

Karnataka's Rural and Urban Women Entrepreneurship

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ABSTRACT

Women entrepreneurs confront numerous barriers and problems. It is widely held Across numerous cultures, the responsibility of women is to construct and maintain domestic matters such as fetching water, cooking, and raising children. Since the start of the century, the status of women in India has been undergoing transformation due to the rise of industry, globalization, and advancements in social regulations. Women's roles have evolved from the kitchen to higher-level professional pursuits as education and awareness have spread. The purpose of this article is to examine the role of women entrepreneurs in rural and urban Karnataka. Women in rural and urban areas form the family, which leads to society and the nation. Women's social and economic development is essential for any society's overall economic development. Entrepreneurship is a state of mind that every woman possesses, but it has not been capitalized in India in the way that it should be. However, due to changes in the environment, people are now more willing to accept women's leadership roles in our society. Women entrepreneurs are becoming more important in India as a result of globalization and economic liberalization. Women entrepreneurs have generally benefited from financial institutions, particularly microfinance institutions in the form of SHGs. In truth, these institutions are preparing women to be economically independent, if not financially sound. This study examines the difference between the roles of rural and urban women entrepreneurs in economic development - determining the problem and examining the challenges faced by rural and urban women entrepreneurs, highlighting the factors and major constraints faced by women entrepreneurs, and finally drawing conclusions and suggestions.

In a broader sense, "rural and urban women entrepreneurs" are women who accept hard roles in order to meet their own requirements and become economically self-sufficient. A rural and urban female entrepreneur has several challenges in meeting her family's requirements. After overcoming obstacles, women entrepreneurs achieve economic independence.

Keywords: women entrepreneurs, women entrepreneurs' roles

INTRODUCTION

Women are generally viewed as housewives with minimal involvement in the economy or commerce. However, this picture is changing. In modern India, an increasing number of women are venturing into business, particularly in medium and small-scale firms..

Women confront the threat of unemployment even as they pursue education. In this context, self-employment is seen as a means of generating revenue. Both the Planning Commission and the Indian government recognize the importance of women participating in economic growth. Women's entrepreneurship is viewed as a successful technique for addressing rural and urban poverty.

Women entrepreneurs in India are disadvantaged in terms of business organization due to their generally low levels of expertise and a lack of a support system. It is not simple to make the move from housewife to sophisticated businesswoman.

The trend in economic knowledge is changing. Women all around India are expressing a desire to be economically self-sufficient. Women are entering the business world with ideas for small and medium-sized businesses.

They are open to being motivated by role models and the business experiences of other women. The role of women entrepreneurs is especially important given the country's current scenario of widespread unemployment. Because it is capital demanding, modern big-scale industry cannot absorb a large amount of labor. According to the report, the small scale industry is crucial, accounting for roughly 80% of total 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

The study is designed with the following goals in mind:

- To research women entrepreneurs;
- To investigate the socioeconomic activities of rural and urban women entrepreneurs in economic development;
- To identify the problems and challenges faced by rural and urban women entrepreneurs;
- To learn about institutional support and factors influencing the development of rural and urban women entrepreneurs; and to make recommendations for the development of rural and urban women entrepreneurs in enterprise startups.

SCOPE (OR) USEFULNESS OF THE PRESENT STUDY

The current study will be valuable in that it will aid in understanding the performance of rural and urban female entrepreneurs in economic growth, as well as the role of rural and urban female entrepreneurs in the development of entrepreneurship in the studied area.

REVIEW OF LITERATURE

The literature survey entails a thorough examination of the topic's books, articles, reports, Bulletins, newspapers, periodicals, journals, CD ROM, microfilm, and Internet information. The sources mentioned above shed light on the various dimensions of a specific subject. The review of literature aided in identifying research gaps on the topic.

Women entrepreneurs face numerous hurdles in American society. However, at a recent symposium on women, money, and power, a new generation of businesswomen provided advice and suggestions for change.

