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## Problems faced by women entrepreneurs in rural areas of northern Karnataka

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### Abstract

Women entrepreneurs creates new job for themselves and others and also provide society with different solutions to management, organization and business problems. Owing to various socio-economic and cultural reasons women are prohibited to enter in to the entrepreneurial world in many developing countries like India. Due to huge household responsibilities, lack of mobility and feasibility in low investment women are entering micro entrepreneurship. A study was conducted in Northern Karnataka. Sample size of the study was 360 respondents selected by random sampling method. Survey was conducted with pre-tested structured interview schedule is used. For assessing the problems Garrett's ranking principle was applied to rank the factor which had more influence and bearing on the enterprise. The study shows that in rural (37.67 %) of the respondents have taken up tailoring/ garment business. Under the socio-economic and personal problems dual duties was the problem expressed by majority of the respondents with the Garrett mean score of (76.76), Under the marketing problems in rural areas I rank was given to the indifferent attitude of customer with the mean score of (75.02), Under problems pertaining to government assistance major problem for them was large amount of paper formalities with the Garrett mean score of (67.62). Under financial problems in rural I rank was given to the high interest rate with the mean score of (72.23), under production problem inadequate availability of proper working area was the major problem for rural women entrepreneur which was ranked I with the mean score of (76.98).

**Keywords:** women entrepreneurship, women entrepreneurs.

### 1. Introduction

Women entrepreneurship is seen as an effective strategy to solve the problems of rural and urban poverty. D'Cruz, 2003 found that women entrepreneurs are forced to take entrepreneurship in the absence of any other means of contributing to family income. Her success depends on supports of family due to less self-confidence as compared to others in undertaking entrepreneurial activity and interested women in establishment of small business enterprises in the rural area. Even though female entrepreneurship and the formation of women business networks are steadily rising, there are a number of challenges and obstacles that female entrepreneurs face. One major challenge that many women entrepreneurs may face is the traditional gender-roles society may still have on women. The present research aims to study the problems and constraints faced by the women entrepreneurs in their business.

### Objective

1. To study the type of enterprises taken up by rural and urban women.
2. To analyze the Problems faced by Women entrepreneurs of rural and urban areas.

### 2. Methodology

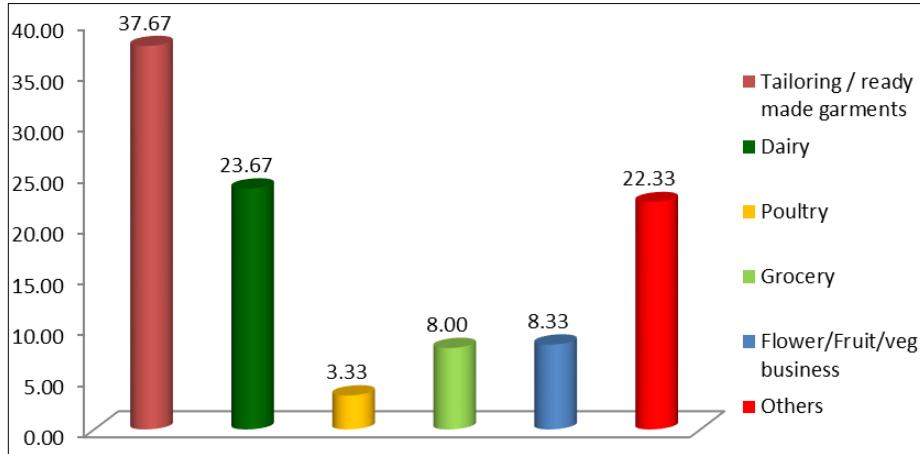
The study was conducted in rural areas of, Dharwad, Belgaum, Bijapur, Gadag, Uttar kannada, Haveri and Bagalkot districts. Random sampling technique was adopted for selection of study area. A sample of 360 women respondent was taken on the basis of criteria that they should be running their enterprises independently. Pre-tested interview schedule was used for collecting primary data by survey method. Tabular analysis techniques employed and Garrett ranking technique, were used to analyze the data and present the results. Garrett ranking was calculated by using the formula.

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$$\text{Percent position} = \frac{100(R - 0.50)}{N}$$

Where, R= Rank given by the factor by respondents  
N= Number of factors ranked by the respondents

The ranks thus obtained were converted in to scores by referring to the table given by Garrett. Then for each problem,



**Fig 1:** Enterprises taken up by rural women of Northern Karnataka

It can be stated from the following figure 1 that majority of women in northern Karnataka have chosen the Tailoring / Readymade garments (37.67 %) enterprise, followed by Dairying (23.67 %), Other petty businesses (22.33 %), fruit/flowers/vegetable vending (8.33 %). Very less percentage of women have taken up Poultry business (3.33 %) as an entrepreneurial activity. in rural areas so we found more no of respondents had chosen this enterprise in rural areas.

Hence we observed that majority of the urban respondents other petty business. The above findings are in agreement with the findings of Anjalidevi and Dulumoni (2010)<sup>[1]</sup> which revealed that in rural majority of women had tailoring enterprise (19 %). Whereas the findings of Pranitakalita (1998) revealed that 28 per cent of them had tailoring/garment enterprises.

