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Measuring Problems and Prospects of Women Entrepreneurs: an Empirical Insight on women run Micro business in Kalaburagi district

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Introduction

Women entrepreneurs have been considered as the new engines for growth. People have pointed at them as an important 'untapped source' of economic growth and development (Minniti and Naudé, 2010). The World Economic Forum acknowledged women entrepreneurs as "the way forward" at their annual meeting in 2012 (WEF, 2012).Most of the women are now showing their preferences towards the entrepreneurship rather than going into the fields of professional or paid job. Now a day's women are choosing both the traditional (pickle making, agarbathi making, candle making, etc.) as well as the non-traditional (beauty parlour, garment shop, computer-training etc.) activities and are performing well enough (Gajendra&Himnish, 2014).At present the participation of women in micro business in Kalaburagi district is prominent. These micro businesses have benefited women entrepreneurs to gain economic and social independence. Women entrepreneurship not only improves women living conditions and earns more respect in the family and the society, but also contributes to business,self-employment, employment generation, productivity and skill development. In Kalaburagi district, women are actively participating in all most all productive sectors despite the importance of women entrepreneurship, little research has been conducted particularly on women entrepreneurs in micro business. So, it has become important to analyse several factors and issues in support of and against women entrepreneurship in managing micro business. Today with growing demand for customised product or service customer (people) wanteasy availability and accessibility with respect to product or service rendered by micro business. So, micro business play crucial role in Development of women entrepreneurship. Often due to problems women are not allowed to do business either the micro, small or large scale business. Consequently, women can start microenterprise to contribute for the development of society in general and family in particular. Thus, micro businesses are proved to be an important field of business for women empowerment.

Objectives of the Study

This paper highlighted on the women entrepreneurs in the micro business and tries to addresses the problems of socio-economic empowerment and importance of sustainable development of women entrepreneurship in Kalaburagi district. To accomplish this, the study will cover the following aspects:

1. To identify the degree of influence of socio- economic factors on women entrepreneurs in the micro business.
2. To understand and give solution to the problems of business operation at inception stage and at operation stage

Literature Review

S. Siva (2012)discussed the impact of socio-economic factors on entrepreneurship development and the obstacles entrepreneurs faced while starting the enterprise and the financial problems faced by the entrepreneurs. And concludes that day-by-day the unemployment problems seem to increase. Moreover, due to globalization, all the companies take only the very best candidates which boost the increasing trend of competition that may lead to frustration to the remaining candidates. The only way to overcome the current situation is to move on to entrepreneurship, which helps themselves and others, now entrepreneurs are in a situation to work on par with men. If the facilities and encouragement are available they prove themselves. Therefore, the government and the various institutions should help entrepreneurs not in papers and acts, but in reality.**Dangi and Ritika (2014)** state that though in practice, the same entrepreneurial process is followed by both men and women yet there are many problems and challenges which are being exclusively faced by women entrepreneurs in India. These problems and challenges being

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family ties and relationship, low mobility, lack of education, inability to take risks, managing employees, inefficient arrangements for marketing and sales. **S Dhamejaand Er. A. S Yadav (2015)**stressed that woman self-confidence was the major factor which has strengthened women entrepreneurship followed by

cooperation from husband/family at the time of start and availability of specified skill with them. Various factors which had a negative impact on establishment and management of the enterprise are more competition was the major inhibiting factor followed by inadequate publicity, lack of market facility, lack of guidance and lack of timely availability of loan from the banks. **Mehtab Siddiqui and Akhtar Siddiqui (2016)** investigates the challenges faced by the female entrepreneurs they found the main key factors that create hindrances on the performance of women entrepreneurs. The findings revealed that more than socio-cultural constraints women entrepreneurs face economic barriers i.e. stiff competition, complicated legal formalities, critical regulatory environment. Managerial and technological barrier also affect the performance but women entrepreneurs have potentials to overcome the problems.

Gupta.A.S (2013) suggested that if the area, in which the women are skilled, developed and gives training providing equipment's then unutilized resource can be brought to use at its height. The study also reveals that women are coming forward with the new prospect as an innovator in the field of weaving, sericulture, agro based industry and designing clothes. **Dr.S.Sakthivel Rani (2013)** reveals that the nature of enterprise promoted is more linked with occupational experience than the educational qualification of the women entrepreneurs it shows, that experience has more bearing than the education qualification of the choice of an industry.

