

Women in Income Generating Activities: Satisfaction and Work-Family Conflict



Home Science

KEYWORDS :

Asmat Naqati

Research Scholar, Institute of Home Science University of Kashmir, Srinagar – 190006

Nahid Vaida

Director, Institute of Home Science University of Kashmir, Srinagar – 190006

Mushtaq Ahmad Darzi

Professor, The Business School University of Kashmir, Srinagar – 190006

ABSTRACT

The present study was conducted to find out the satisfaction level and work-family conflict of women entrepreneurs with reference to age, tenure of business and qualification. The study suggests that there is a correlation between the satisfaction level and the age, tenure of business and qualification of the women entrepreneurs. The study observed that the satisfaction level of women entrepreneurs increase with the increase in their age, business tenure and qualification. It also reveals that the satisfaction level in business was higher among the women in the age group of 40-49 year who had left the crucial years of settlement in their marriage, early child care and profession. Work-family conflict was also found less among the women in the age group of 40-49 years as compared to others. The study highlights that as the tenure of business started by the women entrepreneurs goes higher, the satisfaction level also goes higher. The highly educated women entrepreneurs were found with higher levels of satisfaction and lower work-family conflicts.

Introduction

Women and children are the most vulnerable and the worst hit section of society. Women comprise 50 percent of the world's total population, but still women in India have been deliberately denied opportunities. At the economic-structural plan, women fall prey to economic dependence, restriction of husbands and in-laws, heavy domestic work load, absence of career and mobility, non recognition of their economic contribution and poor work conditions and wages.

In the recent past, awareness about the contribution of women at the level of family and community has been on the increase. Today there is a greater awakening among women. Given an opportunity they will deliver results. Commercialization and modernization of the economy gradually eliminated many of the avenues of employment to women in agriculture and industries, thus enabled them to find ways of supplementing their family income. As a result of this, a section of urban women have emerged as potential income-generators. This development is of significant importance in our orthodox society. It is since the last two decades that the women have started emerging in the business scene and some have achieved remarkable success too. Although, their task has been full of challenges yet they steered the prejudices, family oppositions, sneering and cynical remarks of co-workers and ultimately established themselves as independent entrepreneurs (Singh, 1992).

The worldwide economic scenario and the severe food crises have particularly intensified the burden on poor women. They increasingly contribute to, and often assume sole responsibility for the welfare of their families. There is a growing awareness on the part of women about their rights, responsibilities etc. In India, women's development was not distinguished as an identified sector in the initial years of planning. It was only during the sixth five-year plan that the magnitude of women's problems was perceived and the need to make special efforts for the economic development of women was felt. During the last few years, a lot has been done in the country to develop women entrepreneurs through training, and at present most of the states are involved in Women Entrepreneurship Development Programmes, self employment and Income-Generating Programmes.

Entrepreneurship refers to a process of action an entrepreneur (Person) undertakes, to establish his/her enterprise. It is a creative and innovative response to the environment. It involves taking of risks and making the necessary investments under conditions of uncertainty, planning and taking decisions so as

to increase production in agriculture, business, industry etc. Woman entrepreneur has been defined as a woman or a group of women, who innovate, initiate or adopt a business activity to earn living. The govt. of India has defined women entrepreneurship as, "an enterprise owned and controlled by women having minimum financial interest of 51% of the capital and giving at least 51% employment generation in the enterprise to the women. Therefore, women entrepreneurs are those who come up with an innovative business idea, put it into practice, integrate factor inputs, undertake risks and operate under uncertainty to meet their economic needs with an overwhelming participation of women.

The activities of women to raise their own income are often categorized as income generating activities and cover initiatives as diverse as small business promotions, co-operative undertakings, job creation, sewing circles, credit and saving groups. Income-generating activities are considered those initiatives that affect the economic aspects of people's lives through the use of economic tools as observed by Albee (1994). Income-generation is the solution to poverty for women. Through this they can generate livelihood for individuals. It brings improvement to all aspects of women's lives. It can increase skill, allow social interaction and interdependence, give a new role and status to women within the family and community.

