

Women Entrepreneurship – Problems and Prospects in Malnad Region

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Abstract

Malenadu a rich geographical landscape carries a rich potential for providing economic and social transformation; be it natural resources, geographical diversities, potential manpower etc. Essentially driven by rich resources carries landscapes which are suitable for more agricultural activities and is observed that a larger production of Areca nut and Coffee are reported in this region. It also carries a good infrastructure suitable for major business activities. Major part of its resources even to date are found to be underemployed either due to lack of focus or due to policies which are not so conducive for taking up economic activities; living these section of the economy isolated from opportunities for growth. The new language for economic or socio transformation in the system that can ensure optimal employment of resources is Entrepreneurship – “Self-Employment or Self - Empowerment”

Entrepreneurship is said to plays a major role for employment generation, reduction of regional imbalance and economic development of this region. “It is time for not only women empowerment but for women led development” - Shri Narendra Modi (Honorable PM GOI), where women would be part of the mainstream of Entrepreneurship. Women entrepreneurship is comparatively very less in this region despite the policy support given by the Government for development of Women Entrepreneurship – even when they are having access to education, information, betterment in social and economic status.

This research intends to make a comparative study of women entrepreneurship in this region with other parts of Karnataka. It also intends to study the scenario of women entrepreneurship nationally and globally. It further intends to study the causes for the region lagging behind in women entrepreneurship.

Key words: Malnad Region, Women Entrepreneurship, Economic development, Policy Framework

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Introduction

Malenadu is a region of Karnataka which covers Belagavi, Shivamogga, Hassan, Chikkamangaluru, Kodagu and parts of Udupi, Dakshina Kannada and Uttara Kannada Districts. Arecanut and Coffee are major plantations of the region. Sagara, Sirsi, Yellapur, Sringeri, Koppa, Teerthahalli, Siddapura, Sakaleshpura, Moodugere, Balehonnur, Narasihmarajapura, Aldur are major business centres of the region. Chikkamangaluru, Madikeri and Somavarapete towns are situated in the coffee growing Region.

Entrepreneurship plays a major role for employment generation, reduction of regional imbalance and economic development of this region. As Sri Narendra Modi the Prime Minister of India has rightly said “It is time for not only women empowerment but for women led development”, the development of any region is possible when women also become the part of mainstream of Entrepreneurship. Though Women education is gaining importance and we see more and more women into higher education, Women entrepreneurship is comparatively very less in this region despite the policy support given by the government for development of women entrepreneurship

Problem Statement

India, a country with abundant natural and human resources provides a large scope for development of entrepreneurship. Malnad Region of Karnataka is one of the regions in India with abundance of such resources. Entrepreneurship being the need of the hour for providing sustainable economic growth also is the answer for many major problems such as unemployment, regional imbalance etc. Though lots of programmes and schemes have been brought into force by the Union and the State Government and many private partners and NGO's are actively participating in implementing the same the growth of entrepreneurship has not yet taken the required phase. Women who has play the role of major drivers of economy are not taking part in entrepreneurship at an expected rate. They being the major target of these programmes have not joined the mainstream of entrepreneurship at a considerable rate.

Purpose of Inquiry and Inquiry Questions

Women Entrepreneurship and women empowerment has become the need of the hour for inclusive growth and economic development of Malnad Region. But the number of women owned enterprises is low compared to other regions of Karnataka. This research intends to do

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a comparative study of the scenario of women entrepreneurship globally, nationally, in Karnataka and in Malnad Region. So the research questions are:

1. What is the global scenario of women entrepreneurship?
2. What is the national scenario of women entrepreneurship?
3. What is the scenario of women entrepreneurship in the state of Karnataka?
4. What is the scenario of women entrepreneurship in Malnad Region?
5. What are the schemes available from State and Central Government for development of women entrepreneurship?

Significance of the Inquiry

This conceptual paper is significant because it explores the scenario of women entrepreneurship at different levels and does a comparative study of the same. It also provides information on various schemes of government the awareness of which is low in rural areas and make recommendations for further research.

