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# AN ANALYSIS OF WOMEN ENTREPRENEURS IN DAKSHINA DISTRICT, KARNATAKA

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#### THE CONTEXT

Women entrepreneur is a person who is an enterprising individual with an eye for opportunities and an uncanny vision, commercial acumen, with tremendous perseverance and above all a person who is willing to take risks with the unknown because of the adventurous spirits she possesses. (Medha, 1997). Women entrepreneurs represent a group of women who have been broken away from the beaten track of exploring new avenues of economic participation (Gopalan, 1981). Rural women's entrepreneurship can contribute to economic growth in developing countries and clearly represents an untapped potential. For many rural women, entrepreneurship is part of a broader livelihood strategy, often undertaken on a part-time basis, and where it production and reproduction tasks, as well as market and non market work are separated. Rural Entrepreneurship can simply be defined as entrepreneurship emerging in rural areas. The Government of India has defined women entrepreneurs based on women participation in equity and employment of a business enterprise. The Phenomenon of women entrepreneurship is largely confined to metropolitan cities and towns. Most of the women entrepreneurs operate small scale units. However, women entrepreneurs are found in rural India also. Mostly, the rural women entrepreneurs are engaged in home-made articles such as candle making, handicrafts, handloom (weaving) textiles, pickles, masala powder, agarbati, pappad, tailoring, pottery, petty shops, tiffin center, snack bars, street vending(vegetables, flowers, fruits, etc.), packaging materials, milk and milk products, etc. Women have the potential and the will to establish and manage business of their own. There are different types of women entrepreneurs in rural areas with a very small investment. This helps them to have a regular and satisfied living with a small profit to manage the families on their own. Every village has different types of entrepreneurs and these entrepreneurs operate in their own villages and also move out of their villages in search of potential buyers in other villages. This mobility provides greater amount of satisfaction to the people of other villages also.

Woman entrepreneur is entitled to necessary backup support of specialized and experienced persons. The need for providing proper environment for entrepreneurship is of vital importance. Desirable qualities may be developed by training. To change the social and economic structure of our country and to uplift the disadvantaged section of the society like women, greater emphasis is needed on entrepreneurial development. Women form an important segment of the labour force and the economic role played by them cannot be isolated from the framework of development. The role and degree of integration of women in economic development is always an indicator of women's economic independence and social status. Economic independence paves the way for social status. A woman must supplement the income of the family through whatever skill she possesses or has acquired. Emergence of entrepreneurship is considered to be closely linked to social, cultural, religious and psychological variables.

#### NEED OF THE STUDY AND DATA BASE

In order to improve the existing situation of the rural women entrepreneurs engaged in a particular economic activity within a given geographical area, it is of much importance to study the current status in terms of their the socio-economic conditions of rural women entrepreneurs in the newly emerging scenario. Moreover, it is also essential to work out the skills which provide them with self persistence and concern for quality work. The present study has been undertaken in the context of the following objectives;

- 1. To analyze the socio-economic conditions of rural women entrepreneurs in the study area.
- 2. To study the type of business in which rural women have actively engaged
- 3. To study about the income generated and asset possession by the rural women entrepreneurs
- 4. To examine the major problems and provide suitable policy measures to overcome those problems

# MATERIALS AND METHODS

The present study was based on primary as well as secondary data. Primary data was collected from Dakshina Kannada District, Karnataka. The district was purposively selected. Again two talukas namely Moodbidri and Mangalore have been randomly selected, and from each taluka 40 respondents have been randomly selected to get the total of 80 samples. Interview schedule was used to collect the primary data from the sample respondents. With a view to identify the rural women entrepreneurs, the researcher has made an indepth review of the previous studies undertaken related to the topic of the present study. The secondary data were collected from the published as well as unpublished reports, handbooks, action plans and pamphlets from the office of the Director of Industries and Commerce, various books, journals, magazines, websites, etc. The collected data were analyzed properly by using simple percentage and average wherever appropriate.

#### RESULTS AND DISCUSSION

Rural women run their own enterprises, yet their socio-economic contributions and entrepreneurial potential remain largely unrecognized and untapped. They concentrate in informal, micro-size, low productivity and low-return activities. Enabling and gender responsive policies, services and business environments are crucial to stimulate the start up and upgrading of women's businesses and thereby help to generate decent and productive work, achieve gender equality, reduce poverty and ensure stronger economies and societies.

# **Socio-economic Characteristics of the Sample Respondents**

The socio-economic profile of the women respondents shows the personal factors that lead to entrepreneurial development. The social factors related to the family and the community has a bearing on entrepreneurship. The economic factors act as a base for financial support to develop the entrepreneurship.

The age is one of the important aspects of self-development since the resistance to change is relatively lesser at the young age compared to the older age. The youngsters are generally interested to learn new things and take the risk in the life which is highly essential for the entrepreneurship. At the same time, the aged are having more knowledge and experience in their own field.

#### PRIMARY OCCUPATION OF THE RESPONDENTS

The primary occupation of the respondents represents the occupation done by them to earn their livelihood. In the present study, the primary occupation is confined to business, private employee, agriculture and others.

**Table 1: The Primary Occupation of the Respondents** 

Occupation	Frequency	Percentage
Business	42	53
Agriculture	15	18
Service	10	12.5
Others	13	16.5

Source: Field Study

Table 2 reveals that maximum of 53 per cent of the respondents are doing business as their primary occupation followed by 18 per cent of the respondents are doing agriculture as their primary occupation. Only 12.5 per cent of the rural women entrepreneurs are in service sector followed by 16.5 per cent of respondents are doing other activities.

