

AWARENESS OF FARM WOMEN TOWARDS ENTREPRENEURIAL DEVELOPMENT IN TUMKURU AND CHIKKABALLAPURA DISTRICTS OF KARNATAKA, INDIA.

ABSTRACT

Indian women are evolving, and they are quickly establishing themselves as prospective entrepreneurs. To break down conventional perceptions on men's and women's sectors, women in non-traditional business sectors should be role models. In nearly every country, women-owned businesses are fast-growing economies. A research was done in the Tumkuru and Chikkaballapura districts of Karnataka state over the years 2021-2022 to determine farm women's understanding of entrepreneurial development. The results revealed that the mean score for the self-awareness statement "I am unaware about the avenues and entrepreneurial opportunities to tap for self-employment" ranked first 3.19 and 3.00 in Tumkuru and Chikkaballapura districts. Under, awareness regarding education and training "I am unaware about how soon can I get trained" stands first rank with the mean scores 3.40 and 3.23 in Tumkuru and Chikkaballapura respectively. However, in Financial awareness "I am unaware about capital required to start a business" stood first with a mean score of 3.09 and 3.06 in Tumkuru and Chikkaballapura. "I am unaware about the necessary approvals to be taken to start the business" stood first with mean score 3.60 in Tumkuru and "I am unaware about the fees required to get the legal documents" in Chikkaballapura regarding legal awareness. Similarly under, awareness regarding business practices "Unawareness related to Government Support i.e., schemes related to women entrepreneurship" was the first priority 3.23 and 3.16 in Tumkuru and Chikkaballapura districts. Dimension wise awareness indicated that high preference for self-awareness & initiative to start a business, awareness regarding education & training and legal or procedural awareness (40.20%, 37.80% and 56.00%) in Tumkuru. Where as in Chikkaballapura it was high in awareness regarding education & training 55.60 per cent respectively. Overall awareness of farm women regarding entrepreneurial development was found to be high in Tumkuru (51.80%) and (46.80%) in Chikkaballapura districts.

Key words: Awareness, Farm Women, Entrepreneurial Development, Mean, Percentage

Introduction

Entrepreneurship development is the process of enhancing entrepreneurial skills and knowledge through structured training and institution- building programmes. Women entrepreneurs nowadays start

their business with a little initial investment and then go to the government for financial help in order to grow their business. In recognition of the importance of women's entrepreneurship and their contribution to the country's progress and aspirations, the Indian government has created new programmes to assist women. The government supports India's entrepreneurial environment by making financing, networks, markets, and training more accessible. The Indian Government has created a number of initiatives for women, including the Prime Minister's Employment Generation programme and the Support Training and Employment programme for Women (STEP), to help those who lack formal skills, particularly in rural India. Various religions claim that god is universal in our universe. However, we all know that poverty, unemployment, and a poor quality of life exist everywhere, even in rich countries. Poverty reduction and business formation are critical in the globe, particularly in backward and emerging nations such as Asia and Africa. Today, many individuals confront a variety of problems in their daily lives, such as nutrition-related disorders, a sedentary lifestyle, and the inability to establish a small business. As a result, financial assistance to the needy from the government and non-governmental organizations is critical. Women make up roughly half of the world's population. This is also true in India. As a result, they are considered the better half of society. They were restricted to the four walls of dwellings in primitive civilizations, completing household tasks. They have left their four walls and are now participating in a wide range of activities in contemporary societies. Women have excelled in numerous sectors, including education, politics, administration, social work, and more, according to data from around the world. Not just metropolitan educated women, but also rural women, take part in this process. Women's development and entrepreneurship are so essential for rural women. The industrial policy of 1980 highlighted the importance of developing an entrepreneurial programme for women in both rural and urban regions in order to improve their economic and professional standing. Hence the study was conducted to explore the awareness of farm women regarding 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 of Karnataka state. 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 methodby using pre-tested and structured interview schedule.

