

A STUDY ON WOMEN ENTREPRENEURS IN PALGHAR DISTRICT OF MAHARASHTRA

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ABSTRACT

Entrepreneurship has always been one of the factors contributing to the economic development of a nation. By involving women in entrepreneurial activities, the economic base of a nation can be strengthened. Similarly, empowering women and providing them with the necessary resources, both physical and financial can pave a way towards women owned start-ups and expansion of their current business portfolio. A study to understand the current situation of women entrepreneurs in Palghar district of Maharashtra was undertaken. The survey was carried out by collecting data through multiple choice questionnaire. For this study 50 samples were taken to understand the demographic characteristics of the women entrepreneurs. An initiative was also taken to draw a comparative relationship between the various demographic factors. The study was conducted on retailers and service providers in Palghar district. The government, self-help groups, various Non- Government Organizations and financial institutions will benefit from the findings of the study.

Keywords: *Entrepreneurship, Women Entrepreneurs, Demographic Characteristics.*

Introduction

Women entrepreneurs are an important part of our society. Their contribution in terms of economic development as well as social well-being of the society cannot be neglected. Empowerment of women is a tool which can be used to enhance the confidence among women to boost their morale and start-up their own entrepreneurs. Entrepreneurship among women can be increased by providing women with the necessary support from their family, society and the government in terms of resources availability, training and development and financial support. Entrepreneurial activities from any sector of the society, be it formal or informal, is beneficial for the development of an economy and for generating employment opportunities among the society. The study on women entrepreneurs will help us to understand not only their demographic characteristics but also assist them in their process to achieve their goals.

Scope of the Study

The area under study is Palghar district of Maharashtra. This study was done by collecting primary data through a multiple-choice questionnaire. The sample included 50 women entrepreneurs from selected places in Palghar district of Maharashtra. The study included various retailers and service providers.

Significance of the Study

- The study would help the policy makers to decide whether more effort is required for women entrepreneurship development in Palghar area.
- The recommendations from the study can be used by the government and various Non-Government Organizations to frame new policies or for reframing of the existing ones related to women entrepreneurs.
- The study can be useful to derive at a conclusion whether the education level plays an important role for the development of enterprise.
- The study can be used to improve the conditions of women entrepreneurs who are unaware about various government schemes.
- The research would be helpful to research scholars or researchers who want to study in this area related to women entrepreneurs.

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Objectives

This paper emphasizes on the following objectives:

- To study the demographic characteristics of women entrepreneurs in Palghar district.
- To analyze in which business activities women entrepreneurs are engaged.
- To analyze the impact of the education of women entrepreneurs on their income level.
- To find on which financial resources the women entrepreneurs are majorly dependent.
- To find whether the women entrepreneurs are aware about any government schemes.

Hypotheses of the Study

H₀: There is no significant difference in level of education and monthly income level of women entrepreneurs.

H₁: There is significant difference in level of education and monthly income level of women entrepreneurs.

Research Methodology

Primary data collected from selected places in Palghar district. The sampling technique of judgemental sampling was used to collect data from women entrepreneurs through a questionnaire designed for the research. 50 respondents responded to the questionnaire.

Data Analyses and Interpretation

Objective wise analysis of all the data collected and discussion has been presented below.

Objective 1: To study the demographic characteristics of women entrepreneurs in Palghar district.

Table 1: Demographic Profile

Demographic Factor	Characteristics	No. of Respondents
Age	20 years to 30 years	13
	31 years to 40 years	13
	41 years to 50 years	14
	50 years above	10
Total		50
Marital Status	Married	45
	Unmarried	5
Total		50
Education Level	Up-to SSC	8
	HSC	5
	Graduate	24
	Post Graduate	10
	Others	3
Total		50
Type of Family	Joint	28
	Single	22
Total		50
Monthly Income	Less than 5,000	17
	5,000 to 10,000	13
	10,000 to 20,000	12
	More than 20,000	8
Total		50
Family Background	Service family	15
	Agriculture family	21
	Business family	14
Total		50

Source: Primary data

It is clear from the table 1 that, 26 percent of the women entrepreneurs lies in the age group of 20 to 30 years, 26 percent of the women entrepreneurs lies in the age group of 31 to 40 years, 28 percent of the women entrepreneurs lies in the age group of 41 to 50 years and 10 percent of the women entrepreneurs lies in the age group of 50 years above.

