CHAPTER – 7
CASE STUDY ANALYSIS
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“Women often become what they believe themselves to be. If I believe I cannot do something, it makes me incapable of doing it. But when I believe I can, then I acquire the ability to do it even if I didn’t have it in the beginning”.

- Mahatma Gandhiji

7.1 Introduction

This chapter deals with the impact of entrepreneurship programme on economic empowerment of women. A detailed field study analysis has been presented in this chapter. Hence this chapter is considered as the core chapter of the present study. An attempt has also been made in this chapter to measure the success of the women entrepreneurs, business status, profitability status, repayment of loans, income contributed to the family, market reach, problems encountered, personal problems and success factors etc., in Mysore distirict.

Recent research projects have noted that “Women-owned businesses are the fastest growing segment of new business start-ups. Yet, very little is known about the growth patterns of Women-owned firms. This study may provide valuable findings in an area of importance to researchers, policymakers and practitioners by focusing on the intersection of race, gender and entrepreneurial growth. This study has given deep insight into various aspects influencing Women entrepreneurship in Mysore District. This analysis will give more information regarding the subject and also throws light into the problems faced by Women in starting business. The analysis helps in understanding the opportunities for Women in various fields and also the kind of support they can avail from the government. This provides scope for improvement for those who are interested in investing more in the business.

In India, with the emergence of Gandhi, a novel conception of women gradually gained supremacy. For Gandhi, women were not mere toys in the
hands of men, neither their competitors. Men and women are essentially endowed with the same spirit and therefore have similar problems. Women are at par with men, one complementing each other. In fact, women for Gandhi were embodiments of virtues like knowledge, humility, tolerance, sacrifice and faith. Similarly Gandhiji is emphasized on women education and economic empowerment and the growth of rural entrepreneurship. In this contest the survey is prepared in Mysore to analyze the status of women entrepreneurs in the dreams of Mahatma Gandhi.

7.2 Age of the Respondents

Young people are creating jobs for themselves and help for the progress of any country. Youngsters do wonders and it is true in our study too. The information is really useful to analyze the different women entrepreneurs under different age group. The table 7.1 indicates the age group of the entrepreneurs in the business.

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Respondents</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>25</td>
<td>33</td>
<td>11%</td>
</tr>
<tr>
<td>35</td>
<td>117</td>
<td>49%</td>
</tr>
<tr>
<td>45</td>
<td>93</td>
<td>21%</td>
</tr>
<tr>
<td>50</td>
<td>57</td>
<td>19%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>300</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey.
The table 7.1 indicates the age group of the entrepreneurs in the business in Mysore. This represents that mere 33 respondents that is about 11% of the respondents are related to the age group of up to 25 years and only 117 respondents that is about 49% of the respondents are related to the age group of up to 35 years among the entrepreneurs in the business in Mysore. Furthermore table symbolizes that 93 respondents that is about 21% of the respondents are related to the age group of up to 45 years and only 57 respondents that is about 19% of the respondents are related to the age group of up to 50 years among the entrepreneurs. According to the above survey the percentage of youngsters in the business is less. It is because of education system. The number of graduated people is increasing and all educated people join to different organization as the employee instead of becoming the owner of the organization. In the previous generation the education facilities were very less so about 50 percent of the women entrepreneurs are in the age of 35 to 40 years. In field of women entrepreneurship the facilities are yet to be improved to establish new enterprises. Thus with the help of the above information it is concluded that and very important note that about 50% of them are aged between 35 to 45 years old.
7.3 Different Castes concerned to the Women Entrepreneurs

Entrepreneurship is often a difficult undertaking, as a majority of new businesses fail. It is often said that managers are born and “not made”. This represents the importance of cast in business. Some castes like Marvaris, Parsis Chitiyars Nambiyars and the like may flourish in the business. It is due to the transmission of the business from successor to successor. Here castes play a major role in the business. In this contest the topic is taken to know the importance of social group in the women entrepreneurship in Mysore district. The table — 7.2 analyses the different castes concerned to the entrepreneurs in the business in Mysore district.

Table -7.2
Different castes concerned to the entrepreneurs in the business

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Castes</th>
<th>Number of Respondents</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Backward</td>
<td>42</td>
<td>14</td>
</tr>
<tr>
<td>2</td>
<td>OBC</td>
<td>48</td>
<td>16</td>
</tr>
<tr>
<td>3</td>
<td>SC</td>
<td>76</td>
<td>25</td>
</tr>
<tr>
<td>4</td>
<td>ST</td>
<td>46</td>
<td>15</td>
</tr>
<tr>
<td>5</td>
<td>Minorities</td>
<td>44</td>
<td>15</td>
</tr>
<tr>
<td>6</td>
<td>GM</td>
<td>44</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>300</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Survey.
Different castes concerned to the entrepreneurs in the business

The table 7.2 signifies the different castes concerned to the women entrepreneurs in the business in Mysore. This stands for that out of 300 respondents about 14% of the respondents are related to the backward category and about 16% of the respondents are related to the other backward category entrepreneurs in the business in Mysore. The table also represents that about 25% of the respondents are related to the scheduled caste and about 15% of the respondents are related to the scheduled tribes’ category. This table signifies that about 15% of the respondents are related to the minority and about 15% of the respondents are related to the general category women entrepreneurs in the business in Mysore.

7.4 More Income and Less Cost and more Employment Ratio

Jobs are the cornerstone of any economic recovery. The Environment Report-India 2009 confirms that investing in the any sector of the economy especially in the Green Technology will create 1.7 million new jobs across the country. Investment in this sector will cut contribution to global warming and reduce our dependence on foreign commodities. In this contest the following
information is gathered. The following Table-7.3 signifies the income and investment by the Women Owners in the District.

**Table — 7.3**

**The Budget of the Business by the Women Owners in Mysore District**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 10,000</td>
<td>286</td>
<td>95%</td>
</tr>
<tr>
<td>10,000 – 40,000</td>
<td>003</td>
<td>0.05%</td>
</tr>
<tr>
<td>40,000 – 1,00,000</td>
<td>011</td>
<td>4.5%</td>
</tr>
<tr>
<td>More than 1,00,000</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>300</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey.

**Graph -7.3**

**The Budget of the Business by the Women Owners in Mysore District**

The table — 7.3 is representing that mere 286 respondents that is about 95% of the respondents have less than 10 thousand rupees of investment and only 11 respondents that is about 4.5% of the respondents have 40,000–1,00,000 rupees of investment. Furthermore table represents that 3 respondents that is about 0.05% of the respondents have 10,000–40,000 rupees of investment and nobody is there to invest more than one lakh rupees of
investment in the business. This shows that all the women entrepreneurs are poor and small entrepreneurs in Mysore district. Government should speed up the financial facilities to women entrepreneurs and continue the women entrepreneurship in Mysore for the rapid development of the economy. Women entrepreneurs require bizarre fiscal source to face all kind of challenges. It is possible through only through proper guidelines to the owners. In this connection facilities are yet to be developed.

7.5 Educational Level

A Chinese Proverb says-“If you plan for a year, plant rice and if you plan for ten years, plant trees. If you plan for 100 years, educate your children”. This proverb places of interest about the importance of training and education. Swami Vivekananda says “Education is the manifestation of perfection that is already in man”. Gandhi said women should be educated first but it is out of reach to many of the women entrepreneurs in Mysore district. Here is the scope for improvement. Mere reading and writing i.e. literacy is not sufficient for an entrepreneurship, additional skill is needed for the rapid expansion of the business. The traditional view of women in society was to stay at home, clean, raise children and to help with the family farm. This is the reason why most women were uneducated. Typical scenario in Mysore is many of women are uneducated that is the reason why, they introduced ownership of business.

Gandhian perspective on Women Education

According to Gandhi, education for women is the need of the hour that would ensure their moral development and make them capable of occupying the same platform as that of men. He was not the first to address woman’s education in India; the great cultural renaissance, had already reached a high peak in the ancient times. What she needed most is modern universal education,
the recognition of her birthright to be free and equal, to steer her own destiny side by side with man. Gandhi argues that education will help to rethink better”. The survey regarding the educational level in Mysore district reveals that out of 300 respondents of the survey, 161 that are 55% of the respondents are passed SSLC. This represents that only 10 respondents that is about 55% of the respondents are passed PUC. Table represents that 122 that is 35% of the respondents are not passed any examinations. This also represents that 007 entrepreneurs that is 04% of the respondents have passed graduates. This signifies that out of 300 respondents nobody has either diploma or ITI qualification. The data discloses that most of women entrepreneurs in Mysore district are either uneducated or SSLC passed. Only few of them are graduated and pre university certificate holders. Gandhi said, “Better educational facilities and schemes should be extended to women folk from government side. Adequate training Programme on management skills are to be provided to women community. Training in entrepreneurial attitudes should start at the high school level through well-designed courses which build confidence through behavioral games. When we asked the question about the reason for illiteracy is widespread with the women entrepreneurs in Mysore district, most of the women they say that, “when we cannot get food to eat itself for the day to day management, ‘who will think of education?’ In this connection facilities are yet to be developed. In the field of Human Resource Management, the term training refers to the acquisition of knowledge, skills and competencies as a result of the teaching of vocational or practical skills and knowledge that relate to specific useful competencies. The survey relating to the women entrepreneurs in Mysore district represents only 11 respondents that is about 4% of the respondents have undergone the training on Small Business Course. The survey of 180 respondents reveals that about 60% of the respondents’ have undergone training from their friends and relatives to operate and to run the business in Mysore district. About 60% of the women entrepreneurs in Mysore district manage their business without training but somehow learnt the business
tactics from their relatives’ friends and society by observation. This is the pathetic conditions of independent India. Political, social, economic, global causes are responsible for this condition in India. If these women entrepreneurs are well trained by the professional trainers who have the concern to help the society, undoubtedly they build up and contribute to civilization and the general public. The table - 7.4 indicates the educational level of respondents in district.

Table — 7.4
Educational Level of Respondents in Mysore District

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Level</th>
<th>No. of Respondents</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>SSLC</td>
<td>161</td>
<td>55%</td>
</tr>
<tr>
<td>2</td>
<td>PUC</td>
<td>10</td>
<td>06%</td>
</tr>
<tr>
<td>3</td>
<td>ITI/Diploma</td>
<td>03</td>
<td>01%</td>
</tr>
<tr>
<td>4</td>
<td>Graduate</td>
<td>07</td>
<td>04%</td>
</tr>
<tr>
<td>5</td>
<td>Uneducated (Others)</td>
<td>119</td>
<td>34%</td>
</tr>
<tr>
<td>6</td>
<td>Total</td>
<td>300</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey.

Graph -7.4
Educational Level of Respondents in Mysore District
The table - 7.4 indicates represents that 161 that is 55% of the respondents are passed SSLC and only 10 respondents that is about 55% of the respondents have passed PUC. Table represents that 122 that is 35% of the respondents are not passed any examinations and 7 entrepreneurs that is 04% of the respondents have passed graduates. The data reveals that most of women entrepreneurs in Mysore district are either uneducated or SSLC passed. Only few of them are graduated and pre university certificate holders when we asked question about the reason for uneducated, they say that ‘When we cannot get food itself, for the day to day management who will think of education?’ In this connection facilities are yet to be developed.

7.6 Training Undergone to Start/Scale up the Business

In the field of human resource management, the term training refers to the acquisition of knowledge, skills and competencies as a result of the teaching of vocational or practical skills and knowledge that relate to specific useful competencies. The principal objective of training and development division is to make sure the availability of a skilled and willing workforce to an organization. In addition to that, there are four other objectives: Individual, Organizational, Functional and Societal. Individual Objectives – help employees in achieving their personal goals, which in turn, enhances the individual contribution to an organization. Organizational Objectives – assist the organization with its primary objective by bringing individual effectiveness. Functional Objectives – maintain the department’s contribution at a level suitable to the organization’s needs. Societal Objectives – ensure that an organization is ethically and socially responsible to the needs and challenges of the society. The table - 7.5 indicates the Training undergone by the women entrepreneurs to start/scale up this business in Mysore district.
**Table — 7.5**

**Training undergone by the Women Entrepreneurs**

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Particulars/Course</th>
<th>Number of respondents</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Professional Training</td>
<td>06</td>
<td>02%</td>
</tr>
<tr>
<td>2</td>
<td>Short Computer Course</td>
<td>03</td>
<td>1</td>
</tr>
<tr>
<td>3</td>
<td>Short Management Course</td>
<td>03</td>
<td>1</td>
</tr>
<tr>
<td>4</td>
<td>Small Business Course</td>
<td>11</td>
<td>04%</td>
</tr>
<tr>
<td>5</td>
<td>Technical Training</td>
<td>09</td>
<td>03%</td>
</tr>
<tr>
<td>6</td>
<td>Certificate course (specify)</td>
<td>94</td>
<td>031%</td>
</tr>
<tr>
<td>7</td>
<td>Training through Other sources (relatives, friends)</td>
<td>174</td>
<td>060%</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>300</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey.

**Graph -7.5**

**Training undergone by the Women Entrepreneurs**

The table 7.5 indicates the training undergone by the women entrepreneurs to start/scale up this business in Mysore. This represents that mere 6 respondents that is about 02% of the respondents have undergone the professional training. The table also represents that only 11 respondents that is about 4% of the respondents have undergone the training on small business
course. Furthermore table represents that 9 respondents that is about 3% of the respondents have undergone technical training. Furthermore table represents about 94 respondents that are about 31% of the respondents have undergone certificate course conducted by different training units in Mysore district. The table also represents that nearly 180 respondents that is about 60% of the respondents have undergone training from their friends and relatives to operate and to run the business in Mysore district. About 60% of the women entrepreneurs in Mysore district manage their business without training but somehow learnt the business tactics from their relatives’ friends and society by observation. This is the pathetic conditions of independent India. If these women entrepreneurs are well trained by the professional trainers who have the concerned to help the society, undoubtedly they develop and contribute to the society. It is not a good sign of the progress. Training and development should go hand in hand. In this juncture it is a myth to the women entrepreneurs in Mysore district. Here is the scope for improvement. Government should speed up the training women entrepreneurs and continue the women entrepreneurship in Mysore for the rapid development of the economy. Women entrepreneurs require extraordinary courage to face all kind of challenges. It is possible through only through proper training and guidelines to the owners. In this link facilities are yet to be raised.

