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## **Awareness of farm women towards entrepreneurial development in Tumkuru and Chikkaballapura Districts of Karnataka**

**Geetha K, Geetha M Yankanchi, Imrankhan Jiragal and Latha Rani R**

### **Abstract**

Indian women are evolving, and they are quickly establishing themselves as prospective entrepreneurs. To break down conventional perceptions on men's and women's sectors, women in non-traditional business sectors should be role models. In nearly every country, women-owned businesses are fast-growing economies. Hence to know the awareness of the farm women regarding entrepreneurial development, a study was conducted in Tumkuru and Chikkaballapura districts of Karnataka state during the year 2021-2022. The results revealed that the mean score for the self-awareness statement "I am unaware about the avenues and entrepreneurial opportunities to tap for self-employment" ranked first 3.19 and 3.00 in Tumkuru and Chikkaballapura districts. Under, awareness regarding education and training "I am unaware about how soon can I get trained" stands first rank with the mean scores 3.40 and 3.23 in Tumkuru and Chikkaballapura respectively. However, in Financial awareness "I am unaware about capital required to start a business" stood first with a mean score of 3.09 and 3.06 in Tumkuru and Chikkaballapura. "I am unaware about the necessary approvals to be taken to start the business" stood first with mean score 3.60 in Tumkuru and "I am unaware about the fees required to get the legal documents" in Chikkaballapura regarding legal awareness. Similarly under, awareness regarding business practices "Unawareness related to Government Support i.e., schemes related to women entrepreneurship" was the first priority 3.23 and 3.16 in Tumkuru and Chikkaballapura districts. Dimension wise awareness indicated that high preference for self-awareness & initiative to start a business, awareness regarding education & training and legal or procedural awareness (40.20%, 37.80% and 56.00%) in Tumkuru. Where as in Chikkaballapura it was high in awareness regarding education & training 55.60% respectively. Overall awareness of farm women regarding entrepreneurial development was found to be high in Tumkuru (51.80%) and (46.80%) in Chikkaballapura districts.

**Keywords:** Awareness, farm women, entrepreneurial development, mean, percentage

### **Introduction**

Entrepreneurship development is the process of enhancing entrepreneurial skills and knowledge through structured training and institution- building programmes. Women entrepreneurs nowadays start their business with a little initial investment and then go to the government for financial help in order to grow their business. In recognition of the importance of women's entrepreneurship and their contribution to the country's progress and aspirations, the Indian government has created new programmes to assist women. The government supports India's entrepreneurial environment by making financing, networks, markets, and training more accessible. The Indian Government has created a number of initiatives for women, including the Prime Minister's Employment Generation programme and the Support Training and Employment programme for Women (STEP), to help those who lack formal skills, particularly in rural India. Various religions claim that god is universal in our universe. However, we all know that poverty, unemployment, and a poor quality of life exist everywhere, even in rich countries. Poverty reduction and business formation are critical in the globe, particularly in backward and emerging nations such as Asia and Africa. Today, many individuals confront a variety of problems in their daily lives, such as nutrition-related disorders, a sedentary lifestyle, and the inability to establish a small business. As a result, financial assistance to the needy from the government and non-governmental organizations is critical. Women make up roughly half of the world's population. This is also true in India. As a result, they are considered the better half of society. They were restricted to the four walls of dwellings in primitive civilizations, completing household tasks.

They have come out of their four walls to partake in a variety of activities in modern civilizations. The data from throughout the world supports the fact that women have excelled in many fields such as academia, politics, administration, social work, and so on. Not just metropolitan educated women, but also rural women, take part in this process. Women's development and entrepreneurship are so essential for rural women. The industrial policy of 1980 highlighted the importance of developing an entrepreneurial programme for women in both rural and urban regions in order to improve their economic and professional standing. Hence the study was conducted to explore the awareness of farm women regarding entrepreneurial development in Tumkuru and Chikkaballapura districts of Karnataka.

**Methodology**

**Locale of the study:** Looking into the demographic, socio-economic and ecological information, scope of

entrepreneurial activities and number of SHG's, is more in two districts viz., Tumkuru and Chikkaballapura districts, compared to other districts in the Agro Ecological Zone-8, Karnataka were selected for the study.

**Sampling procedure**

Data was collected from the Tumkuru and Chikkaballapura district of Karnataka state. From each of the district 500 respondents were identified for the collection of data by using simple random sampling method. Thus, the total sample was consisting of 1000 in all.

