Problems of Women
Entrepreneurs and their Struggle
Stories
CHAPTER VI
PROBLEMS OF WOMEN ENTREPRENEURS AND 
THEIR STRUGGLE STORIES
PART- A

women entrepreneurs are facing several problems and constraints in running their activity. The problems of women entrepreneur in informal sector under primary, manufacturing and service sector are many and discussed below. This chapter is divided into two parts. Part A deals with the problems faced by women entrepreneurs and Part B deals with the struggle stories of few entrepreneurs in the study area.

A : Major Problems faced by women entrepreneurs in Primary Sector

TABLE VI - A - 1
NATURE OF PROBLEMS FACED BY WOMEN ENTREPRENEURS IN PRIMARY SECTOR

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Problems in Running Activity</th>
<th>No.of women Entrepreneurs</th>
<th>Ranks</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td><strong>House Front:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Non-Co-operation from Husband</td>
<td>9</td>
<td>V</td>
</tr>
<tr>
<td>2</td>
<td>Non Co-operation of other family members</td>
<td>13</td>
<td>III</td>
</tr>
<tr>
<td>3</td>
<td>Problems of small children</td>
<td>3</td>
<td>VI</td>
</tr>
<tr>
<td>4</td>
<td>Problem of neighbour</td>
<td>18</td>
<td>I</td>
</tr>
<tr>
<td>5</td>
<td>Male members are victims of anti social habits</td>
<td>17</td>
<td>II</td>
</tr>
<tr>
<td>6</td>
<td>Others</td>
<td>10</td>
<td>IV</td>
</tr>
<tr>
<td>II</td>
<td><strong>Work Front:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Financial Problems</td>
<td>45</td>
<td>I</td>
</tr>
<tr>
<td>8</td>
<td>Labour Problems</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Marketing Problems</td>
<td>32</td>
<td>II</td>
</tr>
<tr>
<td>10</td>
<td>Shortage of good quality raw materials at cheap price</td>
<td>12</td>
<td>VI</td>
</tr>
<tr>
<td>11</td>
<td>Location problem</td>
<td>16</td>
<td>IV</td>
</tr>
<tr>
<td></td>
<td>Underestimation from male member in society</td>
<td>14</td>
<td>V</td>
</tr>
<tr>
<td>---</td>
<td>-------------------------------------------</td>
<td>----</td>
<td>---</td>
</tr>
<tr>
<td>13</td>
<td>Administrative problem</td>
<td></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Their low literacy level</td>
<td>29</td>
<td>III</td>
</tr>
<tr>
<td>15</td>
<td>Any other</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>

Source: Field Survey

Table VI-A 1 explains the problems faced by women entrepreneurs in primary sector. These are classified into two categories viz house front and work front.

I. HOUSE FRONT:

Out of 45, 9 entrepreneurs said that they are not getting any cooperation or assistance from their husbands. They have to manage everything alone with the help of their children. As their husbands are not earning anything and as they have carved some position both at house and in the society, their wives' position affects their self esteem or male ego. Therefore they are not co-operating with their wives.

Secondly, 13 respondents said that there was lack of support and cooperation from their family members. Morally they support them but do not help them in their activities.

Only 3 entrepreneurs said that they want to spend their time with their children but they are unable to do so because of their busy schedule. 18 entrepreneurs are facing the problems with their neighbours. Because of this their neighbours are creating one or the other problem for them such as on silly matters they quarrel with them as their financial position is better than their neighbours.
17 entrepreneurs said that the male members especially husbands and sons are victims of bad habits like drinking, gambling, etc. Their hard earnings are snatched by these members and it is very difficult for these entrepreneurs to save their income from drunkard husband or son. Other problems like managing home affairs properly with their business activities have become difficult for some entrepreneurs.

II. WORK FRONT:

At work front many women entrepreneurs are facing a number of problems such as:

a. The basic problem is lack of financial facilities to run their business. We do not find financial stability in their business therefore they are not in a position to run their business smoothly.

b. They are facing the problems in attracting the customers and marketing the product. In the presence of organized sector dominated by male members of society, it is very difficult to acquire a position in market and to sell their product in the market. Therefore they usually sell their product in their own locality among the poor and lower middle class people.

c. Another important problem is their low level of education. They are unable to understand the market conditions, about the preferences of customers, raising the financial aid from the market, policies and programmes of government framed to assist them, etc. This has also affected adversely on their bargaining power.

d. Non-availability of necessary good quality raw material and other equipments in time at reasonable price are the other problems faced by these entrepreneurs.
e. These entrepreneurs are facing problems mainly because they are female. They are facing unhealthy competition from the other male competitors.

f. Some of them are unable to sell their products because of location problem. Most of the entrepreneurs are from less developed areas of HDMC. Some of them are from slum areas which are backward and inhabited by poor people. It is very difficult for them to find a particular place in the city market because of other well established entrepreneurs especially male entrepreneurs.

It has been also observed that maximum women entrepreneurs from primary sector lack the capacity to take risk or initiativeness. They themselves feel that they can not compete with male members of the society. They themselves feel that they are incapable to compete with male members. They can not have that position in the society which is enjoyed by males. That is why they are not putting strong efforts to improve their socio-economic conditions.

It is clear from the above discussion that these women entrepreneurs are facing problems both at 'house front' as well as at 'work front'.

PART-B
INFORMAL SECTOR AND PROBLEMS OF WOMEN ENTREPRENEURS UNDER MANUFACTURING ACTIVITIES

Women's contribution in terms of product and employment in informal sector specially has been overlooked and labelled as "supplementary", "casual", "optional" and "supporting". Their contribution is no doubt substantial. It is unfortunate that their role is not adequately recognized and their contributions are not properly quantified. There is underestimation of
this invisible force of informal sector. Economic development has by passed women. They are denied the fruits of development due to their gender.

New As well as existing entrepreneurs face many problems and difficulties while carrying their day-to-day business activities. Some of these are seemingly insurmountable in nature and are enough to discourage the potential entrepreneurs. These problems or constraints vary widely from entrepreneurs to entrepreneurs and from one activity to the other and have adverse effects on the performance of these entrepreneurs.

The problems faced by these entrepreneurs are identified through direct interview as well as major observations. The nature of these problems in informal sector is different from formal or organised sector in several ways.

