

Women Entrepreneurship in India – Emerging motivating factors and challenges in unorganised sector with special reference to Puttur Taluk of Dakshina Kannada District

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Abstract

India is a diverse country with a rich cultural heritage. The social scenario in India is fast changing. At present, there is a revolution in the role and status of women, not only throughout the world but also in India. Now, women have crossed the hurdles and utilized opportunities and have become today's most memorable and inspirational entrepreneurs. It is a good sign to note that women are contributing to the nation's growth through their business and entrepreneurship. Women Entrepreneurship is taking place both in organised and unorganised sector. The present empirical study is based on both primary data and secondary data. Primary data is collected from 50 women entrepreneurs in unorganised sector in Puttur Taluk. The purpose of the study is to analyse the various motivating factors to go for women entrepreneurship and challenges faced in unorganised sector in study area and to give suggestions to face the challenges. Major result of the study reveals that both government and family should give financial and moral support to women entrepreneurs in unorganised sector to stand on their own leg and thereby to contribute to the welfare of the country.

Key Words: Women Entrepreneurship, Entrepreneurs, Unorganised sector, Motivating factors, Challenges, Welfare.

1.Introduction

Swami Vivekananda, one of the greatest sons of India quoted that, “There is no chance for the welfare of the world unless the condition of women is improved. It is not possible for a bird to fly on only one wing.” Therefore the inclusion of ‘Women Empowerment’ as one of the prime goals in the eight Millennium Development Goals underscores the relevance of this fact. Paradigm shift is taking place in society in terms of entrepreneurship taken up by women. It is generally understood in many cultures that women’s role is to mainly take care of their respective home affairs such as rearing children, cleaning, mopping the floor, washing, fetching water and cooking. The status of women in India since 2000 has been witnessing the change of job by women from kitchen to professional jobs. From a time when women were not allowed to venture out of their homes, women, now a days have improved education standards and participate in social and political activities with equal enthusiasm as men. At present, there is a revolution in the role and status of women, throughout the world. Hence in this era of social change and evolution, it is essential to study women entrepreneurship and how can it be encouraged and boosted further.

2. Literature Survey: Studies made by a few researchers on women entrepreneurship are briefed below:

2.1. Ghosh, Gupta and Dhar (1998) studied the women entrepreneurship in India and found that, societal and cultural values impinge on women entrepreneurs outside their homes, making it difficult for them to operate in male dominated spheres.

2.2. Nath (2000) examined the effect of social, organizational and personal partialities on the development of professional women in India and found that the environment in India is conducive for women managers to reach the top.

2.3. Thomas (2000) analyzed the performance and the complementary strengths of women entrepreneurs' dual role as homemakers and entrepreneurs in Ernakulam district in Kerala state. The study found that women entrepreneurs were facing the problems of policy-practice gaps, lack of professionalism, conservative attitudes, time constraints, hesitancy to improve entrepreneurial knowledge, obedient nature and low risk bearing capacity. Author suggested, a better entrepreneurial environment, supportive family, access to infrastructure and entrepreneurial qualities to strengthen women entrepreneurs

2.4. Dhameja (2002) studied the opportunities, performance and problems experienced by women entrepreneurs with reference to India and found that the role of women has changed over the years and they are successful in various decision making roles like advisors, publishers, exporters, producers, artists and so on.

2.5. Embran (2003) studied the women entrepreneurship in Kerala and found that women entrepreneurs face plethora of problems not only in launching their units but also in running them with financial problems like shortage of working capital.

2.6. Setty (2004) drawn our attention towards the potential and challenges for women to become entrepreneurs saying that the environment and opportunities are the same for both man and woman. But interestingly, the entrepreneurial activity in traditional societies has been restricted to man.

2.7. Ghosh and Cheruvalath (2007) studied the female entrepreneurs as important catalysts for economic growth and development in India. The study discussed many challenges faced by women entrepreneurs. The study also gave suggestions to improve entrepreneurship in women like accurate training, inculcating an entrepreneurial attitude in them etc.

2.8. Kulkarni (2010) studied the obstacles for the development of women entrepreneurs in Pune region and found that lack of finance and modern technology, competition, the distance, communication mode, channels of distribution etc. were the main obstacles. Author suggested that to stay alive in the male dominated business, women entrepreneurs have to be stronger emotionally.