**Data collection**

Data was collected from the respondents through personal interview method by using pre-tested and structured interview schedule.

**Table 1:** Statement wise Awareness of Farm Women regarding Entrepreneurial Development in Tumkuru and Chikkaballapura District (n=500)

Sl. No	Statements	Tumkuru		Chikkaballapura	
		Mean	Rank	Mean	Rank
<b>I Self-Awareness &amp; Initiative to Start a Business</b>					
1.	I am unaware whether I can start an enterprise.	2.904	V	2.910	IV
2.	I do not possess the necessary skills to start the enterprise.	3.062	IV	2.884	V
3.	I don't know how I should start the enterprise	3.110	III	2.944	III
4.	I don't know which enterprise I should choose	3.122	II	2.978	II
5.	I am unaware about the avenues and entrepreneurial opportunities to tap for self-employment.	3.194	I	3.008	I
<b>II Awareness Regarding Education &amp; Training</b>					
1.	Unaware that uneducated woman can start the business.	2.870	IV	2.872	IV
2.	I am unaware about the institutes providing training.	3.346	III	3.148	III
3.	I am unaware regarding the course to undergo in the training institute.	3.390	II	3.202	II
4.	I am unaware about how soon can I get trained.	3.406	I	3.232	I
<b>III Financial Awareness</b>					
1.	I am unaware about capital required to start a business	3.096	I	3.066	I
2.	I am unaware about where to approach for Funds	2.978	V	2.944	IV
3.	I am unaware about the procedure to avail loan from banks/financial institutions	3.050	III	2.998	II
4.	I am unaware whether collateral/ mortgage/ security is required to avail loan.	2.986	IV	2.974	III
5.	I am unaware about the repayment procedure and period of repayment	3.060	II	2.994	IV
<b>IV Legal or Procedural Awareness</b>					
1.	I am unaware about the documentation and procedure required to start the business	3.582	IV	3.556	V
2.	I am unaware about the necessary approvals to be taken to start the business.	3.606	I	3.592	III
3.	I am unaware about the fees required to get the legal documents.	3.602	II	3.604	I
4.	I am unaware about the authority from where legal procedure is required to be done.	3.594	III	3.596	II
5.	I am unaware about the procedure to get license to run the business.	3.572	V	3.568	IV
<b>V Awareness Regarding Business Practices</b>					
1.	Unawareness about business practices i.e., production, distribution, promotion and selling of the product.	2.922	V	2.912	V
2.	Unawareness related to Government Support i.e., schemes related to women entrepreneurship.	3.238	I	3.162	I
3.	Unawareness about the support and help provided by NGOS & SHGS	2.972	IV	2.928	IV
4.	Unaware about the support extended by Social Workers to rural women.	2.988	III	3.028	III
5.	Unaware about the channels of distribution to sell.	3.016	II	3.072	II
<b>VI Market and Marketing Awareness</b>					
1.	I am unaware about what should be the location of setting up the enterprise	2.650	IV	2.600	II
2.	I am unaware about the promotional activities to be carried.	2.746	I	2.652	I
3.	I am not aware about the market where I can promote my product.	2.666	II	2.596	III
4.	I don't know where to sell my products.	2.652	III	2.572	IV

It could be observed from data presented in Table 1 that, under first dimension, "I am unaware about the avenues and entrepreneurial opportunities to tap for self-employment" stands first rank with the mean score 3.194 and 3.008

followed by other statements in Tumkuru and Chikkaballapura District. The probable reason for the above findings that majority of the farm women don't know the how to start and which enterprise they should choose. Similarly, under second

dimension “I am unaware about how soon can I get trained” stands first rank with the mean score 3.406 and 3.232 followed by other statements in Tumkuru and Chikkaballpura district.