Data and Methodology

Data: Total 415 respondents are taken from Kalaburagi district torespond well-structured interview schedule. Most of them are involved in micro business and only few of them are managing small businesses.

Study Period: The total span of time utilized to collect actual data for the present study was ten months. The field survey was conducted from February 2016 to November 2016.

Factor Analysis: Factor analysis is a very distinguished statistical method. Variability among observed and correlated variables, in terms of a possibly lower number of unobserved variables that are called factors can be described by this analysis. By factor analysis we can show that variations in four observed variables can replicate the variations in two unobserved variables. It has to be done when in Bartlett‟s test of Sphericity the p-value is less than 0.001. p-value is a function of the observed sample results (a statistic) that is used for testing a statistical hypothesis. Then we can say, at least some of the variables have significant correlations. Then the factor analysis can be done.

Table 1: KMO and Bartlett's test for problems variable

KMO and Bartlett's Test		**Inception stage**	**Operation stage**
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.646	.625
Bartlett's Test of Sphericity	Approx. Chi-Square	2571.556	1822.510
	df	378	378
	Sig.	.000	.000

Findings and Analysis:

The factor analysis is done to see which factors are most imperative in eight different situations for women entrepreneurs at Inception stage and at Operation stage in Kalaburagi district.

1. Personal problems:

Table 1.1: Total variance explained for “personal problems”

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	per cent of Variance	Cumulative per cent	Total	per cent of Variance	Cumulative per cent	Total	per cent of Variance	Cumulative per cent
Inception stage									
1	2.436	48.729	48.729	2.436	48.729	48.729	2.241	44.819	44.819
2	1.170	23.404	72.133	1.170	23.404	72.133	1.366	27.314	72.133
3	.738	14.754	86.887						
4	.549	10.973	97.859						

5	.107	2.141	100.000						
Operation stage									
1	1.760	35.194	35.194	1.760	35.194	35.194	1.714	34.278	34.278
2	1.350	26.992	62.186	1.350	26.992	62.186	1.395	27.908	62.186
3	.951	19.013	81.199						
4	.648	12.968	94.167						
5	.292	5.833	100.000						

The Extraction Method is Principal Component Analysis. We can have 72.13 per cent variation at inception stage and 62.18 per cent variation at operation stage.

Table 1.2: Component matrix for "personal problems"

PERSONAL PROBLEMS	Component Inception stage		Component Operation stage	
	1	2	1	2
Lack of family support		0.843		0.790
Lack of schooling and vocational training	0.619	0.520		0.724
Lack of self-confidence	0.883		0.881	
Lack of communication skills	0.894		0.891	
Absence of management expertise	0.616			

Extraction Method is Principal Component Analysis. More than one component is extracted so rotated component matrix is needed.

Table 1.3: **Rotated component matrix for "personal problems"**

PERSONAL PROBLEMS	Component at inception stage		Component at operation stage	
	1	2	1	2
Lack of family support		**0.896**		**0.808**
Lack of schooling and vocational training		0.722		0.782
Lack of self-confidence	0.930		**0.918**	
Lack of communication skills	**0.943**		0.917	
Absence of management expertise	0.593			

Finally, the Rotated Component Matrix shows the factor loadings for each variable. Rotation Method is Varimax with Kaiser Normalization. Rotation converged in three iterations. Based on the above factor loadings, Inception stage for the first component we have to consider the fourth and third. Then, for the second component we have to consider the first and second both the variables, Operation stage for the first component we have to consider the third and fourth Then, for the second component we have to consider the first and second both the variables.

Factor loading says that at inception stage Lack of communication skill and lack of family support was the major problem. At operation stage Lack of self-confidence and lack of family support are the major problems faced by women entrepreneurs.

2. Social problems:

Table 2.1: **Total variance explained for "social problems"**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	per cent of Variance	Cumulative per cent	Total	per cent of Variance	Cumulative per cent
1	1.612	53.734	53.734	1.612	53.734	53.734
2	.882	29.416	83.150			
3	.505	16.850	100.000			
1	1.442	48.067	48.067	1.442	48.067	48.067
2	.885	29.517	77.584			

3	.672	22.416	100.000			

The Extraction Method is Principal Component Analysis. We can have 53.73 per cent variation at inception stage and 48.06 per cent variation at operation stage, if we just study one component respectively. Only one component is extracted so rotated component matrix is not needed.

