

**PROBLEMS IN STARTING BUSINESS IN MYSORE DISTRICT:A STUDY ON
SCHEDULED CASTE AND SCHEDULED TRIBE WOMEN ENTREPRENEURS**

Abstract

Women entrepreneurs encounter numerous challenges throughout the entire process of establishing and managing their businesses, starting from the inception stage. Scheduled caste and scheduled tribe women entrepreneurs often face social and cultural barriers that can make it difficult to start and run a business. These barriers include prejudice, lack of support from family and community, and limited mobility. This study is an attempt to identify and analyse the problems faced by scheduled caste and scheduled tribe women entrepreneurs in the process of starting their business in Mysore district. This study is based

on primary data from forty SC/ST women entrepreneurs based on convenience sampling method and their problems were analysed using descriptive and inferential statistics method. It is concluded that the SC/ST women entrepreneurs are facing problems at a moderate level in starting their business in Mysore district.

Keywords: Women entrepreneurship, Social community, Organisation. Scheduled caste, Scheduled Tribe

1. Introduction

For a country's economy to expand, its physical resources must be used effectively. Human resources are required for the best possible exploitation of the economy's physical resources. The entrepreneur makes efforts to commercially exploit the natural resources. Thus, the aptitude and skill of entrepreneurship involve taking risks and starting inventions.

The fundamental meaning of "entrepreneurship" comes from a French word from 1828 that means "one who undertakes or manages," from the root *entreprendre*, "undertake." By the sixteenth century, the noun form "entrepreneur" had developed and was used to describe someone who started a business. The entrepreneur has a mindset and behavior based on openness to new ideas and people; he makes independent decisions, recognizes opportunities in an economy that is rapidly changing and uncertain, is persistent, is open to taking in technical knowledge, and possesses excellent leadership, management, and personality traits (Johnson, 2001).

As the economy became more modern and commercialized, many of the jobs available to women in agriculture and industry eventually disappeared, allowing them to find other ways to support their families. Some urban women have now become potential business owners as a result of this. The aspirations of women who start their own businesses stem from both their personal aspirations and those of their friends, family, and other acquaintances. Due to certain compulsions, they are sometimes compelled to pursue entrepreneurial careers.

A growing number of women have been pushed to explore newer paths of revenue generation and self-expression through occupations in business and industry, particularly over the past ten years. Recent studies indicate that many women, particularly middle-class

women, are launching their own enterprises as a result of prevailing views and a changing cultural landscape. Women entrepreneurs choose their professions because they value independence, adventure, and challenge. Women start enterprises to address their financial problems when they are forced to do so by their family obligations. Women business owners sometimes start out of necessity.

2. Women entrepreneurs

Women in entrepreneurship have received little attention from the social sciences or from society at large (Brush & Hisrich, 1999; Holmquist & Sundin, 2002). Not only do women create and run businesses in different industries than men typically do, but they also do so at a lesser rate than men (Duchénaut, 1997; Franco & Winqvist, 2002; Reynolds & White, 1997).

The economic empowerment of women, especially those who come from underprivileged socioeconomic groups, is crucial for achieving gender equality, but it is also crucial for growing the economy of the nation. Women entrepreneurs in developing nations, and SC/ST entrepreneurs in particular, encounter various challenges in the manufacturing, service, and agriculture industries. For SC/ST women, entrepreneurship opens the door to achieving social, economic, political, and legal equality with men. When a SC/ST woman explores entrepreneurship, she gets the opportunity to assess her skills, talents, assets, and weaknesses.

3. Review of Literature

Reddy (2003) conducted a study to determine the entrepreneurial activities of scheduled castes and scheduled tribes in the state of Andhra Pradesh and came to the conclusion that entrepreneurship is a relatively new phenomenon in the state and that most businesses are run on a small budget by one person. The majority of the times, these industries produce intermediary items.