The probable reason for the above findings that farm women were unaware about the institutes providing training in entrepreneurship. When it’s come to third dimension, “I am unaware about capital required to start a business” stands first rank with the mean score 3.096 and 3.066 in both districts. The reason might be that, most of the farm women were unaware about where to approach for funds and procedure to avail loan from banking sector. Coming to the fourth dimension, “I am unaware about the necessary approvals to be taken to start the business” stood first rank with the mean score 3.606 in Tumkuru district. The reason might that; majority of the farm women were less educated they don’t know the where to take approvals to start the business. “I am unaware about the fees required to get the

legal documents” stood with first rank with the mean score 3.604 in Chikkaballpura district. Reason for the above findings that, most of the farm women they don’t know what is the fee required to get legal documents. When it’s come to fifth dimension, “Unawareness related to Government Support i.e., schemes related to women entrepreneurship” stands first rank with the mean score 3.238 and 3.162 in both the districts. The reason for the above findings that, majority of the farm women unaware of what are all the schemes related to women entrepreneurship. However, under last dimension “I am unaware about the promotional activities to be carried” stands first rank with the mean score 2.746 and 2.652 in both the districts. The probable reason might be that, they unaware about promotional activities to be carried out in entrepreneurship. These finding are in conformity with the findings of Kittur Parveen (2014) [3], Laxmi and Hyderabad (2014) [4] and Priyanka Sharma (2013) [5].

**Table 2:** Dimension wise Awareness of Farm Women regarding Entrepreneurial Development in Tumkuru District (n = 500)

Sl. No	Dimensions	Category	F	%
1.	Self-Awareness & Initiative to Start a Business	Low (<13.248)	165	33.00
		Medium (13.248-17.536)	134	26.80
		High (>17.536)	201	40.20
2.	Awareness Regarding Education & Training	Low (<11.364)	126	25.20
		Medium (11.364-14.660)	185	37.00
		High (>14.660)	189	37.80
3.	Financial Awareness	Low (<13.111)	180	36.00
		Medium (13.111-17.229)	146	29.20
		High (>17.229)	174	34.80
4.	Legal or Procedural Awareness	Low (<16.049)	210	42.00
		Medium (16.049-19.863)	10	2.00
		High (>19.863)	280	56.00
5.	Awareness Regarding Business Practices	Low (<13.109)	184	36.80
		Medium (13.109-17.163)	143	28.60
		High (>17.163)	173	34.60
6.	Market and Marketing Awareness	Low (<8.587)	241	48.20
		Medium (8.587-12.841)	99	19.80
		High (>12.841)	160	32.00

From the above table 2 indicates that, under first dimension 40.20% of the respondents were belonged to high awareness about self-awareness & initiative to start a business, followed by 33.00 and 26.80% of the respondents were belonged to low and medium awareness about self-awareness & initiative to start a business. The reason might me that, they were interested to start an own enterprise. Similarly, under second dimension, 37.80% of the respondents were having high awareness regarding education & training of farm women regarding entrepreneurial development, followed by 37.00 and 25.20% of the respondents were belonged to medium and low awareness regarding education & training of farm women regarding entrepreneurial development. Reason could be that, majority of the farm women were getting information through SHG’s regarding entrepreneurship. Under third dimension 36.00% of the respondents were belonged to low financial awareness of farm women regarding entrepreneurial development, followed by 34.80 and 29.20% of the respondents were having high and medium level financial awareness of farm women regarding entrepreneurial development. The reason might be that, most of the farm women don’t know the how much amount

is required to start a business. Similarly, as far as fourth dimension 56.00% of the respondents were belonged to high level legal or procedural awareness, followed by 42.00 and 2.00% of the respondents were belonged to low and medium level of legal or procedural awareness. The reason could be that farm women were aware of legal or procedure to start a business. Under fifth dimension, 36.80% of the respondents belonged to low awareness regarding business practices, followed by 34.60 and 28.60% of the respondents belonged to high and medium level of awareness regarding business practices. The probable reason for the above findings that, most of the farm women don’t know about the business practices like production, distribution, promotion etc... Under last dimension, 48.20% of the respondents belonged to low level market and marketing awareness, followed by 32.00 and 19.80% of the respondents belonged to high and medium level of market and marketing awareness. The probable reason for the above findings that, most of the farm womens don’t know the choosing of location to setup the enterprise, unaware of market, they don’t know where to sell the products. These findings are in line with the results of Sathibama and Velmurugan (2019) [6], and Shiralashetti (2013) [7].

