CHAPTER VII

SUMMARY OF FINDINGS AND SUGGESTIONS FOR IMPROVEMENT.

"Learning what is true in order to do what is right"

By ~Thomas.H.Huxley.

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SUMMARY OF FINDINGS AND SUGGESTIONS FOR IMPROVEMENT

"Women Entrepreneurship Development and Social - Economic development are just two sides of the same coin. The women entrepreneurial society is, therefore, the basic need of growth with social justice. The day has come for this realisation and recognition of this community, neglected since ages"

Women’s entry into the entrepreneurial stream is a task beset with hurdles. They face covert or overt discriminatory practices not only when they seek entry into different activities but also at every stage of competition, especially by the male dominated ones. Women confront access as well as treatment discrimination in many organisations or supporting agencies working for their development. Though mixed opinions exist regarding the development and women entrepreneurship, support systems and their performance, women and their capabilities, society and its role, continued efforts in right direction can alone bring the required changes.

Any consideration of women’s role in the economy provokes two basic questions:

(1) Why is women’s role not recognised? and
(2) Why do women suffer more when compared to their men counterpart?

Numerous factors which are deep rooted within the Indian Social system along with strong beliefs in customs and traditions, bar the overall progress of women in every economic activity. Gender bias and gender inequality no doubt is a deadly evil; many women excel amidst such situation. One cannot totally deny such progress of women entrepreneurs.

Initially women tended to go in for traditional and home based projects and the common perception even today is that women fits for micro-enterprises. But such opinions change when one finds women taking up non-traditional projects and succeed as Techno-entrepreneurs.

The question of technologies for women thus boils down to selecting business opportunities suitable for women. The important motives for women to become entrepreneurs are economic needs or pressures, utilisation of own experience and education, husband’s or family’s interest or support, availability of free time and finance, desire to become independent and personal ego and satisfaction of doing something of their own.

It is normally believed that Woman who wants the flexibility to balance her family and business is not adequately committed to her family or to her business. But women who perform as aggressively and competitively as men are abrasive and unfeminine. Not to mention as bad
mothers. They do have tremendous energy to manage house and business simultaneously.

While the technology gets easily transferred, human resource does not. Whether it is male or female. Ideas can be borrowed. But application has to be indigenous because the culture sprouts only in the indigenous soil. Societal support with individual transformation in women can make great contribution to the society in particular and nation at large.

The researcher, in this chapter has attempted to summarise the findings of the study and to suggest proper measures, which would help in streamlining development of Woman Entrepreneurship in North Karnataka. It would make the task of the policy formulators reorient their approach towards the developmental aspect of Woman Entrepreneurship and bring required changes in right direction by framing new policies, programmes and strategies for the economic empowerment of women. The findings will also help those agencies assisting in the development of Women Entrepreneurship in changing prospective entrepreneurs into actual entrepreneurs by adopting new techniques in selection and training.

Summary of findings:

1.2. As on 31.3.2000, total number of factories in Karnataka under 4 Revenue divisions account to 9,243, total employees 823,579, total industrial estates- 155 and total industrial sheds- 5650. Under the
study area, (Belgaum Division) the No of factories- 1,264, employees- 128,666, industrial estates- 42 and industrial sheds- 1,120.

1.4. By the end of 31.3.2000, total No of SSI units existing in seven districts of North Karnataka (study area) are 58,823 units employing 3,23,317 people.

III.5. From 1995 to 2000 CEDOK has conducted 1308 Entrepreneurial Development Programmes under PMRY. Out of 1578 programmes, PMRY EDPs constitute 82.89% of total no of programmes conducted by it. Out of total No of participants undergoing PMRY EDP training, women participants accounted only 16.31% and men participants were 83.69%.

III.11. The total number of SSI units established by women entrepreneurs in Karnataka from 1994 to 1999 are 18,590, out of which 3862 are established in the study area, which accounts for 20.77%. Out of total number of SSI units established by women entrepreneurs in the study area, 50.49% of units are established in Dharwad district alone, next highest is 27.81% in Belgaum district, Bijapur in third place with 13.83% and Uttar Kannada with 7.87% in the last. (Figures of Dharwad and Bijapur districts are prior to the division of these districts).
1. FINDINGS OF ANALYSIS – I

The following observations are based on the responses of the Women Entrepreneurs in seven districts of the study area.

Socio personal sphere of Women Entrepreneurs

(Profile of Women Entrepreneurs)

V.5. Majority of women entrepreneurs fall in the age group of 25 to 45 years.

