

ISSN : 2278-4632

JUNI KHYAT जूनी ख्यात

इतिहास, कला एवं संस्कृति की शोध पत्रिका



संपादक

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MICRO ANALYSIS OF WOMEN ENTREPRENEURS – A CASE STUDY OF BAGALKOT DISTRICT

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Introduction:

Women Entrepreneurship has played a dynamic role in the economic development of region. Women are engaged in agricultural operations, household industries, trade and commerce and other related economic activities. Women are hard workers; self determine and are willing to take risk in setting up new enterprises. Though it is a tradition on the part of women to make efficient management of household affairs but now a day's woman are equally interested in setting up their own business to become independent and self reliant.

There are many inequalities in the distribution of existing economic resources. As technology speeds up life, women are becoming an emerging economic force, which cannot be neglected by the policy makers. The world's modern democratic economy depends on the participation of both men and women. The modernization of the economy is gradually eliminating many of the employment avenues to women in agriculture and industries. As a result of this, a section of the urban and rural women have emerged as potential entrepreneurs. Today women in advanced market economies own more than 25 percent of all business.

The enterprise owned, controlled and managed by a female is known as Women Entrepreneur. Women Entrepreneur may be defined as 'a women or group of women who initiate, organize and run a business enterprise'. Women Entrepreneurs are an important part of global quest for sustained economic development and social progress.

Thus, women entrepreneurs are those women who think of a business enterprise, initiate it, organize, combine the factors of production, operate the enterprise, under take risks and handle economic uncertainty involved in running a business enterprise. The review of literature of various research scholars in this regard till recently shows that no attempt has so far been made to analyze the Socio-Economic Status of Women Entrepreneurs in Bagalkot District of Karnataka State. Hence, present study proposes to fill the gap in the existing literature. With this background, present study entitled as "MICRO ANALYSIS OF WOMEN ENTREPRENEURS –A CASE SYUDY OF BAGALKOT DISTRICT" has been taken up.

Objectives of the Study:

This is micro level case study to understand the socio-economic conditions of women entrepreneurs in Bagalkot district. The important objectives of the study are:

- 1) To study the socio-economic profile of the women entrepreneurs.
- 2) To examine the motivational factors for the women entrepreneurs.
- 3) To analyze the nature and financial involvement of women entrepreneurs in their business operations.
- 4) To explore the problems faced by women entrepreneurs covered by the study,
- 5) To assess the impact of entrepreneurship on women empowerment.

Methodology:

In order to achieve the above objectives, the methodology followed includes selection of the study area, sample women entrepreneurs,

i. Selection of Study District:

The impact of women entrepreneurs on the economic development of the state is considerable one. Bagalkot district is renewed district in the Indian state of Karnataka, with reorganization during

1997 from erstwhile Bijapur district. The bifurcated Bagalkot district consists of nine talukas viz: Badami, Bagalkot, Bilagi, Hunagund, Ilkal, Guledgudd, Jamakhandi, Rabakavi-Banahatti and Mudhol. The Natural Resources, Crops, Textile, Tourism, Infrastructure, Art, Culture and Artisans are the reputation of the district.

Bagalkot district is selected depending on its fast industrial phenomenal growth. The selected district with its good infrastructural facility, offers sound prospects for industrial developments. The study area is physically proximate and has good number of study units consisting of women entrepreneurs. In view of these aspects, the Bagalkot district is selected for the study.

ii. Selection of Sample Women Entrepreneurs:

As the women population is numerable than total population in Bagalkot district, the researcher has proposed the sampling techniques for the selection of respondents. For the purpose of selection of women entrepreneurs, the Bagalkot district is selected as sample district for the study. As a result of the support made by the various Banks, District Industries Centre (DIC) etc. In all 1180 women entrepreneurs are in operation till 2019. A sample of 150 women entrepreneurs is selected from this district for detailed analysis. The names and addresses of the women entrepreneurs have been collected from the finance providers in Bagalkot district and Annual Sanction Register maintained by District Industrial Centre. Samples are drawn on the basis of stratified random sampling method and by using the following criteria:

- a. Representative samples from all the community.
- b. Representative samples from different forms of sectors.
- c. Representative samples from all the nine taluks in Bagalkot district.
- d. Representative samples from different educational background.

In this regard a structural Questionnaire has been prepared and field survey has been conducted from women entrepreneurs in order to judge their socio-economic changes in the sample study.

iii. Tools of Data Collection:

This study is mainly based on the two outstanding research methods i.e. primary data and secondary data. For the purpose of study, well structured questionnaire has been used as an instrument to collect the data from the women entrepreneurs in Bagalkot district. This data collected pertaining to the year 2012 to 2019.