"Women entrepreneurship is more common in smaller towns than in metros," says Sudha Prakash, head of the Association of Women Entrepreneurs of Karnataka."

When implemented in isolation, programs aimed at boosting female entrepreneurship are doomed to fail or succeed only partially. This is because entrepreneurship entails having control over one's life and actions. To liberate women from the mobility limits that society puts on them throughout their lives, high school girls should be required to learn to ride a bike. There is evidence that increasing mobility adds significantly to enhanced confidence. Another option that may boost mobility and confidence is to train female entrepreneurs in self-defense strategies and techniques..

The final area of concern for female entrepreneurs is stagnation in their progress. This is due to a variety of factors such as domestic tasks, mobility issues, and the need to expand space and employees. It is also frequently caused by

psychological factors such as a lack of self-confidence and a fear of achievement. It is vital to provide large-scale training and counseling to existing successful female entrepreneurs who appear to have a platform..

RURAL AND URBAN WOMEN ENTREPRENEURS' SOCIOECONOMIC PROBLEMS

<p>Major problems</p> <ul style="list-style-type: none"> • Problem of access of finance • Limitation mobility • Family ties • Male-dominated society • Family conflicts • Role conflicts • Lack of education • Discrimination in upbringing • Low need for achievement • Low risk-bearing ability • Lack of self confidence • Lack of encouragement from family 	<p>Other problems:</p> <ul style="list-style-type: none"> Negative attitude of banks and financial institutions Lack if working capital Lack of managerial efficiency Lack if access to advance technology Red tapism Lack of business experience Scarcity of raw material Inefficient arrangement for marketing and sale Lack of information Inadequate infrastructure facilities High cost of production Stiff competition Lack of training Other social and economic constraints
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PROMOTIONAL INSTITUTIONS FOR RURAL AND URBAN WOMEN ENTREPRENEURS

Government at state and central level has introduced lot of measures to support the growth and development of entrepreneurs. Government has set up number of promoting agencies and institutions to help emerging and established entrepreneurs, especially small and medium entrepreneurs. These institutions support the entrepreneurs in respect of training, finance and marketing. Some of such institutions are:

FINANACIAL INSTITUTIONS	SPECIAL INSTITUTIONS	NON-GOVT. ORGANISATIONS SUPPORT
<ul style="list-style-type: none"> • District Industries centres (DICs) • Small Industries Development Organization(SIDO) • The National Small Industries Corporation Ltd.(NSIC) • Small Scale Industries Board (SSIB) • Small industries Service Institutes (SISIs) • Industrial estates • Khadi and Village Industries Corporation(KVIC) • Technical Consultancy Organizations • Entrepreneurship Development institute of India (EDI) • Association of women entrepreneurs of Karnataka 	<ul style="list-style-type: none"> • Central Institute of Tool Design, Hyderabad • Central Tool Room Training Centres • Central Institute of Hand Tool, Jalandhar • Institute for the Design of Electrical Measuring Instruments, Mumbai • National Institute of Entrepreneurship and Small Business Development, New Delhi • National Institute of Small Industries Extension Training, Hyderabad 	<ul style="list-style-type: none"> ❖ Wadhawani Foundation ❖ National Entrepreneurial Network (NEN) ❖ Ashoka Foundation ❖ Dr. Reddy’s Micro Entrepreneurship development Cell (MEDC)

(AWAKE) <ul style="list-style-type: none">• Technical Consultancy services organization of Karnataka(TECSOK)• Directorate of industries of the state Government		
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Specialized Institutions

In addition to the above institution the Government has set up some specialized institutions to boost the growth of all small scale industries in the country (Khanka, 1999: 136).