Limitations of the study

The study is limited by the factor that it is based on primary data along with secondary the data published by government sources. Another major limitation is that all the literature pertaining to the topic could not be studied due to limitation of time.

Analysis and discussion of literature

This sections studies various literature on women entrepreneurship and governmental efforts to enhance the same. The implications of the literature will be later summarised.

Literature Analysis

Women entrepreneur is a person who is an enterprising individual with an eye for opportunities and an uncanny vision, commercial acumen, with tremendous perseverance and above all a person who is willing to take risks with the unknown because of the adventurous spirits she possesses. (Medha, 1997). Women entrepreneurs represent a group of women who have been broken away from the beaten track of exploring new avenues of economic participation (Gopalan, 1981).

Gender inequality is now receiving greater attention. Women and children constitute 67% of Indian population. Women, better known as half of the humanity, have long been neglected in their role as beneficiaries in the process of development. Though they contribute 2/3rd of the world work hours earn only 1/3rd of the total income and own less than 1/10th of worlds resources(Indira and Rao,2005) .Women have to face problem under various circumstances solely and shoulder the increasing responsibilities. Emotional incompatibility with husband, in-laws and relatives, generation gap and gender discrimination create role conflicts even now and then and on every step of their career. In general educated women have internalized their roles and their resultant positions. They are ready to pay the price for the benefits of economic independence, equal status and position of self-respect. (Renuka Devi, 2005)

Women's economic empowerment is absolutely essential for raising their status in the society. Women's prime aspiration for independence motivated them to take up entrepreneurship. The significant interactions with rural and urban women and questioning them about their needs always elicited the same answer give us finance and we can do the rest and best (Renuka Devi, 2005)

The first National Convention of women entrepreneurs held in new Delhi in November, 1981 recommended to give more priority to women entrepreneurship particularly in allotment of lands, sanction of power supply, industrial licenses adequate .In 1986 the national policy of education highlighted the significance of education as a strategy for achieving a basic change in the life of a women (Sukumar 2005).

Think BIG Conference 2016

The world's largest women entrepreneur's conference "Think Big" held at Bangalore on 14th and 15th November 2016 addressed various issues regarding women in Business in current scenario. The conference was organised by Government of Karnataka in partnership with WE Connect International India and Think through consulting to promote women entrepreneurship in Karnataka. The summit was a platform for women entrepreneurs to learn from their peers, to showcase their business, to generate business leads, to interact with corporates.2000 delegates from 19 states were able to interact and network with 54 companies and their procurement heads in the two days summit. The women entrepreneurs had the opportunity to interact with delegates from 15 different countries who shared their views. It was a unique platform wherein 300 industry leaders, 400 businesses and 35 top banks were brought together to develop a thriving business ecosystem. Women entrepreneurs

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from various business sector participated in the summit. The sectors included food processing ,handicrafts, IT consultants, electronics, waste management, manufacturing, financial consultants, web designing portal and websites, eco-friendly products, social enterprises ,fashion and grooming, wellness and healthcare etc. Many participants were from rural India which was unique by itself as access to rural women entrepreneurs to such summit is a rare phenomenon. The speakers were also from variety of sectors such as corporates, women associations, financing and consulting, social and development, government bodies and so on.

The hon. Chief Minister of Karnataka who inaugurated the summit announced key initiatives and assistance for women owned businesses including reimbursement of WE connect certification charges for 3 years in a phased manner, development of 4 tech parks for women owned business. We display exhibition from women owned businesses was the highlight of the summit.

Many panel discussions were held in the conference. They were

1. Access to markets:

The panelists of the session included C.E.O's and procurement heads from various retail brands like Amazon, Shop clues, Nectar Fresh, Intel, IBM, Accenture, Walmart, Mother Earth. The session was moderated by WEConnect International. The session concluded by a core message that bringing all stakeholders in a meaningful manner is the only way to increase sourcing from women entrepreneurs.