V.6. Considering the Marital Status of Women Entrepreneurs in seven districts majority of the respondents are Married which accounts for 71.70%, respondents who are Single [unmarried] accounts to 17.2%, respondents who are Divorcees and Widows together accounts to 5.6% each.

V.6-j. Marriage is inevitable and is considered as the only career for most women. There is also fear that woman after her marriage will carry the benefits of her business to her in-laws place if the business is in her name. Hence she gets least support either financially or morally before her marriage.

V.7. Women from business family are in majority i.e. 58.33 percent to the total.

V.7-d. Graduates are in large number i.e. 41.65 percent in the general category.

V.7-f. Educated women from business families own majority of the units because they get support from their male counter parts.
V.7-1. In general women entrepreneurs are assisted by the family members i.e. 48% [41 out of 85] get support from female family members where as 88% [75 out of 85] of women get assistance from male family members.

V.7-j It was noticed that majority of the units run by women hail from business families and are owned by them, but many units are wholly managed by the male members of the family. The main intention was to get the benefits from the Govt agencies.

V.7-l. Illiteracy and lesser education was one of the main reason for women hailing from agricultural and wage earners families that restricted them to enter into business.

V.9-a. Majority of women are from nuclear families accounting to 58.9 percent.

V.9-b. The women hailing from nuclear families got more encouragement than from those emerging from joint families. Units of the women coming from joint families were normally managed and controlled by male members of the family. In most of the cases, it is also observed that the family’s prominent occupation is business.

V.11. Women bearing less than 3 children were 53.9 percent.

V.12. The respondent’s families were the number of family members was between 5 to 10 were in majority i.e. 64.4 percent of the total.

V.13-a. Out of the total number of respondents, 56.1 percent were housewives. Activity wise (Manufacturing; Trading and Service) classification also indicated that occupation of respondents prior to the
setting up of the present ventures were housewives. Because women were either encouraged by their family members to set up the enterprises after their marriage or it was the need of the family to support economically.

V.13-c. Women who had some job or service decided to quit their occupation due to domestic bindings, since it was difficult for them to manage house and job simultaneously. Starting business at home was easier to meet both domestic and business obligations.

V.14-c. The factor that encouraged most of the respondents to enter into business was to earn money. Even activity wise classification of women entrepreneurs gave the same results.

V.15. It is interesting to note that, Non-monitory factors such as Family encouragement, gaining social status, success stories of WE and effective use of idle time motivate women to take up entrepreneurial activities than monitory factors.

V.16. Out of 180 respondents, largest number of them belonged to Lingayat caste which accounts to 35.6%. Second highest are from other community who account to 20%. Third highest are Brahmins who account to 15.6%. Fourth highest are Marathas who account for 9.4%. Fifth highest are SC/ST who account for 8.3%, sixth highest are from BT who account for 5.6%, next are from OBC who account for 5.0% [9 Nos.] and the least are Kurubas who account for only 0.6%.
V.17. In all the three sectors i.e. Manufacturing, Trading and Service the annual family income of the majority of the respondents was above Rs One lakh. This rate stood constant in all the three sectors.

V.19. Nearly 3/4\textsuperscript{th} of Women Entrepreneurs took the assistance of one or more MALE family members to run their enterprises. It is mainly because for business decisions and marketing of goods and services they depend on the male members of the family.

V.19-b. It is noticed that female family members usually assisted the respondents who manufactured home products or who carried petty businesses.

V.20-a. The units owned by women but managed by men are 59.4 percent and those units owned and managed by women are 40.6 percent.

**Business profile of Women Entrepreneurs**

V.22. The units of the woman entrepreneurs that are registered accounts to 56.7 percent and those unregistered are 43.3 percent.

V.23-b & V.23-c. Majority of the units owned by the respondents are of tiny nature. Number of factors are responsible for the respondents to operate under tiny scale and small-scale. Some major factors responsible are capital inadequacy, lack of adequate security arrangements, cold shoulder from middlemen, domestic bindings, immobility and less exposure in the society, male dominance and gender bias.
V.24-a. Majority of the units in manufacturing sector are semi-automated and most of the units in service and trading are manually operated.

V.24-e. Only 5 units in manufacturing sector, which accounts for 3 percent of the total 180 units, are fully automated. This also indicates that very few women entrepreneurs run with high technology machinery where they are less labour oriented.

V.24-g. Trading and service sector units are more labour oriented along with those manufacturing units, which are semi-automated.

V.25-a. Majority of the respondents used their house premises as their business centres. This accounts to 56.1 percent to the total. Domestic obligations and bindings made the respondents to set up ventures in their house premises.

