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SOCIO-ECONOMIC PROFILE OF WOMEN ENTREPRENEURS: A CASE STUDY WITH REFERENCE TO NORTH DISTRICT OF GOA STATE

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ABSTRACT

In the present paper an attempt has been made to highlight the social profile of women entrepreneurs. The paper further study and analyze the idea to initiate a business, reason to select the business, source of finance, and ways of business transactions. An attempt has also been made to discuss the key issues related to the decision making activities specified by the women entrepreneurs with the help of rank order method.

KEYWORDS

women, age, marital status, finance, decision making, activities.

INTRODUCTION

It is an accepted fact now that women have to play a prominent role in the overall economic development of our nation, as they constitute around 50 per cent of the total population. This is one of the reasons for selecting women as a target group for promoting entrepreneurship. Women entrepreneurs' are around 8 per cent of the total entrepreneurs in India. Entrepreneurship has been acknowledged as one of the essential factors determining the growth and development of any country. Entrepreneurship development is essential for increasing production and productivity in the primary, secondary and tertiary sectors for harnessing and utilizing material and human resources, for solving problems of unemployment and under-employment, for effecting equitable distribution of income and wealth, for increasing the Gross National Product and per capita income.

RESEARCH OBJECTIVE

The present research was done with the following objectives:

- i. To understand the social profile of the women who turned into women entrepreneurs.
- ii. To study and analyze:
 - a. Idea to initiate a business;
 - b. Reasons to select the business;
 - c. Source of finance;
 - d. Ways of business transactions; and
 - e. Weightage specified by the number of respondents.

RESEARCH METHODOLOGY

The survey was carried out with 50 sample women entrepreneurs who were selected according to convenience sampling method from North district of Bardez Taluka. The data were collected by means of interview schedule. Open ended questions were provided for the sampled members to express freely of the problems faced by their business and extend messages to other aspiring entrepreneurs in the light of own experiences. This micro level reading was conducted among women entrepreneurs who have completed 5 years. Interview schedule was utilized as a tool of data collection as most of the respondents were literate.

The information collected directly by the researcher from the respondents' form as primary data and other details collected from text books, reports, various journals, published and unpublished texts, newspapers websites etc form as secondary data. Primary data has been collected by framing questionnaires. The collected data were analyzed by means of simple statistical technique and rank order method. The findings of this exploratory study are presented under the various aspects such as their profile, idea to initiate a business, reason to select the business, source of finance, ways of business transactions and key issues related to the decision making activities specified by the women entrepreneurs

SOCIAL PROFILE OF THE WOMEN ENTREPRENEURS

AGE-WISE DISTRIBUTION OF WOMEN ENTREPRENEURS

Age is closely associated with mental maturity, understanding situations, perception of things and other psychological features. Based on age, human beings are classified. The age particulars of the women entrepreneurs are shown in Table I

TABLE I AGE OF WOMEN ENTREPRENEURS

Activities	Age group in years				
	Above 25<30	Above 30<35	Above 35<40	Above 40<45	45 and Above
Stitching and tailoring	01	06	07	01	-
Agarbatti, candles and soaps manufacturing	-	-	-	-	02
Masala making	-	05	01	08	02
Cooking and catering	01	01	-	02	02
Beauty parlour	01	-	01	02	-
Embroidery, knitting, crochet	01	03	02	01	-
TOTAL	04(08)	15(30)	11(22)	14(28)	06(12)

Source: Compilation of Primary data

Note: Figures in parentheses represent percentage

As the data shows, 30 per cent of the women entrepreneurs belonged to age group above 30<35 years, followed by 28 per cent in the age group above 40<45 years and 22 per cent in the age group above 35<40. This implies that women from the age group i.e. above 30 but upto 45 years were highly involved in entrepreneurial activities rather than entrepreneurs below the age group 30 years. The 12 per cent women from age group 45 years and above started their business it means age is not the bar to dynamic women.

