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Age and Educational Qualification as Determinants of Women Entrepreneurship: A Comparative Study of Self-Help Group Members in Five Districts of Himachal Pradesh

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Abstract

Self-Help Groups (SHGs) are very impactful in both developing the economy and achieving sustainable development through women's entrepreneurship. This research examines the age and educational status of the women entrepreneurs of selected districts of Chamba, Kangra, Kullu, Mandi and Shimla of Himachal Pradesh. 2000 women entrepreneurs were the sample size. Data was analysed by frequency, percentage and chi square. The results indicated that most entrepreneurs (49%) were in the age group 36 to 45 years, while most (78.7%) have only attended up to High School. Results of the chi-square test illustrated a significant ($p < 0.001$) age ($\chi^2 = 71.758$) and education ($\chi^2 = 152.334$) district level differences. The study resulted that the small, medium, medium to advanced educated women of middle-age is the major driving force of women entrepreneurship in HP. The findings also highlight the need to give more opportunities to the younger and better-educated women to be involved in the entrepreneurial development of SHGs.

Keywords: Women Entrepreneurship, Self-Help Groups (SHGs), Age Profile, Education Level, Chi-square, Himachal Pradesh, Women Empowerment, Sustainable Development Goals, District Level Variance.

1. Introduction

Economics, poverty alleviation and empowering women in the rural and urban communities have become the strong weapon of the women entrepreneurship. Women have been actively

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participating in entrepreneurial activities and in recent years, they contribute a significant amount of the household income, employment, and local economic development. It is not just a matter of women's autonomy in economic life, but of their ability to make choices and their social status as well. In India, the promotion of the entrepreneurship of women has played a significant role with the help of Self-Help Groups (SHGs). Women have been able to successfully start and run small businesses with the support of SHGs through its various activities such as saving, credit, skill development programmes, etc.

The SHGs have been very instrumental in the promotion of women's participation in various economic activities in the state of Himachal Pradesh particularly in agriculture, horticulture, handicrafts, food processing and other small-scale businesses. Some of the demographic factors that influence entrepreneurial participation and performance are age and educational qualification. Age relates to experience, maturity, risk taking ability and educational qualification to manager skill, information, and decision making. Hence, it is important to know the profile of the women entrepreneurs for formulating effective policies and entrepreneurship development programmes.

The background against this was that the present study aimed to explore the age and educational qualification of women entrepreneurs engaged with Self Help Groups in 5 districts of HP viz. Chamba, Kangra, Kullu, Mandi and Shimla. The study also compares the difference between district level using Chi-square Analysis and also shows the Demographic factors affecting women entrepreneurship in the state using Chi-square Analysis..

2. Literature Review

Kabeer (1999) defined empowerment as empowerment process is a process to empower women to make strategic choice in their life. The study found that the three dimensions of empowerment manifested in the study were resources, agency and achievements. The author thinks that education, economic resources and opportunities can enable women to play active roles in producing activities, such as entrepreneurship. The study highlighted the importance of the interlinkage between empowerment and economic participation, and their role in women's development. Desai & Thakkar (2001) spoke about the status of women in the changed scenario in India and its role in socio-economic development of women through education. They have been able to uncover evidence showing that education has a positive impact on women's self-confidence, decision making ability, employability and entrepreneurship. The authors have found that education is one of the main factors that help in the empowerment of women through their economic independence and social mobility.

Minniti & Nardone (2007) studied correlation between demographic and women entrepreneurship among different countries. Their results confirmed that age and education have significant impact on entrepreneurial involvement of women. Women who are more educated and have more life experience are more likely to be successful in entrepreneurial endeavours than women who are less educated and young, the study found. Roomi and Parrott (2008) examined the factors that are impacting women entrepreneurs in the developing economies. The study revealed that the educational qualifications, family support and resource access are crucial to entrepreneurial success. The authors pointed out the importance of

educated women being able to recognize business opportunities, manage business enterprises, and adjust to the changing market. In a global perspective, Brush, de Bruin and Welter (2009) looked at women's entrepreneurship and identified the importance of demographic characteristics in influencing entrepreneurial behaviour. According to their study, age, education and social environment are significant factors on women's entrepreneurial intentions and performance of their businesses. The authors suggested a series of policy interventions aimed at capacity building, education and skill development to boost women-led businesses.