V.25-d. Important factor noticed was, many respondents did not inherit any property or owned any assets, which was difficult for them to borrow money and invest it on units if established outside the house premises. Collateral security was also a factor which made them to house confinement.


a. On an average woman entrepreneurs in the study area do not cover a larger market area.

b. Most of the respondents depend on market intermediaries for selling their goods and majority of them are forced to sell their products in local markets.
V.27-d & e. Direct marketing is normally adopted by tiny manufactures to maintain quality of the products or they produce less quantity of goods. The respondents who normally operated on large scale use sales force. Limited resources of the respondents restricted them to use effective tools to promote the sales.

V.28-a & b. Highest number of respondents depend on Banks and Financial institutions for borrowings. Very few women borrowed from moneylenders i.e. only 25% of the capital requirement.

V.29-a. The highest numbers of respondents prefer financial assistance from banks and financial institutions, which accounts for 76.7 percent. Next preference is given to friends and relatives, which accounts for 21.1 percent and the last preference for source of capital preferred by the respondents is from money lenders which accounts to only 2.2 percent.

V.30. The highest number of respondents are those who invested below Rs1,00,000 accounting to 51.1 percent.

V.30-b. The minimum amount of capital invested is only Rs 9,000, whereas the maximum amount invested is Rs 3,00,00,000.

V.31. The respondents whose sales turn over is between Rs 1,00,000 to Rs 5,00,000 are 68 in number [37.9 percent] are the highest.

V.32. The highest number of respondents who earned profit below Rs 1,00,000 are 117 in number accounting to 65 percent
EVALUATION OF PERFORMANCE OF WOMEN ENTREPRENEURS

V.33. Highest percentage of women entrepreneurs who were least satisfied were from manufacturing sector. It was because of low productivity and low turn over, increased bad debts, steep fall in demand for goods, shortage of raw material and other resources. Problem of labour management was a difficult task to manage. Excess burden of family and business was an another reason for highest dissatisfaction. Playing dual role at house and factory was miserable for few.

V.33. Majority of the Respondents who expressed their opinion about sales as 'average' are 80 in number i.e. 44.4 percent.

V.34-f & h. it is clear that in all matters majority of the respondents involve in business decisions up to 50 percent only. It means they either consult or decide with their husbands or father or other family members. The involvement in decisions relating to pricing is comparatively very low because majority involves only up to 25 percent.

V.35-e. High satisfaction did not depend always on the amount of turnover or profits the respondents earned. But some were satisfied because they were better when compared with other ladies sitting at home idle. Few of them though earned huge profits were discontented

V.36. The non co-operation from male employees was in the form of improper communication, inhabited response or feed back, disrespect,
increased absenteeism, increased labour turnover and lack of sincerity.

V.37. Majority of the respondents expressed that they prefer female employees because they had strong concern towards female folk who are economically and financially weak.

V.37-e. Women who established their businesses far from busy centres, and managing the units without assistance from the male members of the family preferred employing male employees because assigning jobs outside the business premises was easy.

V.37-h. Respondents who were neutral i.e. for whom male and female employees made no difference were those who were not emotionally moved to employ female just to support them but were more rational and logical. Who did the work was not the matter but how it is done was the concern.

CONSTRAINT ANALYSIS

V.38. Resentment by the society was the major difficulty of the respondents while starting the enterprise. Constraints from financial institutions was another major hurdle faced by the respondents from the financial institutions.

V.38-d. The constraints faced due to discrimination by the male members of the society and cold shoulder by the middlemen by some
respondents restricted their mobility and starting the marketing activities was difficult.

**V.39.** Majority of the respondents found it very difficult and strenuous to work late hours or overtime due to domestic bindings.

**V.40-a.** Strain and fatigue accounts highest percentage i.e. 38.03% due to increased work or burden faced by the respondents.

**V.41.** Major financial constraint is that the women entrepreneurs face severe inadequacy of equity capital. This is mainly because the family members discourage them regarding the giving of collateral security. Women own very less assets or very few inherit/share the property. Since there is problem of inadequacy of capital women do not take up challenging jobs.

**V.42-a.** Demand for higher wages and lack of sincerity on the part of labourers are the major constraints faced by women entrepreneurs, which accounts to 47.5% to the total.

**V.43-a & b.** Many women are forced to sell their goods and services on credit. Cold-shoulder from middlemen, less mobility and least exposure in the society were additions to this problem. Middlemen normally purchased on credit and exploited women entrepreneurs. Inevitable credit sales not only blocked their working capital but also increased bad debts.
V.44-a & b. Gender discrimination and non co-operation in Govt offices and financial institutions; red-tapism and bribery are the major constraints faced by women entrepreneurs.