2.9. Mehta and Mehta (2011) studied the opportunities and challenges of rural female entrepreneurs in Silli, Jharkhand, India and found that the main challenges faced by rural women in business are educational and work background. The study further indicated that various State Small Industries Development Corporations,

the nationalized banks and even NGOs are organizing various programmes for development of women entrepreneurs.

2.10. Chanchan (2013) identified and analyzed the pull and push factors associated with the development of women entrepreneurs in Manipur and found that irrespective of education level and income group, the financial constraints are the main reasons for women taking up entrepreneurship.

2.11. Tuschano (2013) studied the women entrepreneurs in unorganized sector in Vasai Taluk in Mumbai. The study showed that women largely belonging to lower income or middle income group of Vasai Taluk were found in micro businesses in unorganized sector. Lack of skills and professionalism in business affect their income.

3. Statement of Problem

Literature survey reveals the motivating factors, opportunities, performance and problems experienced by women entrepreneurs in India in general and in some districts and taluks in specific. The survey shows that no study was done on women entrepreneurship in unorganised sector in Puttur Taluk of Dakshina Kannada District. To fill up this research gap present study titled “**Women Entrepreneurship in India – Emerging motivating factors and challenges in unorganised sector with special reference to Puttur Taluk of Dakshina Kannada District**” is taken.

4. Research objectives

The present study is based on the following objectives:

- 4.1. To know the concept of women entrepreneurship
- 4.2. To study the demographic profile of the women respondents in study area
- 4.3. To understand the motivating factors to go for women entrepreneurship
- 4.4. To analyse the challenges faced by the women respondents in unorganised sector and to give suggestions to face the challenges.

5. Research Methodology

The present study is predominantly empirical one. It is based on both primary data and secondary data. The primary data was collected from the sample of 50 women entrepreneurs belonging to Puttur Taluk. Random sampling method was used to select 50 respondents. Structured interview schedule was used to collect primary data. Besides this, participative observation and direct personal discussions were conducted with the respondents in order to get a clearer picture of the real situation. Likert's Five point scale was used to calculate Mean score and to rank the various factors. Secondary data was collected from books, journals and website.

6. Scope of the study

The present study is restricted to Puttur Taluk of Dakshina Kannada district of Karnataka state. Again the present study concentrates only on identifying the motivating factors to go for women entrepreneurship and analysing the challenges faced by the women respondents in unorganised sector and to give suggestions to face the challenges. Further, the study is restricted to only five type of businesses in unorganised sector i.e., Beauty Parlor, Pickle making, Papad and Bakery items, Tailoring and Grocery shop.

7. Women Entrepreneurship

In the words of Peter Drucker, “An entrepreneur is one who always searches for change, responds to it and exploits it as an opportunity. Innovation is the specific tool of entrepreneurs, the means by which they exploit changes as an opportunity for a different business or different service”. Women Entrepreneurship refers to the creation of an environment for women where they can make decisions of their own for their personal benefits as well as for the society. In other words, it refers to increasing and improving the social, economic, political and legal strength of the women, to ensure equal-right to women, and to make them confident enough to claim their rights

Why Women Entrepreneurship is important?

- **Under-employed and unemployed:** Women population constitutes around 50% of the world population. A large number of women around the world are unemployed. The world economy suffers a lot because of the unequal opportunity for women at workplaces.
- **Equally competent and intelligent:** Women are equally competent. Nowadays, women are even ahead of men in many socio-economic activities.
- **Talented:** Women are as talented as men. Previously, women were not allowed higher education like men and hence their talents were wasted. But nowadays, they are also allowed to go for higher studies and it encourages women to show their talents which will not only benefit them individually but to the whole world at large.
- **Overall development of society:** The main advantage of Women entrepreneurship is that there will be an overall development of the society. The money that women earn does not only help them and or their family, but it also helps to develop the society.
- **Economic Benefits:** Women entrepreneurship also leads to more economic benefits not only to the individuals but to the society as well. Women entrepreneurship helps women to stand on their own legs, become independent and also to earn for their family which grows country's economy.
- **Reduction in domestic violence:** Women entrepreneurship leads to decrease in domestic violence. Uneducated women are at higher risk for domestic violence than the educated women.
- **Reduction in corruption:** Women entrepreneurship helps women to get educated and know their rights and duties and hence can stop corruption.

