

Barriers of Women Entrepreneurs

A Study in Bangalore Urban District

Dr. C. L. Gayathridevi M.A., M.Phil, Ph.D

Associate Professor in Economics,
Govt. First Grade College, Frazer Town, Bangalore, Karnataka, India

Abstract— In this research work, efforts were made to identify and evaluate barriers of women entrepreneurs in Bangalore urban district who were from Association of Women Entrepreneurs in Karnataka (AWAKE) and Karnataka State Women Development Corporation (KSWDC) being Non-Government and Government organizations respectively. In this study, total 150 women entrepreneurs were examined from the above cited organization that consists of 75 women entrepreneurs from each organization respectively. The selected 75 women entrepreneurs from each organizations consisted of 35 women entrepreneurs from Garment sector, 25 entrepreneurs from Handicraft sector and the remaining 15 entrepreneurs were selected from the Food sector. In order to prepare questionnaires and receive knowledge of barriers of women entrepreneurs all the 150 women entrepreneurs were interviewed. Then to evaluate the barriers of women entrepreneurs, the barriers were classified into various categories such as financial, marketing, production, health, working place facility and general. Accordingly, the selected women entrepreneurs were asked to rate the importance of each category. The obtained results indicated that the ranking of barriers faced by women entrepreneurs order ranges from financial, marketing, general, production, working place facility and health barriers.

Keywords- Barrier, Women Entrepreneur, AWAKE, KSWDC

I. INTRODUCTION

Women play a vital role in the economic development of the country, as her presence is prominent in various fields such as agriculture, industrial organizations, organized and un-organized sectors. Relating to this, the late Pandit Jawaharlal Nehru a great visionary and an architect of modern India felt that the development of women should be given top priority in the pattern of economic development in the country.¹

The world of women is now no longer confined to periphery of house old activity rather today they contribute in the promotion of economic development in different capacities due to awareness in women, effects of women liberation movement, and effect of women development organizations. This has increased the female work participation rate from 14.22 in 1971 to 25.63 in 2001 .

Although women form a very large proportion of the self-employed group, their work is often not recognized as “work” because the prevailing ‘house-hold strategy’ catalyses the devaluation of women’s productive activities as secondary and

subordinate to men’s work. Women’s contributions vary according to the structure, needs, customs and attitudes of society. Women entered entrepreneurial activities because of poor economic conditions, high unemployment rates and divorce catapult.

Even though, in recent years a great many changes occurred in the life of women all over the world influencing their attitudes, values, inspirations, ways of feelings and acting for effective participation in all walks of life, still there occurs few social and economic barriers that prevents women in entering any field of economic activity. The extent of women empowerment in the National hierarchy is determined largely by three factors namely economic, social, and political identity and their weight age. These factors are deeply intertwined and interlinked with many cross cutting linkages which imply, that if efforts in one dimension remain absent or weak, the other components cannot be sustained as they will not be able to bear any sudden changes or upheavals.

Therefore, it is only when all these three factors are simultaneously addressed and made compatible with each other. Then only women can be truly empowered, thus for a holistic empowerment of women—social, economic and political, aspects must converge effectively on women’s life. Therefore, we intended to study the barriers of women entrepreneurs based on their own perspectives.

II. PROCEDURE

A. Meaning of Women Entrepreneurship

Women Entrepreneurship as defined by Manorama vaid is an adult woman who undertakes to organize own and run an enterprise² Her illustration about women entrepreneurs in India, represents a group of women’s who have broken away from the beaten track and exploring new vistas of economic participations. The task of women entrepreneurs has been full of challenges and yet they have steer clear of prejudice opposition, constraint and have established themselves as successful entrepreneurs.

B. Review of Literature

Different researchers have conducted several studies regarding the barriers of women entrepreneurs. According to Amartya K. Sen “Women’s agency” means anything that gives

women a voice of their own, a organization, a collective bargaining process of their own to reduce their exploitation within the family and also within the economy.