INCENTIVES AND BENEFIT ANALYSIS

V.45-b & e. Out of 180 respondents, 54.4 percent [98 Nos.] were encouraged by the family members regarding giving of collateral securities. Respondents who got the encouragement were normally from business families.

V.46. Women entrepreneurs did not share or inherit any property and account to 83.3 percent of the total. Where as only 16.7 percent shared or inherited the property.

V.47. Women entrepreneurs who were not aware of the incentives were those who owned the units and did not manage them. The male members of their families managed and controlled these units. Though many women expressed that they are aware of the benefits provided by the Govt but very few had full details about these facilities.

V.48-a. Majority of the respondents did not avail any type of incentives, which accounts to 61.1 percent of the total. 27.2 percent of them got the benefit of loan subsidy. Very few women procured land or sheds in industrial estates; only 2.2 percent of respondents got the benefit of tax exemption.

V.48-e. Amongst those respondents who have borrowed money under different schemes, even after making repeated efforts were unable to
get the subsidy due from the agencies. *Bribing the sanctioning authorities and their subordinates is a common factor.*

**V.48-f.** Gender bias, gender inequality and ill treatment by the sanctioning authorities and their subordinates are few major hurdles faced by the respondents.

**V.49.** As majority of the respondents were having no assets of their own[83%]. It was difficult for them to borrow money, since many of them were discouraged by the family members to provide collateral security.

**V.51.** Majority of the respondents (76.7 percent) who gave their opinion saying that the society should change and give equal status to that of men.

**V.52-a.** The extent of dissatisfaction regarding to the performance and working of developmental agencies towards women entrepreneurs accounts to more than half i.e. 56.1 percent.

**V.52-d.** The dissatisfaction was mainly due to gender bias, difficulty of access to information, bribery, making them to move repeatedly again and again for small work.

**V.52-e.** On one hand the officials who were interviewed by the researcher expressed that women were hesitant to approach them and avail the benefits. Many times it is difficult to convince them of the opportunities and the benefits.
2. FINDINGS OF ANALYSIS – II

The following observations are based on the responses of the officials from Govt and Non-Govt agencies assisting Women Entrepreneurship in the study area.

VI.1. Out of 30 Govt officials, 73.33 percent of them said that Women Entrepreneurship as a distinct form of organisation from general entrepreneurship and 30 Non-Govt officials, 66.67 percent of them said that Women Entrepreneurship as a distinct form of organisation from general entrepreneurship.

VI.2. It is clear that majority of the respondents i.e. 80% and 93% of Govt and Non-Govt officials respectively were of the opinion that the special incentive schemes of the Govt to promote Women Entrepreneurship are necessary and the Govt should continue to provide them.

VI.3. Majority of Non-Govt officials i.e. 67% were of the opinion that performance of Women Entrepreneurship is satisfactory where as 47% of Govt officials expressed the same opinion. 20% of the Govt officials remained silent.

VI.4. Majority of the Govt officials were of the opinion that Women Entrepreneurs enter into business ventures to avail the monetary, tax and other benefits because they are really in need of them. Where as majority of Non-Govt officials expressed that W.E enter into ventures just to avail these benefits either under the pressure or persuasion of
the male members of the family and are not really interested in doing any business or they are in need.

VI. 5. Only 13% of Govt officials disagree with the misuse of Govt facilities, whereas majority of Non-Govt officials agree with the misuse of Govt facilities by the Women Entrepreneurs.

VI. 6. Majority of the Govt officials [72.33%] of them expressed that they do not find any satisfactory difference in the level of efficiency between male and female entrepreneurs, whereas the opinion of equal percentage of Non-Govt officials were of reverse opinion and expressed that there is difference in the level of efficiency between male and female entrepreneurs and Women Entrepreneurs are more efficient.

VI. 7 In general both Govt and Non-Govt officials were of the opinion that women owned units are dominated by men i.e. normally the male family members.

VI. 8 Both Govt and Non-Govt officials were of the opinion that majority of Women Entrepreneurs are prompt in repayment of dues in the form of principal amount or interest on money borrowed when compared to men borrowers.

VI. 9 As per the opinions of Govt officials, more than half of the units owned and managed by Women Entrepreneurs are sick to an extent of 50 percent. And as per the opinion of the Non-Govt officials, three fourth of the units owned and managed by Women Entrepreneurs are sick to an extent of 75 percent.
VI.11. Both Govt and Non-Govt officials in majority were of the opinion that the causes for sickness of the enterprises are common for both men and women owned enterprises.