Table 2.2: Component matrix for "social problems"

SOCIAL PROBLEMS	Component at inception stage	Component at operation stage
	1	1
Lack of social contacts	0.539	0.579
Gender discrimination	0.784	**0.779**
Non-cooperation from others (suppliers, officials, customers)	**0.841**	0.708

Based on the above factor loadings at inception stage the factor represents the Third variable most. Hence, the major social problem faced by women entrepreneurs is Non- co-operation from other (suppliers, officials, customers). At operation stage the factor represents the second variable most. Hence, the major social problem faced by women entrepreneurs is gender discrimination.

3. Economic problems:

Table 3.1: **Total variance explained for "economic problems"**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	per cent of Variance	Cumulative per cent	Total	per cent of Variance	Cumulative per cent	Total	per cent of Variance	Cumulative per cent
Inception stage									
1	1.374	45.806	45.806	1.374	45.806	45.806	1.373	45.770	45.770
2	1.001	33.351	79.157	1.001	33.351	79.157	1.002	33.387	79.157
3	.625	20.843	100.000						
Operation stage									
1	1.375	45.827	45.827	1.375	45.827	45.827	Not applicable (one component extracted)		
2	.990	33.001	78.828						
3	.635	21.172	100.000						

The Extraction Method is Principal Component Analysis. We can have 79.15 per cent variation if we study two components at inception stage. Whereas 45.82 per cent variation if we study only one component

Table 3.2: **Component matrix for "Economic problems"**

ECONOMIC PROBLEMS	Component at inception stage		Component at Operation stage
	1	2	1
Income derived is inadequate	0.829		**0.820**
Uneven demand for the product/service	0.826		0.815
Stiff competition		0.997	

Extraction Method is Principal Component Analysis. At inception stage more than one component is extracted so rotated component matrix is needed. But at operation stage only one component is extracted so rotated component matrix is not needed.

Table 3.3: **Rotated component matrix for economic problems**

ECONOMIC PROBLEMS	Component at inception stage		Component at Operation stage
	1	2	1
Income derived is inadequate	0.828		**.820**
Uneven demand for the product/service	**0.830**		.815
Stiff competition		**0.999**	

Finally, the Rotated Component Matrix shows the factor loadings for each variable. Rotation Method is Varimax with Kaiser Normalization. Rotation converged in three iterations. Based on the above factor loadings, at inception stage for the first component we have to consider the second and first variables. Then, for the second component we have to consider the first variable.

The major problems faced by women at inception stage are uneven demand for the product/service and stiff competition. And at operation stage Income derived is inadequate is the major problem for women entrepreneur

4. Financial problems:

Table 4.1: **Total variance explained for "financial problems"**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	per cent of Variance	Cumulative per cent	Total	per cent of Variance	Cumulative per cent
Inception stage						
1	1.359	45.290	45.290	1.359	45.290	45.290
2	.953	31.767	77.057			
3	.688	22.943	100.000			
Operation stage						
1	1.318	43.943	43.943	1.318	43.943	43.943
2	.966	32.204	76.147			
3	.716	23.853	100.000			

The Extraction Method is Principal Component Analysis. At inception stage we can have 45.29 per cent variation and at operation stage 43.94 per cent variation. Only one component is extracted so rotated component matrix is not needed.

Table 4.2: **Component matrix for "financial problems"**

FINANCIAL PROBLEMS	Component at inception stage	Component at Operation stage
	1	1
Lack of working capital	0.551	0.442
Lack of tangible security to access funds	**0.794**	**0.787**
Too much of paper work to avail bank loan	0.651	0.710

Based on the above factor loadings, at inception stage and at operation stage factor represents the second variable most. Hence, the major financial problem is lack of tangible security to access funds.

5. Technological problems:

Table 5.1: **Total variance explained for "technological problems"**

Component	Initial Eigenvalues	Extraction Sums of Squared Loadings

	Total	per cent of Variance	Cumulative per cent	Total	per cent of Variance	Cumulative per cent
Inception stage						
1	1.865	93.226	93.226	1.865	93.226	93.226
2	.135	6.774	100.000			
Operation stage						
1	1.828	91.418	91.418	1.828	91.418	91.418
2	.172	8.582	100.000			

The Extraction Method is Principal Component Analysis. We can have 93.22 per cent and 91.41 per cent variation respectively at inception stage and at operation stage. Only one component is extracted so rotated component matrix is not needed.

