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INTER-TALUKA DISPARITIES IN THE PERFORMANCE OF WOMEN-OWNED MSMEs: EVIDENCE FROM KALABURAGI DISTRICT, KARNATAKA

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ABSTRACT

Women entrepreneurship plays a vital role in fostering inclusive economic growth, employment generation, and regional development. Despite policy efforts to promote women-led Micro, Small and Medium Enterprises (MSMEs), significant intra-regional disparities persist, particularly in backward regions of India. This study examines inter-taluka differences in the socio-economic characteristics and performance of women-owned MSMEs in Kalaburagi district of North Karnataka. Primary data were collected from 350 women entrepreneurs across four taluks using a structured questionnaire. The analysis employs Chi-square tests and One-Way ANOVA to assess associations and variations among taluks. The results reveal significant associations between taluka and household income, training access, enterprise space, and sectoral distribution. While access to financial assistance shows no significant variation, substantial differences exist in initial investment, annual turnover, and employment generation across taluks. The findings highlight the need for decentralized, location-specific entrepreneurship policies to reduce regional inequality and strengthen women-led MSME development.

KEYWORDS*: Women Entrepreneurship, MSMEs, Regional Disparities, Taluka-level Analysis, Kalaburagi, North Karnataka.*

1. INTRODUCTION

Women entrepreneurs in Kalaburagi district have become important actors in the local MSME ecosystem, operating across food processing (notably jowar/“rotti” production), tailoring and garments, embroidery and handicrafts, small retail, beauty and wellness services, and light manufacturing activities (study sample and sectoral survey). Empirical studies of the district show a high concentration of women in micro and small-scale, often home-based, enterprises many sole-proprietorships engaged in food/hotel services, tailoring, and artisanal production, with evidence of multi-year survival for a sizeable share of firms.

Institutional interventions and cluster approaches have strengthened participation. The Kalaburagi Ladies Association and cluster initiatives (sometimes referred to locally as KLAMP / K-LAMP or women’s manufacturing park efforts) created shared production space, common facility support and an SPV to help women convert home skills into formal production units. The State’s program of Women Industrial Parks Kalaburagi being a designated site supplies women-only sheds, incubation and common facilities that reduce entry barriers (land, safety, shared machinery) and encourage first-generation women entrepreneurs to register msmes. Recent cooperative and SHG-led models provide strong evidence of scaling and market linkages: the Kalaburagi rotti cooperative (jowar rotti) mobilized hundreds of women across villages and towns, introduced standardized production and packaging, linked products to urban markets and e-commerce, and received high-profile recognition demonstrating how collective models convert household skills into viable MSME enterprises and local employment.

Despite these positive trends, constraints persist: women entrepreneurs still face limited access to formal credit; low levels of digital and business-management skills, social mobility and time-use constraints, and many enterprises remain small and informal factors that limit formalization, scaling and access to export/value-chain opportunities. Policy supports (DIC, KSWDC, RUDSETI, NRLM, and MSME cluster schemes) have helped but targeted credit products, stronger market linkages, and capacity building remain priorities for converting micro-level participation into measurable economic impact for the district. Women’s participation in Kalaburagi’s msmes is substantial and diverse; institutional cluster interventions (KLAMP/Kalaburagi Ladies Association, Women Industrial Park) plus cooperative/SHG models (e.g., jowar rotti) have been central to expanding participation and market access, but scaling remains constrained by finance, skills, and formalization bottlenecks.

2. REVIEW OF LITERATURE

Several studies have highlighted the critical role of women entrepreneurship in promoting inclusive growth and employment generation. Howlader, Laha, and Modak (2019) observe that women-owned MSMEs significantly contribute to household income and poverty reduction but remain constrained by limited access to finance and training. Javalgi and Todd (2011) emphasize that institutional support and market access strongly influence enterprise performance in developing regions.

In the Indian context, Abhinandan and Kadakol (2016) find that regional disparities in infrastructure and credit availability create unequal entrepreneurial opportunities for women. Reshmi and Mathew (2019) demonstrate that women entrepreneurs in backward districts face structural disadvantages that affect investment capacity and business growth. More recently, Singh, Kumar, and Jyoti (2023) report that location-specific development policies are essential to reduce regional inequalities in MSME performance.

However, most existing studies focus on state or national-level analysis, with limited attention to micro-level variations within districts. Empirical evidence on inter-taluka disparities in women-owned MSMEs remains scarce, particularly in backward regions such as North Karnataka. This study attempts to fill this gap by providing a taluka-level analysis of socio-economic characteristics and performance of women entrepreneurs in Kalaburagi district.