The secondary data from the Books, Journals, Newspapers, Internet materials and data from DIC Bagalkot have been considered for the analysis. For the present study simple percentage method is applied.

Objectives of the Project Achieved:

1. To study the socio-economic profile of the women entrepreneurs in the study area.

A sample of 150 women from various categories and also different activities has been selected for the study based on random sampling basis. Members/women entrepreneurs /respondents are drawn from all talukas selected for the study. Further, in order to maintain an uniformity, all the members drawn for the study are from among those women entrepreneurs which are at least three years old, so that sample drawn would sufficiently exposed to enterprise, its operations and gain enormous experience and exposure. From the study it is seen that:

- i. The most of the respondents are either young or middle aged.
- ii. Married women are gradually becoming interested to be involved in entrepreneurial activities and widowed women also become self-reliant by entrepreneurship
- iii. In study area 100 percent respondents are literate.
- iv. Women from various communities are engaged with entrepreneurship and more number of other backward community women undertakes entrepreneurial activities.

- v. About 45.33 percent of the respondents' husbands or their family members are in the business field.
- vi. 56 percent of the respondents are chosen from the manufacturing sector like food processing, textiles, readymade garments, polishing grantees etc.
- vii. It is observed from the study that 82 percent of respondents had earned profits.

2. *To examine the motivational factors for the women entrepreneurs.*

Motivating Factors for Women Entrepreneurs

Motivating Factors	No. of Women Entrepreneurs	Percentage
To supplement the family income	105	70.00
Bored at home	15	10.00
For livelihood	15	10.00
To give good life to children	15	10.00
Total	150	10.00

From the above table it is evident that:

- i. 70% of the respondents have established their units in inspiration to supplement family income for their better living standard as the goal.
 - ii. 10% of the respondents each have established their units in inspiration of bored at home, for livelihood and to give good life to their children respectively.
3. *To analyze the nature and financial involvement of women entrepreneurs in their business operations.*

Term Loan Sanctioned To Women Entrepreneurs by Financial Institutions

Percentage of loan requisitioned	No. of Women Entrepreneurs	Percentage of loan sanctioned
100 percent/full amount	28	19
70 percent -90 percent	73	49
50 percent -70 percent	40	26
Less than 50 percent	09	06
Total	150	100.00

Above table reveals that only 19 percent of the respondents had been sanctioned the full amount of loan (100%) as requested by them. While a majority of the 81 percent had secured less than the amount of loan applied and they have to face financial shortfalls.

Source Relied to meet the shortfall

Source	No. of Women Entrepreneurs	Percentage
Own money invested	62	51
Friends and relatives	06	05
Money lenders	36	29
Private financial institutions	18	15
Total	122	100.00

The analysis of above table reveals that 19 % have been sanctioned full amount of loan and full amount of loan is not sanctioned to remaining 81 % respondents. 51 % had invested their own money, 05 % borrowed the money from their friends and relatives 29 % borrowed from money lenders and 15 % raised money from private financial institutions are the sources relied by the respondents to meet the gap in their initial capital requirements.

Investment -wise distribution of Women Entrepreneurs

Investment limit (Rupees)	At the time of establishment		At present/Latest	
	No of Entrepreneurs	Percentage	No of Entrepreneurs	percentage
Less than 1 lakh	71	47	38	25
1lakh to 5 lakhs	46	31	62	42

5 lakhs to 10 lakhs	24	16	35	23
Above 10 lakhs	09	06	15	10
Total	150	100.00	150	100.00

This table reveals that in comparison with the investment made while establishment of the units to till recently, it is found that there has been a sizeable increase in the size of women entrepreneurs with an investment above Rs. 01 lakh. This indicates a positive growth in the size of units operated by women entrepreneurs.