7.7 Externality benefit since it is homemade, no establishment cost

Investment in factors of production is major cost of production in any establishment. Every factor of production demand respective remunerations such as rent, wage, interest as well as profit. Suppose the business is carried in the house itself the owner can save maximum amount of expenses during the course of production. In this link the most of the women owners in Mysore district carry out the business at home only. The table - 7.6 indicates the place of business carried out by the women entrepreneurs in Mysore district.
Table — 7.6
Place of Business carried out by the Women Entrepreneurs

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home</td>
<td>150</td>
<td>50%</td>
</tr>
<tr>
<td>Outside home</td>
<td>150</td>
<td>50%</td>
</tr>
<tr>
<td>Total</td>
<td>300</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey

Graph -7.6
Place of Business carried out by the Women Entrepreneurs

The table — 7.6 indicates the place of business in Mysore district. This represents that mere 150 respondents that is about 50% of the respondents have been using their respective houses for the business. The table also represents that only 150 respondents that is about 50% of the respondents have been running the show outside the houses for the business. Still they manage the show for the lively hood. In addition to that mahatma Gandhiji also interested more in less expenditure and investment by using the local available resources in the locality. Because the small scale units are the oasis for the poor belt in India since they can own it in the house itself. Government should speed up the financial facilities to women entrepreneurs and continue the women entrepreneurship in Mysore for the rapid development of the economy. In this link facilities are yet to be developed.
7.8 Profit is reinvested by them with less effort

Adam Smith, the father of economics, says that profit is the residual income which remains after distributing the remuneration to all the other factors of production excluding the organizer’s remuneration. Profit can be used either in personal account or capital account. Once it is mentioned in the capital account, it can be renewed in the business. Mahatma Gandhi’s idea of “Roti, Kapada Our Makaan” is fulfilled, when the present condition is improved through saving and reinvestment and big push for the growth. Business Growth is like a fluent water flow and it should not be stagnant water. It is because the small scale units are the oasis for the poor belt irrespective of the profit in India who can reinvest easily. According to The Rostovian take-off model (also called “Rostow’s Stages of Growth”) is one of the major historical models of economic growth. It was developed by W. W. Rostov. The model postulates that economic modernization occurs in five basic stages, of varying length. Traditional society, Preconditions for take-off, Take-off, Drive to maturity, Age of High mass consumption. Rostow asserts that countries go through each of these stages fairly linearly and set out a number of conditions that were likely to occur in investment, consumption and social trends at each state. Here is the scope for improvement for those who are interested in investing more in the business. The table — 7.7 indicates the percentage of profit is reinvested in this business invested by the women entrepreneurs in Mysore district.
#### Table - 7.7
Percentage of Profit is reinvested in this Business

<table>
<thead>
<tr>
<th>Amount</th>
<th>Respondents</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>107</td>
<td>35%</td>
</tr>
<tr>
<td>Up to 25%</td>
<td>161</td>
<td>55%</td>
</tr>
<tr>
<td>Up to 50%</td>
<td>024</td>
<td>08%</td>
</tr>
<tr>
<td>More than 50%</td>
<td>008</td>
<td>02%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>300</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey.

#### Graph — 7.7
Percentage of Profit is reinvested in this Business

![Pie Chart]

The table - 7.7 indicates the profit which is reinvested in this business in Mysore. This represents that mere 107 respondents that is about 35% of the respondents cannot reinvest anything into the business. The profit what they earn will be sufficient to maintain their day to day management. The table also represents that only 161 respondents that is about 55% of the respondents are able to reinvest up to 25 % of the profit that they accrue from the business. It is in fact good sign. Furthermore table represents that 24 respondents that is about 8% of the respondents have been reinvesting accrued profit up to 50% in the
Furthermore, the table represents that 8 respondents, which is about 2% of the respondents, are able to reinvest beyond 50 percent in the business. Similarly, marginal propensity to save is more in developed countries and less in developing countries. If apply the same concept to analyze the progress of women entrepreneurs in Mysore, the data reveals that about 40% of entrepreneurs are not using their profit in the capital account but they use only for personal account. It is not a good sign of progress. Government should speed up the additional remedies to women entrepreneurs and continue the women entrepreneurship in Mysore for the rapid development of the economy. Women entrepreneurs require extraordinary supportive aid or offers by the society to express all categories of challenges. In this link, facilities are yet to be developed.

### 7.9 Women Entrepreneurs are not the burden to the Government

In general, Women who want to break away, make the leap and start their own business have several ways to find the start-up funding. The most attractive option for many women entrepreneurs is to find a grant, because a grant will relieve the business owner from being burdened with debt payments early in the life of the business. But finding in my study about the women entrepreneurs in Mysore district is just opposite to the above information. The standard of living of the women entrepreneurs in Mysore is improved due to the free enterprise. The table - 7.8 indicates the growth of the standard of living of the entrepreneurs in the business by the women entrepreneurs in Mysore district.
The table — 7.8 indicates the growth of the standard of living of the entrepreneurs in the business in Mysore district. This represents that mere 003 respondents that is about 1% of the respondents say that the growth of the standard of living of the entrepreneurs is better in the business in Mysore. The table also represents that only 121 respondents that is about 40% of the respondents say that the growth of the standard of living of the entrepreneurs is good in the business in Mysore. Furthermore table represents that 171 respondents that is about 59% of the respondents say that the growth of the standard of living of the entrepreneurs is very good in the business in Mysore. It is very important to note that 60% of the people have increased the standard
of living with the help of entrepreneurship in Mysore district. In this connection the scope of entrepreneurship is enlarged and it will create new chance to start up entrepreneurship in Mysore district.

7.10 Financial Necessity is the main factor to start the Business

It is stated that ‘Necessity is the mother of invention’ Women in business are a recent phenomenon in India. Women started the business due to necessity. By and large they had disclosed themselves to petty business and tiny cottage industries. Women entrepreneurs engaged in business due to push and pull factors, which encourage women to have an independent occupation and stands on their own legs. A sense towards independent decision-making on their life and career is the motivational factor behind this urge. Saddled with household chores and domestic responsibilities women want to get independence under the influence of these factors the women entrepreneurs choose a profession as a challenge and as an urge to do something new. Such situation is described as pull factors. While in push factors women engaged in business activities due to family compulsion and the liability is thrust upon them. Table — 7.9 indicates the motivation to start the entrepreneurship by the women entrepreneurs in Mysore district.

Table — 7.9

The Motivation to start the Entrepreneurship

<table>
<thead>
<tr>
<th>Reasons</th>
<th>Respondents</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial reason</td>
<td>248</td>
<td>83</td>
</tr>
<tr>
<td>Heritage</td>
<td>13</td>
<td>05</td>
</tr>
<tr>
<td>Quarrel</td>
<td>17</td>
<td>06</td>
</tr>
<tr>
<td>Got loan</td>
<td>10</td>
<td>03</td>
</tr>
<tr>
<td>Self esteem</td>
<td>12</td>
<td>03</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>300</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey.
The table — 7.9 indicates the reason to start the entrepreneurship in Mysore district. This represents that mere 248 respondents that are about 83% of the respondents express the financial reason to start the entrepreneurship in Mysore. The table also represents that only 13 respondents that are about 5% of the respondents express the heritage reason to start the entrepreneurship in Mysore. Furthermore table represents that 17 respondents that are about 6% of the respondents express the quarrel reason to start the entrepreneurship in Mysore. The table also represents that only 10 respondents that are about 3% of the respondents express the reason of the bank loan to start the entrepreneurship in Mysore. The table also represents that only 12 respondents that are about 03% of the respondents express the self esteem reason to start the entrepreneurship in Mysore. About 85 percent of the entrepreneurs started the business due to financial reason, which is not a good sign of progress. In addition to that Mahatma Gandhiji also interested more in the spontaneous foundation of small scale industries than the large scale industries. Because the small scale units are the oasis for the poor belt in India. Entrepreneurship should not be force unit but it should be voluntary. Here is the scope for
improvement for those who are interested in investing more in the business field by the women entrepreneurs in Mysore district. Government should speed up the financial facilities to women entrepreneurs and continue the women entrepreneurship in Mysore for the rapid development of the economy. Women entrepreneurs require extraordinary financial source to face all kind of challenges. In this connection conveniences are nevertheless to be developed.

7.11 Family Problems, Natural Problems

High production cost of some business operations adversely affects the development of women entrepreneurs. Exclusive burden of work and responsibility of firms, lack of leisure time, tendency to avoid economic risk, social risk may certainly hinder the enthusiasm of women entrepreneurs. Environmental risk, lack of emotional maturity in business, lack of confidence, lack of self esteem and self image, lack of appreciation for independent decisions, lack of recognition and thanks in the family, lack of confidence in woman’s ability are the obstacles of women entrepreneurs in Mysore city. Table — 7.10 indicates the problems faced by the Women Entrepreneurs in Mysore district.

Table — 7.10
The problems faced by the Women Entrepreneurs in Mysore district

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family problems</td>
<td>87</td>
<td>30%</td>
</tr>
<tr>
<td>Natural problems</td>
<td>55</td>
<td>18%</td>
</tr>
<tr>
<td>Middleman problems</td>
<td>39</td>
<td>12%</td>
</tr>
<tr>
<td>Other problems</td>
<td>30</td>
<td>10%</td>
</tr>
<tr>
<td>All</td>
<td>89</td>
<td>30%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>300</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey.
The table — 7.10 indicates the problems they have faced in marketing the products in Mysore. This represents that 87 that is 30% of the respondents are having family problems in marketing the products. The table also represents that only 55 respondents that is about 18% of the respondents are facing natural problems to market the products. Furthermore table represents that 39 respondents that is about 12% of the respondents are having middleman problems in marketing the products. Besides This The table represents that 30 entrepreneurs that is 10% of the respondents are having other personal problems to market their product that we cannot tell. The table also represents that out of 300 samples of respondent’s 89 respondents that is about 30% of the respondents have all the above kind of problems to market the product. The data reveals that most of women entrepreneurs in Mysore district have almost all kind of similar problems with each other. A famous classical economist J.B. Say tells that “Supply creates its own demand” but in the modern era of business marketing is inevitable part of any kind of small or big business entrepreneurs. Women entrepreneurs have verity of problems to market their products. Gandhi said women have to take more challenges and should come up in their life. Here is the scope for improvement. Government should encourage women entrepreneurs and support to overcome all kind of problems of women entrepreneurs in Mysore for the rapid development business. Women cannot easily market the product like a male entrepreneur in the real world that to countries like India that to traditional Mysore. They cannot work day and night like a gentlemen.
they have their own constraints. Women entrepreneurs require extraordinary courage to face all kind of challenges which is all over again difficult assignment. In this connection conveniences are yet to be developed.

7.12 Source of Finance to Start the Business

An aphorism says —“Finance is the life blood of any organization”. This proverb highlights about the importance of investment. Prof. Joan Maynard Keynes in his book ‘General Theory’ says that the ‘Marginal Propensity to Consume’ is more in any developing country and it is relatively less in the developed countries. Similarly marginal propensity to save is more in developed countries and less in developing countries. If apply the same concept to analyze the progress in Mysore also we can justify the answer. In addition to that Mahatma Gandhiji also interested more in small scale industries than the large scale industries. Because the small scale units are the oasis for the poor belt in India. Here is the information relation to source of finance to start the business by the women entrepreneurs in the business field in Mysore district. The table — 7.11 indicates source of finance to start the business by the women entrepreneurs in the business field in Mysore district

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal</td>
<td>142</td>
<td>47%</td>
</tr>
<tr>
<td>Bank loan beneficiaries</td>
<td>055</td>
<td>18%</td>
</tr>
<tr>
<td>Loan from relatives</td>
<td>012</td>
<td>03%</td>
</tr>
<tr>
<td>Both relatives and local banks</td>
<td>048</td>
<td>17%</td>
</tr>
<tr>
<td>broker</td>
<td>043</td>
<td>15%</td>
</tr>
<tr>
<td>Total</td>
<td>300</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey.
The table — 7.11 indicates source of finance to start the business in Mysore. This represents that mere 142 respondents that is about 47% of the respondents have their own personal source of money to invest in the business. The table also represents that only 55 respondents that is about 18% of the respondents have bank loans in terms of rupees for the investment. Furthermore table represents that 12 respondents that is about 3% of the respondents have been talking loans from their relatives and friends and so on to invest in the business. Furthermore table represents that 48 respondents that is about 17% of the respondents have been talking loans from their relatives and friends as well as from the banks to invest in the business. The table represents that out of 300 respondents of the survey 43 respondents that is about 15% of the respondents have been talking loans from brokers or local bankers or indigenous banks to invest in the business. It is very important to note that about 50% of the people are dependent on the personal investment and not ready to take up financial risk or the financial facilities are not well developed to cater the demand for the rural women folk. This shows that all the women entrepreneurs are poor and small entrepreneurs in Mysore district. Government should speed up the financial facilities to women entrepreneurs and continue the women entrepreneurship in Mysore for the rapid development of the economy. Women entrepreneurs require atypical financial source to face all kinds of tests. In this link services are yet to be developed.
7.13 Regularity in payment of loan premium to banks by the Women Owners

The following information highlights on the regularity in payment of loan installments to banks or any financial institutions by the women entrepreneurs among the beneficiaries of bank loans in Mysore district. The table — 7.12 indicates on the regularity in payment of loan installments to banks by the women entrepreneurs among the beneficiaries of bank loans (‘55’- shown in the table indicating source of finance to start the business in Mysore), in Mysore district.

Table — 7.12

Regularity in payment of loan premium to banks by the Women Owners

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Particulars</th>
<th>Number of units</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Most regular</td>
<td>44</td>
<td>80</td>
</tr>
<tr>
<td>2</td>
<td>Regular</td>
<td>6</td>
<td>13</td>
</tr>
<tr>
<td>3</td>
<td>Not regular</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td><strong>Total=n =samples</strong></td>
<td><strong>55</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey.

Graph - - 7.12

Regularity in payment of loan premium to banks by the women owners
The table — 7.12 is explaining that, out of selected 55 respondents, 44 women customers of the bank that is 80 % of the respondents are most regular customers, in repaying the every month installments. It is also clear that, 6 women entrepreneurs that are 13% of the customers are partially regular. Contrarily only four units, which means only seven percent of the entrepreneurs are not regular in reimbursing of every month installments from of the banks. This signifies that almost 93 % of the women enterprises which are operating in Mysore district are reimbursing every month installments without any problem and not a burden to non-performing assets. It is interesting to note that most of all the sampled units have utilized the source of funds from the bank in this region, which is a sign of progress. Women Entrepreneurship in the region is sign of promptness and time conscious and duty fearing. In this connection it is a good area to penetrate and expand the banking and all kind of financial facilities by providing more funding facility to women entrepreneurship.

7.14  The link between regularity of payment and amount of installment

The table 7.13 indicates about the relationship between regularity in payment of loans and the payment of every month installment. This can be elucidated with the assist of chi-square technique. Previous to the psychoanalysis arithmetical or statistical presumption is inevitable.

Null Hypothesis, \[ H_0 \] = There is no association between every month installment and regularity of payment of premium.