3. Objectives

i. To study an age profile of women entrepreneurs working with Self-Help Groups of selected districts (Kullu, Mandi, Chamba, Kangra and Shimla) of Himachal Pradesh.

ii. To study the educational qualification of the women entrepreneurs working with the Self-Help Groups in the selected districts of Himachal Pradesh (Kullu, Mandi, Chamba, Kangra and Shimla)

iii. To find out the reasons behind the failure of the Self-Help Groups to make the women entrepreneurs self-sufficient.

iv. To compare the age and educational background of women entrepreneurs among selected district (Kullu, Mandi, Chamba, Kangra and Shimla) of HP by chi square analysis.

4. Hypotheses

H_{01}: There is no significant association between district and age of women entrepreneurs associated with SHG in HP.

H_{02}: District and educational qualification of women entrepreneur associated with SHG are not significantly associated with each other in HP.

5. Research Questions

Q1. What is the age distribution of women entrepreneurs of SHG in selected districts of HP?

Q2. Which is the average educational level of the women entrepreneurs of the selected districts of HP involved in the SHG?

Q3. Do there exist any differences in age of women entrepreneurs and education qualification in different age groups in the selected districts of HP?

6. Variables

A. Grouping Variable

a. District

i. Chamba

ii. Kangra

iii. Kullu

iv. Mandi

v. Shimla

B. Independent Variables (Demographic Variables)

a. Age of Women Entrepreneurs

i. 18–25 years

ii. 26–35 years

iii. 36–45 years

iv. 46 years and above

b. Educational Qualification of Women Entrepreneurs

i. High School

ii. Graduate

iii. Post Graduate

iv. Others/Doctorate

6. Methodology

6.1 Population of the Study

The population of the study comprised all women entrepreneurs associated with Self-Help Groups (SHGs) in Himachal Pradesh.

6.2 Sample of the Study

A total sample of 2,000 women entrepreneurs was selected for the study. The sample was equally distributed across five districts of Himachal Pradesh, namely Chamba, Kangra, Kullu, Mandi, and Shimla. From each district, 400 women entrepreneurs associated with Self-Help Groups were selected, resulting in a total sample size of 2,000 respondents.

6.3 Location of the Study

The study was carried out in the state of Himachal Pradesh, India. Data were collected from women entrepreneurs associated with Self-Help Groups operating in the selected districts of Chamba, Kangra, Kullu, Mandi, and Shimla.

7. Statistical Analysis

7.1 District Wise Distribution of Main Business Activities Among Women Entrepreneurs from Selected Five Districts of Himachal Pradesh

In order to examine the main products undertaken by women entrepreneurs across the selected five districts, the Chi-square test was employed, and the corresponding p-values were analysed to assess the statistical significance of the association, which are given in Table 1.

