

# Socio-economic variables of women entrepreneurs and their enterprise characteristics in Agra district

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## ABSTRACT

This study was conducted to know the socio-economic variables in 200 women entrepreneur holding enterprises, characteristics in Agra district (100 urban and 100 rural women entrepreneurs). Primary data were collected through interview schedule during year 2002 – 2005. Based on the nature of data, percentage was used as statistical measure. The study revealed that majority of women entrepreneurs belonged to the age group of 32-44 yrs. and of general caste. Majority (43.5%) of women entrepreneurs were illiterate. Graduate women entrepreneurs were 23.5 per cent and married were 92.5 per cent. After marriage, most (47.4%) of women entrepreneurs were eldest while 26.8 per cent were youngest and 25.8 per cent were middle. This was different to before marriage in case of eldest (34%) and middle (39.2%) but same in case of youngest (26.8%). Unmarried women entrepreneurs were found only in urban area in which majority (83.3%) were eldest and only 16.7 per cent were youngest. Majority 50.3 per cent, 91 per cent, of women entrepreneurs were devoting 1-2 hours for children and oneself, respectively. Rural women entrepreneurs had received technical training from home because this activity was performed by the family member. Fifty per cent urban women entrepreneurs had received training from home regarding measurement, cutting, stitching of cloth. While 50 per cent women entrepreneurs had received training from various beauty parlours, Out of total respondents 76 per cent had received training from Agra. Ninety per cent women entrepreneurs had received training of 6 month duration Most of women entrepreneurs were from nuclear families and belonging to medium and small sized families, respectively. Majority of family members were educated up to level primary and were unmarried. Maximum of women entrepreneur's family members were doing farming and running enterprise and were in contact of Canara Bank and State Bank of India. Seventy one per cent of Entrepreneurs' families possessed 11 – 20 general items. Majority (76 %) of women entrepreneurship, husbands were dominant in family or head of household. Most of women entrepreneurs chose the location of enterprise; nearness of market, availability of space and convenient in satisfying both place need of enterprise and home and settled their enterprise in the residence. Most preferred form of the ownership in both urban and rural area was individual and was employing 1-4 members in their enterprise. Ninety two per cent male and 82.9 per cent female were employing skilled labour. Majority (38%) of women entrepreneurs had been established their enterprise from 1-6 years. Only 2.5 per cent women entrepreneurs had been established their enterprise from 25-30 years and 31-36 years each. About 69 per cent of women entrepreneurs were engaged in selling / trading. Manufacturing was done by only most of urban women entrepreneurs in their boutiques. Manufacturing items were suit, blouse, petticoat and kurti. Servicing was provided by beauty parlours those are eyebrow making, doing facial, working, bleaching and hair cutting / treatment. Hundred per cent of rural women entrepreneurs engaged in selling of milk and majority of the women entrepreneurs' monthly income from the enterprise was Between Rs. 3000 to 10, 000.

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## INTRODUCTION

It is well known that entrepreneurship among women is as old as women themselves. Thus, women entrepreneurs have been making a justifying impact in all the segments of economy in both the areas; Agra urban (selling, boutique, beauty parlour, providing services, retail trade, restaurants, education, cultural, insurance and manufacturing) and in Agra rural (maintaining dairy, kitchen garden, poultry keeping, tailoring etc). Women have the suitability to deal with an enterprise as they have the adaptability, patience and dependability – the three essentials for attaining success. These three factors are affected directly and indirectly by the socio-economic variables and create effect on enterprise performance. These socio-economic variables may be age, caste, education, marital status, family type, size, income and occupation etc.

## 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 purpose of administration, Agra district was divided into two areas, Agra Urban and Agra Rural. In case of Agra Urban, the investigator divided into four zones; North-East, North-West, South-East; and South-West. Twenty five women entrepreneurs running both boutiques and beauty parlours were selected randomly. In case of Agra rural, it consists of 15 blocks. Out of 15 blocks, Bichpuri block was selected randomly. Out of the villages of Bichpuri block, village Baipur and Laramada were selected purposively. Fifty women entrepreneur running dairy enterprises were selected randomly from both the villages. Descriptive type of research design was used. Primary data regarding socio-economic variables of women entrepreneurs and their enterprise characteristics in Agra district (both Agra Urban and Agra Rural) during the year 2002 – 2005 were collected through interview schedule. Based on the nature of data and collected information, percentage was used as statistical measure.

