

**UNDERSTANDING THE GAMUT OF ENTREPRENEURSHIP ASPECTS: FOCUS ON WOMEN
ENTREPRENEURS IN RURAL GOA**

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ABSTRACT

Female entrepreneurs are active at all levels domestically, regionally and globally. However women entrepreneurs constitute only one third of all entrepreneurs. In the era of globalization the challenges are far greater for women entrepreneurs.

The objectives of the study is to outline the profile of women entrepreneurs in Goa, to highlight the entrepreneurial skills of the women entrepreneurs, to examine the push and pull factors motivating women entrepreneurs in Goa, to understand the socio-economic empowerment of women entrepreneurs, and to investigate the obstacles faced by women entrepreneurs in Goa. The sample of the study constituted 100 women entrepreneurs from various villages in Goa. Each respondent was personally interviewed with a structured questionnaire. The data was collected from primary and secondary sources. The data collected was analysed using percentages. The findings of the study revealed that majority of the respondents were middle aged, owned a small business enterprise and all of them were literate. The entrepreneurial skills majority of the respondents perceived to have were skills of oral communication, human relations, discipline, decision making, and network building. Keeping oneself busy was the main push factor that motivated majority of the respondents to become entrepreneurs, while the pull factors influenced only some of the respondents into entrepreneurship. The respondents showed economic empowerment on the dimensions of freedom to spend and save, and social empowerment on the dimension of self-confidence. Few of the respondents faced obstacles in operating their enterprise.

Keywords: *women entrepreneurs, entrepreneurial skills, push and pull factors, obstacles.*

1. INTRODUCTION

Women entrepreneurship is an essential part of human resource development. Women are considered an important human resource of the nation and every state should try to utilize them as mediators of economic growth and development. Encouragement of women entrepreneurship is one of the ways for that. But unfortunately the traditional mind set of the society and negligence of the state and respective authorities is an important obstacle for the women entrepreneurship development in India (Kumbhar, 2013).

Women entrepreneurs may be defined as the women or a group of women, who initiate, organize and operate a business enterprise (Goyal and Prakash, 2011). Women entrepreneurs have been recognized during the last decade as an important untapped source of economic growth. Contribution of women in economic activities is essential for healthy nation building (Ansari, 2016). The development of women entrepreneurship is very low in India, especially in the rural areas (Hiraskar, 2017).

2. LITERATURE REVIEW

Women's entrepreneurship needs to be studied separately for two main reasons. The first reason is that women's entrepreneurship has been recognized during the last decade as an important untapped source of economic growth. Women entrepreneurs create new jobs for themselves and others and also by being different. They also provide the society with different solutions to management, organization and business problems as well as to the exploitation of entrepreneurial opportunities. The second reason is that the topic of women in entrepreneurship has been largely neglected both in society in general and in the social sciences (Reddy, 2014).

According to Samani (2008) entrepreneurship is suitable to women and it is possible to do work when she has free time. Self-employed women have no restrictions and time bound work which makes it easy for them to manage the responsibilities of work, home and children at a time. Secondly, it is convenient for women to be in control of a small business. Several women are becoming entrepreneurs especially the middleclass women due to pull and push of traditional and changing values. Under the pull factors, the women entrepreneurs choose a profession as a challenge, as an adventure with an urge to do something new and have an independent occupation.

Under the push factors women take up business enterprises to get over financial difficulties when responsibility is thrust on them due to family circumstances. Some women possess essential qualities such as, ability to manage details, dedication to work they take up, tolerance and kindness towards people. There is also a group who think that women are more capable of facing risk and absorbing misfortunes than men.

V Krishnamoorthy and R Balasubramani (2014) identified the important women entrepreneurial motivation factors and its impact on entrepreneurial success. The study identified ambition, skills and knowledge, family support, market opportunities, independence, government subsidy and satisfaction were the important entrepreneurial motivational factors. The study also concluded that ambition, knowledge and skill, independence dimensions of entrepreneurial motivation have significant impact on entrepreneurial success.

Palaniappan, Ramanigopal, and Mani (2012) in their article analyzed that women have been successful in breaking their barriers within the limits of their homes by entering into varied kinds of professions and services in Tamilnadu. Skill, knowledge and adaptability in business were the main reasons for women to emerge into business ventures. This study concluded that due to lack of training and education they were not able to survive in the market. Finance was also the major problem for women entrepreneurs.

