CHALLENGES OF WOMEN ENTREPRENEURS
– A CASE STUDY WITH SPECIAL REFERENCE
TO SME INDUSTRIES IN COORG, KARNATAKA

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ABSTRACT
The era of modernization is a boon to the society as it paved a way for ample of opportunities but there still exists a notion in the minds of society that women are meant for only household activity, and they are not capable of accepting challenges. In the recent years, women have broken this notion by bringing into limelight their hidden talents, skills, ideas by involving themselves into challenging ventures. This bold step by women may be to lead their life without any dependency or it might be because educated women don’t want to sit idle within the four walls or due to many other socio-psychological reasons. Women Entrepreneurs have proved ahead over men by managing ventures successfully. But, there are some constraints blocking them on their way of becoming successful entrepreneurs. Though various assistance by the way of training, financial support is being continuously provided through different schemes implemented by government as well as self help groups, it has not been a piece of cake for women to start her own ventures. This study focuses on the challenges which are blocking the women entrepreneurs on their way of becoming successful entrepreneur.

Key words: Women empowerment, Entrepreneur, SME industries, Venture capital

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1. INTRODUCTION
Women entrepreneurs constitute a prominent role towards the development of economy but unfortunately their participation is at the minor level. Coorg district constitute only 33% of women entrepreneurs. According to Brady Anderson J “Even though women’s contribution to business are one of the major engines of global economic growth, too often, women do not have access to basic business education, commercial credit and marketing opportunities…” Every woman have an urge to achieve something to lead a stable and independent life, while only a hand full of women succeed in achieving their desires but the dreams of most of the women’s are penalized within the four walls. This might be due to various factors such as orthodox nature of society, socio cultural barriers and so on. Women are mostly considered as the executors of men’s decision but this notion is gradually changing over the decades though the participation of women in the field of business is appreciable great efforts are needed to match the standards of economically developed countries, this is possible only when the women is set free from all the socio -psychological barriers. This study aims at highlighting the behavioral pattern of women entrepreneurs in Coorg district, Karnataka.

2. OBJECTIVES
- To find out socio-economic factors which affect the ventures of women entrepreneurs from SME industries in Coorg District.
- To identify the remedial measures to overcome the industrial challenges of women entrepreneurs in Coorg District.

Hypothesis
- There is no significant relationship between skill of women entrepreneurs and their industrial growth.

3. METHODOLOGY
This study is concerned with the examination of problems of women entrepreneurs from SME industries in Coorg district, Karnataka. The detailed analysis of the behavioral pattern of women entrepreneurs have been done with the different socio-economic factors to uplift from below poverty line to better economic condition. The present study is limited only to the women entrepreneurs from SME industries especially to Coorg district. The primary data for the research is collected from the sample respondents for 4 months from July 2017 to October 2017. The study area for the present research is Coorg District, this district comprises of population with agriculture and employment of coffee, pepper, cardamom cultivation based industries. There is a lot of job potential for the people of this district but they are struggling a lot to utilize at the maximum extent also other factor is that the researcher belongs to this district as a study area for data collection.

3.1. Data Sources
Both primary and secondary data are used in the present study to fulfill the objective of the study. Primary data are collected personally by the researcher by using properly structured questionnaire. Secondary data are collected from the Karnataka State industrial bulletines published records, journals and other website references.
3.2. Sampling Technique and Data Collection

The target population of the data collection is the women entrepreneurs in the study area for the convenience of the research work. Coorg district is divided into different levels on the basis of geographical and administrative factors. Coorg district constitutes 3 revenue division, 3 taluk namely Madikere, Virajpet, Sommarpet. In order to collect primary data multi stage sampling technique is adopted. At the first stage all the 3 revenue divisions are selected. In the second stage 2 taluks Madikere and Virajpet out of the 3 are selected purposely one from each revenue division. In the final stage a modest sample 65 women entrepreneurs from SME industries is collected from each of the selected taluk. Hence the sample size is 130 with the help of the designed questionnaire the data were checked and only 120 questionnaire with correct information are taken for the study. Therefore the final was arrived at 120.

3.3. Tools of Analysis

The collected primary data are analyzed by using the mean, standard deviation, cross tabulation and chi square test.