Review of Literature

Entrepreneurship has been a male-dominated phenomenon from the very early age, but time has changed the situation and brought women as today's most memorable and inspirational entrepreneurs. It is estimated that women entrepreneurs presently comprise about 10% of the total number of entrepreneurs in India, with the percentage growing every year. If the prevailing trend continues, it is likely that in another five years, women will comprise 20% of the entrepreneurial force (Saidapur et.al, 2012). The transformation of social fabric of the Indian society, in terms of increased educational status of women and varied aspirations for better living, necessitated a change in the life style of Indian women. She has competed with man and successfully stood up with him in every walk of life and business is no exception for this. These women leaders are assertive, persuasive and willing to take risks. They managed to survive and succeed in this cut throat competition with their hard work, diligence and perseverance. Goyal & Prakash (2011) observed that the ability to learn quickly from her abilities, her persuasiveness, open style of problem solving, willingness to take risks and chances, ability to motivate people, knowing how to win and

lose gracefully are the strengths of the Indian women entrepreneurs .

After the emergence of women entrepreneurs in the society, numerous studies have been undertaken to know their position in the entrepreneurial culture. In the last few decades, women have been recognized as successful entrepreneurs and constantly rising number of women-owned businesses all over the world has lead to an increasing number of studies. Entrepreneurial activity among women continued to attract attention world-wide. More than three decades have elapsed since studies of female entrepreneurs first appeared in the entrepreneurship literature. Originating in the U.S. and the U.K., women's entrepreneurship research is now conducted by scholars around the globe. Historically, this research has primarily focused upon women who start and/or run their own businesses (Jennings, 2013). As in other parts of the world, women's entrepreneurship development in Asian developing countries has also a tremendous potential in empowering women and transforming society in the region. Yet in many countries, especially where the level of economic development, reflected by the level of income per capita and the degree of industrialization, is still low, this potential remains largely untapped (Finnegan 2000; Das 2000; Raju 2000; and Ganesan 2003). Less than 10% of the entrepreneurs in South Asia, comprising Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka, are women.

Over the last few decades there has been a tremendous change in laws, attitudes and norms affecting women's status, roles and development in society. As a result of which women have ventured beyond the traditional role of wife and mother and have sought career outside the home and have actively participated in the economic and social development of the nation (Winn, 2005; Dhawan, 2005). Zeenat (2002) observed women as agents of social change who create new social spaces for themselves through income-generation but often in informal occupations. While the changes brought about by women through such informal work are difficult to perceive easily, they nevertheless emancipate and empower women to a great extent. The impact of transition to modern economy has meant the exclusion of an increasing number and proportion of women from active participation in the productive process. But a considerable number continue to participate for no return and no recognition.

So Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society where the sociological set up has been a male dominated one. Women are considered as weaker sex and always made to depend on men folk in their family and outside, throughout their life. The Indian culture made them only subordinates and executors of the decisions made by other male members. While almost half of the brainpower on earth belongs to women, they remain perhaps the world's most underutilized resource. Despite all the social hurdles, India is brimming with the success stories of women. They stand tall from the rest of the crowd and are applauded for their field. Towards this backdrop the present study has been undertaken with the objective to assess the problems faced by these women in income-generating activities.

Methodology

The data for the present study has been collected both from the primary as well as secondary sources. The secondary data has been collected from various research journals, publications and books. Besides these mentioned sources of secondary data, required material was also collected from various government offices dealing with welfare of women. The primary data was collected from a well structured questionnaire framed using five point likert scale. The questionnaire comprised of the factors leading to the satisfaction of business venturing and work-family conflict in relation to age, qualification and tenure of business.