Lokhande (2006) studied the progress of entrepreneurship among SC/ST communities in Marathwada and also the problems and challenges faced by SC/ST entrepreneurs, with the help of statistical tools such as percentages and simple averages. Out of the eight districts in the area, 150 small business owners from scheduled castes and scheduled tribes were chosen from Jalna, Aurangabad, and Beed. According to the survey, the respondents (i.e., 82 out of 150) primarily chose low-risk activities that incorporated conventional entrepreneurial activity, and a key challenge was a lack of financial help. In Marathwada, the growth of entrepreneurship among SCs and STs was a very gradual process. The marketing issue is one of the main issues facing SC and ST business owners. According to the report, the MSSIDC should help small businesses run by SC and ST entrepreneurs advertise their finished goods as well as supply them with raw materials.

Siddiqui (2012) examined the issues and difficulties that women business owners in India faced. Both primary and secondary data were employed in the investigation. Women's household responsibilities, gender inequity, the issue of money, a low level of risk-taking mentality, and male-female competition are a few of the primary issues mentioned. According to the paper's conclusion, challenges faced by women entrepreneurs can be solved with the help of moral support from their families, the right kind of training, rewards, encouragement, and inspiration, as well as social acknowledgement of their entrepreneurial skills.

Gautam & Mishra (2016) endeavoured to comprehend the problems and difficulties experienced by rural women business owners in India, as well as the elements that motivate rural women to start their own businesses. This research was exploratory and descriptive in nature, and it was dependent on secondary sources of data. They discovered that rural women experience psychological issues like low self-esteem, a limited ability for taking risks, a sense of inferiority, etc. Therefore, the authors recommend that NGOs, psychiatrists, and management specialists work together to offer counseling to established and upcoming rural women entrepreneurs. In addition to government intervention, there need be female entrepreneurs who can come up with brilliant ideas, be able to make them a reality, and influence other businesspeople and officials. Self-help mutually aided groups can be created to solve common business issues. The study's conclusion is that education and awareness campaigns can alter the way society views women negatively.

Kumar (2017) used simple random sample to explore Salem district rural women entrepreneurs' issues and potential. 100 rural women entrepreneurs were chosen from 1200. A well-designed interview schedule helped the authors obtain primary data from 100 rural women entrepreneurs. The authors say rural women entrepreneurs in Salem district face an unattractive market, power outages, a lack of financial assistance, insufficient subsidies and concessions, burdensome formalities, poor administration, problems marketing products that don't use all their capacity, a lack of working capital, and reliance on third parties for raw materials. And found that over 70% of Indian households live in villages, a significant market that is likely to grow. More and more business owners are targeting rural markets. Rural women's entrepreneurship is essential for producing jobs and closing the rural-urban gap.

Joseph & Gupta (2022) examined Kerala's Ernakulam women entrepreneurs' attitudes on several issues based on their demographics. Descriptive research highlighted personal, financial, marketing, raw material, social, labor, managerial, infrastructure, and business issues. The author created a questionnaire and chose 100 women entrepreneurs using easy sampling, then evaluated the data with a one-way analysis of variance and an independent sample t-test. The author observed that women entrepreneurs' views on several subjects varied by demographic. Female entrepreneurs have more social, labor, financial, and other challenges. The author concludes that family support, education, attitude, and training affect a woman's ability to start a business. Women's full engagement in economic growth ensures resource efficiency and raises their standard of living.

Vijayran (2022) examined women entrepreneurs' obstacles and the Indian government's support programs. The author believed that despite society's many challenges, a woman entrepreneur should be personally motivated and self-assured enough to take on a challenging task to satisfy her own needs and attain economic independence. She should expect strong competition in extreme economic conditions. Provide goods and services that meet societal needs to boost innovation and productivity. The author noted that while the number of women entrepreneurs in India has increased over the past decade, they are still underrepresented in the commercial sphere.