The panelists stressed on three key areas women entrepreneurs have to concentrate onto reach bigger markets nationally or internationally. They are:

a. Competitiveness

b. Scalability

c. Traceability.

They stressed that the women owned business should be competitive both in terms of quality and costs, adhere strictly to the quality standards, and have product differentiation and value addition.

They also asked women owned businesses to be ready to meet the increase in demand .i.e. Scalability.

They emphasized on the need to comply by the existing laws and regulations and to do business in an ethical manner.

2. Access to Effective Entrepreneurial Ecosystem:

The panellists of this session were Mr. Pankaj Pande, (C.E.O Karnataka Industrial Board), Jennifer Daubenny, (Canadian Consul general), Ragini Choudary, (UK Aid), Clement Chauvet (UNDP), Jennie Griser (Walmart), Vandana Varma (IKEA Foundation) and Katrina Quehn (GIZ). The session was moderated by Mr. Anil Sinha (Chairman Think through Consulting).

The session concluded with the opinion that the greatest barrier to women was lack of information on services and opportunities. The recommendations of the panellists was multilateral and bilateral organisations with the corporate sector .Join hands to provide intensive high quality skill building and to provide training to women entrepreneurs to make their product/service unique and finally to develop modalities on how to match them with the market needs.

3. Access to Finance:

The panellists of this session were Chetana Sinha (Mann Desi Bank), Upasana Taku (Mobikwick), Vijay Ganapathy (Think through consulting), Bhadresh Patak (Yes Bank), Wenchi Yu (Goldman Sachs) and P.V.Bharathi (Canara Bank). The session was moderated by Sharmila Hardy (IFC).

The session emphasized on various challenges faced by women entrepreneurs such as lack of awareness of government subsidies and schemes, overcoming the unconscious bias of the underwriters etc. and means to overcome these challenges.

4. Access to Technology.

The panellists of this session were Luna Samshuddoha (Dohatech New Media), Jitendra Chadda (Intel India), Adam Purvis (The power of youth), Srikanth Rao (ASAP) and Monika Panpalia (Boeing India). The session was moderated by Parul Soni (WEConnect international in India and TTC). Many questions were raised in the session regarding the high cost of

technology which has made it difficult for women owned SME's to adopt and hence women were daunted by technology. The app driven features of technology has raised questions as to how women can improve their efficiency and decision making by upgrading their skills.

The summit was so designed to generate leads and networking for women owned business. It brought government representatives, corporates, financial institutions on a single platform.it helped them interact with each other. Most of the queries of women entrepreneurs were related to access to finance. Most of the queries were regarding various government schemes such as mudra, startup stand up, etc. many entrepreneurs explored the opportunities to start franchisees to various institutions. Many potential entrepreneurs also participated in the summit. NSIC, KUM, KSSIDC answered the queries of potential entrepreneurs.

The summit also provided platform for women business associations to interact with their peers from different states. About 45 associations participated to explore the opportunities to develop leads to their members. A B to B meet was organised between corporates and women entrepreneurs to know how to associate with these corporates .The corporates such as Amazon, Intel, Walmart, and Goldman Sachs collected the details from women entrepreneurs.

More than 200 women entrepreneurs showcased their products in the exhibition stalls.

We Challenge was the highlight of the summit. Women owned start -ups were invited to introduce their business through online platform. Women owned business with diverse and unique products from various parts of the country pitched their businesses through online platform .There were 30 semi-finalists. The finalists evolved from various industrial sectors such as the only women owned health and wellness consultation site, tactile books for visually impaired green disposables, organic food, one spot shop for children, online fashion advice portal, health apps etc. Ultimately 5 winners were selected.

The Summit was very successful in achieving its objectives.

