

## **Entrepreneurship is way for Women Empowerment (Special Reference to Chikamagalur District).**

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**Abstract:** *From the time immemorial, the traditions in the name of culture women were given the second-class status. According to Indian philosophy, women in every stage of life need to protect by someone and she owes her obligation towards her father in childhood, brother in adolescent age, husband in youth and son in old age. But now slowly the the traditional concept of women are changing as a productive way, result of that women are enter in the field of business, but still she is not get proper encouragement and support from family government and society, Entrepreneurs play a key role in any economy. "Women entrepreneur" is any women who organizes and manages any enterprise, usually with considerable initiative and risk. However, quite often the term "women-owned business" is used relative to government contracting. The present study is to understand problems challenges and remedies of women entrepreneurs in the study area the data was collected through primary and secondary method, this study descriptive in nature.*

**Keywords :** *Entrepreneur, Women, Business,*

Reference to this paper  
should be made as follows:

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RJPSS 2018, Vol. 43, No.1,  
pp. 231-238, Article No. 31

Received on 24/03/2018

Approved on 27/03/2018

**Online available at:**

[http://anubooks.com/  
?page\\_id=442](http://anubooks.com/?page_id=442)

### **Introduction:**

*“At the end of the day, don't forget that you are a person, don't forget you're a mother, don't forget you're a wife, and don't forget you're a daughter.”*

–Indira Nooyi

In industrial developed countries, the business environment has witnessed radical changes. The result was restructuring of economic and social systems in a way, which has led to increased levels of business formation, innovation, new organizational forms and more general shifts in attitude and behavior. This mirrored a transition for managerial to entrepreneurial society, which was evident in the USA in 1970s. (Chandrashekar, 2012)) described this transition as an entrepreneurial explosion. (Bruchey, 2000) Viewed this, as silent revolutions, which may affect the 21<sup>st</sup> century as much as, are probably more than the industrial revolution of the 19<sup>th</sup> century. This revolution is expected to spawn revitalizing economies, generation of millions of jobs, and construing new prosperity.

In early nineties saw the reshaping of strategies of socio-economic development and the emphasis gradually shifted from 'development' to 'empowerment'. Empowerment is an ongoing and dynamic process, which enhances women and any other marginalized and alienated group's abilities to change the structures and ideologies that keep them subordinate. It is the process of making present power structures more inclusive, including all women and men, senior citizens, Dalits, indigenous people and people with disabilities. Empowerment is clearly concerned with power, and particularly with the power relations and distribution of power between individuals and groups. Among the financial institutions serving poor households around the world, the micro finance programmes have emerged as important players. These programs typically make available small loans and sometimes-large loans, available to households lacking access to formal sector banks.

**Women entrepreneur define as** “A women or a Group of women who initiate, organize and run a business house. Government of India has defined women entrepreneur based on participation in equality and employment of business houses. And also defined as a business house run, controlled and won by a women with the minimum investment of 51% capital and atleast 51% of employment generated in the enterprise to women (Sharma, 2013)

### **Schemes for the development and promotion of women entrepreneurs**

The Government of India had ushered in the new millennium by declaring the year 2001 as 'Women's Empowerment Year' to focus on a vision 'where women

are equal partners like men'. The most common explanation of 'women's empowerment' is the ability to exercise full control over one's actions. The last decades have witnessed some basic changes in the status and the role of women in our society. There has been a shift in policy approaches from the concept of 'welfare' in the seventies to 'development' in the eighties and now to 'empowerment' in the nineties.