VI.12. Majority of the officials from Govt and Non-Govt are of the opinion that all ventures are not suitable for Women Entrepreneurs.

VI.13. Majority of the officials from Govt and Non-Govt officials were of the opinion that Women Entrepreneurs belonging to middle class families seek assistance from the agency, only 10% of them are from high class and the remaining are from low and upper-middle class families of the society.

VI.14. Govt agencies consider SSLC as the general educational background but in case of Non-Govt agencies education is not the main criteria considered by them to provide assistance. It depends upon the aims and objectives of the agency.

VI.15. Both Govt and Non-Govt officials are of the opinion that pre-training is essential for women before starting any enterprise.

VI.16. Govt agencies supporting Women Entrepreneurship have inter institutional linkages with one or more agencies which accounts to 93% and regarding Non-Govt agencies, only 1/3rd of them have inter institutional linkages.
3. FINDINGS AND SUGGESTIONS ON ENTREPRENEURIAL OPPORTUNITIES IN DISTRICTS OF NORTH KARNATAKA

1. BELGAUM DISTRICT: Since Belgaum district is the border district of Karnataka, the influence of Maharashtra and Goa states is a reason for the mixed cultural traits noticed among the WE. Compared to other districts, WE are more educated and are in large number. Wide market potentialities exist if the resources are properly exploited. Linguistic and political hindrances are a cause for slow development. Major findings and suggestions are:
   A. Tanning industry has wide scope both in India and abroad. Athani is a taluka, where traditional art of making shoes and chappals exist since more than a century. Establishment of Leather Manufacturing Co exclusively by WE is in offing.
   B. Floriculture, Horticulture and Dairy farming can be developed as Large cultivable area and grass lands are available.
   C. Revival of Textile and Hosiery industries is essential.
   D. Manufacturing and marketing of Wooden furniture has wide scope and Engineering [foundry] industry also has wide scope.
   E. Woolen garments and goods manufacturing can be developed since raw woolen is easily available.
   F. Hotel and Tourism industries can be developed since many tourists visit the scenic and tourist spots in Western Ghats and round about.
   G. Devadasi [Sex workers in the name of God] rehabilitation needs proper care and support by Govt and NGOs; and they must be supported adequately for economic upliftment.

2. BIJAPUR DISTRICT: Since Bijapur district is the border district of Karnataka, influence of Maharashtra cultural is more among WE of the northern part of the district. Major findings and suggestions are:
   A. Transport, Hotel and Tourism industry has wide scope, since many historical monuments are present in the district.
   B. Agro-based industry such as ketcheps jams pickles etc. can be developed. Dry grapes processing have wide scope.
   C. Export oriented business in Traditional art such as Embroidery and Kashida work. [SHGs are very active in this business]
   D. Quarrying and House building material manufacturing business has wide scope because of availability of abundant raw materials.

3. DHARWAD DISTRICT: Since Dharwad district has good cultivable area, developed industrial estates and adequate transportation, WE have wide scope in the following:
   A. Agro and Horticulture based industry can be developed.
   B. Dairy farming and manufacturing of dairy products.
C. Artistic pottery and wooden and steel furniture manufacturing.
D. Engineering [foundry] ancillary industry because of newly set up automobile manufacturing unit by TELCO[TATA GROUP]
E. Textile and woolen industry also have wide scope.

4. **KARWAR DISTRICT:** Since Karwar district is the border district of Karnataka, attached to Goa, WE have totally different cultural traits. Major findings and suggestions are:
   A. Fish processing and packing & packaging have wide scope since the district has wide coastal area on the western side.
   B. Timber processing and marketing can be developed because of abundant forest resources from Western Ghats.
   C. Cane furniture manufacturing and trading has wide scope.
   D. Oyster culturing and exporting of artificial pearls since the district has seabeds and harbours for exporting.
   D. Transport and Tourism and Hotel industry has wide scope due to many tourist spots in the district.
   E. Woolen Carpets manufacturing has wide scope since the rehabilitation centres for Tibetan refugees have developed this traditional art at Mundgod.[village]

5. **BAGALKOT DISTRICT:** It is a newly formed district separated from Bijapur district. Industrial development has to take place. Major findings and suggestions are:
   A. Wide scope in Agro-based industries and dairy farming and manufacturing of dairy products.
   B. Tourism, Transport and Hotel industry can be developed since it has many tourist spots.
   C. Quarrying of granite, granite polishing and exporting since large deposits of high quality granite are found at Ilkal.
   D. Textile goods manufacturing of traditional Sarees and dress materials can be developed.

