

CHALLENGES OF WOMEN ENTREPRENEURSHIP: A SOCIOLOGICAL STUDY IN GULBARGA CITY

Dr. M. N. Sultanpur

Assistant professor

Smt. C.B. Patil Arts and Commerce Degree College Chinchole

Dist: Kalaburagi, State : Karnataka

Abstract

Introduction: The enhancement of women entrepreneurship is a challenging aspect of developing country like India. But it is necessary to uplift the women position. So the Govt of India and Karnataka providing special program and training to develop skills to increase Women participation in economic growth and development of the nation. It is also help to improving the position of women in society and promoting entrepreneurship ability among women to ensuring the availability of affordable child care and equal treatment in the work place.

Objectives: To review the Status of women entrepreneurship in India and to examine the challenges of women entrepreneurship in Karnataka.

Methodology: The statistical data was utilized from the primary and Secondary data. Primary data have been collected from the published survey reports, research articles ,books, journals and website. The collected data has been analyzed by using pointing method for evaluating the family support to women respondents for their enterprises.

Discussion And Findings: The women entrepreneurship face various obstacles such as financial problem, marketing skills , raw material , sales, labour , technical , competition, new technology, problem of land ,shed ,water, power ,taxes, lack of family support as well as lack of government support etc. The present study findings shows that the 50 respondents have been facing the gender discrimination problems, the units are open mind in rendering their services for example, beauty parlour, Bangle shops, novelty shops, which accounted for 15.9%, the sum of the 13 respondents have been facing the paucity of raw-materials getting in time, this type of problem is facing by the mobile services units, 8.3%, sum of the 25 respondents have been facing the problem of illiteracy, they have not been possessing required education in their units, which is accounted for 7.9%, lastly the 15 respondents have been facing the problem of high cost in their units and which is leading to high price compared to the counter parts units, and such an atmosphere affecting the business improvement, which is accounted for 4.8%.

Introduction

Women Entrepreneurs have been considered instrumental in initiating and sustaining socio -economic development of the country of the world .They are evidences to believe that countries which have proportionately higher percentage of entrepreneurs in their population have developed much faster as compared to other countries which have lesser percentage of them in the society. Entrepreneurs identify an innovation to seize an opportunity, mobilize money and management skills, and take calculated risks to open markets for new products, processes and services.¹Because the economic growth of any nation

¹Jyothi,V. & Prasad,G. "A Profile of Potential Rural Women Entrepreneurs" SEDME, Vol. XX (1), Hyderabad, 2009, p-67.

will lead the strength of the nation. The economic growth is to be achieved through entrepreneurship. In modern day's majority of the Indian women were doing non-traditional sector as per the 2001 census report, there are 22.73% of women workers of the total working population including formal as well as informal sector. In the era of L.P.G (Liberalization, Privatization, Globalization) the Indian women entrepreneurs are very fast entering the non-traditional sectors, which indeed is in response to their greater awareness. Entrepreneurship is the practice of starting new organizations and particularly new business generally in response to identify opportunities'. Women- entrepreneurs have been making a considerable impact in all most all the segments of the economy.

In the emerging complex social scenario, women have a pivotal role to play. The gender empowerment measures which estimate the extent of women participation in the country's economic and political activities rank where in India was 110th of the 166 nations. Now women have taken up entrepreneurial role in order to create a meaning for themselves. The traditional roles of housewives are gradually changing into women entrepreneurs.²The position of women and their status in any society is an index of its civilization. Women are to be considered as equal partners in the process of development. Primarily women are the means of survival of their families but are generally unrecognized and undervalued being placed at the bottom of the pile. Family has become a very important source in providing encouragement because this makes women suitably involved in the field of production and also has market orientations in this sector. Indian women have not achieved expected success in the mainstream of life.

Improving the position of women in society and promoting entrepreneurship specially will have benefits in terms of women entrepreneurship. The development of women entrepreneurship is a challenging aspect in India and rural women entrepreneurs providing special training facilities to develop their talents and skills .The study Shows that rural women entrepreneurs should be provided with special training facilities for developing their talents and skills.

