

*Original Research Article*

**Perception Level of Farm Women towards Entrepreneurial Development in Tumkuru and Chikkaballapura Districts of Karnataka, India**

**ABSTRACT**

Women entrepreneurs are the business owners participating in economic activity to empower themselves economically and enhance their status in the society. The perception of the farm women in entrepreneurial development is equally important in addition to availability of number of initiatives and resources to promote and develop women's entrepreneurship. Hence to assess the perception of the farm women, a study was conducted in Tumkuru and Chikkaballapura districts of Karnataka state during the year 2021-2022. The results revealed that the mean score for the perception statement "I am not the decision maker in the family" ranked first (2.98) about self, in Tumkuru district Where as "higher education is required to start an enterprise" (2.95) in Chikkaballapura district. Under, perception about family and family members "If startup fails there will be huge loss and it will affect my family" stands first rank (2.72) in Tumkuru and "I will not be able to spend quality time with my children if I start enterprise" (2.69) in Chikkaballapura district. Perception about people indicated "People may feel jealous of my startup venture" stood first with a mean score of 2.84 and 3.05 in Tumkuru and Chikkaballapura respectively. "I am uncertain about the returns from my enterprise" stood first (3.14 and 3.07) in Tumkuru and Chikkaballapura district respectively regarding enterprise. However, perception about financial institutions indicated "Banks may require collateral security to give loan" was the first priority(3.11 and 3.09) in Tumkuru and Chikkaballapura district. Dimension wise perception indicated low preference for family and family members, about people and enterprise (54.20%, 47.80% and 36.60%) respectively in Tumkuru where as in Chikkaballapura it was 33.80, 49.20 and 38.00 per cent respectively. Overall perception of farm women regarding entrepreneurial development was found to be good in Tumkuru (38.40 %) where as in Chikkaballapura it was in better category (38.80).

Key words: Perception, Entrepreneurship, Farm women, Women entrepreneurs

## INTRODUCTION

Women entrepreneurs are the business owners participated in economic activity to empower themselves economically and enhance their status in the society. Women-entrepreneurs have been making a considerable impact in all the segments of an economy. India has great entrepreneurial Potential. It is further activated by the introduction of new policy of liberalization, globalization and privatization by Indian Government in the year 1992. Since then women entrepreneurship has gained momentum with the increase in number of women enterprises and their contribution to economic growth. Hence, woman entrepreneurs are an important part of economic development and social progress.

Entrepreneurship is the dynamic process of creating incremental wealth. The wealth is created by individuals who take the major risks in terms of equity, time and career commitment of providing value to some product or service (Kuratko and Richard, 2001). Women entrepreneurship in economic development of any nation has been recognized for its significant contribution. Women have entered in different fields of business, contributing to the growth of the economy. The activities like papad making, agarbatti making, tailoring, pickle making, pottery, petty shops etc., are the major entrepreneurial activities being undertaken by women in rural areas to ensure economic security, besides engaging themselves in agriculture and allied activities including dairy enterprise. They have been regarded as the new engines for growth and the rising stars of the economies to bring prosperity and welfare and are 'untapped source' of economic growth and development. The growth of women entrepreneurs in developing countries proved that women entrepreneurship is essential for growth and development and drawn the attention of both the academic and the development sector. Perception is defined as the meaningful sensation about worth, efficiency, entrepreneurial activities or value of natural farming practices in terms of the self, family members, people, regarding enterprise and financial institutions, based on their experience with the practices to know the significance of perception level in entrepreneurial development. In Tumkuru and Chikkaballapura districts of Karnataka, the farm women are actively involved in various enterprises through formation of Self- Help-Groups. Hence, the study was conducted to explore the perception level of farm women towards entrepreneurial development in Tumkuru and Chikkaballapura districts of Karnataka.

## METHODOLOGY

**Locale of the study:** Looking into the demographic, socio-economic and ecological information, scope of entrepreneurial activities and number of SHG's, is more in two districts viz., Tumkuru and Chikkaballapura districts, compared to other districts in the Agro Ecological Zone-8, Karnataka were selected for the study.

**Sampling procedure:** Data was collected from the Tumkuru and Chikkaballapura district. From each of the district 500 respondents were identified for the collection of data by using simple random sampling method. Thus, the total sample was consisting of 1000 in all.