Table 1

District-Wise Distribution of Main Businesses Activities

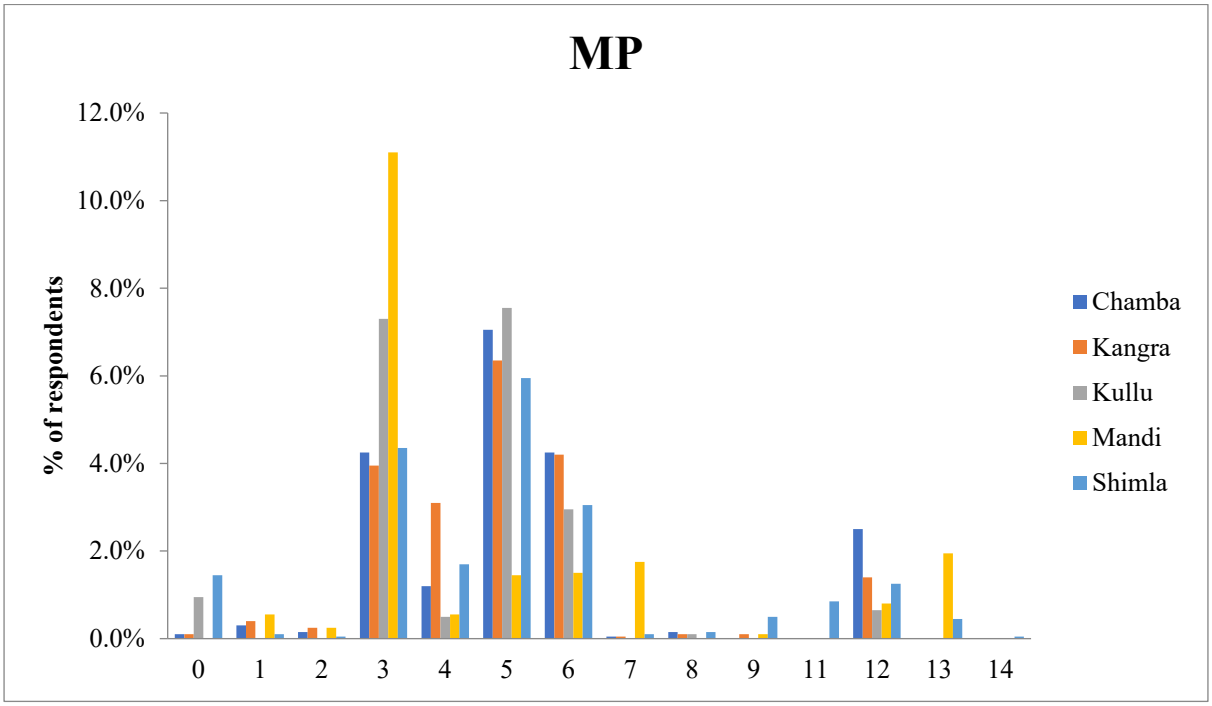
		District					Total	Chi-Square	p-value
		Chamba	Kangra	Kullu	Mandi	Shimla			
Main Product	0	2	2	19	0	29	52	757.367	0.0001**
		0.1%	0.1%	1.0%	0.0%	1.5%	2.6%		
	1	6	8	0	11	2	27		
		0.3%	0.4%	0.0%	0.6%	0.1%	1.4%		
	2	3	5	0	5	1	14		
		0.2%	0.3%	0.0%	0.3%	0.1%	0.7%		
	3	85	79	146	222	87	619		
		4.3%	4.0%	7.3%	11.1%	4.4%	31.0%		
	4	24	62	10	11	34	141		
		1.2%	3.1%	0.5%	0.6%	1.7%	7.1%		
	5	141	127	151	29	119	567		
		7.1%	6.4%	7.6%	1.5%	6.0%	28.4%		
	6	85	84	59	30	61	319		
		4.3%	4.2%	3.0%	1.5%	3.1%	16.0%		
	7	1	1	0	35	2	39		
		0.1%	0.1%	0.0%	1.8%	0.1%	2.0%		
	8	3	2	2	0	3	10		
		0.2%	0.1%	0.1%	0.0%	0.2%	0.5%		
	9	0	2	0	2	10	14		
		0.0%	0.1%	0.0%	0.1%	0.5%	0.7%		
	11	0	0	0	0	17	17		
		0.0%	0.0%	0.0%	0.0%	0.9%	0.9%		
	12	50	28	13	16	25	132		
		2.5%	1.4%	0.7%	0.8%	1.3%	6.6%		
	13	0	0	0	39	9	48		
		0.0%	0.0%	0.0%	2.0%	0.5%	2.4%		
	14	0	0	0	0	1	1		
		0.0%	0.0%	0.0%	0.0%	0.1%	0.1%		
Total		400	400	400	400	400	2000		
		20.0%	20.0%	20.0%	20.0%	20.0%	100.0 %		