Alternative Hypothesis, \[ H_1 \] = There is the significant association between every month installment and regularity of payment of premium.
Table — 7.13
Relationship between regularity in payment of loans and the payment of every month installment

<table>
<thead>
<tr>
<th>EMI</th>
<th>Regular payment</th>
<th>Irregular payment</th>
<th>X2</th>
<th>Degrees Of freedom</th>
<th>Table value</th>
<th>Conclusion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 2000</td>
<td>19</td>
<td>2</td>
<td>0.475</td>
<td>1 (r-1) (c-1)</td>
<td>3.84</td>
<td>Not major</td>
</tr>
<tr>
<td>Installment</td>
<td></td>
<td></td>
<td></td>
<td>1 X 1 =1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>above 2000</td>
<td>33</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Installment</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>=42</td>
<td>+3</td>
<td>=55</td>
<td>= is the number of beneficiaries of bank loans</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: - the above hypothesis is tested with chi-square test.

That is \( \chi^2 = \sum \frac{(O - E)^2}{E} \), since the expected frequency is below 5 the Yates correction was applied and chi-square after Yates correction is

\[ \chi^2 = \sum \frac{(|O - E| - \frac{1}{2})^2}{E} \]

Where, O=observed frequency

E= expected frequency.) Result: - Since X2 (=0.475) is lesser than table value (=3.84), One should accept the null hypothesis, which is that; there is no association between every month installment and regularity of payment of premium. Thus the conclusion is the association between every month installment and regularity of payment of premium is not significant. In other words women entrepreneurs never mind to pay the installment if they get the regular income, irrespective of the amount to be paid.
7.15 Prompt payers of loan installments irrespective of the size of the business

Following table — 7.14 indicates about the relationship between regularity in payment of loans and the size of business. This can be again elucidated with the assist of chi-square technique. Before the analysis statistical hypothesis is inevitable.

Null Hypothesis, \( H_0 = \) There is no association between the size of business and regularity of payment of premium.

Alternative Hypothesis, \( H_1 = \) There is the significant association between the size of business and regularity of payment of premium.

Table — 7.14

<table>
<thead>
<tr>
<th>Size</th>
<th>Regular payment</th>
<th>Irregular payment</th>
<th>X2</th>
<th>Degrees Of freedom</th>
<th>Table value</th>
<th>finale</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small</td>
<td>29</td>
<td>2</td>
<td>0.195</td>
<td>{ r-1} X (c-1)</td>
<td>3.84</td>
<td>Not major</td>
</tr>
<tr>
<td>Big</td>
<td>18</td>
<td>1</td>
<td></td>
<td>1 \times 1 =1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>42</td>
<td>3</td>
<td></td>
<td></td>
<td>3.84</td>
<td></td>
</tr>
</tbody>
</table>

Result: - Since X2 (= 0.195) is lesser than table value (=3.84)

By the way of analysis one should accept the null hypothesis, which is that; there is no association between the size of business and regularity of payment of premium. Thus the conclusion is the association between the size of business and regularity of payment of premium is not significant. In other words women entrepreneurs never mind to pay the installment if they get the regular income, irrespective of the size of the business that they are operating. It means they are prompt premium payers to the banks. The financial institutions are
skeptical about the entrepreneurial abilities of women. The bankers consider women loonies as higher risk than men loonies. The bankers put unrealistic and unreasonable securities to get loan to women entrepreneurs. According to a report by the United Nations Industrial Development Organization “despite evidence those woman’s loan repayment rates are higher than men’s, women still face more difficulties in obtaining credit,” often due to discriminatory attitudes of banks or financial institutions and informal lending groups.

7.16 Contribution to the divisional growth of the economy

Women business owners bring many assets to the market from different sector. Female entrepreneurs have demonstrated the ability to build and maintain long-term relationships and networks, to communicate effectively, to organize efficiently, to be fiscally conservative, to be aware of the needs of their environment and to promote sensitivity to cultural differences. Woman’s enterprises are qualitatively different from men’s. Studies indicate that women business owners create a clear culture of their own. Female enterprises tend to center on the delivery of services responding to Women Entrepreneurs in the Economy. The following table — 15 highlights on the Contribution of women entrepreneurs in developing Mysore district

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Particulars</th>
<th>Number of units</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Agriculture production</td>
<td>120</td>
<td>40</td>
</tr>
<tr>
<td>2</td>
<td>Progress of industry</td>
<td>030</td>
<td>10</td>
</tr>
<tr>
<td>3</td>
<td>Progress of Trade related</td>
<td>030</td>
<td>10</td>
</tr>
<tr>
<td>4</td>
<td>Other services</td>
<td>120</td>
<td>40</td>
</tr>
<tr>
<td></td>
<td><strong>Total= n</strong></td>
<td><strong>300</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey.
Table — 7.15 indicates that out of 300 respondents, 40% of the respondents that is 120 of respondents have been contributing for the progress on agriculture in the district. This consists of cattle feeding, piggery, beekeeping and so on. It is also related to many other allied activities door to door vegetable vending, flower vending etc. It is also clear that, about 30 women entrepreneurs that are about 10% of the respondents have been contributing for the progress of industrial development in Mysore district. This denotes that the women entrepreneurs in Mysore district are not involved much in secondary sector like iron, cotton, steel cement and other industries. Similarly 30 entrepreneurs that are about 10 percent of the entrepreneurs are involved in trade related activities like small shops, outlets and so on. On the other hand 120 units that are 40 % of the respondents have contributing for the development of service oriented activities and dependent on transportation interrelated proceedings which are the indication of progress.

7.17 Practical Experience in the Business

According to Aldous Huxley (English writer; grandson of Thomas Huxley who is remembered mainly for his depiction of a scientifically controlled utopia (1894-1963)) “Experience is not a matter of having actually
swum the Hellespont, or danced with the dervishes, or slept in a doss-house. It is a matter of sensibility and intuition, of seeing and hearing the significant thing, of paying attention at the right moments, of understanding and coordinating. Experience is not what happens to a man; it is what a man does with what happens to him”. Table 7.16 indicating the entrepreneurship experience in the same business

Table — 7.16
The Entrepreneurship Experience in the Business

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. 0-10 years</td>
<td>150</td>
<td>50%</td>
</tr>
<tr>
<td>b. 10-20 years</td>
<td>63</td>
<td>21%</td>
</tr>
<tr>
<td>c. 20-30 Years</td>
<td>60</td>
<td>20%</td>
</tr>
<tr>
<td>d. 30-40 years</td>
<td>3</td>
<td>0.3%</td>
</tr>
<tr>
<td>e. 40 years and above</td>
<td>24</td>
<td>8.7%</td>
</tr>
<tr>
<td>Total</td>
<td>300</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey.

Graph - - 7.14
The Entrepreneurship Experience in the Business

The table — 7.16 indicates the entrepreneurship Experience in the same business in Mysore. This represents that 150 that is 50% of the respondents are having less than ten years of experience. The table also represents that only
63 respondents that is about 21% of the respondents are having 10 to 20 years of business experience. Furthermore, the table represents 60 respondents that are 20% of the respondents are having 20 to 30 years of business experience. Besides this, the table represents that 003 entrepreneurs that is 0.3% of the respondents are having 30 to 40 years of experience in the business. The table also represents that out of 300 samples of respondent’s 24 respondents that is about 9% of the respondents have more than 40 years of business experience. The data reveals that most of women entrepreneurs in Mysore district are less than ten years of business experience in the same business. Only few of them are having more than 40 years of experience in the same business, it is because of the ‘Necessity is the mother of invention’. Those who have more experience, it is because of the necessity of the time. Harold Kuntz says” experience is the secret of success of any business”. Gandhi said women have more consistency to continue any business in the long run. Here is the scope for improvement. It is because experience creates the awareness for the rapid development business. Mere reading and writing i.e. literacy is not sufficient for an entrepreneurship, additional practical experience is also needed for the rapid expansion of the business. In this connection facilities are yet to be developed.

7.18 High Cost of Labour

Since the late 1990s, particularly after the Abid Hussein committee recommendations, there has been greater focus on small industry cluster in the small industry policy of government of India. However due to the era of globalization the cost of production including labour cost is increasing rapidly. Women entrepreneurs are more labour-intensive and hence lead to a high cost of production and scarcity of labours due to scarcity of capital. So the data is taken to know the labour force used by the women owners. The table — 7.17 indicates the number of employees employed in the business by the women entrepreneurs in Mysore district.
Table — 7.17

Number of employees employed in the Business

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 10 employees</td>
<td>286</td>
<td>95%</td>
</tr>
<tr>
<td>10 – 20</td>
<td>003</td>
<td>01%</td>
</tr>
<tr>
<td>20 – 40</td>
<td>011</td>
<td>04%</td>
</tr>
<tr>
<td>More than 50</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>300</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey.

Graph — 7.15

Number of employees employed in the Business

The table — 7.17 indicates the number of employees employed in the business in Mysore. This represents that mere 286 respondents that is about 95% of the respondents can appoint only few employees or less than five members that may be one or two employees into the business. The table also represents that only 3 respondents that is about 1% of the respondents are able to appoint up to 20 employees in the business. It is in fact not a good sign of progress. Furthermore table represents that 11 respondents that is about 4% of the respondents are able to recruit more than 20 employees into the business.
Stephen Bach ‘argues that employee relation relates to all those activities associated with the management of the employment relationship in the firm. The term ‘employee relations’ will be used as an equivalent terms as will the term ‘labour management’. Mahatma Gandhiji is interested in joint family system where all the members of the family are working together and profit will be shard in a sharing system among the members of the family. The survey reveals that 90% of families are nuclear families. Naturally there is the dependency on the employees outside the families. Hired employees are costly and not available. So it is very difficult to get the people to work in the business center. It is very difficult to do all kind of work by the women entrepreneurs in the organization without others help. So organization will suffer. Steps are to be taken in this connection in the field of women entrepreneurship. Women entrepreneurs require extraordinary financial source to face all kind of challenges. In this connection facilities are yet to be developed.

7.19 Multiple Problems in the Business

A motivating factor behind women entrepreneurs is the desire for control. Many successful female business owners are provoked by the opportunity to be their own boss and run their own company, a prospect that would never occur if they had worked for someone else. Women entrepreneurs are also motivated by philanthropic commitment to society. Their new businesses will greatly stimulate economic development in their community and create new jobs for many people. Many women entrepreneurs are not afraid of taking risks and are two times more likely to make above average risks than their male equivalent, making monetary gain a less likely factor in their business pursuits. Instead, they possess very strong business ideas and seek any and all means to share their business ideas with others who may benefit from their discoveries.
Table — 7.18

Multiple Motivations in the Business

| What are the problems in your business? 1.Worst 5.Best |
|---------------------------------|-----|-----|-----|-----|-----|-----|
| Items                          | 1   | 2   | 3   | 4   | 5   | Total |
| Demand For The Product         | 045 | 033 | 061 | 096 | 065 | 300   |
| Availability Of Raw-Materials  | 015 | 063 | 090 | 098 | 034 | 300   |
| Source Of Finance              | 001 | 024 | 098 | 099 | 078 | 300   |
| Transportation Facility        | 001 | 024 | 093 | 135 | 047 | 300   |
| Availability Of Labour         | 009 | 015 | 075 | 113 | 088 | 300   |
| Satisfaction The Most          | 009 | 023 | 084 | 109 | 075 | 300   |

Source: Field Survey.

Table — 7.16

Multiple Motivations in the Business

The table — 7.18 indicates the multiple motivations in the business in Mysore district. Here the information is divided into many segments. From the sample of 300 respondents 45 people say that the demand for their product worst is and 96 respondents say that the demand for their product is best. From the sample of 300 respondents 15 people say that the availability of raw-materials to produce their product is worst and 98 respondents say that the
demand for their product is best. From the sample of 300 respondents 24 people say that the source of finance to produce their product is worst and 99 respondents say that the source of finance to produce their product is best. From the sample of 300 respondents 24 people say that the transportation facility to supply their product is worst and 135 respondents say that the transportation facility to supply their product is best. From the sample of 300 respondents 09 people say that the availability of labour to continue the business is worst and 113 respondents say that the availability of labour to continue the business is best. From the sample of 300 respondents 09 people say that they are not happy with their business and 109 people say that they are contented with their operation even if they have troubles.

7.19 The Structure of the Business

The structure of business may be measured by the amount of capital invested, number of persons employed, the volume of transactions and the area of operation. On the basis of these, business activities can be grouped into small-scale and large-scale. Those business units which require less capital, employ few workers, produce and sell limited items within a limited area, are called small-scale business. The information indicates the structure of the business by the women entrepreneurs in Mysore district.

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sole</td>
<td>260</td>
<td>87%</td>
</tr>
<tr>
<td>Partnership</td>
<td>024</td>
<td>08</td>
</tr>
<tr>
<td>Joint venture</td>
<td>013</td>
<td>04</td>
</tr>
<tr>
<td>Corporation</td>
<td>003</td>
<td>01</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>300</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey.
The table — 7.19 indicates the structure of the business in Mysore district. This represents mere 260 respondents that are about 87% of the respondents use the structure of sole trading concern method to operate the business in Mysore. The table also represents that only 24 respondents that are about 8% of the respondents use the structure of partnership with the friends or relatives to operate the business in Mysore. Furthermore table represents that 13 respondents that are about 4% of the respondents use the structure of joint venture concern method to operate the business in Mysore. The table also represents that only 03 respondents that are about 1% of the respondents use the structure of unit of corporation method to operate the business in Mysore. It is crystal clear from the table that about 90 percent of the entrepreneurs are single seller and do not have partnership with the other entrepreneurs. It is very important to note that the entrepreneurs should not be selfish and competitive. Instead they have to work together with modern verity of group cohesiveness, clusters, amalgamations, or mergers and so on. Women entrepreneurs require extraordinary facilities to face this kind of challenges. In this connection facilities are yet to be developed.
7.20 Promotion Technique

Sales promotion includes several communications activities that attempt to provide added value or incentives to consumers, wholesalers, retailers, or other organizational customers to stimulate immediate sales. These efforts can attempt to stimulate product interest, trial, or purchase. Examples of devices used in sales promotion include coupons, samples, premiums, point-of-purchase. Similarly personal selling is an important promotion technique which is commonly practiced by Women Entrepreneurs in Mysore district with human touch. The table — 7.20 indicates the promotion techniques carried out by any business.

Table — 7.20
Promotion Techniques carried out by any Business

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal selling</td>
<td>123</td>
<td>41%</td>
</tr>
<tr>
<td>Outlets</td>
<td>103</td>
<td>34%</td>
</tr>
<tr>
<td>Direct selling</td>
<td>074</td>
<td>25%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>300</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey.