In 1983, Shruti and Sarupriya investigated the psychological factors affecting women entrepreneurs; they examined the role of 'stresses' experienced by the women entrepreneurs. Their investigation, report that the unmarried women entrepreneurs experienced less stress than married women entrepreneurs. Women entrepreneurs from joint families experienced less amount of stress than from nuclear families because they share their problems with other family members³

In 1984, Hisrich and Brush conducted Nationwide in depth survey of women entrepreneurs and observed that the biggest business start-up problems of the "Typical" women entrepreneurs were finance, credit, and lack of business training. The greatest problem found was lack of financial planning experienced by women.⁴

In 1987, Van der and Romijn in a study on small enterprises run by women observed that business headed by women were consistently worse off than others. The few factors responsible for this were, they generally had fewer resources than men, lower level of education and literacy, and by restricted physical and occupational mobility. They also found that, women have less contact, less bureaucratic know-how, and less bargaining power than men that limited their productivity and profitability.⁵

In 1991, Tovo observed that self-employed women faced several problems in small scale enterprises due to limited access to capitals, inputs and markets. The study also shows that a large number of small enterprises share one market segment which cause competition to be fierce and prices to be low. Hence, the products of small enterprises extremely dependent on a limited number of supplier and wholesalers. This made the women entrepreneur economically vulnerable and often exposing her to exploitation.⁶

In 1999, Mallika Das conducted a study on the problems faced by women in initiating, running, and succeeding in business both in developing and developed countries. This women's study indicated that women differ from western counterparts in family background, marital status, incubator organization issues and environmental factors in getting funds for setting up of business and meeting working capital requirements.⁷

In 2004, Papisetty Rama Mohana Rao found in the research study that Inadequate infrastructure, high labour mobility, shortage of electricity and delayed realization of debtors were the main problems faced by women entrepreneurs⁸.

The above studies reveals that women entrepreneurs are playing very significant role in the economic development of the country, but at the same time they are facing desperate problems which are deter mental to the development of women entrepreneurship. Thus, there is a need for more specific

studies on women entrepreneurship in India regarding their contribution to the economic development.

C. Conceptual Framework for Research

The discussion of the review of research literature depicts that there have been quite a number of studies in recent years on barriers of women entrepreneurs, but these available studies suffer from number of drawbacks. These studies indicated the gaps to be filled in as well as need for further studies with more empirical and theoretical support. However research studies with regard to barriers of women entrepreneurs from Government organization and Non-governmental organization are very scarce.

Therefore it is felt that the holistic approach to study the various barriers faced by women entrepreneurs is essential for covering the performance of women entrepreneurs at macro level with time series data analysis and at micro level a detailed analysis of primary data collected from selected women entrepreneurs from both Government and Non-governmental agencies.

It is pertinent to mention that the number of women entrepreneurs both in absolute and real terms have not reached the critical mass to make an impact on the economic system. Women entrepreneurs continue to be insignificant in numbers hence, to gain legitimacy, acceptance and visibility for their work, efforts should be made to improve their operations quantitatively and qualitatively. Therefore, an imminent need for a catalyst to motivate more women to take up entrepreneurship, encourage them to realize their potential by making use of the available opportunities and sensitizing the implementing agencies to the requirements of women entrepreneurs. There are several associations and organizations that help entrepreneurship activities in the economy namely Karnataka State Women Development Corporation [KSWDC], Association of Women Entrepreneurs in Karnataka [AWAKE], Self Employed Women's Association [SEWA], Centre for entrepreneurship development for women [CED] of CANARA banks, Commercial banks, Co-operative banks, Technical Consultancy Organizations [TCOs], Technical Consultancy Services Organization of Karnataka [TECSOK], Self-Help Groups [SHGs], Central and State Government Schemes etc. Amongst that, our study is mainly focusing to evaluate the barriers that limits the women development activities of Government and Non- Government agencies such as KSWDC and AWAKE.

D. Objective

The aim and objective of the study is to identify and evaluate the various constraints/barriers faced by the women entrepreneurs in AWAKE and KSWDC with respect to Garments, Handicrafts, and food sectors

E. Methodology

To collect the primary data for this research study we followed the multistage sampling design for selection of women entrepreneurs in garments, handicrafts and food sectors from AWAKE and KSWDC in Bangalore urban district purposively. The suitable questionnaire was prepared and given to women entrepreneurs and interviewed. The necessary information gathered through appropriate questions in the primary survey identifies the barriers of women entrepreneurs in both the selected organization. The barriers of the women entrepreneurs is depicted in the form of research model fig 1:

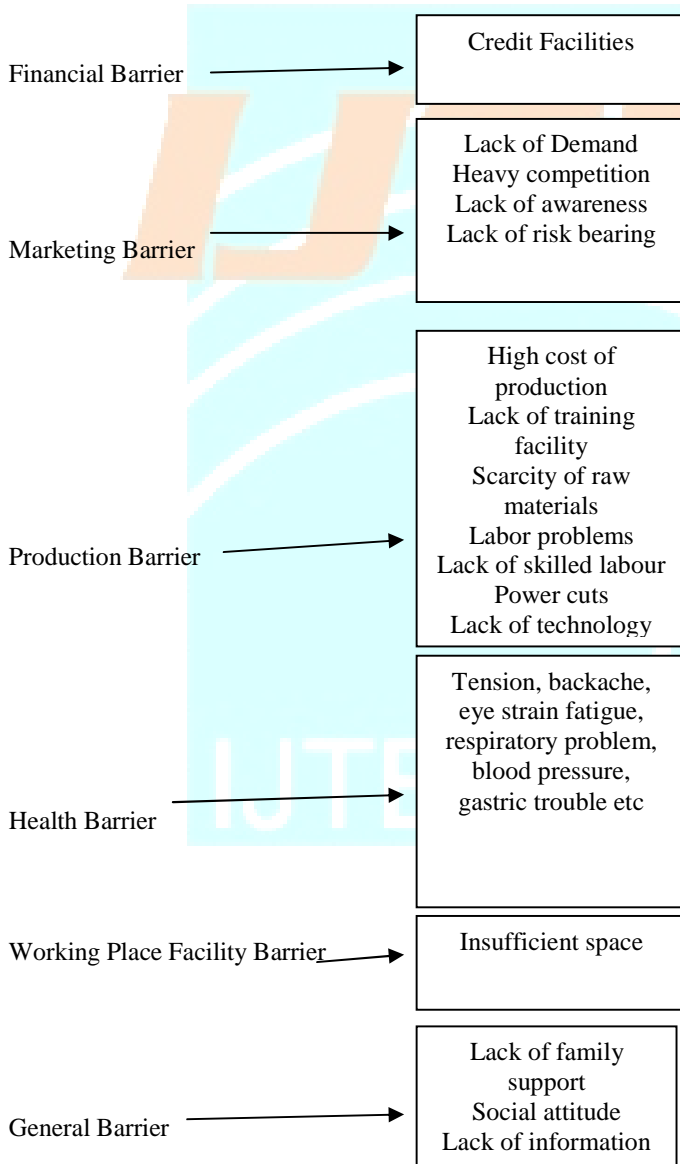


FIG 1: Research Model Depicts Women Entrepreneur's Barriers

III. RESULTS

Women not only face barriers as entrepreneurs but as women themselves and therefore compared to men the problems of women entrepreneurs are numerous. The problems of women ranges from mobilizing various resources including the barriers of financial constraints, marketing, raw materials, sales, labour, technical, competition, new technology, power cuts, lack of family support, lack of training, lack of awareness, lack of government support etc.

Hence their problems arise from within and outside and also differ from enterprise to enterprise. Some of these barriers are similar to all women entrepreneurs, where as for some others it is more specific and related to the line of activity of the enterprise. Whatever may be the problem for the entrepreneurs there is no prescribed formula to deal with them. Therefore the problems have to be dealt by themselves otherwise it would affect the working environment of the enterprise itself. So efficient and timely handling of the problems leads them to their success.

Recognizing the problems faced by women entrepreneurs, various studies have attempted to classify the constraints unique to them. According to Mishra (1991) the constraints were distinguished on the basis of intrinsic, operational and socio-cultural problem⁹. Similarly, Lalitha Iyer's (1991) classification spelt out psychological and socio-cultural constraints which hampered business operations¹⁰. Kamala Singh (1992) attempted a fourfold categorization on constraints such as self-sphere constraint, socio-psycho sphere constraint, resource system constraint and support system constraint¹¹. These classifications reveal that the problems faced by the women entrepreneurs are either intrinsic or extrinsic in nature. Intrinsic problems are those which are rooted in the self, while extrinsic problems are those which are prevailing in socio-cultural environment, available infrastructure and support system.

