



SOCIO-DEMOGRAPHIC PROFILE OF MINORITY WOMEN ENTREPRENEURS IN MUMBAI

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Abstract

Studies have highlighted economic and educational backwardness, social discrimination, and political alienation of women, especially from minority community. However, micro entrepreneurship is a common form of employment among this group. In India, urban self-employment among Muslim women is higher than among women belonging to other religious groups. In this paper, a sample of Muslim women entrepreneurs engaged in the manufacturing sector in Mumbai is studied. They run small scale businesses with distinctive characteristics. Most of these are traditional enterprises involved in manufacturing 'women specific' products. Socio-demographic features of Muslim women entrepreneurs such as their age, educational attainment, skill status, marital status, family type, family size are highlighted and studied in relation to their choice of business which is revealed by the type of products manufactured by them. The study reiterates the positive influence of education, skill acquisition and familial support.

Key words: Women entrepreneurs, Socio-demographic profile, manufacturing.

Introduction

Women entrepreneurs are primarily microentrepreneurs working on their own account or as employers. They tend to operate at smaller scale of business due to less availability of capital and because these small businesses minimise the disruptions to a family. Muslim women find it much more difficult than men to get decent jobs. The cultural norms allow women to work in the house and not outside.

In India, more Muslim women in urban areas are self-employed while the proportion is less for women from other socio-religious communities (India. NSS, 2013). Analysts have observed that the choice of self-employment among Muslim women is due to limited opportunities of wage employment and the flexibility it offers to manage work-family balances.

Mumbai serves as an economic hub of India. It has a large unskilled and semi-skilled self-employed population who primarily earn their livelihood by undertaking low paying activities. While there has been some research on women-owned and managed enterprises in general, not much is known specifically about Muslim women. This paper aims to identify the choice of business for Muslim women entrepreneurs in manufacturing in Mumbai, and study their sociodemographic profile.

Literature Review

Angaddwita et al. (2015) have shown in their conceptual model of entrepreneurship that women can create jobs, decrease unemployment, reduce social inequalities and discrimination against women, and encourage the entrepreneurial spirit, especially for the youth.

Ubong (2007) holds that women who run enterprises are a special group. They have certain responsibilities imposed by nature such as childbearing and rearing and this put restrictions on the use of their time, energy, and resources. Further, cultural barriers impede their efforts in running profit-making businesses particularly large ones.

Women choose businesses that suit their busy circumstances. They face time constraints as wives and mothers. So, their enterprises are specifically home-based, part-time, and temporary with low volume of sales. In keeping with their familial and household duties, self-employment is the only feasible productive option that they have (Ehlers and Main, 1998)

Mishra (1996) holds that while the troubles of enterprise are faced by persons irrespective of their gender, women face certain distinct impediments. These include lack of access to resources, household responsibilities, social norms, low levels of education and skills.

No matter which class or region Muslim women belong to, they are subordinated by specific patriarchal forces (Roomi, 2009). Such subjugation has strong influences on women's occupational roles.

Studies on Muslim women in India reiterate that the majority are among the most disadvantaged, economically impoverished, and politically marginalized sections of Indian society today. Hasan and Menon (2004) state that the lives of Muslim women are located at the intersection of gender, family, and community within the dynamic context of Indian society, polity, and economy. In India, there is a shortage of a community-disaggregated data on women's status. The increasing documentation of gender inequality and women's economic and social subordination has left Muslim women out of this discussion.

Methodology

In applied research labour economists often equate entrepreneurs with the self-employed, on the basis that the self-employed fulfil the entrepreneurial function of bearing risk. The present study uses this broader definition of entrepreneur. Women entrepreneurs belonging to the Muslim community are the target of this research work.

The manufacturing sector is selected as data has shown that there is concentration of Muslim women in this sector (India. National Sample Survey Organisation, 2013). A sample of 118 such women is selected for primary study using purposive sampling technique. The survey has been carried out using a pre-designed and well-structured interview schedule. A one-way subjects ANOVA has been used to show relationship between categorical variables.