EDUCATIONAL QUALIFICATION

Education is a man-making and character building device. It is through education, one gets sharpened in one's outlook. The educational qualification of the women entrepreneurs is shown in Table II

TABLE II EDUCATION AND CHOICE OF BUSINESS

Educational Status	Family Business	Interest	forced	Experience	Total
Non-matriculation	06(54.55)	-	05(45.45)	-	11(22)
Matriculation	07(46.67)	-	08(53.33)	-	15(30)
H.S.S.C	02(15.38)	03(23.08)	07(53.85)	01(7.69)	13(26)
Graduate	03(27.27)	08(72.72)	-	-	11(22)

Source: Compilation of Primary data

Note: Figures in parentheses represent percentage

The table above reveals that 11(22 percent) and 15(30 per cent) of the respondents who are non-matriculation and matriculation respectively are engaged in family business and are involved in the business due to forced and are mostly involved in stitching and tailoring, cooking and catering. 13(26 per cent) of the respondents has secured Higher Secondary certificate and are engaged in Beauty Parlour'. 11 (22 per cent) of the respondents who are graduates are engaged in Embroidery, knitting, crochet; Cooking and catering and even Masala making.

MARITAL STATUS

Relating marital status to business is to find out the support received from their spouses. Spinsters find more time to undertake business whereas; the married women are burdened with family pressures.

TABLE III MARITAL STATUS OF WOMEN ENTREPRENEURS

Marital Status	Unmarried	Married	Widows
No of respondents	01(2)	42(84)	07(14)

Source: Compilation of Primary data

Note: Figures in parentheses represent percentage

The above table shows that out of 50 respondents 42(84 per cent) respondents are married. Remaining 08 (16 per cent) respondents include unmarried and widows, who started their own business. The study reveals that after marriage women entrepreneurs get good support from their husband and family members.

IDEA TO INITIATE THE BUSINESS

TABLE IV IDEA TO INITIATE THE BUSINESS

Items	Self	Husband	Friends and Relatives	NGOs
No of respondents	15(30)	25(50)	07(14)	03(06)

Source: Compilation of Primary data

Note: Figures in parentheses represent percentage

Out of the total 50 respondents 15(30 per cent) of the respondents took the decision on their own. 25 (50 per cent) of the respondents were supported by their husbands.07 (14 per cent) received advice and guidance from friends and relatives. Only 03(6 per cent) of the respondents was advised by non- government organizations. Apart from self motivation the role played by husbands in inspiring their wives is significant. It is evident that NGOs has played meager in motivating the women to go for a business.

REASONS TO SELECT THE BUSINESS

TABLE V REASONS TO SELECT THE BUSINESS

Activities	Family Business	Interest	forced	Experience	Total
Stitching and tailoring	07	-	08	-	15
Agarbatti, candles and soaps manufacturing	01	-	01	-	02
Masala making	07	-	09	-	16
Cooking and catering	02	04	-	-	06
Beauty parlour	01	02	-	01	04
Embroidery, knitting , crochet	-	05	02	-	07
TOTAL	18(36)	11(22)	20(40)	01(02)	50(100)

Source: Compilation of Primary data

Note: Figures in parentheses represent percentage

The table above shows that 20(40 per cent) of the respondents forcibly entered into their respective business as they treated this due to circumstances. 18(36 per cent) of the respondents preferred their own family business. 11(22 per cent) of the respondents selected the said business because of their interest and liking whereas 01(2 per cent) of the respondents choose her business due to work experience.

SOURCE OF FINANCE

TABLE VI SOURCE OF FINANCE

Sources of finance	Ranking number of respondents'					Weight score	Ranking	Average weighted
	I	II	III	IV	V			
PMRY	14	11	06	05	05	99	2.41	0.17(2)
CMRY	16	08	02	04	05	79	2.25	0.14(1)
CBs	10	11	07	04	02	79	2.32	0.23(3)
GSCB	07	15	05	03	05	64	1.82	0.26(4)
MHAPSAUCB	02	05	11	10	09	130	3.51	1.75(5)
RELATIVES AND FRIENDS	-	08	08	08	05	97	3.34	Infinite
SELF-FINANCING	-	-	03	02	02	17	2.42	Infinite

Source: Compilation of Primary data

Note: Figures in parentheses represent percentage

As the data shows, the main source of financing economic projects are represented by the Chief Minister Rozgar Yojana(1), Prime Minister Rozgar Yojana(2), Commercial Banks(3), Goa State Co-op Banks(4), and Mhapsa State Urban Co-op Bank(5). Social capital plays negligible role in helping the implementation of economic projects.