The main problems faced by the women entrepreneurs at various stages beginning from their initial commencement of the enterprise to running their enterprise are presented in the Fig -2 and Table -1

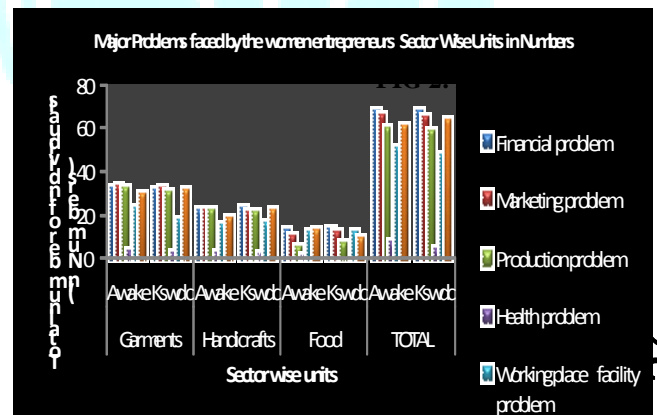


FIG 2: Major Problems faced by the Women Entrepreneurs Sector wise Units in Numbers

S l - N o	Natu re of Prob lems	Garments		Handicraf ts		Food		TOTAL		ng facilit ies									
		Aw ake	Ks wd c	Aw ake	Ks wd c	Aw ake	Ks wd c	Aw ake	Ks wd c										
1	Finan cial probl em	32 (91. 42)	31 (85. 71)	22 (88. 00)	23 (92. 00)	13 (86. 66)	14 (93. 33)	68 (90. 66)	68 (90. 66)	(c) Scar city of raw mate rials	22 (62. 85)	24 (68. 57)	15 (60. 00)	20 (80. 00)	07 (46. 66)	06 (40. 00)	44 (58. 66)	50 (66. 66)	
	(a) Credi t facilit ies	27 (77. 14)	29 (82. 85)	17 (68. 00)	18 (72. 00)	10 (66. 66)	13 (86. 66)	54 (72. 00)	60 (80. 00)	(d) Labo ur probl em	24 (68. 57)	16 (45. 71)	18 (72. 00)	16 (65. 00)	08 (53. 33)	05 (33. 33)	50 (66. 66)	37 (49. 33)	
2	Mark eting probl em	33 (94. 28)	32 (91. 42)	22 (88. 00)	21 (84. 00)	11 (73. 33)	12 (80. 00)	66 (88. 00)	65 (86. 66)	(e) Lack of skille d labou r	22 (62. 85)	15 (42. 85)	17 (68. 00)	16 (65. 00)	07 (46. 66)	05 (33. 33)	46 (61. 33)	36 (48. 00)	
	(a) Lack of dem and	29 (82. 85)	27 (77. 17)	21 (84. 00)	19 (76. 00)	08 (53. 33)	06 (40. 00)	58 (77. 33)	52 (69. 33)	(f) Pow er cuts	18 (51. 42)	22 (62. 85)	06 (24. 00)	08 (32. 00)	03 (20. 00)	02 (13. 33)	27 (36. 00)	32 (42. 66)	
	(b) Heav y com petiti on	28 (80. 00)	27 (77. 17)	20 (80. 00)	19 (76. 00)	12 (80. 00)	13 (86. 66)	60 (80. 00)	59 (78. 66)	(g) Lack of tech nolo gy	33 (94. 28)	30 (85. 71)	14 (56. 00)	15 (60. 00)	06 (40. 00)	07 (46. 66)	53 (70. 66)	53 (70. 66)	
	(c) Lack of awar enes s	28 (80. 00)	32 (91. 42)	22 (88. 00)	21 (84. 00)	13 (86. 66)	12 (80. 00)	63 (84. 00)	65 (86. 66)	4	Health probl em	04 (11. 42)	03 (08. 57)	03 (12. 00)	02 (08. 00)	01 (06. 66)	Nil	08 (10. 66)	05 (06. 66)
	(d) Lack of risk beari ng	07 (20. 00)	05 (14. 28)	03 (12. 00)	04 (16. 00)	06 (40. 00)	02 (13. 33)	16 (21. 33)	11 (14. 66)	5	Work ing place facili ty probl em	23 (65. 71)	18 (51. 42)	16 (65. 00)	17 (68. 00)	12 (80. 00)	12 (80. 00)	51 (68. 00)	47 (62. 66)
3	Prod uctio n probl em	32 (91. 42)	30 (85. 71)	22 (88. 00)	21 (60. 00)	06 (40. 00)	07 (46. 66)	60 (80. 00)	58 (77. 33)	(a) Insuf ficien t spac e	23 (65. 71)	18 (51. 42)	16 (65. 00)	17 (68. 00)	12 (80. 00)	12 (80. 00)	51 (68. 00)	47 (62. 66)	
	(a) High cost of prod uctio n	28 (80. 00)	26 (74. 28)	18 (72. 00)	20 (80. 00)	12 (80. 00)	11 (73. 33)	58 (77. 33)	57 (76. 00)	6	Gene ral probl ems	29 (82. 85)	31 (88. 57)	19 (76. 00)	22 (88. 00)	13 (86. 66)	10 (66. 66)	61 (81. 33)	63 (84. 00)
	(b) Lack of traini	27 (77. 17)	25 (71. 42)	17 (68. 00)	18 (72. 00)	06 (40. 00)	08 (53. 33)	50 (66. 66)	51 (68. 00)	(a) Lack of famil y supp	28 (80. 00)	26 (74. 28)	18 (72. 00)	20 (80. 00)	12 (80. 00)	11 (73. 33)	58 (77. 33)	57 (76. 00)	