Results

Data is collected on the sociodemographic profile of women entrepreneurs which includes age, educational achievement, skill status, marital status, family type and family size. This is analysed based on choice of business, revealed by the type of Product manufactured. Most of the women in the sample are engaged in traditional manufacturing enterprises making products mainly used by women (Table 1).

For the purpose of analysis, similar types of products manufactured have been clubbed together and categorized as - Foods/Perfume, Textiles, Articles/Footwear and Jewellery.

Table 1: Distribution of Respondents by Type of Products Manufactured

Products	Number	Percent
Foods and Perfume	42	35.6
Textiles	39	33.1
Articles / Footwear	19	16.1
Jewellery	18	15.3
Total	118	100.0

Age

Table 2 gives the age-distribution of Muslim women entrepreneurs in Mumbai. It shows that 54 per of the sample population is young, less than 40 years of age. It means that the spirit of entrepreneurship is developing amongst the youth and they are more inclined towards business. The number of business women declines with ascending age. The probability of starting and running a business falls drastically after the age of 50, dropping to 13 per cent for the age bracket 50-59 and to 4 per cent after 60. On the other hand, there are no respondents below the age of 20.

Table 2: Distribution of Sample Population by Age

Years	Number	Percent
20-39	64	54.2
40-49	34	28.8
50-59	15	12.7
60-above	5	4.2
Total	118	100

However, chi-square test revealed a significant association between age-group of the respondents and the type of products manufactured by them (chi-square =15.776, p=.015). A larger proportion of young women, belonging to the age-group 20-39 years, are engaged in the manufacture of Jewellery whereas older women more than 40 years of age are more in the making of Foods and Perfume.

Educational Achievement

Distribution of sample population by educational achievement (Table 3) shows that the proportion of women who are graduates is the highest (32 per cent) followed by those who have completed secondary (21 per cent) and higher secondary levels of education (20 per cent). At the macro-level, the level of educational attainment of Muslim women is very poor but the educational profile of these entrepreneurs does not present a disappointing picture. Merely 2.5 per cent belong to illiterates.

Table 3: Distribution of Sample Population by Educational Achievement

Education	Number	Percent
Illiterate	3	2.5
Primary	15	12.7
Secondary	25	21.2
Higher secondary	23	19.5
Graduation	38	32.2
Post-graduation	4	3.4
Vocational training	10	8.5
Total	118	100

There is also a statistically significant association between the level of educational attainment of the respondents and the type of products manufactured by them (chi-square= 23.531, p=.024). Higher percentages of less educated

women are making simple products like food items whereas more educated/vocationally trained women are in the business of manufacturing textiles and jewellery.

Skill Status

According to skill status, the sample population is divided into unskilled, semi-skilled, skilled-on-the-job and skilled-formal. Around 80 per cent of women have reported to be skilled, 17 per cent semi-skilled and merely around 3 per cent are unskilled (Table 4). It is observed that Muslim women entrepreneurs have entered manufacturing after acquiring some skill. They can carry out entrepreneurial activity in manufacturing based on skills learnt. Discussions with NGOs (Nongovernmental Organisations) working with Muslim women have brought out that these women possess creativity and skill in making handicrafts.

Table 4: Distribution of Sample Population by Skill Status

Skill Status	Number	Percent
Unskilled	4	3.4
Semi-skilled	20	16.9
Skilled-on-the job	52	44.1
Skilled-formal	42	35.6
Total	118	100

Chi-square tests have shown significant association between the skill status of respondents and the type of products manufactured by them (chi-square= 36.404, p=.000). Larger proportion of unskilled and semi-skilled women is concentrated in the Food and Perfume manufacturing business whereas the manufacture of Textiles, Articles, Footwear and Jewellery has absorbed skilled women.

As noticed, the level of education and acquisition of skills have an influence on the choice of business taken up by Muslim women entrepreneurs. Both these factors enhance their capabilities enabling them to venture into manufacture of high value goods. Huarng et al (2012) have brought out in their study that lack of education and managerial skills are the two most important variables in understanding the motivations of women entrepreneurs and the difficulties they face in business.