Mukherjee (2013) study reported that venturing into entrepreneurship was taken up as a survival strategy by women. However, entrepreneurship had a positive influence on the women entrepreneurs in terms of self-esteem, self-confidence, and decision making leading to their empowerment.

Reddy (2014) in a study observed that the personal and social capabilities, which were developed as a result of taking up enterprise among rural women included economic empowerment, improved standard of living, self-confidence, enhanced awareness, sense of achievement, increased social interaction, engagement in political activities, increased participation in gram Sabha meetings, improvement in leadership qualities, involvement in solving problems related to women and community, decision making, capacity building in family and community.

Economic empowerment of women by micro entrepreneurship led to the empowerment of women in many things such as socio-economic opportunity, property rights, political representation, social equality, personal right, family development, market development, community development and at last the nation development.

A study by **Kumbhar (2013)** revealed that the major problems of women entrepreneurship development in India are absence of definite agenda of life, absence of balance between family and career obligations of women, poor degree of financial freedom for women, absence of direct ownership of the property, the paradox of entrepreneurial skill and finance in economically rich and poor women, no awareness about capacities, low ability to bear risk, problems of work with male workers, negligence by financial institutions, lack of self-confidence, lack of professional education, mobility constraints and lack of interaction with successful entrepreneurs.

Hiraskar(2017) also studied the obstacles faced by women entrepreneurship during start-up stages and running up of their enterprises.

Nayyar, Sharma, Kishtwaria, Rana and Vyas (2007) study revealed that women entrepreneurs faced constraints in aspects of finance, marketing, production, and work place facility and health problems.

According to Reddi (1991) women entrepreneurs in Goa feel frustrated at times because they need to spare their time and energy, both towards their business as well as domestic affairs.

3. OBJECTIVES OF THE STUDY

The objectives of the study are as follows:

- I. To study the profile of women entrepreneurs in Goa.
- II. To highlight the entrepreneurial skills of women entrepreneurs in Goa.
- III. To examine the push and pull factors motivating women entrepreneurs in Goa.
- IV. To understand the socio-economic empowerment of women entrepreneurs in Goa.
- V. To investigate the obstacles faced by women entrepreneurs.

4. HYPOTHESES OF THE STUDY

- Ho 1: Women entrepreneurs in Goa do not possess entrepreneurial skills.
Ho 2: There are no factors that motivate women entrepreneurs in Goa.
Ho 3: Women entrepreneurs in Goa are not empowered socially and economically.
Ho 4: Women entrepreneurs in Goa face no obstacles in running their enterprise.

5. RESEARCH METHODOLOGY

The methodology followed in the study is as follows:

5.1. Data Collection

The data was collected from primary and secondary sources. The primary data was collected through the interview method whereby a structured questionnaire was administered individually to each of the women entrepreneurs. The researcher explained each question to the 100 respondents and their responses were noted. The secondary data was collected from journals and the internet.

The researcher constructed a structured questionnaire. The questionnaire included the personal data of the women entrepreneurs, various entrepreneurial skills, the push and pull factors motivating them to become entrepreneurs, dimensions of social and economic empowerment, and kinds of obstacles faced.

5.2. Sample of the study

The sample of the study constituted 100 women entrepreneurs in Goa. These women entrepreneurs were from the various villages in North Goa and South Goa. Each woman entrepreneur was personally interviewed with a structured questionnaire.

5.3. Techniques used for data analysis

The data collected was analysed using percentages. The study is descriptive and exploratory.

6. FINDINGS AND DISCUSSIONS

1. Demographic Profile and Business of the Women Entrepreneurs

Age and Educational Qualifications of the Respondents

The age structure and educational qualifications of respondents is revealed in Table 1.

Table 1: Age and Educational Qualifications of the Respondents (N= 100)

| Age Groups | Number of Respondents |
|---------------------------|-----------------------|
| 15-29 | 24 |
| 30-44 | 31 |
| 45-59 | 44 |
| Above 60 | 1 |
| Educational Qualification | |
| Primary | 6 |
| S.S.C | 27 |
| H.S.S.C. | 34 |
| Diploma | 3 |
| Graduation | 24 |
| Post-Graduation | 6 |

Source: Primary data

From the table it can be observed that many of the respondents were in the age group of 45 to 59 years (44 percent) followed by the age group of 30 to 44 years (31 percent), 15 to 29 years (24 percent) and only one respondent was in the age group of above 60 years. Thus most of the respondents were in the middle age group.