## OBSERVATIONS AND ANALYSIS

Socio-economic variables of women entrepreneurs were studied under three 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 the following tables.

#### Age group :

It is usually assumed that age plays an important role in

productivity of women entrepreneurs in their entrepreneurial success.

#### Urban :

The age-wise distribution (Table 1) of women entrepreneurs in urban area clearly shows 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.

#### Rural :

Majority (52 %) women entrepreneurs belonged to the age group of 32 – 44 yrs while 28 per cent belonged to 20 – 32 yrs and only 20 per cent belonged to 44–56 yrs.

Thus in all, majority (52.5 %) of women entrepreneurs belonged to the age group of 33 – 44 yrs.

Anna and Pillai (1990), Mishra and Bal (1998), Prasad and Rao (1998) and Bhatia *et al.* (1999) are also in support to the above findings *i.e.* maximum women entrepreneurs were in the age – group of 30 – 40 yrs.

#### Caste :

Caste is considered as one of the most important and oldest systems of Indian society. It has a definite role to play as it affects the life of an individual.

#### Urban :

Caste-wise figures clearly shows that 92 per cent women entrepreneur belonged to general caste while 7 per cent belonged to backward caste and only 1 per cent were scheduled caste.

#### Rural :

It is revealed that majority (51 %) of women entrepreneur belonged to backward caste and 32 per cent were of general caste and only 17 per cent were included in schedule caste.

Hence, it is concluded, that majority (62 %) of women entrepreneurs were general caste in both the areas.

The results are in conformity with that of Mishra and Bal (1998), who concluded that majority of women entrepreneurs belonged to the general category.

### Educational qualification :

#### Urban :

Education-wise distribution clearly shows that majority (47%) of women entrepreneurs were graduates while 19 per cent were educated up to intermediate. Sixteen per cent were post-graduates. Women entrepreneurs having doctorate degree were 11 per cent and only 7 per cent were educated up to primary level.

#### Rural :

Majority of women entrepreneurs were illiterate while only

13 per cent educated up to primary level.

Thus, in all, majority (43.5 %) of women entrepreneurs were illiterate. Graduate women entrepreneurs were 23.5 per cent, 10 per cent were educated upto primary level and 9.5 per cent were intermediate. Post-graduate women entrepreneurs were 8 per cent and only 5.5 per cent were having doctoral degree.

#### Marital status :

Ninety per cent and 95 per cent of women entrepreneurs were married, 4 per cent and 5 per cent were widow in both urban and rural areas, respectively. Only 6 per cent were unmarried in urban area. Married and settled women appeared to be the largest segments of women entrepreneurs.

Prasad and Rao (1998) are also in support of above findings that most of women entrepreneurs were married.

It can be seen from over all data that majority (92.5 %) of women entrepreneurs were married while 4.5 per cent were widow and only 3 per cent were unmarried.

#### Ordinal position of women entrepreneurs :

Data of Table clearly reveal that the ordinal position of women entrepreneurs have changed after marriage depending on husband's birth order.

#### Urban :

Majority of urban women entrepreneur (50 %) were eldest while 31.9 per cent were youngest and only 18.1 per cent were

