

Women Entrepreneurs in Mangalore City: Issues and Challenges

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Abstract

Women entrepreneurs launch firms, collect resources, take risks, confront difficulties, create jobs, and operate independently. An important part of economic and social development is being played by female entrepreneurs. Women today have a higher socio economic status as a consequence of advancements in education, urbanization, and awareness of democratic values. In order to encourage women's entrepreneurship and provide fair working conditions, state and federal governments have implemented schemes and initiatives that promote women's empowerment. The objectives of the research are to investigate the difficulties that women have while setting up and managing enterprises in Mangaluru City, the manner in which Mangaluru City residents perceive about female business owners both personally and professionally.

Key words: women Entrepreneurs , Mangaluru City ,,difficulties, economic development, female, values

Introduction

Entrepreneurship is crucial for economic development and originated in the 18th century. Women entrepreneurs initiate businesses, gather resources, undertake risks, face challenges, provide employment, and manage independently. Approximately 1/3rd of global entrepreneurs are women entrepreneurs, with a minimum financial interest of 51% and at least 51% employment generated.

Women entrepreneurs are businesses or organizations started by women, playing a crucial role in economic and social development. With growth in education, urbanization, and awareness of democratic values, women are now given better socio-economic status. State and central governments have introduced schemes and empowerment programs to promote women's enterprise and ensure good working conditions.

OBJECTIVES OF THE STUDY

- To research the challenges faced by women launching and operating businesses in Mangaluru City.
- To research the methods used by female entrepreneurs to raise money.
- To research how people in Mangaluru City feel about women entrepreneurs in the family and in general.

RESEARCH METHODOLOGY

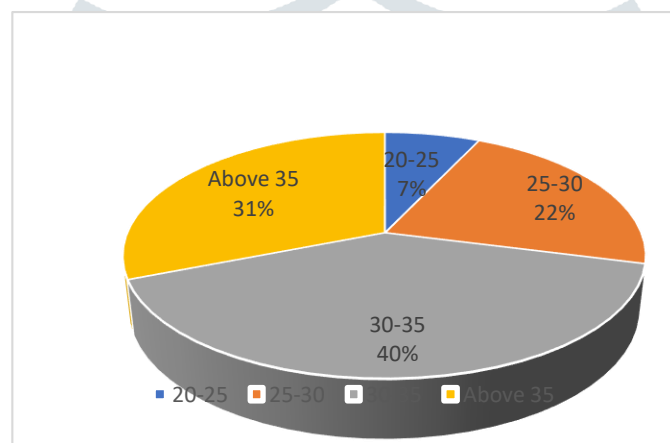
Data has been gathered from a variety of secondary sources, including PDF files, the internet, and published books, in accordance with the requirements of the study. At the same time, the primary data has been gathered from the perspectives of 100 respondents from Mangaluru. Questionnaires are the research tools used to gather primary data. The survey and questionnaire were conducted using a google form.

DATA ANALYSIS AND INTERPRETATION

The survey results are as follows. Where 100 Respondents are taken into consideration.

Table 1: Age wise distribution of Sample

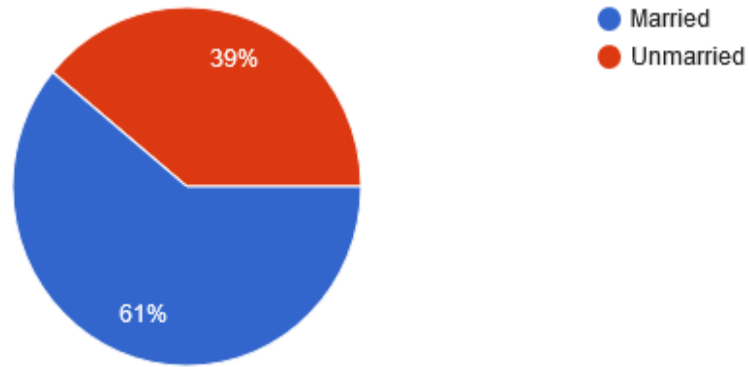
Age	No. of respondents	Percentage
20-25	7	7%
25-30	22	22%
30-35	40	40%
Above 35	31	31%
Total	100	100



As per this table 7% of peoples are between the 20-25, 22% of peoples are between 25-30, 40% of peoples are between 30-35, and 31% of peoples are above 35 years of age.