Table 5.2: **Component matrixfor "technological problems"**

TECHNOLOGICAL PROBLEMS	Component Inception stage	Component at Operation stage
	1	1
Inadequate knowledge about the latest operations related technologies	**0.966**	**0.956**
Inadequate knowledge about the latest information related technologies	0.966	0.956

Based on the above factor loadings both the factor represents the equal loading. Hence, the major technological problems Inception stage and at operation stage are inadequate knowledge about the latest operations related technologies as well as inadequate knowledge about the latest information related technologies.

6.Legal problems:

Table 6.1: **Total variance explained for "legal problems"**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	per cent of Variance	Cumulative per cent	Total	per cent of Variance	Cumulative per cent
Inception stage						
1	1.114	55.718	55.718	1.114	55.718	55.718
2	.886	44.282	100.000			
Operation stage						
1	1.138	56.895	56.895	1.138	56.895	56.895
2	.862	43.105	100.000			

The Extraction Method is Principal Component Analysis.at inception stage we can have 55.71 per cent and at operation stage 56.89 per cent variation. Only one component is extracted so rotated component matrix is not needed.

Table 6.2: **Component matrix for "legal problems"**

LEGAL PROBLEMS	Component Inception stage	Component Operation stage
	1	1
Obtaining legal formalities is not easy	**0.746**	**0.754**

Lack of timely information about changes in policies and procedures	0.746	0.754

Based on the above factor loadings both the factor represents the equal loading. Hence, major legal problem at inception stage and at operation stage are obtaining legal formalities is not easy, and Lack of timely information about changes in policies and procedures

7. Marketing problems:

Table 7.1: **Total variance explained for "marketing problems"**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	per cent of Variance	Cumulative per cent	Total	per cent of Variance	Cumulative per cent	Total	per cent of Variance	Cumulative per cent
Inception stage									
1	1.219	30.472	30.472	1.219	30.472	30.472	1.216	30.398	30.398
2	1.030	25.751	56.223	1.030	25.751	56.223	1.033	25.824	56.223
3	.974	24.362	80.585						
4	.777	19.415	100.000						
Operation stage									
1	1.239	30.969	30.969	1.239	30.969	30.969	1.205	30.126	30.126
2	1.015	25.376	56.345	1.015	25.376	56.345	1.049	26.218	56.345
3	.965	24.121	80.465						
4	.781	19.535	100.000						

The Extraction Method is Principal Component Analysis. We can have 56.22 per cent variation at inception stage and 56.34 per cent variation at operation stage.

Table 7.2: Component matrixfor "marketing problems"

MARKETING PROBLEMS	Component Inception stage		Component Operation stage	
	1	2	1	2
Harassment from co-sellers		0.891		0.803
Problem of credit sales	0.538		-0.431	0.487
Insufficient market coverage	0.777		0.678	
Lack of marketing facility by the government	0.532	0.468	0.746	

Extraction Method is Principal Component Analysis. More than one component is extracted so rotated component matrix is needed.

Table 7.3: **Rotated component matrixfor "marketing problems"**

MARKETING PROBLEMS	Component Inception stage		Component Operation stage	
	1	2	1	2
Harassment from co-sellers		**0.910**		**0.814**
Problem of credit sales	0.540			0.616
Insufficient market coverage	**0.756**		0.737	
Lack of marketing facility by the government	0.586		**0.774**	

Finally, the Rotated Component Matrix shows the factor loadings for each variable. Rotation Method is Varimax with Kaiser Normalization. Rotation converged in three iterations. Based on the above factor loadings, at inception stage for the first component we have to consider the third and fourth variables. Then, for the second component we have to consider the first variable. At operation stage for the first component we have to consider the fourth and third variables. Then, for the second component we have to consider the first and second variable. Factor loading says that Inception stage insufficient market

coverage and Harassment from co-seller was the major problem for women entrepreneurs. And at operation stage Lack of marketing facility by the government and Harassment from co-sellers are the major problems faced by women entrepreneurs.

8.Other problems:

Table 8.1: **Total variance explained for "other problems"**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	per cent of Variance	Cumulative per cent	Total	per cent of Variance	Cumulative per cent	Total	per cent of Variance	Cumulative per cent
Inception stage									
1	1.364	27.273	27.273	1.364	27.273	27.273	1.348	26.962	26.962
2	1.138	22.756	50.028	1.138	22.756	50.028	1.153	23.067	50.028
3	.906	18.116	68.145						
4	.827	16.543	84.688						
5	.766	15.312	100.000						
Operation stage									
1	1.404	28.078	28.078	1.404	28.078	28.078	1.404	28.077	28.077
2	1.067	21.332	49.409	1.067	21.332	49.409	1.067	21.333	49.409
3	.985	19.708	69.117						
4	.801	16.016	85.133						
5	.743	14.867	100.000						

The Extraction Method is Principal Component Analysis. At inception stage we can have 50.02 per cent variation if we study two components. At operation stage we can have 49.40 per cent variation if we study two components.