4. Research Gap

Numerous studies have been conducted on the concept of women's entrepreneurship and their problems and challenges, but there are no specific studies on the problems of

SC and ST women entrepreneurs, especially in the process of starting their businesses. Hence, this study entitled “Problems in starting business in Mysore district: A study on scheduled caste and scheduled tribe women entrepreneurs” is to fill the gap and analyse the difficulties faced by SC/ST women in the process of starting their businesses.

5. Objectives

To study the problems the following set of objectives set as flag poles.

1. To study the socio-economic profile of SC/ST women entrepreneurs in Mysore district.
2. To identify the difficulties faced by SC/ST women entrepreneurs in the process of starting their business in Mysore district.

6. Hypothesis

H₀: “There are no difficulties faced by SC/ST women entrepreneurs in the process of starting their business in Mysore district”

H₁: “There are difficulties faced by SC/ST women entrepreneurs in the process of starting their business in Mysore district”

7. Research Methodology

The present study is based on a descriptive analysis of primary data collected from SC and ST women entrepreneurs in Mysore district. Sampling Design consists of 40 women entrepreneurs. The primary data was collected using the convenience sampling method. Data is also collected from secondary sources like journals, articles, books, magazines, and publications from various websites that focus on the problems of women entrepreneurs.

8. Analysis and Interpretation

The following analysis shows the descriptive statistics of the number of SC/ST women entrepreneurs in Mysore district, their socio-economic profile, and also inferential statistics on difficulties faced by them in the process of starting their business.

Table 1: Socio-economic Profile of SC/ST women entrepreneurs of Mysore district

Socio-economic Profile		Frequency	Percent	Cumulative Percent
Age of the respondent	Below 25 years	2	5.0	5.0
	25 to 40 years	29	72.5	77.5
	40 to 50 years	9	22.5	100.0
	Total	40	100.0	
Academic qualification	Below PUC	4	10.0	10.0
	PUC	12	30.0	40.0
	Degree/ master degree	21	52.5	92.5
	Professional degree	3	7.5	100.0
	Total	40	100.0	
Marital status	Single	11	27.5	27.5
	Married	29	72.5	100.0
	Total	40	100.0	
Occupational background of entrepreneurs	Farming	4	10.0	10.0
	Agricultural labour	3	7.5	17.5
	Traditional occupation	8	20.0	37.5
	Service	14	35.0	72.5
	Others	11	27.5	100.0
	Total	40	100.0	
Family structure of the respondent	Nuclear	37	92.5	92.5
	Joint	3	7.5	100.0
	Total	40	100.0	
Family size of the respondent	1 to 3 members	10	25.0	25.0
	4 to 5 members	25	62.5	87.5
	Above 5 members	5	12.5	100.0
	Total	40	100.0	

Source: Primary data compiled by researcher.

Table 1 shows the demographic profile of 40 SC/ST women entrepreneurs in Mysore district. The factors considered are the age of the respondents, academic qualification, marital status, occupational background of entrepreneurs, family structure of the respondents, and family size of the respondents.

Age of the respondents:

Among the 40 SC/ST women entrepreneurs, the majority of 72.5% (29) of women entrepreneurs are in the age group of 25 to 40 years. And 5% (2) women entrepreneurs are in the age group of below 25 years which is the lowest.

Academic qualification:

It is found that 52.5% (21) have completed either degree or master degree constituting the highest and only 3 women entrepreneurs constituting 7.5% have done professional degree showing the lowest. Therefore, it can be inferred that majority of the respondents are either graduates or post graduates.

Marital status:

The above table shows that 72.5% (29) SC/ST women are married and 27.5% (11) SC/ST women entrepreneurs are single. Therefore, it can be inferred that the highest number of the respondents are married.

Occupational background of entrepreneurs:

It is found from the above table that 35% (14) are from service background and the lowest 7.5% (3) were agricultural labourers. Hence it can be known that the majority of the respondents' occupational background was service.

