

Impact of Culture on Women Entrepreneurship in Goa

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Abstract: Women entrepreneurship enhancement plays an important role in the development of human resource. In India, the development of women entrepreneurship is very low mainly in rural areas. In recent years, women become very aware of their rights, their work situation and their rights. But, middle class women are not supposed to change their role in fear. The women entrepreneurship development in urban cities is more perceptible among upper class families. Entrepreneurship plays a key role in the economic development. Entrepreneurship is a creativity activity which as multi-dimensional task. In early age of entrepreneurship, male entrepreneurs are more dominated the field. But, time has changed the environment and women become the most inspirational and memorable entrepreneurs. In any society, the position and status of women is a guide for its progress and culture. Although all legislation and policy planning and commitments, women remain a susceptible group. We have to follow for best processes, which help for adequate resources allocation, planning, formulation and programme design, targeted intervention and implementation depends upon the availability of Women at the field level with their presence. Useful resources from all divisions are required for the development of women entrepreneurs. The following information is helpsto allow the women to face problems and challenges in business and to get different opportunities for their own business.

Introduction

There are so many developments for the upliftment of women. The educated and skilled women don't want to stay in house and limit for house work only. And they want equal respect as woman from society. In the basic family in India has a culture as decisions made by male members only. As the half of the knowledge on earth belongs to women, they are the most useful resources for the earth. In spite of all these issues there are so many success stories of women in India. They are idle to stand everywhere and appreciated for their achievements in their respected fields. Women has completed with men and stand for him for life and business. Women leaders are persuasive, assertive and willing to take any type of risks. They have capability of quick learning from her abilities and persuasiveness, feasible manner of problem solving, capable to take chances and risks, and motivate people, and they know how to win and lose wisely are the strengths and capabilities of the Indian women entrepreneurs.

Cultural factors and entrepreneurial activity

According to the Shinnar, Giacomini, and Janssen (2012) culture is a collective tasking of the brain which differentiates the members of one group people, they state that cultures explores an

unbalanced distribution of power, control mechanisms, strong hierarchies and an emphasis to and obeying those in power position. The result of culture on entrepreneurship was early highlighted by Max Weber at the beginning of the century. He states that Protestantism supported a culture that issued the role of cultural influences embedded in religion as for taking the genesis of capitalism.

Culture influences the behavior and perception of people which would affect relations between one another. Due to the religious beliefs Muslim women and most of the South East Asian countries women have the culture as to remain indoor from the sun, except in some cases, and need to be totally covered by hijab if they venture out. These issues have negative cases for the women entrepreneurs.

According to Rauf and Mitra (2013) that business development depends mainly on entrepreneurial awareness of business and these cases are managed by social beliefs, cultural restrictions, religious values, and values.

Shinnar, Giacomini and Janssen (2012) states that empirical proof shows that in spite of growth in women entrepreneurship, the male entrepreneurs are still twice the women entrepreneur due mainly to cultural practices and awareness. Cultural issues and beliefs apply negatively to the development and promotion of entrepreneurial capabilities in the developing economy.

Methodology

Primary Source

Primary information is collected with the help of discussions and well-structured questionnaire and with the entrepreneurs of sample of 120 women entrepreneurs.

Secondary Sources

The secondary information was taken from different magazines, books, periodicals, Websites, and journals. A research design is a perfect plan indicates the process and methodologies for taking and analysing the useful data. It has the resources of data, the technique or research method, the sampling questionnaire and methodology. All these information is discussed as follows.

Target Population

The information which is mentioned here specifies the elements (people) come under target population. All the middle class women. Specifically recently graduated women and degree holders who are searching jobs and household women. The age range is from 21 and above. The

survey is being taken and information is being gathered from specific areas of Goa like, Vasco, Panaji, Pilar, Margao, Cortalim, Mapusa, GoaVelhaMiramar and etc.

Skills Required For Entrepreneurship/ Entrepreneur

1. Conceptual skill

Thought of starting something new one or improving, developing an existing one. The entrepreneur should have the full knowledge and information about the business which she is taking to start because she is the one who is responsible to develop business.

2. Technical skill

Technical skill consider to capable use of processes, methods, techniques and procedures for production. It also contains using different machinery, modern technology and plant to reduce production cost. It is an art to convert the resources into products and services which are useful for the society.

3. Human relation skill

Human relation skill considers to handling with the worker who are capable in having thought of entrepreneur into entrepreneurship. An entrepreneur should have good communications and relations with workers, customers, public, etc. for which she should have, patience, positive attitude, and emotional stability.