Table 8.2: **Component matrix for "other problems"**

OTHER PROBLEMS	Component at Inception stage		Component at Operation stage	
	1	2	1	2
Non-availability of raw material on credit	.720		.712	
Non – availability of skilled labour	.600		.535	
Lack of continuous power supply	.601		.541	-.619
Lack of transportation facility		.641	.465	
Lack of training facility		.774		.812

Extraction Method is Principal Component Analysis. More than one component is extracted so rotated component matrix is needed

Table 8.3: **Rotated component matrixfor "other problems"**

OTHER PROBLEMS	Component at Inception stage		Component at Operation stage	
	1	2	1	2
Non-availability of raw material on credit	**.723**		**.712**	
Non – availability of skilled labour	.585		.535	
Lack of continuous power supply	.669		.548	-.613
Lack of transportation facility		.707	.463	
Lack of training facility		**.774**		**.816**

Major

Conclusions

Based on the factor loadings we can analyse that for the personal environment at inception stage women had a problem of communication skill (0.943), at operation stage Lack of self-confidence (0.918) women is having family support as a major problem either at inception stage (0.896) or at operation stage (0.808) but severity of the problem has reduced after women got involved in business. Social environment at inceptionstage women had a problem Non-cooperation from others (0.841), at operation stage Gender discrimination (0.779) but women entrepreneurs are happy for the cooperation they got from suppliers official and customers has improved in business. Economic environment at inception stage depicts that women had a problem of uneven demand for the product/service (0.830), at operation stage Stiff competition (0.999) but women entrepreneurs are happy for the demand they are getting for their product/service. Financial environment clearly shows that women had a problem for Lack of tangible security to access funds (0.794) at inception stage and at operation stage (0.787) which clearly shows that the severity of the problem is reduced. Technological environment shows that women had a problem for inadequate knowledge about the latest information related technologies (0.966) at inception stage and at operation stage (0.956) which clearly shows that the severity of the problem is reduced. Factor loadings for the Legal environment at inception stage depicts that women had a problem of obtaining legal formalities is not easy (0.746), at operation stage (0.754) which clearly shows that the severity of the problem is increased. Marketing environment at inception stage women had a problem of Insufficient market coverage (0.756), at operation stage Lack of marketing facility by the government (0.774) women is having Harassment from co-sellers as a major problem either at inception stage (0.910) or at operation stage (0.814) but severity of the problem has reduced after women got involved in business.

Recommendation

In-depth research is needed to reveal the women entrepreneurship problems with respect to overall environment as well as in other areas than the Kalaburagi district. Most certainly, research should be undertaken in other backward districts to compare how women entrepreneurs deal with their day to day problems. Because of the predicted positive impact that women's entrepreneurship will have on the businesssector and particularly in the micro business. The direct value of disseminating the results of this research lies in providing information to potential women entrepreneurs in other (backward) district.

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Customer value co-creation behaviour: A Qualitative exploration within cardiac health care services

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Introduction

Health has been discussed on the service-dominant (S-D) logic literature (McColl-Kennedy et al. 2009; Bitner et al. 1997) and Customer Participation (CP) has been received considerable attention from marketing scholars. However, there is limited research regarding the participative role of customers in "pure services" such as healthcare where provider-customer interactions are in the highest level. The co-creative nature of health outcome has long been recognized in the clinical literature. However, co-creation is not planned for, nor managed sufficiently, in health care services.

Role of customer in health care delivery is recognise by various research (Nambisan, 2011,) in managing health, and chronic disease particularly, depends largely on the active participationof patients (Michie, Miles, and Weinman 2003). Research in the field of health services focus on customer participation helps us to understand how well health systems in the particular medical centre and other parts of the countries are meeting the growing demand and satisfying the customer requirements. The multidisciplinary nature of healthcare services research, scientific investigate that how customer participation, social economic factors, health care financing systems, organizational structures and processes, health technologies, and personal behaviors affect access to quality and affordable health care, andfinally our health and well-