ort									
(b) Social attitude	16 (45.71)	18 (51.42)	14 (56.00)	18 (72.00)	12 (80.00)	11 (73.33)	42 (56.00)	47 (62.66)	
(c) Lack of infor mati on	18 (51.42)	16 (45.71)	14 (56.00)	16 (65.00)	09 (60.00)	11 (73.33)	41 (54.66)	43 (57.33)	

TABLE 1: Major Problems faced by the Women1Entrepreneurs Sector wise Units in Numbers along with sub categories in different units (Primary Data)
Note: Figures in brackets represent the percentage to the respective sector totals

Garments-75, Handicrafts-25, Food-15, Total-75

Table-1 illustrates the major problems faced by the sample women entrepreneurs while starting and running the enterprise. The above primary data reveals that majority of 68 (90.66%) beneficiaries from both the organizations respectively faced financial constraints during their entrepreneurial activity. It is found that more than 85 percent of the sample women entrepreneurs from Garments, Handicrafts and Food sector from both the organizations face these problems. Though finance is the most important aspect of any enterprise whether it is big or small, the sample women entrepreneurs suffered from shortage of finance due to non-availability of long term finance, regular and frequent need of working capital and long procedure to avail financial help, complicated banking procedures, insistence on collateral and the attitudes of bankers, too many dependents etc. This often forced sample women entrepreneurs to plan on non-institutional sources of credit such as family, friends and money lenders. Several studies reveal that the biggest problem of the women entrepreneurs is finance problem, this confirms our study.

The access to credit is a main obstacle for growing enterprises this was proved when the sample women entrepreneurs were asked about the difficulty level of the current borrowing procedure and terms and conditions of loan. The above table shows that 54 (72%) entrepreneurs from AWAKE and 60 (80%) beneficiaries from KSWDC faced the problem of access to credit as they were often denied credit by bankers on the ground of lack of collateral security. This complicated procedure of bank loans as deterred many sample women entrepreneurs to venture and expand their unit. If banks provide loans at lower interests at appropriate time many beneficiaries would like to expand their unit, increase their production and market their goods at international level. Nearly 27 (77%) of the women entrepreneurs from Garments, 17 (68%) from Handicrafts and 10 (66%) from Food sectors face access to credit problems in both the organizations. This reveals that Garment entrepreneurs are affected much from access to credit problems rather than Food sectors. This may be due to the fact that majority of the food products are produced

on the basis of self investment as most of the production units are tiny and small.

The second major problem faced by the sample women entrepreneurs was marketing problems. Out of 75 sample women entrepreneurs 66 (88%) from AWAKE and 65 (86.66%) from KSWDC faced this problem while marketing their products. Nearly, 32 (91%) of the women entrepreneurs from Garments, 21 (84%) from Handicrafts and 12 (80%) from Food sectors experienced this problem in both the organizations. This reflects that Garment women entrepreneurs are affected much from market problems rather than Food sectors. This may be due to the fact that majority of the food products are produced on the basis of bulk orders and large number of products are sold to regular customers. The major marketing constraints faced by the sample women entrepreneurs were lack of demand, tough competition from large scale units, poor location of shop, lack of transport facility, lack of marketing knowledge, lack of marketing center, no frequent exhibitions, increase in rental charges, no free stalls, bargaining attitude of the customers, middle men, male dominated markets, lack of awareness, lack of risk bearing etc. Several studies proved that even amongst successful women entrepreneur, one in every five faced the problems related to markets. Hence no women entrepreneur is free from marketing problem.

