

Problems Faced by Women Entrepreneurs Producing Value-added Products of Millets

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ABSTRACT

Women, who attempt to enter the workforce in managerial or entrepreneurial role, are generally exposed to various constraints. Even though the entrepreneurial process is the same for both men and women, in reality, women have to confront many additional problems of varying dimensions and magnitudes, which prevent them from realizing their full potential as entrepreneurs. At this juncture, the constraints faced by women entrepreneurs producing value-added products of millets in rural and urban districts Bengaluru were studied. A sample of 30 respondents were selected from each of the urban and rural districts, thus constituting a sample size of 60 respondents. The constraints experienced by the women entrepreneurs were categorized as financial, technical and managerial, marketing, production & management and personal/general problems. Major financial constraints faced by rural and urban respondents were, tight repayment schedule and securing working capital respectively. Ineffective government consultation services and non-availability of raw materials are the major technical and production challenges faced by both rural and urban entrepreneurs. With respect to marketing, competition from well-established & large units and inadequate publicity were ranked first. Health problems and lack of leisure time were the personal and general problems faced by rural and urban respondents respectively. Interest-free credit, necessity for improvement in market intelligence and market facilities and organizing effective training programmes on millets are some of the major suggestions given by the women entrepreneurs.

Keywords : Constraints, Women entrepreneurs, Value-added products of millets

WOMEN Entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent (Anitha and Sritharan, 2013). Women have been entrepreneurs within four walls, where they were creative in managing their limited economic resources and recycling waste to valuable products. With the changing roles that women have accepted over the last decade, women's entrepreneurship has gained considerable importance. Their enthusiasm and skill in constructive performance is rewarded and they can concurrently earn enough to maintain and increase their socio-economic standing. According to (Shakila, 2021) women entrepreneurship is the process of

setting up an enterprise, picking on any risks in the faith of profit.

Women entrepreneurs frequently face gender-based barriers to start and develop their businesses, such as discriminatory property, matrimonial and inheritance laws, as well as cultural practices such as a lack of access to formal finance mechanisms, limited mobility and limited access to information and networks.

However, women have been successful in breaking their confinement within the limits of their homes by entering into various professions and services. Women entrepreneurs have proved to be on par with their men counterparts in business acumen and are emerging as

smart and dynamic entrepreneurs. Women's hidden entrepreneurial potential has gradually charged with the growing sensitivity to their role and economic status in society. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. Women in rural areas are particularly vulnerable since they do not have adequate opportunities to maximize their economic potential. As a result, rural women must be included in the mainstream of business growth. Women's entrepreneurship can make a significant contribution to the family's economic well-being as well as poverty reduction and women's empowerment in communities.

Women, who attempt to enter the workforce in managerial or entrepreneurial role, are generally exposed to various constraints. Even though the entrepreneurial process is the same for both men and women, in reality, women have to confront many additional problems of varying dimensions and magnitudes, which prevent them from realizing their full potential as entrepreneurs. Women entrepreneurs experience multi dimensional constraints. The governments at the centre and the states have established a number of specialized institutions to cater to the needs of women entrepreneurs but they still confront many problems. At this juncture, an

effort has been made to enlist the constraints faced by women entrepreneurs who are engaged in producing value added products of millets as part of the research study.

METHODOLOGY

The study was conducted in Bengaluru rural and urban districts of Karnataka, since more number of women entrepreneurs were trained through Bakery Training Unit (BTU), Hebbal, Bengaluru urban district and ICAR-Krishi Vigyan Kendra (KVK), Hadonahalli, Bengaluru rural district. Women entrepreneurs who were actively involved in the preparation of value-added products of millets and generating income majorly from this enterprise were selected. From each district, thirty women entrepreneurs were randomly selected constituting a sample of 60 women entrepreneurs for the study. The collected data from women entrepreneurs were analyzed using frequency, percentage and ranks were assigned.

RESULTS AND DISCUSSION

The constraints experienced by the women entrepreneurs were categorized as financial, technical and managerial, marketing, production and management and personal/general problems. The same were assessed separately for rural and urban entrepreneurs.