The present study was conducted on a sample of ninety women entrepreneurs selected randomly from district Srinagar of J & K state. The suggestions were also sought from the respondents in order to improve the women entrepreneurship culture in the state of Jammu and Kashmir so that solution to the problems faced by the women entrepreneurs could be sought.

Out of total sample, 66% of the entrepreneurs had registered business establishments where as 34% were found to have un-registered units/business establishments. The age of the maximum number of respondents (79%) was between 20-39 years and maximum number of respondents (46%) was graduates. So far as the tenure of business is concerned most of the respondents i.e. 60% were found to have the business tenure between 0-05 years.

Results and Discussions

The information obtained for the study has been analyzed with the help of various statistical techniques and the inferences drawn is discussed in the following paragraphs:

Satisfaction and Work-family Conflict of Women Entrepreneurs with Reference to Age

As revealed in Table 1, the satisfaction level of women entrepreneurs in the age group of 40-49 years and above 60 years was found quite high with the mean score of 3.85 and 4.00 respectively which imply that these women entrepreneurs are found to be very satisfied with their business performance. This was followed by the age group between 20-29 years and 30-39 years with mean score of 3.84 and 3.78 respectively. The women entrepreneurs whose age was between 50-59 years were found comparatively less satisfied with their business performance reflected from the mean score of 3.50. One-Way ANOVA (F = .213) revealed the difference in such mean scores as statistically insignificant ($\alpha < p$) at 95% confidence level. The satisfaction level was found higher among the women entrepreneurs in the age group of 40-49 years since this comprises the age when the women have left the crucial years of settlement in marriage, early child care and profession and thus can devote their time and efforts in the management and running of business.

Table: 1
Satisfaction and Work-family Conflict Involved in the Business Handling by Women Entrepreneurs with Reference to Age

Variables	Age	*N	Mean	Std. Deviation	f-value	Sig.
Satisfaction	20-29	33	3.841	.5756	.213	0.931
	30-39	38	3.789	.6716		
	40-49	16	3.859	.4180		
	50-59	02	3.500	1.0607		
	60&above	01	4.000	.0000		
	Total	90	3.817	.5935		
Work-family conflict	20-29	33	2.891	.8790	.370	0.829
	30-39	38	2.926	.9847		
	40-49	16	2.600	.8854		
	50-59	02	2.800	1.1314		
	60&above	01	2.800	.0000		
	Total	90	2.851	.9175		

*N = Number of respondents

Further revealed from the table, the work-family conflict level

among women entrepreneurs is found higher in the age group of women between 30-39 years with mean score of 2.92, which reflects that these women were facing more problems in balancing their personal as well professional lives. This was followed by the age group of 20-29 years (mean score 2.89), 50-59 and above 60 years (mean score of 2.80). The women entrepreneurs with age between 40-49 years were found to be facing the least problems comparatively in balancing their personal and professional life as reflected from the mean score of 2.60. One-Way ANOVA test was applied and the results of One-Way ANOVA ($F = .370$) revealed the difference in such mean scores as statistically insignificant ($\alpha < p$) at 95% confidence level. It may be stated that the age of getting married and having children (mostly between 30 to 39 years) definitely pose problems for the women entrepreneurs in balancing their work and family life. The women entrepreneurs aged between 40-49 years are found to be facing the least problems since they are settled in their marital life and hence are able to balance between their personal and professional life.

Satisfaction and Work-family Conflict of Women Entrepreneurs with Reference to Business Tenure

Table 2 reflects that the satisfaction level of women entrepreneurs having been working for about 16-20 years are found to be greater with mean score of 4.25. This was followed by women working for about 11-15 years with a mean score of 4.07 and 6-10 years with mean score of 3.91. The level of satisfaction is found least among the women having the business tenure of 0-5 years as reflected from the mean score of 3.72 which was relatively low. One-Way ANOVA ($F = 1.265$) revealed the difference in such mean scores as statistically significant ($\alpha < p$) at 95% confidence level. It was therefore observed that the satisfaction level increases with the increase in the tenure of the business establishment. The study reveals that as the tenure of business started by the women entrepreneurs goes higher, the satisfaction level also goes higher.