Graph -7.17
Promotion Techniques carried out by any Business

- Personal selling: 123
- Outlets: 103
- Direct selling: 74
The table — 7.20 indicates the promotion technique in the business in Mysore district. This represents mere 123 respondents that are about 41% of the respondents use the personal selling method to promote the business in Mysore. The table also represents that only 103 respondents that are about 34 % of the respondents use the outlet selling method to promote the business in Mysore. Furthermore table represents that 74 respondents that are about 25 % of the respondents use the direct selling method to promote the business in Mysore. According to peter Drucker- ‘Sales promotions targeted at the consumer. That is called consumer sales promotions. Sales promotions targeted at retailers and wholesale are called trade sales promotions. Some sale promotions, particularly ones with unusual methods, are considered gimmick by many. Sales promotion includes several communications activities that attempt to provide added value or incentives to consumers, wholesalers, retailers, or other organizational customers to stimulate immediate sales. These efforts can attempt to stimulate the interest about product, trial, or purchase. Examples of devices used in sales promotion include coupons, samples, premiums, point-of-purchase (POP) displays, contests, rebates and sweepstakes. Here poor women entrepreneurs are mainly dependent on the personal selling and other all kind of the above stated modern techniques is out of their reach to establish the business enterprise. This is the important area of possibility for the improvement of women entrepreneurship.

7.21 Rate of Women Entrepreneurship in the Mysore District

It is concerned with the distinctive challenges and opportunities of developing entrepreneurship in rural locations, in order to contribute to the development of policies to regenerate rural areas. Peripheral rural areas are characterized by remoteness from major markets; depopulation; infrastructural deficiencies; and high dependence on land-based activities. At the same time urban areas provided with sophisticated facilities, good infrastructure facilities
and so on. In this connection a comparative analysis is made to know the heat of the problem. Table — 7.21 indicates Profile of the rate of women enterprise in the Mysore District.

Table — 7.21
Profile of the Rate of Women Enterprise in the Mysore District

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Year</th>
<th>Primary Sector</th>
<th>Secondary Sector</th>
<th>Tertiary Sector</th>
<th>Total %</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Urban%</td>
<td>Rural%</td>
<td>Urban%</td>
<td>Rural%</td>
</tr>
<tr>
<td>1</td>
<td>2001</td>
<td>20</td>
<td>30</td>
<td>14</td>
<td>8</td>
</tr>
<tr>
<td>2</td>
<td>2002</td>
<td>19</td>
<td>29</td>
<td>16</td>
<td>9</td>
</tr>
<tr>
<td>3</td>
<td>2003</td>
<td>20</td>
<td>27</td>
<td>14</td>
<td>8</td>
</tr>
<tr>
<td>4</td>
<td>2004</td>
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<td>25</td>
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<td>11</td>
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<tr>
<td>10</td>
<td>2010</td>
<td>13</td>
<td>24</td>
<td>20</td>
<td>12</td>
</tr>
</tbody>
</table>

Source: Field Survey.

The table — 7.21 highlights that the women entrepreneurship is coming down in the primary sector in the urban areas and in the rural areas. Secondary sector percentage of women entrepreneurship is increasing continuously from 2001 to 2010 both in urban and rural. Service and tertiary sector percentage is also rising from year to year. This shows there is a still scope for women entrepreneurship in Mysore district.

7.22 Urban, Rural Areas Relativity and Present Status of Women Entrepreneurs

The data table — 7.22 highlights that the urban rural areas relativity and present status of women entrepreneurs in the Mysore district.
Table — 7.22

Urban Rural Areas Relativity and Present Status of Women Entrepreneurs

<table>
<thead>
<tr>
<th>Item</th>
<th>Rural = KR Nagar</th>
<th>Nanjanagudu</th>
<th>Mysore</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary sector</td>
<td>112</td>
<td>068</td>
<td>194</td>
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<td>Secondary</td>
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<td>142</td>
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<tr>
<td>Service</td>
<td>153</td>
<td>109</td>
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<td>300</td>
</tr>
<tr>
<td>Total</td>
<td>300</td>
<td>300</td>
<td>300</td>
<td>300</td>
</tr>
</tbody>
</table>

Source: Field Survey.

Graph-7.18

Urban Rural areas Relativity and Present Status of Women Entrepreneurs

The above table — 7.22 highlights about the urban rural areas relativity and present status of women entrepreneurs in Mysore district. In Krishna raj Nagar among the sample respondents’ 112 women entrepreneurs are dependent of primary sector and 35 women Entrepreneurs are dependent of industry and secondary sector and 153 women respondents are dependent on service sector enterprises. In Nanjanagudu among the sample respondents’ 68 women entrepreneurs are dependent of primary sector and 123 women Entrepreneurs are dependent of industry and secondary sector and 109 women respondents are dependent on service sector enterprises. In Mysore taluk among the sample respondents’ 194 women entrepreneurs are dependent of primary sector and
142 women Entrepreneurs are dependent of industry and secondary sector and 38 respondents are dependent on service sector enterprises.

Women are not a liability to society at any stage. The knowledge gained by women can be diverted in the upbringing of children and better house management. Women could help the children in their homework for which the man had no time or the patience. With the man concentrating only on the work front she took over simple tasks of attending school meetings banks, paying bills and so on. With that level of education she could socialize, help husband create a better name and fame in his profession and promotion in the organization.

7.23 Applicability of Gandhi’s Perspective on Economic Status of the Women

Gandhiji says, in his writings ‘Cent percent Swadeshi’. He has shown how some aspects of it can be tackled immediately with benefit to the starving millions people both economically and hygienically. Thus, if rice can be pounded in the villages after the old method, the wages will fill the pockets of the rice-pounding sisters (A female person who is a fellow member of a society or labour union or other group) and the rice-eating millions will get some sustenance from the unpolished rice instead of pure starch which the polished rice provides. Human greed, which takes no account of the health or the wealth of the people who come under its heels, is responsible for the hideous rice-mills one sees in all the rice-producing tracts. If public opinion was strong, it will make rice-mills impossibility by simply insisting on unpolished rice and appealing to the owner of rice-mills to stop a traffic that undermines the physical condition of entire inhabitants and robs the underprivileged of an honest means of livelihood. Finance is the lives blood of any industry. As for as the financial source for the entrepreneurship is concerned, it is very important to note that, out of selected 55 respondents, 44 women customers of the bank that is 80 % of the respondents are
the most regular customers, in repaying the every month installments. This signifies that almost 93 % of the women enterprises which are operating in Mysore district are reimbursing every month installments without any problem and not a burden to non-performing assets. It is interesting to note that most of all the sampled units have utilized the source of funds from the bank in this region, which is a sign of progress. Women entrepreneurship in the region is sign of promptness and time conscious and duty fearing. In this connection it is a good area to penetrate and expand the banking and all kind of financial facilities by providing more funding facility to women entrepreneurship. Similarly as for as the investment in the business is concerned, mere 286 respondents that is about 95% of the respondents have less than 10 thousand rupees of investment. This shows that all the women entrepreneurs are poor and small entrepreneurs in Mysore district. Government should speed up the financial facilities to women entrepreneurs and continue the women entrepreneurship in Mysore for the rapid development of the economy. According to the survey mere 142 respondents that are about 47% of the respondents have their own personal source of money to invest in the business and only 55 respondents that are about 18% of the respondents have bank loans in terms of rupees for the investment. It is very important to note that about 50% of the people are dependent on the personal investment and not ready to take up financial risk or the financial facilities are not well developed to cater the demand for the rural women folk. This shows that all the women entrepreneurs are poor and small entrepreneurs in Mysore district. Government should speed up the financial facilities to women entrepreneurs and continue the women entrepreneurship in Mysore for the rapid development of the economy. As for as the growth of the standard of living of the entrepreneurs is concerned, about 90% of the respondents say that the growth of the standard of living of the entrepreneurs is very good in the business in Mysore. In this connection the scope of entrepreneurship is enlarged and follows the Gandhian perspective and it will create new chance to start up enterprise in Mysore district.
While conducting the survey, we have identified that most of the women entrepreneurs have the problem of finance and therefore they could not able to develop the business to a great extent. We have calculated a small computation regarding the loan interests that they are paying to the indigenous bankers in the locality. Mrs. Jahara a vegetable vender takes Rs.100/- loan and in the evening she pays 110/- to the money lender. That is 10% interest. If we convert it into month the interest paid is just 300% and similarly if we convert it into year it will be just 3650% per year. If any citizen borrows loans from the bank then she has to pay maximum about 18 to 20% per annum. This is the gap analysis that we made during the course of action. It is very important to note that if we start any bank then we have to fix maximum 24% interest on loans as per the banking company act. Then how come it is 3650% on the poor people is a big question mark. Our per capita income is less than the interest, which our poor women are paying to the indigenous bankers in Mysore. Mrs. Chikkamma another entrepreneur said that “she is the follower of Shri Subbanna who was following all the principles of Mahatma Gandhiji in his life”. But what to do, there is a saying that ‘man proposes and god disposes’. When my husband died by a road accident, I was stunned and happened to commit subside. But my neighbors did not allow it and rescued me out of it. Now I am living to live. Our government is neither helping nor allowing others to facilitate. What to do, it is all our fate-she was anguished.

7.24 Gandhian Thoughts about Primary Sector and Present Rural India
– Artisans

Government of India aims to provide financial assistance to 200 institutions of the ‘A plus’ and ‘A’ category Khadi establishments of which 50 establishments would be those which are managed exclusively by beneficiaries belonging to ‘Scheduled Castes (SCs)/Scheduled Tribes (STs)’ in a ‘Public Private Partnership Mode’. It will enable replacement of old/obsolete charkhas and looms with new
charkhas/looms so as to realize increased value addition for Khadi products, muslin Khadi, setting up common facility centers, need based dyeing and printing facilities besides ensuring better wages to artisans along with skill up gradation. The Scheme has been approved in July 2009. Vegetable Vending Business Enterprises is an important source of livelihood for women entrepreneurs in Mysore district. Woman entrepreneur being a female merchant has to face a lot of problems in the field of business. They are still confined to their ethos and traditional mindset. Political parties suppress these people for the sake political mileage which Gandhiji did not advise. The age group also contributes the progress of the women to boost the entrepreneurship in India. The survey mere 033 respondents that are about 11% of the respondents are related to the age group of up to 25 years among the entrepreneurs in the business in Mysore. The table also represents that only 117 respondents that is about 49% of the respondents are related to the age group of up to 35 years among the entrepreneurs in the business in Mysore. Furthermore Table represents that 93 respondents that is about 21% of the respondents are related to the age group of up to 45 years among the entrepreneurs in the business in Mysore district. The table also represents that only 57 respondents that is about 19% of the respondents are related to the age group of up to 50 years among the entrepreneurs in the business in Mysore. According to the above survey the percentage of youngsters in the business is less. It is because of education system. The number of graduated people is increasing and all educated people join to different organization as employee instead of becoming the owner of the organization. In the previous generation the education facilities were very less so about 50 percent of the women entrepreneurs are in the age of 35 to 40 years. In the field of women entrepreneurship the facilities are yet to be improved to establish new enterprises. Thus with the help of the above information it is concluded that and very important note that about 50% of the women entrepreneurs are aged between 35 to 45 years old. Women entrepreneurs require a typical financial source to face all kinds of tests. In this link services are yet to be developed.
7.25 Gandhi’s Perspective on Secondary Sector — Khadi and Village Business

The village movement is an attempt to establish healthy contact with the villages by inducing those who are fired with the spirit of service to settle in them and find self-expression in the service of villagers. Women must have an unquenchable faith in our mission. Women naturally have the patient with the people. Gandhiji’s concept of village business is in the reverse gear in Mysore district. Following information gives the glimpse of the life of the business women in Mysore district. ‘It is exceptionally difficult to manage our existence with meager profit’- Mrs. Javaramma articulates in Najanmailige Mysore. “It is due to the competitiveness and jealousy of the neighbors’. It is horrifying than property Mafia”, - Javaramma says. We asked “why don’t you revolutionize your job”. ‘What to do’. I have two small children and I am not be acquainted with any other business and struggled since 20 years in this field. I am a widow, my husband passed away last year by road accident. I have to wait till my children grow, it is our awful luck” —she weeps. When we met her it was 12 noon. Still she had a small number of items to sell. No customers are turning to her and those who come also bargaining to the core with that poor lady. ‘Cattle are a major problem’. — We should have a close vigil on the vegetables and green leafs; if we turn another side within the fractions wandering cattle come and eat the vegetables. We do not have any shelter to safeguard and put on the marketplace our foodstuffs. It is extraordinarily unfortunate that our locality house owners find fault with us and complain to the corporation to reallocate out our business to supplementary places. We do not have any other alternatives to go away. Daily corporation officials move towards us and torture to the core. Whom to appeal our difficulties’- she cries. Vegetable venders in the locality do not have any shelter to scamper and to demonstrate the products and do not have any toilet facilities in the times of emergencies as a female. She hesitated to tell all information as per the questionnaire, then we happened to tell that we are from the government and we construct the a detailed description and send it to
the government and then government may help to solve your problems in all respects like market place and shelter as well as financial facilities. ‘These are all the tolerable problems’- she articulates. One more trouble is there beyond the above problems and she says that is the ‘customers, who bargain like anything’. It is really excruciating and very important to introspect ourselves that why we are bargaining too much with this kind of poor widows in the market. Many a times we lavishly shell out the tips to the waiter in the hotel for nix additional work. Similarly we pay enough coins and notes to beggars for nix work. It is really thought provoking that ‘why do we hesitate to pay appropriately or more to those who dedicates the existence for the hard occupation and contribute to build up the country. Still it is a gigantic question in our brainpower. It is just opposite surveillance of the Gandhian thoughts. There is not much scope for voluntary labour in Khadi. Each industry will take the labour of only a certain number of hands. These industries come in as a hand-maid to Khadi. They cannot exist without Khadi and Khadi will be robbed of its dignity without them. Village economy cannot be complete without the essential village industries such as hand-grinding, hand-pounding, soap-making, paper-making and mat-making, tanning and oil-pressing, etc. Based on the demand there is no doubt that, most of our wants can be supplied from our villages. When we have become village-minded, we will not want replication of the West or machine-made products but we will develop a true national taste in keeping with the hallucination of an innovative India in which pauperism, starvation and idleness will be unidentified.