Family structure of the respondents:

From the above table it can be observed that 92.5% (37) SC/ST women entrepreneurs have Nuclear family structure and the remaining 7.5% (3) have Joint family. Hence, the highest numbers of respondents are from Nuclear family structure.

Family size:

Table 1 shows that the highest percentage, i.e., 62.5% of SC/ST women entrepreneurs, has 4 to 5 members in their family, and the lowest percentage, 12.5% (5), has more than 5 members in their family.

The term nature of organization here refers to the types of organizations based on the ownership structure. Mainly three types of organizations are common among SC/ST women entrepreneurs in Mysore district. They are Proprietary, partnership, and Private limited companies. The classification of organizations was also made based on the nature of the products and services selected and manufactured in their enterprise. 15 types of products and services are identified: food processing, Garments and Stitching, Software and ITES, Manufacturing Units, Trading Enterprises, Traditional Industries, Agriculture and Allied activities, Poultry, Beauty parlors, Hospitality services, Medical services, and other services.

Table 2:- Nature of Organisation and types of Products and services manufactured by SC/ST women entrepreneurs in Mysore district

Nature of Organisation		Frequency	Percent	Cumulative Percent
Nature of organisation	Proprietary	32	80.0	80.0
	Partnership	5	12.5	92.5
	Private Limited company	3	7.5	100.0
	Total	40	100.0	
Nature of Pro ducts and services selected and manufactured	Food processing	2	5.0	5.0
	Garments and Stitching	11	27.5	32.5
	Software and ITES	5	12.5	45.0
	Manufacturing Units	9	22.5	67.5
	Trading Enterprises	1	2.5	70.0
	Traditional Industries	2	5.0	75.0
	Agriculture and Allied activities	2	5.0	80.0
	Poultry	2	5.0	85.0
	Beauty parlour	1	2.5	87.5
	Hospitality services	1	2.5	90.0
Medical services	2	5.0	95.0	

	Services	2	5.0	100.0
	Total	40	100.0	

Source: primary data compiled by researcher.

Table 2 shows the nature of the organization and the nature of the products selected and manufactured by SC/ST women entrepreneurs in Mysore district. It is found that the highest 80% (32) of the SC/ST women entrepreneurs have a Proprietary type of organization. And the lowest 7.5% (3) of the respondents have a private limited company. And it is also found that the majority of the SC/ST women entrepreneurs in Mysore district are into the business of Garments and stitching, marking the highest, i.e., 27.5% (11). And 22.5% (9) are into manufacturing units, and others have chosen products like software and ITES, traditional industries, poultry, agriculture, and allied activities, etc.

Table 3: Reliability Test of variables considered to analyse the problems of SC/ST women entrepreneurs

Reliability statistics

Reliability Statistics		Reliability
N of items	Cronbach's Alpha	Decision
8	.731	Good

Table 3 shows the reliability test for analyzing the factors that seemed difficult in the process of starting the current business of SC/ST women entrepreneurs in Mysore district.

Eight Factors were considered for analyzing the difficulties in the process of starting the business, and they are: availability of land, Construction of buildings, Availability of skilled labor and personnel, Regular supply of raw materials, Financial assistance from the government and other institutions; infrastructure facilities; Technical advice from experts; and Registering the business. The Cronbach's Alpha shows 73.1% relevance. Therefore, the factors considered are relevant, and the same are considered for further analysis.

Table 4: Descriptive statistics

Difficulties		Serious Problem	Moderate Problem	Minor Problem	Not at all Problem	Total
1.Availability of land	Number	5	13	16	6	40
	Percentage	12.5	32.5	40	15	100
2.Construction of Building	Number	6	19	11	4	40
	Percentage	15	47.5	27.5	10	100
3.Availability of skilled labor/personnel	Number	6	14	17	3	40
	Percentage	15	35	42.5	7.5	100
4.Regular supply of raw materials	Number	1	16	18	5	40
	Percentage	2.5	40	45	12.5	100
5.Financial assistance from government and other institutions	Number	8	17	14	1	40
	Percentage	20	42.5	35	2.5	100
6. Infrastructural facilities	Number	10	17	11	2	40
	Percentage	25	42.5	27.5	5	100
7. Technical advice of experts	Number	6	19	12	3	40
	Percentage	15	47.5	30	7.5	100
8. Registering the business	Number	10	14	12	4	40
	Percentage	25	35	30	10	100

Source: Primary data compiled by researcher.