Marital Status

An analysis of marital status of Muslim women entrepreneurs in Table 5 reveals that 75 per cent of these women are currently married, 17 per cent are unmarried or never married and 8 per cent are widowed/divorced/separated. Circumstances at home may compel women to seek employment after marriage in order to support their growing families.

Table 5: Distribution of Sample Population by Marital Status

Marital Status	Number	Percent
Married	88	74.6
Unmarried	20	16.9
Widowed	8	6.8
Divorced/separated	2	1.7
Total	118	100

Family Type

An analysis of family-type of Muslim women entrepreneurs shows that 65 per cent of these women live in nuclear families while 27 per cent live in joint families and 8 per cent are single (Table 6). Assumably, single women enjoy more liberty in their operations. A nuclear family is defined as one that consists of husband, wife, and unmarried children. The interaction of women in nuclear families with the older generations is less indicating lesser socio-cultural influences. Hence, the likelihood of a woman taking up self-employment is greater if she lives in a nuclear family as she enjoys more autonomy. In joint families, there is restriction on mobility. A woman is required to seek consent from other family members before venturing out.

Table 6: Distribution of Sample Population by Family Type

Family Type	Number	Percent
Single	9	7.6
Nuclear	77	65.3
Joint	32	27.1
Total	118	100

Family Size

Women in the study do not belong to large families. As seen in Table 7, merely 22 per cent of respondents had more than five members in the family. The average family size of women entrepreneurs in the sample is 4.46. Regarding number of children, it has been found that around 87 per cent of married women have children. Concomittantly, a huge majority have less than two children. Further probing revealed the existence of more female children in the family suggesting that the mindsets are not quite patriarchal and there is no strong preference for boys.

Table 7: Distribution of Sample Population by Number of Family Members

No. of family members	Number	Percent
1	9	7.6
2	9	7.6
3	8	6.8
4	37	31.4
5	29	24.6
6	15	12.7
7 & above	4	9.3
Total	118	100

Conclusion

Higher preponderance of entrepreneurship among young Muslim women points towards changing dynamics. They have greater confidence and capacity to undertake risk as the educational level of these entrepreneurs is much above the national average. These women enter manufacturing business after acquiring some skills, which provides the base for their earning activity. Though they have replied affirmatively regarding possession of skills, there is a need to acquire specialised skills.

Near universality of marriage in the community could be a reason for higher proportion of married women. Most of them are mothers and have educated husbands providing necessary support. The families are progressive and did not reveal strong preference for male children. Majority of women live in nuclear families that are more autonomous and less restrictive in terms of mobility. The average family size is below the national average for Muslim households.

Further analysis based on Type of Products Manufactured revealed the presence of greater proportion of older, less educated women in the manufacture of traditional items that do not require many skills such as food items while young educated women showed higher production and entrepreneurial skills in producing items like Jewellery and Textiles. Provision of education and skills enhances the level of economic activity. Bhardwaj (2014) suggests that professional training and skill development programs would help women to launch their businesses. In many cases, household conditions are favourable in terms of small nuclear family and educated husbands. Familial support is a major factor required for sustenance of women owned businesses. It is essential

to create an environment conducive to female entrepreneurship that is consistent with their sociocultural background.

Women entrepreneurs in India are limited in their options by the confines of domestic life. According to the stereotype, they choose pickle or 'papad' manufacture as these choices may be socially acceptable for them. Usually, it is the entrepreneur's life experiences, learning and exposure that determine choice of product or service. Women entrepreneurs from the Muslim community exhibit similar features. However, business is taken up by those from a relatively favourable socio-familial background. Choice of business is influenced by sociocultural and educational background of women. The socioeconomic status of a woman's family has an impact on her business (Roomi & Parrott, 2008). Financially sound families are socially more progressive wherein they educate their women and allow them to explore possibilities of earning based on their interest. Family support helps to mitigate the risk of loss, provides capital and access to markets.

Human capital formation in terms of education and skills has a positive impact on the preponderance of women owned businesses (Lerner et al., 1997). Universalisation of education is expected to bring about attitudinal changes in society so that women's work is recognised and encouraged.

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