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CHALLENGES OF RURAL WOMEN ENTREPRENEURS - A STUDY OF MYSURU DISTRICT, KARNATAKA

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Abstract: The entrepreneurial vision is defined by discovery and risk-taking and is an indispensable part of a nation's capacity to succeed in an ever-changing and more competitive global marketplace. The entrepreneur is defined as someone who has the ability and desire to establish, administer and succeed in a start-up venture along with risk entitled to it, to make profits. Women entrepreneurship is seen as an effective strategy to solve the problems of rural and urban poverty. D'Cruz, 2003 found that women entrepreneurs are forced to take entrepreneurship in the absence of any other means of contributing to family income. The table and figure observed by the researcher findings the above issues for unsuccessful in the field development of rural women entrepreneurship in study area. The present research aims to study the problems and constraints faced by the women entrepreneurs in their business. To study the various enterprises engaged by rural women in study area, to find out the difficulties for running of enterprises by rural Women entrepreneurs in study areas and to suggest measures for removal of difficulties for engage in entrepreneurship by rural women. Collection of data from primary data through questionnaire and field survey. The researchers taken 120 sample in study area. This papers endeavours to identify the determinants of income diversification and discuss the challenges as well as solutions for expediting the results.

Key words: Rural Women, challenges, concept of entrepreneurship, rural entrepreneurs.

Introduction

Entrepreneurship is the ability and readiness to develop, organize and run a business enterprise, along with any of its uncertainties in order to make a profit. The most prominent example of entrepreneurship is the starting of new businesses.

In economics, entrepreneurship connected with land, labour, natural resources and capital can generate a profit. The entrepreneurial vision is defined by discovery and risk-taking and is an indispensable part of a nation's capacity to succeed in an ever-changing and more competitive global marketplace.

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The best example of entrepreneurship is the starting of a new business venture. The entrepreneurs are often known as a source of new ideas or innovators, and bring new ideas in the market by replacing old with a new invention.



WHAT IS ENTREPRENEURSHIP?

It can be classified into small or home business to multinational companies. In economics, the profits that an entrepreneur makes is with a combination of land, natural resources, labour and capital.

In a nutshell, anyone who has the will and determination to start a new company and deals with all the risks that go with it can become an Entrepreneur.

Women entrepreneurship is seen as an effective strategy to solve the problems of rural and urban poverty. D'Crucz, 2003 found that women entrepreneurs are forced to take entrepreneurship in the absence of any other means of contributing to family income. Her success depends on supports of family due to less self-confidence as compared to others in undertaking entrepreneurial activity and interested women in establishment of small business enterprises in the rural area. Even though female entrepreneurship and the formation of women business networks are steadily rising, there are a number of challenges and obstacles that female entrepreneurs face. One major challenge that many women entrepreneurs may face is the traditional gender-roles society may still have on women. The present research aims to study the problems and constraints faced by the women entrepreneurs in their business.

Entrepreneurship is classified into the following types:

Small Business Entrepreneurship-

These businesses are a hairdresser, grocery store, travel agent, consultant, carpenter, plumber, electrician, etc. These people run or own their own business and hire family members or local employee. For them, the profit would be able to feed their family and not making 100 million business or taking over an industry. They fund their business by taking small business loans or loans from friends and family.

Scalable Start-up Entrepreneurship-

This start-up entrepreneur starts a business knowing that their vision can change the world. They attract investors who think and encourage people who think out of the box. The

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research focuses on a scalable business and experimental models, so, they hire the best and the brightest employees. They require more venture capital to fuel and back their project or business.

Large Company Entrepreneurship-

These huge companies have defined life-cycle. Most of these companies grow and sustain by offering new and innovative products that revolve around their main products. The change in technology, customer preferences, new competition, etc., build pressure for large companies to create an innovative product and sell it to the new set of customers in the new market. To cope with the rapid technological changes, the existing organisations either buy innovation enterprises or attempt to construct the product internally.