Table 1 : Personal characteristics of women entrepreneurs							
Sr. No.	Variables	Classification	Number of women		Total (n=200)		
			Urban (n=100)	Rural (n=100)			
A <sub>1</sub>	Age (Yrs.)	20 – 32	17 (17)	28 (28)	45 (22.5)		
		33 – 44	53 (53)	52 (52)	105 (52.5)		
		45 – 56	30 (30)	20 (20)	50 (25)		
		Total	N	100 (100)	100 (100)	200 (100)	
A <sub>2</sub>	Caste	General	92 (92)	32 (32)	124 (62)		
		Backward caste	7 (7)	51 (51)	58 (29)		
		SC/ST	1 (1)	17 (17)	18 (9)		
		Total	N	100 (100)	100 (100)	200 (100)	
A <sub>3</sub>	Educational qualification	Illiterate	–	87 (87)	87 (43.5)		
		Primary	7 (7)	13 (13)	20 (10)		
		Intermediate	19 (19)	–	19 (19.5)		
		Graduate	47 (47)	–	47 (23.5)		
		Post – Graduate	16 (16)	–	16 (8)		
		Ph.D.	11 (11)	–	11 (5.5)		
		Total	N	100 (100)	100 (100)	200 (100)	
A <sub>4</sub>	Marital status	Unmarried	6 (6)	–	6 (3)		
		Married	90 (90)	95 (95)	185 (92.5)		
		Widow	4 (4)	5 (5)	9 (4.5)		
		Total	N	100 (100)	100 (100)	200 (100)	
A <sub>5</sub>	Ordinal position of married ladies	(i) Before marriage	Eldest	31 (32.9)	35 (35)	66 (34.02)	
			Middle	35 (37.2)	41 (41)	76 (39.2)	
			Youngest	28 (29.8)	24 (24)	52 (26.8)	
		Total	N	94 (100)	100 (100)	194 (100)	
		(ii) After marriage	Eldest	47 (50)	45 (45)	92 (47.4)	
			Middle	17 (18.1)	33 (33)	50 (25.8)	
			Youngest	30 (31.9)	22 (22)	52 (26.8)	
		Total	N	94 (100)	100 (100)	194 (100)	
		(iii) Ordinal position of unmarried ladies		Eldest	5 (83.3)	–	5 (83.3)
				Middle	–	–	–
Youngest	1 (16.7)			–	1 (16.7)		
Total	N			6 (100)	–	6 (100)	

of middle age.

**Rural :**

It was observed that there was no change in ordinal position of youngest women entrepreneurs (24 %) after marriage (22 %).

It is concluded at last that after marriage most of women (47.4 %) entrepreneurs were eldest while 26.8 per cent were youngest and 25.8 per cent were of middle age. This was different to before marriage in case of eldest (34 %) and middle (39.2 %) but same in case of youngest (26.8 %).

**Ordinal position of unmarried women entrepreneurs :**

Unmarried women entrepreneurs were found only in urban area in which majority (83.3 %) were eldest and only 16.7 per cent were youngest.

It can be observed from the Table 2 regarding the time use pattern of urban women entrepreneurs.

**Urban :**

Eighty nine per cent women entrepreneurs were devoting 1 – 3 hours for house jobs. Ninety per cent were devoting 1 – 2 hours for themselves and 55.2 per cent were devoting 1 – 2 hours for children.

**Rural :**

Fifty four per cent women entrepreneurs were devoting 4 – 6 hours for farming. Three to four hours for children were devoted by 54 per cent women entrepreneurs. Fifty four per cent women entrepreneurs were devoting 1 – 3 hours for house jobs. Ninety six per cent women entrepreneurs were devoting 1 – 5 hours for enterprise and 92 per cent were devoting 1 – 2

hours for themselves.

Thus, in all, majority 50.3 per cent, 91 per cent of women entrepreneurs were devoting 1 – 2 hours for children and oneself, respectively. Seventy one per cent were devoting 1 – 3 hrs for house job and 55.5 per cent and 54.2 per cent, respectively were devoting 4 – 6 hrs for their enterprise or farming.

**Training :**

**Urban :**

Table 3 highlights the training received by urban and rural women entrepreneurs.

**Rural :**

None of women entrepreneurs received training from any of the centres.

Table 3 clearly highlights that all the women entrepreneurs had received training before starting an enterprise. Thus in all, rural women entrepreneurs had received technical training from home because this activity was performed by the family members. Fifty per cent urban women entrepreneurs had received training from home regarding measurement, cutting, stitching of cloth. While 50 per cent women entrepreneurs had received training from various beauty parlour out of total respondents 76 per cent had received training from Agra. Ninety per cent women entrepreneurs had received training of 6 month duration.