FINANCIAL PROBLEMS:

An important problem faced by these entrepreneurs is that of finance. The problem arises due to their lack of accessibility to get adequate finance from scheduled nationalized banks. It is basically due to unregistered nature of their work. That is why they are facing scarcity of finance and also tedious procedure to be followed to get the finance. Due to their weak economic background and low capacity to offer securities to the banks, they find it very difficult to avail financial assistance from commercial banks or financial institutions. Therefore they are forced to borrow from private money lenders at a very high rate of interest. Their low literacy level is also acting as hurdle in the way of getting finance from various institutions. Thus they are exploited.
### TABLE VI-B - 1

**NATURE OF FINANCIAL PROBLEMS IN MANUFACTURING SECTOR**

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Nature of Financial Problems</th>
<th>No. of Women Entrepreneurs</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>No availability of credit facilities through banks</td>
<td>60</td>
<td>II</td>
</tr>
<tr>
<td>2</td>
<td>High rate of interest charged by private money lenders</td>
<td>57</td>
<td>III</td>
</tr>
<tr>
<td>3</td>
<td>Lack of capacity to offer security to banks</td>
<td>62</td>
<td>I</td>
</tr>
<tr>
<td>4</td>
<td>No availability of finance in time</td>
<td>30</td>
<td>IV</td>
</tr>
<tr>
<td>5</td>
<td>Discrimination made by banks or money lenders by sex while lending</td>
<td>24</td>
<td>V</td>
</tr>
</tbody>
</table>

**Source:** Field Survey

### CHART VI-B-1

**NATURE OF FINANCIAL PROBLEMS IN MANUFACTURING SECTOR**

62 out of 65 entrepreneurs told that they do not have any collateral security to offer to the banks as their economic position is very poor. 60 out of 65 said that there is nonavailability of credit facilities from commercial banks and other financial institutions. This sector is the most neglected sector...
specially by the financial institutions. It is because these entrepreneurs fail to provide collateral securities to the banks. Even the complexity of procedural delay in getting loans and lack of awareness regarding the loan assistance from the banks are other reasons for in availability of loans to them.

Thirdly, 57 out of 65 entrepreneurs have agreed that they are borrowing from the private money lenders, who charge very high rate of interest (in between 10% to 15% monthly) on their loans. It becomes very difficult for them to repay their loans on such high interest rates. 30 entrepreneurs said that the finance even from private money lenders is not available in time. So it becomes difficult for them to run the business.

Finally, 24 entrepreneurs said that they have faced problems in getting finance just because they are women. Some of them revealed that money lenders have told them to take loan on either their husband or father’s name. They refused to give loan on their name. Some of the entrepreneurs have also disclosed that they are facing very short and tight repayment schedule. If they fail to repay within the prescribed time, they have to face even threatenings from the private money lenders.

MARKETING PROBLEMS:

After financial problems, marketing problems are the main problems faced by these entrepreneurs. Their main weakness is that they do not have any marketing network. Further their products are comparatively poor in quality compared to the products supplied by registered and branded commodities specially produced by large units. Therefore they suffer from comparative disadvantages with large units in the organized sector.
### TABLE VI-B-2
MARKETING PROBLEMS FACED BY WOMEN ENTREPRENEURS UNDER MANUFACTURING SECTOR

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Problems</th>
<th>No.of women entrepreneurs</th>
<th>%</th>
<th>Ranks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Limited Market Area</td>
<td>63</td>
<td>15.79</td>
<td>II</td>
</tr>
<tr>
<td>2</td>
<td>Low quality of products</td>
<td>24</td>
<td>6.01</td>
<td>IX</td>
</tr>
<tr>
<td>3</td>
<td>Forced sale</td>
<td>40</td>
<td>10.02</td>
<td>VI</td>
</tr>
<tr>
<td>4</td>
<td>Low information about the marketing of products</td>
<td>53</td>
<td>13.28</td>
<td>IV</td>
</tr>
<tr>
<td>5</td>
<td>Unfair prices</td>
<td>65</td>
<td>16.29</td>
<td>I</td>
</tr>
<tr>
<td>6</td>
<td>Competition from registered units</td>
<td>39</td>
<td>9.77</td>
<td>VII</td>
</tr>
<tr>
<td>7</td>
<td>Competition from male entrepreneurs</td>
<td>32</td>
<td>8.02</td>
<td>VIII</td>
</tr>
<tr>
<td>8</td>
<td>Limited resources</td>
<td>43</td>
<td>10.77</td>
<td>V</td>
</tr>
<tr>
<td>9</td>
<td>Lack of government’s / NGO’s support</td>
<td>60</td>
<td>5.03</td>
<td>III</td>
</tr>
</tbody>
</table>

Source: Field survey.

All the 65 entrepreneurs admitted that they are getting very low and unfair prices for their products. Their customers are mainly from poor and lower middle sections of society. They have failed to attract those customers who can pay good prices for their products. 63 entrepreneurs told that their markets are mainly their localities and their customers are mainly their relatives, friends and neighbours. They do not have accessibility to market their commodities in the city market. They are forced to sell their products in their areas due to failure to capture a place in the main markets and even due to lack of support from local authorities.

Due to lack of support from the government in providing proper and permanent place in the market and failure of NGOs in arranging the sale of these entrepreneurs products, 60 entrepreneurs are not in a position to sell their commodities at good price in city markets.
53 entrepreneurs are also facing problems in marketing their products due to lack of proper information about the nature of market, current demand and supply condition of their products in the market which are the necessary ingredients available in the market. With the adequate information about the market conditions and substitutes, they can improve the quality of their products etc.

43 entrepreneurs said due to their limited resources both men and material they are facing problems in the disposal of their commodities in the markets.

Due to their poverty and urgent financial needs of their family they are forced to sell to their friends, relatives or neighbours at very low prices or even some time on credit basis. This in turn deteriorated their financial and economic position.

The tough competition from the products of registered units, competition as well as discrimination from the male entrepreneurs and low quality of their products are the other hurdles which our entrepreneurs are facing in marketing their products in the market at fair prices.

In general marketing problems are acting as important hurdles in the way of their economic performances. These entrepreneurs have to come out from these problems, to become successful entrepreneurs.

DOMESTIC PROBLEMS:

Apart from entrepreneurial responsibilities or economic life, women have to concentrate on their domestic life. At home they are daughters, wives, daughters in law, mothers etc. Their role at house front can not be
underestimated. Women as a caretaker of the family attends to the food requirements of the family members. Rearing of children, concentration towards day to day requirements of the family members, looking after the health of family members, festivals celebrations of social get together etc. are among the large number of responsibilities which they bear. They have to maintain balance intelligently between work front and house front. They can maintain this balance if atmosphere at home is supportive. They are facing some problems at house front which are affecting adversely on their working capacity.