According to the Third All India Census of Small Scale Industries conducted in 2001-02 and subsequent estimates made, only 10.11% of the Micro and Small Enterprises in India are owned by women while 9.46% of the MSE enterprises are managed by women. Currently (2006-07) their estimated number is 12.99 lakh women managed enterprise and 12.15 lakh women managed enterprise. In order to encourage more and more women enterprises in the MSE sector, several schemes have been formulated by this Ministry and some more are in the process of being finalized, targeted only at the development of women enterprises in India. (India, 2011 )

Both the state and central government started many programs policies and schemes to empower the women in the country such as, Swashakti, Swayamsidha, Streeshakti, Balikasamrudhi, Yojana, Integrated Child Development Scheme, Integrated Women Empowerment Programme, Beti Bachav Beti Padav, Sukanya Samrudhi, and another more than two thousand programs and schemes are runig. With these schemes and programs many of the polices enacted to protect and empower the women like, Indecent Representation of Women's Act, Minimum Wages Act, Equal Remuneration Act, Pre-Natal Diagnostic Act, Maternal Benefit Act *et al*, reveal that just a little has been done or achieved through these programmes but proved futile due to lack of implementation skills, lack of monetary support, lack of political interest. An archetypal example in this regard is that of Women Reservation Bill for 33% reservation for women in Parliament and other Legislative Assemblies, which despite a lot of hue and cry and cacophony has not voted on the bill in Loka Sabha till today. Moreover, its passage in Rajya Sabha at present's minority status of the ruling government is also not as smooth as it was contemplated earlier. (Kumar)

Further more, if we turn the pages of history we will find that even 73<sup>rd</sup> and 74<sup>th</sup> Constitutional Amendment to the Indian Constitution in 1993, provides for reservation of women in local bodies such as Panchayats and Municipalities, but in reality it has not worked as an effective tool because in reality it is not the elected women who take decision on her own, but it is their

husband or brother or father who still remain the real decision maker. Because of this, even if a woman elected to a local body, women still remains a puppet of her husband and works at her mercy. Even more astonishing is that, even though in Hindu Succession Act, 1956, there is provision for the inheritance of ancestral property for women, but, in reality, the ancestral property is most of the time inherited by the male child only...keeping women still at the mercy of males and far away from the state of empowerment.

Adam Smith treated Entrepreneur as an employer, master, merchant and undertaker, but explicitly identified him with the capitalist. Schumpeter the first economic thinker assigned entrepreneurs key role in the process of economic developments. He said an entrepreneur is an innovator who introduces something new into the economy which is not tested by experience in the branch of manufacture concerned or a product with which consumer are not yet familiar. (Desai, 2001) Enterprise: Enterprise is the basic unit of an economic organization. It produces goods and services whose worth is more than the resources used. The factors of production, which aid or put the resources, to use are land, labour, capital and organization. Enterprise is an undertaking, which involves risk taking and decision making, unless an individual involves oneself for the activities with courage and energy backed by willingness to take risk and assume responsibilities, enterprises cannot come into existence and neither grow. Enterprise is the offshoot of an entrepreneur and its success is dependent on the entrepreneur. (Baporikar, 2002)

Women Entrepreneur: The women entrepreneur is regarded as a person who accepts a challenging role to quench her personality needs and to become economically independent by making suitable adjustments in both family and social life. She is constantly on the lookout for new and innovative ways, which lead to strong economic participation. Her adeptness, skill, knowledge and acumen in business, and a pushing desire to do something positive are among the reasons for women to run organized industries and take up challenging ventures. (Dhameja S K, Rathore B S). A women entrepreneur as one, who thinks of a business enterprise, initiates it, combines the factors of production and operates the enterprise. This operation involves risk and economic uncertainty, which the women entrepreneur accepts as a challenge. (S, 2001).

National level standing committee on women entrepreneurs constituted by the Ministry of Industries, Government of India (1994), defined women entrepreneurs' enterprise as an enterprise owned and administered by women and

having a minimum financial interest of 51 percent of the share capital and has at least 50 percent women employees. However, the validity of such a definition had been challenged at every step particularly in 8th National convention of Women Entrepreneurs and International convention on Women Entrepreneurs held in 1990. Finally the government decided to eliminated the second half of the definition and retain the first half, which holds well to this day (Governamnet of India, Women and Child Delopment , 1987)

**Rationale of the Study:** Women enterprises are under the risk in the area of business or in investment or in enterprises and women are not an equal partner in Indian Society. The low literacy rate (40%) low involvement rate (10%) of women as relates to 60%, 52%, 18%, correspondingly of their male counterparts shows their damaging position in the society (Sharma, 2013) Because of traditional belief in the country till the women are treated as second gender in the country as well as state, Hence the state and central government was started many programmes and projects for promoting the women in the field of entrepreneurs hence this study has a scope and significant to study the status of women and problems of women in the field of entrepreneurship to become successful business woman

#### **Objectives of the Study**

- To Study the problems and prospects of women entrepreneurs in running their units successfully and made possible suggestion
- To find out the opportunities for the women of Chikkamagalur district to be an entrepreneur.
- To study the impact of status of women after establishing business.