6. **GADAG DISTRICT:** It is also a newly formed district separated from Dharwad district. WE are highly potential and enterprising though the district has to develop industrially. Major findings & suggestions in brief are:
   A. Wide scope for trading on wholesale business in food grains.
   B. Cotton yarn and Textile goods manufacturing because of adequate resources of locally available raw material.
   C. Dairy farming and Dairy products manufacturing.

7. **HAVERI DISTRICT:** It is also a newly formed district separated from Dharwad district. WE in this district are not much potential, as the district is still backward in industrial development. Major findings and suggestions in brief are:
   A. Scope for Dairy farming and manufacturing of dairy products.
   B. Wide scope for Beedies [country cigars] and Agarbatti [Incense sticks] manufacturing as it is existing since decades.
   C. Transport business has wide scope.
4. CONCLUSIONS AND SUGGESTIONS

1. The present education system which is meant for securing either degrees or certificates are pre-requisites for getting jobs, and have proved futile from the point of view of Self-employment and Entrepreneurship Development. Therefore VOCATIONAL EDUCATION must include Entrepreneurship Development Programmes, workshops, seminars and symposia. There should be curriculum change along with proper career guidance to develop Entrepreneurship culture. It should become the core part of our education system from Pre-University onwards. To make this possible proper co-ordination among practical business world, Govt Departments, Non-Government Organisations and Educational Institutions is essential.

2. Young women should be encouraged to develop entrepreneurial attitude. The common tendency to prefer salaried employment should be diverted towards accepting entrepreneurial challenges. Though awakening of Indian women, particularly rural women for their socio-economic upliftment is a herculean task, NGOs and Govt Departments together can make women more confident of themselves and can change the attitude of society towards them.

3. Women in large number who set-up enterprises are housewives. Indian women have their own pre-conceived notions of their role in life. Throughout their lifetime they have led a protected life dominated by male members of the family. Her involvement in family obligations leaves
her little energy and time to come out of her shell and play a significant role in economic development. Men should share the household work.

4. Woman is viewed as woman but not as a businessperson. This built in gender-bias has aggravated the problems of women entrepreneurs. Gender-bias from birth till her death exists deep rooted in the society. The subtle bias of the Govt officials and financial institutions towards aspiring women entrepreneurs has scuttled their growth. The wrong notion that women are incompetent and lack professionalism should be removed. Gender discrimination and non co-operation in Govt offices and financial institutions; red-tapism and bribery which are the major constraints faced by women entrepreneurs should be eradicated through vigilance departments. NGOs can help in overcoming these unethical and immoral practices.

5. Wide spread practice of inheritance under which property was distributed to only male survivors is changed through amendments and laws. Women in India have equal rights to share or inherit the property, but in reality Indian women give up their share in the property either by force or by getting emotionally blackmailed by the family members. As a result many have no collateral security to offer at the time of borrowing. Women in North Karnataka should be protected and supported not only by law but also by her family and the society. If women own or inherit property, it may encourage her to take up entrepreneurial activities.
6. Too much dominance of male members of the family is resulting into lack of initiativeness and freedom of women entrepreneurs. Nearly 60% of the units owned by women entrepreneurs in North Karnataka are managed by men. This is clearly an indication of misuse of benefits i.e. loan, subsidy and other incentives provided to women. Govt should adopt certain stringent measures to curtail such activities.

7. Women who desire to set up units under trading and service sectors should be given wide scope because they are more labour oriented, more women can get employment, since majority of women entrepreneurs have deep concern to uplift them economically.

8. Govt agencies and financial institutions supporting entrepreneurship indirectly encourage misuse of incentives. Men borrow in the name of women by bribing the concerned authorities and set up or strengthen their existing business units. Bribery, which has become the part of the routine affair, though difficult to wipe off, is possible through proper understanding and unity of women force. Combined efforts in right direction can definitely curb such evil practices.

9. Unless comprehensive organisational support is ensured comprehensive coverage of dynamic needs of women entrepreneurs is not possible. Finding out the needs of the target groups or entrepreneurs and adopting an integrated approach to deal with their problems at root level can develop women entrepreneurship. Unless complex structure of woman's private i.e. family and social needs are understood, assessment
of her requirements, which will have to be met to uplift her through entrepreneurship, will be lopsided and unrealistic. Many women entrepreneurs are often coerced out of their enterprise during the initial years, because it is difficult for them to absorb the temporary shocks. Hence the agencies set up, as support linkages should assist women in all her business needs and exigencies till her enterprise yields profit.