Social Entrepreneurship-

This type of entrepreneurship focuses on producing product and services that resolve social needs and problems. Their only motto and goal is to work for society and not make any profits.

Characteristics of Entrepreneurship:

Not all entrepreneurs are successful; there are definite characteristics that make entrepreneurship successful. A few of them are mentioned below:

Ability to take a risk- Starting any new venture involves a considerable amount of failure risk. Therefore, an entrepreneur needs to be courageous and able to evaluate and take risks, which is an essential part of being an entrepreneur.

Innovation- It should be highly innovative to generate new ideas, start a company and earn profits out of it. Change can be the launching of a new product that is new to the market or a process that does the same thing but in a more efficient and economical way.

Visionary and Leadership quality- To be successful, the entrepreneur should have a clear vision of his new venture. However, to turn the idea into reality, a lot of resources and employees are required. Here, leadership quality is paramount because leaders impart and guide their employees towards the right path of success.

Open-Minded- In a business, every circumstance can be an opportunity and used for the benefit of a company. For example, Paytm recognised the gravity of demonetization and acknowledged the need for online transactions would be more, so it utilised the situation and expanded massively during this time.

Flexible- An entrepreneur should be flexible and open to change according to the situation. To be on the top, a businessperson should be equipped to embrace change in a product and service, as and when needed.

Know your Product- A company owner should know the product offerings and also be aware of the latest trend in the market. It is essential to know if the available product or

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service meets the demands of the current market, or whether it is time to tweak it a little. Being able to be accountable and then alter as needed is a vital part of entrepreneurship. Importance of Entrepreneurship:

Creation of Employment- Entrepreneurship generates employment. It provides an entry-level job, required for gaining experience and training for unskilled workers.

Innovation- It is the hub of innovation that provides new product ventures, market, technology and quality of goods, etc., and increase the standard of living of people.

Impact on Society and Community Development- A society becomes greater if the employment base is large and diversified. It brings about changes in society and promotes facilities like higher expenditure on education, better sanitation, fewer slums, a higher level of homeownership. Therefore, entrepreneurship assists the organisation towards a more stable and high quality of community life.

Increase Standard of Living- Entrepreneurship helps to improve the standard of living of a person by increasing the income. The standard of living means, increase in the consumption of various goods and services by a household for a particular period.

Supports research and development- New products and services need to be researched and tested before launching in the market. Therefore, an entrepreneur also dispenses finance for research and development with research institutions and universities. This promotes research, general construction, and development in the economy.

Review of Literature

Lee (1997) has stated that the entrepreneur parents contribute to socializing effect for female child that dramatically increase the chances of the child embracing entrepreneurship at a later stage of her life. He said that older siblings from larger families are more inclined towards becoming entrepreneurs than their younger siblings. In bigger families' size, the older siblings have better chance in learning and acquiring dominance orientations as they seek to set good example for their younger siblings.

Jalbert (2000) has opined that Women's motivation to start up a business is associated to their need to be more independent, achieve job satisfaction and self-actualization as well as having power.

Mallon and Cohen (2001) have identified that women start to run their businesses because they seek better freedom, stability and ability to live by them.

Winn (2004), has concluded that women start to venture into businesses because they believe their businesses will generate income and give personal satisfactions. Salaried jobs may limit their time and may jeopardise their relationship between colleagues. Therefore, self-employment gives them the opportunity to enjoy freedom with personal integrity.

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Ahmad (2001) has defines that challenges as hardships and limitations including socio-economic factors which are experienced by women entrepreneurs.

Van der Merwe (2003), has find out that the problems as lack of financial support, lack of family support, negative socio-cultural attitudes, and lack of self-confidence are barriers that women entrepreneurs experience.

Singh and Raghuvanshi (2012) have stated that claim of women entrepreneurs experience financial problems and greater marketing challenges as compared to men in similar field. Women entrepreneurs. The authors need regular and frequent capital for their business, which is not readily available. The author fined that a long time, there are no long term financial institutions which is willing to fund women enterprises. This situation has improved slowly but men still have a head start in starting-up businesses.