Results and Discussion

It could be observed from results depicted in Table 1 that, under first dimension, “I am unaware about the avenues and entrepreneurial opportunities to tap for self-employment” stands first rank with the mean score 3.194 and 3.008 followed by other statements in Tumkuru and Chikkaballapura district. The probable reason for the above findings that majority of the farm women don’t know the how to start and which enterprise they should choose. Similarly, under second dimension “I am unaware about how soon can I get trained” stands first rank with the mean score 3.406 and 3.232 followed by other statements in Tumkuru and Chikkaballapura district. The probable reason for the above findings that farm women were unaware about the institutes providing training in entrepreneurship. When it comes to the third dimension, "I am unaware of the capital required to start a business" ranks first with mean scores of 3.096 and 3.066 in both districts. The explanation for this could be that most farm women were uninformed of where to turn for finances and the procedures for obtaining a loan from the banking sector.

Table 1: Statement wise Awareness of Farm Women regarding Entrepreneurial Development in Tumkuru and Chikkaballapura District (n=500)

Sl. No	Statements	Tumkuru		Chikkaballapura	
		Mean	Rank	Mean	Rank
I	Self-Awareness & Initiative to Start a Business				
1.	I am unaware whether I can start an enterprise.	2.904	V	2.910	IV
2.	I do not possess the necessary skills to start the enterprise.	3.062	IV	2.884	V
3.	I don't know how I should start the enterprise	3.110	III	2.944	III

4.	I don't know which enterprise I should choose	3.122	II	2.978	II
5.	I am unaware about the avenues and entrepreneurial opportunities to tap for self-employment.	3.194	I	3.008	I
II	Awareness Regarding Education & Training				
1.	Unaware that uneducated woman can start the business.	2.870	IV	2.872	IV
2.	I am unaware about the institutes providing training.	3.346	III	3.148	III
3.	I am unaware regarding the course to undergo in the training institute.	3.390	II	3.202	II
4.	I am unaware about how soon can I get trained.	3.406	I	3.232	I
III	Financial Awareness				
1.	I am unaware about capital required to start a business	3.096	I	3.066	I
2.	I am unaware about where to approach for Funds	2.978	V	2.944	IV
3.	I am unaware about the procedure to avail loan from banks/financial institutions	3.050	III	2.998	II
4.	I am unaware whether collateral/ mortgage/ security is required to avail loan.	2.986	IV	2.974	III
5.	I am unaware about the repayment procedure and period of repayment	3.060	II	2.994	IV
IV	Legal or Procedural Awareness				
1.	I am unaware about the documentation and procedure required to start the business	3.582	IV	3.556	V
2.	I am unaware about the necessary approvals to be	3.606	I	3.592	III

	taken to start the business.				
3.	I am unaware about the fees required to get the legal documents.	3.602	II	3.604	I
4.	I am unaware about the authority from where legal procedure is required to be done.	3.594	III	3.596	II
5.	I am unaware about the procedure to get license to run the business.	3.572	V	3.568	IV
V	Awareness Regarding Business Practices				
1.	Unawareness about business practices i.e., production, distribution, promotion and selling of the product.	2.922	V	2.912	V
2.	Unawareness related to Government Support i.e., schemes related to women entrepreneurship.	3.238	I	3.162	I
3.	Unawareness about the support and help provided by NGOS & SHGS	2.972	IV	2.928	IV
4.	Unaware about the support extended by Social Workers to rural women.	2.988	III	3.028	III
5.	Unaware about the channels of distribution to sell.	3.016	II	3.072	II
VI	Market and Marketing Awareness				
6.	I am unaware about what should be the location of setting up the enterprise	2.650	IV	2.600	II
7.	I am unaware about the promotional activities to be carried.	2.746	I	2.652	I
8.	I am not aware about the market where I can promote my product.	2.666	II	2.596	III
9.	I don't know where to sell my products.	2.652	III	2.572	IV

Coming to the fourth dimension, “I am unaware about the necessary approvals to be taken to start the business” stood first rank with the mean score 3.606 in Tumkuru district. The reason might that;

majority of the farm women were less educated they don't know the where to take approvals to start the business. "I am unaware about the fees required to get the legal documents" stood with first rank with the mean score 3.604 in Chikkaballpura district. Reason for the above findings that, most of the farm women they don't know what is the fee required to get legal documents. When it's come to fifth dimension, "Unawareness related to Government Support i.e., schemes related to women entrepreneurship" stands first rank with the mean score 3.238 and 3.162 in both the districts. The most likely cause is that they are uninformed of the promotional efforts that must be carried out in entrepreneurship. However, under last dimension "I am unaware about the promotional activities to be carried" stands first rank with the mean score 2.746 and 2.652 in both the districts. The probable reason might be that, they unaware about promotional activities to be carried out in entrepreneurship. These finding are in conformity with the findings of Kittur Parveen (2014), laxmi and Hyderabad (2014) and Priyanka Sharma (2013).