4. *To explore the problems faced by women entrepreneurs covered by the study.*

Problems faced by Women Entrepreneurs

Nature of Problems	No. of Women Entrepreneurs	Percentage
Marketing problems	51	34.00
Financial problems	21	14.00
Rigid Govt. Rules	19	12.67
Lack of power	12	08.00
Scarcity of raw materials	09	06.00
Family problems	07	04.67
Transportation problems	03	02.00
Labour problems	02	01.33
Any others	10	06.67
No problems	16	10.66
Total	150	100.00

- i. Above table clearly shows that 34 percent of the respondents had the problem of marketing due to competition.
- ii. 14 percent had the financial problem due to various reasons.
- iii. Rigid Govt. Rules is also a problem for the women entrepreneurs. 12.67 percent had the problem of complying with the various rules and regulation of the Govt.
- iv. 08 percent faced problem due to lack of adequate electric power.
- v. Only 06 percent had the problem of scarcity of raw material.
- vi. 4.67 percent had many personal and family problems.
- vii. At same time, 02 percent have encountered the problems of transportation of the goods.
- viii. Only 1.33 percent respondents have faced the labour problems.
- ix. Among the other problems, 06.67 percent faced difficulty in obtaining technical know-how for their units, maintenance of quality and so on.
- x. But 10.66 percent are not facing any problems and they are working with full capacity.

Hence, it can be concluded that women entrepreneurs faced multiple problems amongst them mainly are the socio-economic problems. This is mainly because of attitude change, conservative mindset of society, less daring & risk-taking abilities of women, lack of support and cooperation by the society members. There is a need for support from the government and society in all the aspects to encounter the genuine problems of women entrepreneurs.

5. *To assess the impact of entrepreneurship on women empowerment.*

Empowering women through entrepreneurship has become an integral part of our development efforts. Women are the solution to poverty. By promoting innovation and leadership, women entrepreneurs creates social impact on women enterprises. Women entrepreneurship helps women to learn a skill so that they can support their family. It also helps to create employment opportunities, to maintain gender balance and to coup up with developing countries.

The Table below represents the number of employees employed in the units at the time of establishment of the units and till recent.

Number of Employees	Size of Employment			
	At the time of establishment		At present/Recent	
	No of Entrepreneurs	Percentage	No of Entrepreneurs	percentage

No Employees	12	08	06	04
One	36	24	24	16
02 to 05	70	47	59	40
Above 05	32	21	61	40
Total	150	100.00	150	100.00

The data from this table shows that there are no employees in 08 percent units at the time of establishment of units. These units are managed by the women entrepreneurs themselves. 24 percent had only one worker, 47 percent had 02 to 05 workers. 21 percent had more than 05 workers at the time of establishment of the units.

Taking into account the number of employees at present, 40 percent had 02 to 05 workers 40 percent had more than 05 workers. The number units employing more than 05 workers increased from 21 percent to 40 percent i.e. 32 units to 61 units. This indicates a positive growth in the size of employment operated by women entrepreneurs. It proves that there are more employment opportunities to women employees under study area in the recent years.

Summary Findings:

The major findings of the study are as follows:

1. The number of units registered during the study period is 3120 of which 1180 are women entrepreneurs. Number of women entrepreneurs increased from 114 units registered in 2012-13 to 184 units registered in the year 2018-19 which shows that there is much awareness among the women to establish the new enterprises.
2. The maximum number of women entrepreneurs i.e., 42.66 percent belongs to the age group of 31-40 years. Only 08.33 percent belong to age group above 50 years. Thus, it may be concluded that most of the respondents are either young or middle aged.
3. 80.67 percent of women are married, 11.33 percent are unmarried and 08 percent are widows. Hence, marital status is an important factor that has vital influence on women's socio-economic life.
4. As far as the level of education of women entrepreneurs is concerned, 14.67 percent are primary, 29.33 percent are matriculation, 40.67 percent are having college level education and only 15.33 percent are technical educated entrepreneurs. The study revealed that 100 percent respondents are literate. This is a good sign on the part of women development.
5. So far as community of women entrepreneurs is concerned, 14 percent of the respondents are SC, 08 percent are ST, 10 percent are from minority community, 44.67 percent belong to the other backward community and 23.33 percent are from general category.
6. As far as family status is concerned, 57.33% belonged to nuclear families, 30.67% are in joint family and 12% are part of the others family systems.
7. The study reveals that about 45.33 percent of their husbands or family members are in the business field. The data shows that 14% have agriculture as their main occupation. A significant number of 23.33% follow their service background and 17.34% do other work.
8. The study shows that 56 percent of respondents are holding small family having family size up to four members in their home. 30% are holding the medium size families consisting six members in their house and 14 % belong to big families, which had more than six members in home.
9. The study reveals that 70% of the respondents have taken up entrepreneurship to supplement family income indicating the better living standard as the goal. 10% of the respondents each have taken up entrepreneurship as they felt bored at home, for their livelihood and to give good life to children respectively.
10. The study reveals that 56 percent of the respondents are selling their products in the local market. Followed by 24 percent at district level markets and 16 percent operate in market spread outside the state or national market. Thus, the largest women entrepreneurs

comprising 56 percent of the total are selling their products within the limited spheres of local markets and as much as 40 percent choose wider market extending outside the local market.