4. LITERATURE REVIEW

Dr. Parul Sharda (06.6.17) has made a study on “Need for Women Entrepreneurship in India”. The researcher aim is to identify the challenges that are faced by women entrepreneurs and their present scenario in India. The study is purely based on secondary data. Her research concludes that when women entrepreneurs become dynamic and have a leading edge there will be a positive impact on the society.

C.Uma and Dr. K. Jeyakodi (March 2017) in their research titled “Women empowerment through entrepreneurship with special evidence from Tamilnadu rural areas “. The study aims at empowering women by the way of entrepreneurship. This research is based on primary data which is collected through questionnaire from 300 respondents. The study has also adopted SPSS technique and it results that if the motivational factors increase by 1% then the performance of women entrepreneur’s increases by 0.064%.

Dr. K.V. Soundararaja (May 2016) has made a study on “Problems faced by the Women Entrepreneurs” This study is confined to Kanyakumari district and it is based on both primary and secondary data. The data is collected from 600 women entrepreneurs of that district by the means of interview and random sampling technique has been adopted. He concluded that women entrepreneurs should be provided with financial assistance without much procedure and training should be imparted at college levels to motivate them towards entrepreneurship.

Danish Ahmed Ansari (April 2016) has made a emphirical study on “ Women Entrepreneurship in India “ which aims to identify the different categories and various problems that women come across in starting an enterprise. This paper states that the progress is seen only among women entrepreneurs of upper class and the progress is insignificant when compared with other nations. The study is purely based on secondary data and it suggests that government and various institutions should come up with guidelines and help women to overcome their problems.

Anjali Singh (2014) in her study “Role of women entrepreneurship in India: A SWOT analysis” have analyzed the status and problems of women entrepreneurs by conducting SWOT analysis. The study is based on secondary data; the analysis concludes that the women are capable of contributing to the progress of the economy if they are encouraged by family and government.
Jadhawrao Madhavi Sugaraj, Dr.Salve P.S (2014) in their article “A study of women entrepreneurship and their problems in the development in Western Mahararastra” highlights the women’s contribution in the economic development and also analyzes the impediments faced by them. The study is based on 250 women entrepreneurs running small scale business in Pune district; here cluster sampling method has been adopted. The study results that women entrepreneurs play a significant role in the creation of employment, exports and increasing the GDP of the country.

Veena M and Dr.N.Nagaraja (Feb 2014) in their article titled “A study on problems faced by Women Entrepreneurs in Mysore district” attempts to identify the impediments faced by women entrepreneurs and it also highlights the significance of entrepreneurs in economic activity. The analysis is done on the basis of primary data which is collected from 240 women entrepreneurs of Mysore district through structured questionnaire. The result of this analysis is that finance, lack of skilled personnel, social attitude are the major problems faced by women entrepreneurs.

V. Krishnamoorthy, R. Balasubramani (2014) in their article “Motivational factors among women entrepreneurs and their entrepreneurial success” identifies the factors that motivate the women to be an entrepreneur. The analysis is based on primary data which is collected from 147 women entrepreneurs from different areas of TamilNadu, here the researcher has made use of stratified random sampling technique. The study resulted that “knowledge”, “skill”, and “independence” are the factors that are responsible for the success of women entrepreneurs.

Shikha Mahajan (2013) in her study “Women Entrepreneurship in India” analyzed the status of women entrepreneurs in India and also examines the challenges that they face. The study is fully based on secondary data and it concludes that the challenges can be overcome when there is change in the mindset of the society and the women should be made aware of her existence and her role towards the development of the country.

Anita D. Pharma, Dr.R. Sritharan (2013) in their article “Problems being faced by women entrepreneurs in rural areas” identifies the factors that motivate the women entrepreneurs and also analyzes the relationship of women entrepreneurs with their socio economic factors. The study is based on primary data which is gathered through structured questionnaire from 90 women entrepreneurs of Erode district of TamilNadu. The analysis concludes that women are not into entrepreneurship for the purpose of survival but to prove their capabilities and to exhibit their talents and creativity.

Sujatha Mukherjee (2013) in her study “Women Entrepreneurship: The changing status” has stated that most of the women from weak economic background start up the enterprise for the purpose of bread and butter. This analysis is based on secondary data and she concludes that the step of women towards entrepreneurship have built confidence in them to take decisions with regard to their career, family welfare and future of their children.

