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### A study on difficulties faced by women entrepreneurs trained by AWAKE NGO for establishing their enterprise

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#### Abstract

Women in India have experienced a transformative shift, engaging actively in education, politics, and entrepreneurship, challenging traditional gender roles. Despite ongoing challenges like gender-based violence, their increased access to education empowers them to contribute significantly to society and the economy. Entrepreneurship offers both benefits and drawbacks, with women facing challenges in areas like finance and marketing. A study is underway to examine the specific hurdles encountered by women entrepreneurs trained by AWAKE NGO as they establish their enterprises. In 2023, a study in Bangalore used an ex post facto research design to examine the challenges encountered by women entrepreneurs trained by AWAKE NGO over the past 5 years as they launched and established their enterprises. The research was carried out with 60 respondents. The results showed that, getting low profits was the major financial drawback followed by lack of knowledge about bank loans. With respect to marketing constraints lack of transportation facilities ranked the highest position. Non-availability of skilled workers was the top ranked Production and labour related constraints and lack of leisure time was the more affected personal constraints.

**Keywords:** Women entrepreneurs, AWAKEN NGO, entrepreneurship training, enterprise establishment

#### Introduction

The social landscape in India has shifted dramatically, with women now actively participating in education, politics, and social activities on par with men. Formerly confined to domestic roles, women have gained improved access to education, empowering them to contribute significantly to society and the economy. Despite challenges like gender-based violence and societal norms, this evolving scenario reflects a positive trend towards greater gender equality and women's empowerment in India. Women worldwide are breaking away from traditional and stereotypic roles and are entering into the conventional male dominated roles and are successfully doing justice to their new found roles (Rani, J and Sinha, S.K., 2016) [3]. Entrepreneurship is a best way for women to enter into economic scenario in present day situation in India. Being as an entrepreneur women gain profit to help their family and most importantly can be financially independent. It not only has positive aspects associated with taking risk as an entrepreneur, but also

many drawbacks. The problems encountered by women in different areas of business may be related to financial, marketing and many more. Hence, the study is taken to know the difficulties faced by women entrepreneurs trained by AWAKE NGO for establishing their enterprise.

#### Methodology

The present study is carried out in the year 2023 in Bangalore. An ex post facto research design was employed in the study to find out the difficulties faced by women entrepreneurs who had taken training from AWAKE NGO in the last year 5 years while establishing their enterprise and during their initial states of business. The sampling frame was already been prepared by NGO i.e., list of entrepreneurs in business venture. After discussing with the NGO staff and its president, 60 women entrepreneurs were selected randomly who was scattered in different districts of Karnataka, as the NGO has branches in many districts of state. The samples were chosen in such a way that 30 are

from urban localities and 30 from rural localities. This difference was made because the need, strength, opportunities, constraints for both of the targeted groups are different. There might be some difference in the problems they are facing. A well-structured questionnaire was developed and the respondents were interviewed by personal interview method. The procedure followed by Giridhara (2013)<sup>[1]</sup> was followed with slight modification to know the constraints. The collected data was tabulated and analysed with garret ranking method.

### Results and Discussion

It is proved in pooled data of Table 1 that, among the financial constraints low profits is the major constraint which is followed lack of knowledge about bank loans, inadequate loan, not giving entire loan amount at a time, insufficient financial assistance by financial institutions, delay in sanction of loan, tight repayment schedule, less subsidy amount, securing working capital and problems of securing margin money are the order of financial problems. The sequence is almost similar in both cases of comparative groups.

Most of the residents in both urban and rural area felt that they are getting low profits which act as a major financial constraint. This may be because of the rational nature of human being and location of the respondents. Most of the urban respondents chosen was residents of Bengaluru city where the cost of living is high than other districts of Karnataka. That might be the reason why they feel that they are getting low profits. And one more reason is that, majority of them belonged to middle income family. The need for money is more. After comparing the garret score of two groups of targeted audience, it can be specified that, rural respondents face more financial problems than urban residents. It might be because of low education level of urban respondents than urban respondents and also the frequent contact with NGO that urban respondents maintained. Women from rural area attended training and can't always come to NGO for queries and they act as disjoint people with NGO. Usually, women feel it is complicated for them to deal with the financial aspects when compared to men. Hence, they are having constraints related to financial aspects. The results are in line with the findings of Giridhara (2013)<sup>[1]</sup>.

**Table 1:** Financial constraints faced by women entrepreneurs trained by AWAKE NGO

Sl. No.	Constraints	Urban (n <sub>1</sub> =30)	Rural (n <sub>2</sub> =30)	Total (n=60)	
		Garret score	Garret score	Garret score	Rank
A)	<b>Financial constraints</b>				
1	Securing working capital	20.17	45.00	32.56	IX
2	Insufficient financial assistance by financial institutions	27.10	47.37	37.24	V
3	Problems of securing margin money	25.40	35.00	30.20	X
4	Tight repayment schedule	20.80	47.60	34.20	VII
5	Inadequate loan	28.33	46.97	37.65	III
6	Delay in sanction of loan	24.13	47.93	36.03	VI
7	Entire loan is not given at a time	25.17	49.67	37.42	IV
8	Subsidy amount is less	18.97	48.63	33.80	VIII
9	Low profits	32.53	54.50	43.52	I
10	Lack of knowledge about bank loans	23.80	51.97	37.89	II

In case of marketing constraints lack of transportation facilities, heavy competition, lack of market information, long distance of market, delay in payments and low price for the produce is the order of constraints (Table 2).