WBENC Conference

Women owned Business National Council (WBENC) in U S holds women entrepreneurs conference every year .WBENC conference 2015 was held in Austin, Texas in the month of June. The WBENC National Conference and Business Fair 2015 offered an opportunity to connect with 1000 fortune businesses,3000 small business owners, WBENC corporate

members ,Regional Partner Organisations, procurement representatives and buyers federal ,state and local government officials, supplier diversity professionals etc. who wanted to business. Women owned businesses whose business was certified as women owned small business (WOSB) by recognized certifying agencies were provided opportunity to network with government representatives. The three day business conference provided opportunity to women business owners to expand their marketing opportunities by participating in workshops, business sessions, trade fair, networking events, matchmaker events etc. WBENC is the largest third party certifier of businesses owned, operated and controlled by women. This non- profit organization has partnered with 14 organisations in the country to provide its world class standard for certification of women owned businesses in US. WEConnect International is one of its partner which operates in India and certifies women owned businesses in India. WBENC National Conference 2016 was held in Orlando and 2017 is scheduled to be held in Las Vegas.

GLOBAL SCENARIO OF WOMEN ENTRPRENEURS

There are 812million women living in developing countries with potential to contribute to the economy of their country as per International Labour Organization

Table: 1 Women Entrepreneurs across the globe

Country	Percentage
India	31.6
USA	45
UK	43
Canada	42
Indonesia	40
France	38
Sri Lanka	35
Brazil	35

Source: World Bank Report 2010-11

Though compared to other countries the percentage of women into entrepreneurship is low in India it has been increasing continuously. It was 14.2% in 1970-71. It raised to 31.6% in 2010-11. In developing countries women entrepreneurship is one of the major solutions for poverty reduction. It not only empowers women but also their families and their

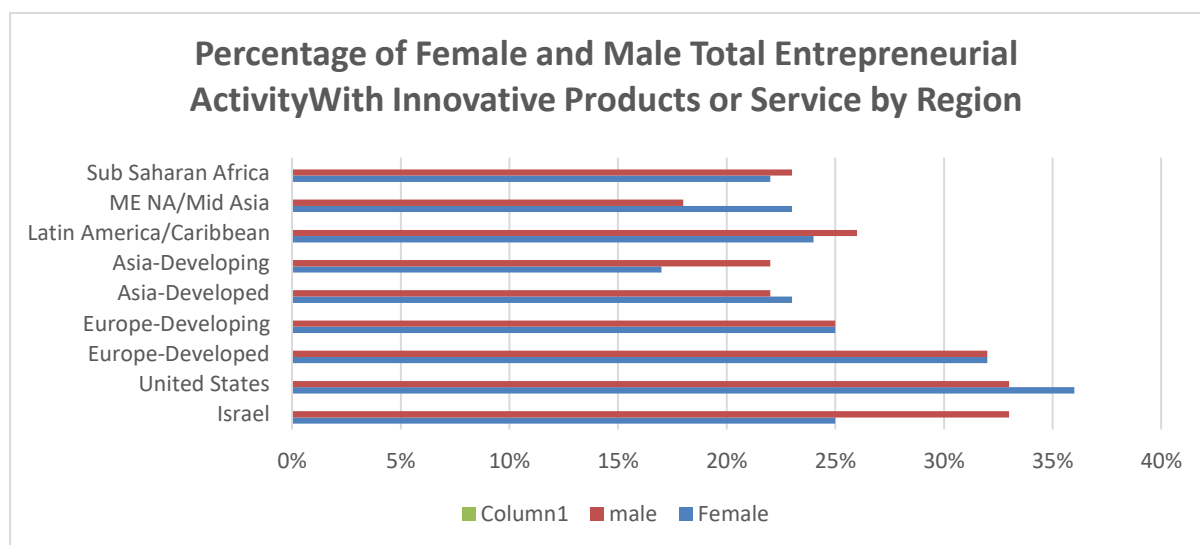
communities. Gender Global Entrepreneurship and Development Index (GEDI) released recently was of the opinion that the conditions for women entrepreneurship and business growth are not favourable.

Thus to engage women into entrepreneurship and to support them requires a global movement in a big way. Insufficient ambition, innovation, participation are some of the reasons for some of the advanced countries to miss the benefits of entrepreneurship.