According to **ILO**, "Women are fifty per cent of the world's population, do the two third of the world's work, receive ten per cent of the world income and own less than one per cent of worlds property". The national economy become sound only if women participation in income generating activities. Hence the study of women entrepreneurship is significant in India. So Developing the ability of women to participate in the labour force by ensuring the availability of affordable child care and equal treatment in the work place. The country should able to have a competitive edge to changing the status and role of women as an improvement way.

Concept of Women Entrepreneurs:³Women entrepreneurs may be defined as a woman or group of women who initiate, organize and run a business enterprise. In terms of Schumpeterian concept of innovative entrepreneurs, women who innovate, imitate or adopt a business activity are called "women entrepreneurs".

Definition

²PoonamVatharkar, (2012) "A Study of Constraints and Motivating Factors for Indian Women Entrepreneurs in Small Scale Industries" Intentional Conference on Business and Management, Phuket – Thailand, pp 473-488.

³Dr.NehaTomar Singh, Challenges Faced by Women Entrepreneurs in the Era of Globalization, International Journal of Innovative Research and studies, Vol.2, Issue.3,New Dehli,2013,p.2.

According to **Government of India** about women entrepreneurship, "An enterprise owned and controlled by a Women and having a minimum financial interest of 51% of the capital & giving atleast 51 % of the employment generated in the enterprise to Women".

In the words of the former President of India **APJ Abdul Kalam**, "empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to development of a good family, good society and ultimately a good nation".⁴

Objective of the study

. To examine the challenges of women entrepreneurship in India.

Review of Literature

Asharani. S , Dr. K.E. Sriramappa (2014) Developing the ability of women to participate in the labour force by ensuring the availability of affordable child care and equal treatment in the work place. Improving the position of women in society and promoting entrepreneurship specially will have benefits in terms of women entrepreneurship .The study Shows those rural women entrepreneurs should be provided with special training facilities for developing their talents and skills for entrepreneurship development.

P. Naga Jyothi (2014)⁵: The study on "Women Entrepreneurship in India". Reveals that the It's true that women can manage the home efficiently, but the question arises why can't she manage the business in efficient manner, but the success of the women is not same in all the countries. To study the present position of Women Entrepreneurship in Indian Economy. The development of women entrepreneurship is very low in India, especially in rural areas. This paper explain the status of women entrepreneurs and the problems faced by them when they start their own business in the competitive world, and also focuses on the schemes provided by the government to empower women in their business.

Bharathi V. Sunagara and Megha Jigalur(2013)⁶They explain that, the socioeconomic back-ground of women entrepreneurs, and their problems & reasons in running their enterprises efficiently and profitably. The study find out that, companies with women managers are performing well than the companies with men managers. Fortune 500 companies with most women managers or in the top level management have proved with nearly 35% return on investment to the shareholders and those with 3 or more women executives have recorded 83% higher returns & on the other side there are employees who are striving for the capital, who are lagging behind in marketing their products/services.

⁴Sharma Sheetal, "Educated Women, Empowered Women", Yojana, Vol. 50(12), New Delhi, 2006, p.52.

⁵P. Naga Jyothi,"Women Entrepreneurship In India", Abhinav International Monthly Refereed Journal Of Research In Management & Technology, Volume 3, Issue 5,New Delhi,2014,p.35.

⁶Bharathi V. Sunagara and MeghaJigalur, Critical Issues of Women Entrepreneurship with Special reference to specific business units inNorth Karnataka , International Journal of Current Engineering and Technology, ISSN 2277 – 4106,Vol.No.(27)6,Haryana,2013,p.58.

JitendraAhirrao and Sadavarte (2010)⁷: The study reveals that dual role of women is the major constraint of women entrepreneurs followed by prejudice against women, male domination, lack of economic freedom, absence of family encouragement, problems of public Relation, lack of exposure, no risk bearing capacity, lack of self-confidence and fear of social security. Out of the total respondents, the highest number of entrepreneurs did not have any knowledge of finance or the procedure of loan taking from the banks. They hesitated to go to the banks for inquiry about the loan for their businesses.

Makararavy, Anurit, Pacapol, Walsh and John, (2009)⁸: The study identified the challenges and opportunities faced by the women in a high context culture such as Cambodia. An examination by the researchers revealed that women entrepreneurs faced distinctive challenges in the early part of Small and Medium Enterprises development in terms of social problems, marketing problems, lack of government assistance and financial problems.

