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## A study on women entrepreneurship, problems, and prospects in the state of Karnataka

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*“You can tell the condition of a nation by looking at the status of its women” -Jawaharlal Nehru.*

### ABSTRACT

*Women entrepreneurs are becoming a frightening force to be reckoned with in the corporate world, and they are not only in it for the money, but also to satisfy their creative urges and demonstrate their abilities. Educated women are playing an increasingly important role in societal transformation, and more women will be entering into previously male-dominated fields in the future. Many women today have built their own economies, or entrepreneurial empires, and are now dominating their world as they desire. With increasing sensitivity to women's position and economic standing in society, the hidden entrepreneurial potentials of women have been gradually altering.*

**Keywords:** Women entrepreneurs, Empowerment, MSME, Sectors.

### 1. INTRODUCTION

The world around us is evolving at a breakneck speed. Political and economic transformations appear to be taking place all across the world as countries transition from command to demand economies, from dictatorship to democracy with exceptions, and from monarchs to civil institutions. These improvements have opened up economic opportunities for women who want to start their own business. Women now own more than 25% of all businesses in established market economies, and women-owned businesses in Africa, Asia, Eastern Europe, and Latin America are quickly expanding.

Women account for half of the global population, and the same is true in India. They are thought to be the better half of society. They were restricted to the four walls of households in traditional culture, performing household tasks. They have emerged from the four walls of their homes to play major roles in service sectors and national authorities in modern societies. Women have performed exceptionally well in politics, administration, social work, and other fields, according to evidence from around the world.

From the beginning, entrepreneurship has been a male-dominated phenomenon, but time has changed that and brought

women to the forefront as today's most memorable and inspirational entrepreneurs. Women entrepreneurs make up roughly 10% of all entrepreneurs in India, according to estimates, and the percentage is increasing year after year. If current trends continue, women will likely account for 20% of the entrepreneurial workforce in another five years (Saidapur, 2017).

Women's entrepreneurship is a relatively new notion in India. Women have become more conscious of their rights and have pursued careers in a variety of sectors. They have built successful company empires of their own. They contribute to the growth of the economy and the improvement of their socioeconomic circumstances. Women's participation in the workforce is increasing as the country's literacy rate rises. The Indian government has also given women's entrepreneurship the attention it deserves, introducing a number of programmes to help women entrepreneurs succeed.

The position of women in India has changed dramatically over the past millennia. From equality with men in ancient times to the lowest moments of the Middle Ages to the promotion of equality by many reformers, the history of women in India was eventful.

### 2. STATUS OF WOMEN IN INDIA

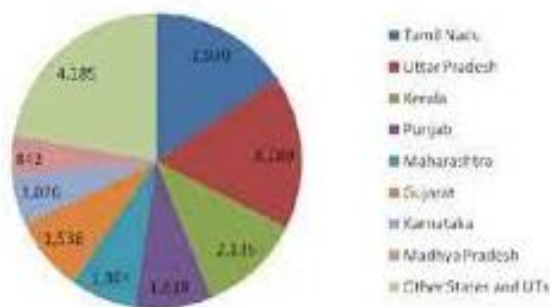
In Hindu scriptures, a woman is admired and preached on behalf of Goddesses, but in real life she is treated as abala (weak and dependent). Women in traditional societies are still confined and restricted to the four walls of the home, children, domestic affairs, and family rituals. Very few have the opportunity to leave their four walls and dedicate themselves to economic activities (Ahuja, 2011).

### Women Entrepreneurs in MSMEs

India has always been a male dominated country, but times are changing. Indian women are outraged that they have followed men's orders for hundreds of years. They now know their rights and duties, and with the awareness that spreads among women,

they are now nothing less than men. You go at the same pace as men across the board.

**No. Of Units Registered by Women Entrepreneurs**



The position of the entrepreneur is alive and well and she is eager to establish herself in the emerging industrial society not only in India but also in the world. Her need for survival and a permanent second-class position has always led them to think, learn, and act logically.

Entrepreneurial women are not far behind. However, she needs the help of the communication and information system. Books on technology, management and design should be available in a language they understand. Today's scarce capital must be patiently available. As an entrepreneur, a woman competes with an entrepreneur, manager and has to be on an equal footing with him. She may need to be on duty at unusual hours if her job requires it. When her business requires it, she has to travel from one city to another. This means separation from the husband and possibly also from the children. Many wise women had to fill secondary positions because their own immobility and shared loyalty to work and family meant that they could not be given full responsibility.