**TABLE VI –B- 3**

WOMEN ENTREPRENEURS AND THEIR DOMESTIC PROBLEMS IN MANUFACTURING SECTOR

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Domestic Problems</th>
<th>No.of women entrepreneurs</th>
<th>%</th>
<th>Ranks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Non co-operation from husband</td>
<td>11</td>
<td>7.09</td>
<td>VII</td>
</tr>
<tr>
<td>2</td>
<td>Non-co-operation from the other male members of family</td>
<td>1</td>
<td>8.39</td>
<td>VI</td>
</tr>
<tr>
<td>3</td>
<td>Non co-operation from female members of family</td>
<td>21</td>
<td>13.55</td>
<td>IV</td>
</tr>
<tr>
<td>4</td>
<td>Problem of small children</td>
<td>24</td>
<td>15.48</td>
<td>III</td>
</tr>
<tr>
<td>5</td>
<td>Problem of visitors</td>
<td>18</td>
<td>11.61</td>
<td>V</td>
</tr>
<tr>
<td>6</td>
<td>Less support from family members which leads to arguments i.e., only moral support does not help in domestic work.</td>
<td>29</td>
<td>18.71</td>
<td>II</td>
</tr>
<tr>
<td>7</td>
<td>Strains and fatigue due to excess work</td>
<td>39</td>
<td>25.16</td>
<td>I</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>155</strong></td>
<td><strong>100</strong></td>
<td></td>
</tr>
</tbody>
</table>

Source : Field Survey

All domestic problems faced by women entrepreneurs at house front are:

The major problem faced by these women entrepreneurs due to excess work both at house front and workfront are physical stress, strain, fatigue
which have affected their health adversely. Out of 65, 39 have complain about this problem. 29 women entrepreneurs revealed that only moral support they have from their family members. They do not help them in performing domestic work. After performing household chores they can concentrate on their work. This always leads to disturbance in family by way of arguments, quarrels etc which create tensions.

24 women entrepreneurs agreed that they fails to give sufficient time to their small children. They have the guilty conscious of neglecting their children. They admitted that they could not do justice with their children who need their attention, love, affection due to their entrepreneurial responsibilities. But this gap can be filled up by other family members including father of the child or husband. 21 entrepreneurs said that they are mainly facing discouragement from the other female members of family like mother, grand mother, mother-in-law and others. In some traditional families still it is believed that women’s domain is home and follow rigid socio-religious norms. 18 entrepreneurs said that because of frequent visit of visitors they are unable to concentrate on their work, and their other domestic problems are non cooperation of husband and other male members of the family.

But one thing which was observed that inspite of all above difficulties and domestic responsibilities, they want to excel in their respective activities and want to prove that they can be successful entrepreneurs and stand shoulder to shoulder with men.
PART-C
PROBLEMS OF WOMEN ENTREPRENEURS IN SERVICE SECTOR:

The problems faced by women entrepreneurs in service sector are classified in 5 groups, they are

<table>
<thead>
<tr>
<th>Service Sector Problems of Women Entrepreneurs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Problems</td>
</tr>
<tr>
<td>Marketing Problems</td>
</tr>
<tr>
<td>Managerial Problems</td>
</tr>
<tr>
<td>Labour Problems</td>
</tr>
<tr>
<td>Other Problems</td>
</tr>
</tbody>
</table>

I. FINANCIAL PROBLEMS:

Getting finance especially from banks to run their business is the major problem of these entrepreneurs. Though now a days financial assistance is available to these entrepreneurs from scheduled banks, but awareness among these women entrepreneurs regarding such loans is very less. Many entrepreneurs have faced the problems from financial institutions due to less information regarding the sources of finance and methods to avail it.

They have also faced many problems in getting finance from financial institutions due to lack of adequate collateral security arrangements. The family members discourage them to own the property or to inherit the family property. The following table shows the nature of financial problems faced by these entrepreneurs.
## TABLE VI -C-1

**NATURE OF FINANCIAL PROBLEMS IN SERVICE SECTOR**

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Nature of Problems (Financial)</th>
<th>No. of Women Entrepreneurs</th>
<th>%</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Lack of collateral security</td>
<td>117</td>
<td>15.81</td>
<td>II</td>
</tr>
<tr>
<td>2</td>
<td>High interest rate</td>
<td>94</td>
<td>12.70</td>
<td>IV</td>
</tr>
<tr>
<td>3</td>
<td>Own equity base is limited</td>
<td>124</td>
<td>16.76</td>
<td>I</td>
</tr>
<tr>
<td>4</td>
<td>Lack of information about financial operations of banks</td>
<td>74</td>
<td>10.00</td>
<td>VII</td>
</tr>
<tr>
<td>5</td>
<td>Inadequate supply of credit from banks in time</td>
<td>85</td>
<td>11.49</td>
<td>VI</td>
</tr>
<tr>
<td>6</td>
<td>Loans sanctioned by banks much below the requirement</td>
<td>33</td>
<td>4.46</td>
<td>VIII</td>
</tr>
<tr>
<td>7</td>
<td>Uneasy installments of repayment of loans</td>
<td>24</td>
<td>3.24</td>
<td>IX</td>
</tr>
<tr>
<td>8</td>
<td>Borrowing for social purposes</td>
<td>92</td>
<td>12.43</td>
<td>V</td>
</tr>
<tr>
<td>9</td>
<td>Gender discrimination in financial institution while providing loans etc.</td>
<td>97</td>
<td>13.11</td>
<td>III</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>740</strong></td>
<td><strong>100</strong></td>
<td></td>
</tr>
</tbody>
</table>

Source: Field Survey

It is clear from the above table that there is more than one response from each entrepreneur. Therefore on the basis of equal weightage to the responses the percentages were calculated and ranks were assigned.

Out of 140, 124 respondents told that they are unable to get financial assistance from financial institution as they have very limited own acquired or inherited equity. Therefore they do not have collateral security to offer to the banks while getting finance. 117 women entrepreneurs have told that they are facing problems in getting finance from financial institutions also because of gender discrimination.
94 entrepreneurs revealed that due to high rate of interest rate of interest on the loans charged by both banks and private money lenders they are discouraged to borrow. 92 entrepreneurs had also borrowed for social get-together like celebration of marriages, festivals and other functions. This has increased the debt burden on them.

The other financial problems faced by them are nonavailability of credit from banks in time, lack of information about the financial operations of banks, loans sanctioned by banks are much below the requirements and uneasy and uncomfortable installments of repayment of loans. Because of
these problems, the women entrepreneurs are discouraged to borrow and expand their activities on good lines.

II. MARKETING PROBLEMS:

Another major problem faced by these women entrepreneurs is the problem of marketing their services. They often do not possess any marketing network. There is competition by the services provided by the organized or the formal sector.