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

Sl. No	Dimensions	Category	F	%
1	Self-Awareness & Initiative to Start a Business	Low (<13.248)	165	33.00
		Medium (13.248-17.536)	134	26.80
		High (>17.536)	201	40.20
2	Awareness Regarding Education & Training	Low (<11.364)	126	25.20
		Medium (11.364-14.660)	185	37.00
		High (>14.660)	189	37.80
3	Financial Awareness	Low (<13.111)	180	36.00
		Medium (13.111-17.229)	146	29.20
		High (>17.229)	174	34.80
4	Legal or Procedural Awareness	Low (<16.049)	210	42.00
		Medium (16.049-19.863)	10	2.00
		High (>19.863)	280	56.00
5	Awareness Regarding Business Practices	Low (<13.109)	184	36.80
		Medium (13.109-17.163)	143	28.60

		High (>17.163)	173	34.60
6	Market and Marketing Awareness	Low (<8.587)	241	48.20
		Medium (8.587-12.841)	99	19.80
		High (>12.841)	160	32.00

From the above table 2 indicates that, under first dimension 40.20 per cent of the respondents were belonged to high awareness about self-awareness & initiative to start a business, followed by 33.00 and 26.80 per cent of the respondents were belonged to low and medium awareness about self-awareness & initiative to start a business. The reason could be that they wanted to establish their own business. Similarly, in the second dimension, 37.80% of respondents had high awareness of education and training of farm women for entrepreneurial development, while 37.00 and 25.20% of respondents had medium and low awareness of education and training of farm women for entrepreneurial development, respectively. The reason could be that the bulk of farm women were receiving knowledge about entrepreneurship through SHGs. In terms of the third dimension, 34.80 percent of respondents had high financial awareness of farm women's entrepreneurial development, 29.20 percent had medium financial awareness, and 36.0 percent had low financial awareness of farm women's entrepreneurial development. The majority of farm women may not know how much money is needed to start a business, which could be the cause. In the same way, when it came to the fourth dimension, 56.00% of the respondents were classified as having a high level of legal or procedural knowledge, while 42.00 and 2.00% of the respondents were classified as having a low or medium degree of legal or procedural awareness. The reason could be that farm women were aware of the legal or procedural requirements for starting a business. Under the fifth dimension, 36.80% of respondents had poor awareness of business practices, followed by 34.60 and 28.60% of respondents who had high and medium awareness of business practices, respectively. The most likely explanation for the foregoing findings is that most farm women are unaware of business practices such as production, distribution, and promotion. In the final dimension, 48.20 percent of respondents had poor market and marketing awareness, whereas 32.00 and 19.80 percent had high and medium market and marketing awareness, respectively. The probable reason for the above findings that, most of the farm womens don't know the choosing of location to setup the enterprise, unaware of market, they don't know where to sell the products. These findings are in line with the results of (Sathibama and Velmurugan, 2019), and Shiralashetti (2013).

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

Sl. No	Dimensions	Category	F	%
1	Self-Awareness & Initiative to Start a Business	Low (<12.164)	207	41.40
		Medium (12.164-17.284)	139	27.80
		High (>17.284)	154	30.80
2	Awareness Regarding Education & Training	Low (<10.398)	162	32.40
		Medium (10.398-14.510)	60	12.00
		High (>14.510)	278	55.60
3	Financial Awareness	Low (<12.507)	185	37.00
		Medium (12.507-17.445)	156	31.20
		High (>17.445)	159	31.80
4	Legal or Procedural Awareness	Low (<15.520)	233	46.60
		Medium (15.520-20.312)	150	30.00
		High (>20.312)	117	23.40
5	Awareness Regarding Business Practices	Low (<12.612)	181	36.20
		Medium (12.612-17.592)	162	32.40
		High (>17.592)	157	31.40
6	Market and Marketing Awareness	Low (<8.056)	264	52.80
		Medium (8.056-12.784)	103	20.60
		High (>12.784)	133	26.60

