



CHALLENGES OF WOMEN ENTREPRENEURS – A STUDY IN UTTAR KANNADA DISTRICT

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ABSTRACT

DOI No: 10.36713/epra15311

Article DOI: <https://doi.org/10.36713/epra15311>

The economic development has changed the scenario of social and cultural environment within the country specially, for women. Studies also prove that rural sector women have engaged in small-scale entrepreneurship programme and turned as successful entrepreneurs. Government programmes for women entrepreneurship development associated with banks financial support and the Self-help Groups moment made women to turn as entrepreneurs. However there are several challenges to empower women as entrepreneurs. Still they have challenges which are case specific region specific in nature. This paper attempts to analyse such challenges of women entrepreneurs in Uttara Kannada district of Karnataka state. The main objective of the study is to identify the challenges associated with empowerment of women entrepreneurs. This paper is descriptive in nature and the analysis is based on secondary data and information collected from published articles, case studies, internet sources and review papers. Studies gives insights into main challenges faced by women entrepreneurs. The study posits the financial support by banks helps the women entrepreneurs to increase their income and support for economic development of the country by creating job opportunities. It is been found that government support, funding family support and technical knowledge are considered helpful to overcome these challenges.

INTRODUCTION

Women empowerment and the gender equity is the main concern of development in the recent years. This is mainly because, it is realized that women are as important as men as far as the human resource is concerned, which turned out as an important factor of development. Further, due to various historical reasons women are marginalized, ignored in the process of development. This made to realize the importance of women empowerment. Several efforts were made for women empowerment among the developing women entrepreneurs is one. Both Central and State governments designed programmes for women empowerment and more specifically women entrepreneurship development. Women comprise half of the human resource who are identified as a key

agent of equality and sustainability. It is a holistic approach towards process of development that are sustainable. The contribution of women for family as well as economic development and transformation is considered pivotal. Moreover, women constitute about 90.0 per cent of marginal workers of the economy and 78.0 per cent of women engaged in agriculture work. Now-a-days economic development has changed the scenario of social and cultural environment within the country specially, for women, studies also prove that rural sector women have engaged in small-scale entrepreneurship programme in collaboration with the self-help group. That however, led to economic empowerment of the women and also attainment status in family and community (Sathiabama, K. (2010).

It is a challenging job for the government and other organizations to empower the women entrepreneur living in rural and semi-urban area. The more challenge is convincing and the women for leading an independent a self-sufficient life. However, government has come out with several Entrepreneurship Development programmes (EDP) in order to change these self-employed women’s to Entrepreneur. Also various financial institution has emerged to help the country side women to start a new venture. The banks have come forward with several schemes to help these women’s (Lakshmanan,L, & M. Rajesh, 2019).

The trainees had their star-up and EDP programme was a benchmark for their work culture (Nimit & Monica (2010). A study of entrepreneurship gives chance for both strategic planning and administrative work, so the future entrepreneurs could involve in high performing entrepreneurship than huge and faceless organizations people. In tracing the justification studies reveal social media tools makes it possible for businesses that can create a personal brand and leverage it throughout the world. Nevertheless, company cannot compete with other business-driven people without using right tools. So entrepreneurs should speed up latest innovations in business to survive in the business arena (Jibran, et al., 2017).

With this background this paper attempts to analyse the challenges of women entrepreneurship development in Uttara Kannada (North Canara) district of Karnataka State.

Objectives

The main purpose of this paper is to analyse the challenges of women entrepreneurship development in Uttara Kannada (U.K) district. The specific objectives are;

- To review the women entrepreneurship development issues
- To analyse the government women entrepreneur development programmes in U.K district
- To analyse the challenges of the woman entrepreneurs in U.K district
- To examine the financial support extended by the banking system to women entrepreneurs promotion.

METHODOLOGY

The paper is descriptive in nature as it reviews analyses various issues related to challenges of women entrepreneurship development. Discussions are provided on the basis of secondary data and information gathered from various relevant sources, like published articles, case studies, internet sources and review papers. Studies gives insights into main challenges faced by women entrepreneurs. The study posits the financial support by banks helps the women entrepreneurs to increase their income and support for economic development of the country by creating job opportunities.