TABLE 1
Financial constraints faced by women entrepreneurs producing value-added products of millets

Financial constraints	Women entrepreneurs (n=60)					
	Rural (n ₁ =30)			Urban (n ₂ =30)		
	No. (f)	Per cent (%)	Rank	No. (f)	Per cent (%)	Rank
Securing working capital.	18	60.00	III	19	63.33	I
Insufficient financial assistance by financial institutions.	16	53.33	IV	04	13.33	VII
Problems of security and margin money.	08	26.67	VIII	10	33.33	III
Tight repayment schedule.	20	66.67	I	07	23.33	VI
Inadequate loan	19	63.33	II	11	36.67	II
Delay in sanction of loan	11	36.67	VI	09	30.00	IV
Entire loan is not given at a time	13	43.33	V	06	20.00	VII
Subsidy amount is less	10	33.33	VII	08	26.67	V

TABLE 2
Technical and managerial constraints faced by women entrepreneurs producing value-added products of millets

Technical and managerial constraints	Women entrepreneurs (n=60)					
	Rural (n ₁ =30)			Urban (n ₂ =30)		
	No. (f)	Per cent (%)	Rank	No. (f)	Per cent (%)	Rank
Ineffective consultancy services provided by the govt. agency	21	70.00	I	17	56.67	I
Highly expensive consultancy services of private agencies	13	43.33	III	08	26.67	VIII
Non-availability of efficient managers	04	13.33	VIII	10	33.33	VII
Lack of guidance from technical departments/ resource persons	08	26.67	VII	13	43.33	IV
Training facilities are not good	09	30.00	VI	11	36.67	VI
Complex procedural formalities in getting to start an enterprise	12	40.00	IV	12	40.00	V
More trainings programmes to be conducted on millets	10	33.33	V	16	53.33	II
Training to make products with nutritious ingredients (like use of jaggery instead of sugar)	18	60.00	II	15	50.00	III

The financial constraints faced by women entrepreneurs are depicted in Table 1. The major constraints faced by rural respondents were, tight repayment schedule (Rank I) followed by inadequate loan (Rank II) and securing working capital (Rank III). While urban women's top three financial challenges were, securing working capital (Rank I), inadequate credit (Rank II) and tight repayment schedule (Rank III). The probable reason could be low

returns, complex procedure to avail credit facilities and insufficient loan.

Table 2 depicts the technical and management challenges that women entrepreneurs confront. The biggest obstacles faced by rural respondents were ineffective government consultation services (Rank I), lack of training to create products with healthy ingredients (Rank II) and highly expensive

TABLE 3
Production and management constraints faced by women entrepreneurs producing value-added products of millets

Production and management constraints	Women entrepreneurs (n=60)					
	Rural (n ₁ =30)			Urban (n ₂ =30)		
	No. (f)	Per cent (%)	Rank	No. (f)	Per cent (%)	Rank
Non-availability of raw materials	17	56.67	I	25	83.33	I
Non-availability of equipments	16	53.33	II	16	53.33	II
Lack of electricity.	09	30.00	V	09	30.00	V
High labour cost	13	43.33	III	11	36.67	IV
Non-availability of skilled workers	11	36.67	IV	12	40.00	III

TABLE 4
Marketing constraints faced by women entrepreneurs producing value-added products of millets

Marketing constraints	Women entrepreneurs (n=60)					
	Rural (n ₁ =30)			Urban (n ₂ =30)		
	No. (f)	Per cent (%)	Rank	No. (f)	Per cent (%)	Rank
Lack of adequate marketing facilities.	19	63.33	IV	20	66.67	III
Competition from well-established and large units.	27	90.00	I	18	60.00	V
Long distance of the market.	09	30.00	IX	14	46.67	VIII
Lack of transportation facilities	21	70.00	II	21	70.00	II
Lack of market information.	14	46.67	VI	29	63.33	IV
Low price for the produce	20	66.67	III	15	50.00	VII
Delay in payments	11	36.67	VIII	16	53.33	VI
Inadequate publicity	15	50.00	V	22	73.33	I
Lack of infrastructure.	12	40.00	VII	13	43.33	IX
Lack for online market for the enterprise	02	6.67	X	11	36.67	X

private consultancy services. In the case of urban respondents, the biggest obstacles are ineffective government consultancy services (Rank I), need for more number of millets training programmes (Rank II) and lack of teaching to manufacture products with healthy components (Rank III). The possible reason could be low economic status of respondents and less intensive training programmes.

The production and management constraints that women entrepreneurs face are depicted in Table 3.

Non-availability of raw materials (Rank I) and non-availability of equipment (Rank II) were ranked as the most significant production constraints by both rural and urban respondents, followed by high labour costs (Rank III) and non-availability of skilled workers (Rank III). The possible reason could be lack of competent labor, high demand but limited supply of millets, low productivity and high cost of raw materials.