Meenu Goyal and Jai Prakash (2011) in their article “Women Entrepreneurs in India – Problems and Prospect” discusses the various problems faced by women entrepreneurs by the way of personnel obligation, family background and most of the times due to lack of awareness towards advanced technology. The study is purely based on secondary data and it suggests that seminars, conferences should be organized so that women entrepreneurs will be able to interact with their fellow mates.

Tambunan (2009) has conducted a study regarding the recent developments that took place among women entrepreneurs in Asian countries. The study is mainly based on
reviewing the existing literature and it considers those women entrepreneurs engaged in small and medium business. His study resulted that women entrepreneurs are highly important for the progress of the nation but due to certain factors like lack of education, insufficient capital they are lagging behind.

Monjitha Basumatary, Gogamukh in their article “Causes and impact of lack of women entrepreneurship development in Assam” focuses on the factors that is responsible for the slow progress of women entrepreneurship in the rural areas of Assam. This study is based on secondary data and personal observation and it concludes that the mindset of the society should be changed for the progress of the country.

Dahiya (2000) in her study titled “Emerging profile of women entrepreneurs and workers in India” has stated that the performance of Indian women entrepreneurs is not satisfactory when compared to women entrepreneurs in developed countries. The study is based on secondary data and she concluded that the women can prove ahead over their counterparts if they step to the fore with confidence and innovative ideas.

Rejula Devi (1978) in her study on women entrepreneurs focuses on the challenges faced by women entrepreneurs and the various schemes introduced by government to address their problems. The study is based on the secondary data and it highlights the factors that motivate the women to start up their own ventures.

5. ANALYSIS AND INTERPRETATION

<table>
<thead>
<tr>
<th>Problems of Women Entrepreneurs in SME industries</th>
</tr>
</thead>
<tbody>
<tr>
<td>lack of power</td>
</tr>
<tr>
<td>insufficient financial assistance</td>
</tr>
<tr>
<td>Cut throat competition</td>
</tr>
<tr>
<td>non availability of skilled manpower</td>
</tr>
<tr>
<td>lack of necessary infrastructure</td>
</tr>
</tbody>
</table>

- 8% of the SME units productivity have been affected by insufficient power supply and lack of power cuts.
- 15% of the development of SME units have been affected due to lack of availability of skilled manpower and high wage rates
- 33% of SME units are facing problem of insufficient working capital which is in turn affecting the functioning of SME units to a high extent.
- Lack of adequate infrastructure has created a serious issues in marketing the products and maintaining time schedules for around 17% of SME units in Coorg district
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- Around 8% of the SME units have been affected by the Global and corporate market.

5.1. Testing of hypothesis
Chi square test is used to find out the relationship of skill women entrepreneurs of SME industries with productivity, for this purpose factors considering the study are classified into two groups. The personal demographic factors of women entrepreneurs of SME significantly affect the production, in turn which directly affected the growth of SME industries.

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Table value</th>
<th>Calculated value</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>There is no significant relationship between skills of women entrepreneurs and their industrial growth.</td>
<td>5.99</td>
<td>10.1786</td>
<td>Rejected</td>
</tr>
</tbody>
</table>

The calculated value is more than the table value, the selected hypothesis is rejected i.e. there is a significant relationship between the skill of women entrepreneurs and their industrial growth.

Mean correlation between the parameters indicated for 120 women entrepreneurs and productivity of SME units during study period of July 2017-Dec 2017

<table>
<thead>
<tr>
<th>Factors</th>
<th>Return on investment</th>
<th>Expected return</th>
<th>Productivity</th>
<th>Competency growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Profitability</td>
<td>13%</td>
<td>38%</td>
<td>43%</td>
<td>14%</td>
</tr>
<tr>
<td>Economic Status</td>
<td>12.6%</td>
<td>29%</td>
<td>32%</td>
<td>12.8%</td>
</tr>
<tr>
<td>Family Status</td>
<td>19%</td>
<td>32%</td>
<td>28%</td>
<td>3.8%</td>
</tr>
<tr>
<td>Investment</td>
<td>11%</td>
<td>14%</td>
<td>16%</td>
<td>0%</td>
</tr>
<tr>
<td>Growth of business</td>
<td>13%</td>
<td>7.8%</td>
<td>3%</td>
<td>18%</td>
</tr>
</tbody>
</table>

(source: www.dcmsme.gov.in)

The base conclusion to be drawn from analysis is that profitability is not the parameter that had the highest correlation with business development. The investment and other parameters had a high correlation than expected return, although the profitability has less significant value correlation with other variables. It is difficult to argue that the family status, employability, investment measures the expected return on business opportunities.