Table 2: Marital status wise distribution of Sample

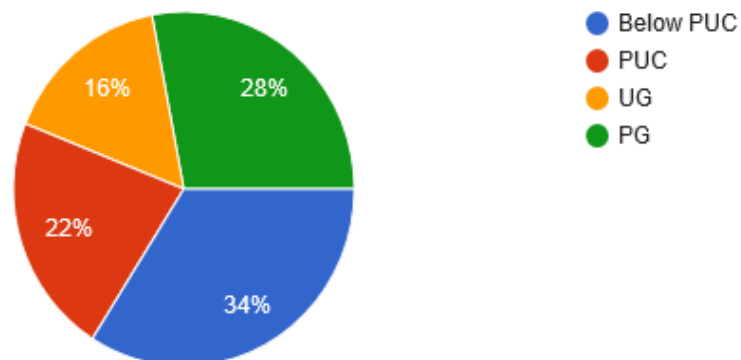
Marital Status	No. of Respondents	Percentage
Married	61	61%
Unmarried	39	39%
Total	100	100



This table tells us that 61% of them are married and 39% of them are unmarried respondents.

Table 3: Educational Qualification wise distribution of Sample

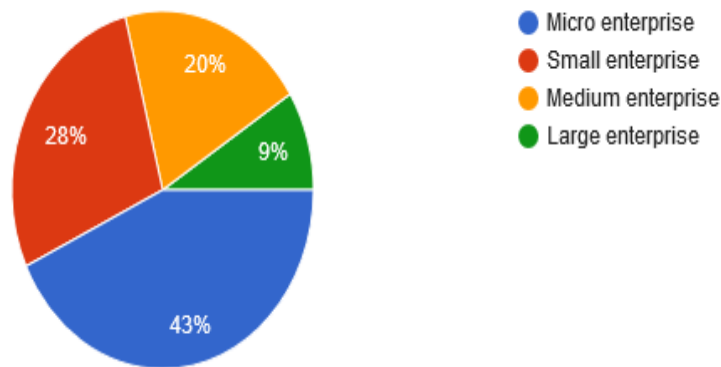
Educational Qualification	No. of Respondents	Percentage
Below PUC	34	34%
PUC	22	22%
UG	16	16%
PG	28	28%
Total	100	100



According to this table, 28% of responders are postgraduates, 16% have completed their undergrad degrees, 22% have earned their PUCs, and 34% are below the PUC.

Table 4: What is the nature of your business undertaking?

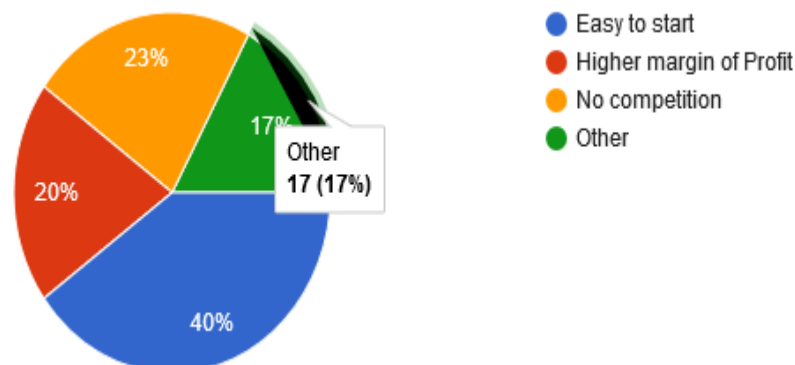
Nature of Business Undertaking	No. of Respondents	Percentage
Micro enterprise	43	43%
Small enterprise	28	28%
Medium enterprise	20	20%
Large enterprise	9	9%
Total	100	100



As per this table, 43% of them are undertaking Micro enterprise, 28% of them are undertaking Small enterprises, 20% of them are undertaking Medium enterprises, and 9% of them are undertaking Large enterprises.

