

Socio-economic and familial background of entrepreneurs in Agra Nagar Nigam

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ABSTRACT

The socio-economic background of the entrepreneurs plays a significant role. Therefore, with this view a study on socio-economic and familial background of 100 entrepreneurs in Agra Nagar Nigam was conducted. Primary data were collected through interview schedule during year 2005 and percentage was used as statistical measure. The study showed that majority of entrepreneurs belonged to age-group of 33 – 44 yrs, general caste. Most of the entrepreneurs were graduate and married. The ordinal position of most of entrepreneurs after marriage had changed. Majority of women entrepreneurs were eldest while 31.9 per cent were youngest and only 18.1 per cent were middle. This was different to before marriage *i.e.* middle, eldest and youngest (37.2%, 32.9% and 29.8 %, respectively). Majority of entrepreneurs were eldest. Most of the entrepreneurs were devoting 6–10 hrs. for enterprise. Majority of entrepreneurs belonged to nuclear and small sized families. Maximum of entrepreneurs family members were educated till primary level, unmarried and doing business. Most of the entrepreneurs belonged to families having income above poverty line and were in contact of clubs. Most of the entrepreneurs were possessing general and special items between 11–20 and 15–27, respectively. Entrepreneurs' husband was the key person in taking decisions. The entrepreneurs chose the location of enterprise like nearness to market, availability of space and convenient. Maximum per cent of entrepreneurs had their enterprise in the residence. Maximum of entrepreneurs were employing skilled male and female workers. Majority of entrepreneurs had established their enterprises from 1 – 6 years, were engaged in manufacturing and servicing. Manufacturing items were suit, blouse, petticoat and kurti. Servicing was provided by beauty parlour like; eyebrow making, doing facial, bleaching and hair cutting/treatment. Entrepreneur's monthly income from the enterprise was between Rs. 3,000 to Rs. 10,000. The women entrepreneurs were directly or indirectly playing a significant role in improving the indicators of sustainable development of family, society and nation.

INTRODUCTION

With the spread of education and awareness about entrepreneurship development, women have shifted themselves from the kitchen, handicrafts and traditional cottage industries into non-traditional higher levels of activities. Even the government has laid special emphasis on the need of planning on entrepreneurial development

programme, policies for finance for enabling women to start their own ventures and financial institutions and banks have also set up special cells to assist women entrepreneurs so that women from poor socio-economic background could stand and survive in both of the fields, socially and in the entrepreneurial world (Mehta, 1994). Therefore, keeping view the above facts, the present study was carried out to study the socio-economic characteristics of women entrepreneurs.

MATERIAL AND METHODS

Agra division of Uttar Pradesh was selected as the locale for the present study by using purposive sampling. Agra division comprises of seven districts. Out of which, Agra district has been selected randomly for the present study. According to the requirements and to have balanced distribution of the respondents, the investigator divided Agra city into four zones; North-east zone; North-west zone; South-east zone and South-west zone. Twenty five women entrepreneurs running both boutique and beauty parlours from each zonal area were selected. Thus, one hundred women entrepreneurs were selected for the present study. Descriptive type of research design was used. Primary data regarding socio-economic and

familial background of entrepreneurs in Agra Nagar Nigam were collected through interview schedule during the year 2005. Percentage was used as statistical measure.

OBSERVATIONS AND ANALYSIS

Socio-economic variables of entrepreneurs were studied under their heads; personal, familial and enterprise related characteristics.

Personal characteristics of women entrepreneurs :

In the present context, personal characteristics of women entrepreneurs have been taken into consideration. These have been presented in Table 1.

Table 1 : Personal characteristics of women entrepreneurs			(n=100)		
Sr. No.	Variables	Classification	Women entrepreneurs		
			Number	Percentage	
1.	Age (Yrs)	20 – 32	17	17	
		33 – 44	53	53	
		45 – 56	30	30	
		Total	100	100	
2.	Caste	General	92	92	
		Backward caste	7	7	
		Schedule caste/ST	1	1	
		Total	100	100	
3.	Educational qualification	Illiterate	–	–	
		Primary	7	7	
		Intermediate	19	19	
		Graduate	47	47	
		Post-Graduate	16	16	
		Ph.D.	11	11	
		Total	100	100	
4.	Marital status	Unmarried	6	6	
		Married	90	90	
		Widow	4	4	
		Total	100	100	
5.	Ordinal position of married ladies	Before marriage	Eldest	31	32.9
			Middle	35	37.2
			Youngest	28	29.8
			Total	94	100
	After marriage	Eldest	47	50	
		Middle	17	18.1	
		Youngest	30	31.9	
		Total	94	100	
		Ordinal position of unmarried ladies	Eldest	5	83.3
	Middle	–	–		
	Youngest	1	16.7		
	Total	6	100		

Age :

The age-wise distribution of women entrepreneurs in urban area clearly showed that majority (53%) of women entrepreneurs belonged to the age group of 33 – 44 yrs. while 30 per cent belonged to the age group of 45 – 56 yrs. and only 17 per cent belonged to the age group of 20 – 32 yrs. Anna and Pillai (1994), Mishra and Bal (1998) and Prasad and Rao (1998) are also in support to these findings . Maximum entrepreneurs were in the age group of 30-40 years.