**Family characteristics of the women entrepreneurs :**

**Type of family :**

An examination of data given in Table 4 showed that the proportion of women entrepreneurs belonging to nuclear

Sr. No.	Time use pattern For	Hours	Number of women		Total
			Urban	Rural	
1.	House job	1 – 3	89 (89)	54 (54)	143 (71.5)
		4 – 6	11 (11)	46 (46)	57 (28.5)
	Total	N	100 (100)	100 (100)	200 (100)
2.	Children	1 – 2	48 (55.2)	46 (46)	94 (50.3)
		3 – 4	39 (44.8)	54 (54)	93 (49.7)
	Total	N	87 (100)	100 (100)	187 (100)
3.	Oneself	1 – 2	90 (90)	92 (92)	182 (91)
		3 – 4	10 (10)	8 (8)	18 (9)
	Total	N	100 (100)	100 (100)	200 (100)
4.	Enterprise	1 – 5	15 (15)	96 (96)	111 (55.5)
		6 – 10	85 (85)	4 (4)	89 (44.5)
	Total	N	100 (100)	100 (100)	200 (100)
5.	Any other (Farming)	1 – 3	–	44 (45.8)	44 (45.8)
		4 – 6	–	52 (54.2)	52 (54.2)
	Total	N	–	96 (100)	96 (100)

families was dominant (96 % and 97 %, respectively) as compared to joint families (4 % and 3 %) both in urban and rural area. On the whole, it can be concluded that most (96.5 %) of women entrepreneurs were from the nuclear families.

The figures in Table 4 clearly indicate that despite the common belief that joint families would be more supportive to women who want to branch off on their own and enter business, we find that it is the nuclear families which have produced more entrepreneurs. This may be due to the fact that in nuclear set up, the woman firstly, has an equal say and is more open to new ideas and secondly, it is easier to convince only one person that is the husband, rather than the large number of members in a joint family.

Studies made by Prasad and Rao (1998) support the present findings that in the nuclear families' entrepreneurs are predominant in comparison to joint families.

#### Size of family :

##### Urban :

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

##### Rural :

Maximum (49 %) women entrepreneurs belonged to medium sized family while 28 per cent to large sized families

and only 23 per cent to small sized families.

Thus in all, it is concluded that majority (42.5 %) of women entrepreneurs were from small sized families.

#### Education qualification :

##### Urban :

Out of the family members of selected women entrepreneurs, 34.2 per cent family members were educated up to primary, 31 per cent were graduates. About 15 per cent were educated upto intermediate level followed by 13.5 per cent post graduates. Six per cent were illiterate and 1.3 per cent were literates.

##### Rural :

In case of rural population of women entrepreneurs, 44.5 per cent family members were educated upto primary level, nearly 40 per cent were illiterate. About eight per cent were literates and 4.8 per cent were educated upto intermediate. One per cent were graduates and only 0.9 per cent were post-graduates.

At last, it is concluded that 40.4 per cent of family members were educated up to level primary, 26.3 per cent were illiterate and 12.8 per cent were graduates while 8.8 per cent were educated up to intermediate. Only 5.9 per cent were post graduate followed by literate family members 5.6 per cent.

**Table 3 : Distribution of women entrepreneurs according to training received**

Sr. No.	Particulars	Number of women entrepreneurs		
		Urban	Rural	Total
<b>Training</b>				
A <sub>1</sub>	Received	100(100)	100(100)	200(100)
A <sub>2</sub>	Not received	–	–	–
<b>Type of training</b>				
B <sub>1</sub>	Managerial	–	–	–
B <sub>2</sub>	Technical	100(100)	100(100)	
B <sub>3</sub>	Accountancy	–	–	–
B <sub>4</sub>	Marketing	–	–	–
B <sub>5</sub>	Any other	–	–	–
<b>Training taken from beauty parlour situated at various places</b>				
C <sub>1</sub>	Gwalior	1 (2)	–	1(0.5)
C <sub>2</sub>	Agra	38 (76)	–	38 (19)
C <sub>3</sub>	Delhi	8 (16)	–	8 (4)
C <sub>4</sub>	Manglore	1 (2)	–	1 (0.5)
C <sub>5</sub>	Poona	2 (4)	–	2 (1)
		50 (100)	–	50 (25)
<b>Duration of training</b>				
D <sub>1</sub>	6 month	45 (90)	–	45(22.5)
D <sub>2</sub>	Above 6 month	5 (10)	–	5(2.5)
	TOTAL	50 (100)	–	50(25)

