### **Profile of Women Entrepreneurs: Indicators of Empowerment**

### Veenita Kukmari

### Abstract

Socio-personal and economic profile of women entrepreneurs have a significant role to play in their empowerment. A study was conducted as part of 'Intra Mural Research Project' funded by Central Agricultural University in West Garo Hills district of Meghalaya. The study revealed that overall socio-personal and economic level of the respondents was medium level for 80.67% of the respondents. The correlation coefficient (r) between attitude and socio-personal and economic score of the respondents was non-significant (0.035), attitude and age was slightly significant (0.228) and non-significant association between attitude and educational level (0.0809) was found. The Chi-square test showed that age and education of the respondents were not having any significant association with their economic, social and political empowerment. However, the association of income of the respondent was significant with economic and social upliftment but non-significant with political upliftment.

Women entrepreneurs have been making considerable impact in all segments of the economy. It has been firmly established that women in India are vital and productive contributors to the national economy but their access to knowledge, skills, resources, opportunities and power still remain rather low. Overall development of women entrepreneurs and their enterprise depends upon the degree to which these women are involved in various aspects related to the managing of the enterprises. Various socio- economic and demographic characteristics have significant impact on involvement of women entrepreneurs in their enterprise management. It summarises that entrepreneurial development is a function of person in interaction with the environment. The support of entrepreneurship is being provided both at governmental and non-governmental level, since it increases the social and economic status of women, especially with reference to Indian condition.

The major discussion of empowerment process pertains mainly to the profile of women workforce, status of female—headed households, policies and programmes related to women, empowerment of women through

literacy and women in Panchayat. Women empowerment has to be understood through these dimensions conjointly rather than in isolation. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. The personal characteristics of an entrepreneur contribute to the success and results in achievement motivation (Desai, 2005).

The relationship between profile of women entrepreneurs and the level of their empowerment is a dimension to be examined. Hence, the objective of the study was to determine the profile of women entrepreneurs and to establish relationship between attitude of women entrepreneurs towards SHPIs and also to establish relationship between selected socioeconomic characteristics of the respondents and the level of their economic, social and political empowerment.

### Methodology

The study was conducted in the West Garo Hills district of Meghalaya. Data was collected from 150 respondents covering 30 villages with the help of well-

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structured and pre-tested interview schedule. In order to assess socio- personal and economic profile of women entrepreneurs associated with Self Help Group (SHG), some questions pertaining to the variables like age, caste, educational qualification, occupation, family size, land holding, social participation, background information related to SHG organization, motivational factors for being entrepreneur, reasons for running an SHG etc. were included in the interview schedule. Statistical tools like correlation coefficient (R) and Chisquare test were utilized to establish relationship between their profile and economic, social and political empowerment as well as attitude of the respondents towards their SHPIs. Other statistical tools like mean. percentage and S.D. were applied for meaningful interpretation.

### Results and Discussion

## Socio-personal and economic profile of the respondents

A perusal of data in Table 1 reveals that majority of the respondents (61.33%) were middle aged, married (99.33%) and having medium level of education (56.67%) and living in rural areas (90%). All of them had nuclear family of which majority of them (60%) had medium size of family i.e. 3-4 No. of children. 72% of the respondents were SHG members, remaining were office bearers, treasurers or secretary in SHG.

Table 1: Socio-personal and economic profile of women entrepreneurs

(N=150)

S. No.	Variables	Frequency	Percentage
1	Age		
	(a) Young	28	18.67
	(b) Middle	92	61.33
	(c) Old	30	20.00
2	Educational level		
	(a) High	04	2.67
	(b) Medium	85	56.67
	(c) Low	61	40.67