Table 2:
Satisfaction and Work-family Conflict Involved in the Business Handling by the Women Entrepreneurs with Reference to Their Business Tenure

Variables	Business-Tenure	*N	Mean	Std. Deviation	f-value	Sig.
Satisfaction	0-5 years	54	3.727	.5793	1.265	0.291
	06-10 years	28	3.911	.6391		
	11-15 years	07	4.071	.4499		
	16-20 years	01	4.250	.0000		
	Total	90	3.817	.5935		
Work-family conflict	0-5 years	54	2.807	.8617	1.645	0.185
	06-10 years	28	2.986	.9172		
	11-15 years	07	2.914	1.2103		
	16-20 years	01	1.000	.0000		
	Total					

*N = Number of respondents

Work-family conflict level among women entrepreneurs of dis-

trict Srinagar is found higher (mean score = 2.98) whose business tenure was between 06-10 years, which reflects that women entrepreneurs having the tenure between 6 to 10 years were facing more conflicts in balancing their personal as well professional lives. It was followed by the women entrepreneurs with tenure of 11-15 years with mean score of 2.91. The women entrepreneurs whose business tenure was between 16-20 years were found to be facing the least problems between balancing of their personal and the professional conflicts reflected from the mean score of 1.00 which was comparatively low. One-Way ANOVA ($F = 1.465$) revealed the difference in such mean scores as statistically insignificant ($\alpha < p$) at 95% confidence level.

Satisfaction and Work-family Conflict of Women Entrepreneurs with Reference to Qualification

The present study has made it clear that the education has an impact on the satisfaction level of women entrepreneurs. The level of satisfaction was found higher among the highly educated women entrepreneurs, besides it was found that the women with the professional courses/degrees had the highest level of satisfaction. Table 3 reveals that the level of satisfaction was highest (mean score of 4.20) among the women entrepreneurs with the professional courses/degrees, followed by the post-graduate and graduate women entrepreneurs with mean score of 4.05 and 3.83 respectively. Comparatively, uneducated and women entrepreneurs possessing qualifications of 11th to 12th class (means score of 3.62 and 3.64 respectively), reflected least satisfaction in their work performance. One-Way ANOVA ($F = 1.287$) revealed the difference in such mean scores as statistically insignificant ($\alpha < p$) at 95% confidence level.

Table 3:
Satisfaction and Work-family conflict involved in the Business handling by women entrepreneurs in terms of Qualification

Variables	Qualification	*N	Mean	Std. Deviation	f-value	Sig.
Satisfaction	Un-educated	02	3.625	.8839	1.287	0.277
	1 st -10 th	16	3.824	.7122		
	11 th -12 th	20	3.640	.6708		
	Graduation	41	3.835	.5202		
	P.G	05	4.050	.3260		
	Professional	06	4.208	.4306		
	Total	90	3.817	.5935		
Work-family conflict	Un-educated	02	3.000	.8485	3.109	0.013
	1 st -10 th	16	2.575	.7996		
	11 th -12 th	20	3.370	.7027		
	Graduation	41	2.873	.9474		
	P.G	05	2.000	.6481		
	Professional	06	2.367	1.0912		
Total	90	2.851	.9175			

*N = Number of respondents

Further the table reveals that work-family conflict level was quite high (mean score of 3.37) among those women entrepreneurs whose qualification was between 11th to 12th class, fol-

lowed by uneducated women entrepreneurs with the mean score of 3.00. It reflects that women entrepreneurs possessing no or less education face high conflicts in balancing their personal and professional lives. Women entrepreneurs whose qualification was too high i.e. post-graduation and professional degree face least (mean score of 2.00 and 2.36 respectively) problems in balancing their personal and the professional life. Results of One-Way ANOVA ($F = 3.105$) revealed the difference in such mean scores as statistically significant ($\alpha < p$) at 95% confidence level.