4. Decision making

Decision making skill is considers to where, what, what and how much price and whom to sell or decrease. Perfect decision for perfect reason and time is needed. Situation and Time will not stay for anyone. A best decision should become a best entrepreneur.

5. Marketing skill

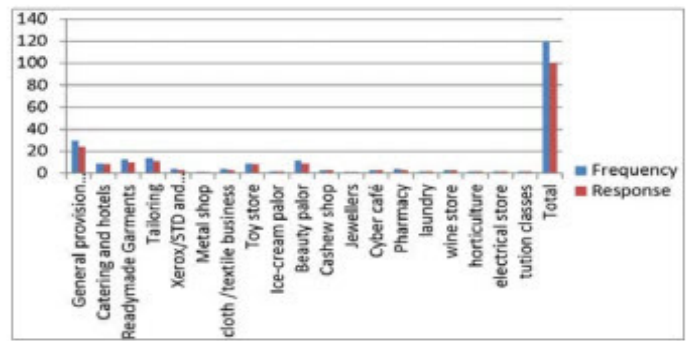
Marketing is works as a back bone for any organization, so we have perfect marketing skills to increase profit. The completed product is ready for sale and not for storage purpose. Marketing is to develop sale from time to time as seasonally by following different types of and useful methods. As an entrepreneur, she must have the knowledge and technique of marketing the goods in the market. A location and field survey was used to have the information about particular position of entrepreneurship development. The research was there to know the entrepreneurial enterprises managed by women entrepreneurs, their educational background, and financial help for them, details, profile, and age.

Data analysis and Interpretation

Women entrepreneurs had various qualifications which were shown while taking the research. Moreare SSC. Many had completed HSSC and Degree. There were few people that who didn't complete their Primary and Post Graduation. Among the complete total information in the survey, 24% of women were in the business of General Provision Store, 11% of women were in tailoring profession, and 10% of women were in readymade garment outlet. Addition to this there were also women in various businesses likecyber cafe, catering, Xerox, laundry, textile, etc. Some were in running ice-cream parlour, jewellery shop, and cashew shop.

Table 1- Types of activities undertaken by the women entrepreneurs

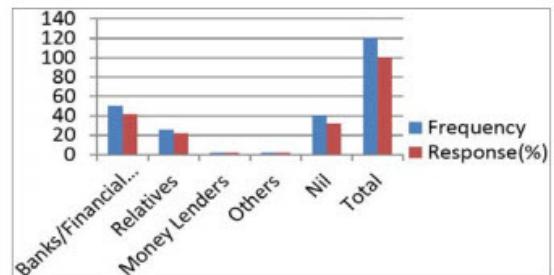
Activities undertaken	Frequency	Response
General provision stores	30	24
Catering and hotels	9	8
Readymade Garments	13	10
Tailoring	14	11
Xerox/STD and photo studio	4	3
Metal shop	1	1
Cloth /textile business	4	3
Toy store	9	8
Ice-cream parlor	2	2
Beauty parlor	12	9
Cashew shop	3	3
Jewellers	1	1
Cyber café	3	3
Pharmacy	4	3
Laundry	2	2
Wine store	3	3
Horticulture	2	2
Electrical store	2	2
Tution classes	2	2
Total	120	100



According to this 42% of the persons had taken loan from bank or financial institution to begin their business. About 32% did not take loans or funds but utilize their savings.22% of the persons collected funds from their friends and relatives. 2% collected fund from money lenders.

Table 2- Reason for starting business

Reason	Frequency	Response (%)
Family business	13	11
Income	12	10
Previous knowledge	8	7
Self-employment	60	50
Inspired by others	1	1
Hobby	6	5
unemployment	13	11
other reason	7	5
Total	120	100



Coming to the obstacles faced, most of the persons said it was the problems about finance, while opening business at the starting position. 9% of the people said that advertising and popularity was also another issue they faced.

In this competitive world competition is also a problem in the market. Another issues for the women are, water shortage, electricity cut off, stiff competition, documentations, and minimum level of profit at starting stage of their business, etc.42% of persons did not have any problematic issues.