REVIEW OF LITERATURE

Several studies are undertaken by the researchers on the issues related to women empowerment and women entrepreneurship development. Few research works on women entrepreneurship and their contributions are given in table-1

Table-1:Women Entrepreneurship Development Related Research Work

S.NO	Focus	Contribution	References
1	“Entrepreneurs Shape the Economy”	The entrepreneur introduces something new to the economy	Amitabha Mukherjee, (1998).[3]
2	Constraints for women Entrepreneurs	As women in India they are not supported much to undertake entrepreneurship by their family members.	Chidambaram, K & Thenmozhi, G (1998).[4]
3	Problems of Women Entrepreneurs	. As a part of it mobilizing saving of women to take up productive activities is contemplated. Lack of capital is a serious constraints Keeping in view the women entrepreneurship.	HiremaniNaik, R. (2001). [5]
4	Innovations in managements for Development	90 percent of the respondent members said that their credit worthiness has gone up with lending and additional gains are also being shown to be positive.	Maheswari, B.L. (1992).[6]
5	Dynamics of Entrepreneurial Development and Management	The size of enterprise by extending to new areas and members into its fold. The milk supply has also been geared up with growing demand. Their major effort was to minimize the cost of transportation, which is vital for achieving economies to the enterprise.	Vasant Desai, (1992).[7]
6	Women Entrepreneurship in Rural Areas	Women entrepreneurship is the process where women take lead and organize a business or industry and provide employment opportunities to others.	P. Raji, (2014).[8]

Studies shows the women in dozens have faced hardship from the Uttara Kannada district to become a successful entrepreneur. Furthermore, studies talk about the barriers faced by these women's in reaching for support from government.

Government Women Entrepreneur Programme

There are several government granted entrepreneur development program for women, which are implemented in the district, these Schemes are:

- Skill Upgradation and Mahila Coir Yojana.
- Mahila Samridhi Yojana.
- Women Entrepreneurship Platform (WEP)
- Trade Related Entrepreneurship Assistance and Development (TREAD)
- Support to Training and Employment Programme for Women.
- Mudra Yojana for Women/ Mahila Udhyani Yojana.
- Stand-Up India.

The government has considered these programmes as an effective instruments for entrepreneurship development in the country side. Several EDP's are conducted throughout nationwide and in few of the districts including Uttara Kannada. The main purpose of these programmes is to train the enterprise creators.

In Uttara Kannada district the main government programmes implemented are;

Annapurna Scheme

- Mahila Udyam Nidhi Programme
- Dena Shakthi Schemme
- Stree Shakthi Package for Women Entrepreneurs
- Mudra Yojana for Women/ Mahila Udhyani Yojana
- Orient Mahila Vikasa Yojana Scheme
- Khadi Village Industries Commission
- Prime Ministers Employment Guarantee Programme and Self-help Groups

And the supporting agencies involved are Bharthiya Mahila Bank Business Loan Bharathiya Mahila bank. Around more than 60.0 percent of the rural women in the district are aware of these programmes

NGOs EDP in U.K District

Women in rural area, were not able to get proper education because of their socioeconomic conditions.

For such rural women Kadamba Foundation (NGO) has been conducting the skill development training programmes through Jana Shikshana Samsthana-Karwar, NABARD, in Uttara Kannada district. Kadamba was engaged itself for involving women folk in this economical sustainable movement, by providing proper skill development training like Beekeeping, Tailoring, Thread making training from coir, Handicrafts preparation, Soap making, beautician training programme and many such other ventures. Several other NGOs are also working for developing women entrepreneurship in the district.

Even till today one can see the positive end result of these programmes. Women are trained and started their own enterprises or engaging themselves by making their own groups like SHG even.