Non-Government Organizations supporting entrepreneurship

Government’s support

The Ministry of Small Scale Industries designs policies, programmers, projects and schemes in consultation with its organizations and various stakeholders and monitors their implementation with a view to assisting the promotion and growth of micro and small enterprises. The role of ministry of small-scale industries is thus to mainly assist the states in their efforts to promote the growth and development of the SSI, enhance their competitiveness in an increasingly market led economy and generating additional employment opportunities. The specific schemes/ programs undertaken by the organizations of the Ministry try to provide one or more of the following:

- Adequate credit from financial institutions/ banks;
- Funds for technology up gradation and modernization;
- Integrated infrastructure facilities;
- Modern testing facilities and quality certification laboratories;
- Access to modern management practices and skill up gradation through appropriate training facilities; assistance or better access to domestic and export markets.
- Cluster-wide measures to promote capacity building and empowerment of the units and their collectives, in addition to all or some of the above-mentioned supports.
- Implementation of the policies and programs/ schemes for providing various support services to SSIs is undertaken through its attached office, namely, the Office of Development Commissioner (SSI) also known as Small Industries Development Organization (SIDO) and the National Small Industries Corporation (NSIC).

Schemes introduced by Central government

- If somebody wants to start an industry in Aurangabad, Chandrapur, Ratnagiri (including Sindhudurg) then 95 percent of fixed capital is provided by Central Government as subsidy.
- If unemployed engineers and technicians want to start their own enterprise then the difference between the interest charged by financial institutions and seven percent is provided by Government as subsidy.
- Central Government has decided to start co-operative industrial colonies. In 1982 Government redefined backward districts. According to this definition

“The district which has no big industry or business is supposed to be a backward district.”

These are all financial and non financial support for product development in rural women entrepreneurs.

FACTOR AFFECTING IN DEVELOPMENT OF RURAL AND URBAN WOMEN ENTREPRENEURS :

i. Technical knowledge
ii. Available of market
iii. Financial strenght
iv.Position of compensation
v. Priority of product
vi.Seasonal stability

vii. Restriction on import

viii. Supply of raw materials

ix. Availability of incentive subsidy

x. Ancillary products

xi. Locational advantages

xii. Licensing system

xiii. Government policy

SAMPLE DESIGN

The Universe/population of the study includes.

The list obtained from registered firms of rural and urban Women Entrepreneurs at Karnataka.

SIMPLE SIZE

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.

SAMPLING TECHNIQUE USE

Women entrepreneur: Stratified random sampling and cluster sampling

METHODOLOGY

The descriptive-cum-analytical research methodology was used. A survey method was also proposed to elicit views. It is descriptive since the researcher identified and characterized all variables in RURAL AND URBAN WOMEN ENTREPRENEURS.

On the basis of the analytical study, the performance and mode of operation of RURAL AND URBAN WOMEN ENTREPRENEURS were critically examined in order to identify the benefits and drawbacks of the idea "RURAL AND URBAN WOMEN ENTREPRENEURS." **TOOLS FOR PRIMARY DATA**

PRIMARY DATA

The primary data have been collected through survey. Personal interviews with the use of well-structured questionnaire and interview guide

SECONDARY DATA

The secondary data for the study were collected from books, journals, magazines, newspaper, Internet, articles and the line.

PLAN OF ANALYSIS

The collected primary data on the topic have been analyzed by using statistical tools and techniques such as percentage, average, etc. Wherever necessary tables, graphs, charts have been used to make the data presentable in a lucid form for easy and better understanding of the concepts and topics of the study.

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.