Problems Confronted	Frequency	Response (%)
Financial problems	25	21
Documentation	2	2
Popularity	13	9
electricity cut off	4	3
water shortage	1	1
stiff competition	11	9
Lack of marketing assistance	2	2
low level of profit at initial stage	9	8
No problem	49	42
Others	4	3
Total	120	100

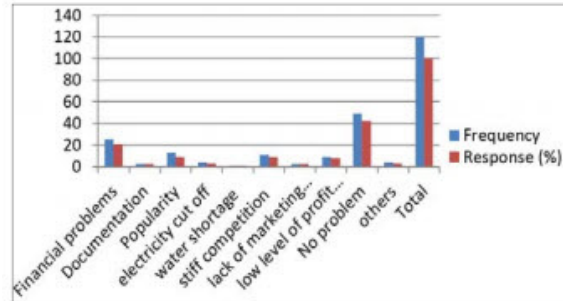


Table 3-Problems confronted

Observations and findings of the study

This research was taken form 120 successful women entrepreneurs in the state of Goa. These followingfindings and observations were in the study:

- After opening their own business, there has been a development in women’s designed life. They haveactively participated in the economic, social welfare of the society, and become financially independent.
- According to these entrepreneurial actions, there is an increasing of development in socio-economic empowerment of women.
- Women entrepreneurs with age group of 40-50 years and above are active minded in handling their business capabilities successfully.
- This information explains that most of the women entrepreneurs i.e.50%havestarted their business with own interests about that business.
- The information explains that many of the women entrepreneurs are skilled and are fine at managing account books, and business records.
- Large amount of women entrepreneurs have started their business out of their own seed capital
- The study explains that 50% of the women entrepreneurs have started the business in order to gain economically and to have chance to serve society and people.

Problems Faced By Women Entrepreneurs In Goa

The study of the interview process explained that most of the women entrepreneurs who are interviewed were with various problems while doing business are explained below:

- 1) **Shortage of Finance:** Women entrepreneurs have problem from insufficient resources and working capital. They have no ability to afford additional external finance due to lack of credit and tangible security in the market. They have low properties and fewer amounts in their bank accounts. In some of the families men didn't have belief in women's business due to lack of confidence. IN the banks the loan processes are also so complicated, so the women face so many problems for taking loan. They even face problems in getting working capital financing day-to-day business strategy. Women entrepreneurs have to depend upon their loans and personal savings from friends and family. Due to the lack of financing facilities, they fail on business, as the financing is the important for business. As the managing department, bankers belongs to male domain, the women face problems for obtaining the resources. Financial problems and marketing are such problems where even development training does not considerably help the women.
- 2) **Production Problems:** Women entrepreneurs face production problems such as lack of equipments, lack of training objectives, machines and lack of labour who are skilled. For the high productivity, they need high cost of required machines and equipments, so they face problem for this situation.
- 3) **Scarcity of raw materials:** women entrepreneurs face the problems due to the lack of resources and raw materials. The prices of raw materials are also increased frequently, so they do not get the raw materials transactions on time, which effects their sales criteria. Since they do not buy raw materials in large amount, they cannot avail of any discounts and allowances.
- 4) **Stiff Competition:** Women entrepreneurs have expressed their helplessness to spend large amount on sales promotion and advertisements of their goods, products and services. They have to face a stiff competition for marketing and promoting their products.

5) Marketing Problems:For starting a new business, some of women entrepreneurs faced problems with high rent of shop in cities and location of shop,lack of experienced and skilled labour, insufficient transport facility, high cost of packaging and advertisement, tough competition from established units,etc. However, in the future, women entrepreneurs can handle these issues with the more availability of loans and funds, which they have gain from the achievement of their businesses.

6) Major Health Problems:Women entrepreneurs faced major health problems, as eye strain, backache, fatigues, etc..Also, face the problems of as lack of energy and free time both belongs to their business.

Conclusion

Now a day's women are participation in entrepreneurship significant rate the field is increasing day-by-day in a better position and taken as the economy has brought equality of opportunity in all spheres to the Indian women. Almost 45% of the Indian population Women sector takes place. The government sponsored development activities but unfortunately, have benefited only a small section of women.This skill development programs for women effective steps needed to provide entrepreneurial awareness, orientation and entrepreneurship. There is a need of the hour emphasizing on educating women division of population, women to outshine in the enterprise field, making them realize their strengths, and important position in the society by spreading awareness and consciousness amongst woman and the great contribution they can make for their industry as well as for the entire economy.Women entrepreneurship should be proper with entrepreneurial traits and skills to meet the changes in trends, Challenges global markets and be competent enough to sustain and strive for excellence in the entrepreneurial arena.

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