An average business ventures in Madikere, Virajpet, and Sommarpet taluks of Coorg district during study period of July 2017-Dec 2017

The average and the standard deviation pertaining to women entrepreneurs of SME industries in Madikere, Virajpet and Sommarpet taluks of Coorg district are presented in the table.

<table>
<thead>
<tr>
<th>SME Ventures</th>
<th>Madikere Mean</th>
<th>S.D</th>
<th>C.V(%)</th>
<th>Virajpet Mean</th>
<th>S.D</th>
<th>C.V(%)</th>
<th>Sommarpet Mean</th>
<th>S.D</th>
<th>C.V(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business opportunities</td>
<td>128.3%</td>
<td>312.6</td>
<td>36.3</td>
<td>112.8</td>
<td>212.8</td>
<td>28.7</td>
<td>98.8</td>
<td>189.6</td>
<td>38.4</td>
</tr>
<tr>
<td>Failure project</td>
<td>12.8%</td>
<td>65.4</td>
<td>39.4</td>
<td>28.3</td>
<td>46.7</td>
<td>29.3</td>
<td>32.4</td>
<td>39.2</td>
<td>29.2</td>
</tr>
</tbody>
</table>

Table reveals that the average business opportunities over a study period was found to be 141.1 in Madikere and Virajpet but it was 131.1 for Sommarpet. Among them, 128.3% of women entrepreneurs have found opportunities of SME industries in Madikere but there was
also failure projects (32.4%) in Sommarpet when compared with Madikere and Virajpet. It can also be inferred that physical health conditions and heredity strongly supported the women entrepreneurs to prove them as a best employee of selected SME industries in Coorg region. It can directly pointed out that the women entrepreneurs from other areas of the state have not performed well. Industrial literacy are comparatively more high, which directly get an opportunity in SME industries.

5.2. SME industries in Coorg District

<table>
<thead>
<tr>
<th>Type of industry</th>
<th>No. of units</th>
<th>Investment (in lakhs)</th>
<th>Employment (in numbers)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Total</td>
</tr>
<tr>
<td>Agro based</td>
<td>300</td>
<td>1200</td>
<td>1500</td>
</tr>
<tr>
<td>Soda water</td>
<td>15</td>
<td>30</td>
<td>75</td>
</tr>
<tr>
<td>Readymade garments and embroidery</td>
<td>378</td>
<td>2200</td>
<td>1950</td>
</tr>
<tr>
<td>Wood/wooden based furniture</td>
<td>10</td>
<td>40</td>
<td>50</td>
</tr>
<tr>
<td>Paper &amp; paper products</td>
<td>05</td>
<td>40</td>
<td>25</td>
</tr>
<tr>
<td>Chemical / chemical based</td>
<td>05</td>
<td>70</td>
<td>25</td>
</tr>
<tr>
<td>Mineral based</td>
<td>01</td>
<td>15</td>
<td>20</td>
</tr>
<tr>
<td>Engineering units</td>
<td>100</td>
<td>300</td>
<td>650</td>
</tr>
<tr>
<td>Repairing and Servicing</td>
<td>250</td>
<td>500</td>
<td>1250</td>
</tr>
<tr>
<td>Other</td>
<td>150</td>
<td>363</td>
<td>940</td>
</tr>
<tr>
<td>Total</td>
<td>1214</td>
<td>4758</td>
<td>6485</td>
</tr>
</tbody>
</table>

(Source: DIC, Karnataka)

In Coorg district majority of SME industry from readymade and garments with investment of 2200 lakh for the establishment of 378 SME units by giving good number of employment opportunities about 1950 individuals in and around from Coorg region. More or less equal proportion of agro based and servicing industries have significantly contributed to the societal development, out of which women entrepreneurs perfectly associated and contributed their intellectual and physical support to their family by simultaneous growth of SME and regional development. Very less i.e only one industry and 5 from mineral and 5 industry from paper and chemical are also supported the SME next to wooden based furniture, out of the total statistics 1/3 of the women entrepreneurs from Coorg region directly supported SME.