**Incense Stick** (Agarbathi) factory business is commonly found in Mysore district. Mrs. Chandrika is a post graduate in English literature. Her mother was started this business with one hundred rupees in the year 1994. Mrs. Chandrika has happened to expand it in a bigger way. Now About 25 workers are working under her business with the turnover of three lakh per year. She is a real entrepreneur who established the business with all kind of challenges and uncertainties. In fact she belongs to traditional family setup where old traditional procedure still prevails. She had to face a lot of problems from her relatives and
friends as well as the society. She has started a particular Swa Shakti help group to enable more women entrepreneurs in Mysore and other adjacent villages. When we met her she was very polite and answered all kinds of relevant answers required. She told that she has planned to start another unit nearby the Bogadi and Basavanahalli villages. She also told that she struggled to get three thousand rupees salary in a degree college after my post graduation. Now she is getting more than that and enjoying the job. She told that “all graduates should start one or the other small plant immediate after graduation and they have to stop begging the job, instead of working under a proprietor. She was very confident about her business. While we were talking a big van came to take all packed items to the market. They were busy in loading it. Similarly we happened to go to kytmaranahally in search of women entrepreneurs in Mysore district. Poor lady called Sankamma with a small hut was running the show. It was really tear-jerking. She was pouring the water to all utensils when we visited their house. She told that water supply is a major problem in that locality. She used all kind of utensils to have the water. At the same time she had to keep the heap of the Agarbathi in the same room. Unfortunately on bundle fell down into the water jug and the entire bundle what useless. She had only one room which is for one and all. This was really a pathetic condition. We did not disturb her more. Still she told that her life is better after starting the business. But when saw her position it was really thought provoking. Politicians always tell that ‘India is a rich country’ and ‘shining’ etc, politicians once ought to go and see the pathetic situation of the people in the locality. But who has the time and patience. Gandhian perspective is invalidating here. It is very difficult to change the situation immediately. It will take its own time to change. However at present those poor people should suffer. It is very important to note that the poor women entrepreneurs sell the products at par with the humanitarian touch that cannot found at big variety stores, shopping malls, promenades, plazas, shopping centers, any business hubs.
7.26 Gandhi’s Perspective on Village Sanitation

If the majority of politicians were derived from our villages, as they should be, they ought to be able to make our villages models of cleanliness in every sense of the word. Nevertheless they have not at all considered it. A sense of national or social sanitation is not a virtue among us. We may take a kind of a bath but we do not mind dirtying the well or the tank or the river by whose side or in which we perform ablutions. Gandhiji regard this defect as a great vice which is responsible for the disgraceful state of our villages and the sacred banks of the sacred rivers and for the diseases that spring from insanitation. ‘Divorce between intelligence and labour has resulted in criminal negligence of the villages’, instead of having graceful hamlets dotting the land, we have dung-heaps. The approach too many villages is not a refreshing experience. Often one would like to shut one’s eyes and stuff one’s nose; such is the surrounding dirt and offending smell. By using the surrounding some of the women entrepreneurs have started the piggery business nearby the drainages at Bannimantupa, Kyatamaranahalli udayagiri and other places at Mysore district. Pig is a genuine food for numerous people in India. These women entrepreneurs are living near drainage. Then we walk off near to the locality. This, itself reveals the pathetic condition of the people in the city who dell nearby the drainage. We went with a great difficulty to the premises where the pigs are born and brought up. It was astonishing and thought aggravating. The rotten smell was pushing us out vigorously. Since we have taken the project we had to get in to the vicinity in spite of the unbearable surroundings. In the entrance on the road to the locality, we first found a small temple of goddess chamundi. While she was answering the question one big boar was speeding up towards us. We didn’t thought of the situation that the local pigs are also notorious in reality. It was on the subject to punch to us. We dint had any way to escape. Then fortunately her son came by limping with a long stick and beat the pig and forced it to depart from the place. During the course of action immediately her daughter came with a bucket of food to the pig that is the
wastage of the nearby hotel and nourished food. Then the pig became silent and started to eat. ‘It is natural’ the woman entrepreneur Sankamma says. However at that movement we felt that ‘We are no more’. There in the locality life is, in actual fact a game of luck. About 45 people are the victims of ferocious pigs as per her knowledge’—she utters. Neither compensations nix concern about us by the corporation or the government. During the time of election politicians come with queue and put into the picture of all kind of assurances but after election, it is similar to the previous state of equilibrium. Whom to tell sir, we do not have any alternative to do. About 30 years gone away like this. I am least bother about my life but my son and daughter’—she cries. We convinced her and said not lose the faith in future. We have a major problem from the corporation officers also who ask us to vacate from the vicinity. In fact where to go sir, they don’t show the alternative also. People tell that swine flu or fever is due to pig but we are living with it about fifty years. Theft of the pig is common problem to us. Nobody give compensation or protection to overcome to this problem. ‘Thus there is no end to our problems’—she blubbers. In the contest we made a survey of the caste of the women entrepreneurs in Mysore district. The survey reveals that out of 300 respondents about 14% of the respondents are related to the backward category entrepreneurs in the business in Mysore. This represents that out of 300 respondents about 16% of the respondents are related to the other backward category entrepreneurs in the business in Mysore and respondents about 25% of the respondents are related to the scheduled caste category entrepreneurs in the business in Mysore. Out of 300 respondents about 15% of the respondents are related to the scheduled tribes’ category entrepreneurs in the business in Mysore and out of 300 respondents about 15% of the respondents are related to the minority category entrepreneurs in the business in Mysore. The survey represents that out of 300 respondents about 15% of the respondents are related to the general category entrepreneurs in the business in Mysore.
Milk vending is one of the businesses undertaken by the women in Mysore district as a source of livelihood. Milk vendor is the one who procures milk from producer and sells at a wholesale or retail price. Some of the sellers supply the milk from door to doors, or some of them in booths. The style of supply of milk used by them is by using bicycles, buses, hired vehicles or own vehicles. The influential feature for the milk vendor is the proceeds margin, which is based on the difference between price fixed by the producer of milk and that of the milk purchased by the end user. Carrying cost from place to place and tension involved and the volume of milk to be supplied are the most important factors which influence to establish this kind of dealing. Wide-ranging distance, starting from producer to consumers, pitiable road situations, may dampen milk vendors from the function’says Mrs. Dejamma. Consequently, sale of new clean milk is suggested so long as the milk is boiled before utilization owing to health reasons. The difficulty of milk marketing has encouraged farmers to cluster themselves together to structure the associations. Milk vending women entrepreneurs face problems of limited markets, inexperience management, limited capital and a tolerant membership. The government is compelled to sustain this crowd through deliberate attempt to distribute the land for dairy development outside towns and cities, for the women entrepreneurs. Farmers, who are in remote areas, or far away from the markets and poor roads, are encouraged to process milk locally into products, such as ghee and butter which have a long shelf life. This exterior surplus milk need to be marketed if the dairy farmers are to continue investing in dairy farming. Milk marketing therefore is to be organized by the producers themselves through their organizations. Private women entrepreneurs who are in a situation to bring together, process and market milk within the stated laws and regulations will be given opportunity to do so. As the bulk of milk is still produced in rural area where market for milk is far, the producers have to organize themselves into Associations/Co-operatives in order to be able to sell their surplus milk to consumers who are mostly found in urban areas. The
farmer groups can be allowed to own collecting and cooling centers in order to keep the quality of milk before transporting to the market. A great percentage of milk produced in the country is marketed using this system and it likely to continue near future until such time in which the country will attain a developed stage. Therefore, fresh clean milk is recommended so long as the milk is boiled before consumption due to health reasons. This is a system whereby milk is collected and processed by a plant owned by a cooperative society or private entrepreneur. The size of the plant depends on the amount of milk produced and collected within a particular locality. The problem of milk marketing has prompted farmers to group themselves together to form associations. However, these organizations still face problems of limited markets, inexperience management, limited capital and an enlightened membership. Farmer who produce more than 200 liters of milk per day and are financial sound will get the loans from the banking institutions. But the poor woman entrepreneur has the limiting factors such as land and capital for further expansion of their dairy enterprise. The government is obligated to support this group through deliberate effort to allocate land for dairy development outside towns and cities. Women entrepreneurs who are in the remote areas, far away from the markets and poor roads, are encouraged to process milk locally into products, such as ghee and butter which have a long shelf life. The gap is naturally found between supply and demand of milk and milk products in Nanjanagudu and will prolong as the rate for dairy development does not match the population. However, due to constant, purchasing power and food habits in some parts of the town the dairy farming has not taken any shape in milk marketing Women entrepreneurs who are in a position to accumulate, process and market milk within the declared laws and regulations will be given opportunity to perform so. As the volume of milk is produced in rural area where market for milk is far, the producers have to organize themselves into Associations/Co-operatives in order to be able to sell their surplus milk to consumers who are mostly found in Nanjanagudu town. Gandhian view to provide employment opportunity is to some extent
fulfilled. However, a significant reduction in the number of cattle, supply of pure milk, etc., was found considerably. At the same time, the number of cow eaters increased in India, which is really astonishing.

7.27 Providing Urban Facilities in the Rural Area (PURA)

Influenced by the Gandhian philosophy, the farmer President of India, Dr. A. P. J. Abdul Kalam, has told that “A developed India by 2020 or even earlier, is not a dream. It need not even be a mere vision in the minds of many Indians. It is a mission we can all take up—and succeed”. The President, Dr. A. P. J. Abdul Kalam, urges everyone to dream, he had coined the acronym PURA which is one of his own. PURA is a strip of habitation about 500 meters (half a kilometer) wide on either side of a ring road linking a loop of villages. Hence, every point in PURA will be within walking distance from open farms on one side and a modern road transport system on the other. Places of work will normally be within walking distance. It will have broad uncrowned streets; gracious pathways. PURA will restore the joy of walking.

In that case, virtually every village will be within 5 km of one ring road or another. That many PURAs will offer so much dwelling space that no family need suffer from lack of shelter. Slums in cities and huts in villages will disappear. He also stressed for inclusive development of India, which contains socio-economic and cultural development of villages simultaneously. Hence he came up with the dream project of PURA. It differs from the conventional ideas of economic expansion of rural areas in many ways—a comprehensive and composite rural development, government investment at urban levels in rural programmes, reverse rural-urban movement, the prerequisite quality infrastructure, supportive modern industry and investment in social and commercial service and private enterprise initiative. “Providing connectivity to village complexes is an urgent need to bridge the urban-rural divide, generate employment and enhance rural prosperity. The integrated methods, which will
bring prosperity to rural India is through ‘PURA’,” Kalam says. More than two-thirds of India’s population lives in rural areas. We need to give a new thrust to their all-round development through a mega mission for their empowerment. PURA envisages provision of physical, electronic and knowledge connectivity and Economic Connectivity to the rural clusters with a minimum mass leading to economic connectivity. The model should enable proper selection of village clusters and deployment of the youth in different areas of rural development to make this programme a reality. It is concerned with the distinctive challenges and opportunities of developing entrepreneurship in rural locations, in order to contribute to the development of policies to regenerate rural areas. Peripheral rural areas are characterized by remoteness from major markets; depopulation; infrastructural deficiencies; and high dependence on land-based activities. At the same time urban areas provided with sophisticated facilities, good infrastructure facilities and so on. In this connection a comparative analysis is made to know the heat of the problem. The survey highlights that the women entrepreneurship is coming down in the primary sector in the urban areas and in the rural areas. Secondary sector percentage of women entrepreneurship is increasing continuously from 2001 to 2010 both in urban and rural. Service and tertiary sector percentage is also rising from year to year. This shows there is a still scope for women entrepreneurship in Mysore district.

7.28 Survey Experience while collecting the primary data

Here, an attempt is made to highlight some of the experiences while collecting the primary data for the research. It is really thought provoking and interesting and in some cases it is really hurting and excruciating. By examining the information it is inevitable to say that the pathetic system in India is controlled by some mafia group. It is really painful to explain the horrific situation in independent India. In this context it is relevant to bring forward
some of the experiences of our field research with reference to different women entrepreneurs in Mysore district.

**Incense Stick**

(Agarbathi) factory business is a good business especially in Mysore. Mrs. Chandrika is a post graduate in English literature. Her mother was started this business with one hundred rupees in the year 1994. Mrs. Chandrika has happened to expand it in a bigger way. Now About 25 workers are working under her business with the turnover of three lakh per year. She is a real entrepreneur who established the business with all kinds of challenges and uncertainties. In fact she belongs to traditional family setup where old traditional procedure still prevails. She had to face a lot of problems from her relatives and friends as well as the society. She has started a particular Swa Shakti help group to enable more women entrepreneurs in Mysore and other adjacent villages. When we met her she was very polite and answered all kinds of relevant answers required. She also offered a cup of tea and explained about the process of Agarbathi manufacturing. Entre production unit was covered with a kind of perfume and fragrance. She told that she has planned to start another unit nearby the Kuvempunagar. She also told that she struggled to get three thousand rupees salary in a degree college after my post graduation. Now she is getting more than that and enjoying the job. She told that “all graduates should start one or the other small plant immediate after graduation and they have to stop begging the job, instead of working under a proprietor. She was very confident about her business. While we were talking a big van came to take all packed items to the market. They were busy in loading it. Then we extended the heartfelt thanks to her and left the place. She was really inspiring women entrepreneurs in that locality. Similarly we happened to go to kytmaranahally in search of women entrepreneurs in Mysore district. Poor lady with a small hut was running the show. It was really tear-jerking. She was
pouring the water to all utensils when we visited their house. She told that water supply is a major problem in that locality. She used all kinds of utensils to have the water. At the same time she had to keep the heap of the Agarbathi in the same room. Unfortunately on bundle fell down into the water jug and the entire bundle what useless. She had only one room which is for one and all. This was really a pathetic condition. We did not disturb her more. Still she told that her life is better after starting the business. But when saw her position it was really thought provoking. Those politicians who always tell that India is a rich country and shining etc., they once should go and see the pathetic situation of the people in the locality. But who has the time and patience. Gandhian perspective has the reverse gear here. It is very difficult to change the situation immediately. It will take its own time to change. But now those poor people should suffer. One fellow on that Sunday morning while we were moving on the road in search of women entrepreneurs has helped us to a great extent. He bought his friends vehicle and lifted to that area where the people are busy in producing Agarbathi with a great care and caution without expecting any return from us. This what really thrilling experience. He was new to us. Now a day’s people those who know each other also do not help. In that situation an unknown person helping is really extraordinary. After completing the survey when we said bye then he bought and offered some fruits to us. They we felt that Always uneducated people are more compassionate people than the educated people. We did not have any words to say thanks to the fellow. It was really trilling event of the day.

