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TO ANALYSIS THE PROBLEMS OF WOMEN ENTREPRENEURS OF SMES IN TELANGANA REGION

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ABSTRACT

The present paper empirically investigates women entrepreneurs' problems and prospects of entrepreneurship among founders of new SMEs, using representative respondents of 100 women entrepreneurs in Ranga Reddy District, Telangana state. The study findings revealed some financial, technological, social and marketing problems of the women entrepreneurs. The study concludes that women entrepreneurs are the vital role in the economic development of the nation. The women entrepreneurs play the role by converting developing country into a well established development nation. The women entrepreneurs are key players in reducing the poverty in the country. So they need to take up entrepreneurship for their livelihood with proper guidance, training as well finance. The government has to ensure the women entrepreneurship with full fledged sources of finance and proper training for their sustainability in the business.

Key Words: Women, Entrepreneurship, Problems

INTRODUCTION

An entrepreneur is viewed as an individual who has ownership of a new enterprise, venture or thought, along with except significant accountability for the inherent risks and the result. Likewise an entrepreneur is an ambitious leader who joins land, labor, and capital to frequently make and market new products and services. Entrepreneurship is the demonstration of being an business visionary, which implies the fundamental quality of being an entrepreneur is the art or science of innovation and risk-taking for profit in business. Country has made an imprint in the realm of entrepreneurship with several Indian companies or persons of Indian origin leading quite a few companies on the planet over a shifts range.

Numerous nations of the world are effectively looking for available resources to advance entrepreneurship. It is amazingly noticed that India has been fruitful in making employable manpower. In many creating nations women business visionaries are taking driving job in helping their individual governments to build up and create solid small and medium enterprises (SMEs) that contribute altogether to poverty reduction. SME advancement and promotion helps in assembling entrepreneurial initiative and autonomy and in the meantime reinforces pluralistic and social liberation forms. The significance of SMEs mirrors the need to provide employment,

enhance economic growth, and generate additional capital for large-scale operations in less developed countries (Hailey, 1987).

Moreover, the improvement of SMEs is viewed as quickening the accomplishment of more extensive economic and socio-economic targets, incorporating poverty alleviation in creating nations. In explicit, the women are regularly marginalized in many developing countries and improving the life of women implies a huge effect on the lives of their families. Likewise if there should arise an occurrence of SME factors, for example, age, gender, education and training, family background, ethnicity, religion, network membership, and motivation, in addition to other structural and competitive factors play an important role in influencing entrepreneur's behaviour and decision making (Porter, 1980; Orhan and Scott, 2001). In view of this context, this paper is aims to the study the prospects and problems of the women entrepreneurship in Ranga Reddy, Telangana region, India and provide suggestions to enhance the prospects and reduce the problems of the women entrepreneurs.

ENTREPRENEURSHIP IN TELANGANA

Telangana is situated in the Southern landmass of India. The state is bound on the North by Odisha and Chhattisgarh, on the West by Maharastra and Karnataka, on the South and East by Andhra Pradesh. Hyderabad, Secunderabad and Warangal are a portion of the key urban communities in the state. The most regularly spoken language of the state is Telugu. Hindi, English and Urdu are the other languages used.

Industries Department, Telangana State has made tremendous strides in the past year. The state has propelled Telangana Industrial Health Clinic Ltd., (TIHCL), and an NBFC on the 2nd of April for support of revival and growth of MSEs in the state. Moreover, Hub incubator, which is specially geared towards development of Women entrepreneurs was launched on the occasion of International women's day. The state has pulled in total speculations of Rs. 1,24,664 Cr. through our flagship initiative TS-iPASS, creating 1.87 laksh jobs. The programs such as 'Digitizing MSME's, 'District Pakhwada', GEM portal session and cluster workshops have been directed at different areas over the state over the most recent a half year.