The data in Table 4 with respect to marketing, indicates the constraints faced by both rural and urban

TABLE 5
Personal/General constraints faced by women entrepreneurs producing value-added products of millets

Personal/General constraints	Women entrepreneurs (n=60)					
	Rural (n ₁ =30)			Urban (n ₂ =30)		
	No. (f)	Per cent (%)	Rank	No. (f)	Per cent (%)	Rank
Health problems.	22	73.33	I	21	70.00	II
Lack of leisure time.	05	16.67	VI	22	73.33	I
Excessive tension and challenge	03	10.00	VIII	08	26.67	IV
Resistance from husband/family at the time of start.	06	20.00	V	04	13.33	VI
Dual duties.	09	30.00	III	11	36.67	III
Indifference attitude of society.	04	13.33	VII	03	10.00	VII
Non-cooperation of family members	08	26.67	IV	07	23.33	V
Backbiting by others	11	36.67	II	2	6.67	VIII

women entrepreneurs were more or less similar. However, the major constraints faced by rural respondents were competition from well-established and large units (Rank I), lack of transportation facilities (Rank II) and low price for the produce (Rank III). The marketing constraints faced by urban respondents were inadequate publicity (Rank I), lack of transportation facilities (Rank II) and lack of adequate marketing facilities (Rank III). Poor network with wholesalers and retailers, lack of marketing skills and poor transportation are likely the causes of this trend.

Table 5 illustrates the personal and general constraints faced by women entrepreneurs. The major constraints faced by rural respondents were, health problems (Rank I), backbiting by others (Rank II) and dual duties (Rank III). While the constraints faced by urban respondents includes, lack of leisure time (Rank I), health problems (Rank II) and dual duties (Rank III). The most likely explanation is that the majority of the women are middle-aged, have poor physical health. Some are employed and run their enterprise as a passion/ supplemental source of income, while the rest are engaged in household chores as housewives.

The results are in similar with John (2016), Rahul (2021), Savitha (2007) and Savitha (2009).

Suggestions of Women Entrepreneurs Producing Value-Added Products of Millets to Overcome Constraints

The Table 5 indicates the important suggestions put forward by women entrepreneurs to overcome the constraints in producing value-added products of millets.

Longer loan repayment periods (Rank I), providing interest-free credit (Rank II) and necessity for improvement in market intelligence and market facilities (Rank III) were the top three suggestions made by rural women entrepreneurs. Other suggestions include organizing successful millet training programmes (Rank IV), timely and enough information regarding input availability, costs and other factors (Rank V) and a government-provided online marketing platform (Rank VI).

Urban entrepreneurs suggested that timely and adequate information regarding the availability of inputs, prices and other factors (Rank I), necessity for improvement in market intelligence and market facilities (rank II) and organizing successful millets training programmes (Rank III) received the top three suggestions, while proposals such as a government to provide online marketing platform (Rank IV), interest free credit (Rank V) and a longer credit payback period (Rank VI) were other suggestions by women entrepreneurs.

TABLE 6
Suggestions by women entrepreneurs producing value-added products of millets

Suggestions	Women entrepreneurs (n=60)					
	Rural (n ₁ =30)			Urban (n ₂ =30)		
	No. (f)	Per cent (%)	Rank	No. (f)	Per cent (%)	Rank
Timely and adequate information reg. availability of inputs, prices etc	21	70.00	V	27	90.00	I
Organizing effective training programmes on millets	22	73.33	IV	25	83.33	III
Longer repayment period for credit	28	93.33	I	20	66.67	VI
Providing interest free credit	27	90.00	II	22	73.33	V
Necessity for improvement in market intelligence and market facilities	23	76.67	III	26	86.67	II
Online marketing platform to be provided by government	15	30.00	VI	24	80.00	IV

These suggestions must be taken into consideration by the relevant governmental and non-governmental organizations in order to increase the number of women entrepreneurs in the value-added sector.

The above mentioned constraints are faced by every women entrepreneur which hinders the production of value-added products of millets. These constraints need to be tackled by the concerned organizations and institutions, both governmental and non governmental, at the appropriate level. More intensive training programmes to be organized for providing proper guidance about improved practices, timely information about market prices and create efficient marketing channels. Area under millets can be increased to meet demand for raw materials and required processing machineries made available at subsidized rate, which will benefit the women entrepreneurs in overcoming the constraints.

From the analysis it is inferred that, the above mentioned constraints are faced by every women entrepreneur which hinders the production of value-added products of millets. The following indications could be some of the suggestions which will help the further research.

1. The constraints need to be tackled by the concerned organizations and institutions, both governmental and non-governmental, at the appropriate level.
2. More intensive training programmes to be organized for providing proper guidance about improved practices, timely information about market prices and create efficient marketing channels.
3. Entrepreneurs Guidance cell should be opened in all cities to handle problems related to day to day functioning like production, marketing and distribution problems
4. Area under millets can be increased to meet demand for raw materials and required processing machineries made available at subsidized rate, which will benefit the women entrepreneurs in overcoming the constraints.

5. Planning events such as fairs, exhibitions and workshops for women entrepreneurs which
6. Providing marketing and sales support to ensure middlemen do not take advantage of women entrepreneurs. will help them to connect with each other and share ideas and problems. Additionally, it will provide guidance to new women entrepreneurs who can benefit from the advice and recommendations of their already established counter parts.

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