All the women respondents were literate and attained different levels of educational qualifications. Some of them completed their higher secondary education (34 percent), followed by secondary schooling (27percent), graduation (24 percent)and very few of the respondents passed their primary schooling (6 respondents), were post-graduates (6 percent) or were diploma holders (3 percent).

Business of the Respondents

The respondents owned various business enterprises which is revealed in Table 2.

Table 2: Business Enterprises of the Respondents (N=100)

| Type of business | Number of Respondents |
|---------------------------------|-----------------------|
| Catering and food processing | 19 |
| General store / supermarket | 16 |
| Tailoring | 15 |
| Fast Food and restaurant | 10 |
| Beauty parlour | 9 |
| Electronics and home appliances | 6 |
| Bakery and confectionary | 5 |
| Fruits and horticulture | 4 |
| Decorations and flower making | 4 |
| Transportation | 2 |
| Photography | 2 |
| Handicraft | 2 |
| Construction | 1 |
| Day care | 1 |
| Event management | 1 |
| Interior designing | 1 |
| Real estate | 1 |
| Medical store / pharmacy | 1 |

Source: Primary data

The table reveals that that 19 respondents were into the business of catering and food processing, followed by general stores/supermarkets (16 respondents), tailoring (15 respondents), fast food stalls/ restaurants (10 respondents), beauty parlour (9 respondents), electronics/home appliances (6 respondents), bakery/confectionary(5 respondents), fruits/horticulture, decorations/flower making (4respondents respectively), transportation, photography, and handicraft (2 respondents respectively). The business of construction, day care, event management, interior designing, medical store/pharmacy and real estate there was only one respondent each that owned the enterprise.

Size of the Business

The size of the business of the respondents can be observed in Table3.

Table3: Size of the Business of the Respondents (N=100)

| Size of the business | Number of Respondents |
|----------------------|-----------------------|
| Small | 78 |
| Medium | 21 |
| Large | 1 |

Source: Primary data

From table it can be understood that majority of the respondent owned small enterprises (78 percent). Few respondents operated medium sized business enterprises (21 percent) and only one respondent operated a large scale business enterprise.

2. Entrepreneurial Skills of Women Entrepreneurs

Ho 1: Women entrepreneurs in Goa do not possess entrepreneurial skills.

There are various skills that an entrepreneur should possess to run a business successfully. This section analyses the various entrepreneurial skills revealed by the respondents. Table 4 shows the entrepreneurial skills perceived by the respondents.

Table 4: Entrepreneurial Skills of the Respondents (N=100)

| Entrepreneurial Skills | Respondents | Rank |
|-------------------------------|--------------------|-------------|
| Oral communication | 90 | 1 |
| Human relations | 62 | 2 |
| Discipline | 56 | 3 |
| Decision making | 52 | 4 |
| Network building | 50 | 5 |
| Managerial skills | 47 | 6 |
| Risk taking | 47 | 6 |
| Writing skills | 44 | 8 |
| Financial management | 44 | 8 |
| Innovation | 33 | 10 |
| Interpersonal skills | 30 | 11 |
| Marketing | 29 | 12 |
| Planning and goal setting | 28 | 13 |
| Inner control | 28 | 13 |
| Visionary leader | 19 | 15 |
| Change oriented | 17 | 16 |
| Launch new products | 15 | 17 |
| Negotiation | 14 | 18 |
| Persistent | 14 | 18 |

Source: Primary data

The table reveals that a large majority of the respondents perceived that they had the skill of oral communication (90 percent), followed by human relations (62 percent), discipline (56 percent), decision making (52 percent) and half of the respondents had network building skills. Some of the respondents revealed that they had managerial skills (47 percent), risk taking (47 percent) writing skills (44 percent) and financial management skills (44 percent). Few of the respondents indicated that they had the skill to innovate (33 percent), interpersonal skills (30 percent), marketing (29 percent), planning and goal setting (28 percent), inner control (28 percent). Very few of them were of the opinion that they were visionary leaders (19 percent), change oriented (17 percent), could launch new products (15 percent), negotiate successfully (14 percent) and be persistent (14percent).

