Journal of Research and Development
A Multidisciplinary International Level Referred and Double Blind Peer Reviewed, Open Access
ISSN : 2230-9578 | Website: https://jrdrvb.org Volume-18, Issue-8| August-2026

Original Article

Problems of Women Entrepreneurship in Kalyana- Karnataka Region of Karnatak

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Manuscript ID:
JRD -2026-180815
ISSN: 2230-9578
Volume 18
Issue 8
Pp. 81-85
August- 2026
Submitted: 15 July. 2026
Revised: 25 July 2026
Accepted: 10 August 2026
Published: 31 August. 2026

Abstract

The study of women as a entrepreneur is of crucial importance because the economic role that women play cannot be isolated from their total well being. Every Indian housewife is an entrepreneur in her true spirit. Their role as manager of the house can be related to the basic management techniques used in the business world of a small enterprise. The purpose of this paper is to identity the factors which influence women entrepreneurs and finding out the problems faced by them in Kalyana Karnataka Region.

Keywords: *Social Problems, Personnel Problems, Women, Challenges*

Introduction

Entrepreneurial ventures face various challenges in the Indian commercial space. And, the problems faced by women entrepreneurs are grave. They have many more barriers than men do. They have to face multiple challenges in starting and managing a business. They are posed with challenges in the form of social pressure, gender inequality, lack of knowledge and finances. Women entrepreneurs are highly talented, multitasking, and have great business sense. In this article, we will look at the most common problems faced by women entrepreneurs in India and K K Regions. The only solution to this is to develop women entrepreneurship. Every Indian housewife is an entrepreneur in her true spirit. Their role as manager of the house can be related to the basic management techniques used in the business world of a small enterprise. The purpose of this paper is to identity the factors which influence women entrepreneurs and finding out the problems faced by them in Kalyana Karnataka Region.

Objectives

The following are the important objectives of the study.

1. To study the socio-economic background of the women entrepreneurs.
2. To identify the factors influencing the women entrepreneurs.
3. To find out the various constraints and problems encountered by the women entrepreneurs.
4. To make suitable suggestions for the development of women entrepreneurs.

Methodology of the Study

The study used both primary and secondary data. Primary data have been collected from the women entrepreneurs in the selected areas of Kalyana Karnataka Region (KKR) by using structured schedule. The KKR consists Six districts viz., Gulbarga, Bidar, Raichur, Bellary Koppal and Yadgir A sample of 10 women entrepreneurs have been selected in each district covering the economic activities like trading, handloom weaving, oil crushing, ready made garments, rice mills, tailoring, beauty parlours, small raw materials business. The study covered mainly major problems and constraints faced by them during the course of starting and managing their business. And also it covered the suggestions for mitigating the problems faced by the women entrepreneurs in the KKR. The problems have been categorized into seven heads i.e. Finance, production, personnel, marketing, government assistance, occupational mobility and social personal problems.

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How to cite this article:
Girish. (2026). Problems of Women Entrepreneurship in Kalyana- Karnataka Region of Karnatak. Journal of Research and Development, 18(8), 81–85. https://doi.org/10.5281/zenodo.22938421

Quick Response Code:
Website: https://jrdrvb.org/
DOI: 10.5281/zenodo.22938421
OPEN ACCESS

Journal of Research and Development
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Need for Women Entrepreneurship:

Women have suffered the most in our country. Women involvement in economic activities is marked by low work participation rates, excessive concentration in the unorganized sector of the economy and that too in low skill jobs. There is a greater dynamism in the rate of growth of female employment. However, in rural areas, perhaps the agriculture has provided much more employment for women. The status of women in India is an illustration of a paradox. At the micro level she has equal, if not greater position in the family as "ARDHANGINI' and she is the pivot of the socio-economic fabric of the family as a "MOTHER". The scriptures and mythologies give her even the status of the Goddess and many women are remembered even today for their freedom struggle. However, over the period, the position of women at the macro level of the society has been downgraded so much that she is the most abused person of the Indian society.

Problems of Women Entrepreneurs:

The problems faced by women entrepreneurs have been classified as finance, production, personnel, marketing, government assistance, occupational mobility and socio-personal.