Pijush Kanti Chowdhury and Begum Nurun Nahar (2005)⁹: The study on “Women Entrepreneurs of Rural Industries in Some Selected Areas” made an attempt to (i) identify the factors responsible for emergence of rural women as entrepreneurs, (ii) assess the socio-economic impact of entrepreneurship on their lives and living and (iii) assess the problems faced by the women entrepreneurs in their business. The authors observed that the illiterate and less educated women preferred bamboo and cane work and other crafts like sewing, garments making and embroidery. Seventy-Nine per cent of the sample became entrepreneurs due to circumstances that compelled them to find out some source of income for their living. It was also found that the majority of women entrepreneurs (76.47 per cent) acquired initial experience about the craft either from families or from neighbours.

Vijay Lakshmi and Poonam Sharma (2002)¹⁰: In their study it was found that the major problems encumbered by the entrepreneurs were lack of knowledge about the procedure for taking loan and non-implementation of existing policies. The entrepreneurs were highly dissatisfied with the procedure of securing finance and the difficulty factor in acquiring loan was influential contacts, followed by the guarantee cover.

Manimekalai (2002)¹¹: The study reveals that major experiments on entrepreneurship was not confined to any particular stratum of society, sex or race and that there was no difference between men and women on the basis of personality recognition. However, entrepreneurial women still constituted only a small percentage of the total self-employed population in the developing countries. Majority of them had low initial investment and 100 per cent of the investment was made out of their own effort. The major

⁷JitendraAhirrao and Sadavarte, “Social & Financial Constraints of Rural Women Entrepreneurs: A Case Study of Jalna District in Maharashtra”, International Referred Research Journal, VoL.II (20), New Delhi, 2010. Pp.14-17.

⁸Makararavy, Anurit, Pacapol, Walsh and John, “A Study of Women Entrepreneur Development in Small and Medium Enterprises in Cambodia: Challenges and Opportunities”, Journal of Global Management Research, Vol.5, No.1, New Dehli, 2009, pp.7-13.

⁹PijushKantiChowdhury and Begum NurunNahar “The entrepreneurs operating in the industrial units within the radius of 35 kms around Dhaka City”, Journal of Entrepreneurship, Vol.No.17 (3), New Delhi, 2005, Pp.86-95.

¹⁰Vijay Lakshmi and Poonam Sharma, “Women Entrepreneurs and Finance”, Social Welfare, Vol.No.49 (2), Bangalore, 2002, pp.19-22.

¹¹Manimekalai, “A Comparative Study of Working Women and Housewives”, Social Welfare, Vol.No. 19(5),Banglor, 2002,pp. 29-39.

problems faced by these women were lack of funds for initial investment, lack of knowledge of procedures for acquiring loans, non-implementation of existing policies, etc.

Material and Methods

Methodology: The statistical data was utilized from the primary and Secondary data. secondary data have been collected from the published survey reports, research articles, books, journals and website. The collected data has been analyzed by using pointing method for evaluating the family support to women respondents for their enterprises.

**Table 1 Women Enterprises Units Registered in Gulbarga District
(01/02/2007 to 31/03/2014)**

Sl.No	Talukas	Registred Unites	Land And Bulding (in.Lakh)	Plant And Machinery / Equip (in.Lakh)	Total Investment (in.Lakh)	Employment Generated
1	Afzalpur	270	412.28	169.2	581.48	786
2	Aland	478	900.08	288.08	1188.16	1518
3	Chincholli	186	285	110.46	396.26	518
4	Chitapur	500	1004.64	450.06	1454.7	1670
5	Gulbarga	476	4831.16	5232.66	10063.82	2752
6	Jewargi	300	530.2	289.66	819.86	922
7	Sedam	290	471.7	220.2	691.9	872
	Total	2500	8435.86	6760.32	15196.18	9038

Source: Government of Karnataka, Gulbarga District at glance, Department of Bureau of Economics statistical ,modified,Table,Gulbarga,2014.