**Data collection:** Data was collected from the respondents through personal interview method by using pre-tested and structured interview schedule.

## RESULTS AND DISCUSSION

**Table 1: Statement wise Perception of Farm Women regarding Entrepreneurial Development in Tumkuru and Chikkaballapura District**

Sl. No	Statements	Tumkuru		Chikkaballapura	
		Mean	Rank	Mean	Rank
<b>(n=500)</b>					
<b>I</b>	<b>Statements of Perception about Self</b>				
1.	Higher education is required to start an enterprise.	2.748	VI	2.952	I
2.	I don't have adequate knowledge to start an enterprise.	2.714	VII	2.674	V
3.	Illiteracy and lack of awareness is the major barrier for me to start my own enterprise.	2.798	II	2.666	VI
4.	I am not the decision maker in the family.	2.982	I	2.834	III
5.	Poor people are lacking enough proficiency/competence to start an enterprise.	2.944	II	2.970	II
6.	Experience is required to start an enterprise which I don't have.	2.762	V	2.684	IV
7.	I don't have the confidence to start the enterprise	2.70	VIII	2.584	VIII
8.	Don't know how to use my skills and develop into an enterprise.	2.764	IV	2.632	VII
<b>II</b>	<b>Statements on Perception about Family and family Members</b>				
1.	I do not have support from my family.	2.624	V	2.608	IV
2.	I will not be able to spend quality time with my children if I start enterprise.	2.616	VII	2.694	I
3.	People at home/my husband will scold me if I will discuss about my idea to start an enterprise.	2.622	VI	2.544	VI
4.	Family will not support in case of failure of business.	2.668	II	2.576	V
5.	If startup fails there will be huge loss and it will affect my family.	2.724	I	2.670	II
6.	Family members will restrict my mobility required to do and grow the enterprise	2.634	IV	2.578	VII
7.	Family background will act as an obstacle to take up entrepreneurship as a profession	2.662	III	2.616	III
<b>III</b>	<b>Statements on Perception about People</b>				
1.	What will people think about me in case of failure?	2.76	III	2.696	II
2.	People may not accept me and my product /service.	2.656	V	2.638	V
3.	People will say as the husband is not capable of earning, hence wife is forced to do work and start business.	2.662	IV	2.602	VI

4.	People may discourage me at the initial stage.	2.744	II	2.952	III
5.	People may feel jealous of my startup venture.	2.844	I	3.05	I
6.	People may not recommend my products to others initially.	2.650	VI	2.686	IV
<b>IV</b>	<b>Statements on Perception regarding Enterprise</b>				
1.	If I start an enterprise, it may fail.	2.718	VIII	2.768	VII
2.	Starting enterprise may not be profitable.	2.754	VII	2.750	VIII
3.	Huge funding is required to start the enterprise.	3.008	III	3.018	II
4.	I am uncertain about the returns from my enterprise	3.144	I	3.078	I
5.	Amenities at the location will help to generate revenue	3.012	II	2.906	III
6.	Raw material procurement may be difficult.	2.870	V	2.812	V
7.	Selling of product/service may be to a limited area.	2.898	IV	2.802	VI
8.	Number of competitors in the market may affect enterprise.	2.776	VI	2.830	IV
<b>V</b>	<b>Statements on Perception about Financial Institutions</b>				
1.	Financial Institutions will not give me loan as I am a Woman.	2.742	VIII	2.684	VII
2.	I don't have the eligibility to avail loan from any Financial Institution.	2.752	VII	2.668	VIII
3.	Financial Institutions take a lot of time for documentation of loan proposal.	3.008	II	2.952	III
4.	Sanctioning of loan from Financial Institution will take a lot of time.	2.982	IV	2.946	IV
5.	Disbursement of loan takes a lot of time from banks	3.004	III	2.908	V
6.	Banks may require collateral security to give loan.	3.118	I	3.094	I
7.	Banks may provide loan only if I am financially sound.	2.958	V	2.984	II
8.	Banks will ask for immediate repayment of loan.	2.792	VI	2.702	VI