Conclusion

No country can progress without taking half of its population i.e. women into account. Women empowerment is in lime light in our society these days. It can only be achieved when all the aspects of women empowerment including women entrepreneurship are given due consideration. The study reveals that the satisfaction level in business was found higher among the women (40-49 years) who had left the crucial years of settlement in their marriage; early child care and profession, hence can devote their maximum time and efforts in the management and running of business. Work-family conflict was also found less among the women in the age group of 40-49 years as compared to others. The study reveals that as the tenure of business started by the women entrepreneurs goes higher, the satisfaction level also goes higher. The highly educated women entrepreneurs were found with higher levels of satisfaction and lower work-family conflicts. Women entrepreneurship is a budding concern in the state of Jammu and Kashmir. Since women comprise almost half of the population of the state, it becomes imperative to focus on different measures and efforts important for encouraging more

women to take part in income-generating activities in the state. The efforts and measures are suggested as below:

The mindset of the society needs a revival, as this is the main reason for most of the women to stay away from generating their own income through indulging into their own business activities.

Although the government has a number of special schemes for women in order to assist them financially but these schemes need to come in the awareness of general public through different media, so that more and more women come to know about these schemes and take benefit from them. Besides it seems to be cumbersome for women to go through the formalities and procedures of taking the financial assistance from the banks and other financing institutions. So the procedures need to be made easier especially for women.

The women entrepreneurship development programmes need to be launched for the enthusiastic women, who want to be in the business but lack the necessary knowledge, skills and management of establishing business.

Women entrepreneurs usually face problems of getting raw material and market for their business. The government should make strategies to make the raw material easily available to these women and assist them in marketing their products and services.

REFERENCE

- Albee A. (1994), "Support to Women's Productive and Income-Generating Activities", New York: UNICEF | • Das D.J. (2000), "Problems Faced by Women Entrepreneurs", Vikas Publishing House, New Delhi. | • Dhawan N. (2005), "Women's Role, Expectations and Identity Development in India", *Journal on Psychology and Developing Societies*, 17(1), 81-92. | • Finnegan G. (2000), "Developing the Knowledge Base on Women Entrepreneurs: Current Work of the International Labour Organization in Women's Entrepreneurship Development and Gender in Enterprise", paper presented at the 2nd OECD Conference on Women Entrepreneurs. | • Ganesan S. (2003), "Status of Women Entrepreneurs in India", Kanishka Publications, New Delhi. | • Goyal M., Parkash J. (2011), "Women Entrepreneurship in India - Problems and Prospects", *International Journal of Multidisciplinary Research*, 1(5), 195. | • Jennings J. E. (2013), "Research on Women Entrepreneurs: Challenges To and From the Broader Entrepreneurship Literature?" *The Academy Of Management Annals*, 7(1), 661-713. | • Nuss S., Denti E., and Viry D. (1989), "Women in the World of Work: Statistical Analysis and Projections to the Year 2000", International Labour Office, Geneva, 42. | • Raju G. (2000), "Women Entrepreneurship Development through DWCRA", Vikas Publishing House, New Delhi. | • Saidapur S., et.al. (2012), "Women Candle Entrepreneurs in Gulbarga District - A Micro Analysis", *Spectrum: A Journal of Multidisciplinary Research*, 4, 7-17. | • Starcher, D. C. (1996), "Women Entrepreneurs: Catalysts for Transformation", Retrieved July 6, 2001: <http://www.ebbf.org/woman.htm>. | • Winn, J. (2005), "Women Entrepreneurs: Can We Remove the Barriers", *International Entrepreneurship a Management Journal*, 1(3), 381-397. | • Zeenat (2002), "Women Entrepreneurship: A Futuristic Outlook", Shalimar Art Press. |