Table 4 shows the response of SC/ST women entrepreneurs about the problems identified in the process of starting their businesses. The detailed summary is given below.

The sample results indicate that 40% (16) of the participants reported encountering a small issue with land availability when initiating their company endeavours.

The construction of buildings was found to be a moderate difficulty for 47.5% (19) of the respondents.

The survey results indicate that 42.5% (17) of the participants reported a slight issue with the availability of skilled labor/personnel.

A little issue with the regular availability of raw materials was reported by 45% (18) of the respondents. A significant proportion of the respondents, specifically 42.5% (17 individuals), reported encountering a moderate level of difficulty in accessing financial support from government and other organizations, as well as facing challenges in accessing infrastructural facilities.

According to the survey results, 47.5% (19) of the participants reported experiencing a moderate level of difficulty in obtaining technical guidance from specialists.

The process of business registration was found to be problematic for 35% (14) of the participants in the study.

8.1 Testing of Hypothesis

The testing of the hypothesis is done for the following framed objective using one sample test: The objective is to identify the difficulties faced by SC/ST women entrepreneurs in the process of starting their businesses in Mysore district.

Hypothesis:

H₀: “There are no difficulties faced by SC/ST women entrepreneurs in the process of starting their business in Mysore district”

H₁: “There are difficulties faced by SC/ST women entrepreneurs in the process of starting their business in Mysore district”

Table 5: One sample statistics

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Availability of land	40	2.58	.903	.143
Construction of building	40	2.33	.859	.136
Availability of skilled labor/personnel	40	2.43	.844	.133

Regular supply of raw materials	40	2.65	.736	.116
Financial assistance from government and other institutions	40	2.20	.791	.125
Infrastructural facilities	40	2.13	.853	.135
Technical advice of experts	40	2.30	.823	.130
Registering the business	40	2.25	.954	.151

Source: Primary data compiled by researcher.

The opinions of the SC/ST women entrepreneurs about the problems faced during starting their business are recorded on a Likert scale, the scale is converted to a score, and then based on the score, one sample statistic is done. The above table 5 shows one sample statistic consisting of the mean, standard deviation, and standard error mean. The mean values show that all the respondents have moderate problems with availability of land, Construction of buildings, Availability of skilled labor and personnel, Regular supply of raw materials, Financial assistance from the government and other institutions, infrastructure facilities, Technical advice from experts, and Registering the business.

Table 6: one-sample test

One-Sample Test						
	Test Value = 3					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Availabilty of land	-2.978	39	.005	-.425	-.71	-.14

Construction of building	-4.970	39	.000	-.675	-.95	-.40
Availability of skilled labor/personnel	-4.309	39	.000	-.575	-.84	-.31
Regular supply of raw materials	-3.009	39	.005	-.350	-.59	-.11
Financial assistance from government and other institutions	-6.397	39	.000	-.800	-1.05	-.55
Infrastructural facilities	-6.488	39	.000	-.875	-1.15	-.60
Technical advice of experts	-5.381	39	.000	-.700	-.96	-.44
Registering the business	-4.972	39	.000	-.750	-1.06	-.44

Source: Primary data compiled by researcher.

The above table 6 shows the significance level of the factors considered for analyzing the difficulties in the process of starting a business for SC/ST women entrepreneurs. All the factors indicate less than 5% significance, which means there are problems for SC/ST women entrepreneurs starting their businesses in Mysore district. Therefore, the null hypothesis is rejected and the alternative hypothesis is accepted.

