



PROBLEMS OF WOMEN ENTREPRENEURS IN SHIVAMOGGA DISTRICT

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Abstract

What man can do women can do better. A women entrepreneur depicts the balance between home and office done very effortlessly. Technically, a "women entrepreneur" is any women who organizes and manages any enterprise, usually with considerable initiative and risk. However, quite often the term "women-owned business" is used relative to government contracting. Social and economic development of women is necessary for development of any country. The women who start up their businesses have to face some teething problems. This research paper attempts to ascertain the problems faced by women entrepreneurs in Shivamogga District. From the study, it is ascertained that women entrepreneurs face more difficult in marketing their products followed by financial problem etc.,

Keywords: Women Entrepreneurship, Finance, Marketing, Middlemen.

Introduction

Human, physical, and financial resources determine Economic Growth and Development of the country. Even though, there is an abundance of natural and physical resources, machinery and capital may go underutilized or misused, if human resources factors are not adequately cultivated or properly managed.

Industrial development of any region is the outcome of the purposeful human activity and entrepreneurial trust. In India a large number of people are seeking entrepreneurship as a career option. Entrepreneurship is considered as vital factors for the development of the country. After the liberalisation of economy and resultant increase in competition, the emphasis is shifted from efficient utilization of resources to being innovative and opportunities seeking. Hence, it is felt that the Industrial activity can be generated by promoting good entrepreneurs and a positive attitude towards entrepreneurship.



What man can do women can do better. A women entrepreneur depicts the balance between home and office done very effortlessly. She has to up fronted with socio economical problems.

Meaning

Women Entrepreneur according to Government of India is an Entrepreneur who runs an enterprise owned and controlled by her and having minimum financial interest up to 51% of the capital and giving at least 5% of the employment to women¹.

Problems faced by Indian Women Entrepreneurs

Besides the above basic problems the other problems faced by women entrepreneurs are as follows:

1. Family ties
2. Lack of education
3. Shortage of raw materials
4. Tough competitions
5. Low risk-bearing capaDistrict
6. Lack of entrepreneurial aptitude
7. Legal formalities
8. Lack of self confidence
9. Male dominated societies
10. Social barriers
11. Problem of finance
12. High cost of production
13. Limited mobility
14. Limited managerial ability
15. Exploitation by middle men²

Literature Review

1. Priyanka Sharma (2013)¹ in her article “**Women Entrepreneurship Development in India**” found that Entrepreneurship among women, improves the wealth of the nation in general and of the family in particular. Today’s women are more willing to take up activities that were once considered the preserve of men, and have proved that they are second to no one with respect to contribution to the growth of the economy. Women entrepreneurship must be mounded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.

2. S.John Kaviarasu, et al., (2018)² in their article “**Women Entrepreneurship In Indian Context: A Critical Study of Its Challenges And Solution**” concluded that women entrepreneurial qualities and skills not only to meet the changing trends and challenging global markets, but also to become competent persons to sustain in the local economic arena as women entrepreneurs.



Objectives of the Study

The following are the objectives of the study

1. To study demographic features of women entrepreneurs in Shivamogga District.
2. To identify problems faced by Women Entrepreneurs in Shivamogga District.

Research Methodology

The data required for the study is primary in nature. Primary data is collected by making use of Interview Schedule. By adopting convenience sampling method, 50 women entrepreneurs residing in Shivamogga District are contacted for the study. Percentage, and Garrett's Ranking tool is used.

Limitations of the Study

Though proper care will be taken, the present study will be subjected to certain limitations which are inherent in this type of study. The limitations are as follows:

1. The study is restricted only to Shivamogga District.
2. The study is limited only to 50 women entrepreneurs.

Table No. 1: Demographic Profile

| Age | No. of Respondents | Percentage |
|-----------------------|---------------------------|-------------------|
| Less than 30 | 5 | 10 |
| 31 - 40 | 11 | 22 |
| 41 - 50 | 32 | 64 |
| Above 50 | 2 | 4 |
| Total | 50 | 100 |
| Marital Status | No. of Respondents | |
| Single | 2 | 4 |
| Married | 46 | 92 |
| Widow | 2 | 4 |
| Total | 50 | 100 |
| Education | No. of Respondents | |
| SSLC & Below | 24 | 48 |
| PUC/ Diploma | 15 | 30 |
| Graduate | 11 | 22 |
| Total | 50 | 100 |
| Locality | No. of Respondents | |
| Rural | 38 | 76 |
| Semi Urban | 12 | 24 |
| Total | 50 | 100 |

Sources: Primary Data

The above table explains the demographic characteristics of the respondents. Most of the respondents (64%) are of between 41-50 age group. With regard to marital status 92% is belongs to married group. Out of all the respondents 24 respondents are less educated.

Table No.2 Garrett's ranking of Problems faced by women entrepreneurs on the basis of their age

| Sl. No. | Particulars | Ranks | | | | Overall |
|---------|---------------------------|----------|---------|--------|----------|---------|
| | | Below 30 | 31 - 40 | 41 -50 | Above 50 | |
| 1 | Shortage of Raw Materials | 1 | 1 | 2 | 1 | 2 |
| 2 | Problems of Finance | 1 | 2 | 1 | 2 | 1 |
| 3 | Tough Competition | 5 | 5 | 3 | 5 | 5 |
| 4 | Exploitation by Middlemen | 3 | 3 | 5 | 4 | 3 |
| 5 | Social Barriers | 4 | 4 | 4 | 2 | 4 |

Sources: Primary Data

The Garret's ranking table reveals that all age group of the women entrepreneurs are facing the financing problem and standing at the top of all ranks and followed by shortage of raw materials and ranked two. However, tough competition and social barriers are not the major problems for all age group of women entrepreneurs as they are ranked five and four.

Table No. 3: Garrett's ranking of Women entrepreneurs' perception regarding problems in setting up a unit

| Sl. No. | Particulars | Total Score | Mean Score | Rank |
|---------|---------------------------|-------------|------------|------|
| 1 | Shortage of Raw Materials | 2735 | 547 | 2 |
| 2 | Problems of Finance | 2940 | 588 | 1 |
| 3 | Tough Competition | 2305 | 461 | 5 |
| 4 | Exploitation by Middlemen | 2445 | 489 | 3 |
| 5 | Social Barriers | 2425 | 485 | 4 |

Sources: Primary Data

The Garret's ranking table revealed that among various problems problem of finance is a major problem faced by women entrepreneur with highest mean score of 588 and standing at the top of all ranks. However, shortage of raw material obtained second rank and exploitation at third rank with mean value of 489.



Suggestions

1. Now way days majority of the Public Banks are providing loan facilities to women entrepreneurs, but they should provide loans without any securities. And lengthy procedure and formalities in lending loans should be reduced.
2. Government should provided raw materials at concessional rate.
3. One of the main problems faced by women entrepreneurs are lack of finance support. As married women are full depends upon their husband's property its quite to get finance from banks. Therefore the corporation should lend money to such entrepreneurs without any securities.
4. Central and state Government should assist financially to women entrepreneurs to participate in International trade affairs, exhibitions and conferences.

Conclusion

This paper was under taken with an objective of studying the women entrepreneurs in Shivamogga District. It has been achieved with the study of various factors of women entrepreneurs. The success of women entrepreneur is very less, as they have to face number of problems like difficulties in getting raw materials, finance, and social barriers etc., In order to overcome these problems Government has to offer numerous facilities to Women Entrepreneurs, there by nation and community will get proper.

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