*Significant at 0.01 level of significance for df=52 (Table value = 76.15)

**Significant at 0.001 level of significance for df=52 (Table value = 86.66)

Figure-1

Graphical Representation of District-Wise Analysis of Main Product Categories



From above Table 1 it is clear that the value of Chi-square comes out to be 757.37 and p-value 0.0001 which is highly statistically significant and also indicates the variations in the business activities across all the selected 5 districts. From Table 1 and Figure 4.1, it can be analysed that the majority of the respondents (31.0%) are employed in Food and Accommodation (Category 3), which is due to the good tourism related enterprises of Mandi (11.1%) and Kullu (7.3%). Making category 3, thus making it the most dominant sector.

The second largest sector is of the Agrarian Base: Crops/Vegetables (Category 5) with 28.4% of respondents having high participation in Kullu (7.6%), Chamba (7.1%) and Kangra (6.4%). Horticulture/Fruits (Category 6) is another important sector which has 16.0% of respondents highlighting the importance of cultivating fruits and allied activities particularly in Chamba (4.3%) and Kangra (4.2%).

Handicrafts and Handloom (Category 4) have moderate participation of 7.1% with Kangra (3.1%) and Shimla (1.7%) having the highest participation. Dairy Products (Category 12) are 6.6% showing involvement with livestock-based income generation in districts. Limited growth in formal or specialized activities is shown by low participation rates in other sectors such as Manufacturing (1.4%), Non-crop farming (0.7%), Trading (0.7%) and Forestry (0.5%).

The analysis reveals that the activities of women entrepreneurs are mostly traditional such as agriculture, allied activities (dairy/horticulture), food/hospitality in the region where resources are limited. But all the manufacturing, fisheries and diversified business sectors are under-represented with a clear gap. Proactive diversification, development of skills in non-traditional fields and encouragement of enterprises with high value are necessary for creating sustainable economic growth.

7.2 Age-Wise Distribution of Respondents (Women Entrepreneurs) form selected Five Districts of Himachal Pradesh

In order to examine the women entrepreneurs age-wise across the selected five districts, the Chi-square test was employed, and the corresponding p-values were analysed to assess the statistical significance of the association, which are given in Table 2.

Table 2

Age-Wise Distribution of Respondents

		District					Total	Chi-Square	p-value
		Chamba	Kangra	Kullu	Mandi	Shimla			
Age group	18-25 Yrs	23	10	9	19	2	63	71.758	.0001 **
		1.2%	0.5%	0.5%	1.0%	0.1%	3.2%		
	26-35 Yrs	125	105	105	114	89	538		
		6.3%	5.3%	5.3%	5.7%	4.5%	26.9%		
	36-45 Yrs	157	176	206	221	219	979		
		7.9%	8.8%	10.3%	11.1%	11.0%	49.0%		
	46 yrs and above	95	109	80	46	90	420		
		4.8%	5.5%	4.0%	2.3%	4.5%	21.0%		
Total		400	400	400	400	400	2000		
		20.0%	20.0%	20.0%	20.0%	20.0%	100.0 %		

*Significant at 0.01 level of significance for df =12 (Table value = 26.22)