- **Reduces Poverty:** Women entrepreneurship also reduces poverty. Sometimes, the money earned by the male member of the family is not sufficient to meet the demands of the family. The added earnings of women helps the family to come out of poverty trap.
- **National Development:** Women are increasingly participating in the national development process. They are making the nation proud by their outstanding performances almost every spheres including medical science, social service, engineering, etc.
- **Irreplaceable in some sectors:** Women are considered irreplaceable for certain jobs.

8. Benefits of Women entrepreneurship:

We are living in an age of women entrepreneurship. Women the world over are working shoulder to shoulder with men. By and large, they are now empowered to take decision about different aspects of their life and profession. Women entrepreneurship adds to confidence of women in their ability to lead meaningful and purposeful lives. It removes their dependence on others and makes them individuals in their own right. Women entrepreneurship leads to following benefits:

- Women are able to lead their lives with dignity and freedom.
- It adds to their self esteem.
- It gives them a distinct identity.
- They are able to gain positions of respect in society.
- As they are financially independent they are able to spend on all their needs and desires.
- They are able to make meaningful contributions to the well-being of society.
- They act as capable citizens to make the country to achieve enhanced Gross Domestic Product (GDP) growth.
- They get fair and equitable access to resources of the country.

9. Analysis of data

To study the motivating factors to go for women entrepreneurship and analyse the challenges faced by the women respondents in unorganised sector, 50 women of Puttur Taluk have been selected. The data collected has been tabulated and analysed as follows

Table 1 -Demographic Profile of the Respondents

Particulars	Classification	Number	Percentage
Age Group	Upto 20 Years	8	16
	21-40 Years	29	58
	Above 40 Years	13	26
	Total	50	100
Qualification	Primary School	12	24
	High School	23	46
	PUC	11	22
	Graduation	4	8
	Total	50	100
Type of Business	Beauty Parlor	7	14
	Pickle making	6	12
	Papad and Bakery items	6	12

	Tailoring	26	52
	Grocery shop	5	10
	Total	50	100
Marital Status	Married	32	64
	Unmarried	15	30
	Widowed	2	4
	Divorced	1	2
	Total	50	100
Family Type	Nuclear	42	84
	Joint	8	16
	Total	50	100
Source of fund	Own fund	28	56
	Own and Borrowed fund	22	44
	Total	50	100
Sources of Borrowings	Friends	8	36
	Relatives	7	32
	Society	5	23
	Bank	2	9
	Total	22	100
Duration of business	0-10 years	15	30
	11-20years	28	56
	Above 20 years	7	14
	Total	50	100

Source: Survey data

Demographic profile of the respondents show that majority (58%) fall under the age group 21-40years. Majority (46%) have high school education. Majority engaged in tailoring business (52%). 64% of the respondents are married. 84% belong to nuclear family structure. Own fund is the main source of finance in majority case (56%) and those who have gone for borrowed fund, in majority case friends are the main source of fund. Majority of the respondents are running their business between 11-20 years

Table-2 Motivating Factors to go for Women Entrepreneurship

SN	Factors	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total	Mean Score	Rank
1.	Means of survival	50	-	-	-	-	50	5.00	1
2.	Economic Independence	48	2	-	-	-	50	4.96	3
3.	Unemployment	45	3	2	-	-	50	4.86	7
4.	Knowledge in the field	49	1	-	-	-	50	4.98	2
5.	Support from the family	12	5	10	22	1	50	3.10	12
6.	Use of Idle funds	35	5	5	5	-	50	4.40	11
7.	Market Potential	40	10	-	-	-	50	4.80	9
8.	To support family financially	46	4	-	-	-	50	4.92	5
9.	Social status	35	10	5	-	-	50	4.60	10
10.	To gain recognition	43	5	2	-	-	50	4.82	8

	for skills and talents								
11.	Get better life than before	47	3	-	-	-	50	4.94	4
12	To advance myself	46	3	1	-	-	50	4.90	6