It could be observed from data presented in Table 1 that, under first dimension, “I am not the decision maker in the family” stands first rank with the mean score 2.982, followed by other statements in Tumkuru district. The probable reason for the above findings that majority of the family was consisted of men is the decision maker, so the women was not decision maker in family. “Higher education is required to start an enterprise” stands first rank with the mean score 2.952, followed by other statements in Chikkaballapura district. The reason for the above findings that most of the women’s were having low education, so that they required training related to entrepreneurial activities and to educate them to start a enterprise. Similarly, under second dimension “If startup fails there will be huge loss and it will affect my family” stands first rank with the mean score 2.724, followed by other statements in Tumkuru district. The probable reason for the above findings that if in case of enterprise started by women farmers may leads to fail it will turn huge loss to them it will effect to their family. “I will not be able to spend quality time with my children if I start enterprise” stands first rank with the mean score 2.694,

followed by other statements in Chikkaballapura district. Reason for the above findings that if they start new enterprise they were only focusing on enterprise to get success and earn money. When it's come to third dimension, "People may feel jealous of my startup venture" stands first rank with the mean score 2.844 and 3.05 in both districts. The probable reason for the above findings that, few of the people may feel jealous on their status and if they doing anything new innovative things they feel jealous on them. Coming to the fourth dimension, "I am uncertain about the returns from my enterprise" stood with first rank with the mean score 3.144 and 3.078 in both the districts. The reason might that; they don't have confidence on them that, they can get good returns for their enterprise. However, under last dimension "Banks may require collateral security to give loan" stands first rank with the mean score 3.118 and 3.094 in both the districts. The probable reason might be that, when they ask for a loan to start a new enterprise banks were asking the collateral security for the safer side. This finding was in conformity with the findings of Nirmala Devi (2020) and Shambunath (2021).

**Table 2: Dimension wise Perception of Farm Women regarding Entrepreneurial Development in Tumkuru District (n=500)**

Sl. No	Dimensions	Category	F	%
1	Statements of Perception about Self	Low (<18.841)	170	34.00
		Medium (18.841-25.983)	121	24.20
		High (>25.983)	209	41.80
2	Statements on Perception about Family and family Members	Low (<15.212)	271	54.20
		Medium (15.212-21.888)	50	10.00
		High (>21.888)	179	35.80
3	Statements on Perception about People	Low (<13.519)	239	47.80
		Medium (13.519-19.113)	116	23.20
		High (>19.113)	145	29.00
4	Statements on Perception regarding Enterprise	Low (<19.660)	183	36.60
		Medium (19.660-26.700)	152	30.40
		High (>25.983)	165	33.00
5	Statements on Perception about Financial Institutions	Low (20.279)	164	32.80
		Medium (20.279-26.433)	215	43.00
		High (>25.983)	121	24.20

It could be observed from table 2 that, under first dimension 41.80 per cent of the respondents were belonged to high perception about self of farm women regarding entrepreneurial development, followed by 34.00 and 24.20 per cent of the respondents were belonged to low and medium perception about self of farm women regarding entrepreneurial development. The reason might be that, illiteracy and lack of awareness is the major barrier to start an own enterprise. Similarly, under second dimension, 54.20 per cent of the respondents were having low perception about family and family members of farm women regarding entrepreneurial development, followed by 35.80 and 10.00 per cent of the respondents were belonged to high and medium perception about family and family members of farm women

regarding entrepreneurial development. Reason could be that family will not support in case of failure of business. Under third dimension 47.80 per cent of the respondents were belonged to low perception about of farm women regarding entrepreneurial development, followed by 29.00 and 23.20 per cent of the respondents were having high and medium level perception about of farm women regarding entrepreneurial development. The reason might be that, people will say as the husband is not capable of earning, hence wife is forced to do work and start business. Similarly, as far as fourth dimension 36.00 per cent of the respondents were belonged to low level perception regarding enterprise, followed by 33.00 and 30.40 per cent of the respondents was belonged to high and medium level of perception regarding enterprise. The reason could be that huge funding is required to start business. Under last dimension, 43.00 per cent of the respondents belonged to medium level perception about financial institutions, followed by 32.80 and 24.20 per cent of the respondents belonged to low and high level of perception regarding enterprise. The probable reason for the above findings that, banks may provide loan if they financially strong. These findings are in line with the results of Asha *et al* (2021) and Jaisawal (2012).