Findings

Out of the total sample size of 40 women entrepreneurs belonging to the SC/ST category, a significant majority of 72.5% (29 individuals) are between the age range of 25 to 40 years. The data reveals that the highest proportion, specifically 52.5% (21 individuals), have successfully attained either a bachelor's or master's degree. A significant proportion of SC/ST women entrepreneurs, specifically 72.5% (29 individuals), are found to be married. The occupational background of the majority of respondents (35%) was in the service industry. The majority of respondents (92.5%) belong to the nuclear family structure. The uppermost 62.5% of female entrepreneurs belonging to the Scheduled Caste/Scheduled

Tribe (SC/ST) category typically have a family size ranging from 4 to 5 individuals. Research indicates that the majority, specifically 80% (32 individuals), of women entrepreneurs from the Scheduled Caste/Scheduled Tribe (SC/ST) category exhibit a preference for the Proprietary organizational structure. The predominant occupation among female entrepreneurs belonging to the SC/ST community in the Mysore district is the garment and stitching industry, accounting for the greatest proportion of 27.5% (11 individuals). The survey participants encounter moderate challenges related to the following aspects when initiating their business: land availability, building construction, skilled labor availability, consistent supply of raw materials, financial support from government and other institutions, infrastructure facilities, expert technical advice, and business registration.

Suggestions:

Based on the previously mentioned empirical evidence pertaining to SC/ST women entrepreneurs, several recommendations and discernments may be inferred:

1. The proposed initiative entails the implementation of targeted education and skill development programs that are specifically designed to cater to women entrepreneurs belonging to the Scheduled Caste/Scheduled Tribe (SC/ST) category, with a particular emphasis on those aged between 25 and 40 years. This can potentially strengthen individuals' business acumen and increase their likelihood of achieving success.
2. Married entrepreneurs need family support. Implement programs that help married women entrepreneurs balance business and family.
3. Encouraging Entrepreneurship in Service Industry: Acknowledge the service industry as a viable sector for entrepreneurship. State and central government should provide training, funding, and networking opportunities that cater to SC/ST women entrepreneurs interested in venturing into the service industry.
4. Nuclear Family Dynamics: Recognize the role of nuclear families in the lives of these entrepreneurs. Design support systems that accommodate the unique challenges and opportunities presented by the nuclear family structure, offering resources for both personal and business growth.

5. **Promotion of Proprietary Organizational Structure:** Understand the preference for the proprietary organizational structure among SC/ST women entrepreneurs. District Industrial Center should provide workshops, mentoring, and guidance on effectively setting up and managing proprietary businesses.
6. **Empowering Garment and Stitching Industry:** Recognize the significance of the garment and stitching industry in the Mysore district. Offer targeted support such as access to modern equipment, training in design and quality control, and assistance in marketing and distribution to help these entrepreneurs thrive.
7. **Mitigating Business Initiation Challenges:** Address the moderate challenges encountered during business initiation. Collaborate with government bodies, institutions, and experts to provide streamlined support in areas such as land acquisition, building construction, skilled labour availability, raw material sourcing, financial aid, infrastructure development, technical guidance, and business registration.
8. **Networking and Peer Support:** State government and District Industrial Center can establish networking events and forums where SC/ST women entrepreneurs can connect with each other, share experiences, and exchange solutions to common challenges. Peer support can offer valuable insights and motivation.

Conclusion

By addressing these challenges, we can help create a more level playing field for scheduled caste and scheduled tribe women entrepreneurs so they can achieve their full economic potential. Governments and civil society organizations can work to break down social and cultural barriers that prevent scheduled caste and scheduled tribe women from starting businesses. This can include raising awareness of the challenges these entrepreneurs face and providing support networks and mentorship programs.

Limitations and Further scope of study

This study consists only of SC/ST women entrepreneurs in Mysore district. The data collected is limited to Mysore district. The same study can be done in different divisions, and a comparative study can be done between different districts.

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