**Table 3:** Dimension wise Awareness of Farm Women regarding Entrepreneurial Development in Chikkaballapura District (n=500)

Sl. No	Dimensions	Category	F	%
1.	Self-Awareness & Initiative to Start a Business	Low (<12.164)	207	41.40
		Medium (12.164-17.284)	139	27.80
		High (>17.284)	154	30.80
2.	Awareness Regarding Education & Training	Low (<10.398)	162	32.40
		Medium (10.398-14.510)	60	12.00
		High (>14.510)	278	55.60
3.	Financial Awareness	Low (<12.507)	185	37.00
		Medium (12.507-17.445)	156	31.20
		High (>17.445)	159	31.80
4.	Legal or Procedural Awareness	Low (<15.520)	233	46.60
		Medium (15.520-20.312)	150	30.00
		High (>20.312)	117	23.40
5.	Awareness Regarding Business Practices	Low (<12.612)	181	36.20
		Medium (12.612-17.592)	162	32.40
		High (>17.592)	157	31.40
6.	Market and Marketing Awareness	Low (<8.056)	264	52.80
		Medium (8.056-12.784)	103	20.60
		High (>12.784)	133	26.60

The data presented in the table 3 that, under first dimension 41.40% of the respondents were belonged to low awareness about self-awareness & initiative to start a business, followed by 30.80 and 27.80% of the respondents were belonged to high and medium awareness about self-awareness & initiative to start a business. The reason might be that, most of the farm women were scared to start new business. Similarly, under second dimension, 55.60% of the respondents were having high awareness regarding education & training of farm women regarding entrepreneurial development, followed by 32.40 and 12.00% of the respondents were belonged to low and medium awareness regarding education & training of farm women regarding entrepreneurial development. Reason could be that, majority of the farm women were getting information through SHG's regarding entrepreneurship. Under third dimension, 37.00% of the respondents were belonged to low financial awareness of farm women regarding entrepreneurial development, followed by 31.80 and 31.20% of the respondents were having high and medium level financial awareness of farm women regarding entrepreneurial development. The reason might be that, most of the farm women don't know the how much amount

is required to start a business. Similarly, for fourth dimension 46.60% of the respondents were belonged to low level legal or procedural awareness, followed by 30.00 and 23.40.00% of the respondents was belonged to medium and high level of legal or procedural awareness. The reason could be that farm women were not interested to start business and unaware of legal or procedure to start a business. Under fifth dimension, 36.20% of the respondents belonged to low awareness regarding business practices, followed by 32.40 and 31.40% of the respondents belonged to medium and high level of awareness regarding business practices. The probable reason for the above findings that, most of the farm women don't know about the business practices like production, distribution, promotion etc... Under last dimension, 52.80% of the respondents belonged to low level market and marketing awareness, followed by 26.60 and 20.60% of the respondents belonged to high and medium level of market and marketing awareness. The probable reason for the above findings that, unaware about the main market, promotional activities and they don't know the where to sell the products. These findings are in line with the results of Venkatasalam and Vijayakumar (2021)<sup>[8]</sup>, and Ashok and Selvan (2018)<sup>[1]</sup>.

**Table 4:** Overall Awareness of Farm Women regarding Entrepreneurial Development in Tumkuru and Chikkaballapura District

Sl. No.	Perception category	Tumkuru District (n = 500)		Perception category	Chikkaballapura District (n=500)	
		F	%		F	%
1.	Low (<83.776)	180	36.00	Low (<73.829)	167	33.40
2.	Medium (83.776-99.380)	61	12.20	Medium (73.829-97.355)	99	19.80
3.	High (>99.380)	259	51.80	High (>97.355)	234	46.80
Mean - 97.696, Standard deviation - 27.065				Mean - 95.398, Standard deviation - 31.870		
Z test = 3.227**						

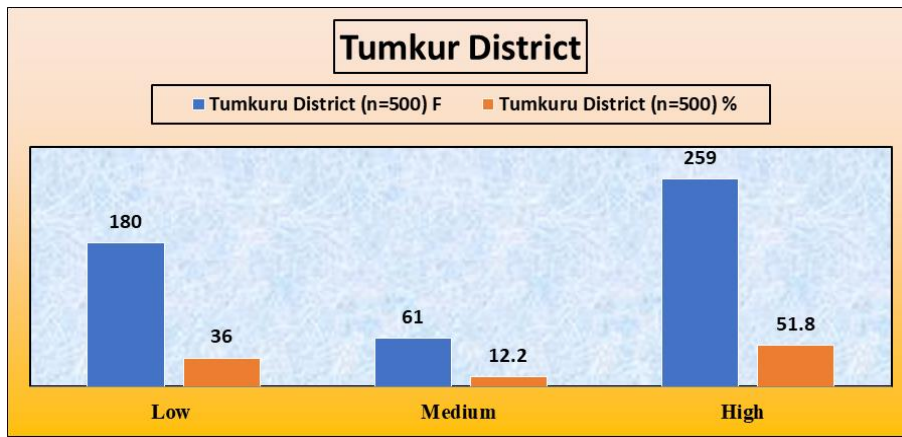


Fig 1: Overall awareness of farm women regarding entrepreneurial development in Tumkuru district