**Fast Food Business**

The new participant into fast food occupation, are humiliated and abused or beaten sometimes, by the competitors and rivals, - says Mrs. Madevamma a fast food vender. These steady economic and physical assaults destroy the entrepreneurial character and self-respect as well as confidence. This growing
cruelty and insecurity is a vital reason why very few women hesitating to
vending and hawking food in the town. The few who have the courage are
either widows or older conjugal women whose husbands cannot earn enough.
Adolescent girls and women are not approved to join this trade because they are
far more vulnerable to cruelty and brutality than men after eating our own food
in the counter. Thus these women lose out confidence on this source of
livelihood, -says Mrs. Tayyammma another fast food vender. Mrs. Heema a
pre-university passed out doing fast food entrepreneurship. She has hesitated to
answer to us in the beginning. When we went to the counter it was exactly
noon. But unfortunately nobody was there in the food stall. This business is
purely uncertain.-she says. Sometime immediately here will be the foolish rush
and demand the food when we have scarcity. It is very difficult to prepare food
immediately. On the contrary if we prepare sufficient food nobody will come.
Many a times we happened to give it out to the wondering cow or cattle.
Sometime our forecasting matches. Anyhow it is a straggle and fight and there
are equal chances of gain and lose. While we are discussing a police man came
over there and orders the rice plate and ate and finally washed his hand and
went straight away. We are astonished and asked her. ‘It is common’- she said.
Five to six percentages should be kept as a scrap for this kind of policeman as
well as rowdies of this locality. However she said that she has improved better
due to this business. We further moved towards another locality in
Kannegowdanakopplu, where many number of women fast food sellers are
running the show. It was about two p.m. They were busy with serving the food
to the customers. Still we happened to ask our questions inevitably. One poor
lady about 45 years old is offered rice plate to us. It was really valuable because
we could not able to get food till that time. We gave some tips to the vender
and left the place by blessing her. We were analyzing the importance of these
retail venders in our society. In fact they are the real backbone of the society.
But unfortunately these venders do not get any kind treatment by the society in
our system. Women entrepreneurship is more valid that of the male
entrepreneurship. Women have the dual role to play, family and society together. By this time her daughter came to replace her mother. Then we prayed god to bless them till the edge of their life and left the place which was the only route to us to support them.

Women have taken a lead role to start **Beauty Parlors** like mushrooms in Mysore district. It is due to the maximum demand by the women customers. Women are supplementary beauty conscious and pay out lavishly on the attractiveness. Men parlors are a lesser amount of busy when compared to women beauty parlors. Customers are extremely meager in some days especially on Tuesday and Saturday in the men parlors. Women parlors are comparatively busy irrespective of the days and time. ‘If we open in the night also they get customers’. — One of the shop keepers Mrs. Shamala says. While carrying out our survey we have experienced unique problems with the proprietors of the beauty parlors. Relatively they are less cooperative and watching us with suspicion. We being men could not enter into the beauty parlors during the working hours. We happened to wait outside that is almost in the footpath. Usually we were about wait for hours together in some of the footpaths. While we were waiting outside the parlor space, adjacent shopkeeper has observed us and to tease us he told that, ‘it is only for women and men’s parlor is there in the next road. Then we had to explain about our purpose to him that ‘we are conducting the survey regarding women entrepreneurship.’ Then he kept silence. However it was a painful situation to wait outside door. Finally she came out by biting a thread in her teeth and told that ‘today I am busy please come tomorrow morning seven o clock sharp. We again next day went there as per the appointment. Then also there was a queue of the customers. We actually astonished to see the customers. Then we realized the sensitivity of the business. She was very kind proprietor and took the questionnaire and filled with in no time, because she was a graduate. She said that ‘I was thinking that you are asking all personal details’ and so I gave the appointment and otherwise I would have done it yesterday only, all the questions in this paper are in
general. I made you to wait and she requested sorry for the inconvenience.’ We said it is okay and left the place. It was really unforgettable experience. As per the survey 90% of the beauty parlors have 81% of profit due to less investment and high proceeds. The standard of living of the women beauty parlor entrepreneurs also increased considerably after starting that business. We also had the bitter experience with Mrs. Manasa who was the owner of Manasa beauty parlor in Nanjanagudu, told that ‘don’t you have manners why are you waiting here to trouble us’-. She took left and right. When we explained about the survey she was further angry and told that ‘do you do my business. Can you see the people waiting here?’ She shut the door by saying that ‘come at 8p.m. let us see’. Inevitably we had to run out with sorry cut figure in front of her. Since we are dedicated to survey again we went there as per the appointment. Relatively she was not busy and told that, ‘I have to attend a marriage where the customer waiting. So please come tomorrow’. She requested with a smiling face. This is the second time we came out of the center. When next day when we visited her parlor she took it and filled it and gave it to us immediately. We have experienced that these beauty parlors are busier than the politician on the nation.

Screen Printing

This is another source of income for the women entrepreneurs in Mysore district. It is also a major source of employment at a less investment and it is a kind of business which appears under low capital output ratio. Though Nanjanagud is a small town, people have selected all kinds of occupations for their livelihood. We happened to order a visiting card to the respondent, since we were anticipation the required the survey information from the entrepreneur. Mrs. Rukmini a proprietor of screen printing was neither poor nor so rich entrepreneur but she was managing her business without any problem. She used to get all items from the nearby the market and produce the required orders
at home. Since my price is relatively less and quality of item is good, customer come here them themselves- she said. Even her son and her husband are also good supporters of the business. She offered a cup of copy and she herself filled all the blanks in the questionnaire. She is a graduate. ‘Even in the childhood I had the dream to start a small business and five years back it is materialized’- she says. Similarly we moved on to consult the remaining many entrepreneurs in the city. Puttataymma is another women entrepreneur who is running the show efficiently. When we approached her then it was 11 am. She was mixing the color to draw the outline to the customer’s order. We were watching it for a while and it is interesting also. She was secondary school passed out student. She had to discontinue her education due to lack of finance. She took it as a challenge and started this business. She has a small shop nearby the house. She says that the use of chemical colors is injurious to health especially to children- she articulates. In fact there was a foul smell in the shop. We have to run the show, likes and dislikes do not matter — she explains. We asked all the questions which were necessary to the survey and thanked her and walked off. Mrs. Nirmala another screen printer in the town Nanjanagud. She was not only a proprietor of screen printing but also a typist of both Kannada and English. She said that necessity is the mother of invention. It was the added value to the screen printing business. In the case of emergency of the customers, I have a color printer and get the copies immediately. This is to facilitate the customer and the customer need go in search of the same to another shop. I also want to purchase a zerox machine shortly. There is a proverb, -she says and we quote ‘survival of the fittest’-Unquote. She was a graduate of Mysore university and believed that self business is better than seeking the job in others unit. At the same time her husband also supporting to her to run the business. ‘I-have the job satisfaction and I will continue the same till the end’ she elucidates. After getting all required information we left for the native place.
**Vegetable Vending**

It is an important source of livelihood for women entrepreneurs in Mysore district. We have a great experience while gathering the information about the vegetable vendors that can be discussed in the following ways. Women entrepreneur being a female merchant has to face a lot of problems in the field of business. It is fascinating to us to understand the challenges and the role of facility provider in this regard. Chamudipuram is a built-up locality whereas the neighboring vicinity Maedarakeri still remains an inaccessible surrounding because the majority of the people are poor. They are still confined to their traditional mindset and ethos. Political parties suppress these people for the sake political mileage. We selected the place called Najanmailige in Maedarakeri locale for our investigation. We have selected 25 vegetable and 20 flower vendors and screened to 10 each as per our convenience. The vegetable vendors are very poor and daily travel in the early in the morning from adjacent villages like Hegadedevanakote, Tagadoor and other places for the livelihood with their grown vegetables. “We travel to market by our bullock cart and return home at 7 o’clock as the darkness surrounds and it has become our routine activity”, said one of the vegetable vendors. When we started our survey, we were afraid in the beginning as the nix answers given by vendors. But later on with confidence we went further and gradually several of the vendors cooperated with broadmindedness to answer our questions. The adjacent photo gives you an idea about the pathetic situation of the women entrepreneurs in some places of Mysore. ‘It is exceptionally difficult to administer our existence with meager profit’- Mrs. Javaramma articulates in Najanmailige Mysore. “It is due to the competitiveness and jealously of the neighbors’. It is horrifying than property Mafia”, - Javaramma says. Now she became very closer and was thinking that we can help her in a number of respects to resolve her problems and commenced to enlighten everything with us. We asked “why don’t you revolutionize your job”. ‘What to do’. I have two underdeveloped children and I don’t be acquainted with any other business and
struggled since 20 years in this field. I am a widow, my husband passed away last year by road accident. I have to wait till my children grow, it is our awful luck” —she weeps. When we met her it was 12 noon. Still she had a small number of items to sell. No customers are turning to her and those who come also bargaining like anything with that poor lady. ‘Cattle are a major problem’. —We should have a close vigil on the vegetable leafs; if we turn within the fraction wondering cattle come and consume the vegetables. We do not have any shelter to safeguard and put on the marketplace our foodstuffs. It is extraordinarily unfortunate that our locality house owners find fault with us and complain to the corporation to reallocate out our business to supplementary places. We do not have any other alternatives to go away. Daily corporation officials move towards us and torture like anything. Whom to put in the picture our difficulties”- she cries. Vegetable venders in the locality do not have any shelter to scamper and to demonstrate the products and do not have any toilet facilities in the times of emergencies as a female. She hesitated to tell all information as per the questionnaire, then we happened to tell that we are from the government and we construct the a detailed description and send it to the government and then government may help to solve your problems in all respects like market place and shelter as well as financial facilities. ‘These are all the tolerable problems’- she articulates. One more trouble is there beyond the above problems and she says that is the ‘customers, who bargain like anything’. It is really excruciating and very important to introspect ourselves that why we are bargaining too much with this kind of poor widows in the market. Many a times we lavishly shell out the tips to the waiter in the hotel for nix additional work. Similarly we pay enough coins and notes to beggars for nix work. It is really thought provoking that ‘why do we hesitate to pay appropriately or more to those who dedicates the existence for the hard occupation and contribute to build up the country. Still it is a gigantic question in our brainpower.
Walking around the town offering goods and services without a fixed place from which to operate and that of the dealer who sells commodities or provides services from a fixed point on the public thoroughfare is not an easy job—says Mrs. Parvaty. Seller has to face sunlight, heat, rain, dust, vehicle problems, drinking water problems as well as urinals and so on. Beyond these tribulations an extraordinarily staid predicament is entreated bargaining as a result of the purchaser. In the boiling heat of May, a poor woman sets out to receive his living. Her two children, mother, have not had much to consume for the last two days. This woman has a license of 1992, the year the government had taken out its license plan for the vendors. Since then no sketch has been formulated, eighteen years have passed by. Even in 1992 she had to pay Rs 2,500 as incentive to the officials just to accomplish the license that would have been given off to someone else. Every year, as she renews the license and she pays an amount of Rs 500 to give pleasure to the police”- Says Mrs. Chikatayamma a vegetable shop keeper—utters.

Whilst we entered with letter padding and questionnaire, vendors are exceptionally cheerful and vendors were thinking that we are the representatives of the government and the vendors can share their thoroughness and complains. Therefore before our questions vendors themselves use to start to enlighten us about the stories related to their struggle and battle of the life. In Sunnadakeri, Mysore a complex has been constructed to facilitate the foot pathway vegetable vendors. The vendors are distrustful of the consequences of relocation, says Mrs. Kalama. Nobody is prepared to go there due to the following reasons namely the complex, constructed by the Corporation at an entirety cost of Rs.5.76 crore with facilities such as toilets and lifts etc are inferior quality. All toilets are opened and spread foul smell which would not leave us to take the weight off your feet and put on the goods in the market to the customers. At the same time the quality of the fortifications is also not in superior quality. In some parts walls are broken down. Even while appreciating the construction of the complexes as a superior move, many vendors also complained that the
space allotted to them is inadequate. The five feet by five feet breathing space
given to each salesperson would not even accommodate to sit two persons
inside, - a hawker said. They have requested to the concerned authorities to link
to the prearranged space and not to make any alterations by means of civil
works inside. The complex is likely to become congested as only a gap of three
feet would be available between every shop,” said R. Gangamma, a flower
vendor. Vendors also worry about the safekeeping of their goods and business
timing. A hawker in najanmailige, alleged, a lot of us have been operating
business as hawkers for three generations. Now I pay Rs.100 as monthly rent to
the Corporation. The number of hawkers in quest of space in the complex is
more than the figure of shops obtainable,” said one of the Hawkers. Marketing,
due to competition and jealousy of the co-sellers is a big problem for sellers,
says Mrs. Rukmini. In addition to that Big and minute, sounds of vendors are
calling out their wares and consumers jostling with traffic. Corporation is hectic
with relocating hawkers to a new complex, shopkeepers and consultants are
discussing ways to get better the locality. More often sellers face problems
either due to lack skills, infrastructure, or money. These forces small sellers to
either sell in the local area or become a pawn in the hands of the bargainers.

**Flower Vending**

This is another starting place on entrepreneurship in Mysore. It is the
excellent late afternoon when we walk off to accomplish the investigation for
the women entrepreneurs in Mysore city. Laxmamma is a flower vender since
20 years. She was exceptionally much active to talk to us and gave details about
a variety of tribulations to us. She thought that we are from the government
to help her business development. While she was talking to us one customer
asked about the price of the beautiful fresh garland kept for rummage sale. We
were observing with a close up vigil. The customer asked it at a fifty percent
reduced rate. It was his bad day. Laxmamma took left and right against the
customer. The whole sale rate in increased to a great height. We are selling at this cheap rate. You should feel happy and purchase. In the nearby market it is sold at the double rate. You should have the courtesy to observe all these markets. Otherwise simply purchase without any bargaining. Already we have reduced the price. How far we can reduce the price of the product? We also should live and run our family. We are also purchasing it from others and selling at this point. If you are really poor I will give the flower freely you are wearing the costly cloth. Do you bargain there in the textile shop? We are certain about the price in the textile shop. There is ‘no chance of bargaining’ in that shop. You people are misusing the poor flower venders. All shop keepers are all rich sellers. We know you people bargain only with poor people and poor venders like us. You will have enough money to pay lavishly to the beggar and the waiters in the hotel or in the inn. In the petrol bunk do you bargain like this? In any jewelry shop do you bargain? You will have all bargaining proficiency in front of underprivileged, dedicated straightforward women entrepreneurs. This manner of attitude is not fair-haired on your part. You people are the protectors of poverty. If we ask anything you finger out about the government. We do not want any government help. You help us to get the marginal profit. That is more than adequate for our livelihood. We astonished about her brilliant terminology. We asked about her education. She said, “Uneducated”. She also said that ‘education is not necessary to have a common sense’ we are getting little bit profit only because of uneducated people and not from rich people. 90%of the rich customers are bargaining to the core and waste our energy and time. Just for livelihood we are running the show and have two children and I am a widow. God has punished like this. But I am taking this as a challenge and I am not running out of the field. While selling my flower I am educating the educated people. When I tell everything frankly some customer when they come to purchase the flower from me for the next time they neither bargain nor give more. They give whatever we fix the price on the flower. They know it is marginal profit oriented business with my business.
‘I have requested to provide a shelter to sell my flower. What to do our bad luck nobody turn up after election. But what to do we cannot run out. Somehow we are living with pain and pleasure by seeing the face of by children’. She whispered. We convinced her with a philosophical touch and enlightened her that we defiantly facilitate you within our limitation.