#### **Methodology**

The present study carried out in Chikkamagalur District, by adopting Descriptive research design, 60 samples were Sample consisted of 60 Women enterprises in the Chikkamagalur District. For the present study both the primary and secondary data were collected the primary data was collected by interview scheduled technique through simple random sampling method, and the secondary data was collected by the various books, journals, reports, articles and internet sources. The data was analyzed by simple statistical method.

#### **Results and Discussions**

Women entrepreneurs are in the age group of 31-40 with 72% of contribution. Middle age women are the initiative taker who started their enterprises when they are in 31-40 age with 53% of holdings.

Education Qualification of Women entrepreneurs does not have any

connection with the development of entrepreneurship is found in this study. Majority of the group having primary education background constituted 70% of enterprises.

13.8% believed in entrepreneurship as a platform of good opportunity. It is demonstrative of their vision and confidence. In addition, 23.4% woman are reported that, entering into enterprise because of 'No Choice' and 'could not get a Job'.

Among respondents 47% of the unsuccessful entrepreneurs feel that too much of competition in the market is the main reason for their failure. Entrepreneurs 26.20% reported that Start-up initiatives are not encouraged. Moreover, 10.30% have expressed the opinion that getting subsidies from funding institutions is very difficult.

Nearly 55% of women professional are from arts background. Very less professionals have commerce background. Moreover, with 3 month experience in the line presented by 63.79 % of entrepreneurs.

Women entrepreneurs from General Category are more in number with 50% of contribution in small-scale industries. The backward categories contribution stands at 13% together.

Compare to rural women, urban women have more opportunity to enter the profession. Women entrepreneurs having the urban background are more in the profession with 53% of contribution.

Nuclear family women are occupied 72% of entrepreneurs Family background and structure has its own impact on the development of women entrepreneurs in the region. Women from the nuclear family background occupied 73% in the profession.

Business families motivated women entrepreneurs to join the crew of entrepreneur's profession and family's annual income between 10,000/- to 25,000/- are more in the field.

### **Police Implications**

The researcher try to explore the problems and prospects of women entrepreneurs after knowing this in the findings in this part some of the suggestions are made like this:

The Women entrepreneurs are need more training and motivation to continue their profession because of this government should conduct training and vocational motivational programmes for women entrepreneurs

Effective use of ICT in various levels of entrepreneurship and government should develop Technology development for women entrepreneur

Reset the role of government and Refine the Institutional support and also Start Training Centers in Every District

Redefine the functions of District Industries Centers and also revise Entrepreneurship Development Programmes (EDPs). Policy for women self-employment and Access to cheap financial assistance

Improve Marketing facilities, Set up District Women Entrepreneurship Promotion Cell and also Provide concession and Preference in Trade Fairs. To develop their profession women entrepreneurs are promote co-operative system and through this system they solve their financial problem.

### **Conclusion:**

Women participation for the development of the nation still needed. The contribution of men and women equally needed to achieve the goal of human development, gender equity and economic growth of the nation. Financially independent women will have the control over self and have the right of buying things, i.e., choice for life. The concept of global village changed the mindset of society towards women in economic aspects. Joint families too prefer to have a earning women member in their family for security content. Families and society is not supportive in setting up of a unit by women and providing employment opportunities to others. It observed that women entrepreneurs are facing several problems from their family members. Local people, Government officials and other organizations, which seriously affected to setting up and functioning of their business. Their attitude badly needs a marked change. They can be more sympathetic, positive and encouraging. This may help them in the successful functioning of their business in a big way. Encouragement on the part of the society is also essential to prompt more and more women to enter this field.

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