Caste :

Ninety two per cent of entrepreneurs belonged to general caste and only one per cent belonged to SC/ST. The results are in conformity with that of Rao (1991) and Mishra and Bal (1998) who also concluded that majority of women entrepreneurs belonged to general caste.

Education :

Education wise distribution clearly showed that majority (47 %) of women entrepreneurs were graduates while 19 per cent were educated upto Intermediate and sixteen per cent were post-graduates. Women entrepreneurs having doctorate degree were 11 per cent and only 7 per cent were educated upto primary level. Similar findings were observed by Srivastava (1994), Zahir (1994) and Yadav (1996) that entrepreneurs were graduates and post graduates.

Marital status :

Ninety per cent of entrepreneurs were married and 4 per cent were widow. Similar findings were observed by Bhatia *et al.* (1999) that maximum women entrepreneurs were married.

Ordinal positional of married ladies (before and after) :

It was seen that the ordinal position of maximum women entrepreneurs after marriage had changed. Majority of women entrepreneurs (50%) were eldest while 31.9 per cent were youngest and only 18.1 per cent were middle. This was different to before marriage. Similar findings were observed by Prasad and Rao (1998) that majority of women entrepreneurs' birth order was eldest, middle and youngest.

Ordinal position of unmarried women entrepreneurs :

Majority (83.3 %) was eldest and only 16.7 per cent were youngest.

It can be observed from Table 2 regarding time use pattern of women entrepreneurs, eighty five per cent women entrepreneurs were devoting 6 – 10 hours for enterprise. Eighty nine per cent were devoting 1 – 3 hours for house job. Ninety per cent were devoting 1 – 2 hours for themselves and 55.2 per cent were devoting 1 – 2 hours for children.

Type of family :

An examination of data given in Table 3 showed the proportion of women entrepreneurs belonging to nuclear families was dominant (96%) as compared to joint families (4%). A contradictory finding was observed by Bhatia *et al.* (1999) that women entrepreneurs were from joint families.

Size of family :

Maximum (61 %) women entrepreneurs belonged to small sized families while 36 per cent belonged to medium sized families and only 3 per cent belonged to large sized families.

Sr. No.	Time use pattern for	Hours	Women Entrepreneurs	
			Number	Percentage
1.	House job	1 – 3	89	89
		4 – 6	11	11
	Total	N	100	100
2.	Children	1 – 2	48	55.2
		3 – 4	39	44.8
	Total	N	87	100
3.	Oneself	1 – 2	90	90
		3 – 4	10	10
	Total	N	100	100
4.	Enterprise	1 – 5	15	15
		6 – 10	85	85
	Total	N	100	100
5.	Another farming	1 – 3	–	–
		4 – 6	–	–
	Total	N	–	–

Table 3 : Family characteristics of women entrepreneurs			(n=100)	
Sr. No.	Variables	Classification	Women entrepreneurs	
			Number	Percentage
B ₁	Type of family	Nuclear	96	96
		Joint	4	4
	Total	N	100	100
B ₂	Size of family	Small	61	61
		Medium	36	36
		Large	3	3
	Total	N	100	100
B ₃	Educational qualification	Illiterate	24	6.2
		Literate	5	1.3
		Primary	132	34.2
		Intermediate	57	14.8
		Graduate	116	30.1
		Post-Graduate	52	13.5
	Total	N	386	100
B ₄	Marital status	Unmarried	200	51.8
		Married	149	38.6
		Widow	37	9.6
	Total	N	386	100
B ₅	Occupational status	Manual labour	2	1.63
		Job work	1	0.8
		Farming	2	1.63
		Business	86	70.5
		Service	31	25.4
	Total	N	122	100
B ₆	Income [per capita per annum]	Below poverty line	2	2
		Above poverty line	98	98
	Total	N	100	(100)
B ₇	Social contacts	Govt. agencies	1	1
		Financial institution	–	–
		Industrial institution	1	1
		Clubs	4	4
		Organisation	–	–
		Voluntary organisation	–	–
		State Bank of India	1	1
		Jammu Grameen Bank	–	–
		Post Office	–	–
		Co-operative Bank	–	–
		Canara Bank	–	–
		Pulse Green Forestry Bank	–	–
		Indian Overseas Bank	–	–
		Life Insurance Corp.	–	–
	Canara Bank	–	–	
Total	N	7	100	
B ₈	Material possession (i) General	1 – 10 items	32	32
		11 – 20 items	68	68
		21 – 30 items	–	–
	Total	N	100	100
	(ii) Special items	2 – 14 items	10	10
		15 – 27 items	71	71
		28 – 40 items	19	19
Total	N	100	100	