11. The study reveals that only 19 percent of the respondents had been sanctioned the full amount of loan requested by them. So the respondents to whom the full amount of loan is not sanctioned have suffered a lot to meet the short fall.
12. The study reveals that 47 percent had investment of less than Rs. 1 lakh, 31 percent had the investment limit ranging from Rs.1 lakh to Rs. 5 lakhs, 16 percent had investment ranging from Rs. 5 lakhs to Rs.10 lakhs. Only 06 percent had the investment above Rs. 10 lakhs at the time of establishment of the unit and there is positive growth in the size of units operated by women entrepreneurs till recently.
13. The study shows that there are no employees in 08 percent at the time of establishment of units. These units are managed by the respondents themselves. 24 percent had only one worker, 47 percent had 02 to 05 workers. 21 percent had more than 05 workers. Hence there is positive growth in the size of employment till recently.
14. The study indicates that in the first year of starting the manufacturing or servicing, the annual turnover of the majority of the units under study is quite negligible. But 84 percent of the total units are having the annual turnover up to Rs 100000. It is seen that there is an increase in number of units with turnover above Rs. 100000 during the recent study period.
15. As per study, 34 percent of the total respondents are facing the main problem of marketing. 14 percent had the financial problem. 12.67 percent had problem of rigid government rules. 08 percent faced problems due to lack of adequate power. 06 percent faced problem of scarcity of raw materials. 4.67 percent have encountered the problem of transportation and only 1.33 percent has faced labour problems. Among the other problems, 06.67 percent includes difficulty in obtaining technical know-how for their units, maintenance of quality and so on. But 10.66 percent are not facing any problems and they are working with full capacity.

Thus the above findings of research work are skewed in the direction of better socio-economic conditions of the women entrepreneurs in the study area.

Suggestions :

Bagalkot district is a newly formed district separated from erstwhile Bijapur district of Karnataka State in the year 1997. Industrial development has taken place in this district during the last 18 years. The following measures are suggested to empower the women to seize various opportunities and face challenges in business:

- 1) Every women entrepreneur should develop strong desire to achieve and succeed in her business.
- 2) The Government should provide suitable marketing facilities to women entrepreneurs by organizing buyer-seller meets at Taluk, District and State level, besides arranging organized participation of women entrepreneurs in international trade, fairs, exhibitions, seminars and conferences.
- 3) Basic infrastructural facilities like water supply, electricity, technology, transportation, markets, insurance and banks are needed to be strengthened for development of entrepreneurship and smooth movement of entrepreneurial activities.
- 4) An insurance benefits be given to women entrepreneurs in case of failure of their units or for their sick units.
- 5) The weaker section could raise funds through various schemes and incentives provided by the government to develop entrepreneurs in the state. E.g. the Prime ministers Rozgar Yojana, The Khadi and Village Industrial Scheme, etc.
- 6) Finance is the major problem for women entrepreneurs. Hence, the government can provide interest free loans to encourage women entrepreneurs. To attract more women entrepreneurs, the subsidy for loans should be increased.

- 7) Establishment of women entrepreneur's co-operative societies and self help groups of women entrepreneurs to mobilize resources and pooling of capital funds in order to help the women in the field of industry, trade and commerce.

In general, to enable the women entrepreneurs to concentrate more on production and marketing of their products, it can be suggested that the procedures should be made simplified, much bureaucratic control and unnecessary interference be eliminated and bulk paper work shall be cut down to the minimum level. Necessary steps should be taken to reduce the harassment of the innocent women entrepreneurs by the government officials. If these suggestions made on the basis of findings are implemented strictly then it would go a long way in ensuring the improved functioning of units run by women entrepreneurs.

Conclusion:

It has been observed from this micro analysis that socio-economic factors influence women in making successful entrepreneurs. The overall analysis of these variables establishes that socio-economic status of the surveyed women entrepreneurs in the Bagalkot district is above average and growth of women entrepreneurs depend on the educational qualification acquired by them. Therefore, it is seen in data analysis that women entrepreneurs in Bagalkot district need an appropriate training, financial support and marketing network to sell their products. For the sustainable development of women enterprises, a new time oriented adequate government policy is required to be framed.

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