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Nature of Problems (Financial)</th>
<th>No. of Women Entrepreneurs</th>
<th>%</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Location Problem</td>
<td>52</td>
<td>10.42</td>
<td>V</td>
</tr>
<tr>
<td>2</td>
<td>Difficulties in attracting the customer</td>
<td>73</td>
<td>14.63</td>
<td>IV</td>
</tr>
<tr>
<td>3</td>
<td>Competition from informal units as well as formal units</td>
<td>132</td>
<td>26.45</td>
<td>I</td>
</tr>
<tr>
<td>4</td>
<td>Lack of marketing information</td>
<td>103</td>
<td>20.64</td>
<td>III</td>
</tr>
<tr>
<td>5</td>
<td>Lack of government or NGOs support in marketing of their services.</td>
<td>127</td>
<td>25.45</td>
<td>II</td>
</tr>
<tr>
<td>6</td>
<td>Lack of transportation facilities</td>
<td>12</td>
<td>2.41</td>
<td>VI</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>499</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>

Source: Field Survey

The major marketing problem which was faced by these women entrepreneurs is competition from the same informal units especially operated by men. They are also facing competition from registered small formal units run by men.

Secondly 127 entrepreneurs said that if there is good support from the government, local administrative body as well as from NGOs in marketing
their products, then they can market their activities in a better manner. Lack of government support has discouraged them in taking appropriate steps i.e., in selection of a place in market, in fixing appropriate prices for their products, in improving the quality of products etc, towards the expansion of their activity.

103 entrepreneurs said that they are facing problems in selling their products also because of poor information about the marketing conditions and functioning of market. The women entrepreneurs in this sector are finding it difficult to attract the customers in the presence of formal services. Lack of advertisement and location in the prime place are the other problems. Since they are running their activities in their own locality, they are not seen prominently. The caterers and general store owners face the problem in transporting their services to the doors of the customers.

III. MANAGERIAL PROBLEMS:

Efficient, intelligent and proper management of activities is the precondition of successful business or any economic activity. Women entrepreneurs face a number of complex problems while operating their services. Such problems require conscious efforts, dynamic leadership, and effective decision making with sharp business oriented mind. It has been observed that they lack the above qualities i.e., women entrepreneurs in informal sector have very poor managerial skills. This is due to the fact that they have no training in the management of the organization.
A large number of women entrepreneurs said that it was very difficult for them to manage the work till late hours. Due to their dual role at home and at work front. Domestic bindings, family responsibilities, work at outside house or far away from their residence are the major reasons. Hence they are forced to cut down their working time and this has affected adversely on their income and profit levels. 74 entrepreneurs agreed that due to lack of entrepreneurial training they are unable to conduct their activities in a proper manner. Though they have acquired some knowledge about their work through both formal and informal training, but this has not helped them in managing the activities in an efficient manner. They have not received any training or not acquired any knowledge, which can enhance their managerial and entrepreneurial capabilities. 48 women entrepreneurs agreed that to manage work especially entrepreneurial activity in an efficient manner, one should have clear-cut objectives and plans which is lacking among them. 39 women entrepreneurs have told that they failed to conduct the work in proper manner as they could not complete the work in time. They expressed that they are in need of training to manage their activity.
LABOUR PROBLEMS:

The labour problems were nil in primary and in manufacturing sectors. But some labour problems were found in service sector, especially from male labourers. They are not co-operating with these entrepreneurs in completing the work in time. Since it is difficult to get other male labourers at this wages, they have to manage with them.

OTHERS:

Among other problems, important one is their lack of bargaining power and absence of organisation in the informal sector. Their low level of literacy, their unskilled nature, lack of training facilities etc, have also added to their poor performance. Above all, their main problem is that they are women. They have to face unhealthy competition from the male members of the society. Lack of strong support at house front has also resulted into their poor performance. Almost all of them are facing many problems at house front.

DOMESTIC PROBLEMS:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Problems at House Front</th>
<th>No.of Women Entrepreneurs</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Non co-operation from husband</td>
<td>24</td>
<td>17.14</td>
</tr>
<tr>
<td>2</td>
<td>Non co-operation of other family members</td>
<td>83</td>
<td>59.28</td>
</tr>
<tr>
<td>3</td>
<td>Problems of small children</td>
<td>57</td>
<td>40.72</td>
</tr>
<tr>
<td>4</td>
<td>Problems of neighbours</td>
<td>21</td>
<td>15.00</td>
</tr>
<tr>
<td>5</td>
<td>Male members are victims of anti social habits</td>
<td>39</td>
<td>27.86</td>
</tr>
<tr>
<td>6</td>
<td>Others</td>
<td>27</td>
<td>19.28</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>140</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Survey
As per the Table VI-C-4 17.14% out of women entrepreneurs are facing opposition from their husbands. They said that inspite of contributing sufficiently to their family income they are not getting any co-operation from their husbands. They admitted that their husbands always taunt them, do not listen to them as their working has affected their ego and status in the society.

83 women entrepreneurs out of 140 i.e., 59.28% are facing problems from other members of the family including male and female members. Especially the elder female members of family are not in favour of their activities as their earnings are against their socio-religious beliefs. Some of them admitted that there was only moral support from their family members. They have to perform each and every activity at home and outside also. They have to perform all domestic responsibilities, look after their children, and then have to look after their business. Suppose if they fail in doing their work properly at home then they have to face clashes and quarrels with the family members. And it has increased frustration in their life. 40.72% of entrepreneurs have admitted that they are unable to pay full attention towards their growing children. Either they have to look after the business or their children. Their concentration towards their husband, children and family has affected their work adversely.

15% of women entrepreneurs said that their neighbours always purchases their articles on credit basis and makes lot of delay in payment and if they ask money they quarrel with them on very silly matters. 39% of entrepreneurs have admitted that the male members of their family are victims of bad habits like drinking, gambling chewing pan masalas and other intoxicant things. They said that their husbands or sons snatch their income to spend on these habits. Even sometimes they beats them red and blue. Such
physical harassment was reported mainly by food vendors, flour mill owners, general store owners and even among tailors.

27% of women entrepreneurs stated that their working both at house and outside without rest from morning till late night has affected their health conditions badly. Some of them have also admitted that their domestic as well as economic responsibilities have increased tension in their life. They are psychologically affected because of over burdened work. As a result they are living a very disturbed life.

In spite of above problems they are facing, out of 140, 123 want to continue their economic activity i.e., 87.85% of women entrepreneurs from service sector and they are satisfied with their activity. Where as rest of 17 (12.14%) are less satisfied as it is very difficult for them to maintain balance between domestic life and economic life. Therefore if an opportunity comes they want to give up their activity..