**Significant at 0.001 level of significance for df = 12 (Table value = 32.91)

Figure-2

Graphical Representation of Age-Wise Analysis of Respondents

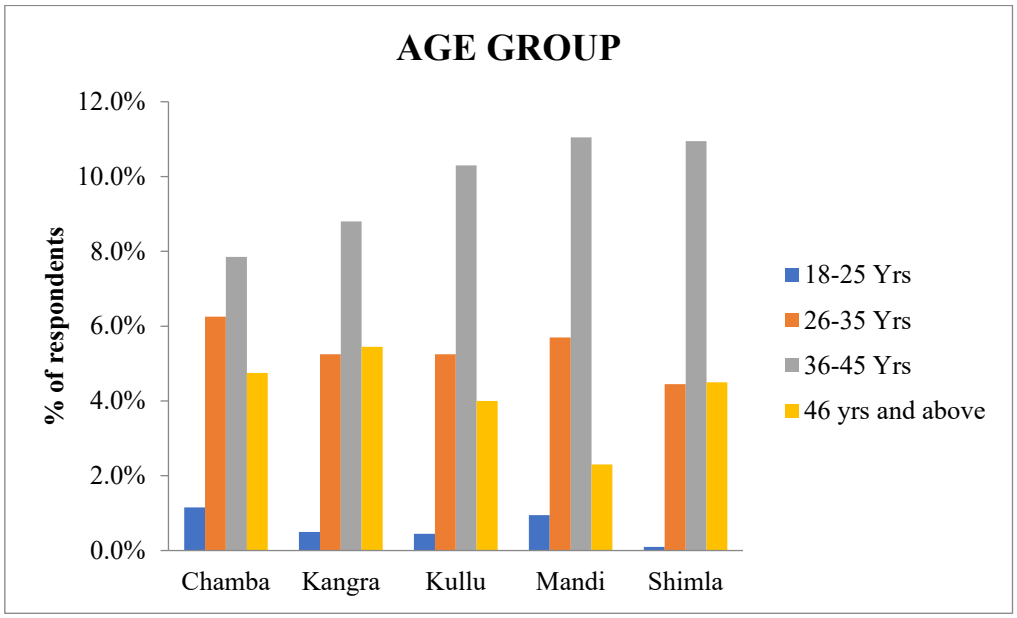


Table 2 reveals that Chi-Square value (71.76) with p-value 0.0001 and table values at 0.01and for 0.001 are 26.22 & 32.91 respectively which came out to be less than calculated value. Therefore, the variation in age distribution across districts is **highly statistically significant**.

- Further, Table 2 and Figure 2 unveil that maximum 49% women entrepreneurs (979 out of 2000) sample are of age group 36-45 years of age followed by 26.9% respondents (538/2000) of age group 26-35 years.
- Figure 2 analyse variations between youngest and oldest women entrepreneurs with only 3.2% of respondents (63/2000) are of age between 18-25 years and 21% respondents (420) above 46 years of age. Which shows that the middle-aged women are more interestingly and most actively engaged in entrepreneurial activities.
- If we analyse it district wise then this trend is consistently high across all districts, particularly in **Mandi (11.1%)**, **Shimla (11.0%)**, and **Kullu (10.3%)**, reflecting maturity, experience, and stability in business operations.

The findings unveils that women entrepreneurship in Himachal Pradesh is mainly influenced by the middle age (**36–45 years age group)**, followed by the **26–35 years group**, pointing out that women work at that stage of the life when they need to be self -dependent or want to share the responsibilities of their families. Further low participation of younger women i.e. between 18-25 years age group suggests that they need to be focused on trainings and capacity-building programmes and they must be encouraged for start-ups.

7.3 Education Qualification Wise Distribution of Respondents (Women Entrepreneurs) form selected Five Districts of Himachal Pradesh

In order to examine the qualifications of women entrepreneurs across the selected five districts, the Chi-square test was employed, and the corresponding p-values were analyzed to assess the statistical significance of the association, which are given in Table 3.

Table 3

District-Wise Distribution of Respondents with respect to Educational Qualification