WAYS OF BUSINESS TRANSACTIONS

TABLE VII WAYS OF BUSINESS TRANSACTIONS

Type	Self	Husband	Jointly	Total
Stitching and tailoring	07	-	04	11
Agarbatti, candles and soaps manufacturing	07	03	05	15
Masala making	07	05	05	17
Cooking and catering	02	-	03	05
Beauty parlour	01	-	-	01
Embroidery, knitting , crochet	01	-	-	01
TOTAL	25(50)	08(16)	17(34)	50(100)

Source: Compilation of Primary data

Note: Figures in parentheses represent percentage

Table reveals that out of 50 women entrepreneurs 25(50 per cent) of the respondents independently handle their business transaction including marketing, handling bank documents, negotiating with their dealers in order to give discount on raw materials and so on.

WEIGHTAGE SPECIFIED BY THE NUMBER OF RESPONDENTS

Decision making activities has changed to a better extent due to association in venture. Approach towards different parameters of decision making actions has been revolutionized. Women entrepreneurs have learned how to list the activities whether it is related to family or business. Response has been collected from the entrepreneurs in order to be familiar with the activities they rank the first and activities they rank the last.

Entrepreneurs has specified weightage priority-wise the different decision making activities as below:

TABLE VIII WEIGHTAGE SPECIFIED BY THE NUMBER OF RESPONDENTS

Decision	Ranking of number of respondents'					Total of rank values	Average value	AdjustedAvg value
	I	II	III	IV	V			
Risk taking ability	11	09	07	09	05	111	2.70	0.24(2)
Use of loan	03	03	05	01	05	53	3.11	1.03(6)
Taking loan	06	01	06	05	17	131	3.74	0.62(5)
Purchase of assets	06	11	07	08	04	101	2.80	0.46(4)
Children's education	22	10	04	05	-	74	1.80	0.08(1)
Power to face challenges of daily life	08	14	11	09	01	110	2.55	0.31(3)
Self awareness	02	05	04	02	01	37	2.64	1.32(7)
Great relief from mental stress and anxiety	02	01	04	02	05	49	3.50	1.75(8)

Source: Compilation of Primary data

Note: Figure in brackets denotes overall ranks given to various decision making activities.

On the basis of the rank order method, the respondents revealed their priority for the different activities attached while taking decision are as follows: (1) Children's education, (2) Risk taking ability, (3) Power to face challenges of daily life, (4) Purchase assets, (5) Taking loan, (6) Use of loan, (7) Self awareness, (8) Great relief from mental stress and anxiety.

RESEARCH FINDINGS AND CONCLUSION

The analysis of data as above leads to major findings as given below:

- Majority of the women entrepreneurs belonged in the age group of above 30<35 and above 40<45 years.
- Majority of the women entrepreneurs has secured 10th standard (30 per cent) and 12th standard (26 per cent) respectively.
- 84 per cent of the women entrepreneurs are married.
- 50 per cent of women reveal that they have encourage by their husband whereas, 30 per cent of the women says that it is their own thought.
- 40 per cent of the women has turn into an entrepreneurs due to circumstance whereas, 36 per cent of the women taken this business from their ancestral.
- Women entrepreneurs have given first preference to CMRY as one among the rest top leading source of finance.
- Majority of the women entrepreneurs (50 percent) handle the entire business transaction by themselves whereas 34 per cent of the strength shares the burden jointly and collectively
- Women entrepreneurs' decision making ability has revolutionize to greater extent. Entrepreneurs started realizing the magnitude and be familiar with how to take decision in the best possible manner. According to them, business has taught them how to priorities their actions and rank them.
- According to Women entrepreneurs, Children's education has the first priority, second to Risk taking ability, third to Power to face challenges of daily life, fourth to Purchase assets, fifth taking loan, sixth to Use of loan, seventh to Self awareness and eighth to Great relief from mental stress and anxiety.

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