**Table 3: Dimension wise Perception of Farm Women regarding Entrepreneurial Development in Chikkaballapura District (n=500)**

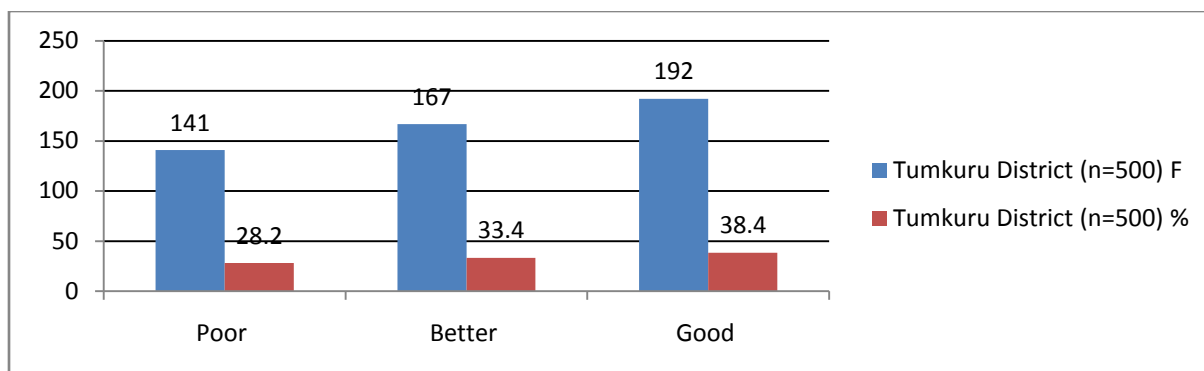
Sl. No	Dimensions	Category	F	%
1	Statements of Perception about Self	Low (<17.753)	169	33.80
		Medium (17.753-26.239)	196	39.20
		High (>26.239)	135	27.00
2	Statements on Perception about Family and family Members	Low (<14.369)	246	49.20
		Medium (14.369-22.203)	120	24.00
		High (>22.203)	134	26.80
3	Statements on Perception about People	Low (<13.497)	190	38.00
		Medium (13.497-19.751)	157	31.40
		High (>19.751)	153	30.60
4	Statements on Perception regarding Enterprise	Low (<19.058)	174	34.80
		Medium (19.058-26.870)	175	35.00
		High (>26.870)	151	30.20
5	Statements on Perception about Financial Institutions	Low (19.422)	158	31.60
		Medium (19.422-26.454)	225	45.00
		High (>26.454)	117	23.40

It was observed from table 3 that, under first dimension 39.20 per cent of the respondents were belonged to medium perception about self of farm women regarding entrepreneurial development, followed by 33.80 and 27.00 per cent of the respondents were belonged to low and high perception about self of farm women regarding entrepreneurial development. The reason might be that, poor people are lacking enough proficiency or competence to start an enterprise.

Similarly, under second dimension, 49.20 per cent of the respondents were having low perception about family and family members of farm women regarding entrepreneurial development, followed by 26.80 and 24.00 per cent of the respondents were belonged to high and medium perception about family and family members of farm women regarding entrepreneurial development. Reason could be that family members will restrict their mobility required to do and grow the enterprise. Under third dimension 38.00 per cent of the respondents were belonged to low perception about of farm women regarding entrepreneurial development, followed by 31.40 and 30.60 per cent of the respondents were having medium and high level perception about of farm women regarding entrepreneurial development. The reason might be that, people were feeling jealous on startup venture. Similarly, as far as fourth dimension 35.00 per cent of the respondents were belonged to medium level perception regarding enterprise, followed by 34.00 and 30.20 per cent of the respondents were belonged to low and high level of perception regarding enterprise. The reason could be that their perception is if they start an enterprise it may fail. Under last dimension, 45.00 per cent of the respondents belonged to medium level perception about financial institutions, followed by 31.60 and 23.40 per cent of the respondents belonged to low and high level of perception regarding enterprise. The probable reason for the above findings that, banks will provide loan, only if they were good in economically. These findings are in line with the results of Asha *et al* (2021).