Over the past fifty years, India has experienced phenomenal changes in the status of 4,444 women and in job diversity. Strengthening 4,444 female entrepreneurs 4,444,444 are essential 4,444 to achieve the 4,444 SDGs. The bottlenecks preventing from rising to should be removed from to

, giving the right to fully participate in in businesses. women entrepreneurs can be directed by women as pioneers and individualists. 4,444, took a risk and 4,444 built 4,444 enterprises to reveal their meaning and the meaning of 4,444 living in themselves. However, the trend was not impressive in the female population (Rekha Gupta and Kalpana Kumari, 2014).

Various programs to improve the status of women adopted by the Karnataka government are: Karnataka Malila Abhivrudhi Yojana, Bhagy Lakshmi Schem, Financial Aid for Law Graduates, Special Cell to Eliminate Social Evil, Violence Act, 2005, Legal Literacy, Financial Aid for Indigent Widows Marriage and Marriage, Taayi Bhagya, Sakshara Bharatha, Santhwana, Karnataka Mahila Abhivrubhi Yojane (KMAY), Working Women's Shelters, Devadasis Ges, Swadhara Plan for Women in Difficult Circumstances. NGOs, educational institutions for rural development and the self-employed (RUDSETI) run specific programs tailored to empower women. Entrepreneurship Development Program (EDP), Skills Development Programs, Prime Minister's Employment Generation Program (PMEGP). Effective work for the economic empowerment of women through entrepreneurship in Mysore district.

**3. REVIEW OF LITERATURE**

Shiralalashetti (2013) revealed that women of economic empowerment increased access to economic resources and opportunities, including jobs, financial services, real estate and other productive assets, the development of the Capacity and market information. In recent years, women have increased in profits, self-sufficiency and entrepreneurship in recent years. The Government, banks and other financial institutions must be offered for women's loans, so that women work business movements in India in the right direction in order to empower more and more women in social, economic, cultural and political issues.



**Leveraging economy through MSMEs**

Shiralashetti (2013) revealed that economic empowerment increases women access to economic resources and opportunities, including jobs, financial services, property and other productive assets, skills development and market information. Empowering women entrepreneurs are essential for achieving the goals of sustainable development and the bottlenecks hindering their growth must be eradicated to enable full participation in business. Raghavalu (2013), according to role of institutional agencies for the development of women entrepreneurs in Karnataka.

The women and child development department, since its inception of the five year's plan has been implementing special programmes designed to improve the socio-economic status of women. Premalatha (2012), shows that entrepreneur-ship training and development programs for women in Karna-taka, and its impact women entrepreneurs. Women have been taking increasing interest in recent years in income generating activities, self-employment and entrepreneurship. Seeking employment alone is not sufficient but employment has to be created. Effective entrepreneurship development programmes but to cultivate perfect human being to the society in the form of a competent and successful entrepreneur. Savitha and Rajashekar (2012), observed that self-help groups on the development of women entrepreneurs of Mysore District in Karnataka. Poor people can safely deposit money and accumulate funds for future investments or emergencies as well as access loans for productive purposes, leading to higher incomes. Government, banks and other financial institutions should come forward to offer loans for women, so that women entrepreneur movement in India will work on right direction to empower more and more women in socio-economical, cultural and in political matters. Balaji kamble and Abasaheb Hange(2012), observed that rural women entrepreneurial activities based education, training fa-cilities, capacity building and management skills are to be provided. In addition to this encouragement programme, special counselling centres, and special symposium, seminar, and work- Shop will have an indirect effect on entrepreneurs and the nation. The following observations are based on this background from the present study.

**4. OBJECTIVES**

1. To analyse the trend and pattern of women entrepreneurship in Karnataka.
2. To examine economic empowerment of women through small entrepreneurship in the state of Karnataka.

**5. METHODOLOGY**

Statistical data for the study were collected from both primary and secondary sources. The primary data were collected from the respondents' various City questionnaire. Secondary data was collected from the various publications of business reports and journals. The data thus collected, were analysed using the tables and the specific interpretation of the crosstabs.

**6. ANALYSIS AND DISSUASION**

Trend and sample of Women Entrepreneurship in Karnataka the following desk specializes in Trend and sample of Women Entrepreneurship in Karnataka.