The table 1 illustrates the women enterprises registered in seven taluks of Gulbarga district and also their fixed, variable cost and total investment as well as the employment generated from February 2007 to march 2014 i.e. 7 years period. It may be seen that the total registered women enterprises in Gulbarga district was 2500 units, among those in Chittapur Taluk there were 500 such units registered and it was the highest when compared to the counterpart Taluks of the district, followed by Aland taluk (478 units), Gulbarga taluk (476 units), Jewargi (300units),Sedam (290units), Afzalpurtaluk (270 units), and lastly Chinchollitaluk occupied last place by registering 186 units as on the above given period. The land asset owned by the women enterprises during the similar period was 8435.86 lakhs. In this field the Gulbarga taluk occupied first place by possessing the land asset value of Rs.4831.16 lakhs i.e. more than half of the total value of the district. Whereas other remaining six talukas land asset value was Rs.3605 lakhs. On the other hand the fixed cost which including plant, machinery and equipment value was total Rs.6760.3 lakhs during the similar given period. In this field again Gulbarga taluk alone invested Rs.5232.66 lakhs, which is more than two-third part of total investment, where as other six taluks total fixed capital investment was hardly one-third of the total district investment. Further, the total investment of 2500 registered women enterprises investment was 15196.18 lakhs for the similar given

period, again the total investment in Gulbarga taluk it was Rs.10063.82 lakhs, it is more than two-third of the total investment of the entire district. It can also seen from the table that total employment generated by these women enterprises during the above given period was 9038 women labourers, where as in Gulbarga taluk more than half of the women employment generated and remaining six taluk provided less than half of the total generated employment in this district.

The Gulbarga District Industries Centre has been formed to gear up industrialization and render all assistance required for the setting up of new units under one roof in the district. **The District Industries Centre has been functioning in this district from 1st July 1978.** It provides assistance to small- scale industries in the sphere of finance, getting clearance for various licenses , registration ,incentives and loan assistance offered by the Government of Karnataka. The District Industries Centre assists entrepreneurs in selecting viable industries ,provides project reports ,registers provisional small scale industrial units, permanent units and ancillary units and get clearance for various licenses through a single window clearance committee. It provides information to entrepreneurs relating to machinery, buyer and seller details facilitates hire purchase of machinery with assistance from the National Small Scale Industries Corporation and helps in the import of capital goods ,machinery spares and raw materials .It makes arrangement for finance through banks and other financial institutions ,and arranges seed money assistance from financial institutions .Through Entrepreneur Development Training Programme ,it guides the entrepreneurs in starting new industries and provides technical information and guidance .It conducts motivation campaign in gram panchayat areas and identifies entrepreneurs. Gulbarga district has abundant lime stone deposits as such in Sedam, Chittapur talukas have been declared as” CEMENT ZONE” for development of cement and cement based units. Textile Park has been sanctioned to Gulbarga to be established at Nadur Kesaratgi Industrial area for estimated cost of Rs 43.00 crores. Around 5000 to 10000 direct/indirect employments has been proposed in Textile Park .There are about 17,869 small scale industries in Gulbarga district of all the 18 major groups ,units manufacturing chemical products alone account for nearly one third .Next comes the manufacture of food products and under food products salt industry forms about one third of the total number of registered units.The chief items produced by large scale industries in the district are turdall, cement, fuller’s earth, gypsum, agate, Shahabad stoning. Further, Chitapur taluk has been declared as “CEMENT ZONE” for cement and cement based sector. In Gulbarga district there are 5 sugar factories. These factories are in Sedam, Chitapur, Wadi, Shahabad and Malkhed. The oldest MSK mill, Textile factory, has been set up before Independence in Gulbarga but it was closed down due to heavy losses. The state government and labour organisations tried their level best to reopen the factory, but their efforts went in vain.

SOCIO-ECONOMIC BACKGROUND OF THE RESPONDENTS

TABLE-2 AGE GROUP OF THE RESPONDENTS

Sl. No.	Age groups	Number of respondents	Percent
1	18- 25	17	5.4
2	26-35	170	54.0
3	36-45	99	31.4

4	46-55	22	7.0
5	Above 56	7	2.2
	Total	315	100.0

Sources: Field Survey

The table 2 examining the age group of 315 respondents of the study area. Among them 17 respondents age group was 18-25 years. Which accounted for 5.4%, the sum of 170 respondents age group was 26-35 years, which accounted for 54%, the sum of 99 respondents age group was 36-45 years, which accounted for 31.4%, the sum of the 22 women SSI age group was 45-55 years, which accounted for 7%, the sum of 7 respondents age group was above 56 years, which accounted for 2.2%.