3. STATEMENT OF THE PROBLEM

Although women entrepreneurship promotes inclusive growth, the performance of women-owned MSMEs remains uneven, particularly in backward regions like North Karnataka. In Kalaburagi district, considerable differences exist among taluks in infrastructure, finance, training, and institutional support, which significantly affect business outcomes. However, existing studies largely ignore these micro-level inter-taluka disparities, resulting in generalized policies that fail to address local needs. Hence, this study examines taluka-wise disparities in the socio-economic characteristics and performance of women-owned MSMEs in Kalaburagi district.

4. SCOPE OF THE STUDY

The study is confined to Kalaburagi district, covering four taluks and focusing on women-owned micro and small enterprises in the manufacturing, trading, and service sectors. It examines the contemporary period with special emphasis on post-2020 developments. The analysis includes socio-economic profile, access to training and finance, sectoral distribution, investment, turnover, and employment generation to assess inter-taluka disparities in MSME performance.

5. OBJECTIVES OF THE STUDY

1. To examine the association between taluka and selected socio-economic characteristics of women entrepreneurs.
2. To analyze taluka-wise variations in enterprise performance indicators.
3. To assess the extent of inter-taluka disparities in women-owned MSMEs.

6. HYPOTHESES

1. There is significant association between taluka and annual household income.
2. There is significant association between taluka and training received.
3. There is significant association between taluka and enterprise space.
4. There is significant association between taluka and sectoral distribution.
5. There is no significant difference in financial assistance across taluks.
6. There is significant difference in initial investment across taluks.
7. There is significant difference in annual turnover across taluks.
8. There is significant difference in employment generation across taluks.

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7. METHODOLOGY

This study is based on primary data which have been gathered from 350 women entrepreneurs working with micro and small enterprises in four selected talukas of Kalaburagi district, that is, Kalaburagi, Aland, Jewargi and Afzalpur. Data were collected with the help of structured questionnaires which contained information related to the socio-economic characteristics of women entrepreneurs, enterprise characteristics, availability of institutional facilities and some performance measures. The gathered data have been coded and analyzed with the help of SPSS. Descriptive statistics have been applied to describe the characteristics of women entrepreneurs and their enterprises. For the analysis of association between the variable 'taluka' and some selected categorical variables, Pearson's Chi-square test has been applied. One-Way Analysis of Variance (ANOVA) has been applied for the analysis of statistical difference between the mean values of financial assistance, initial investment, annual turnover and employment generation across four talukas. Statistical significance has been taken at the level of 5 per cent.Where ANOVA results are significant, appropriate post-hoc tests should be conducted to identify the specific talukas between which significant differences occur.

8. RESULTS AND ANALYSIS

8.1 Association between Taluk and Selected Enterprise Variables of Women Entrepreneurs

Variables Compared	χ^2	df	p-value	Result
Taluka × Annual Household Income	87.403	9	0.000	Significant
Taluka × Training Received	33.726	3	0.000	Significant
Taluka × Enterprise Space	33.205	9	0.000	Significant
Taluka × Sector-wise Distribution	13.801	6	0.032	Significant

The Chi-square analysis reveals significant inter-taluka disparities in the socio-economic and enterprise characteristics of women entrepreneurs in Kalaburagi district. The association between taluka and annual household income (χ^2 = 87.403, $p < 0.001$) indicates substantial variation in income levels across taluks, reflecting unequal economic opportunities. Similarly, access to entrepreneurship training differs significantly among taluks (χ^2 = 33.726, $p < 0.001$), suggesting uneven availability of capacity-building support. The nature of enterprise space also varies significantly (χ^2 = 33.205, $p < 0.001$), influencing business stability and growth potential. Furthermore, sector-wise distribution of enterprises shows significant taluka-wise variation (χ^2 = 13.801, $p = 0.032$), demonstrating how local conditions shape entrepreneurial activities. These findings clearly establish the presence of pronounced micro-level disparities within the district, underscoring the need for taluka-specific policies to strengthen women-led MSMEs and promote balanced regional development.

The analysis confirms clear inter-taluk differences in enterprise performance, access to training, and sectoral distribution. Kalaburagi taluk consistently emerges as the most developed entrepreneurial centre, while Aland, Jewargi, and Afzalpur require focused policy intervention, particularly in training and diversification of women-owned enterprises.