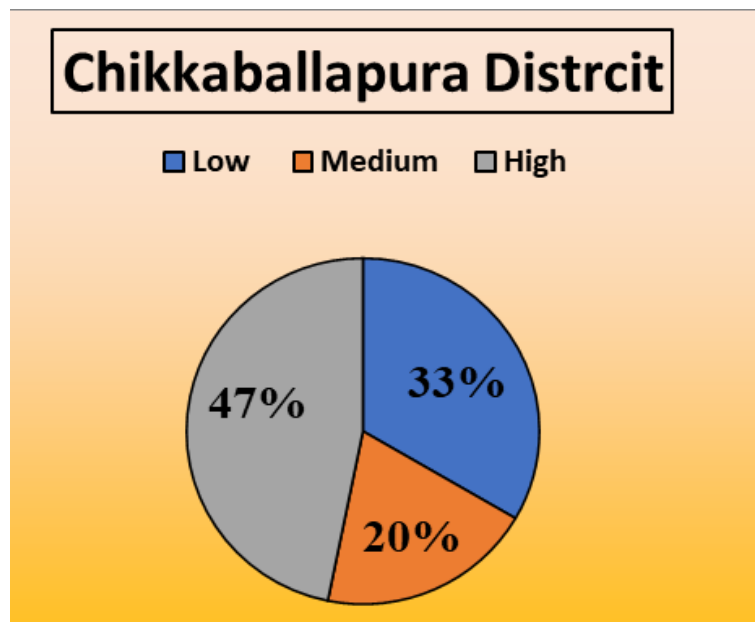


Fig 2: Overall Awareness of Farm Women Regarding Entrepreneurial Development in Chikkaballapura District

It is seen from the table 4 that, 51.80% of the respondents had high awareness of farm women regarding entrepreneurial development, 36.00 and 12.20% of the respondents had low and medium awareness of farm women regarding entrepreneurial development in Tumkuru district. The probable reason for the above findings that, since the majority of the farm women are aware about entrepreneurial development activities and they are interested to start a new enterprise and they are ready to build the entrepreneurial development activities. These findings are in line with the results of Geetha and Natikar (2021) [2]. In case of Chikkaballapura district 46.80% of the respondents had high awareness of farm women regarding entrepreneurial development, 33.40 and 19.80% of the

respondents had low and medium awareness of farm women regarding entrepreneurial development. Z test used for analysis showed that there was a significant difference at one% level awareness of farm women regarding entrepreneurial development in Tumkuru and Chikkaballapura districts.

The reason might be that the majority of the respondents had high awareness of farm women regarding entrepreneurial development activities because they are interested in starting a new enterprise and they build entrepreneurial development activities in Chikkaballapura district. These results have similar findings with Geetha and Natikar (2021) [2].

Table 5: Association between the awareness of farm women regarding entrepreneurial development in Tumkuru and Chikkaballapura District (n=500)

Sl. No.	Characteristics	$\chi^2$	Contingency coefficient -value
1.	Awareness of farm women regarding entrepreneurial development	3505.642**	0.881

\*\* Significant at 1% level, \* Significant at 5% level, NS: Non-Significant

Table 5 indicates that farm women had a positive and highly significant at one% level with the contingency coefficient value 0.881 had a high association between the awareness of

farm women regarding entrepreneurial development in Tumkuru and Chikkaballapura District

## Conclusion

Women entrepreneurs are very important segment in the economic development at local to global levels. Economic independence and education of women will go a long way in attaining self-reliance for women. But unfortunately, the government sponsored development activities have benefited only a small section of women and also information gap largely affects women's development. Therefore, the government and non-government should take the initiative to make remaining women aware and motivate them towards entrepreneurship. At the same time, efforts may be made by the authorities to solve these problems and suitable steps taken to provide the needful assistance. Such measures strengthen the movement of women entrepreneurs.

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