CONCLUSION:

Thus women entrepreneurs in informal sector are prone to a number of problems which are psychological, social, economical, technological etc both at the family level and market level. Becoming a successful and effective entrepreneur is really a challenge for them. Because they have to work against odds or adverse atmosphere and they have to prove themselves without compromising their roles at home and work front. Inspite of these odds the women entrepreneurs in informal sector want to continue their activity as it fetches some income to them which can meet the basic needs of their family and they will have the feeling of economically strong. They need support to perform multiple roles. If favourable with social and institutional support is provided, no doubt the women can become successful entrepreneurs.
PART-II
STRUGGLE STORIES OF 9 WOMEN ENTRPRENEURS

In this chapter researcher has attempted to sketch the life history of some selected women entrepreneurs out of 250 entrepreneurs. Here researcher gives an account of their struggle, their failures and their success.

I. MRS. POONAM

Beautician by profession, 34 years old Poonam is wife of Mr. Anil Sampad driver by profession in VRL. Her original place is Belgaum. After completion of her II PUC level education she went to Mumbai, there she spent 2 years and got beautician training from a prominent beautic institute of Mumbai. After training she worked in a beauty parlour in Mumbai. Then she returned to her native place Belgaum and after six month she got married, and settled down in Hubli, her husband’s native place.

Her’s was single family with father-in-law, mother-in-law and husband. After completion of her domestic work she had enough time to spend, therefore she joined tailoring class nearby her house in Tabib land Hubli. After six months’ training she started stitching dresses for customers. But she was not satisfied with her activity. She wanted to be a good beautician, wanted to run her own parlour but, due to shortage of money, lack of support from husband and in laws she could not start the parlour.

Meanwhile requirement of family started creeping up, Father-in-law fell ill seriously, Husband’s income was not sufficient to fulfill the family requirements. The burden of debt started increasing continuously. Inspite of all these crisis, her husband and inlaws were not allowing her to start a beauty parlour.
Once her husband received the threatening from a person who had given loan to him and which he had not repaid. This incident was the turning point of her life. She went against the will of her husband and in laws took Rs.20000/- loan from her brother-in-law purchased all increaser materials of parlour with the help of her sister. There was a storeroom in her house she cleaned it properly, gave a parlour shape and started her parlour. It was very difficult for her to get customers initially because of the location of her house. It took almost one year to attract customers in her parlour. But her efficient working nature, her friendly behavior, caring nature and concern about every customer helped her to win the confidence of her customers, she also became very popular because of her cheap process for every thing compared to the other beauticians in the market.

According to her customer her hand is very smooth and maintains cleanliness in the parlour. It took two years for her to establish fully in this business. Now her family members are also very happy with her, and economic position of her family improved to a large extent. Her husband started taking interest in her parlour. He advised her to take one house on rent to run the parlour. In 2003 she took one house of 3 rooms in front of her house on monthly rent of Rs.600/-. Took loan of Rs.40000/- out of which Rs.30000/- she had borrowed from Vijaya Bank and rest of 10000/- from the relatives. She changed the looks of parlour, purchased all necessary modern equipments for parlour as a result of this her customers number is on continuous rise. They are from surrounding areas as well as from far areas. Researcher has also observed that she is very famous even among the customers. Her income is substantially good. Her annual income is nearly Rs.75000/- Her average income per month is nearly Rs.6000/- during wedding season and festivals times even she earns nearly 10000/- monthly.
She has repaid her loan to the full extent. She was handling the parlour alone earlier, but in 2004 she delivered a boy baby and due to her pregnancy she appointed an assistant to work and help her in parlour. At present she has 3 assistants in her parlour and she pays Rs.1000/- per month to each of them.

Since last year along with parlour she is also running a tailoring institute with the help of above 3 assistants. She dedicates her full time to parlour and just guides her assistants in tailoring activities. She also accepts the orders of hand embroidery, Zardozi works, mehndi, etc. Her business has earned good name and fame with handsome income, to perform domestic responsibilities and to look after her kids she has appointed house servants and pays Rs.400 per month. Her mother-in-law is also very co-operative and supports her in every activity. Her husband is very happy with her because inspite of opposition from him she stood strong, and has solved his financial problems.

She is one of the successful women entrepreneurs interviewed by the researcher. Poonam has successfully developed a good business without affecting her personal life and defiantly she is a real model for upcoming entrepreneurs in informal sector.

II. KALAVATI SHIVANAND:
She is an embroidery artist by profession from Hubli aged 47 years the wife of Mr. Shivanand a private building contractor by profession. She has two children, a son and a daughter, she is one of the famous embroidery artists of Hubli city. She was born in Belgaum in a middle class family. After completion of her secondary education she under went one year tailoring course form a local private training institute where she also learnt hand as
well as machine embroidery. She started taking orders from neighbours and relatives.

At the age of 21 years she got married and settled down in Hubli. Due to financial crisis and also to utilize her idle time efficiently she entered in business life. It took almost 3 years to establish herself as an embroidery artist of Hubli city. She started her business by accepting an order from her friend to put embroidery (hand) on a saree, she admitted that at that time she had only Rs.50/- with her to purchase the articles of embroidery. The same Rs.50/- gave her an inner strength and courage to move ahead, her clarity in work cleanliness, delicate designs earned her popularity among customers and slowly she started getting orders from the neighbours and others.

Within one year of the inception of her business she got a big order of hand embroidery of four dresses and seven sarees to be complete in two months. It was difficult to accomplish the task. Therefore she decided to train a girl and appoint her as her assistance.

Till December 2005 more than 300 girls have received the training and at the time of interview 17 girls were under the process of training. Now she has a well established business, 7 women are working under her due to extension in her business. She has purchased a shop in Hosur to operate her activity. At present she takes the wedding orders, festival orders of hand and machine embroidery, which include thread work etc. Her hand embroidery is more famous than her machine embroidery. She also acts as a mediator between the customers and other artists. She accepts the orders from customer and will hand over the orders to those artists who have received training from her institution. She also undertakes the orders of printing design on the
clothes. She even supplies the necessary equipments of embroidery like Niddle, Threads, Zar, Moti, Tikli and other things on cheap rates to her artists.

She agreed that she would not have been so successful entrepreneur without the support of husband, mother-in-law, sister-in-law and brother-in-law. According to her they are very co-operative and assist her in performing professional responsibilities as well as personal responsibilities. Her entrepreneurial activity has assisted her to strengthen financial position of her family. At present her life style is very comfortable.

By training the young girls, accepting the orders of embroidery as well as printing of designs on cloth and by selling embroidery articles, her average income per month is Rs.6000/-. This is after deducting the payments made to seven employed girls who usually work only two to three hours per day and receive Rs.500/- per month, which is quite good amount for just two to three hours work. After the purchase of necessary equipments and other expenditure on maintenance she will get nearly Rs.4000/- per month.

