

Available online @ www.iaraindia.com
RESEARCH EXPLORER - A Blind Review & Refereed Quarterly International Journal
ISSN: 2250-1940 (P) 2349-1647 (O)
Impact Factor: 3.655 (CIF), 2.78 (IRJIF), 2.77 (NAAS)
Volume VII, Issue 24
July - September 2019
Formally UGC Approved Journal (63185), © Author

ROLE OF RURAL AND URBAN WOMEN ENTREPRENEURS AT KARNATAKA

Prof. B. R. DHANANJAYA

Associate Professor, Department of Commerce
Government First Grade College, Shivamogga, Karnataka

Abstract

Women entrepreneurs face a extensive range of barrier and challenges, It is a general belief in many cultures that the role of women is to build and maintain the homely affairs like task of fetching water, cooking and rearing children. Since the turn of the century, the status of women.in India has been changing due to growing industrialization, globalization, and social legislation. With the spread of education and awareness, women have shifted from kitchen to higher level of Professional activities. The paper aims to analysis the role of the women entrepreneurs in rural and urban in Karnataka. Rural and urban women's constitutes the family, which leads to society and nation. Social and economic development of women is necessary for overall economic development of any society. Entrepreneurship is the state of mind which every women has in her but has not been capitalized in India in way in which it should be, due to change in environment, now people are more comfortable to accept leading role of women in our society. Women entrepreneur is gaining importance in India in the wake of globalization and economic liberalization.

Keywords: *Women Entrepreneurs, Role of Women Entrepreneurs.*

Introduction

Women are generally perceived as home makers with little to do with economy or commerce. But this picture is changing. In modern India, more and more women are taking up entrepreneurial activity especially in medium and small scale enterprises.

Even as women are receiving educations, they face the prospect of unemployment. In this background, self-employment is regarded as a cure to generate income. The planning commission as well as the Indian government recognizes the need for women to part of the mainstream of economic development. Women entrepreneurship is seen

as an effective strategy to solve the problem of rural and urban poverty.

Women entrepreneurs in India are handicapped in the matter of organizing business on account of their generally low levels of skills and for want of support system. The transition from homemakers to sophisticated business women is not that easy.

In the knowledge of economy the trend is changing. Women across India are showing an interest to be economically independent. Women are coming forth to the business arena with ideas to start small and medium enterprises.

They are willing to be inspired by role

models, the experience of other women to the business arena. The role of women entrepreneurs is especially relevant in the situation of large scale unemployment that the country faces. The modern large scale industry cannot absorb much of labour as it is capital intensive. The research says that the small scale industry plays an important role absorbing around 80 per cent of the employment.

Women Entrepreneurs

Women entrepreneurs have been designated as the new engines for growth and the rising stars of the economies in developing countries to bring prosperity and welfare. Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation and stands on their own legs. A sense towards independent decision-making on their life and career is the motivational factor behind this urge. Under the influence of these factors the women entrepreneurs choose a profession as a challenge and as an urge to do something new. Such a situation is described as pull factors. While in push factors women engaged in business activities due to family compulsion and the responsibility is thrust upon them.

Objectives of the Study

To study of women entrepreneurs

To study the socio-economic activities of rural and urban women entrepreneurs in economic development

To determine the problems and challenges of rural and urban women entrepreneurs

To know institutional support and factors affecting development of rural and urban women entrepreneurs

To suggestion for development of rural and urban women entrepreneurs in enterprises startups

Scope of the Present Study

The present study will be useful in the sense that it helps in understanding the performance of the rural and urban woman entrepreneurs in economic development and role of rural and urban women entrepreneurs develop in creation of entrepreneurship in the study area

Review of Literature

The literature survey involves a through perusal of books, articles, reports, Bulletins, newspapers, magazines, journals, CD ROM, microfilm, Internet information on the topic. The above sources throw light on the

different dimensions of a particular subject. The review of literature has facilitated to identify research gap on the topic.

The Harvard Business School Professor LINDA A. HILL led the discussion American society throws women entrepreneurs plenty of roadblocks. But at the recent women, money, and power conference, a new generation of businesswomen offered advises and ideas for change.

“Entrepreneurship is not all that though if you have the right aptitude”, says Sudha Prakash, president, Association of women entrepreneurs of Karnataka, adding, “Women entrepreneurship is more common in smaller towns compared to metros”.

Programs for encouraging Entrepreneurship among women are doomed to fail or at best to succeed partially when taken up in isolation. This is because entrepreneurship by definition implies being in control of one’s life and activities. It is precisely this independence that

To release women from the constraints on mobility that society imposes on them throughout their lives, high school girls should be compulsorily taught to cycle. There is proof that increased mobility contributes immensely to raising confidence levels. An additional measures that may increase mobility and confidence to train women entrepreneurs also in the methods and techniques of self-defense.