45 women entrepreneurs (90 percent) are married and only 5 women entrepreneurs (10 percent) are unmarried. 8 women entrepreneurs are qualified with up-to SSC, 5 women entrepreneurs are qualified with up-to HSC, 24 women entrepreneurs are qualified with Graduation. At the same time, 10 women entrepreneurs are qualified with Post Graduate Degree and 3 women entrepreneurs are qualified with other qualification. The type of family the women entrepreneurs belong to also has an impact on the entrepreneurship, 28 women entrepreneurs (56 percent) belong to joint family and 22 women entrepreneurs (44 percent) belong to single or nuclear family.

Among the level of income, it was observed that maximum respondents have income less than 20,000 (42 respondents) which is 84 percentage. 17 women entrepreneurs (34 percent) have income level less than 5,000. 13 women entrepreneurs (26 percent) have income level between 5,000 to 10,000. 12 women entrepreneurs (24 percent) have income level between 10,000 to 20,000. At the same time, 8 women entrepreneurs (16 percent) have income level more than 20,000. As per the study of family background of women entrepreneurs, 15 respondents (30 percent) belong to service family, 21 respondents (42 percent) belong to agricultural family and 14 respondents (28 percent) belong to business family.

Objective 2: To analyze in which business activities women entrepreneurs are engaged.

Table 2: Entrepreneurship Activities Engaged by Women Entrepreneurs

Business Activity	Women Entrepreneurs
Agriculture related activity	11
Baby sitting	1
Bakery products shop	3
Beauty parlour	2
Boutique	5
Dairy	1
Educational coaching	7
Food/Eatery	6
Garment business	1
Kirana shop	1
Online Trading	2
Resale activity	5
Stationary shop	2
Tailoring	2
Xerox	1
Grand Total	50

Source: Primary data

Table 2 represents entrepreneurship activities engaged by women entrepreneurs in Palghar district of Maharashtra. It is evident from the data collected that, women entrepreneurship involvement in agricultural activities is maximum with 11 respondents (22 percent) followed by involvement in educational coaching with 7 respondents (14 percent) while the least common activity was baby-sitting, dairy, garment business, kirana shop and xerox shop with only 1 respondent each.

Other entrepreneurship activities included food or eatery business at second place with 6 respondents (12 percent). In the third place were those who owned boutique and who were engaged in retailing activity with 5 respondents each (10 percent each). In the fourth place were women entrepreneurs selling bakery products with 3 respondents (6 percent). Followed by those who owned beauty parlour, online trading business, stationary shop and tailoring with 2 respondents each.

Objective 3: To analyze the impact of the education of women entrepreneurs on their income level.

Null Hypothesis: There is no significant difference in level of education and monthly income level of women entrepreneurs.

Alternate Hypothesis: There is significant difference in level of education and monthly income level of women entrepreneurs.

In this objective an attempt was made to make a comparison between the education level and the level of income they receive from their business. For this purpose, respondents in the questionnaire were asked to choose one response from the four options available. Their monthly income level was divided into four groups. Income between (i) Less than 5,000, (ii) 5,000 to 10,000 (iii) 10,000 to 20,000

(iv) More than 20,000. Similarly, the education level was also divided into five options, (i) Up-to SSC, (ii) HSC (iii) Graduate (iv) Post Graduate (v) Others. The respondents in the questionnaire were asked to choose one response from the five options available and the observed values were as follows:

Table 3: Observed Values of Respondents

Education Level	Income level				Grand Total
	Less than 5,000	5,000 to 10,000	10,000 to 20,000	More than 20,000	
Post Graduate	3	3	3	1	10
Graduate	6	8	5	5	24
HSC	3	1	0	1	5
Up-to SSC	4	1	3	0	8
Others	1	0	1	1	3
Grand Total	17	13	12	8	50