Thus the five entrepreneurial skills that majority of the respondents perceived to have been the skills of oral communication, human relations, discipline, decision making, and network building. Some of them felt they had managerial skills, risk takings kills, writing skills and financial management skills, while the rest of the entrepreneurial skills were possessed by very few of the respondents.

The null hypothesis Ho1 is not accepted.

3. Push and Pull factors Motivating Women Entrepreneurs into Business

Ho 2: There are no factors that motivate women entrepreneurs in Goa.

The study found that there are certain factors that motivated the respondents to get into business which were categorized into push and pull factors. These push and pull factors that motivated the respondents to get into business can be observed in the Table5.

Table 5: Reasons of the Respondents getting into Business (N=100)

| | Reasons for getting into business | Respondents | Rank order |
|---------------------|--|--------------------|-------------------|
| PUSH FACTORS | To keep busy | 53 | 1 |
| | Did not want to work for others | 20 | 2 |
| | Family business | 19 | 3 |
| | Difficulty in finding job | 18 | 4 |
| | Low family income | 16 | 5 |
| | Need for flexible work schedule due to family responsibility | 12 | 6 |
| | Dissatisfaction with salaried job | 5 | 7 |
| | Reasons for getting into business | Respondents | Rank order |
| PULL FACTORS | Hobby | 45 | 1 |
| | Profit motive | 32 | 2 |
| | Self-achievement | 24 | 3 |
| | Desire to be a business women | 23 | 4 |
| | Experience in the field | 15 | 5 |
| | To make my own decision | 15 | 6 |
| | Social status | 11 | 7 |
| | To take on challenges | 11 | 7 |
| | Venture in something new | 10 | 9 |
| | Want for freedom and control | 7 | 10 |
| | To build a strong contacts | 5 | 11 |
| Desire to compete | 1 | 12 | |

Source: Primary data

The table reveals that among the *push factors* 'keeping one self busy' motivated majority of the respondents (53 percent) to become entrepreneurs. The other push factors motivated only some of the respondents to get into entrepreneurship such as not wanting to work for others (20 percent), joining the family business (19 percent), difficulty in finding a job (18 percent), low family income (16 percent), need for flexible working schedule due to family responsibilities (12 percent), and dissatisfaction with salaried jobs (5 percent). Thus the major push factor for the respondents to become entrepreneurs was to keep themselves busy.

The *pull factors* that influenced some of the respondents into entrepreneurship were that it was considered to be hobby (45 percent), would bring in profits (32 percent), sense of self-achievement (24 percent), and desire to be a businesswoman (23 percent). Very few of the respondents perceived the other pull factors to attract them into entrepreneurship such as experience in the field (15 percent), making decisions (15 percent), social status (11 percent), take on challenges (11 percent), venture into something new (10 percent), want for freedom and control (7 percent), build a strong contacts (5 percent), and desire to compete (1 percent).

The null hypothesis Ho 2 is not accepted.

It could be noted that the push factor 'to keep oneself busy' and the pull factor that their business for them is a 'hobby' are the main motivation factors for the respondents.

4. Economic and Social Empowerment

Ho 3: Women entrepreneurs in Goa are not empowered socially and economically.

Whether the respondents were economically and socially empowered can be realized in Table 6. On economic empowerment it can be observed from the table that majority of the respondents are empowered on the dimension of freedom to spend (63 percent), followed by freedom to save (55 percent). Some of the respondents felt that there was an increase in their family income (49 percent). Few of the respondents felt an increase in their standard of living (33 percent) and were empowered in making expenditure decisions (23 percent). Only 4 percent of the respondents made decisions to invest in different avenues.

Thus on economic empowerment majority of the respondents were empowered on the dimensions of freedom to spend and freedom to save. They were least empowered on decisions to invest in different avenues followed by expenditure decisions.