According to the data in table 3, under the first dimension, 41.40 percent of respondents had low awareness of self-awareness and initiative to start a business, while 30.80 and 27.80 percent of respondents had high and medium awareness, respectively. It's possible that most rural women were scared to start new companies. Similarly, in the second dimension, 55.60% of respondents had high awareness of farm women's education and training for entrepreneurial development, while 32.40 and 12.00% of respondents had low and medium awareness of farm women's education and training for entrepreneurial development, respectively. The reason could be that the majority of farm women were learning about entrepreneurship through SHGs. In terms of the third dimension, 37.00% of respondents had low financial knowledge of farm women in terms of entrepreneurial development, whereas 31.80 and 31.20% had high and medium level financial awareness of farm women in terms of entrepreneurial development, respectively. The explanation for this could be that most farm women are unaware of

how much money is needed to start a business. Similarly, 46.60% of respondents reported a low level of legal or procedural awareness, followed by 30.00 and 23.40.00% who had a medium or high level of legal or procedural awareness, respectively. Farm women may have been uninterested in launching a business because they were unaware of the legal or procedural requirements. In terms of the fifth dimension, 36.20 percent of respondents had little awareness of business practises, whereas 32.40 and 31.40 percent had medium and high awareness, respectively. The most likely explanation for the foregoing findings is that most farm women are unaware of business practices such as production, distribution, and promotion. In the final dimension, 52.80 percent of respondents had poor market and marketing awareness, whereas 26.60 and 20.60 percent had good and medium market and marketing awareness, respectively. The most likely explanation for the foregoing findings is that they are unaware of the major market, promotional efforts, and where to offer their items. These findings are consistent with those of Venkatasalam and Vijayakumar (2021), as well as Ashok and Selvan (2018).

Table 4: Overall Awareness 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	Low (<83.776)		180	36.00
2	Medium (83.776-99.380)	61	12.20	Medium (73.829-97.355)	99	19.80
3	High (>99.380)	259	51.80	High (>97.355)	234	46.80
	Mean - 97.696 Standard deviation - 27.065			Mean -95.398 Standard deviation - 31.870		
	Z test = 3.227**					

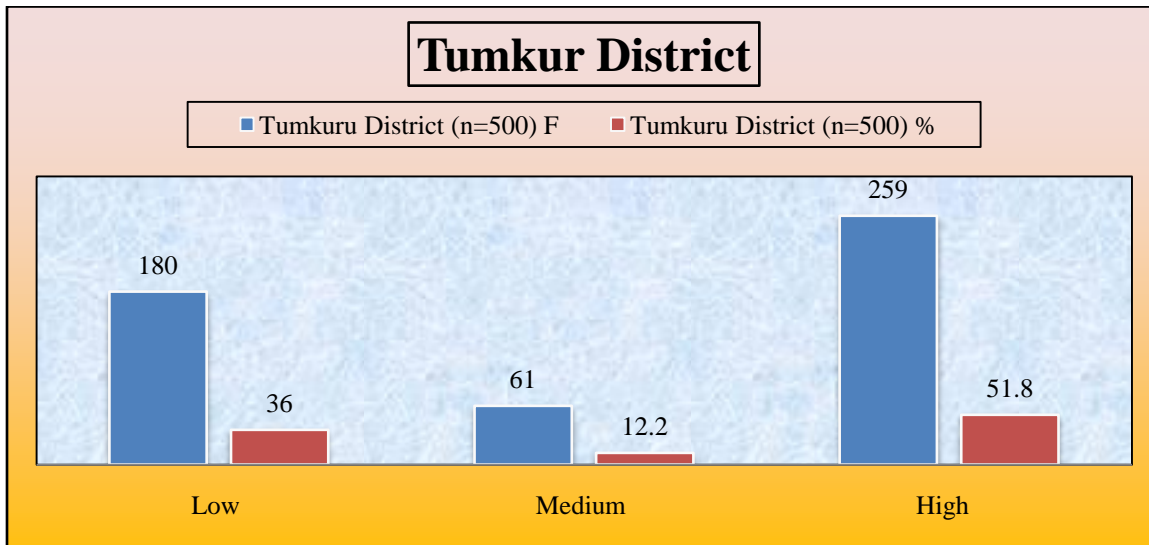


Fig 1:Overall Awareness of Farm Women Regarding Entrepreneurial Development in Tumkur district