TABLE-3 CASTEWISE DISTRIBUTION OF RESPONDENTS

Sl. No.	Caste	Number of respondents	Percent
1	SC	72	22.9
2	ST	15	4.8
3	OBC	152	48.3
4	General	76	24.1
	Total	315	100.0

Sources: Field Survey

The caste wise distributions of the respondents have been shown in table 3 Among the 315 respondents, scheduled caste women enterprises are 72 in number, which accounted for 22.9%, only 15 women enterprises are belonging to the scheduled Tribecommunity which accounted for 4.8%, other backward community women enterprises are the maximum in number i.e. 152, which accounted for 48.3%, the general category women enterprises are 76 in number which accounted for 24.1%.

TABLE 4 EDUCATIONAL STATUS OF THE RESPONDENTS

Sl. No.	Education level	Number of respondents	Percent
1	Illiterate	38	12.1
2	Primary	78	24.8
3	SSLC	136	43.2
4	PUC / ITI	43	13.7
5	Degree and above	20	6.3
	Total	315	100.0

Sources: Field Survey

The education is one of the strong weapon for self-survival of women enterprises in particular and all enterprises in general. In view of this background it can be seen from the table 4 that the 38 respondents are illiterates, through their physical labour they have been running their enterprises, which accounted for 12.1%, the 78 respondents educational level is upto primary education (up to 5th standard), which accounted for 24.8%, the sum of 136 respondents have been completed SSLC, which accounted for 43.2% some of the 43 respondents have completed PUC or ITI course which accounted for 13.7%,

the remaining households (20) have completed degree as well as post-graduation degree, which accounted for 6.3%.

TABLE-5 MARITAL STATUS OF RESPONDENTS

Sl. No.	Marital Status	Number of respondents	Percent
1	Married	267	84.8
2	Unmarried	22	7.0
3	Widow	26	8.3
Total		315	100.0

Sources: Field Survey

The marital position of the 315 households can be seen in the table 5 among them the some of 267 respondents have married and which accounted for 84.8%, the some of 22 respondents have not yet been married which accounted for 7%, the remaining 26 respondents are widows which accounted for 8.3%.

TABLE-6 TYPE OF HOUSE OWNED BY THE RESPONDENTS

Sl. No.	Type of House	Number of respondents	Percent
1	Own House	178	56.5
2	Rented	85	27.0
3	Hut/ Allotted	52	16.5
Total		315	100.0

Sources: Field Survey

The state and control governments are being implementing various housing schemes to the houseless dwellers. The selected respondents (315) have been possessing their own houses or their own sites under the government schemes. Among them it can be seen from the table 6 that 178 respondents have owned their houses, which accounted for 56.5%, some of the 85 respondents have been leading their life in rented houses but they have their own sites which accounted for 27%, the remaining households (52) have been living in thatch hut or some of them are expecting house allotment shortly which accounted for 16.5%. Further the similar size of respondents living in their own type of houses and their percentages are also shown in bar chart 5.8(a) below.

The Organizational And Operational Aspect Of The Respondents

The organization concept played a vital role in any type of enterprises i.e. either men or women based enterprises. The background of the women entrepreneur have performed their organizational functions. The organizational function means the “set of working order” of known productive unit or units of the study district .The set of working orders examined hear are;

Table 7 NAME OF THE WOMEN ENTERPRISE OF RESPONDENTS

Sl. No.	Enterprises	Number of respondents	Percentage
1	Manufacture	197	62.5
2	Service	65	20.6
3	Trade	53	16.9
Total		315	100.0

Sources: Field Survey

The above table 7 shows the nature of women enterprises of the respondents in study area of the Gulbarga District. Among the total 315 respondents 197 respondents have been involving in manufacturing activities, which accounted for 62.5%, the sum of the respondents (65) have been involving in various artisan, readymade garments, tailoring, Catering processing and other services, which accounted for 20.6%, the remaining 53 respondents have been engaging in petty trade, pan shop, kirana hotel, dairy goldsmith etc. which further, the above accounted for 16.9%.