Final area of concern in the case if, women entrepreneur is stagnation in their growth. This is due to various reasons like the demands of household duties, mobility problems and the need to expand space and staff. It is also often due to psychological causes like lack of self-confidence and fear of success. Training and counseling on a large scale of existing successful women entrepreneurs who seem to have platform is necessary.

Around 100 Women entrepreneurs interacted in among them 50 is rural and 50 is urban women entrepreneurs at Karnataka to seek opinion on various women entrepreneurs at Karnataka.

Methodology

The research methodology resorted to was descriptive-cum-analytical one. Beside, to elicit opinion survey method was also considered. it is descriptive because the researcher identified all variable in Rural and Urban Women Entrepreneurs and described

their features.

Further on the basis analytical study, the performance and modus operandi of Rural and Urban Women Entrepreneurs have been critically studied to identify the pros and cons of the concept “Rural and Urban Women Entrepreneurs”

Analysis and Interpretation

Analysis of Prospects and Challenges of Rural and Urban Women Entrepreneurs The challenges faced by rural and urban women entrepreneurs while conducting entrepreneurship or business are assessed here based on Primary data; which was collected from five villages and five urban areas of Kolar district.

This part the researcher analyses Profile/Socio-economic background of the rural and urban women respondents.

Analyze the Motivational factors that influence rural and urban women become an entrepreneurs Analyze the major prospects and challenges of rural and urban women entrepreneurs Demographic profile is playing very important role in the prospects and challenges of rural and urban women entrepreneurs.

It is clear from table 1 that age of the respondents is the rural and urban women entrepreneurs are in the group of above 50 is maximum 24 per cent(10 respondents) and 41-50, 16 percent of respondents are rural, minimum of 16 per cent and 12 per cent of respondents are rural and urban respectively. According to marital status of the respondents is maximum 74 per cent (37 respondents) and 64 per cent (27 respondents) and minimum of 26 per cent (13 respondents) and 46 per cent (23 respondents) in both the areas. Taking into consideration of educational qualification is maximum are up to HSC is 60 per cent (30 respondents) and in urban the maximum of respondents are degree holders is 66 per cent (33 respondents) and minimum qualification of rural women entrepreneurs are from other is 06 per –cent (03 respondents) and 14 per cent (07 respondents) are qualified with pg degree from urban area. Later taken family size of the respondents’ maximum of the respondents from joint family is 40 per cent (20 respondents) are from six to eight members in family in rural and 60 per cent (30 respondents) are from nuclear family is only three members in a family in urban and minimum of 16 per cent (08

respondents) are having a family size of eight to nine in rural areas and 10 per cent (05 respondents) are joint family of six to seven members in a family are from rural and urban. Finally taken annual income of the respondents is maximum 38 per cent (29 respondents) are from rural have annual income of below-20,000 and 50 per cent (25 respondents) are from urban have a annual income of 40,000 – 50,000 as well as in minimum of 18 per cent (09 respondents) are from rural have a annual income between 40,000-60,000 and 10 per cent (05 respondents) are from urban having a annual income below-20,000

Reasons for Rural and Urban Women Becoming Entrepreneurs

Reason	Rural Women Entrepreneurs Resp. Rank	Urban Women Entrepreneurs Resp. Rank
Innovative thinking	IV	III
Self-identity and social status	V	II
Education and qualification	IV	IV
Support of family members	III	IV
Role model to others	X	IX
Success stories of friends and relatives	VI	V
Bright future	VII	V
Need for additional income	IV	I
Family occupation	II	IV
Government policies and procedures	IX	IV
Freedom to take own decision and be independent	VIII	II
Employment generation	I	I
New challenges and opportunities for self-fulfillment	III	I

Source: Primary data and Calculated data because of their employment generation, in urban women entrepreneurs employment generation and new challenges and opportunity need for additional income, it has been obtained first rank, second rank has been obtained by family occupation, in urban women entrepreneurs responded for self-identity and social status, third rank has been obtained by rural women entrepreneurs support of family members and urban women responded for innovative thinking, fourth rank has been obtained by educational and qualification and need for additional income and urban women responded educational and qualification, support of family and family occupation and government policies and process, fifth rank has been obtained by self-identity and social status and urban women responded for success stories of friends and relatives and bright future, sixth

rank has been obtained for success stories of friends and relations by rural women entrepreneurs only. Seventh rank is obtained from bright future by rural women entrepreneurs, eighth rank is obtained from freedom to take own decision and be independent there is no ranking obtained by urban women entrepreneurs, last rank is obtained from government policies and procedure and there is no ranking by urban women entrepreneurs. Among the rural women entrepreneurs and urban women entrepreneurs, Majority of the rural women entrepreneurs are selected the educational and qualification and need for additional income and urban women entrepreneurs select the business for educational and qualification, support of family, family occupation and government policies and process.