Annual assessment of entrepreneurial activity, attitudes and aspirations around wide range of countries is conducted by The Global Entrepreneurship Monitor. Business environment of 144 countries has been comprehensively assessed by GEM. Fear of failure was less seen in African economies and they showed highest ability to perceive and peruse the entrepreneurial opportunities in contrast to European Union Nations which are less optimistic and hence look for fewer opportunities. The uncertainties about their skills and actions to be an Entrepreneur is also more in these nations.

In formal sector women owned entities represent 37% of enterprises globally. This constitutes a market worthy of attention by business and policy makers. The GEM data also reveals that globally 126 Million women are starting or running business. Around 98 Million women business are already established. This shows that global economy is impacted by 224 million women .Moreover of the 188 economies recognized by the World Bank this survey has counted only 67 economies.

Figure: 1 Percentage of Female and Male Total Entrepreneurial Activity



Source: Global Entrepreneurship Monitor (GEM) 2012

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Perceptions play a major role in this linking with entrepreneurial activities. Many women have lower perceptions of their capabilities and with the whole gamut of opportunities they limit themselves to a few sectors. Insufficient capacity creation is also linked to lack of access to credit and markets.

WOMEN ENTREPRENEURSHIP-INDIAN SCENARIO

Globalization has provided vast opportunities in India. Many policy initiatives have been undertaken to tap potential women entrepreneurship.

“Gender Budgeting” has been adopted by government of India as a tool for women’s empowerment. The initiatives taken by the government include a wide range of activities from advocacy, training and capacity building to strengthening partnership and strategy sessions. Hence Gender Budget Cells have been set up by 56 Ministries/Departments. The number of Ministries reflecting their schemes and programmes in Gender Budget Statement has increased from 9 in 2005-06 to 28 in 2010-11.

Women Entrepreneurship in India

Table: 2 Women Entrepreneurship in India

States	Total No of Units Registered	No.of Women Enterprises	%
Tamil Nadu	9618	2930	30.36
Uttar Pradesh	7980	3180	39.84
Kerala	5487	2135	38.91
Punjab	4791	1618	33.77
Maharashtra	4339	1394	32.12
Gujarat	3872	1538	39.72
Karnataka	3822	1026	26.84
Madhya Pradesh	2967	842	28.38
Other States &UT’s	14576	4185	28.71
Total	57452	18848	32.83

Source-CMIR Report 2011

In India Uttar Pradesh stands first (39.84%) in enterprises owned by women entrepreneurs followed by Gujarat (39.72%), Kerala (38.91%) and Punjab (33.77%). Karnataka's contribution is limited to 26.84% as per CMIR report.

Number of Registered Enterprises Managed by Women

The statistics available from the fourth all India MSME census 2006-07 shows that there were 15.64 lakh registered enterprises in the country. The table below gives the details of enterprises managed by men and women.

Table: 3 Number of registered enterprises managed by women

Number of enterprises managed by	Number in lakhs	%
Male	13.49	86.28
Female	2.15	13.72
Total	15.64	100
No of rural enterprises	7.07	45.23

Source: Annual Report 2013-14, Ministry of MSME, Government of India

Employment generated by Gender in registered units

The registered MSME's employed 93.09 lakh individuals all over the country. The following tables shows its classification into micro, medium and small and also the classification based on gender.

Table: 4 Employment Generated

Employment (Lakhs)			%
Category of enterprises	Total	93.09	100
	Micro Enterprise	65.34	70.19
	Small Enterprise	23.43	25.17
	Medium Enterprise	4.32	4.64
	Male	74.05	79.55
	Female	19.04	20.45

Source: Annual report 2013-14, Ministry of MSME, Government of India

The employment generated was 70.19% (65.34 lakh) in micro enterprises, 25.17% (23.43 lakh) in small enterprises and 4.64% (4.32 lakh) in medium enterprises out of which 79.55% (74.05 lakh) were male and 20.45% (19.04) were female employees.