Table 5: Why did women entrepreneurs make their choice?

Reasons	No. of Respondents	Percentage
Easy to start	40	40%
Higher margin of profit	20	20%
No competition	23	23%
Other	17	17%
Total	100	100

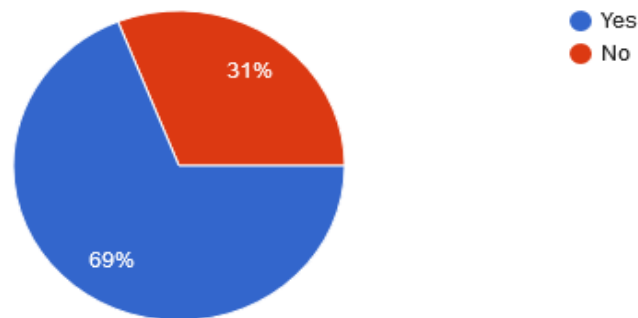


According to this table, 40% of respondents point to the ease of starting a business as their primary motivation for becoming a woman entrepreneur. Another 20% cite a higher profit margin, 23% cite a lack of

competition, and 17% cite additional factors like government assistance or inspirational tales of successful businesspeople.

Table 6: Do you have support from your family?

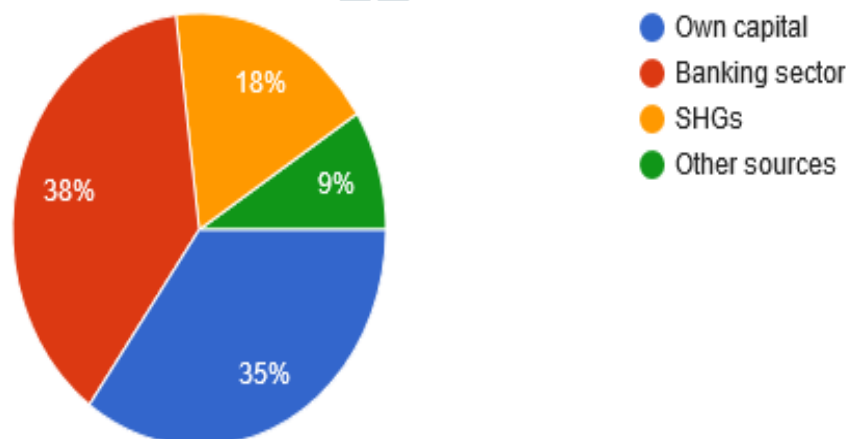
Family Support	No. of Respondents	Percentage
Yes	69	69%
No	31	31%
Total	100	100



This table shows that 69% of respondents have the family support and 31% of them are no support from their family.

Table 7: Mention the sources of finance for your Business?

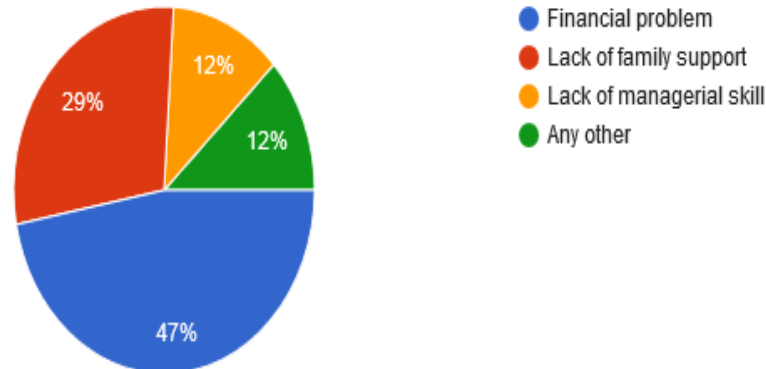
Sources of finance	No. of respondents	percentage
Own capital	35	35%
Banking sector	38	38%
SHGs	18	18%
Other sources	9	9%
Total	100	100



This table says that 35% of respondents are using their own capital, 38% of them are taking loan from Banking sector, 18% of them are collecting fund from SHGs, 9% of them are from Other sources.