**6.1 Women run a quarter of Karnataka's 20 lakhs MSME.**

Women play a significant role in the growth of story of Karnataka, one of India's leading industrialised states. Data shows that nearly 250 of every 1000 micro, small and Medium Enterprises (MSMEs) in Karnataka are owned and run by women, much higher than the national average of 190. This means that of the 20.5 lakhs MSMEs in Karnataka, according to industry figures, 5.1 lakh are owned by women. Interesting fact is that of the 50-odd lakh employees in the MSMEs sector in the state, 40% or 20lakh are women, data with the ministry of MSME shows.

It is predicted that in another 20 years I here will as many women entrepreneurs as men entrepreneurs "says Rupa rani, State president, Confederation of Women entrepreneurs. There are share of support given from the Government, but as there is gender bias still existing in the society it is not relaxed for women to succeed. But opportunity must be created for women to go ahead in the society says ms. Rupa. she adds to this point that from packaged masala pickle to finished garments, and from manufacturing spares to machines for machines to running agriculture related firms, the unflinching spirit has given a rise to women entrepreneurs.

**Types of small business Entrepreneurs**

Types of business	Their occurrence
Brick Industries	1
candles	1
Desiccated coconut powder	1
Dairy farming	1
Flower making and plaster of Paris doll selling	1
Food processing & Bakery products	1
Hand embroidery	1
Renewable energy Biogas	1
Beauty parlor management and garments	1
Agricultural line powder and stentite powder	1
Adventure Sports	1
Tailoring	5
Hand embroidery and Dress designing	3
Beauty parlor management	6
Grand Total	25

1. Reshma Gurusiddappa, MD of readymade garments unit Shambhavi Industries, is currently getting her business done through outsourcing. Mr. K Ravi, president of Federation of Karnataka Chamber of Commerce and Industry says that

mSMEs are the largest employers and participation of women is a sign of stronger future of the country.

**Government Training Programs for Women Entrepreneurship**

**Indian Government Initiatives to Help Women Entrepreneurs Smash the Glass Ceiling**

- Bharathiya Mahila Bank Business Loan. ...
- Mudra Yojana Scheme. ...
- Dena Shakti Scheme. ...
- Udyogini Scheme. ...
- Cent Kalyani Scheme. ...
- Mahila Udyam Nidhi Scheme. ...
- Women Entrepreneurship Platform (WEP)

**The State Government Sponsored Schemes Implemented by KSWDC:**

**Udyogini Scheme:** Encouraging Women to take loans from banks and other financial institutions to take up income generation activities listed by KSWDC or other profitable activities for which KSWDC assists in the form of Subsidy.

- For Women belonging to scheduled cast and scheduled tribe unit cost is Rs. 1.00 lakh to maximum of Rs. 3.00 lakhs. Subsidy is 50% of the loan amount, Income limit of the family should be below Rs. 2.00 lakhs.
- For Women belonging to special category widowed, gene general category maximum unit coast is Rs. 1.00 lakh. Subsidy for special category Women is 30% or maximum Rs. 10,000/- and subsidy for general category is 20% of maximum Rs. 7,500/-. Subsidy will be released to the District Managers/Deputy Directors of women and Child Development of the concerned districts against the loan amount sanctioned by the banks after imparting EDP training to selected beneficiaries.
- Eligibility Criteria: Family income should be less than Rs. 40,000/- for Women belonging to general category.
- Age limit is between 18 to 45 years.
- No income limits to special category Women.
- After the Sanction of loan, EDP training for 3 days is provided to these Women before the release of loan.
- The main objective of the Scheme is to avoid Women going to private money lenders or other financial institutions for loan with high interest rate.

**Women training Programme:**

Women belonging to vulnerable groups and under difficult circumstances are provided with skill development training to take up self-employment in various fields as per their need and interest.

- For Women who are willing to set up small business are provided with necessary training on project report preparation, general accounting, materials management and marketing.
- Widows, destitute Women, physically handicapped and SC/ST Women are given preference and no income limit is fixed.
- For others, annual family income limit is Rs. 40,000/-
- Age limit is 18 to 45 years.
- Beneficiaries should possess required educational qualification for various skill development training.
- Marketing assistance Scheme: Marketing platform to sell
- State resource centre (SRC)
- Micro Credit
- Samrudhi Scheme

## 7. CONCLUSION

1. Women entrepreneurs are rising in India every year.
2. Education is creating awareness on the need and opportunities of entrepreneurship.
3. Women are changing their mindset to be independent and explore their skills and talents
4. Government is understanding the need for creating entrepreneurial opportunities to women in MSMEs.
5. There are number of organisations recently have come up to boost up and train women to create enterprise activities.
6. Participation of women entrepreneurs through MSMEs creates stronger future for the state and country.

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