TABLE-8 WOMEN ENTREPRENEURIAL ACTIVITIES OF RESPONDENTS

Sl. No.	Entrepreneurial Activity	Number of respondents	Percentage
1	Readymade Garment / Tailoring	94	29.8
2	Beauty parlor	32	10.2
3	Computer Training center, XEROX, DTP	33	10.5
4	Catering / petty shop / Dairy	85	27.0
5	Other	71	22.5
Total		315	100.0

Sources: Field Survey

The above table(5.14) expressed the various types of women entrepreneurial activities in study area. It is clear from the survey data that 94 respondents have been involving readymade garments and the unit related tailoring activities, which accounted for 29.8%. Some of the respondents (32) have been engaging in beauty parlor, which accounted for 10.2%, 33 respondents have been chosen computer training centers, Xerox as well as DTP service centers and providing their services to the needed publics in the study area, which accounted for 10.5%. Further, another 85 respondents have been engaging in catering i.e. bakery food preparation for various functions, petty shop such as kirana, pan shop, hotels and dairy activities, which accounted for 27%. The remaining 71 respondents have been pursuing various other productive activities such as leather works, pickle and ready-made food activities in the study area, which accounted for 22.5%

TABLE-9 Different Sources of the Unit the Women Came to know their units

Sl. No.	Known by the type of unit	Number of respondents	Percent
1	By your self	80	25.4
2	SHGs	131	41.6
3	GIEMA / KITSERD	45	14.3
4	DIC	22	6.9

5	Women entrepreneurs center	33	10.5
6	Other	4	1.3
Total		315	100.0

Sources: Field Survey

GIEMA: Gulbarga Industrial Estate Manufactures Association

KITSERD: Krishna Institute for Training in Self Employment and Rural Development Gulbarga.

DIC: District Industries Centre.

The women entrepreneurs came to know the present pursued enterprises from different sources. It can be seen from the table 9 that the 80 respondents have not been depends upon any sources for choosing their unit, as they have been used their own skill and decided to initiate the unit, and which accounted for 25.4%. The sum of the 131 respondents approached to the nearest SHGs and enrolled their names for establishing their own interested productive units, which accounted for 41.6%. The sum of the 45 respondents have approached GIEMA/KITSERD institutions and availed all necessary services for establishing the present enterprises, which accounted for 14.3%. The another 22 respondents have approached DIC and got the necessary services for establishing their present enterprises, which accounted for 6.9%. Further the 33 respondents have approached to the women entrepreneurs center and got required services and guidance for establishing their productive units, which accounted for 10.5%. Lastly the 4 respondents have been taken the services of their relatives suggestions and assistance for establishing the present enterprises, which accounted for 1.3%.

TABLE-10 Nature of premise of the women enterprises

Sl. No.	Nature of premise	Number of respondents	Percent
1	Owned	136	43.2
2	Partially owned	38	12.2
3	Rented	78	24.8
4	Leased	43	13.5
5	No any definite Premises	20	6.3
Total		315	100.0

Sources: Field Survey

The selected 315 respondents have been working with different type of premises in the study area. Such an information can be seen in table 10 the sum of the 136 respondents have been functioning in their own premises, which accounted for 43.2%, the sum of 38 respondents have been working with partially owned and partially hired service based premises, which accounted for 12.2%. sum of the 78 respondents have been running the units in absolutely rented premises, which accounted for 24.8%, the sum of the 43 respondents have been running the units in lease based premises, which accounted for

13.5%, the sum of the 20 respondents have been running the units without any definite premises, the enterprises are almost functioning in mobile premises, i.e. wondering from one place to another place for marketing or selling the readymade products like panipuri temporary bicycles, which accounted for 6.3%.

TABLE-11 Nature of women enterprises

SL. No.	Nature of women enterprises	Number of respondents	Percent
1	Technical	133	42.2
2	Non-technical	182	57.8
Total		315	100.0

Sources: Field Survey

The above Table 11 explain the Technical/Nontechnical type of units. The non-technical units are dominating than the technical units. The technical units are tailoring, beauty parlors, computer training Centre, Xerox, DTP, Catering and goldsmith units. Including all these 133 respondents are functioning in this units which accounted for 42.2%, the remaining respondents i.e., 182 are functioning in non-technical units such as readymade garments, petty shop, pan shop, dairy, blacksmith etc., which accounted for 57.8%.