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Women's Contribution to the Indian Economy through Entrepreneurship and Labor Force Participation, Women-led Initiatives and Self-help Groups, and Addressing Gender Disparities and Promoting Women's Financial Inclusion (S K Yogita et al., Aug 2023). The major challenges the women entrepreneurs are facing is the monetary benefits. Studies suggest about the increase in the spending of the government in the last few budgets. There are lot of tax incentives and other schemes for women, moreover, women-owned enterprise are largely solo-pruners. Studies gives insights into main challenges faced by women entrepreneurs. It is been found that government support, funding family support and technical knowledge are considered helpful to overcome these challenges. Empirical studies shed insight on the satisfactory level of women entrepreneurs with respect to support from family and also from business gain. (Tripti, et al., (2023)). Study further posits that women entrepreneurs promote for social and economic advancement and generate value and also overcome poverty. Studies proposes that women entrepreneurs are the driving force for creating employment opportunities. So if women are not employed that will lead to creating employment for themselves and meet their family income. Furthermore, these are the push factor as women engage in entrepreneurship job serving themselves and the nation (Rahabhi, et al., (2021).



Figure 1: Goals Achieved by Women Entrepreneurs

Source:

According to a study (Snehal Revankara, Nithin) main challenges faced by the women entrepreneurs in the coastal district are lack of family support, heavy household responsibility, lack of finance for investment, lack of marketing knowledge, technical knowledge and lack of management skills among the women entrepreneurs.

Financial Support by Banks

The popular entrepreneurial motivation seems to be `push` and `pull`, where pull factors attract the individuals into self-employment, based on the prospective value for the individual, which includes intentions for wealth and self-achievement. In contrast push factors persuade individuals for self-employment with regard to dissatisfaction with one`s current situation. Studies delineate female entrepreneur in Europe were almost solely pulled by motivations, such as desire to be one`s own boss and also for increase the income level. Countries like Malaysia women`s are found in self-employment mainly by `pull` factors such as motivations, independence and also recognition in the society. Remarkably, some study oppose formal studies, by differentiating the choice of self-employment mainly out of `push` factor which include frustration and lack of opportunities of job (Foluke, A & Olumide A, (2012). Studies discuss financial services is the initiative taken by banks which incorporates huge range of financial accommodation delivered to these women`s belonging to Uttara Kannada district. The financial support by banks helps the women entrepreneurs to increase their income and support for economic development of the country by creating job opportunities. In the absence of these financial support poverty may emerge and hamper economic

development of the country. So some of banks support these women entrepreneurs to stand on their own feet and thereby favour women empowerment (Surbhi & Priyanka, (2017).

After reviewing of literature on challenges of women entrepreneurship development in Uttara Kannada district following facts are observed

1. Studies suggest about the increase in the spending of the government in the last few budgets. There are lot of tax incentives and other schemes for women.
2. Studies delineate female entrepreneur in Europe were almost solely pulled by motivations, such as desire to be one`s own boss and also for increase the income level.
3. The governments. EDP programmes is an effective instruments for women entrepreneurship development in the country side.

CONCLUSION

The empowerment of women entrepreneurs is a critical goal with the potential for trans-formative societal and economic impact, it is not without its challenges. The journey towards gender equality in entrepreneurship faces multifaceted obstacles that demand strategic, collaborative, and sustained efforts. Key challenges include deep-rooted gender biases and stereotypes, limited access to financial resources and education, inadequate support structures, and systemic barriers within business ecosystems. Overcoming these challenges requires a comprehensive approach, involving government policies, private sector initiatives, educational reforms, and cultural shifts. By addressing these challenges head-on, fostering inclusive, and promoting equal opportunities, societies can unlock the full potential of women entrepreneurs,

leading to a more vibrant and equitable global economy. The empowerment of women entrepreneurs is not just a matter of economic prosperity; it is a cornerstone for building more resilient, innovative, and socially just communities.

Government agencies should implement financial literacy programs targeted at women to ensure they make informed decisions about investments, savings, and managing their finances effectively. Moreover, Allocate funds for healthcare initiatives that specifically address women's health needs. This can include preventive care, maternal health programs, and initiatives to address specific health concerns affecting women. Collaborate with non-governmental organizations (NGOs) and the private sector to amplify the impact of government initiatives. Partnerships can bring in additional resources, expertise, and outreach capabilities.

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