6. FINDINGS

- According to the study majority of the women entrepreneurs of SME units fall under the age category of 25 to 35 years as the young generation strongly desire to lead a stable support for the growth of industry.
- As around 60% of women entrepreneurs of SME have possessed above the secondary level of education, lack of education doesn’t seem to be a major challenge in Coorg district. It reveals that there is no significant relationship between education background and venture. Their family business system strongly influence sample respondents for their industrial challenges.
- Women entrepreneurs from nuclear family are found to high yield ventures.
- Passion towards entrepreneurship is the major factor influencing the women to enter into entrepreneurship, these initiatives of women is highly appreciable in SME.
- Around 52% of SME units run their enterprise in rental space. Therefore schemes have to be implemented by the government to provide business areas at a reasonable rent.
- Most of SME units carry out their business as sole proprietor; instead they can enter into partnership or joint ventures to increase the investment and to minimize their responsibilities and risk.
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- Nearly 70% of SME units start up their enterprise with less investment as a result they are not able to meet their expenses and commitments in time.
- Most of the SME go for bank loan in order to raise capital instead they have to be made aware of various financial inclusion that are available to raise the finance as it attracts low interest rates.
- As trained and untrained women entrepreneurs are all most equal in proportion training has be conducted to convert untrained women entrepreneurs into skilled one of SME units.
- As availability of trained workers is very less training programme has to be conducted frequently.
- Nearly 60% of SME units face severe competition in running their enterprise, they can overcome the competition for some extent by entering into joint ventures and collaborations.
- Lack of marketing facility is the major problem of SME for selling their products through organized markets.
- There is a significant relationship between age, family, educational qualification, nature of family of women entrepreneurs of SME and the level of advancement of their business to next milestone.
- The significant influence between the mode of training and availability of trained employees for their success.
- Coorg district is not so supported by the ruling government like other cities such as Bangalore, Hassan, Mysore etc. Therefore subsidies and incentives have not properly reached the SME in Coorg district.
- Rationally women from Coorg segment are so potential in their excellence. They predominantly succeed in their venture inspite of less support from government.

7. SUGGESTIONS

- The products produced of SME are mostly confined to their particular locality such as Madikere, Napoklu, Sommarpet, Kushalnagar etc due to lack of marketing channels. Therefore they should be provided with proper marketing channels.
- Adequate training has to be provided for the women entrepreneurs in SME units especially for those engaged in bee keeping, wax products.
- Climatic fluctuations are the major impediments faced in Coorg district due to which the SME units are not able to store their products for a long time. To overcome this problem public warehousing facility has to be provided at a reasonable cost. Warehousing facilities provided should also safeguard the products by offering cold storage and temperature control facility.
- Registration formalities involved in stating an enterprise has to be minimized so that it encourages the SME to involve in entrepreneurship.
- Proper assistance has to be provided to overcome the gestation period.
- Frequent workshops have to be conducted to make women entrepreneurs of SME be aware of the recent developments taking place.
- Due to lack of promotional activities women entrepreneurs are not able to conquer the market therefore free promotional activities has to be conducted by the government to promote the enterprise.
- Family support plays a prominent role towards the success of members to inspire more confidence in the minds of women into entrepreneurship. Sessions has to be conducted by the
successful women entrepreneurs so that the women will be motivated to get into entrepreneurship activity.

8. CONCLUSIONS
Women entrepreneurs play a prominent role towards the development of the economy. They are able to utilize their potential to the optimum growth of SME units. The study has revealed that lack of financial assistance, family ties, high competition, lack of confidence, low risk bearing ability and regional disparity are the major problems faced by SME in Coorg district. Voluntary support of state government and subsidy from union budgets are the major solving measures to the gradual development of the SME units and will increase the state revenue and GDP of the nation.

REFERENCES
Challenges of Women Entrepreneurs – A Case Study with Special Reference to SME Industries in Coorg, Karnataka