Challenges Faced by Rural and Urban Women Entrepreneurs

Challenges Rural Women Urban Women Entrepreneurs	Rural Women Entrepreneurs Resp. Rank	Urban Women Entrepreneurs Resp. Rank
Personal challenges	IV	III
Social challenges	IV	III
Financial challenges	II	II
Marketing challenges	V	IV
Managerial challenges	VI	III
Technological challenges	II	I
Competition challenges	II	II
Lack of mobility challenges	VI	II
Educational challenges	II	III
Accounting challenges	III	VI
Lack of knowledge challenges	I	IV

It was asked to the respondents, out of above challenges or constraints, among the rural women entrepreneurs, majority of the rural women entrepreneurs face financial, technological, competition and education qualification, urban women entrepreneurs are face personal, social, managerial and educational challenges. Apart from this the first rank in obtained by rural women entrepreneurs are lack of knowledge challenges and urban women entrepreneurs facing technological challenges, second rank is obtained by rural women entrepreneurs are facing financial , competition and educational and urban women entrepreneurs are financial, competition and lack of mobility challenges. Third rank is obtained by rural women entrepreneurs

accounting challenges and urban women entrepreneurs are facing personal, social and educational, fourth rank is obtained by rural and urban women entrepreneur are personal and social challenges and urban women entrepreneurs are facing marketing and lack of knowledge, fifth rank is obtained by rural women entrepreneurs are facing marketing, last rank is obtained by rural and urban women entrepreneurs are managerial and lack of mobility challenges and accounting challenges respectively,

Findings

Majority of 24 per cent (10 respondents) and 41-50, 16 percent of respondents are rural. According to marital status of the respondents is maximum 74 per cent (37 respondents) and 64 per cent (27 respondents) in both the areas. Taking into consideration of educational qualification is maximum are up to HSC is 60 per cent (30 respondents) and in urban the majority of respondents are degree holders is 66 per cent (33 respondents) and. Later taken family size of the respondents' majority of the respondents from joint family is 40 per cent (20 respondents) are from six to eight members in family in rural and 60 per cent (30 respondents) are from nuclear family is only three members in a family in urban and Finally taken annual income of the respondents is majority 38 per cent (29 respondents) are from rural have annual income of below-20,000 and 50 per cent (25 respondents) are from urban have a annual income of 40,000 – 50,000

Majority of the rural women entrepreneurs are selected the educational and qualification and need for additional income and urban women entrepreneurs select the business for educational and qualification, support of family, family occupation and government policies and process.

Majority of the rural women entrepreneurs face financial, technological, competition and education qualification, urban women entrepreneurs are face personal, social, managerial and educational challenges.

Conclusion

It can be said that today we are in a better position wherein women participation in the field of entrepreneurship is increasing at a considerable rate. Efforts are being taken at the economy as brought promise of equality of opportunity in all spheres to the Indian women

and laws guaranteed equal rights of participation in political process and equal opportunities and rights in education and employment were enacted. It is evident from the study that rural and urban women are ready to face the challenges associated with setting up of business. Society is very much receptive to the concept of women entrepreneur, so is the family. Women are not into business for survival but to satisfy their inner urge of creativity and to prove their capabilities. Women education is contributing to a great extent to the social transformation. The future will see more women venturing into areas traditionally dominated by men. The socio background including factors, type and mode of business, training programmes are the important problems of women entrepreneurs in Karnataka.

References

1. Anil Kumar, "Women Entrepreneurs Profile of the Ground relatives", SEDME Vol. 30 No. 4 December 2003 P – 1.
2. S.K. Dhameja, "Women Entrepreneurs: Opportunities, Performance, Problems Deep Publications Pvt., Ltd., New Delhi, P – 9.
3. Anil Kumar, Financing Pattern of Enterprises owned by women Entrepreneurs. The Indian journal of Commerce, Vol. 57 No.2, April – June. 2004. P-73.
4. Bhandari, Arivid: Women Deserve a Better. The Tribune March 8th 2000.
5. Dhameeja S.K. Women Entrepreneurs; Opportunities, Performance, Problems, Deep Publications (P) Ltd., New Delhi, P – 11.
6. Women Entrepreneurs, SIDBI Report on Small Scale Industries, OP Cit.
7. Kanitkar, Ajit and Contractor, Naline: in Search of Felentity the women entrepreneurs of India. Entrepreneurship Development Institute of India, Ahemedabad, 1992.
8. Mohhiceddin. A. (1996). "Entrepreneur – Factors Affecting Women Entrepreneurship in Small and Cottage Industries in India". (ILO /SIDA)
9. N.Rajendran, "Problems and Prospects of Woman Entrepreneurs", SEDME, Vol.30, No.4 December, 2003, P – 39.
10. Kumar K.P. "Role of SHG"s in promoting Micro Enterprises through Micro Credit: An empirical study" Journal of Rural Development Vol.21 (2) P 232.
11. Manimekalai and Rajeswari: 2000; Myrada: 1995; NABARD; 1989; and Dinakar Rao 1992
12. Sathabama K. (1996), "Rural women empowerment and entrepreneurship development", New Delhi.