Table 8: What problems do you face as a Women entrepreneur?

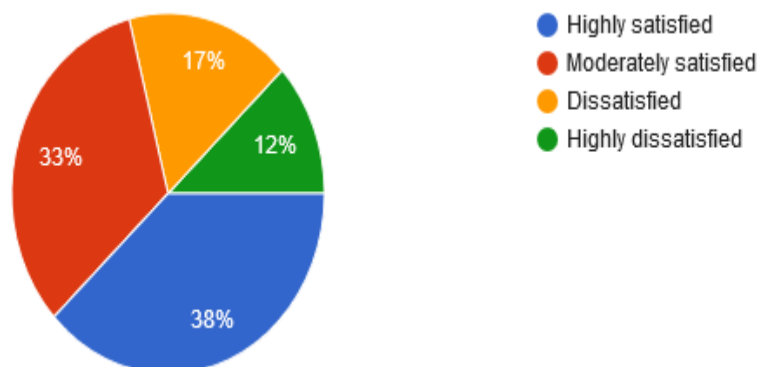
Problems	No. of Respondents	Percentage
Financial Problem	47	47%
Lack of family support	29	29%
Lack of managerial skill	12	12%
Any other	12	12%
Total	100	100



According to this table, 47% of them are women who are having financial difficulties, 29% lack family support, 12% lack managerial skills, and 12% have other issues including transportation issues or a shortage of raw materials.

Table 9: Whether you are satisfied with your business?

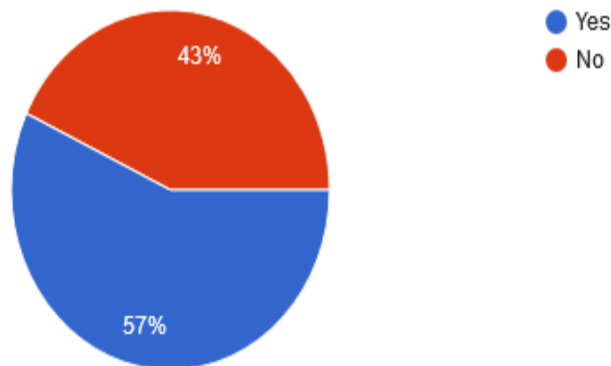
Level of Satisfaction	No. of Respondents	Percentage
Highly Satisfied	38	38%
Moderately Satisfied	33	33%
Dissatisfied	17	17%
Highly Dissatisfied	12	12%
Total	100	100



This table shows that 38% of respondents are highly satisfied with their business, 33% of them are moderately satisfied, 17% of them are dissatisfied, 12% of them are highly dissatisfied.

Table 10: Do you face any competition in the market?

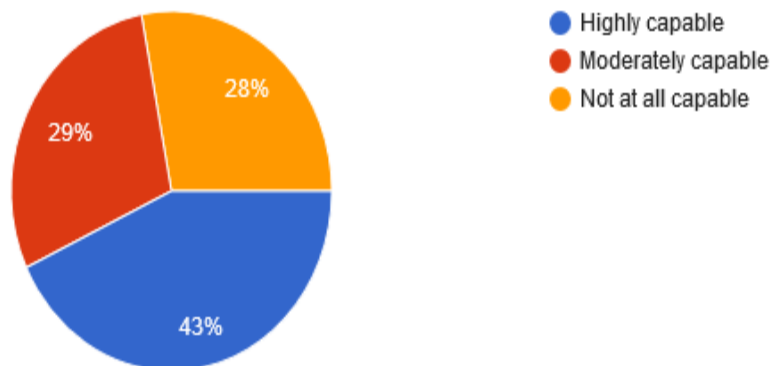
Competition	No. of respondents	Percentage
Yes	57	57%
No	43	43%
Total	100	100



According to this table, 57% of them claim to be up against competition in the market, while 43% claim not to.