Darr-Bornstein and Miller (2007) have identified that the give an account of the hardships of women entrepreneurs in getting proper documentations for establishing their businesses. Where women entrepreneurs whom experienced limited access to capital tend to refer to their relatives or spouses for getting alternative financial support. Consequently, this action leads to stereotyping women entrepreneurs as not money save.

Ufuk and Ozgen (2001) have argued that women entrepreneurs perceived that entrepreneurial role affected their family lives negatively while enhancing their social, economic and individual lives. Their involvement in the business did not in any way change the expectation of their roles at home where women still remain primary nurturers to their households.

Objectives of the study:

1. To study the various enterprises engaged by rural women in study area.
2. To find out the difficulties for running of enterprises by rural Women entrepreneurs in study areas.
3. To suggest measures for removal of difficulties for engage in entrepreneurship by rural women.

Methodology

The study was conducted in rural areas of, rural women entrepreneurs in Mysuru districts. Data was primary and secondary data. The primary data collected through preparing questionnaire and interview method and Random sampling technique was adopted. A sample size of 120 rural women respondent was taken on the basis of criteria that they should be running their enterprises independently. Tabular analysis techniques used to analyse the data and present the results.

Results and Discussion:

Rural woman constitutes the family that leads to society and Nation. Overall development of women is necessary for the development of society and nation. The emergence of women entrepreneurs and their contribution to the national economy is quite

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visible in India. Women entrepreneurship has been recognized during the last decade as an important untapped source of economic growth. Women in entrepreneurship has been largely neglected both in society in general and in the social sciences. Not only have women lower participation rates in entrepreneurship than men but they also generally choose to start and manage firms in different industries than men tend to do. Entrepreneurship development among rural women helps to enhance their personal capabilities and increase decision making status in the family and society as a whole.

Table-1: Rural Women engaged in various enterprises

Enterprises	Frequency	Percentage
Garments / Tailoring	38	31.67
Dairy	18	15.00
Poultry	10	8.33
Fruits and vegetables	19	15.83
Flowers	15	12.50
Provision store	12	10.00
Other Petty business	08	6.67
Total	120	100.00