10. Training should be imparted by considering the following points-

i. Detailed Environmental Analysis should be carried on before the action-Plan is prepared. Entrepreneurial activities should be identified and specific projects should be formulated.

ii. The target groups selected for training are normally heterogeneous, i.e. men and women, rural and urban, least educated with highly educated, technical versus non-technical etc. Many times a trainee completing just STD VIII is trained with those who have secured engineering and medical degrees. This is not only difficult for the trainees, but also for the trainers because of vast difference in level of understanding and learning amongst the trainees.

iii. Depending on the area of the activity, sincere attempts should be made to make women aware of the institutional linkages. Other areas of activity should also grow simultaneously to support entrepreneurship.
iv. Inter institutional linkages should be worked out well in advance before the training schedule begins. Many times at short notice someone is caught and forced to train the target group in a hurry. The team, which trains women, should be capable to understand the socio-economic, socio-personal conditions and related constraints before the group is selected for training. Unless the experts make certain tests either through interviews or questionnaires before selecting the target groups, any type or amount of training will be a futile exercise.

**WRONG INPUT → IMPROPER TRAINING → WRONG OUTPUT**

11. In North Karnataka majority of women entrepreneurs fall in the age group of 35 years and above. Hardly very few women can get training and benefits under schemes such as PMRY. Age relaxation up to 45 years should be considered because many women start their career in business only after the age of 35.

12. Women who undergo training should be exposed to the nature and problems of entrepreneurship in their context. Confidence should be built to accept the business challenges as opportunities. Importance of innovation in all stages should be emphasised, because women fail in business due to lack of innovation and creativity.

13. Though agencies are existing to organise training programmes, they do not monitor the progress of the implementation of each trainee's
project or scheme, and co-ordinate them through proper guidance and counselling. This point should be given top priority.

14. The concerned agencies imparting training should teach women how to overcome their domestic bindings, ways to increase both mental and physical capabilities, importance of stress management and measures to overcome fatigue and strain. The study has also revealed highest percentage of fatigue and strain in women entrepreneurs. Many Indian women are anemic and physically weak to take hard tasks. The agencies can teach them about health and hygiene by including few doctors in their training team. Making them aware of the importance Yoga, meditation and regular exercises can support their mental and physical strength.

15. It is required for the Nodal Agencies to guide women entrepreneurs during crises or sickness. Establishment of 'Guidance Cells' can provide certain essential services to women entrepreneurs in need. Increased number of programmes on paper will not develop women entrepreneurship unless sincere efforts are made.

16. Banks and Financial Institutions claim that the liberal financial package available to Women Entrepreneurs is sufficient for growth and development of the enterprises. But in reality the situation on collateral securities is quite different. Proper follow-up and guidance is required by the lending agencies to curb the misuse of funds and other benefits.
The problems faced by the women entrepreneurs relating to subsidy can be overcome by modifying the existing policy and by giving attention to the following:

i: the machinery looking after the provision of incentives should ascertain whether the unit is run really by women or not,

ii: It should periodically monitor the units of women and guide them regarding financial planning and proper usage of the incentives,

iii: The amount of subsidies should be written off against the first years of loan period instead of paying it in the form of cash,

iv: Beneficiaries who misuse the subsidy or any other form of incentives should be penalised and punished.

Subsidy need not be paid in terms of cash by the agency but to set-off the subsidy amount against the loan repayable for the first few years of business. This will reduce the level of corruption and at the same time the women entrepreneur will be relieved of excess burden of finance and repayment. This measure will also curb the practice of misuse of subsidy amount, i.e. money borrowed is used for some other purpose than provided for. Guidance should be provided by the concerned agencies during these years of business.

Along with financial support, women entrepreneurship development needs to be supplemented by other facilities and services like upgrading of skills of women, training in production and marketing management; Quality upgradation and assistance through R & D; importance of value
addition to their products, customers satisfaction and consumer awareness; making them aware of different Acts, rules and regulations such as Sales Tax, Commercial Tax, Customs and Excise, Consumer Protection Act, Import Export Policies, SEBI etc.,

20. Like many developing countries, the informal sector in India provides not only an important source of securing entitlements to improve the capabilities of women but also is a potential springboard for movement to more lucrative entrepreneurial activities in the formal sector. The informal sector, therefore, must be given greater attention in formulating affirmative action for enhancing the entrepreneurial capacities of women.

21. Immediate measures should be taken to upgrade the technology of existing factories run by women. Otherwise meeting the market requirement, increasing market share and widening business horizons is not possible. Govt should give thought in right direction towards such issues. Just implementing some schemes, training them superficially, funding for entrepreneurial activities are not sufficient to make them self-sufficient or can empower them economically.