Table 11: If yes to what extent you are capable to face the competition?

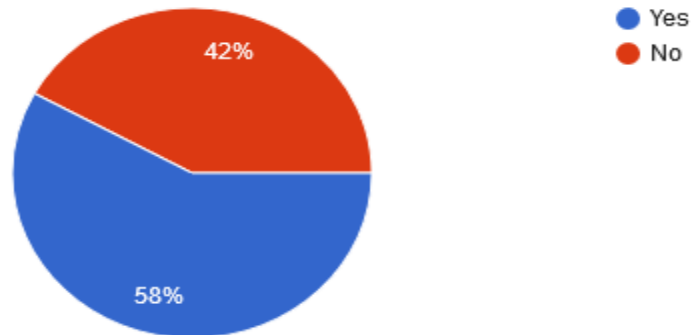
Capacity to face Competition	No. of Respondents	Percentage
Highly capable	43	43%
Moderately capable	29	29%
Not at all capable	28	28%
Total	100	100



This table says that 43% of them are highly capable to face the competition, 29% of them are moderately capable to face the competition, 28% of them are not at all capable to face the competition.

Table 12: Do you think women entrepreneurship helps in the women empowerment?

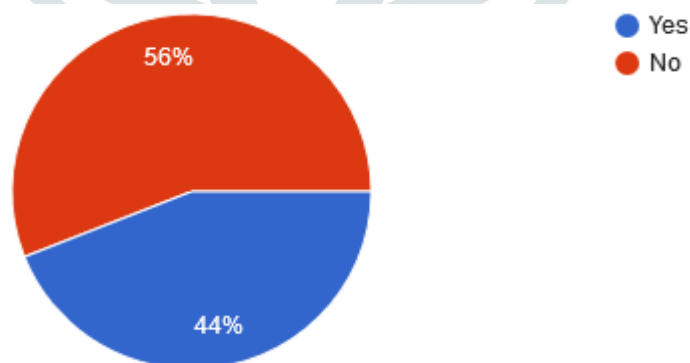
Women empowerment	No. of Respondents	Percentage
Yes	58	58%
No	42	42%
Total	100	100



This table shows that 58% of them are says that women entrepreneurship helps in the women empowerment and 42% of them are says that it is not helps to the women empowerment.

Table 13: Are you aware of Government training programme?

Government training programme	No. of Respondents	Percentage
Yes	44	44%
No	56	56%
Total	100	100



As per this table 44% of them are aware of the Government training programme and 56% of them are not aware of Government training programme.

• LIMITATIONS OF THE STUDY

- **The study is solely applicable to the city of Mangaluru.**
- • Since the survey was performed via Google forms, it could only be accessed by women who were familiar with technology.
- There can be chances of bias in the response given by the respondents.
 - Because of their busy schedules, women entrepreneurs have little time for information gathering.

FINDINGS

- Most women entrepreneurs face financial difficulties, with microbusinesses being the most common.
- They face marketing competition and are unaware of government training programs. Most are satisfied with their businesses and prefer the banking sector for financial support.
- Government and financial institutions should provide these resources. It was discovered that women entrepreneurs contribute to the empowerment of women.
- Promoting female entrepreneurship requires special help, incentives, government training, research, and the establishment of women's industrial estates.
- Publicity about financial assistance and incentives is crucial, along with simplifying administrative activities for women entrepreneurs.

CONCLUSION

The women's sector in India accounts for 45% of the population. Effective steps are needed to increase women's entrepreneurial awareness, orientation, and skill development. Women entrepreneurs contribute to the country's development and become financially strong, coping with competition.

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