The sequence is almost same in both cases of study groups.

The innovative idea of an entrepreneur is concerned mainly with production aspects rather than marketing. Hence, there are few problems related to marketing are being faced by women entrepreneurs.

**Table 2:** Marketing constraints faced by women entrepreneurs trained by AWAKE NGO

Sl. No.	Constraints	Urban (n <sub>1</sub> =30)	Rural (n <sub>2</sub> =30)	Total (n=60)	
		Garret score	Garret score	Garret score	Rank
B)	<b>Marketing constraints</b>				
1	Long distance of market	12.07	53.00	32.55	IV
2	Lack of transportation facilities	27.13	55.93	41.53	I
3	Lack of market information	25.40	47.60	36.50	III
4	Low price for the produce	13.10	39.27	26.19	VI
5	Delay in payments	13.33	39.90	26.62	V
6	Heavy competition	24.77	51.90	38.34	II

In case of production and labour related constraints depicted in Table 3 shows that, non-availability of skilled workers, high costs of feed or inputs, shortage of raw materials, high cost of production, high labour cost and non-availability of input materials are the sequence. The sequence is nearly same in both comparative groups. India is a populous country

having a greater number of work force. But, having skilled and efficient workers are of demand based on the skill required for running particular enterprise. Hence, few constraints women are facing related to production and labour.

**Table 3:** Production and labour related constraints faced by women entrepreneurs trained by AWAKE NGO

Sl. No.	Constraints	Urban (n <sub>1</sub> =30)	Rural (n <sub>2</sub> =30)	Total (n=60)	
		Garret score	Garret score	Garret score	Rank
C)	<b>Production and labour related constraints</b>				
1	Non availability of raw materials	16.27	13.17	14.72	VI
2	High labour cost	19.80	30.70	25.25	V
3	Non- availability of skilled workers	25.80	36.97	31.39	I
4	High costs of inputs	23.33	34.27	28.80	II
5	Shortage of raw materials	17.70	37.60	27.65	III
6	High cost of production	15.40	35.93	25.67	IV

With respect to personal problems lack of leisure time is the most prominent personal constraint for a women entrepreneur. Besides that, male dominate society, excess of social responsibility, dual responsibility, lack of risk bearing capacity, low education, health problems, non-cooperation of family members and lack of experience are some of the other personal constraints in an order (Table 4).

Urban residents felt that, lack of leisure time as a major personal constraint and rural residents felt that having excess of social responsibilities as a major constraint. This difference is mainly due to the influence of the society on the people. Women are having triple role in society-production, reproduction and community development. The social responsibilities of women are comparatively more.

Hence, they are facing personal constraints. But, when looking into garret score it can be reported that, rural women entrepreneurs had more constraints when compared to urban residents. The obtained results can be supported by the results of Aishwarya (2018) <sup>[2]</sup> who concluded that rural women face dual responsibility which is a major personal problem.

The probable reasons may be women is neglected part of society in majority of the cases especially in case of rural women. The education level of women, gender inequality, and gender stereotyping mindset of people over a long period of time might have resulted in many constraints to women.

**Table 4:** Personal constraints faced by women entrepreneurs trained by AWAKE NGO

Sl. No.	Constraints	Urban (n <sub>1</sub> =30)	Rural (n <sub>2</sub> =30)	Total (n=60)	
		Garret score	Garret score	Garret score	Rank
D)	<b>Personal problems</b>				
1	Health problems	27.77	36.57	32.17	VII
2	Lack of leisure time	33.80	50.93	42.37	I
3	Dual responsibilities	28.73	49.37	39.05	IV
4	Low level of education	21.90	47.13	34.52	VI
5	Unsupportive family members	21.03	37.60	29.32	VIII
6	Lack of experience	16.03	43.63	29.83	IX
7	Less risk bearing capacity	27.30	48.87	38.09	V
8	Male dominated society	19.77	42.13	40.84	II
9	Excess of social responsibilities	27.87	51.33	39.60	III

## Conclusion

The study highlights the significant strides women in India have made in various sectors, thanks to improved access to education and entrepreneurship opportunities. Despite progress, women entrepreneurs face notable challenges, especially those trained by AWAKEN NGO. Financial constraints like low profits and issues with loans are prominent. Rural women encounter additional hurdles due to less frequent NGO support and lower education levels compared to their urban counterparts. Marketing and production constraints also impact their ventures, while personal challenges like lack of leisure time and dual responsibilities further complicate their entrepreneurial journey. Addressing these issues is crucial for fostering greater success among women entrepreneurs.

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