Source: Primary data

Table 4: Mean Score of Respondents

Education Level	Income Level				Grand Total
	Less than 5,000	5,000 to 10,000	10,000 to 20,000	More than 20,000	
Post Graduate	3.4	2.6	2.4	1.6	10
Graduate	8.16	6.24	5.76	3.84	24
HSC	1.7	1.3	1.2	0.8	5
Up-to SSC	2.72	2.08	1.92	1.28	8
Others	1.02	0.78	0.72	0.48	3
Grand Total	17	13	12	8	50

To find out whether there is any impact of the level of education on the monthly income the women entrepreneurs receive from their business and to test the null hypothesis chi-square test was applied. The result of the test is presented below:

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dof=12
[[5.76 6.24 8.16 3.84]
 [1.2 1.3 1.7 0.8 ]
 [0.72 0.78 1.02 0.48]
 [2.4 2.6 3.4 1.6 ]
 [1.92 2.08 2.72 1.28]]
probability=0.950, critical=21.026, stat=8.819
Independent (fail to reject H0)
significance=0.050, p=0.718
Independent (fail to reject H0)
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Chi-square p-value is 0.718

P-value > 0.05. Hence null hypothesis accepted

Therefore, there is no significant difference in level of education and monthly income level of women entrepreneurs.

Objective 4: To find on which financial resources the women entrepreneurs are majorly dependent.

Table 5: Types of Finance Availed by Women Entrepreneurs

Types of Finance Availed	No. of Respondents
Bank loan	3
Government assistance	4
Own Capital	40
Private loan	3
Grand Total	50

Source: Primary data

With regards to finance availed, table 5 has shown that majorly women entrepreneurs with 40 respondents (80 percent) depend on own capital for their financial need. Finance availed from government assistance was only by 4 respondents (8 percent) and finance availed from bank loan and private loan was by 3 respondents (6 percent) each.

Objective 5: Are you aware about any government scheme?

Table 6: Awareness among Women Entrepreneurs about Government Schemes

Awareness about Government Scheme	No. of Respondents
Yes	12
No	38
	50

Source: Primary data

Table 6 shows that 38 respondents (76 percent) were unaware about any government schemes related to their entrepreneurship activity whereas 12 respondents (24 percent) were aware that there are schemes developed by the government for their assistance in entrepreneurship activity.

Conclusion

The results of the study conducted show that, there is no impact of the level of education on the monthly income the women entrepreneurs receive from their business. In relation to the demographic characteristics, it can be concluded that women entrepreneurs in the age of 41 years to 50 years are more involved in entrepreneurial activities. With regards to marital status mostly married women have more inclination towards indulging in entrepreneurial activities than unmarried women. With regards to education level, maximum women entrepreneurs were educated up to graduate level and maximum live in a joint family with family background mostly being from an agricultural family. Also, their monthly income received from entrepreneurial activities was less than 5,000 rupees for maximum women entrepreneurs.

Entrepreneurship activity related to agriculture mostly engaged the women entrepreneurs in Palghar district while the least common activities were baby-sitting, dairy, garment business, kirana shop and xerox shop. Other entrepreneurship activities included bakery products shop, beauty parlour, boutique, educational coaching, food or eatery business, online trading, resale activity, stationary shop and tailoring. In regards to finance availed, own's capital was the major source, followed by government assistance, bank loan and private loan. From the responses collected, majority of the women entrepreneurs were unaware about any government schemes available with respect to their entrepreneurial activity.

Recommendations

- Self-help groups can be asked to work for the upliftment of women by providing them assistance and motivation.
- Opportunities should be created for the women in terms of availability of financial and physical resources by the government.
- An initiative by the government should be taken to set up entrepreneurial development training camps where skilled and professional trainers can be called to impart knowledge among women who aspire to be women entrepreneurs.
- A drive should be initiated by the government and various non-government organisations to create awareness about the various schemes organised by the government for the benefit of women entrepreneurs.

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