Women Enterprises in Registered and Unregistered Enterprises

The following table gives the classification of total 361.76 registered and unregistered units. It further gives the classification of the same into manufacturing, services along with the number of women enterprises.

Table: 5 Total number of working enterprises

	In lakh			Percentage distribution		
	Regd.	Unregd.	Total	Regd.	Unregd.	Total
Manufacturing	10.49	104.51	115.00	67.07	26.15	28.60
Services +Repairing & Maintenance	5.15	241.61	246.76	32.92	73.85	71.40
Total	15.64	346.12	361.76	100	100	100
Number of Women Enterprises	2.15	24.46	26.6	13.75	7.06	7.35

Source: Annual Report 2013-14, Ministry of MSME, Government of India

Women Entrepreneurs-Karnataka Scenario

As per the recent census of 2011 women comprise 49% of the total population which means around half of the population is women. Karnataka being the home for many companies and multinationals is also a preferred destination for setting up industries. Being the technology cluster of the country the growth rate is very fast. With a complete ecosystem of facilities like required land bank, good man power supply, several top educational institutes, good connectivity through roads and air, excellent climatic conditions, political stability, emphasis of government on development it is attracting industrialists from all over the world.

Entrepreneurship is gaining popularity and importance in the past decade. With more and more women ambitious to stand on their own who want to create jobs rather than seek jobs both in rural and urban area entrepreneurship is gaining more thrust. In addition to his

Women are into business in 2 ways. One is managing their husband's business and the other is starting their own initiative. Starting their own venture is a burning necessity for some and some do it out of passion. Women take up entrepreneurship to achieve and accomplish being their own boss and there by balance family and work life. It also helps them increase their economic capability and standard of living.

Karnataka's growth in women entrepreneurship is a result of many general and specific factors. They are:

1. Increase in sex ratio, change in attitude towards a girl child and increased women literacy has been one of factors that has influenced women entrepreneurship. There is an upward trend in literacy in Karnataka as per the 2011 census. The total literacy rate is 75.36% out of which male literacy stands at 82.47% and female literacy stands at 66.01%.
2. There has been a considerable increase in workforce participation rate. Around 25-30% of total labour force comprises of women in rural areas and there has been a considerable increase in employment growth of urban women.
3. The demographic indicators such as fertility, decline in maternal mortality rate and decline in child mortality rate are favourable.
4. There are a huge number of Entrepreneurship Development Programmes, Skill Development Programmes, incubation centres undertaken and operated by the government and non –governmental organisations leading to the expansion of economic and social base of entrepreneurial class.

Karnataka's Industrial Growth

Karnataka is one of the top 5 industrialized state in India. .The GDP of Karnataka has grown at an average of 7.4% between 2004-05 and 2013-14. The sectorial averages have been 4% in agriculture, 6% in industry and 8% in services. Due to global economic slowdown industrial growth had resulted in declined growth rate in industry between 2006-07 and 2008-09.It again gained momentum in the last couple of years. Industry growth rate in the past 7 years (2005-06 to 2013-14) has been less considered to the all India industrial GDP growth rate. While the absolute size of industrial sector increased from 54, 716 crores in

2005-06 to Rs 85,138 crores in 2013-14. The relative contribution of the industrial sector to GSDP decreased marginally from 30% in 2005-06 to 27% in 2013-14.

As per the advanced estimates of Karnataka GSDP in 2013-14 the contribution of various sectors within the industrial sector was as follows: Manufacturing (registered and unregistered) sector-15.96%, Mining-0.40%, Construction and Electricity-8.84%, Gas and Water- 1.88%. The strong growth sector has been manufacturing and it has the second highest share in the industrial sub-sectors. First place was occupied by Real estate, Ownership of Dwellings and Business Services in the sectorial composition of GDP. The contribution from manufacturing sector has declined marginally from 17.21% in 2005-06 to 15.96% in 2013-14. The share of Mining, Construction and Electricity has also declined marginally. The fourth Census Report indicates that there are 26,647 units owned and managed by women entrepreneurs. It accounts to 12.39%. These units are of manufacturing and service sector. Manufacturing units consist of food processing, textiles, ornaments making etc. Service sector units consist of beauty parlor, silk twisting etc. Total number of MSME units registered in Karnataka in the period 2007-2014 are 1,37,513. The total investment is Rs 11,18,922 lakh and the employment created is to 9,02,166 persons. The district wise detail is given below: -

Table: 6 Statement showing registration of total MSME units and women MSME from 2007-2014.