It is observed from the above table that 58 (77.33%) women entrepreneurs from AWAKE and 52 (69.33%) women entrepreneurs from KSWDC faced the problem of lack of demand and nearly 60 (80%) to 65 (86%) of the women entrepreneurs from both the organizations faced the problem of heavy competition and lack of awareness and only 16 (21.33%) women entrepreneurs from AWAKE and 11 (14.66) women entrepreneurs from KSWDC faced the problem of risk bearing. This data reveals that majority of the women entrepreneurs from both the organizations faced the constraints regarding marketing their products. Hence due to these problems many women entrepreneurs were not able to get more returns and 3 to 4 women entrepreneurs from both the organizations closed their unit due to lack of demand and heavy competition. It is noticed that more than 75 percent of the beneficiaries from Garments, Handicrafts and Food sector from both the organizations experience the problems of lack of demand, heavy competition and lack of awareness and only minimal number of women entrepreneurs face lack of risk bearing.

The table also furnishes the production problems faced by the sample beneficiaries from both the organizations. As per the table 60 (80%) women entrepreneurs from AWAKE and 58 (77.33%) women entrepreneurs from KSWDC comes under production problems. The production problems faced by maximum (76%) respondents from both the organizations in all sectors were high cost of production. High cost of production undermines the efficiency and stands in the way of development and expansion of the enterprises. Government assistance in the form of grants and subsidies to some extent enables them to tide over the difficult situations. Increase in the prices of raw materials, wages, rent, machinery equipments, marketing expenditure etc. leads to high cost of production.

Nearly 50 (66%) women entrepreneurs from both the organizations have lack of training facility, This leads them to face the problems like imperfection of work, delay in production, low quality production, unskilled, unaware of technological knowhow, lack of marketing strategy, inadequate competency, lack of preservation technique etc. These problems hinder their production in the competitive world which in turn makes them economically weak. Similarly, irregular, insufficient and untimely supply of raw materials disrupts the efficiency of a targeted production schedule. In our study 44 (58.66%) women entrepreneurs from AWAKE and 50 (66.66%) beneficiaries from KSWDC face this scarcity of raw materials problems.

Another constraint faced by the sample beneficiaries in production is labour problem. Nearly 50 (66%) women entrepreneurs of AWAKE and 37 (49.33%) women entrepreneurs from KSWDC suffered from labour problems. This indicates that the labour problems faced by AWAKE is 26 percent higher than KSWDC labour problems. As majority of the production is on the basis of orders they appoint temporary workers. These temporary workers are in scarce or they may demand high wages, lack of punctuality, lack of efficiency, lack of ignorance etc reduces the production, this in turn affect their demand.

Likewise, lack of skilled laborers is also another constraint faced by the sample beneficiaries. The table depicts that 46 (61.33%) women entrepreneurs from AWAKE and 36 (48%) women entrepreneurs from KSWDC experienced this problem. As many experienced laborers leave the unit after gaining sufficient exposure the production and quality of the products decrease. Hence, women entrepreneurs should put some efforts to make friend with colleagues and have a concern for their welfare by providing help in every way. This makes them to feel duty-bound to their employer and solves the labour related problems. This problem is found to be high in Garment and Handicraft sector as majority of the sample beneficiary's needs skilled labourers to produce and export their products at international levels to maintain quality and quantity.

It is evinced from the table that power cut problem reduces the production of the unit as 35 (46.66%) women entrepreneurs from AWAKE and 40 (53.34%) women entrepreneurs from KSWDC use modern advanced technique in their production. Therefore, 27 (36%) beneficiaries from AWAKE and 32 (42.66%) beneficiaries from KSWDC face this problem. Related to this, 53 (70.66%) beneficiaries from both the organizations respectively experience the technological problem. Lack of technical know-how declines the production, lack of specialized skills results in poor maintenance of machinery, repairs pose additional problems. Hence, women entrepreneurs should be aware of the different Scientific and Industrial Research (SIR) laboratories and other agencies which provide technical and technological consultancy and guidance. It is observed that majority of the production constraints are faced by Garment beneficiaries in both the organizations than other two sectors.