22. NGOs can contribute for the upliftment of women through entrepreneurship, provided they plan systematically in training and guiding them in right direction. Many of the existing women organisations are mere gossip centres, where members meet periodically as a change from routine household work. If NGOs are supported by the
Govt Agencies can make a revolution in converting the hidden potentialities of women into real economic change.

23. There are large numbers of NGOs formed by women. Nearly 100 organisations are existing in North Karnataka, small and big, keen to uplift women folk make them self-sufficient and economically independent. But the major drawbacks are most of these organisations work under the banner of some community, caste or religion. Unless they come under a single umbrella or select a common platform, economic empowerment of women is highly possible.

24. Many women organisations periodically try to establish market outlets through exhibitions either independently or in joint association with Govt agencies like Women and Social Welfare, District Industries Centres etc. But since two decades it is noticed that such outlets have brought negligible changes in entrepreneurial activities of women. Hand full of women in urban centres are benefited through such outlets. Women who display their goods be given adequate training in Salesmanship and Advertising; art of window display, importance of customer and customer satisfaction. Many women who bring their products fail in selling their goods through such outlets because they lack in these skills. Once they fail in selling their output get discouraged and never take up entrepreneurial activities. Hence NGOs before organising such exhibitions must adequately train women how to sell their goods.
25. To market the products women entrepreneurs have to be at the mercy of middlemen who engulf greater share in the margin of profits. Unless women openly compete with the middlemen or form marketing co-operatives this problem continue to persist. Significant changes through co-operation by women in India have already proved its strength. Today Indian women are exporting their goods through co-operative marketing units to many countries worldwide. Milk and other agro based products, handicrafts, textiles and readymade garments, leather goods, home products are few which have gained popularity in international markets. Women in North Karnataka own tiny or micro-enterprises, which fetch them very little profits,

26. *Entrepreneurship through Co-operation* can bring wide scope to both rural and urban women. It is high time for women to organise into effective groups and find their own ways to sustain the economic shocks and occupy prominent position in the business world.

27. Too much dependency on agencies can be reduced if women cultivate the problem solving skills. She should cultivate the art of communicating with the outside world and not hide herself behind the whale as she used to do earlier. It is desirable and also advisable to those women who face the difficulty of investment and experience to run the industry to go in for joint ventures, partnerships and Pvt., Ltd., Companies as a suitable alternative instead of taking up independent entrepreneurial units.
28. Despite of noticeable increase in the number of women entrepreneurs in Karnataka, the progress is slow. Saddled with household chores and domestic responsibilities women still do not find it either possible or desirable for total involvement in entrepreneurial activities. The mushrooming growth of developmental agencies is unable to meet the significant level of improvement. Operating in right direction is essential.

29. The recommendations made in 8th and 9th Five-Year Plans are laudable. The impact of these programmes is at present not much visible. The economy of north Karnataka in general is facing a crisis of inadequate growth though recent policies to stimulate growth promise greater entrepreneurial development of women. Under such event of slow growth immediate steps are to be taken to overcome the inadequacies and support the decisions of policy formulators through adequate research.

5. Suggestions for Future Researchers

Following are the areas in which the future researchers can work -

1. Women Entrepreneurship through Co-operation- Co-operative Banking, Co-operative Dairy Farming, Co-operative Marketing etc.

2. Women Entrepreneurship Development and Economic activities under Animal Husbandry such as Poultry Farming, Dairy Farming, Sericulture etc.

3. Women Entrepreneurship through Financial Services such as Indigenous Banking, Credit Societies etc.

5. Domestic animal farming is another area of business, which is taking momentum. Studies on ‘Economic development of Women through domestic animal farming’ may enrich the social research.

6. Many unemployed youth are trained in growing mushrooms. Women trainees are in large number. But face certain problems in mushroom cultivation and growing. Hence, ‘Problems faced by women in cultivation and marketing of mushrooms in India- export market for mushroom and mushroom products’.

Women Entrepreneurship will flourish only under the right atmosphere, which is conducive from the social, political and economic points of view. Though entrepreneurship involves a complex of economic and social behaviour, an integrated approach to develop requires unified administrative machinery through distributive justice. In general due to traditions and customs, women have to fight for equal rights both inside and outside her house. Very few successful women do not represent the entire lot. How these women have overcome the evils of the society is more important. The social evils existing even today should be eradicated through proper education and understanding. Though overnight change is not possible, days are not far if fought together.