She is thinking of opening an embroidery institute on a large scale which can train several young girls of study area so that at least to some extent unemployment problem of these young girls can be reduced and even they can have their own employment. For this purpose she has approached several banks for financial assistance but yet to receive approval for her proposal.

She is highly satisfied with her business and revalued that this business as huge potential to provide self employment to less educated and semi-trained women.
III. TAHERA BANU BEPARI:

A floriculturist by activity is from Amargol. She is one of the successful entrepreneurs interviewed by the researcher. She is 52 years of her age and is in this business for the last 20 years.

Originally she belongs to a farmer’s family. She was the only daughter of her parents who used to grow vegetables on a small piece of land. She got married to Mr. Munaf Bepari of Annigeri, who was a daily wage earner, she admitted that she was economically, morally, physically and even mentally harassed by her husband as well as by the in-laws. She gave birth to 4 children within six years of her married life in very miserable conditions. She has 2 sons and 2 daughters. So the exploitation increased to the maximum extent and it was very difficult for her to bear the violence she returned back to her parent’s house with children and also husband. Her father died and her mother was weak therefore her husband used to treat her very badly. She had even faced beatings from him. She said that her husband was of the opinion that if he beats her she will be frightened and start behaving according to his expectations. But she also admitted that her husband’s violent behavior was due to frustration, poverty, and more over his habit of drinking alcohol, which resulted into frustration, conflicts, quarrels, and financial problems started mounting up.

According to her after long 13 years of humiliation, exploitation and miserable life she was relaxed and this relaxation was not due to stoppage of harassment from her husband but because of his death. It is very sad to know that the better half of her life was the source of harassment and exploitation in her life.
Now the question in front of her was to look after the needs of her family especially her growing children. Her in laws were not ready to take up their responsibilities. She realized that she only has to fight the battle of life and has to win this at any cost. She started growing flowers and vegetables on a small piece of land, which was lesser than even one acre. And also she used to purchase raw flowers from city market and after tying with thread she used to sell them in the main markets like Gandhi Market and Janata Bazaar of Hubli. Marketing of flowers was relatively more income earning business than the vegetable. She consulted some farmers and floriculturists to seek their guidance in floriculture. Then she entered in floriculture business, with just small investment of Rs.700/- before 20 years. Even the invested Rs.700/- she had borrowed from a private baniya.

As her activity is a seasonal activity or seasonal occupation her income from the activity varies from season to season. During flower season she gets good flower crops but during off season she grows those vegetables which can be grown in any season like green leaves, formats, palates, etc. Now she has total land acre of 1.2 area. She has the burden of loan upto Rs.30000/- which she borrowed for her daughter’s marriage.

She sells flowers both in tied and in a raw form in Hubli M G Market as well as in Janata Market. She sells her vegetables in Navanagar and Unkal market with the assistance of her younger son. Her elder son assists her in selling the flowers in Hubli markets.

She could not educate her children much. They have just basic qualification upto X standard. She regrets for this and said that due to her domestic problems and financial problems she could not concentrate towards their education.
The average income of her family is Rs.4000/- per month. She owns a house, a vehicle and land of 1.2 acre. She admitted that with the present income level she can maintain her family easily. Inspite of lack of support from Government, banks and even with her low level of literacy she could maintain the business easily. Now she intends that her son should carry on the business through the proper channel.

She is an example of courage, dedication and commitment. Inspite of facing so many problems and hurdles, she emerged as one of the successful entrepreneurs in informal sector. Now she enjoys a good position in the society. Her children are proud of her.

IV. SHOBHA ARVIND KAKTE:

She owns a Xerox typing and STD centre in the busy area of Hubli city Hosur. She is a resident of Manjunath Nagar, Hubli and runs this shop with the help of her husband Mr. Arvind Kakta a clerk in the local private bank. She is running this business for the last 13 years. Her birth place is Bangalore, after II PUC she underwent a training of typing and Xerox work in Bangalore. She got married to Mr. Arvind at the age of 24, and after 5 year of her marriage, she entered in this business. Now she is 43 years old and has a son and a daughter.

It was the financial need of her family which pushed her to enter into business. As her husband was an employee of private bank his income was not sufficient to fulfill the requirements of family. And above this her father-in-law was seriously ill. To meet the medical requirements of her father-in-law they had to borrow huge amount of money. Mainly to repay the amount borrowed she decided to start a typing and Xerox centre. For this she approached many banks for loan but due to lack of collateral security banks
did not sanction the loan. So she approached a private money lender and borrowed Rs 25000/- to setup her business. She took one small room on rent in Hosur and started her activity with a second hand typing machine and a Xerox machine.

As she had selected a bussiest area of the city, it was not difficult for her to attract the customers. After two years she also opened STD centre with this typing and Xerox stall. At present she has 3 xerox machines, 4 typing machines 4 telephone coin boxes, STD and ISD facilities. She has employed 3 girls for typing work and one boy for Xeroxing.

The average income according to her is Rs. 6000/- per month after meeting all the requirement of her business. She pays Rs. 1000/- to each hired labour irrespective of gender discrimination. Apart from this she spends on papers Xerox ink, typing requirements, electricity charges, telephone bill, etc. which is around Rs 3000/- per month. She is repaying a loan of Rs. 40000/- borrowed from Vijay Bank to purchase a Xerox machine one year back. Now she is planning to start a DTP centre also. For this she is undergoing training from a private computer centre nearby her shop. She is also planning to start a cold drink centre with DTP, so that it be will easier for her customers to get refreshed here. For convenience she has purchased a Scooty two years back.

Shobha accepted that whatever she has achieved is because of the encouragement and co-operation of her family members. Her husband helps and, co-operates with her in every manner to run the business. She is thankful to her mother-in-law and sister-in-law for helping her in domestic work especially in looking after her children when she will be there in the shop. She also gets the assistance from her brother-in-law.
She has been able to run the shop so successfully is mainly due to the co-operation of family members and also the good support from the labourers. The Researcher also interacted with the girls employed in her shop to find out whether they are facing any problem in rendering their services here, and whether the respondent is friendly with them. All of them have admitted that she is very co-operative and makes the payment in time. The working conditions are also favorable and moreover she will be ready to assist them whenever they face any problem. Even Mrs Shobha has received the same expected co-operation from her labourers.

