

**“A COMPARATIVE STUDY ON SUPPORT OF GOVERNMENT AND NON-
GOVERNMENT INSTITUTIONS ON WOMEN ENTREPRENEURSHIP
DEVELOPMENT IN KARNATAKA**

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ABSTRACT

Purpose: Women Entrepreneurship plays an imperative role in the growth of any society and in terms of enhancing the development of economy. In the current scenario the development of entrepreneurship culture and qualitative business development services are the major requirements for industrial growth. Women Entrepreneurship emerges from an individual's creative spirit into long-term business ownership, employment creation, capital formation and economic security. Thus, this study helps in understanding the support of Government and Non- Government institutions that offers financial assistance for the development of women entrepreneurship in Karnataka. **Research Methodology:** In this study, conclusion-based research is designed, and the research type being quantitative, wherein, the collected data is analyzed by describing the nature of data with the help of descriptive analysis. **Sampling and Data Collection:** This study involves a non- probabilistic sampling technique namely, convenient sampling to gather primary data from 120 women entrepreneurs chosen as respondents across Karnataka state by using structured questionnaire to analyze the support offered by the government and non- government institutions for the sustainable development of women entrepreneurs. **Results:** The government agencies support have a high amount of statistical significance and impact on the development of women entrepreneurs in all dimensions and on the other hand, the stated non- government agencies support has no statistical significance on the development of women entrepreneurs in the Karnataka state. **Key Words:** *Women Entrepreneurs, Government and Non- Government Institutions. Sustainable Development, Economic Security*

1. INTRODUCTION

As technology speeds up lives, women are an emerging economic force, which cannot be neglected by the policy makers and their contribution for the development of an economy. It is observed that, the world's modern democratic economy depends on the participation of both men and women in their significant contribution to the society. In the current scenario, women in advanced market economies own more than 25 per cent of all businesses and women-owned

businesses in Africa, Asia, Eastern Europe, and Latin America are growing rapidly. In some regions of the world, transformation to market economy, women entrepreneurs is a growing trend.

However, in India, the actual participation of women in income generating activities is quite unsatisfactory, only 8-10% of the small scale- manufacturing units are owned and operated by women. Thus, the support towards women entrepreneurship in India, especially in Karnataka is required to a large extent.

Women Entrepreneurship plays an imperative role in the growth of any society and in terms of enhancing the development of economy. In the current scenario the development of entrepreneurship culture and qualitative business development services are the major requirements for industrial growth. Women Entrepreneurship emerges from an individual's creative spirit into long-term business ownership, employment creation, capital formation and economic security. Entrepreneurial skills are essential for industrialization and for alleviation of mass unemployment and poverty.

Women perform an important role in building the real backbone of a nation's economy. There is considerable entrepreneurial talent among women. Many women's domestic skills such as people and time management and household budgeting are directly transferable in the business context. Women have the ability to balance different tasks and priorities and tend to find satisfaction and success in and from building relationships with customers and employees, in having control of their own destiny, and in doing something that they consider worthwhile.

Women Entrepreneurs have the potential and the will to establish and manage enterprises of their own. These qualities and strengths of women are to be tapped for productive channels. But simultaneous creation and development of small business among women is a difficult task.

Considering the importance of women entrepreneurship there are many organization like, National Resource Centre for Women, Women's India Trust, Women Development Corporation, Development of Women and Children in Urban Area, Association of Women Entrepreneurs of Karnataka, Working Women's Forum, Association of WomAid The Weaker Trusted Entrepreneurs of Small Scale Industries, Women's Occupational Training Directorate, Self- Employed Women's Association, Women Entrepreneurship of Maharashtra, Self- Help Group, The National Resource Centre for Women, and Women Development Cells are promoting women entrepreneurs in all dimensions. Thus, this study helps in understanding the support provided by the Government and Non- Government institutions that offers financial and technical along with required assistance for the development of women entrepreneurship in Karnataka.

2. LITERATURE REVIEW

This section of the study deals with reference of earlier researchers carried their work on the concept of women entrepreneurship, support from institutions, the rise of women

entrepreneurship in India, role, importance and factors influencing women entrepreneurship across.

K. Lavanya Latha (2022), in her study suggested that the hard work, self-confidence, self-determination, personality traits and availability of timely financial support were the important factors for success of women entrepreneurs. **Kamalakaran (2022)** investigated the development of entrepreneurship. This article gives a detailed analysis of financial institutions commercial banks and NGOs engaged in financing and promoting entrepreneurship among women. **G. Chelladurai (2020)** in her study suggests that when proper education and environment are given the social taboo can be broken up and women force can be used as a good human resource potential for the entrepreneurial programme. **Syfil Ali (2018)** suggested that women have the potential and will to establish and manager enterprise of their own. What they need is encouragement and support from the Family members, Government, Society and Male counterpart. **Dr.M.Sumathy (2017)** have expressed in their article that, the women of today certainly play a vital role in the development of the society. By sharing time, appreciation, knowledge and ideas, friendship, kindness and experience women manages the busy world today. **Ms.S.Ranjani (2017)** has stated that the sound policy decisions from the government about the strategy of improving quality of life require detailed survey and analysis of the different variables contained in them. **Pankaj (2016)**, have stated in an articles that, the micro credit is emerging as a powerful instrument for poverty alleviation in the new economy. It is a powerful instrument and has improved access of rural poor specially women entrepreneurs. **Monga have (2016)** associated and opined that the women employment supplements the family income and enhances their economic status and places them in higher income group. **M.V. Despande (2016)** observed the political system was responsible for dormancy of entrepreneurship. Financial help from family and father's occupational status were significantly related to entry. Industrial entrepreneurship was a result of collective ambitions and aspirations of the family.