When we continued our tour to Nanjanagudu for the purpose of the survey, the temple surrounding was overflowing with many women flower vendors. It was a genuine competitive market. They are irritating to attract the customers with different kinds of pricing techniques and advertisement techniques. This, in actual fact was inevitable for their survival in the marketplace. It was in fact astonishing that she was selling the product during the blistering summer by tolerating the utmost temperature. The flower was also swatting resembling to her. Collecting information about their business in authenticity is challenging from her in that situation. Since we are committed to gather round information, it was inevitable to us to purchase a bouquet of flower from her by paying the amount. Even After guiding everything to her about the investigation, she was not in a situation to respond anything to the inquiry. Since she was a wondering vender, she was running behind the customer. So she did not embrace the patience to answer our questions. “Do not disturb, now it is the ‘pooja / prayer’ time in the temple” you are all rich, who will pay for our livelihood?” she chewed out. My daughter has helped to tie the flower and selling up to 9 a.m., she is a college student. I have to look after my family without wasting the moment in time. If I don’t accomplish it my competitor will use the opportunity” she added, while walking and talking with the customers. She also told that “many people like you approaching and asking our tribulations and acquire all information and escape”. “Our position is still same as ten years before. You are all same in one or the other way”. She was totally disappointed. We convinced her that we furnish detail information to the government. We also convinced her that we are teachers, we recognize our responsibilities and we are not politicians. Then she came to the track and
started to respond to the questions. Abraham Maslow says the need hierarchy principle. According to him people dislike others when they don’t have basic needs that are daily food. But in that situation we were not in a position to lend a hand to them in anyway. The main reason for their problem is no unity among themselves and don’t have any consistency in their trade due to season and production as well as customs. At the same time they do not undergo any training and there are no institutions to support such unorganized entrepreneurs. Government has many plans and procedures but failed in the implant plans into reality effectively. Thus it was actually wonderful experience.

During the course of action of the survey regarding women entrepreneurship we happened to ask many personal questions as well as critical conditions of the respondents. The size of the business decides the source of finance. ‘Finance is the life blood of any businesses. It was inevitable to listen to a painful story of Kamalamma a flower vender in Mysore in connection with finance. If it is a joint scheme or affiliation it uses non-banking channels compared to a hefty public limited scheduled company. The size also mostly decides the rate of interest- says Mrs. Kumari. A flower mercantile acquires means at a much higher rate of interest when compared to the listed scheduled banks. There are problems associated with entrance to resources. A poor lady Najamma has been a flower vendor for more than 30 years in a suburb Mysore — says Mrs. Puttasiddama. Quite a lot of times, she joined informal chits to save some money and generate loans during necessity. Many times, the persons who ran the chit immediately vanished. It was advised by an admirer to open an account with a commercial bank for saving her hard-earned money and perhaps get a loan later. The subdivision administrator, who was an agreeable lady, knew the flower vendor for many years. But the Core Banking Solutions (CBS) will just not categorize her approach even though the administrator knows her. It was pointed out that the system decides about accepting new customers beneath the ‘Know Your Customer’ (KYC) model. Najamma was asked photos, proof of address, pan number, proof of date of
birth and references and was also given unusual choices such as using debit card and Net-based banking. In any contest of banks and loans, poor lady vigorously criticizes the loan services of the banks which is affluent citizens oriented, says Mrs. Chikkma. When lack of finance controls the vender or entrepreneurs the progress and profit and expansion will be a legend to entrepreneurship. While conducting the survey we have identified that most of the women entrepreneurs have the problem of finance and thereby there could not able to develop the business to a great extent. We have calculated a small computation regarding the loan interests that they are paying to the indigenous bankers in the locality. Mrs. Jahara a a vegetable vender takes Rs.100/- loan and in the evening he pays 110/- to the money lender. That is 10% interest. If we convert it into month the interest paid is just 360% and similarly if we convert it into year it will be just 3650% per year. If any citizen borrows loans from the bank then he has to pay maximum about 18 to 20% per annum. This is the gap analysis that we made during the course of action. It is very important to note that if we start any bank then we have to fix maximum 24% interest on loans as per the banking company act. Then how come it is 3650% on the poor people is a big question mark. Our per capita income is less than the interest that our poor people are giving to the indigenous bankers in India. One important story she told that once upon a time she was really a patriot and wanted to contribute to the nation by way of entrepreneurship to a great extent. We are curious and asked that what made you to have this kind of idea. Mrs. Chikkamma said that she is the follower of shri Subbanna who was following all the principles of Mahatma Gandhiji in his life. But what to do, there is a saying that ‘man proposes and god disposes’. When my husband died by a road accident, I was stunned and happened to commit subside. But my neighbors did not allow it and rescued me out of it. Now I am living to live. Our government is neither helping nor allowing others to facilitate. What to do, it is all our fortune.-she was anguished. Ultimately when are taking a departing with them we always used to ask only one question that ‘whether the business that you have started is
helped your standard of living or not?’ we got the answer that “yes”. But it is not up to their expectation. That is their pain. Thus during the course of survey beyond our questionnaire we learnt a lot of life secrets which are unforgettable.

In Saligrama near Krishna raj nagar, Officials personally cautioning us that approximately 90% of the vendors do not have a license and it is illegal to vend the goods. While saying this we have understood that women entrepreneurship is a way of life than that of legal entity. Women entrepreneurs say that there is no guarantee about a specific place to sell the products. It is very difficult to tell anything about the future. We are living always uncertainty says Venkatamma a vender. Numerous hawkers have no other technique of livelihood. They have no option but to suffer, even if it means police thrashing and harassment by municipal staff. Since many of the vendors do not have the license, they are forced to pay the backhander. In order to keep them fearful, municipal authorities and the police carry out regular raids in the informal “natural” markets created by these hawkers and vendors. Often the vendors cannot pay the exorbitant fines and bribes demanded of them for releasing their goods. So they have to start from scrape again.

**Beedi Making**

This is a kind of activity which is taken up by women entrepreneurs with their own investment and challenge. A beedi from Hindi: बीड़ी, also spelled bidi or biri is a thin, South Asian cigarette filled with tobacco flake and wrapped in a tendu leaf tied with a string at one end. The word comes from beeda, Marwari for a leaf wrapped in betel nuts, herbs and condiments. A traditional method of tobacco use throughout South Asia and parts of the Middle East, today beedies are popular and inexpensive in India. Beedies accounted for 48% of Indian tobacco consumption in 2008. We happened to go to udayagiri belt to examine it as a part of our survey about women entrepreneurship in Mysore district. Mrs.
Jahara wearing red blouse and blue sari came to us and enquired about the survey. She told that countless people appear similar to this and get hold of all the information furthermore never turns up. ‘Why we have to tell all our stories unnecessarily. Our life style is similar or still worsened from many years due to competition and lack of finance as well as the lack of cooperation of the people. We do not have any bad habits. Still we could not able to manage our life properly.’ — Mrs. Jahara said. When we convinced her then she started to tell all her stories and others stories connected to all the people. She told that they had started one swashakti society but many of them are cunning and cheating. So we had to stop it. She offered tea and said we want the bank finance. Now we are getting finance from local indigenous bankers which it really costly and we don’t have any alternative. Finance is problem to start any kind of business here- she said.

**Tailoring**

This is furthermore an important foundation of entrepreneurship in Mysore district. We were happened to visit the place near vani villas Mohalla on Monday noontime which was excessively blistering in the summer. But still we took a long journey to meet Mrs. Vinuta who is a tailor come trainer for the innovative upcoming students of tailoring in that Mohalla. She was extraordinarily full of activity in tailoring and teaching the students. But still on request she has obliged to come and sat down to have a chat for few minutes. In the actual fact, it was thought provoking that, being a lady she has the intention to lend a hand to the society as well as women entrepreneurship generously. She was a real entrepreneur who started the business only with Rs.2000/- in the year 2000. When we asked the questions in the beginning she was hesitated to enlighten her details to us. But when we explained the genuineness she receives our questionnaire and took one personal copy to her and then informs the details required. ‘Tailoring is not an easy occupation’ –she advises. There are
many problems as and when we grow up in the field. A number of the most important problems are found. To name a few are, shorted sightedness and back pain as well as temperature of the body will increase’ –Mrs. Vinuta says. Since she was a graduate we happened to tell as we are doing survey on women entrepreneurship in Mysore district and she has understood about the subject and gave all the information required and she told that her standard of living has improved due to this business. Earlier she was a trainee in Shramika Vidya Peeta and now started her own unit in the locality. She offered a tea and explained all her problems in detail.

‘The labour is the major problem in the business- she explicates. Both receiving the labour and maintaining the labours are difficult. While we were discussing about the issues, then that time a girl arrived to centre and inquired about the training and employment in the centre. The girl was looking like a PUC student and requested about the job. Mrs. Vinuta asked us pardon and answered the student that ‘yes we provide training in tailoring’ but ‘it is conditional’ that you have to fulfill all our conditions. While the student was filing the application to join to the center then Mrs. Vinuta turned towards us and told that ‘in our area these girls very enthusiastic to join into the course and after few days when the burden increases then they leave the course without intimation. Students do not have interest to do any kind of job systematically and they want salary for the work. ‘If truth be told it is agonizing’ —she elucidates. I have taken 20 years to come up to this position. But these lilyputs want to become king overnight without any kind of hard work. If we advise anything seriously they leave the course. Finding new employees is again a difficult job. But still the system is going on and running the show – Mrs. Vinuta says.
Milk Vending

This is one of the businesses undertaken by the women in Mysore district as a source of livelihood. Milk vendor is the one who procure milk from producer and sells at a wholesale or retail price. Some of the sellers supply the milk from door to doors, or some of them in booths. The style of supply of milk used by them is by using bicycles, buses, hired vehicles or own vehicles. The influential feature for the milk vendor is the proceeds margin, which is based on the difference between price fixed by the producer of milk and that of the milk purchased by the end user. Carrying cost from place to place and tension involved and the volume of milk to be supplied are the most important factors which influence to establish this kind of dealing. Wide-ranging distance, starting from producer to consumers, pitiable road situations, may dampen milk vendors from the function’-says Mrs. Dejamma. Consequently, sale of new clean milk is suggested so long as the milk is boiled before utilization owing to health reasons.

The difficulty of milk marketing has encouraged farmers to cluster themselves together to structure the associations. Milk vending women entrepreneurs face problems of limited markets, inexperience management, limited capital and a tolerant membership. The government is compelled to sustain this crowd through deliberate attempt to distribute the land for dairy development outside towns and cities, for the women entrepreneurs. Farmers, who are in remote areas, or far away from the markets and poor roads, are encouraged to process milk locally into products, such as ghee and butter which have a long shelf life. This exterior surplus milk need to be marketed if the dairy farmers are to continue investing in dairy farming. Milk marketing therefore is to be organized by the producers themselves through their organizations. Private women entrepreneurs who are in a situation to bring together, process and market milk within the stated laws and regulations will be
given opportunity to do so. As the bulk of milk is still produced in rural area where market for milk is far, the producers have to organize themselves into Associations/Co-operatives in order to be able to sell their surplus milk to consumers who are mostly found in urban areas. The farmer groups can be allowed to own collecting and cooling centers in order to keep the quality of milk before transporting to the market. A great percentage of milk produced in the country is marketed using this system and it likely to continue near future until such time in which the country will attain a developed stage. Therefore, sell of fresh clean milk is recommended so long as the milk is boiled before consumption due to health reasons. This is a system whereby milk is collected and processed by a plant owned by a cooperative society or private entrepreneur. The size of the plant depends on the amount of milk produced and collected within a particular locality. The problem of milk marketing has prompted farmers to group themselves together to form associations.

However, these organizations still face problems of limited markets, inexperience management, limited capital and an enlightened membership. Farmer who produce more than 200 liters of milk per day and are financial sound will get the loans from the banking institutions. But the poor women entrepreneur has the limiting factors such as land and capital for further expansion of their dairy enterprise. The government is obligated to support this group through deliberate effort to allocate land for dairy development outside towns and cities. Women entrepreneurs who are in the remote areas, far away from the markets and poor roads, are encouraged to process milk locally into products, such as ghee and butter which have a long shelf life. The gap is naturally found between supply and demand of milk and milk products in Nanjanagudu and will prolong as the rate for dairy development does not match the population. However, due to constant, purchasing power and food habits in some parts of the town the dairy farming has not taken any shape in milk
marketing. Women entrepreneurs who are in a position to accumulate, process
and market milk within the declared laws and regulations will be given
opportunity to perform so. As the volume of milk is produced in rural area
where market for milk is far, the producers have to organize themselves into
Associations/Co-operatives in order to be able to sell their surplus milk to
consumers who are mostly found in Nanjanagudu town. The farmer groups can
be allowed to own collecting and cooling centers in order to keep the Quality of
milk before transporting to the market. Milk vending dependent of Manson
rains and based on the agricultural inputs. In addition to that milk vending is not
so easy job to perform and they have to depend upon the male partner.

When we happened to visit Krishnarajnagar it was raining heavily that
we could not walk even with umbrella. Buses are blocked and not a single auto
rickshaw also found. In addition to that it was literarily a new place to us. We
have seen the Krishnarajnagar bus stand while moving to Hassan once upon a
time. Not it has happened to step-down to the stand during this vain
unfortunately. We cursed God for this untimely heavy rain during November.
But what to do it was inevitable to continue our journey. We did not have any
friends or relatives or well-wishers even in Krishnarajnagar unluckily. What to
do? We sat and thought for half an hour in the bus stand or else there was no
other go to do anything. It was really cursing movement to Philosophy of
Doctrine. (Ph.D.) Even the hotels are heavy rush even to drink a cup of coffee
also. We were about to weep but what to do? We controlled ourselves. After 45
minutes we thought to ask one about some of the localities in Krishnarajnagar
where we can find out some of the beauty parlors as well as lady screen printers
in the area. It was also difficult to ask. Many questions are revolving in our
mind like, How to ask? What to ask? What they think? Whether they may think
me as a thief? And the like. If it was not raining it was a different issue. We
could have gone out and could have introduced ourselves.
But what to do there was no sign of the end of rain. Now we had another question that whom to ask. Whether the school going children? Poor children are naturally to catch the bus routinely and go home. Whether to ask youngsters? They may laugh at us another headache. Whether to ask ladies? They may criticize and tease us. Suppose we have any friends it will be different issue. They are unknown people. The brain was storming. It was really unforgettable experience. After thinking and thinking we have seen an old person sitting in the corner smoking with beedi. We thought that he is the right person to ask and solve all our problems. We approached him and we introduced ourselves and asked about names of the nearby villages. He was simply watching us and smoking. But he was not replying anything. We thought that he is a duff. Then again we requested about name of the villages in Krishnarajnagar area. While he was watching the rain, once he looked at us thoroughly and said- ‘I don’t know’. We were very angry we thought and happened to beat him like left and right. We thought that, it is still dangerous. So we kept silence. Simply we were sitting by thinking about our bad luck. At the same movement one lady sweeping the bus stand from one end to the other. Many passengers were sitting adjacent to us. While sitting we discussed that ‘Now a days the quantity of beedies in the waste dustbin is coming down’. By hearing to my voice a fellow sitting next to me said that ‘it is because Supreme Court which made the rule that nobody should smoke in the public place’. Then the discussion started as; now the ladies can freely walk in the public place without the beedi smoke. It is a good rule taken by the court.