8.2 ANOVA Results on Taluk-wise Differences in Enterprise Performance of Women Entrepreneurs

Variable	F	df	p-value	Result
Financial Assistance	1.330	3,346	0.264	Not Significant
Initial Investment	6.996	3,346	0.000	Significant
Annual Turnover	18.097	3,346	0.000	Significant
Employment Generation	63.934	3,346	0.000	Highly Significant

The ANOVA results reveal notable inter-taluk differences in the performance of women-owned enterprises across Kalaburagi district.

While financial assistance does not differ significantly among taluks ($F = 1.330$, $p = 0.264$), indicating relatively uniform access to credit and support schemes, substantial differences are observed in key performance indicators.
Initial investment shows significant variation ($F = 6.996$, $p = 0.000$), reflecting unequal entrepreneurial capacity and resource mobilization across taluks. Similarly, annual turnover differs significantly ($F = 18.097$, $p = 0.000$), highlighting strong disparities in business outcomes. Most importantly, employment generation exhibits a highly significant variation ($F = 63.934$, $p = 0.000$), confirming that enterprise contribution to job creation is heavily influenced by taluk-level economic conditions.

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Overall, the findings establish that although institutional financial support is relatively uniform, enterprise capacity and performance remain uneven across Kalaburagi, Aland, Jewargi, and Afzalpur taluks, underscoring the need for location-specific policy interventions.

9. DISCUSSION

The findings of the study provide clear evidence that women-owned MSMEs in Kalaburagi district do not experience a uniform entrepreneurial environment across talukas. The significant associations between taluka and annual household income, training received, enterprise space, and sectoral distribution indicate that the location of an enterprise plays an important role in shaping the socio-economic and operational conditions of women entrepreneurs. Thus, although the four talukas are located within the same district and are subject to broadly similar state and central government policies, women entrepreneurs experience substantially different opportunities and constraints at the local level.

The significant association between taluka and annual household income ($\chi^2 = 87.403$, $p < 0.001$) suggests that the economic background of women entrepreneurs varies considerably across the study area. Differences in household income may influence the ability of women to mobilize their own capital, absorb business risks and invest in enterprise expansion. Women from relatively better-off households may have greater capacity to invest in machinery, raw materials, technology and marketing, whereas entrepreneurs from economically weaker households may depend more heavily on small-scale activities and limited working capital. This finding indicates that household economic conditions remain an important factor in determining the scale and growth potential of women-owned enterprises.

The significant relationship between taluka and training received ($\chi^2 = 33.726$, $p < 0.001$) highlights an important spatial dimension of entrepreneurship development. Access to entrepreneurship training, skill development and business-management programmes is not evenly distributed across the four talukas. Training is particularly important for women entrepreneurs because enterprise performance depends not only on access to finance but also on managerial knowledge, digital skills, accounting practices, product development and marketing capabilities. Unequal access to such programmes may therefore contribute to differences in enterprise performance across locations. The finding supports the broader argument in the literature that institutional and human-capital support is critical for strengthening women's entrepreneurial capabilities.

Similarly, the significant association between taluka and enterprise space ($\chi^2 = 33.205$, $p < 0.001$) indicates that the physical environment in which enterprises operate differs across the study area. Women entrepreneurs operating from homes or other constrained spaces may face limitations in production capacity, storage, machinery installation, customer access and business expansion. In contrast, access to dedicated commercial or industrial premises can facilitate larger-scale production and improve the visibility and formalization of enterprises. The spatial dimension of enterprise infrastructure is therefore an important but often overlooked component of women's MSME development.

The significant association between taluka and sectoral distribution ($\chi^2 = 13.801$, $p = 0.032$) further demonstrates that women entrepreneurs do not participate equally in manufacturing, trading and service activities across the district. Local market demand, availability of raw materials, infrastructure, skills, household responsibilities and cultural conditions may influence the type of enterprise women choose to establish. Concentration in traditional activities such as tailoring, food processing and small retail may provide an accessible entry point into entrepreneurship but may also restrict opportunities for diversification and scale expansion. Encouraging women to enter higher-value manufacturing, digital services and emerging service sectors could therefore contribute to greater enterprise growth and employment generation.

The ANOVA results provide further evidence of inter-taluka disparities in enterprise performance. Although financial assistance does not differ significantly across talukas ($F = 1.330$, $p = 0.264$), significant differences are observed in initial investment ($F = 6.996$, $p < 0.001$), annual turnover ($F = 18.097$, $p < 0.001$) and **employment generation ($F = 63.934$, $p < 0.001$). This finding is particularly important because it suggests that the availability of financial assistance alone does not necessarily translate into similar levels of enterprise performance. Even where women entrepreneurs receive broadly comparable levels of financial support, their ability to convert financial resources into productive investment, sales and employment may differ according to the local entrepreneurial ecosystem.