Educational qualification :

Out of the family members of selected women entrepreneurs, 34.2 per cent family members were educated up to Primary level. Thirty per cent were graduates. Nearly 15 per cent were educated up to Intermediate level followed by 13.5 per cent post graduates. Six per cent were illiterates and 1.3 per cent was literates.

Marital status :

Data regarding marital status of the family members of entrepreneurs clearly show that 51.8 per cent were unmarried. Thirty eight per cent were married while 9.6 per cent were widow.

Occupational status :

Data regarding to occupational status of family members of women entrepreneurs reveal that 70.5 per cent of the family members of women entrepreneurs were doing business and 25.4 per cent were doing service. Only 1.63 per cent were doing job work and farming. Contradictory findings were found in a study conducted by Zahir (1994) and Murugesan(1996) that women were from non-business and agricultural background. While same results was observed in a study conducted by Yadav (1996) that women came from families having business background.

Income (per capita per annum) :

Most of women entrepreneurs (98 %) belonged to families having income above poverty line while only 2 per cent belonged to families having income below the poverty line.

Social contacts :

Data regarding to social contacts clearly highlight that out of selected families of women entrepreneurs, 4 per cent families were in contact of clubs. One per cent was in contact of government agencies followed by industrial institution (1%) and State Bank of India (1 %).

Material possession :

Table 3 clearly indicates that 68 per cent entrepreneurs' family possessed 11 – 20 general items. Fifteen to twenty seven special items between 15-27 were possessed by 71 per cent women entrepreneurs.

It is evident from Table 4 that majority (63 %) of women entrepreneurs' husband was dominant. Fifteen per cent of women entrepreneurs' head of household was both husband and wife. Twelve per cent entrepreneurs were found as head of household. Only 10 per cent of entrepreneurs' family members were functioning as head of household.

Enterprise related characteristics :

Table 5 clearly depicts that for the choice of the location of the enterprise, majority of women entrepreneurs (98% and

92%) chose nearness to market and availability of space as most important factors. Seventy per cent gave importance to convenience that is their availability at both place at house and enterprise so that they could play a dual role as an entrepreneur or housewife.

Enterprise location-wise data (Table 6) clearly show that majority (70 %) of women entrepreneurs had their enterprise in the residence and only 30 per cent had outside their residence.

It is clear from Table 7 that hundred per cent of entrepreneurs had individual enterprise ownership.

It was found from Table 8 that 84 per cent women entrepreneurs were employed. Twelve per cent were giving employment opportunity to 5-8 workers and only 4 per cent were employing 9-12 workers. Almost parallel result was found

Sr. No.	Head of households	Women entrepreneurs	
		Number	Percentage
1.	Respondents	12	12
2.	Husband	63	63
3.	Both husband wife	15	15
4.	Family members	10	10

Sr. No.	Factors	Women entrepreneurs	
		Number	Percentage
1.	Neamess of market	98	98
2.	Easy availability of raw material	–	–
3.	Availability of space	92	92
4.	Availability of power/fuels/water	56	56
5.	Availability of financial subsidy	–	–
6.	Availability of labour	26	26
7.	Convenient	70	70

Percentage was calculated on the basis of total respondents.

Sr. No.	Location of enterprise	Women entrepreneurs	
		Number	Percentage
1.	In the residence	70	70
2.	Outside the residence	30	30
	Total	100	100

Sr. No.	Enterprise ownership	Women entrepreneurs	
		Number	Percentage
1.	Individual	100	100
2.	Partnership	–	–
3.	Any other type	–	–
	Total	100	100

* Percentage was calculated on the basis of total respondents.

in a study conducted by Yadav (1996) that maximum entrepreneurs were employing 3-5 workers in their enterprise.

It was observed from Table 9 that out of total employed workers, 87.2 per cent male workers were skilled followed by 82.9 per cent female. Approximately twelve per cent male workers were semi-skilled followed by 17.1 per cent female workers.

Table 10 clearly highlights that 60 per cent of women entrepreneurs had established their enterprise from 1-6 years. Twenty five per cent had established their enterprise from 7-12 years. Only 4 per cent had established their enterprise from 19-24 years.