**Table 1:** Socio- personal Problems faced by the respondents N=360

S. No.	Socio-economic and personal Problems	Garret score	Rank
1	Resistance from husband/Family at the time of start	35.29	VI
2	Dual duties	76.67	I
3	Indifferent attitude of society	61.54	II
4	Non-cooperation by family members during operation stage	49.28	IV
5	Backbiting by other people	56.28	III
6	Male dominance	48.42	V
7	Any other	24.87	VII

Socio-economic and personal problems faced by the women entrepreneurs are presented in table1. The rural respondents ranked the problem of dual roles play as homemaker and entrepreneur as number one with the score of 76.67. The other major problem ranked second was indifferent attitude of customer (score 61.54). The other problems ranked III, IV, V,VI and VII respectively were backbiting by other people

(56.28), non-cooperation by family members during operation stage (49.28), male dominance (48.42), resistance from husband/ family members at the time of start (35.29) and any other (24.87).The studies conducted by Shweta *et.al* (2013) majority of the respondents faced the constraints of dominance of mail members in family.

**Table 2:** Marketing Problems faced by the respondents N=360

Sl. No.	Particulars	Garrett score	Rank
1	Lack information	24.68	VIII
2	Indifferent attitude of customer	75.02	I
3	Availability of spurious products	38.61	VI
4	Lack of travelling mobility	33.63	VII
5	Collection of payment	67.79	II
6	Inadequate publicity	61.56	III
7	Lack of storage facility	49.72	IV
8	Competition from large manufacturers	48.50	V
9	Any other	11.20	IX

Ist rank was given to indifferent attitude of customer with the score of 75.02, followed by collection of payment (ranked II), inadequate publicity (ranked III), lack of storage facility-(IV), competition from large manufacturers (V), lack of travelling mobility (VII), availability of spurious products (VI), Lack information (VIII) and any other was ranked least

with the score of 11.20. The above findings are similarly to findings of study conducted by Verma (2010) It was found that women entrepreneurs faced constraints in aspect of financial, marketing production, work place facility problems (Table 2).

**Table 3:** Problems pertaining to government assistance faced by the respondents N=360

Sl. No.	Problems pertaining to government assistance	Garrett score	Rank
1	Harassment in government departments	42.66	II
2	Large amount of paper formalities	67.62	I
3	Typical problems like discouraging allotting sales Tax number, Electricity connection etc	40.71	III

Women entrepreneurs faced problem in getting government assistance are presented in table 3. The major problem for them was large amount of paper formalities with the Garrett score of (67.62), followed by faced the problems of harassment in government department was ranked II with the

score of (42.66) and Typical problems like discouraging allotting sales Tax number, Electricity connection etc ranked III by rural entrepreneurs with the score of (40.71). The reason is inadequate knowledge and also they are not aware of filling those formal papers.

**Table 4:** Problems related to financial assistance faced by the women entrepreneurs N=360

S. No.	Financial Problems	Garrett score	Rank
1	Inability to provide collateral security and margin money	47.11	III
2	Tight repayment Schedule	52.59	II
3	Interest rate	72.23	I

Problems related to financial assistance faced by the women entrepreneurs are presented in table 4. Ist rank was given to the high interest rate with the mean score of (72.23), tight repayment schedule was ranked II with the score of (52.59) and inability to provide collateral security and margin money faced problem which was ranked III with the score of (47.11). Because of higher interest rate they feel that they may unable

to repay the loan in a stipulated time period. The above result is similar to findings of the studies conducted by Baba *et al.* (2009) [2] in the study revealed that 57.14 % rural women involved in agriculture and income generating activities had financial constraints and also Shrilata (2011) concluded that lack of financial facilities and lack of social facilities are the main problems of women entrepreneurs.

**Table 5:** Problems related to production faced by the respondents N=360

S. No.	Production problems	Garrett score	Rank
1	Inadequate availability of raw materials	53.34	III
2	Inadequate availability of Proper working area	76.98	I
3	Inadequate technical support for machinery utilization	39.54	VI
4	High cost of technology acquisition	45.21	V
5	Inability to keep with advance technology	50.75	IV
6	Non availability of quality materials	54.26	II

Production level problems are presented in table 5.The problem of inadequate availability of Proper working area as number one with the score of 76.98. The other major problem ranked second was non availability of quality materials (score 54.26). The other problems ranked III, IV, V and VI respectively inadequate availability of raw materials were (53.34), Inability to keep with advance technology (50.75), high cost of technology acquisition (45.21) and inadequate technical support for machinery utilization with the least score of (39.54). The poor education level of the rural respondents makes them to unaware of new technologies. Since they don't have much exposure. The above findings are similarly to findings of study conducted by Verma (2010) reveal that production problem was non availability of raw materials.

#### 4. Conclusion

It can be concluded that women entrepreneurs faced multiple problems among the 5 aspects of problems. Dual duties are the main problem faced under Socio-economic and personal problems. Indifferent attitude of customer were the problems faced under marketing problems and Suggestions. Large amount of paper formalities were the major constraints under problems pertaining to government assistance faced by the

respondents. High interest rate was the major constraints under problems financial problems. In production level problems Category women opined that inadequate availability of proper working area. It can be said today we are in better position wherein women participation in the field of entrepreneurship is increasing at considerable rate. Efforts are being taken at the economy as well as global level to enhance women involvement in the enterprise sector. Thus what is required is to continue with the trend on educating the women, spreading awareness and consciousness among women to shine in all the fields, making them to aware about their rights and strengths. Thus with relevant education, improving economic conditions and financial opportunities more women will definitely be able to be successful entrepreneurs. This will not only change economies of the societies but will change the status of women, which will undoubtedly, bring drastic positive change in growth and development.

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