(b) Married 149 99.33  4 Occupation of respondent (a) SHG member 108 72 (b) SHG officer, 42 28 Treasurer, Secretary  5 Occupation of husband/father (a) Farmer 77 48.00 (b) SHG member/Business 55 36.67 (c) Govt. Servant 23 15.33  6 Area (a) Rural 135 90.0 (b) Urban 15 10.0  7 Family Type (a) Nuclear 150 100  8 Family Size (a) Big 26 17.33 (b) Medium 90 60.00 (c) Small 34 22.67  9 Land Holding (a) Landless 47 31.33 (b) <1 hectare 03 2.00 (c) 1.0 - 2.0 hectare 59 39.33 (d) 2.1-4.0 hectare 38 25.33 (e) Above 4.0 hectare 03 2.00  10 Material Possession (a) High 8 5.33 (b) Medium 102 68.00 (c) Low 40 26.67	3	Marital Status		
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13       Annual Income of respondent         (a) Low       6       4.00         (b) Medium       133       88.67         (c) High       11       7.33         14       Annual Income of respondent's family       (a) Low       25       16.67         (b) Medium       125       83.33				
(a) Low 6 4.00 (b) Medium 133 88.67 (c) High 11 7.33 14 Annual Income of respondent's family (a) Low 25 16.67 (b) Medium 125 83.33	13			10.00
(b) Medium 133 88.67 (c) High 11 7.33 14 Annual Income of respondent's family (a) Low 25 16.67 (b) Medium 125 83.33				4.00
(c) High 11 7.33  14 Annual Income of respondent's family (a) Low 25 16.67 (b) Medium 125 83.33				
Annual Income of respondent's family (a) Low 25 16.67 (b) Medium 125 83.33				
(a) Low 25 16.67 (b) Medium 125 83.33	14			
(b) Medium 125 83.33	2.0	(a) Low		
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Their husbands of 48 percent respondents were farmers. Almost every respondent (99.33%) was not associated with any other organization except SHG. Most of the respondents (39.33%) had small size of

land. 68% percent of the respondents had medium level of physical facilities at home. Their annual income from SHG and total annual income of the family was medium for majority of the respondents i.e. 88.67% and 83.33% respectively. Cent percent of them didn't have any experience before establishment of the SHG. As such 82% of them had attended skill oriented/entrepreneurship related training organized by the SHPIs.

The respondents were asked to indicate the factors both internal and external which motivated them to enter into this enterprise. From the results of Table 2 it is observed that majority of the respondents (98%) had reported 'strong urge to do some independent job' as the internal factor to enter into SHG while majority of them (31.33%) indicated any other factor (not listed in the table) as external factor motivating them to enter into SHG It means that they consider some other external factor in exception to those listed which drove them into this enterprise. Whereas 29-33% of the respondents indicated Good attitude/policy as external factor to enter into SHG.

Table 2: Factors motivating entry into enterprise

N = 150

S. No.	Factors	Frequency(%)
1	Internal Factors	
	(a) Strong urge to do some independent job	t 147(98.00)
	b) Technical knowledge/expertise	01(0.67)
	c) Business experiment in the same line	02(1.33)
2	External Factors	
	a) Govt. attitude polity	44(39.33)
	b) Availability of machinery on hire or purchase	04(02.67)
	c) Financial assistance from NGOs	16(10.67)
	d) Heavy demand for the product	03(02.00)
	e) High Profit factor	36(24.00)
	f) Any other	47(31.33)
	Total	150(100)

The respondents were asked to rank the reasons which in their opinion have strengthened women entrepreneurship. The result is given in Table 3.

Table 3: Reasons which have strengthened women entrepreneurship

(N = 150)

S. No.	Reasons	Freq- uency	Perc- entage	Rank
1	Increased education of women	146	97.33	I
2	Increased success of women	106	70.67	П
3	Equality status of women	96	64.00	Ш
4	Increased social recognition to women	72	48.00	IV
5	Increased rate of women in economic development	70	46.67	V
6	Automation of household activities	67	44.67	VI
7	Increased social freedom and liberty to women	51	34.00	VII
8	Increased women activities	47	31.33	VIII

It was found that 97.33% of the respondents had ranked 'increased education of women' as first rank which has strengthened women entrepreneurship followed by increased success of women (70.67%), equality status of women (64%), increased social recognition to women (46.67%), automation of household activities (44.67%), 'increased social freedom and liberty to women (34%), and increased women activism (31.33%) as II, III, IV, V, VI. VII and VIII rank respectively.

The respondents were also asked to indicate the areas in which they had more entrepreneurial abilities. The result is presented in Table. 4.

From the findings of the table, it is observed that 'fruits and vegetables preservation' was reported at rank I by 52% of the respondents. Other areas of entrepreneurial opportunities as reported by the respondents in declining order are 3P's (Pickle, Powder and Papad), Garments and Textile items, Weaving, Bamboo industry, Interior decoration, Art and craft industry, Interior designing and Nursery raising at rank II, III, IV, V, VI, VII, VIII and IX respectively. It suggests that still fruits and vegetable preservation and 3P's stand at priority for women enterprise. It may be because they have more skill for it than any other enterprise.