**Table 4 : Family characteristics of women entrepreneurs**

Sr. No.	Variables	Classification	No. of Women		Total	
			Urban	Rural		
1.	Type of family	Nuclear	96 (96)	97 (97)	193 (96.5)	
		Joint	4 (4)	3 (3)	7 (3.5)	
	Total	N	100 (100)	100 (100)	200 (100)	
2.	Size of family	Small	61 (61)	23 (23)	84 (42)	
		Medium	36 (36)	49 (49)	85 (12.5)	
		Large	3 (3)	28 (28)	31 (15.5)	
Total	N	100 (100)	100 (100)	200 (100)		
3.	Educational qualification	Illiterate	24 (6.2)	231 (39.8)	255 (26.3)	
		Literate	5 (1.3)	50 (8.7)	55 (5.6)	
		Primary	132 (34.2)	258 (44.5)	390 (40.4)	
		Intermediate	57 (14.8)	28 (4.8)	85 (8.8)	
		Graduate	116 (30.1)	8 (1.4)	124 (12.8)	
		Post-Graduate	52 (13.5)	5 (0.9)	57 (5.9)	
		Total	N	386 (100)	580 (100)	966 (100)
4.	Marital status	Unmarried	200 (51.8)	363 (62.5)	563 (58.3)	
		Married	149 (38.6)	189 (32.6)	338 (34.9)	
		Widow	37 (9.6)	28 (4.8)	65 (6.7)	
		Total	N	386 (100)	580 (100)	966 (100)
5.	Occupational status	Manual labour	2 (1.63)	8 (4.6)	10 (3.4)	
		Job work	1 (0.8)	2 (1.2)	3 (1.0)	
		Farming	2 (1.63)	125 (72.3)	127 (43.1)	
		Business	86 (70.5)	10 (5.8)	96 (32.5)	
		Service	31 (25.4)	28 (16.2)	59 (20)	
		Total	N	122 (100)	173 (100)	295 (100)
6.	Income (per capita per annum)	Below poverty line	2 (2)	66 (66)	68 (34)	
		Above poverty line	98 (98)	34 (34)	132 (66)	
		Total	N	100 (100)	100 (100)	200 (100)
7.	Social contacts	Govt. agencies	1 (1)	–	1 (1)	
		Financial Institution	–	–	–	
		Industrial Institution	1 (1)	–	1 (1)	
		Clubs	4 (4)	–	4 (4)	
		Organisation	–	–	–	
		Voluntary Organisation	–	–	–	
		State Bank of India	1 (1)	46 (46)	47 (47)	
		Jamuna Grameen Bank	–	2 (2)	2 (2)	
		Post Office	–	6 (49)	6 (6)	
		Co-operative Bank	–	8 (66)	8 (8)	
		Canra Bank	–	53 (53)	53 (53)	
		Pulse Green Forestry Bank	–	2 (2)	2 (2)	
		Indian Overseas Bank	–	1 (1)	1 (1)	
		Life Insurance Corp.	–	3 (3)	1 (1)	
		Benara Bank	–	1 (1)	3 (1)	
Total	N	7 (100)	122 (100)	129 (100)		
8.	Material possession	(i) General	1 – 10 items	32 (32)	16 (16)	48 (24)
			11 – 20 items	68 (68)	74 (74)	142 (71)
			21 – 30 items	–	10 (10)	10 (5)
		Total	N	100 (100)	100 (100)	100 (100)
(ii) Special	2 – 14 items	10 (10)	91 (91)	101 (50.5)		
	15 – 27 items	71 (71)	9 (9)	80 (40)		
	28 – 40 items	19 (19)	–	19 (9.5)		
Total	N	100 (100)	100 (100)	100 (100)		

**Marital status :**

For investigation purposes, the marital status of only those family members was taken who belonged to the age group of 18 + years.