Sl No	Districts	Total MSME			Total Women MSME		
		Units	Inv.	Emp.	Units	Inv.	Emp.
		(No's)	Rs (in lakhs)	(No')	(No')	Rs (in lakhs)	(No's)
1	Bagalkot	3110	15311.92	16959	984	3669.83	4781
2	Bangalore (Urban)	30622	475087.22	35172 7	5264	51441.40	45732
3	Bangalore (Rural)	1893	44889.13	21698	507	4425.28	3280
4	Belgaum	10694	60621.75	49152	2616	5357.75	8250
5	Bellary	6729	67967.95	40886	1641	7087.65	7913
6	Bidar	850	10085.19	6489	134	759.90	901
7	Bijapur	3390	6846.83	10715	855	633.72	2020
8	Chamaraja-nagar	1420	3329.13	6218	819	673.71	2623
9	Chickballa-pura	1695	8186.93	8818	658	1278.72	2902
10	Chickmang-alore	3413	7643.26	11202	1155	941.88	3386
11	Chitrdurga	3131	10086.32	11914	1111	1755.59	3884
12	Dakshina Kannada	8231	27988.25	31926	2699	3765.43	6544
13	Davanagere	3366	11599.28	12921	1138	1233.81	3603
14	Dharwad	6490	47709.39	36878	2700	6087.08	10610
15	Gadag	1887	4737.26	9606	703	926.59	2977
16	Gulbarga	4474	21705.36	17411	1230	3406.19	4466
17	Hassan	4220	11466.73	14305	1353	2491.10	3802
18	Haveri	3186	9576.35	10733	1213	1359.87	2999
19	Kodagu	595	3816.33	3951	224	499.52	1228
20	Kolar	2511	27028.42	17079	1055	3625.90	3888
21	Koppal	2867	26157.51	14715	877	5981.78	3929
22	Mandya	2886	12901.65	13301	845	2089.56	3302
23	Mysore	6039	42405.55	34394	2272	4937.72	7594
24	Raichur	1936	26734.72	9275	742	2979.83	2368

25	Ramnagara	2813	35732.90	23451	834	2299.68	4688
26	Shimoga	5748	17996.22	32585	2166	2660.42	8601
27	Tumkur	6101	43489.04	36878	1731	5642.13	8517
28	Udupi	3208	25370.28	27661	1051	4376.05	6876
29	Uttara Kannada	3142	9951.96	16172	724	1838.78	3967
30	Yadgir	866	2697.15	3128	503	683.81	1295
	Total	13751	1118921.9	90216	3980	134712.6	176926
		3	7	6	4	4	

The fourth Census Report indicates that there are 26,647 units owned and managed by women entrepreneurs. It accounts to 12.39%. These units are of manufacturing and service sector. Manufacturing units consists of food processing, textiles, ornaments making etc. Service sector units consists of beauty parlor, silk twisting etc.

Total number of MSME units registered in Karnataka during the period 2007-2014 are 1,37,513. The total investment is Rs 11,18,922 lakh and the employment created is to 9,02,166 persons. The district wise detail is given below.

Statement showing registration of total MSME units and women MSME from 2007-2014.

Out of the registered MSME Units, The share of women enterprises are 39,804 (29%) units with an investment of Rs 134712.64 lakh by providing employment of 176926 persons. The top 7 districts are 1) Bengaluru 2) Belgaum 3) Dakshina Kannada 4) Bellary 5) Dharwad 6) Tumkur District 7) Mysore District

Table: 7 Statement showing registration of total MSME units and women MSME from 2007-2014 in Malnad Region.