The major Health problems faced by the sample women entrepreneurs were tension, backache, eyestrain fatigue, respiratory problem, blood pressure, gastric trouble etc. These problems arise due to lack of rest and sleep, heavy schedule, uncomfortable working place etc. As she is bound with family tie she is busy in making a fine balance between business and home and lack of concentration on her leads to health hazards. In our study 8 (10.66%) women entrepreneurs from AWAKE and 5 (6.66%) women entrepreneurs from KSWDC faced health problems, amongst them 2 to 3 women entrepreneurs from both the organizations closed their unit due to this reason. Majority of the women entrepreneurs who faced health problems were found in AWAKE rather than KSWDC.

This table proclaims that 51 (68%) women entrepreneurs from AWAKE and 47 (62.66%) women entrepreneurs from KSWDC experienced the working place problems. The major problem faced by the sample women entrepreneurs was their inability to get allocation for themselves of an adequate and appropriate place for their units to be located. The government's attitude, although helpful at micro-level, did not translate into effective action in allotting place for their entrepreneurial activity. This often forced them to settle in a congested place at their home itself. This insufficient place backed up their productive activity in large scale. This problem seems to be high in Garment and Handicraft sector when compared to Food sector in both the organizations.

This table also furnishes the general problems faced by the sample women entrepreneurs in their entrepreneurial activity. As revealed from the table it is found that 61 (81.33%) women entrepreneurs from AWAKE and 63 (84%) women entrepreneurs from KSWDC experienced general problems relating to lack of family support, social attitude, lack of education etc. Majority of the general problems are faced from Garment women entrepreneurs rather than Handicrafts and Food sector. The general major problem faced by the sample women entrepreneurs is lack of family support. Family support is of crucial importance in the decision-making process for the women entrepreneurs and depending on the response from the family, the women entrepreneurs can either be highly motivated in her new venture or completely demotivated. In our study 58 (77.33%) women entrepreneurs from AWAKE and 57 (76%) women entrepreneurs from KSWDC lack family support in their entrepreneurial activity. This discouragement from the home, coupled with opposition from society at large, created emotional and physical barriers on the sample women entrepreneurs.

Likewise, lack of information/education is also a barrier to the sample women entrepreneurs in their entrepreneurial activity. The gender imbalance in terms of educational attainment display women in a negative disproportional in management, marketing and banking procedure compared to men. In our study majority of them are under graduates hence, they lack the information regarding latest technological developments and market trends. This lack of information hinders them to start and run the business successfully. It is observed that nearly 41 (54.66%) women entrepreneurs from both the organizations face this constraint. More than 50

percent of the women entrepreneurs from all the sectors face this problem.

Similarly, social attitude is regarded as the most important stumbling block in the path of women entrepreneurship. Despite constitutional equality, there is wide spread discrimination against women as it is male dominated society. Though women have potential the social attitudes prevent her to become a successful and independent entrepreneur. This table exhibit that more than 60 percent of the women entrepreneurs face this constraints. Majority of the women entrepreneurs who face this constraint are found in Food sector.

Every entrepreneur faces some problems or the other in running the enterprises. As women are not exceptions from these hurdles. However, 16 (21.33%) women entrepreneurs from AWAKE and 15 (20%) women entrepreneurs from KSWDC stated that they did not face any problems severely by the virtue of being women, excepting the minor problems of performing duties both at home and business. This indicates a good turning point in the sense that women are developing confidence to undertake any work, thereby shedding inhibitions and this would encourage many aspiring women entrepreneurs to plunge into business.

IV. CONCLUSION

Despite all this constraints, successful women entrepreneurs do exist. Women entrepreneurs have evidently more to 'acquire' than their male counterparts. But, the socio-cultural environment in which women are born and raised hinders them. Social customs, caste restrictions, culture restraints and norms leave women lagging behind men. Hence, they are mentally geared to slip into an entrepreneurial activity because of their family orientation, restricted mobility, and limited access to resources. But, given the opportunity, direction and guidance, they are capable of overcoming these limitations. Therefore, there is a need of co-ordination among the academic institutions such as colleges, universities and research institutions to offer training and counseling to the aspiring women entrepreneurs. The government and non-government organizations must effectively work and commit themselves to promote and encourage women entrepreneurs not only in

traditional and feminine nature of products but also modern, non-feminine and hi-tech areas. In our study AWAKE and KSWDC are promoting and encouraging women entrepreneurs from both rural and urban areas in all fields of life. They assist them providing skill development programs, entrepreneurship development program, management development program, guidance, counseling, provide latest information regarding production, marketing, financing etc.

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