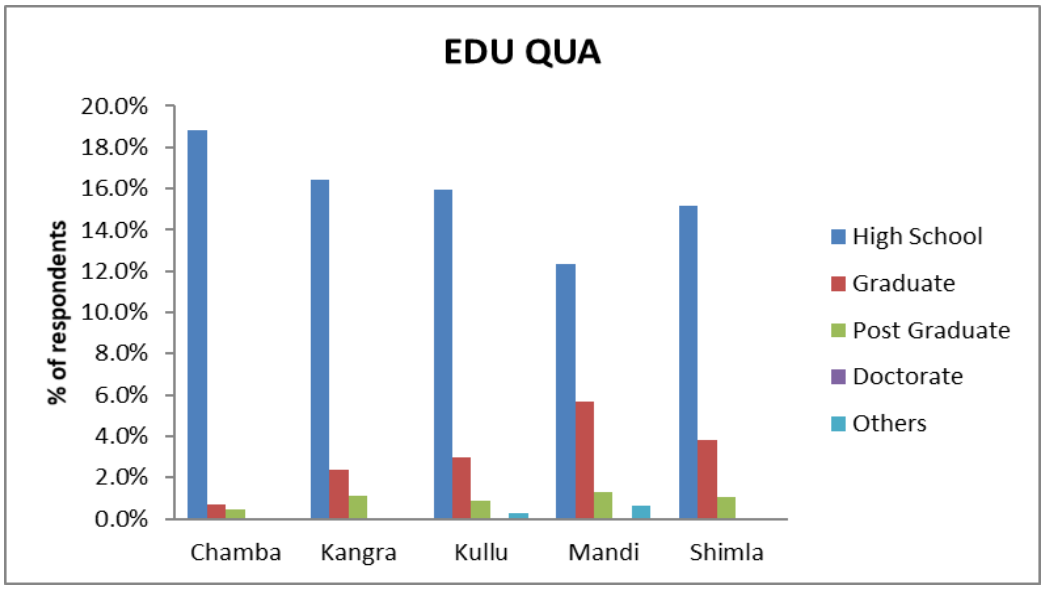
		District					Total	Chi-Square	p-value
		Chamba	Kangra	Kullu	Mandi	Shimla			
EDU QUA	High School	376	329	319	247	303	1574	152.334	.0001**
		18.8%	16.5%	16.0%	12.4%	15.2%	78.7%		
	Graduate	14	48	59	114	76	311		
		0.7%	2.4%	3.0%	5.7%	3.8%	15.6%		
	Post Graduate	9	22	17	26	21	95		
		0.5%	1.1%	0.9%	1.3%	1.1%	4.8%		
	Doctorate	0	0	0	0	0	0		
		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
	Others	1	1	5	13	0	20		
		0.1%	0.1%	0.3%	0.7%	0.0%	1.0%		
Total		400	400	400	400	400	2000		
		20.0%	20.0%	20.0%	20.0%	20.0%	100.0%		

*Significant at 0.01 level of significance for df = 16 (Table value = 32.0)

**Significant at 0.001 level of significance for df = 16 (Table value = 39.25)

Figure 3

Graphical Representation of Educational Qualification of Respondents



The data shown in above Table shows that the critical values of Chi-square at df=16, came out to be 961.19. which is extremely high as compared to table values at 0.01 and 0.001 level of significance are (32 and 39.25 respectively) with p-value of 0.0001, which further indicates that the difference in educational qualifications among the districts is statistically significantly very high.

Maximum number of respondents have passed high school eith 78.7%, making it most dominating category. In district- wise analysis Chamba (18.8%) is highest, followed by **Kangra (16.5%)**, **Kullu (16.0%)**, and **Shimla (15.2%)**, Mandi (12.4%) contributes comparatively low to this category.

The second largest group of women entrepreneurs with 15.6% is graduates. In district-wise analysis Mandi (5.7%), followed by **Shimla (3.8%)** and **Kullu (3.0%)**. Whereas Chamba (0.7%) being the district who has very a smaller number of graduate women entrepreneurs.

If we see the Figure we come on a conclusion that a small proportion (4.8%) of respondents are post-graduate in various disciplines with Mandi (1.3%) slighter higher and Shimla (1.1%) and very low proportion of respondents belongs to **Chamba (0.5%)** and **Kullu (0.9%)** which further indicates marginal participation of highly educated women in entrepreneurship.

For another category under educational qualifications of women entrepreneurs, there is no single doctorate women entrepreneurs we have found across these five districts.

This indicates that even highly educated women are still engaged in smaller or conventional jobs and have not significantly entered the field of entrepreneurship.

Furthermore, the Chi-square (152.33) with p-value (0.0001) indicates that the difference in the educational qualification among the districts is very statistically significant. This affirms that education level varies significantly across regions.