Source: Survey data

Table-2 analyses the motivating factors to go for women entrepreneurship with the help of Likert's five point scale. Rank given for various motivating factors on the basis of mean scoring shows that Means of survival is the first motivating factor, Knowledge in the field is the second motivating factor, Economic Independence is the third motivating factor and support from the family is the last motivating factor to go for women entrepreneurship in study area

Table -3 Challenges in Unorganised Sector

SN	Challenges	Very High	High	Average	Low	Very Low	Total	Mean Score	Rank
1.	Financial constraints	43	5	2	-	-	50	4.82	2
2.	Lack of security	42	5	3	-	-	50	4.78	3
3.	Stiff competition	45	3	2	-	-	50	4.86	1
4.	Limited Entrepreneurial Ability	42	7	1	-	-	50	4.82	2
5.	Low risk taking ability	41	4	2	1	2	50	4.62	5
6.	Family conflicts	40	5	3	2	-	50	4.66	4
7.	Marketing problem	39	4	4	3	-	50	4.58	6
8.	Lack of motivation and confidence	40	2	5	2	1	50	4.56	7
9.	Fear of failure and criticism	35	10	3	2		50	4.58	6
10.	Less support from family	43	4	2	1	-	50	4.78	3

Source: Survey data

Table-3 analyses challenges in unorganised sector for women entrepreneurs with the help of Likert's five point scale. Rank given for various challenges on the basis of mean scoring shows that stiff competition in the market is the first challenge, Financial constraints and Limited Entrepreneurial Ability are the second challenge, Lack of security and Less support from family are the third challenge and Lack of motivation and confidence is the last challenge in study area.

10. Suggestions to the women entrepreneur to face the challenges

The following suggestions are given to help women entrepreneurs to come out of stumbling blocks and unique set of challenges they face throughout their careers:

10.1. Separate financial cells with women officers and clerks should be established to support women entrepreneurs with easy finance at low and concessional rates of interest and on easy repayment facilities.

10.2. Banks and financial institutions should provide adequate and timely finance to women entrepreneurs without any prejudices. It is suggested that there should be a minimum target of loan to be disbursed to women entrepreneurs.

10.3. Collateral security should be dispensed away with in the case of women entrepreneurs because women have hardly any property or other assets in their name to be guaranteed as collateral.

10.4. Women entrepreneurs need to be encouraged and assisted by establishing the marketing cooperatives to sell their products for a fair price.

10.5. The government should establish mobile training centres to offer training and development programmes in order to attract more and more women entrepreneurs. Moreover, technical training schemes should be designed for the benefit of women entrepreneurs as majority of women lack technical skill.

10.6. Moral support should be given to the women entrepreneurs to come out of the fear of failure and criticism, family conflicts and to gain confidence.

10.7. Women entrepreneurs should set blue print plans for their business as it is the lifeline of the business to succeed.

10.8. Women entrepreneurs should be encouraged to tap the team building resources for the success of their business.

10.9. The government should adopt a separate policy for micro enterprises in line with the policy for small and medium enterprises indicating financial support, marketing support, infrastructure support, training support, tax benefits etc.

10.10. Women entrepreneurs should be encouraged to maintain the cash flow management and follow up owed money and payment.

10.11. It is desirable for potential women entrepreneurs to acquire formidable educational qualifications (at least graduation) before venturing into entrepreneurship because education acts as a powerful tool to break the barriers of successful entrepreneurship.

10.12. Government should provide the information about the schemes related to women empowerment.

11. Conclusion

Women entrepreneur is a person who accepts challenging role to meet her personal need and become economically independent. Woman entrepreneurship can make a strong contribution to the economic wellbeing of the family and society at large. The governments across the world, as well as various developmental organizations, are actively undertaking the promotion of female entrepreneurs through various schemes, incentives and promotional measures. The number of self-employed women has steadily increased over the past three decades, putting them at an approximate thirty-three percent increase. Many female-owned businesses are in unorganised sector and are playing a vital role in the balanced development of the economy. It is said that if you educate a woman you are educating a family. If suggestions given above are implemented, women can come out of the barriers and can become independent thus resulting in reduction of woman harassment and improvement in gender equality and finally resulting in a welfare state.

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