Table 6: Economic and Social Empowerment of the Respondents (N=100)

| | Dimensions | Number of Responses | Rank Order |
|-----------------------------|---|----------------------------|-------------------|
| ECONOMIC EMPOWERMENT | Freedom to spend | 63 | 1 |
| | Freedom to save | 55 | 2 |
| | Increased the family income | 49 | 3 |
| | Increased the standard of living | 33 | 4 |
| | Expenditure decisions | 23 | 5 |
| | Decision to invest in different avenues | 4 | 6 |
| SOCIAL EMPOWERMENT | Increased self confidence | 73 | 1 |
| | You use your time as you like | 28 | 2 |
| | Family members are proud of your business achievements | 24 | 3 |
| | Increase your respect in the family | 24 | 3 |
| | Family members share family responsibilities | 14 | 5 |
| | Make decisions to go on holidays/movies/social gatherings | 12 | 6 |
| | Make decisions in the family | 12 | 6 |
| | Decisions are respected by the family members | 11 | 8 |

Source: Primary data

On social empowerment a large majority of the respondents (73 percent) experienced an increase in self-confidence. However on the other dimensions of social empowerment few of the respondents felt that they had the freedom of using their time as they liked (28 percent), that family members were proud of their business achievements (24 percent), respect for them increased in the family (24 percent), family members shared responsibilities (14 percent), they made decisions to go on holidays/movies/social gatherings (12 percent), took decisions in the family (12 percent) and decisions are respected by other family members (11 percent).

On social empowerment the respondents were found to be most empowered on the dimension of self-confidence, while on all the other dimensions of social empowerment only few of the respondents were empowered.

The null hypothesis Ho 3 is partially accepted.

5. Obstacles Faced by Women Entrepreneurs

Ho 4: Women entrepreneurs in Goa face no obstacles in running their enterprise.

The obstacles faced by the respondents in running their enterprise can be observed in Table7.

Table7: Obstacles faced by the Respondents (N=100)

| Obstacles | Number of Respondents |
|---|-----------------------|
| Problem of finance | 32 |
| Balancing of family and work life | 27 |
| Labour problems | 26 |
| Location of the business | 22 |
| Family obligations/responsibilities | 17 |
| Difficulty in getting supplies | 12 |
| Problem of pricing the product | 11 |
| Lack of information/advice on how to start up | 10 |
| Lack of knowledge of the market demand | 10 |
| Dealing with customers | 10 |
| Lack of self-confidence | 9 |
| Unsold goods | 8 |
| Filing and payment of GST | 8 |
| Finding the right contacts for the business | 7 |
| Lack of awareness of innovation in the business | 7 |
| Lack of family support | 5 |
| Managing the enterprise | 4 |
| Lack of mobility | 2 |
| Being a woman there is a gender discrimination | 0 |

Source: Primary data

Some of the respondents faced obstacles while running their business. These included problem of finance (32 percent), balancing work and family life (27 percent), labour problems (26 percent), location of the business (22 percent), family obligations/responsibilities (17 percent), difficulty in getting the supplies (12 percent), problem of pricing the products(11 percent), lack of information/advice on how to start business(10 percent), dealing with customers (10 percent), lack of knowledge of the market demand (10 percent), lack of self-confidence (9 percent), unsold goods and filing and payment of GST (8 percent),finding the right contacts for the business and lack of awareness in innovation of the business (7 percent),lack of family support (5 percent), managing the enterprise(4 percent),and lack of mobility (2 percent). None of the respondents felt gender discrimination as an obstacle while carrying out their business.

The null hypothesis Ho 4 is partially accepted.

7. SUMMARY OF THE FINDINGS OF THE STUDY

The findings of the study are as follows:

- Majority of the respondents are middle aged and all were literate.
- The respondents had various types of business enterprises and majority of them owned small enterprises.
- The entrepreneurial skills for majority of the respondents were skill of oral communication, human relations, discipline, decision making, and network building, while the bottom five entrepreneurial skills were visionary leadership, change orientation, launching new products, negotiating successfully and being persistent.
- The major push factor that motivated majority of the respondents into entrepreneurship was to keep oneself busy, while the pull factors influenced only some of the respondents.
- On economic empowerment majority of the respondents were empowered on the dimensions of freedom to spend and save.
- On social empowerment the respondents were most empowered on the dimension of self-confidence, while on all the other dimension of social empowerment they appeared to lack empowerment.
- Only some of the respondents faced obstacles while running their business enterprise.

8. CONCLUSIONS

To conclude women in Goa are showing an interest and inclination into entrepreneurship. They have their own small business enterprises that keep them busy. However women entrepreneurs need to venture into establishing bigger enterprises and work on improving their entrepreneurship skills. Entrepreneurship should not be meant to merely keep women busy but go beyond, in giving them a sense of empowerment, self-achievement, boost their morale and socio-economic status. This will go a long way in contributing towards the well being and welfare of women and in the process enhance the economic development of the State.

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