Table-1

Types of Problems faced by Sample Women Entrepreneurs

Sl.No.	Type of Problems	No. of Respondents (%)
1.	Socio-personal	(83.0)
2.	Marketing	(81.0)
3.	Occupational mobility	(57.0)
4.	Govt. assistance	(61.0)
5.	Financial	(51.0)
6.	Production	(24.0)
7.	Personnel	(25.0)

Source: Primary Data

Note: 1) Figures in Parenthesis indicates percentage of total sample.

2) Total percentage exceeds 100 as some respondents cited more than one problem.

Socio-personal Problems:

In Indian society, a women from her birth until death was always sheltered by a man and had no right to being independent. With changing trends, a woman has to take care of domestic commitments and childcare support yet face résistance as an entrepreneur. About 83% of the level respondents faced this type of socio-personal problems and constraints are depicted in Table-2.

Table-2

Socio-personal Problems faced by the Respondents

Sl.No.	Problems	No. of Respondents	Percentage
1.	Resistance from husband/family at the time of starting enterprise	28	56.0
2.	Dual duties (face stress)	10	20.0
3.	Indifferent attitude of society	05	10.0
4.	Non-cooperation of family members	04	08.0
5.	Backbiting by others	2	04.0
6.	Others	1	02.0
	Total	50	100.0

Source: Field Survey

It is evident from Table-2 that about 56 per cent of the respondents faced resistance from either husband or family or both at the time of starting their respective enterprises. While majority of the respondents said that they did not face any resistance from their husbands or families. About 20 per cent of the respondents said that they face stress while playing a dual role of an entrepreneur and housewife. Of course, this type of stress is inevitable because in typical Indian settings still a women has to perform the majority, if not whole of the household work even though she may be working elsewhere. About 10 per cent of the respondents faced with negative attitude of society like male domination. Further about eight per cent of the respondents lacked support towards the family development or the entrepreneurship.

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Table-3 Reasons for Occupational Mobility

Sl.No.	Reasons for occupational mobility	No. of Respondents	Percentage
1.	Preference for stability/security orientation	23	46.0
2.	The only work known to me/traditional	6	12.0
3.	Lack of technical knowledge	7	14.0
4.	Dual duties	3	6.0
5.	Lack of support from family members	4	8.0
6.	Lack of resources	2	4.0
7.	Lack of self-confidence	5	10.0
	Total	50	100.0

Source: Field Survey

The table shows that about 46 per cent of the sample respondents cited presence for stability/security orientation as the prime reason, which inhibits women entrepreneurs from exhibiting occupational mobility. While, 14 per cent of respondents faced with lack of technical skills since the KKR has meager literacy, where as 12 per cent of the respondents expressed that the only work known tot me and it is also a traditional one to the family. Further, only 10 per cent of the respondents had low self-confidence to promote the present unit.

Table-4

Problems relating Government Assistance faced by the Respondents

Sl.No.	Problems	No. of Respondents	Percentage
1.	Harassment in Govt. Departments	24	48.0
2.	Large amount of paper formalities	13	26.0
3.	Ignorance of laws or procedures	7	14.0
4.	Discrimination with women entrepreneurs	6	12.0
	Total	50	100.0

Source: Field Survey

It may be observed from Table-4 that about 48 per cent of the respondents feel unhappyp due to harassment of the officials and high corruptions at various levels. While 26 per cent of the respondents cited the problems of a large amount of paper formalities, where as 14 per cent had ignorance about various procedures / laws and complicated bureaucratic set up while dealing with entrepreneurial support organization. The remaining respondents opined that there is discrimination with the women entrepreneurs while getting the government assistance.

Table-5

Financial Problems Faced by the Respondents

Sl.No.	Problems	No. of Respondents	Percentage
1.	Insufficient financial assistance	23	46.0
2.	Problems of security and margin money	8	16.0
3.	Tight repayment schedule	11	22.0
4.	Lack of traditional financial assistance	8	16.0
	Total	50	100.0

Source: Field Survey

Table-5 express about financial problems faced by the women entrepreneurs in Kalyana Karnataka Region. About 46per cent of the total respondents feel unhappy since the financial agencies are not providing loan amount either to purchase raw material or to start new unit. While about 22 per cent of the respondents expressed that the repayment schedule is in convenient. Whereas as 16 per cent of the respondents of each demanded additional financial assistance and margin money from the concerned agencies.