Her satisfaction level from the activity is very high and now her aim is that her daughter should carry on the business and not the son. It is basically because what qualities she has, which helped her to carry on the business so successfully her daughter too has the same. And even she admitted that provided the opportunities and support a women can be a successful entrepreneur. The only thing is that she should have the courage to face all ups and downs in the business, a competitive quality and also should be away from all the wrong means which may lead to short run success but in the long run may have adverse effect on her business life.

She also admitted that the competition is must to run and expand the business successfully. Moreover if the competitors are men then it will still encourage a woman entrepreneur to prove herself better than the male competitors. Though she had faced some problems in running the business due to some unhealthy competition, she successfully over came from these and now regarded as one of the business women of study area.
V. **SHANTLA DEVI:**

Women accounted for 93% of total employment in dairy production (World Bank 1991) among such women, Shantla Devi is one among them who is from Gamangatti. She is famous for thick milk and curd and also for butter in Gamangatti and even she supplies milk, curd and other milk products daily to some of the households of Navanagar.

Wife of Ningangouda Domsal, she is 53 years old. Her birth place is Chikodi, got married at the age of 15 and has elementary education up to VII standard, dairying business was her family business which was under the control of her mother-in-law, her husband and brother-in-law. 30 years back her mother-in-law expired and there was distribution of inherited property among these two brothers. Her family received a small house, 1 bullock cart, one ox, three buffalows, and two cows, within the two years of partition of her family property, her husband met with an accident in which he lost his eyesight. As he was unable to perform anything to look after the family needs, she entered into the business life. Before this she uses to assist her husband now the whole responsibility was on her shoulders. She had four daughters and only son. It was really the biggest responsibility on her shoulder i.e. to look after four daughters, to educate them and to get them married. Her main aim was to educate her daughters to the good extent so that they can face any problem of life without any fear. Now her two daughters are primary school teachers who are married and settled down outside area. Rests of them are learning.

As dairying was her family business she has not faced much problems in establishing and operating. She has expanded this business to the good extent by her own efforts. At present she has 12 goats, 5 buffalows, 7 cows and 2 Oxen. She also has 14 hens as per the information provided by her. The Milk...
production per day is nearly 50 litres out of this 10 litres is used to make curd and butter. During the summer she increases the quantity of curd production due to increase in its demand. She charges Rs.12/- per litre milk, Rs.10/- per litre curd and per Rs. 140/- kg Butter and these rates are much lower than the market prices.

To perform her business activities and others she has hired 2 labour one male who receives Rs.50/- per day to sell milk in the various house holds and a woman labour to assist her and she gets Rs.60/- per day for her work. There is a boy aged 13 who supplies milk to Navnagar area and for this he received Rs.25/- per day.

On the fodder of animals she spends nearly Rs.50/- per day, and extra Rs.50/- on other maintenance expenditure. She also sells cattle dung and earns some amount twice in a month so her average income per month after meeting the necessary expenditure is around Rs.6000/- means the dairying activity; animal products are fetching good income to her. She revealed that her activity involves lot of care, maintenance, cleanliness and proper management of animals.

The Researcher, when visited her house observed that she maintained cleanliness and even her animals were cleanly tied. There is a big area for this and separate sections have been made to tie the cattles. The area where fodder of these animals have kept is also maintained properly with cleanliness. There is a separate place where waste of these animals is kept. Because of this precaution with good food to these animals the milk production is quite good.

Once she had borrowed Rs. 20000/- to meet certain domestic requirement, which she has already repaid. Now she tells with proud that she
earns sufficiently from the business and now is in a position to help others. Her husband is proud of her. He admitted that he would not have maintained the business so successfully the way she has maintained now. Actually he is thankful to her for managing the activity successfully and also she gave good education to the children who are standing on their own feet.

The Researcher also interacted with her children who admitted that their mother is an ideal entrepreneur and a good humanbeing. Though less educated, she has handled everything so perfectly. Her customers are from all the sections of society and very much satisfied with her services. Her entrepreneurial activity has earned a very good name in the Gamangatti area. She is an active member of local Mahila Sangh.

Now she wants that her son should continue her business. Her courage, boldness, capacity to face the situation without taking much tension has resulted in the expansion of her business.

VI. AKKA MAHADEVI KUMBAR:

A fast food vendor from Islampur Dharwad who is 47 years old sells her food articles with the assistance of her son evening time after 4 o clock to 10 o clock in the night in the main city market.

Food vendering is one of the important businesses of study area, which is generating more employment opportunities for both male and female population of the study area, especially for migrated population from the surrounding rural areas. And she is one of the examples of such food vendors. This activity has fetched sufficient income to maintain her family well.
She belongs to SC community and migrated to study area due to financial problems and lack of employment opportunities in Kalgattgi her original place. She migrated with husband and children 10 years ago. Her husband started working as daily wage earner in various construction activities. But she said that her husband was not regular to work, he is a ease loving person who uses to spend his days in the company of idle friends. Therefore, it was her responsibility to look after the needs of the family. This was the reason why she undertook food-vendering activity.

She is carrying on her activity with the help of her two sons and a daughter. Daughter assists her at home whereas sons help her in food vendering activity. She has a mobile food vending four-wheeler with its help she installs her shop every day in the evening time at city market of Dharwad. Her shop is famous for delicious food items in the whole market. Daily she prepares more than five items, which includes pav bhaji, pani puri, bhel puri, seve puri, wadapao, samosa and kachori. She puts more than 5 hours per day on her activity and sells 30 plates of pav bhaji, 20 plates of pani puri, sev puri and bhel puri, 25 plates of wadapao and 20 plates of kachori. On an average, pani puri sev and bhel puri she sells at Rs. 8/- per plate, pav bhaji also cost Rs. 8/- per plate where as wada pao and kachori costs Rs. 6/- . Approximately she earns upto Rs. 700/- out of which she spends Rs. 200/- on vegetables, Rs. 100/- on vesseles, kerosene and on other equipments nearly RS. 100/-. Therefore her average income per day is Rs. 300/-.

As she located her activity in the centre of the city, therefore her customers belong to every sections of the society. To carry on her activity properly she has also appointed a helper boy who gets Rs. 40 per day for his service. She is an uneducated woman but knows the importance of education in life. Therefore her children attend college during morning hours and in
evening they assist her in her small business. Without strong educational base and training she has carried out her business so well and she wants her children continue her business and if not they should be in a position to lead a descent standard of life.

The quality of her articles, the delicious taste, cleanliness, availability of clean drinking water, separate place to throw garbage and moreover her kind nature has helped her to attract the customers in the presence of so many competitors. She had faced some minor problems, now she is well established food vendor of the study area.

She is an example of successful entrepreneurs. Though in a very small scale who started her activity with the initial investment of just Rs. 1000/- and now earns nearly Rs. 5000/- per month.