Problems of Women Enterprises

TABLE-12 PROBLEMS FACED BY THE WOMEN ENTERPRISES IN GLB

Sl. No.	Problems	No. of respondents	Percent
1	Finance	64	20.3
2	Cut-through competition	53	16.8
3	Lack of self confidence	20	6.3
4	Marketing-skill	28	8.9
5	Gender Discrimination	50	15.9
6	Difficulty in procurement of raw materials	13	4.1
7	Low risk bearing Capacity	21	6.7
8	Competition	26	8.3
9	Lack of education	25	7.9
10	Price	15	4.8
Total		315	100.0

Sources: Field Survey

The women enterprises are facing so many challenges in their business enterprises of Glb. The some of them are presented in table 12 Among the 315 respondents, the 64 of them are facing financial problems, as they have revealed the insufficient finance or the banking institutions extending financial resources are not sufficient to lead the SSI units, which accounted for 20.3%, some of the 53 respondents are facing severe cut thought competition from the nearest rivalries, these rivalries are attracting their customers by selling the goods or services with competitively lower price than their counter parts, this trend is affecting the business of women SSI units, which accounted for 16.8%, the some of the 20 respondents have no self-confidence or self-courage in their owned SSI units, which is

affecting their business improvement, such respondents were accounted for 6.3%, some of the 28 respondents have been looking better marketing forecasting skill in their units, now a days the women enterprises are badly needed such skill for their survival, which accounted for 8.9%, the sum of the 50 respondents have been facing the gender discrimination problems, which means because of ladies established units, the gents are not taking their services, though the units are open mind in rendering their services for example – beauty parlour, bengal shops, novelty shops etc, which accounted for 15.9%, the sum of the 13 respondents have been facing the paucity of raw-materials getting in time, this type of problem is facing by the mobile services units, as the BSNL – officers are not releasing re-charge coupon in time or regularly, which is affecting business improvement, which accounted for 4.1%, the sum of the 21 respondents have been facing the problem of courage in facing unforeseen risks in their units, particularly price risk, financial risk and administrative risks, these kind of risks affecting their business improvement, which is accounted for 6.7%, the sum of the 26 respondents have been facing sever competition from the counter parts rivalry group and it discouraging the weak units of the study area, which accounted for 8.3%, sum of the 25 respondents have been facing the problem of illiteracy, because they have not been possessing required qualification in their units, which is accounted for 7.9%, lastly the 15 respondents have been facing the problem of high cost in their units and which is leading to high price compared to the counter parts units, and such an atmosphere affecting the business improvement, which is accounted for 4.8%. By expressing all these problems, the researcher observed and suggesting to the DIC, NGO's, educational institutions to frame necessary training programmes to overcome these problems, through conducting orientation or refresher courses or workshops regularly, the Dept. of Women and children welfare development Govt. of Karnataka has to be taken all initiations by framing the suitable policies to solve these problems of the women enterprises.

TABLE-13 Investing your own money or borrowed from the institutional sources.

Sl. No.	Money Sources	Number of respondents	Percent
1	Borrowed from public sector bank	112	35.6
2	Owned Fund	43	13.7
3	Partly self and Partly borrow	160	50.8
	Total	315	100.0

Sources: Field Survey

The table 13 highlights that the out of 315 women respondents ½ of them have borrowed required finance from public sector banks which accounted for 35.6%, the sum of the 43 women enterprises initiating their units from self-source, which accounted for 13.7%, the remaining 160 women enterprises have been initiating their firm by using partly their own fund and partly from borrowed funds, which accounted for 50.8%, it shows that highest percentage of women enterprises are coming in this group in the study area. All these three percentage values of the respondents are representing in graphical table 6.2(a) below.