The study concludes that **educational qualification varies significantly across districts**, as indicated by the significant Chi-square value. Most women entrepreneurs have **only high school education**, while higher education participation is low and no doctorate-level involvement is found. This shows that **highly educated women are less involved in entrepreneurship**, highlighting the need to promote their participation.

8. Major Findings of the Study

The finding of the study revealed that the middle-aged women with age group 36-45 years are the most active ones in entrepreneurial activities in the majority of the women entrepreneurs (49.0%). The age group of 26-35 years is the second largest group of women entrepreneurs with 26.9% of the total respondents. Young women entrepreneurs (18-25 years) participated in low percentage (3.2%) indicating low entrepreneurial involvement of the younger ones.

The Chi-square analysis showed that there was a significant association between district and age distribution of women entrepreneurs ($\chi^2 = 71.758$, $p = 0.0001$) showing that there was significant variation of women entrepreneurs in different district in terms of their age.

The highest number of women entrepreneurs in the age group 36-45 years was reported in selected districts of Mandi (11.1%), Shimla (11.0%) and Kullu (10.3%). In education, most of the women entrepreneurs (78.7%) have completed High School education and this shows that entrepreneurship is predominantly done by the women of moderate education level.

The Graduate women entrepreneurs constitute 15.6% of the sample and Postgraduates constitute 4.8% of the sample. In the selected districts, there was no women who was an entrepreneur at doctorate level.

The Chi-square analysis is found to be highly significant in the association between district and educational qualification with $\chi^2 = 152.334$, $p = 0.0001$ which shows that there were significant differences in educational qualification among the districts.

The highest percentage of Graduate and Postgraduate women entrepreneurs were reported in Mandi and High School educated women entrepreneurs dominated Chamba, Kangra and Kullu in the district.

The results indicate that the majority of the women entrepreneurs in SHG in HP are middle aged women with basic and moderate educational qualifications. The wide differences in age and educational qualification across districts stress the importance of having district-specific strategies and capacity building programmes for entrepreneurial development.

9. Contribution Towards Sustainable Development Goals (SDGs)

The findings of the study indicate that women entrepreneurship promoted through Self-Help Groups contributes to the achievement of several Sustainable Development Goals (SDGs):

SDG 1: No Poverty

Entrepreneurial activities generate income and improve the economic condition of women and their families.

SDG 5: Gender Equality

Participation in entrepreneurship enhances women's decision-making power, financial independence, and social status.

SDG 8: Decent Work and Economic Growth

Women-owned enterprises create self-employment opportunities and contribute to local economic development.

SDG 10: Reduced Inequalities

SHGs provide opportunities to women from different socio-economic backgrounds, thereby reducing social and economic disparities.

SDG 4: Quality Education (Indirectly)

The study highlights the importance of educational attainment in entrepreneurship and underscores the need for greater educational opportunities for women.

10. Suggestions and Policy Implications

1. Special entrepreneurship development programmes should be introduced for young women (18–25 years) to increase their participation in entrepreneurial activities.
2. Educational institutions should integrate entrepreneurship education and startup awareness programmes to encourage women towards self-employment.
3. District-specific interventions should be designed considering the significant demographic differences observed across districts.
4. Skill development and digital entrepreneurship training should be provided to SHG members to diversify their business activities beyond traditional sectors.
5. Special incentives and financial support schemes should be developed to encourage highly educated women to enter entrepreneurship.
6. Government agencies, NGOs, and financial institutions should strengthen mentorship and capacity-building programmes for women entrepreneurs.
7. Greater networking opportunities and market linkages should be created to improve the sustainability and growth of women-led enterprises.

11. Conclusion

The study concludes that age and educational qualification are significant demographic characteristics influencing women entrepreneurship among SHG members in Himachal Pradesh. The predominance of middle-aged women and High School educated entrepreneurs highlights the inclusive nature of SHG-based entrepreneurship. The significant district-wide variations observed through Chi-square analysis suggest the need for localized and targeted policy interventions to strengthen women entrepreneurship and contribute to sustainable

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