Sr. No.	Total number of employed workers	Women entrepreneurs	
		Number	Percentage
1.	1-4	84	84
2.	5-8	12	12
3.	9-12	4	4
	Total	100	100

Percentage was calculated on the basis of total respondents.

Sr. No.	Type of labour	Employed workers			
		Male		Female	
		Number	Percentage	Number	Percentage
1.	Skilled	177	87.2	78	82.9
2.	Semi skilled	26	12.8	16	17.1
3.	Unskilled	-	-	-	-
	Total (N)	203	100	332	100

Percentage was calculated on the basis of total respondents.

Sr. No.	Establishment (in year)	Women entrepreneurs	
		Number	Percentage
1.	1 - 6	60	60
2.	7 - 12	25	25
3.	13 - 18	11	11
4.	19 - 24	4	4
5.	25 - 30	-	-
6.	31 - 36	-	-
	Total	100	100

* Percentage was calculated on the basis of total respondents.

Sr. No.	Nature of enterprise	Women entrepreneurs	
		Number	Percentage
1.	Manufacturing	50	50
2.	Selling/ Trading	39	39
3.	Servicing	50	50
	Total	100	100

It is observed from Table 11 that women entrepreneurs were engaged in three types of activities. Fifty per cent of them were engaged in manufacturing and servicing and 39 per cent were in trading/selling.

It is clear from Table 12 that manufacturing was done by only entrepreneurs in their boutiques. Manufacturing items

Type of products manufactured	Women entrepreneurs	
	Number	Percentage
For ladies		
Suit	50	50
Blouse	50	50
Petticot	50	50
Lahenga	41	41
Skirt	38	38
Lancha	33	33
Gown	32	32
Embroidery	33	33
For children		
Frock	31	31
Shirt	50	50
Kurti	50	50
Night suit	39	39
Type of provided servicing		
Eyebrow	50	50
Facial	50	50
Waxing	50	50
Hair cutting / Treatment	50	50
Manicure	46	46
Paddicure	45	45
Mehandi	42	42
Upper lip	48	48
Bridal Make-up	38	38
Body Massage	37	37
Bleaching	50	50

* Percentage was calculated on the basis of total respondents.

Sr. No.	Monthly income from enterprise	Women entrepreneurs	
		Number	Percentage
1.	Rs. 3000 - 10,000	46	46
2.	Rs. 10,000 - 18,000	42	42
3.	Rs. 18,000 - 26,000	12	12
	Total	100	100

were : suit, blouse, petticoat and kurti.

Servicing was provided by beauty parlour like; eyebrow making, doing facial, bleaching and hair cutting / treatment.

From Table 13, it can be highlighted that 46 per cent women entrepreneur's monthly income from the enterprise was between Rs. 3000 to Rs. 10,000. Forty two per cent women entrepreneurs monthly income from enterprise was between Rs. 10,000-18,000 and only 12 per cent women entrepreneurs' monthly income from the enterprise was between Rs. 18001 to 26000.

Conclusion :

It is concluded from the findings that women belonged to age-group of 33 – 44 yrs, general caste, graduate and married. The ordinal position of women before marriage was middle, eldest and youngest and after marriage, the ordinal position observed was eldest, youngest and middle. It can be gisted out that the married women who were not having opportunity to work freely, they were working according to poor outlook of family and society towards the ordinal position of women. Those motivated by family or self were not motivated by the changed familial background after marriage. The women were also working/running enterprise because of having nuclear and small-sized family and their family members were educated upto Primary level, unmarried, doing business, family income above poverty line and in contacts of clubs. Through which they are awaking the club members about entrepreneurial products. For devoting maximum time to their enterprise, women entrepreneurs were possessing general and special items between 11-20 and 15-27, respectively. For making enterprise successful, entrepreneurs' husband was taking decision and women settled down their enterprise at home after assessment of various aspects like nearness to market, space availability and convenience. Regarding enterprise ownership, women entrepreneurs have individual ownership. For simplifying entrepreneurial work and providing services in time to customers, entrepreneurs were employing 1-4 skilled male and female workers and establishment year was between 1-6 years and were engaged in manufacturing and servicing. Manufacturing items were suits, blouse, petticoats and kurti. Services provided by beauty parlours were eyebrow making, facial, and bleaching and hair cutting/treatment. They said that women like to take services from women. They were supporting their family by monthly earning between Rs. 3000 to Rs. 10,000 from the enterprise. As a result, it was observed that women were running their enterprise on the basis of own, their husband and family members also but not with the help of Government, non-government and voluntary organization. Therefore, relevant organization should come ahead for facilitating women entrepreneurs to convert their

entrepreneurial talent and their enterprise from small to medium and medium to large scale level, so that their family members could be settled down their carrier as business man/woman and could minimize density of person per employment.

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