SCHEME FOR WOMEN ENTREPRENEUR

To meet the hole in equity, the state is giving open door for Women entrepreneurs for setting up new projects in tiny / small scale sector and rehabilitation of viable sick SSI units. Existing tiny and small scale industrial units & service enterprises [tiny enterprises would include all industrial units and service industries (except Road Transport Operators) satisfying the investment ceiling prescribed for tiny enterprises] undertaking expansion, modernization technology up gradation & diversification can also be considered. Scheme operated through SFCs/twin function SIDCs/Scheduled Commercial Banks/ Select Urban Co-operative Banks. Cost of Project-Not to exceed Rs.1 million Soft Loan limit-25% of cost of Project subject to a maximum of Rs.2,50,000 per project. Service charges-1% p.a. on soft loan.

OBJECTIVES OF THE STUDY

- To study the Women Entrepreneurship in Telagana region
- To analysis the problems of Women Entrepreneurs of SMEs in Telangana region.
- To provide suggestions to minimize the problems of Women entrepreneurs.

REVIEW OF LITERATURE

Entrepreneurship is often defined as the opportunistic pursuit of economic wealth via creative initiatives of the individual operating within an uncertain environment constrained by limited tangible resources (Austin et al., 2006). The evolving definition according to (Handy et al., 2007) entrepreneurship involves individual(s) who are driven to act on opportunities and/or environmental catalysts by employing innovative processes in the face of limited resources.

Surti, et al., 1983 pointed out that very few women opt for entrepreneurship as their profession as they carry more responsibilities at household front. Less educated women select jobs like that of a sales girl, telephone operator, tailoring and beauty parlors. Better educated women go for professions like academics, medicine, law, manufacturing, etc. Study states that women from joint families tended to experience less role stress than women from nuclear families; probably they shared their problems with other family members.

An investigation in Tamil Nadu uncovered that ladies business people are principally occupied with three imperative exercises to be specific assembling, exchange and trade and administrations. Assembling incorporates nourishment based and material based items. The exchange and business action incorporates retail exchange sustenance things, natural products,

vegetables, blooms, and so forth. Administrations incorporate network, social and individual fix administrations like magnificence parlor, fitting, cash loaning and pawn broking (Jahan and Veerasekaran, 2000).

The rise of business people in a general public depends, all things considered, on the financial, social, religious, social and mental elements winning in the general public (Singh, 1986). Age does not have an immediate bearing on business enterprise, yet for the most part moderately aged and young ladies progress toward becoming business visionaries, in light of the fact that the idea itself is an ongoing marvel. Ladies business visionaries are commonly found to hail from white collar class (Vinze, 1987).

A study on women entrepreneurs in readymade garments in Ernakulum district of Kerala covered 80 women entrepreneurs; 92 percent of them were sole proprietors of the units. All of them were married and in the age group of 30-35 years. All units earned profit. It was observed that women entrepreneurs, who had undergone special training in tailoring, could earn higher profits because they could cater to the changing demands of the market (George, 1991).

Entrepreneurial women still constituted only a small percentage of the total self-employed population in the developing countries. Majority of them had low initial investment and 100 percent of the investment was made out of their own effort. The major problems faced by these women were lack of funds for initial investment, lack of knowledge of procedures for acquiring loans, non-implementation of existing policies, etc. (Manimekalai, 2002).

An investigation was led on 40 ladies business people of Haldwani and Pantnagar urban areas of Uttar Pradesh to determine the persuading elements, requirements and innovative characteristics of ladies business visionaries. The examination uncovers that absence of specialized skill, abundance work obligation, poor information about different organizations and Government programs, horrible family frame of mind and absence of trust in their very own capacities as real imperatives looked by the ladies business people (Gupta and Inderjeet, 1997).

An examination by Lussier and Corman (as refered to by Shonsey and Gulbro, 1998) has discovered that effective firms utilized preferred proficient counsels over non fruitful ones. Factors utilized in their examination were capital, recordkeeping, monetary control, industry experience, arranging, proficient counsels, training, staffing, item/administration timing, financial planning, age, accomplices, guardians, minority proprietors and promoting. As per Reid (as refered to by Pasanen, 2005), numerous disappointment factors are identified with

items/administrations, clients, markets, and collaboration with different partners. The more noteworthy the item run, the higher the likelihood that the firm will endure. Additionally, reliance on a solitary client or just a couple of clients is a central point influencing firm disappointment.