**Urban :**

Data regarding marital status of the family members of entrepreneurs clearly showed that 51.8 per cent were unmarried, about 38 per cent were married while 9.6 per cent were widow in the urban area.

**Rural :**

Data regarding marital status of the family members of entrepreneurs showed that 62.6 per cent unmarried family members, 32.6 per cent were married and only 4.8 per cent were of widow family members.

Thus in all, the marital status of family members of women entrepreneurs, there were 58.3 per cent unmarried family members while 34.9 per cent married and only 6.7 per cent were from widow family members. The unmarried group was more in comparison to married group.

**Occupational status :**

Data (Table 4) regarding to occupational status of family members of women entrepreneurs revealed that 70.5 per cent of the family members of women entrepreneurs of urban area were doing business while 72.3 per cent in rural area were doing farming. This variation could be observed due to the fact in rural area, normally the families are involved in farming. In the next category, the family members were involved in service in both urban and rural area (25.4 % and 16.2 %, respectively).

Thus in all, 43.1 per cent of the family members of women entrepreneurs were doing farming, 32.5 per cent were doing business and 20 per cent were in service.

**Family income :**

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

Total different figures were observed in the family of women entrepreneurs living in rural area. Sixty six per cent of the women entrepreneurs belonged to families below poverty line and only 34 per cent belonged to families above poverty line. Thus in all, majority (66 %) of women entrepreneurs family were above the poverty line and rest (34%) were below the poverty line.

**Social contacts :**

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

In rural area, out of selected families of women entrepreneurs, majority of families were in contact of various banks. Out of these banks, majority (53 %) of women entrepreneurs were in contact of Canara Bank and 46 per cent women entrepreneurs were in contact of State Bank of India. The reason is that these two bank's branched were located near to the women entrepreneurs residing area.

Thus in all, majority (53% and 47 %) of women entrepreneurs were in contact of Canara Bank and State Bank of India.

**Material possession :**

Table 4 clearly indicates that entrepreneur's families possessing 11 – 20 general items were 68 per cent. Fifteen to twenty seven special items were 71 per cent.

In case of rural family possessing 11 – 20 general items were 74 per cent. Two to fourteen special items were 91 per cent.

Thus, in all, it was found that entrepreneurs family possessing 11 – 20 general items were 71 per cent while 1 – 10 general items were 24 per cent and only 5 per cent were possessing 21 – 30 general items. It is also found that entrepreneurs family possessing 2 – 14 special items were 50.5 per cent while 15 – 27 special items were 40 per cent and only 28 – 40 special items were 9.5 per cent.

It is evident from Table 5 that majority (63 % and 89 %) women entrepreneurs' husband was dominant in urban and rural area, respectively. In all, majority (76 %) of women entrepreneurs husband were dominant in family or head of household.

Sr. No.	Head of households	Number of women		Total
		Urban	Rural	
1.	Respondents	12 (12)	3 (3)	15 (7.5)
2.	Husband	63 (63)	89 (89)	152 (76)
3.	Both husband wife	15 (15)	–	15 (7.5)
4.	Family members	10 (10)	8 (8)	18 (9)
	Total (N)	100 (100)	100 (100)	200 (100)

**Enterprise related characteristic :**

For choosing the location for establishing the enterprise, women entrepreneurs evaluated few factors, which were finally responsible for the enterprise location.

**Urban :**

Table 6 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 places at house and enterprise so that they can play a dual role as an

Sr. No.	Factors	Number of women		Total
		Urban	Rural	
1.	Nearness of market	98 (98)	100 (100)	198 (99)
2.	Easy availability of raw material	–	–	–
3.	Availability of space	92 (92)	100 (100)	192 (96)
4.	Availability of power/fuels/water	56 (56)	–	56 (28)
5.	Availability of financial subsidy	–	–	–
6.	Availability of labour	26 (26)	100 (100)	126 (63)
7.	Convenient	70 (70)	100 (100)	170 (85)

\* Percentage was calculated on the basis of total respondents

entrepreneur or housewife.

#### Rural :

The factors chosen by 100 per cent rural women entrepreneurs for choice of location of enterprise; nearness to market, availability of space, availability of labour and conveniences to perform dual duties.