Sometimes courts take good decisions. The fellow said. Slowly we asked where are you going sir’- we asked. He said that ‘he is waiting the train’ –what sir? We astonished and asked. Since it was raining heavily I struck in the middle and sitting in the bus stand. When rain ends then I will go to the railway station. Thus the matter started one by one and we discussed about worst
politics in Karnataka which is number one in India and we also discussed that India is the fifth largest corrupted country in the world and other related issues we also discussed bout the artificial gimmick by the government to attract the voter. How politicians are using the public funds and misusing. – He worried. He also told that today he had been to arrange the same programme in nearby village. What programme we asked. He told that government is arranging a programme regarding the distribution of saree to the women in Chunchnakatte area. Then we asked about his job. He told that he is a ‘health inspector’. He told many of the stories about the project and sanctioned amount is 17 lakhs rupees but spent amount is only 5 lakhs Rs. Remaining is all for politician. We know but we can’t tell. He was keeping on going the story. Now we have the good relations with that layman thereafter. There was a tendency to end the rain. We slowly walked out of the bus stand and walked towards the railway station. We also followed him. Slowly we started to explain our misery with fear.

Then he was very happy and told that “Sir, It is not a matter. Tomorrow I will come at 9 am and I do not have much work, I will show all kinds of women entrepreneurs in Krishnarajnagar. ‘Don’t worry sir. It is very simple”. He said. We could not believe ourselves. Till that time we were thinking that it was impossible job. Really it is a game of luck. Thanks god. God made the entire work very easy. The next day when we came back the fellow was waiting. He supported like a brother. Really it is an unforgettable movement to us. He only took to all the villages and introduced all women entrepreneurs. Since he was a government health inspector he knew ever bit and corner of the village. This is rarely unbeatent untamed and unforgettable incident in the process of the research survey.
Some of the Successful Women Entrepreneurs in Mysore district

1. Mrs. Chandrika is Proprietor of Sukruti foundation running incense stick manufacturing unit who is from Udbur village in Mysore Taluk. She is a Graduate and started the business since nine years when she did not had any other option of employment. She also had the dream to start a new unit of enterprise and fulfilled it. Even she also has all kinds of business problems in her business such as middleman problem, customer problem, transportation problems etc. but still flourish with hard work and dedication to duty. She has attended the training course on small business and got certificate about it. She is from nuclear family setup. She also started the business to overcome the financial crisis. She started the business herself to run the show of the family. She started her own outlet at Chamundi puram. She started the business by borrowing the loan from the bank as well as the well-wishers. She has 10 percent profit in her business and she re-invests 20 percent of it. The standard of living is relatively very good after starting the business.

Fig – 7.1

Mrs. Chandrika involved in incense stick manufacturing unit
2. Mrs. Vinuthalaxmi is administrating a Tailoring / training entity who is from Jayapura village in Mysore Taluk. She is a PUC holder and started the business ever since 15 years when she did not had any other alternative of employment. She also has all kinds of problems in business such as middleman problem, customer problem, transportation problems etc. but still flourish with hard work and dedication to responsibility. When she was 25 then she started the business. She has attended the training course and got certificate about the Tailoring. She is from nuclear family setup. She also started the business to overcome the financial crisis. She started the business herself to run the show of the family. She started her own outlet. She started the business by borrowing the advance from the well-wishers. She has 30 percent proceeds in her business and she re-invests 40 percent of it. The standard of living is relatively superior after starting the business.

Fig – 7.2
Mrs. Vinuthalaxmi is busy in tailoring work
3. Mrs. Shantha Nagaraj Jain.B.K is running a Screen Printing unit who is from Tonachikoppal She is an SSLC holder and started the business since 10 years. She has all kinds of problems in business such as customer problem, shortage of raw material, transportation problems etc. When she was 30 then she started the business. She has attended the training course and got certificate about the Screen Printing. She is from nuclear family setup. She also started the business to overcome the financial crisis when her husband is met with an accident. She started the business herself to run the show of the family with the influence of her husband. She is a housewife. She started her own outlet. She started the business by borrowing the loan from the well-wishers. She has 40 percent profit in her business and she reinvests 25 percent of it. The standard of living is relatively good after starting the business.

Fig – 7.3

Mrs. Shantha Nagaraj Jain is running a Screen Printing unit
4. Mrs. Shivamma is running Vegetable Vending unit who is from Hosahalli Krishnaraj Nagar. She is a SSLC receptacle and started the business since 20 years when she did not had any other option of employment. She also had the dream to start a new unit of enterprise and fulfilled it. Nevertheless she also has all kinds of business problems in her business such as middleman problem, customer problem, transportation problems etc. but still prosper with uphill struggle and dedication to sense of duty. She also has attended the training course on small business and got certificate about it. She is from nuclear family setup. She also started the business to overcome the financial crisis. She has continued her father’s business to run the family. She started her own outlet at Hosahalli. She started the business by borrowing the loan from the bank as well as the well-wishers. She has 10 percent profit in her business and she re-invests 10 percent of it. The standard of living is relatively very good after starting the business.

Fig – 7.4
Mrs. Shivamma is running Vegetable Vending unit who is from Hosahalli Krishnaraj Nagar
5. Mrs. Taayamma is managing a Fast Food unit who is from Chikavadergudi Krishnaraj Nagar. She is uneducated and started the business since 20 years when she did not had any other option of employment. She also had the dream to start a new unit of enterprise and fulfilled it. On the other hand she also has all kinds of business problems in her business such as middleman problem, customer problem, transportation problems etc. but still prosper with uphill struggle and dedication to sense of obligation. She also has not attended any of the training courses about it. She is from nuclear family setup. She also started the business to overcome the financial crisis. She started her own outlet at Chikavadergudi. She started the business by borrowing from the well-wishers. She has 10 percent profit in her business and she re-invests 30 percent of it. The standard of living is relatively very good after starting the business.

Fig – 7.5

Mrs. Taayamma is managing a Fast Food unit who is from Chikavadergudi Krishnaraj Nagar
Mrs. Javaramma is managing a Vegetable Vendor who is from Kantena halli Krishnaraj Nagar. She is uneducated and started the business since 5 years when she did not have any other choice of employment. She started the business when she was at the age of 40. She is forced to start this business when her husband passed away. She also has all kinds of business problems in her business such as middleman problem, customer problem, transportation problems, etc. but still managing with uphill struggle and dedication to sense of obligation. She is a self-producer with one acre of land. She is from a nuclear family setup. She also started the business to overcome the financial crisis as well as family problems. She started her own outlet at Kantena halli. She started the business by borrowing from well-wishers. She has a 10 percent profit in her business and she re-invests 25 percent of it. The standard of living is relatively better after starting the business.

Fig – 7.6
Mrs. Javaramma is managing a Vegetable Vendor who is from Kantena halli Krishnaraj Nagar
Mrs. Shobha is managing a beedi making unit who is from Dodda Koppalu, Krishnaraj Nagar. She is SSLC holder and started the business since 5 years when she did not had any other choice of employment. She started this business when she is at the age of 20. She is forced to start this business to manage the family. She also has all kinds of business problems in her business such as middleman problem, customer problem, transportation problems etc. but still managing with uphill struggle and dedication to sense of obligation. She is from nuclear family setup. She also started the business to overcome the financial crisis as well as family problem. She started her own outlet at Dodda Koppalu. She started the business by borrowing from the well-wishers. She has 20 percent profit in her business and she re-invests 25 percent of it. The standard of living is relatively enhanced after starting the business.

Fig – 7.7

Mrs. Shobha is managing a beedi making unit who is from Dodda Koppalu, Krishnaraj Nagar
8. Mrs. Rukmini amma is supervising as a Vegetable Vendor who is from Alattur, Nanjanagud. She is uneducated and started the business since 5 years when she did not had any other choice of employment. She started this business when she is at the age of 40. She is forced to start this business to manage the family. She also has all kinds of business problems in her business such as middleman problem, customer problem, transportation problems etc. but still managing with uphill struggle and dedication to sense of obligation. She is from nuclear family setup. She also started the business to overcome the financial crisis as well as family problem. She is a self producer. She started the business by borrowing from the well-wishers. She has 20 percent profit in her business and she re-invests 25 percent of it. The standard of living is relatively enhanced after starting the business.

Fig – 7.8

Mrs. Rukmini amma is supervising as a Vegetable Vendor who is from
Alattur, Nanjanagud
9. Mrs. Padma is supervising as a Fast Food Vendor who is from Nagarele Nanjanagud. She is uneducated and started the business since 7 years when she did not had any other choice of employment. She started this business when she is at the age of 30. She is forced to start this business to manage the family. She also has all kinds of business problems in her business such as middleman problem, customer problem, transportation problems etc. but still managing with uphill struggle and dedication to sense of obligation. She is from nuclear family setup. She also started the business to overcome the financial crisis as well as family problem. She is a self producer. She started the business by borrowing from the well-wishers. She has 40 percent profit in her business and she re-invests 50 percent of it. The standard of living is relatively improved after starting the business.

Fig – 7.9

Mrs. Padma is supervising as a Fast Food Vendor who is from Nagarele Nanjanagud
10. Mrs. Gowrie is supervising a Fast Food Vendor who is from Tagaduur Nanjanagud. She is SSLC and started the business since 8 years when she did not had any other choice of employment. She started this business when she is at the age of 30. She is forced to start this business to manage the family. She also has all kinds of business problems in her business such as middleman problem, customer problem, transportation problems etc. but still managing with uphill struggle and dedication to sense of obligation. She is also from nuclear family setup. She also started the business to overcome the financial crisis as well as family problem. She is a self producer of food. She started the business by borrowing from the well-wishers. She has 30 percent profit in her business and she re-invests 50 percent of it. The standard of living is relatively improved after starting the business.

Fig – 7.10

Mrs. Gowrie is supervising a Fast Food Vendor who is from Tagaduur Nanjanagud
11. Mrs. Jayamma is supervising as a Milk Venders who is from Hadinaaru Nanjanagud. She is SSLC and started the business since 8 years when she did not had any other alternative of employment. She started this business when she is at the age of 20. She is forced to start this business to manage the family. She also has all kinds of business problems in her business such as middleman problem, customer problem, transportation problems, theft of cow etc. but still managing with uphill struggle and dedication to sense of obligation. She is from comprehensive family setup. She also started the business to overcome the financial crisis as well as family problem. She started the business by borrowing from the well-wishers. She has 20 percent profit in her business and she re-invests 25 percent of it. The standard of living is relatively better after starting the business.

Fig – 7.11
Mrs. Jayamma is supervising as a Milk Venders who is from Hadinaaru Nanjanagud
Mrs. Lingamma is a Vegetable Vendor who is from Nerale, Nanjanagud. She is an uneducated and started the business since 10 years. She has all kinds of problems in business. When she was 40 then she started the business. She is from nuclear family setup. She also started the business to overcome the financial crisis. She started the business herself to run the show of the family and not influenced by anyone. She is a housewife. She has attended a certificate course about mushroom cultivation. Then she started her own vegetable vending outlet. She started the business by borrowing the loan from the banks as well as well-wishers. She has 20 percent profit in her business and she reinvests 25 percent of it. She has five employees and the standard of living is relatively very good after starting the business.

Fig – 7.12

Mrs. Lingamma is a Vegetable Vendor who is from Nerale, Nanjanagud
13. Mrs. Laxmamma is a flower Vendor who is from Kavalande Nanjanagud. She is an uneducated and started the business since 7 years. She has all kinds of problems in business. When she was 40 then she started the business. She is from nuclear family setup. She also started the business to overcome the financial crisis. She started the business herself to run the show of the family and not influenced by anyone. She is a housewife. She started her own vegetable vending outlet. She started the business by borrowing the loan from well-wishers. She has 25 percent profit in her business and she re-invests 25 percent of it. She has no employees and the standard of living is relatively good after starting the business.

Fig – 7.13

Mrs. Laxmamma is a flower Vendor who is from Kavalande Nanjanagud
7.23 Conclusion

Every woman entrepreneur in Mysore district is truly determined to achieve goals and make her business flourish. It is very important to note that most of the women entrepreneurs in Mysore are not established the enterprise by choice but they are the forced women entrepreneurs for the survival or for the livelihood. In-depth knowledge of the field is essential to success in any entrepreneurship which our women entrepreneurs in this region do not have. A woman comes with new innovative solutions to old problems to tide over issues. A successful woman entrepreneur is confident in her ability. Women entrepreneurs in Mysore district have a good ability to run the business effectively. The environmental milieu like social, natural, political and financial and the other issue may naturally hinder the enthusiasm of the women entrepreneurs in this region. A woman can choose self-owned business as her career choice provided she is to ready to face the challenges that lie ahead of her, ready to walk the extra mile and ready to rely on her own vast resources and abilities in this province.

The study analysis has given clear picture about the women entrepreneurship in Mysore district. It has pointed in to the various opportunities as well as the potentialities of women entrepreneurs as well as constraints and restraints. The study analysis, to a great extent has helped in identifying the problems and threats in penetrating into the new business. It gives deep insights into sectors which supports the new women entrepreneurs. A comparative regional analysis is also made that is really useful for the governments as well as students of the entrepreneurship

Gandhi visualized a compassionate society, free from exploitation and in justice, built by both men and women. ‘Woman is passive, man is active’. A woman is essentially mistress of the house. Man is the breadwinner. A woman is the keeper and dispenser of the bread. The concepts of Gramaswrajya, Roti Kapada Our Makan, are the important perspectives of Mahatma Gandhi.
Gandhi also says the fulfillment of the above ideas is not possible without the up-liftment of the women. In this contest he has put forth the above stated concepts. ‘How for Indian government is fulfilled it?’ is a big question mark. Some of the fields like beauty parlors, tailoring, screen printing and other fields are performing extremely well where as some of them are in the pathetic condition. Many factors like natural, political, psychological, physical, social, legal, global and other factors are also responsible for the slow growth of women entrepreneurship in Mysore district. Though women had no direct control over money-making matters, they were the managers of homes. Gandhi was swift to grasp this fact. So, to popularize the message of Swadeshi, a cardinal economic principle for him, he demanded the support of women. In his opinion, the Swadeshi promise cannot be kept without the help of women. "Men alone will be intelligent to do nothing in the matter. They have no control over the children that is the woman's sphere. To look after children, to dress them, is the mother's duty and, therefore, it is essential that women should be fired with the spirit of Swadeshi."