

## A STUDY OF SOCIO-ECONOMIC STATUS OF WOMEN ENTREPRENEURS IN JAMMU DISTRICT OF J&K STATE

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### ABSTRACT

The study was undertaken with the objective “A study of Socio-economic status of Women Entrepreneurs in Jammu District of J&K State”. A majority of the respondents (86.66%) were between the ages of 25 to 45 years. 50.83% of the respondents were Higher Secondary followed by the Matriculates (33.75%). 98.33 % of the women entrepreneurs were married. Majority of the women entrepreneurs (68.33%) had no work experience. Out of the total sample, the majority (63.75%) belonged to joint family. 77.5% of the respondents originally came from business background, they were married into business families (82.5%). The children of 83% of the respondents were in the age group of 5 to 10 years. All the respondents were housewives. Amongst 240 Women Entrepreneurs, 80.83% were the sole owners of their enterprise. Analysis of the initial sums invested in the business by the respondents points towards the small level of their activities. The business were genuinely small, as far as the initial investment was concerned. The financial help was provided mainly by Government agencies (45.83%) like J&K WDC and Banks. 78.75% of the respondents acquired no training before starting their ventures.

**Key words :** Entrepreneurship, Women Entrepreneurs,

### INTRODUCTION:

Entrepreneurship amongst women has been a recent concern for all of us. One does not have to travel far to understand the hidden entrepreneurial potentials of women that have gradually been changing with the growing sensitivity to their role and economic status in the society. Women have become aware of their existence, their rights and their work situation. With the changing time and the change in the cultural norms, women are slowly entering into the field of entrepreneurship, the so-called masculine job. Women in the western world made their debut in the later fifties and early sixties. While in India context, one observes that the efforts were made in the systematic manner only around 1970 by the government and private agencies in Gujarat, Kerala, Punjab, Karnatka, Delhi and Tamilnadu to promote self employment among women. The success attained has been sporadic in nature but has set a ray of hope among many. The fact that women in J&K state have ventured into different professions outside their homes, cannot be denied. In this regard the field of entrepreneurship is not only the latest but also has not gained the required momentum in the state of Jammu and Kashmir. Women in the field of entrepreneurship are much behind and their number is negligible. There is an immediate need to pay greater attention to the economic development of women, thereby enabling them to realize their potential to the fullest. Thus, considering the above facts, the present study was undertaken with the specific objective “To study the Socio-economic status of Women Entrepreneurs in Jammu District of J&K State”.

### METHODOLOGY :

The study was conducted in Jammu District of J&K state. The sample consisted of 240 respondents. The

standard method was applied to collect information regarding the organizations and institutions assisting women entrepreneur. The task of data collection was executed between October 2001 to October 2002. The list of Women Entrepreneurs was procured through ‘Women Entrepreneur Wing’ of the District Industries Center, Jammu and the J&K Women Development Corporation, Jammu. A pilot study was conducted to assess the validity and reliability of the schedule. Interview was carried on as the prime tool for netting information. The data were processed, tabulated and classified. Analysis was done on the basis of data organized, thus providing basis for conclusions being drawn and recommendations made.

### RESULTS AND DISCUSSION :

(i) **Age**–The the respondents were divided into 3 groups as given in table 1. It is evident that a majority (86.66%) of the respondents were between the ages of 25 to 45 years.

**Table 1. Age of the respondents  
Age Group Distribution of respondents**

	Age	No. of respondents	% age
Young	25 years and below	30	12.5
Middle aged	25 years to 45 years	208	86.66
Old	45 years and above	2	0.83

(ii) **Education**– Table 2 reveal that majority of the respondents (50.83%) were Higher Secondary followed by the Matriculates (33.75%).

**Table 2. Educational Qualification of respondents**

Educational Qualification	No. of respondents	% age
Under Matriculation	16	6.66
Matriculation	81	33.75
Higher Secondary	122	50.83
Graduate	21	8.75

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(iii) **Marital Status**—As is evident from table 3, 98.33 % of the total sample were married.

**Table 3. Distribution of respondents according to Marital Status**

Marital Status	Number of respondents	% age
Married	236	98.33
Unmarried	4	1.66

(iv) **Work experience**—It was found that majority of the Women Entrepreneurs (68.33%) had no work experience, as reflected in table 4.

**Table 4. Distribution of respondents according to work experience**

Work experience	Number of respondents	% age
Yes	76	31.66
No	164	68.33

(v) **Type of Family**—A family has been taken as a group of persons living together in a single house with a common kitchen. Table 5 reveals that out of the total sample, the majority (63.75%) belonged to joint family. It has been found that joint families were more supportive to women who wanted to branch off on their own to enter business.

**Table 5. Family Type of respondents**

Type of family	Number of respondents	% age
Nuclear	87	36.25
Joint	153	63.75

(vi) **Family Occupation**—It is interesting in table 6 to note that majority of the respondents (77.5%) originally came from business background, they are married into business families (82.5%).

**Table 6. Occupational background of respondents family members**

	Service	Business	Farming	Professional
Parents	24 (10)	186 (77.5)	12(5)	18(7)
In-laws	26(10.83)	198 (82.5)	05(2.08)	11(4.58)
Husband	25(10.41)	199 (82.91)	02(0.83)	14(5.83)

(vii) **Type of Ownership**—Amongst 240 Women Entrepreneurs, 80.83% were the sole owners of their enterprise as indicated in table 7.

**Table 7. Distribution of respondents according to type of ownership**

Ownership	Number of respondents	% age
Sole	194	80.83
Proprietorship	46	19.16

(x) **Initial Investment**—Table 10. shows that analysis of the initial sums invested in the business by the respondents points towards the small level of their activities. The business was genuinely small, as far as the initial investment was concerned.

(xi) **Financial help taken**—Table 11. shows that the financial help was provided mainly by Government agencies (45.83%) like J&K WDC and Banks.

**Table 10. Distribution of respondents according to initial investment**

Investment	Number of respondents	% age
Less than Rs. 10,000	39	16.25
Rs.10,001- 20,000	53	22.8
Rs.20,001 - 40,000	110	45.83
Rs.40,001 - 50,000	27	11.25
Rs.50,001 and above	11	4.58

**Table 11. Sources of financial help taken**

Name of the Institution	Number of respondents	% age
Bank	53	22.08
Govt. Agency	110	45.83
NGOs	Nil	Nil
Husband/relatives	43	17.91
Self	103	42.91

(xii) **Training acquired**—As is evident from table 12, 78.75% of the respondents acquired no training before starting their ventures.

**Table 12. Distribution of respondents according to training acquired by them**

	Number of respondents	% age
Yes	51	21.25
No	189	78.75

## CONCLUSION :

Undoubtedly, women are better survivors in business probably because they have the time to recognize their weaknesses and also the pains to overcome them. The Women Entrepreneurs because of their urge to learn more pay serious attention to the new entrepreneurial development programmes coupled with their desire to gain self-confidence and compete with the male entrepreneurs in all spheres and not play second fiddle to them, have indeed a better chance of adopting the modern techniques in the entrepreneurial development. Women cannot be ignored in the field of industrial venture as they constitute 50% of our population and are equally educated and motivated like their counterparts.

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