Sl.No	District	Total MSME			Total Women MSME		
		Units	Inv.	Emp.	Units	Inv.	Emp.
		No's	Rs in lakhs	No's	No's	Rs In lakhs	No's
1	Belgaum	10694	60621.75	49152	2616	5357.75	8250
2	Chickmangalore	3413	7643.26	11202	1155	941.88	3386
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7	Shimoga	5748	17996.22	32585	2166	2660.42	8601
8	Udupi	3208	25370.28	27661	1051	4376.05	6876
9	Uttara Kannada	3142	9951.96	16172	724	1838.78	3967

The above table clearly shows that women entrepreneurship has still to grow in Malnad Region of Karnataka.

Challenges faced by women entrepreneurs

The number of problems women face while stepping towards entrepreneurship is critical. They may be listed as follows:

- Traditional gender inequality in male dominated society.
- Lack of access to external finance.
- Unequal opportunities for women enterprises to exploit external resources, managing firms with confidence and courage.
- Lack of awareness/information on the schemes/programmes of GOI/GOK/other boards and corporations.
- Lack of opportunities/to interact with successful entrepreneurs.

- Lack of technical know.
- Lack of available skills.
- Lack of awareness about the laws of the land.
- Lack of guidance about steps to establish enterprise.
- Face problem in marketing the products.
- Face problem due to not having fixed assets in their name.

Despite several problems women are entering into field of business. The struggles they have to put up makes their arrival and achievements significant. They have to face a lot of frustration and overcome many handicaps at entry stage of entrepreneurship and to subsequently attain success in their business.

Many factors lead women towards entrepreneurship .They may be listed as follows:

- Economic independence.
- Establishing their own creative idea.
- Establishing their own identity.
- Achievement of excellence.
- Building confidence.
- Developing risk taking ability.
- Motivation.
- Equal status in society.
- Greater freedom and mobility.

Schemes of State Government

The schemes of state government for MSME's are as follows:

- Investment Promotion Subsidy.
- Exemption from stamp duty.
- Concessional registration charges.
- Reimbursement of land conversion fees.
- Exemption from entry tax.
- Investment subsidy for micro enterprises.
- Exemption from tax on Electricity Tariff.
- Interest subsidy on technology up-gradation loan.
- ISO series certification.

- BIS certification.
- Technology Adoption.
- Technology Business Incubation Centre.
- Reimbursement of cost of preparation of project reports.

Schemes of Government of India for MSME's

- Credit Guarantee Fund Trust for MSE's.
- Credit linked capital subsidy scheme for technology up-gradation.
- ISO 9000/14000/HACCP certification.
- Cluster development programme.
- Entrepreneur clubs.
- Market Development Assistance International Trade Fairs
- Scheme for capacity building/Seminars for Industry Associations
- Awards.

Findings

- Though compared to other countries the percentage of women into entrepreneurship is low in India it has been increasing continuously.
- Karnataka with 26% of enterprises owned by women has the lowest participation of women into entrepreneurship when compared to other States.
- Except for Dakshina Kannada other regions of Malnad lag behind in women entrepreneurship.
- Women face various challenges in their journey of Entrepreneurship.
- Both Government of Karnataka and Government of India have taken many steps and schemes to support MSME,s especially women owned MSME's.

Conclusion and Suggestions

- Women Entrepreneurship in India and Karnataka is lagging behind when compared to other Nations and States respectively.
- Women Entrepreneurship in Malnad region also needs a boost.

- More awareness about the schemes and programmes of the government is necessary for development of women entrepreneurship.
- Both Government and Non- Governmental organisations have to take steps to disseminate information about the schemes and programmes to the grass root level.
- The support from the society is also necessary for more and more women to walk the path of Entrepreneurship.
- Only when there is increase in participation of women in ownership and management of enterprises inclusive growth and development of the economy and society as a whole is possible.

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