A study reveals that the women entrepreneurs of eastern Uttar Pradesh struggled against many odds namely traditional culture, low economic opportunity, low special accessibility and the personal characteristics namely shyness, lack of achievement, motivation, low risk-taking, low education level, unsupportive family environment, lack of information and experience, problem of liquidity and finance (Singh, 2000).

A contextual investigation of Jalana locale of Maharashtra state on 50 country ladies business people found that double job of ladies is the real requirement of ladies business visionaries pursued by preference against ladies, male control, absence of monetary opportunity, nonappearance of family support, issues of open connection, absence of presentation, no hazard bearing limit, absence of fearlessness and dread of government managed savings. Out of the absolute respondents, the most elevated number of business visionaries did not have any information of money or the strategy of credit taking from the banks. They delayed to go to the banks for request about the advance for their organizations (Ahirrao and Sadavarte, 2010).

An examination led among ladies business people in Coimbatore locale, Tamil Nadu calls attention to financing the endeavor as serious issue looked by the ladies business visionaries. The greater part of the ladies business visionaries depend on family money or at the most extreme on accomplices and companions. Absence of access to capital has been an essential obstruction for ladies business visionaries. Research recommends that the essential wellspring of fund was family advances, individual reserve funds, charge cards and home value credits (Mangai and Leelavathi, 1992).

RESEARCH METHODOLOGY

To achieve the above objectives, the present research used both the primary data along with secondary data. The primary data were collected among founders of SMEs, using representative respondents of 100 women entrepreneurs in Ranga Reddy district, Telangana state. To gather primary data, personal interview has conducted to collect the information through well structured questionnaire. The data were analyzed using the simple percentage method.

PROFILE OF THE STUDY AREA

Ranga Reddy district lies between 16 degrees 19 min and 18 degrees 20 min North Latitude and 77 degrees 30 min East Longitude. It is located in the heart of the Deccan Plateau. The district is bounded on the North by Medak district, on the East by Nalgonda district, on the south by Mahboobnagar district, and on the West by Gulbarga district of Karnataka state. The district covers an area of 7493 sq kms(about 7.5 lakh hectares).

Ranga Reddy district is divided into three revenue divisions and 37 Mandals for administrative convenience. There are 1053 revenue villages in the district. The district has 11 Municipalities. They are: Uppal, Kapra, Qutbullapur, Malkajgiri, Alwal, Rajendranagar, Serilingampalli, Kukatpalli, LB Nagar, Vikarabad, and Tandur. 5 Municipalities 1 to 9 lie on the outskirts of the city and are cosmopolitan in nature. The list of mandals in the district is given as Annexure I. There are 1055 villages with 650 gram Panchayats. The district has 14 towns. The registered industrial units in the district are 25247.

RESULTS AND DISCUSSION

This section provides the clear picture of the profile of the surveyed women entrepreneurs under six parameters like Age, Marital Status, and Education, line of business, income and Entrepreneurial experience. Table 1 shows the demographic profile of the respondents.

From the table 1, it is inferred that majority of the respondents 45 % were between the age group of 26-35 yrs and 30 % were below 25 yrs. This implies the presence of young women entrepreneurs in the study region. More to the point the majority of the women entrepreneurs 61% were married and point to mention that 26 % of the respondents were divorced or separated. It also observed that all the entrepreneurs were educated and good number of respondents 30 percent were engaged in agricultural related business, 25 percent were involved in service activities, 20 percent were involved in retail and 15 percent were involved in manufacturing firms. More than half of the respondent’s have good monthly income and nearly 48 percent of the respondents were having experience of 0-4 yrs as entrepreneur.