Source: field survey March 2022

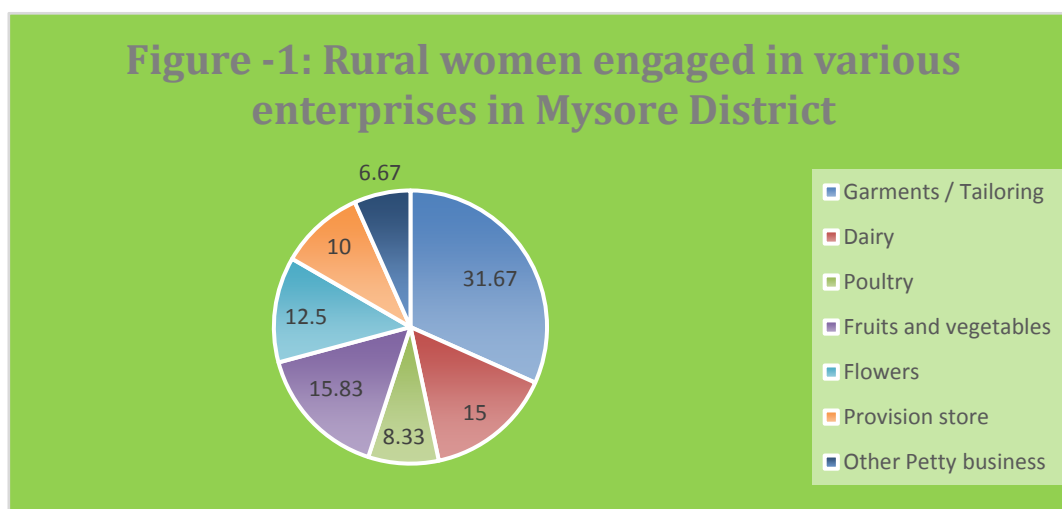


Table -1 stated that the Rural Women engaged in various enterprises in study area. The above table and figure observed that, majority of the rural women engaged in garments or tailoring which account for 31.67 per cent, followed by 15.83 per cent of rural women engaged enterprise of fruits and vegetables, about 15 per cent of rural women busy with dairy farming, about 12.50 per cent of rural women flower business, about 10.00 per cent of women people engaged provision business, about 8.33 per cent of rural women working poultry farming and lowest of 6.67 per cent rural women followed other petty business. The author observed the data majority of the rural women engaged in tailoring or garments enterprise because the family members and other institutions are support for enterprise.

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Table-2, shows that constraints for development of entrepreneur by rural women in Mysore district. The highest of 36 which account for 30.00 per cent respondents express their opinion relating to financial problem like expect collateral security, repayment schedule, demanding improper documents etc., followed by 19 which account for 15.83 per cent of respondents says socio –economic problems like people attitude in society, misuse by other people and male dominance etc., about 16 which account for 13.33 per cent of rural women respondents suffer marketing problems like lack of market information, difficult to sale of product, competition from big entrepreneurs, different costumers, transport and non-availability of storage, about 15 which account for 12.50 per cent of women respondents opined that relating to government/bank assistance of late process in government departments, large paper formalities, surety, electricity connection and allotting sales tax number, about 13 which account of 10.84 per cent of women respondents stated that relating production because lack of availability of raw materials, selection of proper area, lack technically support and high cost technology,

Table-2: Problems faced by rural women for development of enterprises

Problems	Frequency	Percentage
Socio-economic	19	15.83
personal Problem	12	10.00
Marketing Problems	16	13.33
Problems by government / bank assistance	15	12.50
Financial Problems	36	30.00
Production problems	13	10.84
Other problems	09	07.50
Total	120	100.00

Source: field survey March 2022

about 12 which account for 10.00 per cent of respondents says personal problem for the reason for no cooperation from family members (husband, parents, children etc.,) and work at home and office so we can't able to attend meeting and decision making and unable to effective marketing, because male dominance in the society, lowest of 09 which account for 7.50 per cent women entrepreneurs stated that lack of publicity of product, harassment in government departments, difficult to collect payment, fix the high rate of interest, non-availability of quality of raw materials and discouraging by relatives, family members, friends, government officials and also big entrepreneurs. The table and figure observed by the researcher findings the above issues for unsuccessful in the field development of rural women entrepreneurship in study area.

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Figure-2: Problems faced by rural women for development of enterprises



Conclusion

The rural women entrepreneurs faced various constraints in development of enterprises. Majority of rural women entrepreneurs opined that two type of duties are the main constraints. Because women entrepreneurs are tired in home and business, so, women are participate in business is very less. Marketing problems are another main problems, the customers are express their various indifferent attitude, and therefore, women entrepreneurs not like that attitude in same time they are maintain far away from them. Paper formalities were the major problems in processing of government assistance and bank loans. Rate of interest is very high. Women entrepreneurs are opined that lack of working area, lack of raw materials, and unavailability of financial support in time. Some women respondents are expressed happy about better position wherein women participation in the field of entrepreneurship is increasing at considerable rate. Efforts are being taken at the economy as well as global level to enhance women involvement in the enterprise sector. Hence, if women entrepreneurs are continue with the trend and important think on educating the women, spreading awareness, training and consciousness among women to shine in all the fields, making them too aware about their rights and strengths. The relevant education, improving economic conditions and financial opportunities more women will definitely be able to be successful entrepreneurs. This will not only change economies of the societies but will change the status of women, which will undoubtedly, bring drastic positive change in growth and development. More avenues and platforms need to be introduced by NGOs, banks, financial institutions to encourage women entrepreneurs to join as business start-ups in the economic activity of a country. Education should be major motive for rural women so that women can understand about their right. 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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