The significant difference in initial investment indicates that women entrepreneurs across the four talukas differ in their capacity to mobilize and utilize business resources. Investment decisions may be influenced by household income, access to markets, infrastructure, entrepreneurial experience, availability of technology and perceptions of business risk. Lower investment levels can restrict production capacity and make it difficult for enterprises to move beyond subsistence-oriented activities.

The substantial variation in annual turnover ($F = 18.097$, $p < 0.001$) demonstrates that enterprise performance is strongly differentiated across talukas. Turnover reflects not only the amount of capital invested but also the ability of enterprises to access markets, maintain regular production, attract customers and develop competitive products. Therefore, differences in turnover may reflect variations in the wider business environment rather than simply differences in the entrepreneurial ability of individual women.

The most pronounced disparity is observed in employment generation ($F = 63.934$, $p < 0.001$). The magnitude of the F-statistic indicates that employment outcomes differ considerably across the four talukas. This finding is important from a regional development perspective because women-owned MSMEs can contribute not only to women's individual economic empowerment but also to local employment creation. Where enterprises remain very small, informal or home-based, their capacity to generate employment beyond the entrepreneur and family members may remain limited. Strengthening enterprises with growth potential could therefore have multiplier effects through additional employment and household income.

Taken together, the results reveal an important distinction between access to institutional support and actual enterprise outcomes. The absence of a significant difference in financial assistance, alongside significant differences in investment, turnover and employment, suggests that equal access to financial support does not automatically produce equal entrepreneurial outcomes. Complementary factors such as training, infrastructure, enterprise space, market connectivity, managerial capabilities and local economic conditions may determine how effectively financial resources are converted into enterprise growth.

The findings also reinforce the importance of examining intra-district disparities rather than relying solely on district-level averages. A district-level assessment may suggest that women-owned MSMEs are receiving institutional support and contributing to economic activity, while concealing substantial differences between individual talukas. The present study therefore contributes to the understanding of women entrepreneurship by demonstrating that the geographical location of an enterprise remains an important dimension of entrepreneurial opportunity and performance.

The results have significant implications for policy. A uniform district-level approach may not adequately address the specific constraints faced by women entrepreneurs in different talukas. Entrepreneurship development programmes should therefore be designed according to local requirements, with greater emphasis on training, incubation, infrastructure, market linkages and enterprise expansion in relatively disadvantaged locations. Financial assistance should also be accompanied by business-development services that improve women's capacity to utilize capital productively. Such a coordinated approach can help transform financial inclusion into sustainable enterprise growth.

Overall, the findings support the argument that women's entrepreneurship development is not only a question of providing finance but also of creating a supportive local entrepreneurial ecosystem. Reducing inter-taluka disparities will require location-specific interventions that combine financial resources with skills, infrastructure, markets and institutional support. Such an approach can strengthen the contribution of women-owned MSMEs to employment generation, household income and balanced regional development in Kalaburagi district and the wider North Karnataka region.

10. POLICY IMPLICATIONS

- Taluka-specific entrepreneurship development programs
- Expansion of training and incubation facilities in backward taluks
- Strengthening enterprise infrastructure and market linkages
- Focused employment generation strategies for women-led MSMEs

11. LIMITATIONS OF THE STUDY

The study is confined to four taluks of Kalaburagi district and therefore the findings cannot be generalized to the entire state. The analysis relies on cross-sectional primary data, which may not capture long-term changes in enterprise performance.

12. SCOPE FOR FURTHER RESEARCH

Future studies may extend this research to multiple districts of North Karnataka, adopt longitudinal methods, and include comparative analysis between rural and urban MSMEs.

13. CONCLUSION

The study demonstrates that while institutional financial support for women entrepreneurs is relatively uniform across taluks in Kalaburagi district, substantial disparities continue to exist in the capacity and performance of women-owned MSMEs. Significant differences in initial investment, annual turnover, and employment generation indicate that financial inclusion alone is insufficient to ensure balanced entrepreneurial growth. Local conditions such as infrastructure availability, access to training, and market connectivity play a decisive role in shaping enterprise outcomes. These findings underline the importance of decentralized, taluka-specific development strategies to reduce intra-district inequalities and to promote inclusive and sustainable growth of women entrepreneurship in North Karnataka.

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