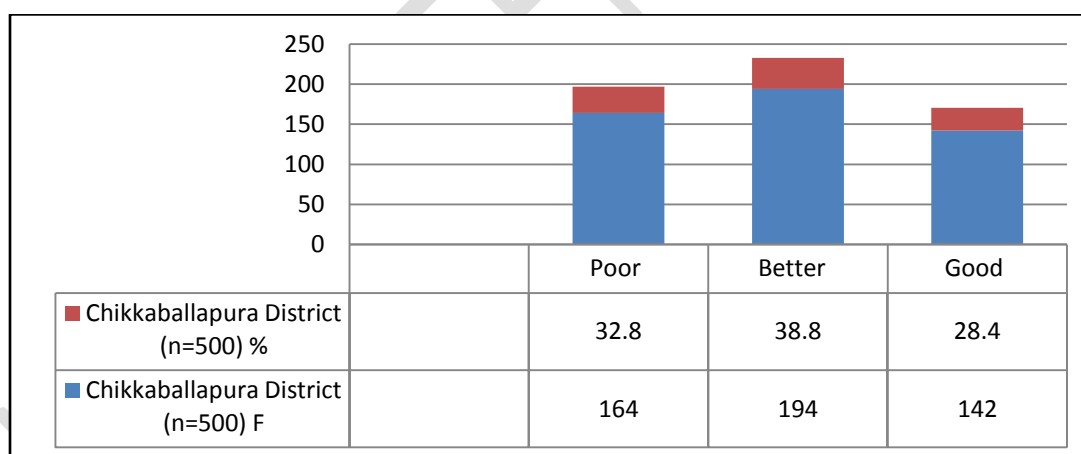
**Table 4: Overall Perception of Farm Women regarding Entrepreneurial Development in Tumkuru and Chikkaballapura District**

Sl. No	Perception category	Tumkuru District (n=500)		Perception category	Chikkaballapura District (n=500)	
		F	%		F	%
1	Poor (<90.600)	141	28.20	Poor (<86.637)	164	32.80
2	Better (90.600-117.028)	167	33.40	Better (86.637-118.979)	194	38.80
3	Good (>117.028)	192	38.40	Good (>118.979)	142	28.40
	Mean - 103.814 Standard deviation - 26.428			Mean -102.808 Standard deviation - 32.342		
<b>Z test = 3.227**</b>						



**Fig 1: Overall Perception of Farm Women regarding Entrepreneurial Development in Tumkuru district**

It is seen from the table 4 that, 38.40 per cent of the respondents had good perception of farm women regarding entrepreneurial development, 33.40 and 28.20 per cent of the respondents had better and poor perception of farm women regarding entrepreneurial development in Tumkuru district. The probable reason for the above findings that, since the major portion of the perception of farm women are interested to start a new enterprise and they are ready to build entrepreneurial development activities. These findings are in line with the results of Sidram (2015).



**Fig 2: Overall Perception of Farm Women regarding Entrepreneurial Development in Chikkaballapura district**

In case of Chikkaballapura district 38.80 per cent of the respondents had better perception of farm women regarding entrepreneurial development, 32.80 and 28.40 per cent of the respondents had poor and good perception of farm women regarding entrepreneurial development. Z test used for analysis, showed that there was a significant difference at one per cent level among perception of farm women regarding entrepreneurial development in Tumkuru and Chikkaballapura district.

The reason might be that, majority of the respondents had better to good perception of farm women regarding entrepreneurial development activities because they are interested to start a new enterprise and build entrepreneurial development activities in Chikkaballapura district. These results have similar findings with Haribhai (2021).

## CONCLUSION

Women in the present days take up equal role to men and are going much beyond them. They are sharing the responsibilities of developing the society by all means. They have been showing interest in income generating activities and entrepreneurship resulted in property rights, personal rights, family development, community development and at last leading to national development. Hence, it is suggested that women should be regarded as special group and development programmes should be specifically designed. Moreover, it is known from the study that education will help the farm women to start entrepreneurship activities and also educate the farm women's by conducting various training programme. To conclude that these measures will act as driving forces for women entrepreneurial activities and help them to survive and feed one's family leading to a new paradigm of a booming nation, powered by female business leaders.

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