperfect organizational set up. But they have to face severe competition from organized industries. Competition has become intensified due to the introduction of wide variety of products by medium and large scale industries. This poses a serious threat to the survival of small entrepreneurs at Davanagere City who depend on low level of technology.

**4. MARKETING**

Sufficient arrangement is not made for marketing the products of women entrepreneurs.

**5. SOCIAL ATTITUDE**

Negative attitude of the society towards women in business.

**FINDINGS**

1. A majority of women entrepreneurs are married and have small families.
2. Many of women entrepreneurs out of economic necessity and to be independent.
3. Most of the women entrepreneurs enter into business without undergoing any training.
4. SHG's place plays a vital role in empowering women to become an entrepreneur.
5. More than two third of the women entrepreneurs are below 40 years of age.
6. Most of the women entrepreneurs have support from their family members in running their business.
7. Among 20 respondents, 65% of women entrepreneurs are running service sectors, 25% are trade and remaining women entrepreneurs are manufacturing units.
8. Out of 20 respondents, 45% of the respondents earn less than Rs. 10,000 as a monthly profit.
9. Most of the women entrepreneurs have started the entrepreneurship to overcome the financial crisis. So, they have not taken the entrepreneurship as a profession.

**SUGGESTIONS**

1. Women could be motivated at a higher level to take up equal participation in manufacturing sectors and they may be encouraged to enter into large scale industries in a greater number.
2. Easy finance should be provided by banks and financial institutions to women entrepreneurs at low and concessional rates. Some financial cells may be opened for this purpose.
3. Government should make provision of marketing and sales assistance.

**CONCLUSION**

No economy can sustain itself without the participation of women either urban or rural. Today, we are in a better position wherein women participation in the field of entrepreneurship is increasing at a considerable rate. SHG's plays a vital role in empowering women at Davanagere. Women entrepreneurs at Davanagere are facing lack of finance, stiff competition, marketing the products, balancing between work life balance and family. The recent trend indicates that rural and urban women entrepreneurs are sensitive to changing the socio-economic conditions in the country. In order to overcome the drawbacks a high power commission should be appointed by Central Government at national level and state level to introduce new schemes for women entrepreneurs to make sustainable development in terms of rural economy.

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