TABLE 1 DEMOGRAPHIC PROFILE OF THE RESPONDENTS

Demographic Profile		Frequency	Percentage
Age	Below 25	30	30.0
	26-35	45	45.0
	36-45	15	15.0
	46 and above	10	10.0
	Total	**100**	**100.0**
Marital status	Married	61	61.0
	Divorcee/ Separated	26	26.0
	Single	13	13.0
	Total	**100**	**100.0**
Education	Below 8^{th} std	22	22.0
	9^{th} to 12^{th}	34	26.0
	Graduation	26	34.0
	Professional	18	18.0
	Total	**100**	**100.0**
Line of Business	Manufacturing	10	10.0
	Trading	15	15.0
	Agriculture and Allied activities.	30	30.0
	Services	25	25.0
	Retail	20	20.0
	Total	**100**	**100.0**
Income (Monthly)	Below 10000	27	27.0
	10001-20000	27	27.0
	20001-30000	37	37.0
	30001 and above	09	9.0
	Total	**100**	**100.0**
Experience as Entrepreneur	0-4 yrs	48	48.0
	4-8 yrs	32	32.0
	8-12 yrs	20	20.0
	12 yrs and above	0	0.0
	Total	**100**	**100.0**

PROBLEMS OF THE WOMEN ENTREPRENEURS

TABLE 2 PROBLEMS OF THE WOMEN ENTREPRENEURS

Particulars		Frequency	Percentage
Financial	Lack of Working capital	91	91.0
	Problems in procuring loans	58	58.0
	Lack of funds for advertising and promotion	63	63.0
	High rate of interest for existing loans	19	19.0
	Problems in getting money from the customers after sales	0	0.0
Technological	Lack of technical knowledge	80	80.0
	Using of Outdated technology	21	21.0
	Lack of specified skills among employees	19	19.0
	Non availability of latest technology	14	14.0
	Less support of Government in Providing new technology	15	15.0
Social	Lack of self-confidence and fear of social security	36	36.0
	Lack of economic freedom	46	46.0
	Absence of family encouragement,	38	38.0
	Problems of public relation and lack of exposure	59	59.0
	No risk bearing capacity	08	8.0
Marketing	More numbers of participants in the industry	10	10.0
	More competitions with male entrepreneurs	27	27.0
	limited opportunities for the promotion and participation	47	47.0
	Non cooperation with other stakeholders.	31	31.0
	problems in finding the markets and distribution networks	35	35.0

The study attempted to investigate the problems of the women entrepreneurs by analysing the following particulars

Financial problems **-** From the study findings it is clear that, nearly 90 percent of women entrepreneurs' faces lack of working capital, loan process and lack of fund for marketing their product as the major problem in their business.

Technical problems - majority of the respondents reported the lack of technological knowledge by their own self and they are depending on others for the technology and they mentioned that government is also not to develop their technical knowledge.

Social problems **-** Lack of self-confidence and fear of social security (36%), Problems of public relation and lack of exposure (59%) and Lack of economic freedom (46%).

Marketing problems- The present study found that more competitions with male entrepreneurs (27%), limited opportunities for the promotion and participation (47%), and problems in finding the markets and distribution networks (35%) were the major marketing related problems.

SUGGESTIONS AND CONCLUSIONS

Women entrepreneurs are the vital role in the economic development of the nation. The women entrepreneurs play the role by converting developing country into a well established development nation. The women entrepreneurs are key players in reducing the poverty in the country. So they need to take up entrepreneurship for their livelihood with proper guidance, training as well finance. The government has to ensure the women entrepreneurship with full fledged sources of finance and proper training for their sustainability in the business. the study findings leads to the following suggestions to reduce the problems of the women entrepreneurs

Financial problems **-** *from the study findings it is clear that, nearly 90 percent of women entrepreneurs' faces lack of working capital, loan process and lack of fund for marketing their product as the major problem in their business. The government and other financial institutions have to make awareness about their financing schemes, relax their loan process for the women entrepreneurship programs.*

Technical problems - *majority of the respondents reported the lack of technological knowledge by their own self and they are depending on others for the technology and they mentioned that government is also not to develop their technical knowledge. So government of Telangana has to take this into account, they have to arrange the special training classes for the manufacturing and the service sectors separately.*

Social problems **-** *Lack of self-confidence and fear of social security (36%), Problems of public relation and lack of exposure (59%) and Lack of economic freedom (46%). The women entrepreneurs are advised*

to get motivational training classes and career development programs to overcome their problems related to social things.

Marketing problems- *The present study found that more competitions with male entrepreneurs (27%), limited opportunities for the promotion and participation (47%), and problems in finding the markets and distribution networks (35%) were the major marketing related problems.*

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