Conclusion and Suggestions

The study of women entrepreneurship is significant factor in India owing to the unemployment and weak economic development of women .Women participation in work force in the field of non-traditional sector is key point in economic growth of the nation . Central and state government should

assist women entrepreneurs to participate in international trade fair , exhibitions and conference. Successful women in the field of entrepreneurship have to help other women in starting and sustaining in their business . So women entrepreneurship should be in the growth of their skill, up gradation managerial skills production and marketing along with development programmes work health and nutrition women and child welfare etc . The development of women entrepreneurship is a challenging aspects in India . Rural women entrepreneurs should be provided with special training facilities for developing their talents and skills .

References

Asharani. S, Dr. K.E.Sriramappa (2014) Women Entrepreneurship in India: Issues and Challenges

PARIPEX - INDIAN JOURNAL OF RESEARCH Volume : 3 | Issue : 12 | Dec 2014 ISSN - 2250-

1991 41 Bharathi V. Sunagara and Megha Jigalur, (2013) Critical Issues of Women

Entrepreneurship with Special reference to specific business units in North Karnataka , International Journal of Current Engineering and Technology, ISSN 2277 – 4106, Vol.No.(27)6, Haryana, 2013, p.58.

Botha, M. (2006). Measuring the effectiveness of the women entrepreneurship programme, as a training intervention, on potential, start-up and established women entrepreneurs in South Africa.

Pretoria: University of Pretoria. (Unpublished PhD thesis).

Coleman, S. (2007). The role of human and financial capital in the profitability and growth of women-owned small firms. *Journal of Small Business Management*, 45(3): 303-319.

Dr.Neha Tomar Singh (2013) , Challenges Faced by Women Entrepreneurs in the Era of Globalization, International Journal of Innovative Research and studies, Vol.2, Issue.3, New Dehli, 2013,p.2.

Jitendra Ahirrao and Sadavarte, (2010) “Social & Financial Constraints of Rural Women Entrepreneurs: A Case Study of Jalna District in Maharashtra”, International Referred Research Journal, Vol.LII (20), New Delhi, 2010. Pp.14-17.

Jyothi,V. & Prasad,G (2009) . “A Profile of Potential Rural Women Entrepreneurs” SEDME, Vol. XX (1), Hyderabad, 2009, p-67.

Makararavy, Anurit, Pacapol, Walsh and John, (2009) “A Study of Women Entrepreneur Development in Small and Medium Enterprises in Cambodia: Challenges and Opportunities”, Journal of Global Management Research, Vol.5, No.1, New Dehli, 2009, pp.7-13.

Manimekalai, (2002) “A Comparative Study of Working Women and Housewives”, Social Welfare, Vol. No. 19(5), Bangalore, 2002, pp. 29-39.

McClelland, M., Swail, J., Bell, J. & Ibbotson, P. (2005). Following the pathway of female entrepreneurs. A six country investigation. *International Journal of Entrepreneurial Behaviour and Research*, 11(2): 1-28.

P. Naga Jyothi, (2014) ”Women Entrepreneurship In India”, Abhinav International Monthly Refereed Journal Of Research In Management & Technology, Volume 3, Issue 5, New Delhi, 2014, p.35.

Pijush Kanti Chowdhury and Begum Nurun Nahar (2005) “The entrepreneurs operating in the industrial units within the radius of 35 kms around Dhaka City”, Journal of Entrepreneurship, Vol.No.17 (3), New Delhi, 2005, Pp.86-95.

Poonam Vatharkar, (2012) “A Study of Constraints and Motivating Factors for Indian Women Entrepreneurs in Small Scale Industries” Intentional Conference on Business and Management, Phuket – Thailand, pp 473-488.

Shankarnarayna, (2007) “Entrepreneurship: The Spirit of Tomorrow”, Research Paper at Seminar, Abeda Inamdar Senior college, Pune, 2007,p 36.

Sharma Sheetal, (2006) "Educated Women, Empowered Women", Yojana, Vol. 50(12), New Delhi, 2006 p.52.

Vijay Lakshmi and Poonam Sharma, (2002) “Women Entrepreneurs and Finance”, Social Welfare, Vol.No.49 (2), Bangalore, 2002, pp.19-22.

Vinze Dubhashi Medha, (1987) Women Entrepreneurs in India (A socio-economic study of Delhi), Mittal Publications, Delhi 1987, P.3