

Challenges and Opportunities of Women Entrepreneurs in Karnataka: A Study of Shivamogga District

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Abstract: Women entrepreneurship has emerged as an important contributor to economic development, employment generation, and social transformation in India. The increasing participation of women in entrepreneurial activities has strengthened local economies and enhanced financial independence among women. However, women entrepreneurs continue to face several challenges, including limited access to finance, inadequate managerial training, market competition, technological constraints, family responsibilities, and lack of institutional support. The present study examines the major challenges and growth opportunities of women entrepreneurs in Shivamogga district, Karnataka. The study is based on primary data collected from 180 women entrepreneurs engaged in manufacturing, trading, and service sectors through a structured questionnaire. Descriptive statistics, percentage analysis, and weighted mean ranking techniques were used for data analysis. The findings reveal that financial constraints, marketing difficulties, limited business networks, and work-life balance are the major obstacles affecting entrepreneurial performance. At the same time, digital marketing, government support schemes, skill development programmes, and increasing consumer demand offer significant growth opportunities. The study concludes that strengthening financial access, entrepreneurial training, digital literacy, and institutional support can substantially improve the sustainability and success of women-owned enterprises in the region.

Keywords: Women entrepreneurship, entrepreneurial challenges, business opportunities, financial inclusion, digital entrepreneurship, Shivamogga district.

Introduction

Entrepreneurship is recognized as a key driver of economic development, innovation, and employment generation. Women entrepreneurs play a crucial role in promoting inclusive growth by creating enterprises, generating income, and improving household and community welfare. In India, women-owned enterprises have increased significantly due to higher educational attainment, financial inclusion initiatives, digital technology adoption, and government programmes supporting entrepreneurship.

Despite this progress, women entrepreneurs face numerous socio-economic and institutional challenges that restrict business expansion and long-term sustainability. Access to finance, market information, technology adoption, business training, and balancing family and business responsibilities remain major concerns. Understanding these challenges is essential for designing policies that encourage women-led enterprises and promote gender-inclusive economic development.

The present study focuses on the challenges and opportunities of women entrepreneurs in Shivamogga district and provides suggestions for strengthening women entrepreneurship in Karnataka.

Objectives of the Study

1. To examine the socio-economic profile of women entrepreneurs in Shivamogga district.
2. To identify the major challenges faced by women entrepreneurs.
3. To analyse the opportunities available for women-owned enterprises.

4. To suggest measures for promoting sustainable women entrepreneurship.

Review of Literature

Hisrich and Brush (1986) emphasized that women entrepreneurs contribute significantly to innovation and economic development but often face barriers related to finance, social norms, and business networks.

Singh (2008) found that access to credit, entrepreneurial education, and family support are important determinants of women entrepreneurial success in India.

Nayyar et al. (2017) observed that women entrepreneurs frequently encounter marketing constraints, limited technological awareness, and inadequate institutional support.

The existing literature indicates that entrepreneurial success among women depends on financial accessibility, training, digital capability, and supportive policy environments.

Research Methodology

The study is based on both primary and secondary data.

Primary data were collected from 180 women entrepreneurs operating in manufacturing, trading, and service sectors in Shivamogga district through a structured questionnaire.

Secondary data were obtained from government reports, research journals, books, and publications related to women entrepreneurship.

Sample Design

- Sample size: 180
- Sampling technique: Convenience sampling
- Study area: Shivamogga district, Karnataka

Tools of Analysis

- Percentage analysis
- Mean score analysis
- Weighted ranking technique

Analysis and Results

Table 1: Age-wise Distribution of Respondents

Age group	Respondents	Percentage
Below 30 years	32	17.8
30-40 years	68	37.8
40-50 years	52	28.9
Above 50 years	28	15.5
Total	180	100.0

The majority of women entrepreneurs (37.8%) belonged to the 30-40 years age group, indicating that women in their economically productive years are increasingly participating in entrepreneurial activities.

Table 2: Educational Qualification

Qualification	Respondents	Percentage
SSLC	28	15.6
PUC	36	20.0
Graduate	82	45.6
Postgraduate	34	18.8
Total	180	100.0

Graduates constituted the largest category (45.6%), suggesting that education plays an important role in promoting entrepreneurship among women.

Table 3: Major Challenges Faced by Women Entrepreneurs

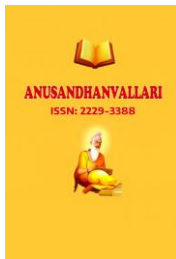
Challenge	Mean score	Rank
Limited access to finance	4.38	I
Marketing competition	4.22	II
Balancing family and business responsibilities	4.10	III
Lack of technological knowledge	3.98	IV
Inadequate government support	3.84	V

Limited access to finance emerged as the most significant challenge, followed by marketing competition and work-life balance issues.

Major Findings

The study reveals the following important findings:

- Women aged 30-40 years showed higher entrepreneurial participation.
- Educational qualification positively influenced business management and market adaptation.
- Financial constraints remained the most serious obstacle affecting business expansion.
- Marketing competition and limited business networking affected enterprise sustainability.
- Family responsibilities continued to influence entrepreneurial performance.
- Digital technology and government entrepreneurship programmes created significant growth opportunities.



Suggestions

Based on the findings, the following measures are suggested:

1. Financial institutions should provide collateral-free loans and simplified credit procedures for women entrepreneurs.
2. Entrepreneurship development programmes should focus on digital marketing, financial management, and business technology.
3. Government agencies should strengthen awareness about schemes such as PMEGP, Mudra loans, Stand-Up India, and Karnataka women entrepreneurship initiatives.
4. Women entrepreneur associations should facilitate business networking and market linkages.
5. Incubation centres and mentoring programmes should be expanded to support first-generation women entrepreneurs.

Conclusion

Women entrepreneurs have become an important force in local economic development, employment generation, and social empowerment in Karnataka. The study indicates that although women entrepreneurs possess considerable entrepreneurial potential, they continue to face significant financial, technological, and market-related challenges. Strengthening institutional support, improving access to finance, enhancing digital capabilities, and providing entrepreneurial mentoring can significantly improve the growth and sustainability of women-owned enterprises. Promoting women entrepreneurship is essential for achieving inclusive economic development, gender equality, and sustainable regional growth in Karnataka.

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