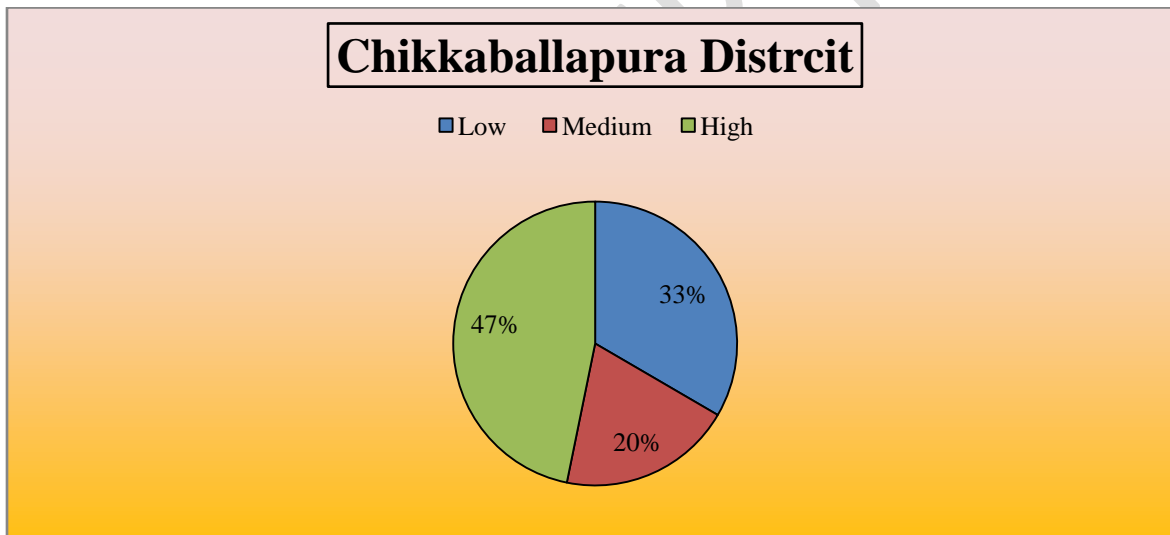


Fig 2:Overall Awareness of Farm Women Regarding Entrepreneurial Development in Chikkaballapura District

It is seen from the table 4 that,51.80 per cent of the respondents had high awareness of farm women regarding entrepreneurial development, 36.00 and 12.20 per cent of the respondents had low and medium awareness of farm women regarding entrepreneurial development in Tumkur district. The probable reason for the above findings that, since the majority of the farm women are aware about entrepreneurial development activities and they are interested to start a new enterprise and they are

ready to build the entrepreneurial development activities. These findings are in line with the results of (Geetha and Natikar, 2021).

In case of Chikkaballapura district 46.80 per cent of the respondents had high awareness of farm women regarding entrepreneurial development, 33.40 and 19.80 per cent of the respondents had low and medium awareness of farm women regarding entrepreneurial development. Z test used for analysis showed that there was a significant difference at one per cent level awareness of farm women regarding entrepreneurial development in Tumkuru and Chikkaballapura districts.

The reason might be that the majority of the respondents had high awareness of farm women regarding entrepreneurial development activities because they are interested in starting a new enterprise and they build entrepreneurial development activities in Chikkaballapura district. These results have similar findings with (Geetha and Natikar, 2021).

Table 5: Association between the awareness of farm women regarding entrepreneurial development in Tumkuru and Chikkaballapura District (n=500)

Sl.No.	Characteristics	χ^2	Contingency coefficient -value
1.	Awareness of farm women regarding entrepreneurial development	3505.642**	0.881

**Significant at 1 percent level

* Significant at 5 per cent level

NS: Non-Significant

Table 5 indicates that farm women had a positive and highly significant at one per cent level with the contingency coefficient value 0.881 had a high association between the awareness of farm women regarding entrepreneurial development in Tumkuru and Chikkaballapura District

CONCLUSION

Women entrepreneurs have a vital role in economic growth at all levels, from local to global. Women's economic freedom and education will go a long way towards achieving self-sufficiency. Unfortunately, government-sponsored development programmes have benefited only a subset of women, and a knowledge gap has a significant impact on women's development. As a result, both the government and non-government organizations should take the initiative to educate and motivate surviving women to pursue entrepreneurial opportunities. At the same time, authorities may make efforts to fix these difficulties and appropriate procedures may be taken to give the necessary help. Such policies bolster the movement of female entrepreneurs.

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