Table 4: Areas in which women have entrepreneurial opportunities

(N = 150)

S. No.	Areas of enterprise	Freq- uency	Perc- entage	Rank
1	Fruits and vegetable preservation	78	52.00	I
2	3P's (Pickle, Powder (spice) and Papad)	76	50.67	П
3	Garments and Textile items.	74	49.33	Ш
4	Weaving.	74	49.33	IV
5	Bamboo industry.	66	44.00	V
6	Interior decoration.	65	43,33	VI
7	Art and crafts industry (Soft toys, candle making, flower making etc.).	58	'38.66	VII
8	Interior designing.	57	38.00	VIII
9	Nursery raising.	56	37.33	IX

### Overall socio-personal and economic level of respondents

The total score for socio-personal and economic level obtained by the respondents was calculated. Based on their score they were categorized into three categories i.e. low, medium and high which is depicted in Table 5.

Table 5: Socio-personal and economic score of the respondents

(N = 150)

S.No.	<b>Total Score</b>	Frequency	Percentage
1	High	19	12.67
2	Medium	121	80.67
3	Low	10	06.67

The result signifies that the respondents in general (80.67%) had medium level of socio-personal and economic score. It is also interesting to note that only 6.67% of the respondents had low level of socio-personal and economic characteristics. It means that the profile of the women entrepreneurs was average in nature.

# Correlation between attitude and socio-personal and economic characteristics of the respondents

Respondents were given a set of 10 statements on the attitude of women entrepreneurs towards SHPIs. They were asked to indicate their opinion on a five point continuum scale. Attitudinal score was obtained based on their response. A correlation coefficient was computed between the attitude and overall socio-personal and economic score of the respondents as also with the age and educational level of the respondents. The result is depicted in Table 6.

Table 6: Correlation coefficient between attitude and selected variables

S. No.	Variables	Correlation coefficient (r)	
1	Socio-personal and Economic	0.035*	
2	Age	0.228**	
3	Educational level	0.0809*	

\*Non-significant; \*\*Significant

It is observed from the results of table No. 6 that the age and attitude of the respondents is positively correlated and is slightly significant. It means that the elder women entrepreneurs had more favourable attitude of the respondents towards SHPIs. It may be because as they grow old they become more mature and develops appropriate attitude.

However attitude of the respondents is not significant with the overall socio-personal and economic score of the respondents as well as their educational level.

#### Chi-square analysis

Chi-square test was done between the parameters of age, education and income of the respondents with the level of upliftment in their economic, social and political status. The findings of the table is depicted in Table 7.

Table 7: Chi-square between independent variables and dependent variables

	Independent Variable	Dependent variable	Chi-Square value
1	Age	Economic	6.397 (NS)
2		Social	8.570 (NS)
3		Political	5.209 (NS)
4	Education	Economic	2.767 (NS)
5		Social	3.955 (NS)
6		Political	1.076 (NS)
7	Income	Economic	14.79 (S)
8		Social	116.79(S)
9		Political	9.130 (NS)

NS= Non -significant; S = Significant (P<0.01)

From the above table it is found that the income level of the respondents is significant with their economic and social upliftment which is evident from their Chisquare value of 14.79 and 116.77.

It explains the fact that respondents with medium level of income had medium level of upliftment in their economic and social status. Whereas respondents even with low income had high level of upliftment in economic and social status as a result of the efforts of these SHPIs.

The result also highlights that other parameters like age and education is not significant with economic, social and political upliftment of women entrepreneurs as is evident from their Chi-square values.

#### Conclusion

It is concluded that the respondents had medium level of socio-personal and economic characteristics. Attitude of the respondents towards SHPIs was positively and significantly correlated with the age of the respondents. Income of the respondent was significant with their economic and social upliftment.

To be successful in any enterprise, the sociopersonal and economic profile of the entrepreneur is important. Also the respondents who were young, educated, having some skill orientation for entrepreneurship will facilitate them in their endeavours. Therefore, more young, educated, skilled but unemployed women should be encouraged to enter into entrepreneurship through SHG and support and sustain their family income.

#### Reference

Desai, V. 2005. Small – scale industries and women entrepreneurship. Mumbai: Himalaya Publishing House. 1: 337-354