Table-6

Production Problems Faced by the Respondents

Sl.No.	Reasons	No. of Respondents	Percentage
1.	Non-availability of raw materials	16	32.0
2.	Lack of technical assistance	14	28.0
3.	Inadequate machine tools	2	4.0
4.	Power problems	11	22.0
5.	Other infrastructural problems	7	14.0
	Total	50	100.0

Source: Field Survey

The Table-6 portrays about the problems faced in the production process of their working units. About 32 per cent of the respondents are suffering from non availability of raw materials at n time. The problems of frequent price rise of raw material, which results in increasing the cost of production and thereby affecting the profitability of the unit.

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Where as 28 per cent of the total respondents feels that lack of technical assistance due to low educational qualifications. Further, many of the units faced that power problems and also basic amenities like yucca roads, drinking water, sanitation facilities are not available to their working units, which results low production both quality and quantity.

Marketing Problems:

Marketing is another area which often decides the income levels of the entrepreneur due to the ups and downs of the demand. Many of the respondents faced a number of problems pertaining to the marketing of their products/services. The Table-7 portrays the marketing problems faced by the respondents. Accordingly, about 44 per cent of the respondents cited the problems of competition from the cheaper goods. Delay payments are the problems faced by 16 per cent of our sample respondents. About 14 per cent of the respondents faced with lower demand due to the availability of substitute products, and 12 per cent of the respondents paying more transport charges, since the markets are far way to their work spot in the KKR. Further only 4 per cent of the respondents cited their inability to publicize their products due to meager financial resources.

Table-7: Marketing Problems Faced by the Respondents

Sl.No.	Reasons	No. of Respondents	Percentage
1.	Competition from cheaper goods	22	44.0
2.	Availability of substitute goods	7	14.0
3.	Long distance to the market	6	12.0
4.	Lack of information on changing markets	5	10.0
5.	Delay payments	8	16.0
6.	Inadequate publicity	2	4.0
	Total	50	100.0

Source: Field Survey

Low Mobility Problems (Other Problems):

Traveling from one place to another is a problem to women entrepreneurship. Women on their own find it difficult to et accommodation in smaller town, since a single women asking for a room is still looked upon with suspicion. Officials harass many of the women, as women are believed to be less able to go through complicated court proceedings. The foregoing discussions reveals that promotion of women entrepreneurship is far behind due to lack of financial assistance, family and community support ignorance of the opportunities,, lack of motivation, shyness, inhibitions, preference for the traditional occupations etc. However, suggestions are mentioned for the growth and development of the women entrepreneurship in KKR. As regards overcoming of the initial resistance from husband/family members at the time of start up of the enterprise the prospective women entrepreneurs are advised to maintain their cool and keep on convincing them in a positive ways regarding the usefulness of setting up of an enterprise. The entrepreneurs should improve the quality through different techniques and acquire better skills in order to face competition. Personal contacts should be established with large number of people with a view to exploiting the mediate ship in the market and to avoid the delay payments and to improve the publicity of their products.

Suggestions

Women becoming entrepreneurs in India is still very difficult, as our patriarchal society stipulates unfavorable values for women. The experience accumulated from the study suggests focusing on the following recommendations to do away with the odds the women entrepreneurs face;

1. In addition to different financial organizations arranging special loan fund for women entrepreneurs, separate financial institutions have to be formed for women.
2. Loan should be on easy terms and interest rate must be lower for women than for usual commercial loans.
3. Assistance has to be provided to women entrepreneurs to procure raw materials.
4. Women should be advised on various issues of women entrepreneurship development and be given access to information.
5. Separate outlets may be created in all the district headquarters and other important public places where products of women entrepreneurs will be sold.
6. Government must build godowns to preserve the goods produced by women entrepreneurs.

Conclusion

Women entrepreneurs in backward areas need special assistance and incentives from the government and financial institutions. The government shall set up[marketing agencies to ensure the timely marketing of the goods produced by women entrepreneurs. Women entrepreneurs have already created a positive trend in India through their knowledge, skill, capital and diligence. They are contributing to family, society and state withstanding multifarious problems. It is the immediate duty of all of us to work out more and vigorous strategies to eradicate all problems that impede the spread of women entrepreneurship in India. As a result such measures are reported to have tremendous

positive impact on the households since there is a need to promote women entrepreneurship in the backward areas like Hyderabad Karnataka.

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