VII. UMASHREE:

Famous as Uma caterer not only in the study area, but also in the large parts of the state, Uma a resident of Hubli started her catering work just by supply of food by a local office near by her house in Vidya Nagar, Hubli six years back. It was financial need for which she entered into catering service. Educated upto X standard she got married at the age of 19 has one son and a daughter. After the death of her husband she undertook this entrepreneurial activity in informal sector. And now her activity has grown to such a large extent that it is well recognized as formal activity. More than 25 labours 14 women and 12 men are working under her, who are equally paid according to the activities they perform.

She is the main supplier to KIMS mess and all the important offices located in Vidyanagar areas. She also provides food articles to various hostels
located in the same area. By realizing the good potential of this business she
guided her son to get a degree of catering. Now her son Sunil is a diploma
holder in catering and expanded his mother’s business to the great extent. She
undertakes the catering orders of not only small get together from various
colleges, schools, workshops, conferences conducted in study area but also
she provides her services outside the study area. She is undertaking the
orders to provide catering services in marriages also.

Her qualitative delicious food with satisfactory quantity at reasonable
prices on various items has earned good name to her in study area. She also
told that now she is getting orders from some of the border areas of AP and
Maharashtra.

Depending upon the orders she pays to her labourers. Her labours are
getting good remuneration from her. She told that she has earned a
substantial income from catering service. After meeting out the labour
expenses, expenditure on raw materials, fuel and other necessary equipment
and also on transportation (she has her own means of transport), she earns
nearly Rs. 10000/- per month, which is quite a good amount.

She stated that it is her son who supported her in every activity and
even to expand her mother’s business he got diploma in catering. She told that
it was possible for her to expand her business to such a great extent with the
help of her family members especially son. Now she is one of the important
celebrities of HDMC and an example of a successful entrepreneur of the
study area.
VIII. PUSHPA KUMARI:

Pushpa Kumari is the resident of Taj Nagar Hubli aged 32 years is a tailor by profession. Her mother Shaila Devi is an attender in KIMS. Her father who was also an attender in KIMS left her mother long back. She is the eldest daughter. Her mother is retired from service and whatever money she got after retirement used it to purchase a small house in Taj Nagar.

Pushpa after completion of her X std. underwent a three year diploma course in tailoring from Government Women Polytechnique College, Hubli. She took a sewing machine with picco machine. From then she started taking orders of stitching dresses, putting fauls to sarees, petticoats, etc. Soon she became popular in her locality i.e., Ganesh Peth. Just four years back they settled in Taj Nagar. During that time only she had borrowed Rs. 25000/- to purchase sewing machines. Now she has eight sewing machines and two picko machines with machine embroidery facilities.

Now not only she is getting the orders of stitching but also she is training nearly 30 girls. She has made three batches of these girls and every day two hours they will come to her house to get training. For this she charges Rs. 100/- per month. Apart from sewing classes she also conducts machines embroidery classes and 10 girls are receiving this training at the cost of Rs. 100/- per month. She also accepts the stitching orders from the customers. So all together she gets around Rs. 5000/- per month from her entrepreneurial activity.

As she is the eldest daughter of Mrs. Shaila devi, she has full responsibility of her family on her shoulders. Her father had left her family when she was in VII standard. Her mother’s income was not sufficient to meet her family’s requirements. She was brought up in a very trusted environment.
Her family was surrounded by so many financial crises. At that time only she had decided that her two younger sisters should not face such kind of problems and to solve these problems she will do every thing. Her strong will power, hard work and also dedication towards the goals helped her to attain this position and now by training the other less educated girls from surrounding areas she is opening the doors of self employment for them.

She has also educated her sisters to a good extent. One is a graduate a B.Com degree holder recently married, and another is again doing fashion-designing diploma from local fashion design institute and she wants to be like her elder sister. Her mother told that it is only because of her, she can bring up her daughters in a good manner without the husband. She is more than a boy for her mother. Her mother and sisters feel proud of her and said that she is everything for their family. She is getting married in 2007 and after marriage also, she wants to continue this entrepreneurial activity in her mothers house only. Her students are also very much satisfied with her.

IX SANDHYAMINI ACHARYA:

44 years old woman Sandhyamini Acharya wife of Mr. Acharya, twelve years ago was an ordinary woman belonging to a marginal family. Her journey to become economically independent started incidentally but she made real and consistant efforts in this direction through her skills, abilities and capabilities. Though educated upto X std. She successfully attained the position of a good entrepreneur. She had inherited a quality from her mother and grandmother who were from Guntakal (AP) the quality of making delicious chatnies, papads and importantly several types of pickles. She was very famous for her pickles and chatnies in her in laws and neighbours who are from Dharwad (Murga Matt).
At the age of 32 she decided to make pickle, papad and various types of powder (Chatnies) in a large scale to sell these among her neighbours as always they used to visit her house to ask pickle and powder. After performing her domestic work and sending her two daughters to school she had enough time to spend. Her husband is a government school teacher so it was not the financial need but it was to utilize idle time and her skill she entered in the business.

Sandhyamini was so strongly motivated by her family members, relatives and friends that she started working in this direction. She purchased and arranged all necessary requirements in a systematic manner. The timely support and encouragement helped her to achieve economic independence and also good recognition in the society.

With the investment of just Rs. 1000/- she introduced the business. Now she prepares more than five types of chatnies (Powder) nearly 10 types of papads and more than 10 types of pickles which include lemon pickle, mango pickle, mixed one, ginger pickle, carrot pickle, etc. and every item of pickle, papad powder and even cued chilli carried different price. Depending upon the orders she prepares with the assistance of her mother-in-law and sister-in-law. Usually the prices will start as lower as 10 papads (rice) for just Re. 1/- and mixed pickle is charged Rs. 60/- per kg. From this she earns nearly Rs. 5000/- per month.

Definitely her contribution towards her family income is quite good, which has helped her to educate the children in good professional colleges. Her both daughters are doing engineering from BVB College of Engineering and Technology Hubli. She has purchased a plot of land.
Since she had strong intrinsic motivation to achieve economic independence, she could not sit idle for long. Thus by her sustained efforts she is successfully earning money. Encouraged by her performance and her identity many new entrepreneurs have entered. She can be considered as the role model for these upcoming micro entrepreneurs of informal sector.

CONCLUSION:

These struggle stories revealed that these women entrepreneurs have come across a number of hurdles, inspite of them they are competent to face the challenges and competition to manage their units. They struggled to attain their goals inspite of psychological, social, economic and technological hurdles. But they are in need of total support of their family members, financial and training institutions, NGO’s and government. If proper and adequate support is provide, these can contribute enormously to the economy of the study area.