3. RESEARCH METHODOLOGY

3.1 Objectives of the Study:

The primary objectives of the study are as follows;

1. To understand the importance of women entrepreneurship development
2. To analyze the support of government and non- government institution on development of women entrepreneurship in Karnataka

3.2 Hypothesis of the Study:

H₀₁: There is no statistical significance of government institution support on development of women entrepreneurship in Karnataka.

H₀₂: There is no statistical significance of non- government institution support on development of women entrepreneurship in Karnataka.

3.3 Research Design: In this study, conclusion-based research is designed, and the research type being quantitative, wherein, the collected data is analyzed by describing the nature of data with the help of descriptive analysis.

3.4 Sampling & Data Collection: This study involves a non- probabilistic sampling technique namely, convenient sampling to gather primary data from 120 women entrepreneurs chosen as

respondents across Karnataka state by using structured questionnaire to analyze the support offered by the government and non- government institutions for the sustainable development of women entrepreneurs.

4. ANALYSIS AND RESULTS

a. Demographic factor Analysis:

Source: Primary Data

SPSS Results

Table 1: Demographic Factor Analysis of Women Entrepreneurs

Demographic Group	Classes	Frequency
Age	Below 25	15
	25 to 40	60
	40 to 55	35
	Above 55	10
Qualification	PUC	20
	UG	52
	PG	30
	Ph.D.	18
Time Period of Entrepreneurs	Below 3 years	34
	3 to 6 years	45
	6 to 9 Years	31
	Above 9 years	10

The above table describes the demographic factor of the women entrepreneurs selected as respondents across the Karnataka state chosen conveniently. The study consists of 3 major demographic factor analysis; Age group of women entrepreneurs to understand in what age group the women's were able to take risk and try to be entrepreneurs and it was understood that, majority belong to age group of 25-40 years. Majority of the women entrepreneurs have completed their under graduation and their business in the early stages as described above in the demographic analysis table.

b. Anova Analysis to Analyze the support of Government and Non- Government Institution on development of women entrepreneurship in Karnataka:

Source: Primary Data

SPSS Results

Table 2: Describing the results of Anova Analysis

Factors	Market	F- Stat	Sig	Hypothesis Result
The institutions that support entrepreneurs are reliable	Gov	1.38	0.01	Positive
	Non- Gov	1.93	0.73	Negative
The institutions that support entrepreneurs are conveniently located	Gov	1.98	0.04	Positive
	Non- Gov	1.33	0.02	Positive
Institutional members are supportive	Gov	1.31	0.02	Positive
	Non- Gov	1.61	0.70	Negative
Institutional staff handles the queries quickly	Gov	1.79	0.02	Positive
	Non- Gov	1.61	0.41	Negative
Institutions met my expectations	Gov	1.34	0.00	Positive
	Non- Gov	1.41	0.41	Negative
Institution has a follow up procedure	Gov	0.99	0.00	Positive
	Non- Gov	1.83	0.73	Negative
Staff at the institute are expertise and courteous	Gov	1.44	0.03	Positive
	Non- Gov	1.71	0.12	Negative
Institution caters to all the financial needs	Gov	1.97	0.02	Positive
	Non- Gov	1.46	0.30	Negative
Institution offers competitive interest rates	Gov	1.89	0.00	Positive
	Non- Gov	1.11	0.48	Negative
The overall service quality of the institution was satisfactory	Gov	1.19	0.01	Positive
	Non- Gov	1.93	0.81	Negative

The above table 2, demonstrates the support offered by the government and non- government institutions for the sustainable development of women entrepreneurs in Karnataka. The primary data gathered from 120 women entrepreneurs were analyzed and the results of Anova table shows the significance value which is lesser than 0.05 indicating that, there is a significant impact of the institutions support on the sustainable development of women entrepreneurs in

Karnataka. The result of positive indicates there is a significant support from the institutions (indicating to reject the null hypothesis) and negative indicates there is no significant support from the institutions (indicating to accept the null hypothesis) for the sustainable development of women entrepreneurs in Karnataka.

CONCLUSION

This study has helped to understand the importance of entrepreneurship, especially women entrepreneurship in the development of society and also the country's economy. Women perform an important role in building the real backbone of a nation's economy and there is considerable entrepreneurial talent among women. The study can be concluded by stating the major findings that was draw from the stated statistical tools, it was understood that, the stated Government Institutions support has a high amount of statistical significance on the development of women entrepreneurs in all dimensions for the success of their business and the stated first an null hypothesis is rejected. Further, the stated Non- Government agencies support has no statistical significance on the development of women entrepreneurs and the stated second null hypothesis was accepted. Hence the women entrepreneurs feels that, government institutions were supportive for the sustainable development of their business by offering financial and technical along with other required assistance for the development of women entrepreneurship in Karnataka.

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