#### TYPE OF BUSINESS ACTIVITY

Rural Women businesses under the purview of KVIC are fragmented into six major groups except engineering and non conventional energy. Raw material based industry includes cottage pottery industry, limestone and other lime products industry, manufacture of bangles, paints, pigments, varnishes and distemper, manufacture of glass toys and glass decoration. Forest based industry includes bamboo and cane work, manufacture of paper cups, plates, paper containers, broom making, envelope making and manufacture of jute products. Agro based and food industry include packing and marketing of cereals, pulses, spices, condiments, masala, noodles making, sweets making, mini rice shelling unit, palm products industry, fruits and vegetable processing, pickles making, milk products and cattle feed, poultry feed making. Polymer and Chemical based industry includes soap industry, rubber goods, packing items of plastics, mehandi, essential oils, shampoos, hair oil, detergent and washing powder. Textile industry includes tailoring and preparation of readymade garments, embroidery, surgical bandages and stove wicks. Service industry includes laundry, beauty salons and tea stalls.

Table 2: Type of Business by the Respondent

Type of Business	Frequency	Percentage
Forest based	13	16
Agriculture and food product	37	46.5
based		
Chemical and polymer based	05	6
Textile based	03	4
Raw material based	10	12.5
Service based	12	15

Source: Field Study

A maximum of 16 per cent of the respondents engage in agriculture and food product based industries followed by 46.5 per cent engage in textile based industries. The number of respondents engages in forest based and chemical/polymer based and industries constitute 6 and 4 per cent respectively. Only 12.5 per cent of the respondents engage in raw material based industries and 15 service based industries.

## SOURCE OF MOTIVATION

Competitiveness always brings the best out of people. The incidence of increasing competition in the present global scenario has forced many people to find out ways and means to innovate. The entrepreneurship is generally understood as a pursuit of opportunity without limiting oneself to the accepted norms of an organization.

**Table 3: Source of Motivation to Start the Business** 

Reasons	Yes	Percentage	No	Percentage
To support	81	95.5	9	4.5
family				
To gain social	53	66	27	34
recognition				
No job	67	83.5	13	16.5
Independence	39	49	41	50.5

Source: Field Study

The data in the table 3 revealed that 95.5 per cent of the respondents ventured into business to support the family earnings. The discussion also lead to information the reason for this was because the adult male in the households were unemployed or were employed but spend their earnings on alcohol and gambling or were daily wage workers who did not earn enough to support the family. Several of the respondents were driven to entrepreneurship by the sense of responsibility and obligation towards the family. This is also evident through the percentage of no job being 83.5 per cent. Income supplementation factor tempted women to become entrepreneurs and to establish themselves in society.

#### PROFIT EARNED FROM THE BUSINESS

The performance of the enterprise is assessed in terms of profit earned from the business. The entrepreneurs are asked to give the profit earned from the business at the time of survey.

**Table 8: Profits Earned from the Business** 

Profit (Rs)	Frequency	Percentage
Less than 1000	08	10
1001-2000	10	12.5
2001-4000	13	15
4000-6000	18	22.5
Above 6000	32	40

Source: Field Study

Nearly 22.5 per cent of the enterprises have earned 4000 to 6000 as profit every month whereas enterprises which earned profit of above 6000 constitute 40 per cent. The enterprises which earned profit of 2001 to 4000 and less than 1000 constitute 15 per cent and 10 per cent respectively.

#### SUGGESTIONS AND CONCLUSION

Right efforts from all areas are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities. The following measures are suggested to empower the rural women to seize various opportunities and face challenges in running the enterprise.

There should be a continuous attempt to inspire, encourage, motivate and co-operate women entrepreneurs especially in the rural area. An Awareness programme should be conducted on a mass scale with

the intention of creating awareness among women about the various areas to conduct business. Organize training programmes to develop professional competencies in managerial, leadership, marketing, financial, production process, profit planning, maintaining books of accounts and other skills. Local trade fairs, Industrial exhibitions, seminars and conferences should be organized to help rural women to facilitate interaction with other women entrepreneurs of urban areas as well. Women in business should be offered soft loans & subsides for encouraging them into industrial activities. Making provision of micro credit system and enterprise credit system to the women entrepreneurs at local level. The weaker section could raise funds through various schemes and incentives provided by the government to develop entrepreneurs in the state, e.g., the Prime ministers Rozgar Yojana, The Khadi and Rural village industries scheme, etc. Attempts by various NGO's and government organizations to spread information about policies, plans and strategies on the development of women in the field of industry, trade and commerce. Women should try to upgrade themselves in the changing times by adapting the latest technology benefits. Self help groups of women entrepreneurs to mobilize resources and pooling capital funds, in order to help the women in the field of industry, trade and commerce can also play a positive role to solve this problem.

With few employment choices, women often start businesses in highly saturated sectors, in the informal economy and in low-productivity and low return activities, where they would be benefited. The socio economic profile of rural women entrepreneurs are considered very important as rural enterprises had employed very few employees and operate with less formality and reflect to a greater degree of attitudes of the entrepreneur. Women entrepreneurs themselves have played a significant motivational role in running their enterprises.

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