Table 1: Shows the demographic profile of rural and urban women entrepreneurs

Demographic Factor	Characteristics	Rural Women Entrepreneurs (N=50)		Urban Women Entrepreneurs (N=50)	
		Resp.	Perc.	Resp.	Perc.
age	BELOW 20	00	00	00	00
	21-30	10	20	01	36
	31-40	20	40	14	28
	41-50	08	16	12	24
	ABOVE 50	12	24	06	12
Total		50	100	50	100
Marital status	Married	37	74	23	46
	Unmarried	13	26	27	64
Total		50	100	50	100
education	Up-to HSC	30	60	10	20
	Degree	11	22	33	66
	PG Degree	06	12	07	14
	Professional	00	--	--	--
	Others	03	06	--	--
		50	100	50	100
Size of Family	Three	12	24	30	60
	Four to Five	20	40	15	30
	Six to Seven	10	20	05	10
	Eight to Nine	08	16	--	--
	Above Nine	00	--	--	--
Total		50	100	50	100
Annual Income		29	38	05	10
	Below -Rs.20000	12	24	20	40
	Rs.20000 to 40000				
	Rs.40000 to 60000	09	18	25	50
	Rs.60000 to 80000				
Above Rs.80000	--	--	--	--	
		--	--	--	--
Total		50	100	50	100

Source: Primary data

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

Table 2 : Reasons for Rural and Urban Women Becoming Entrepreneurs

S I. No.	Reason	R u r a l W o m e n Entrepreneurs Resp. Rank	Urban Women Entrepreneurs Resp. Rank
01.	Innovative thinking	IV	III
02.	Self-identity and social status	V	II
03.	Education and qualification	IV	IV
04.	Support of family members	III	IV
05.	Role model to others	X	IX
06.	Success stories of friends and relatives	VI	V
07.	Bright future	VII	V
08.	Need for additional income	IV	I
09.	Family occupation	II	IV
10.	Government policies and procedures	IX	IV
11.	Freedom to take own decision and be independent		
	Employment generation	VIII	II
12.	New challenges and opportunities for self-fulfillment	I	I
13.		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.

FINDINGS

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

Today, we are in a better position because women's participation in the sphere of entrepreneurship is expanding at a rapid pace. Efforts are being made in the economy to provide Indian women the promise of equality of opportunity in all sectors, and legislation guaranteeing equal rights of participation in the political process, as well as equal chances and rights in education and employment, have been adopted. According to the findings of the survey, both rural and urban women are prepared to confront the hurdles of starting a business.. We are now in a better position because women's engagement in the domain of entrepreneurship is rapidly expanding. In the economy, efforts are being made to give Indian women with the promise of equality of opportunity in all sectors, and legislation ensuring equal rights of participation in the political process, as well as equal chances and rights in education and employment, has been implemented. According to the poll findings, both rural and urban women are prepared to face the challenges of beginning a business.

SUGGESTIONS

The Study's Suggestions There is a provision for a number of solution methods to overcome the aforementioned challenges experienced by women entrepreneurs, as well as several additional problems. Such solutions or remedies are well understood as follows:-

In the initial stages rural and urban women entrepreneurs may face problems but they must persevere, believe in themselves and not give up mid-way. For rural women entrepreneurs need proper training institutes for enhancing their level of work-knowledge, skills, risk-taking abilities, enhancing their capabilities comparing to urban women entrepreneurs. For rural women entrepreneurs need standards of education in general as well making effective provisions for their training, practical experience and personality development programmes, to improvise their over-all personality standards comparing to urban women entrepreneurs. 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 of rural and urban women entrepreneurs. Rural women entrepreneurs face minimum legal procedure to get the financial assistance from government but urban women entrepreneurs face lot of legal procedure to get the financial assistance, so the government may minimize the legal procedure of at the time of issuing financial assistance to urban women entrepreneurs. At the district level, a separate rural and urban women's organization can be formed so as to help women entrepreneurs in fulfilling their requirements of financial assistance, marketing aid, obtaining subsidies, concessions, technical know-how, raw material assistance, conduct of market surveys to assess the feasibility counseling and follow up guidance.

The reasons for rural and urban women entrepreneur are ranked on the bases of respondents review maximum of women entrepreneurs are suffering from many challenges so there is requirement of training and development by government to develop the entrepreneurial activity as well as to overcome the challenges faced by both rural and urban women entrepreneurs.

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