Thus in all, 99, 96 and 85 per cent of women entrepreneurs chose the location of enterprise; nearness of market, availability of space and convenient in satisfying both places as need of enterprise and home.

Enterprise location-wise data (Table 7) clearly showed that majority (85 %) of women entrepreneurs had their enterprises in the residence (70% in urban and 100% in rural) and only 30 per cent in urban had it outside their residence. Thus, in all, 85 per cent of women entrepreneurs settled their enterprise in the residence and only 15 per cent settled their enterprise outside the residence.

Sr. No.	Location of enterprise	Number of women entrepreneurs		Total
		Urban	Rural	
1.	In the residence	70 (70)	100 (100)	170 (85)
2.	Outside the residence	30 (30)	–	30 (15)
	Total	100 (100)	100 (100)	200 (100)

\* Percentage was calculated on the basis of total respondents

It is observed from Table 8 that most preferred form of the ownership in both urban and rural areas was individual.

Sr. No.	Enterprise ownership	Number of women entrepreneurs		Total
		Urban	Rural	
1.	Individual	100 (100)	100 (100)	200 (100)
2.	Partnership	–	–	–
3.	Any other type	–	–	–
	Total	100 (100)	100 (100)	200 (100)

\* Percentage was calculated on the basis of total respondents

It was found that 84 per cent urban women entrepreneurs were employing 1 – 4 workers in their enterprise followed by 100 per cent rural women entrepreneurs. Thus in all, 92 per cent women entrepreneurs were employing 1 – 4 members in their enterprise (Table 9).

Sr. No.	Total number of employed workers	Number of women entrepreneurs		Total
		Urban	Rural	
1.	1 – 4	84 (84)	100 (100)	184 (92)
2.	5 – 8	12 (12)	–	12 (6)
3.	9 – 12	4 (4)	–	4 (2)
	Total	100 (100)	100 (100)	200 (100)

It was observed from Table 10 that in urban area 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.

In rural area, 100 per cent male workers were skilled. There was no skilled female in rural area. Thus in all, 92 per cent male and 82.9 per cent female employed skilled labours.

Table 11 clearly highlights that 60 per cent of urban women entrepreneurs had been established their enterprise from 1–6 years and only 4 per cent had been their enterprise from 19–24 years.

In rural area, 30 per cent of women entrepreneurs had established their enterprise from 19 – 24 years while only 5 per cent had established their enterprise from 31 – 36 years.

Hence, majority (38 %) of women entrepreneurs had established their enterprise from 1 – 6 years and 20.5 per cent

Sr. No.	Type of labour	Number of employed workers					
		Male			Female		
		Urban	Rural	Total	Urban	Rural	Total
1.	Skilled	177 (87.2)	129 (100)	306 (92.2)	78 (82.9)	–	78 (82.9)
2.	Semi-skilled	26 (12.8)	–	26 (7.8)	16 (17.1)	–	16 (17.1)
3.	Unskilled	–	–	–	–	–	–
	Total (N)	203 (100)	129 (100)	332 (100)	94 (100)	–	94 (100)

\* Percentage is calculated on the basis of total respondents



from 7 – 12 years. Only 5 per cent had established their enterprise from 25-30 years and 31 – 36 years.

It is observed from Table 12 that urban women entrepreneurs in the selected sample were engaged in three types of activities. As many as 50 per cent of them were engaged in manufacturing, 39 per cent in trading/ selling, and 50 per cent in providing servicing. In the rural area, 100 per cent women entrepreneurs were engaged in milk selling / trading. Finally, it is concluded that 69.5 per cent of women entrepreneurs were engaged in selling / trading.

The type of enterprise of the selected women entrepreneurs were those running boutique and beauty parlour in urban area and milk selling in rural area (Table 13). Manufacturing was done by only urban women entrepreneurs in their boutiques. Manufacturing items were suit, blouse, petticoat and kurti. Servicing was provided by beauty parlour like; eyebrow making, doing facial, working, bleaching and hair cutting / treatment.

Trading was being done by both urban and rural women entrepreneurs. In urban area, 38 per cent of women entrepreneurs were selling suit length or material. Hundred per cent rural women entrepreneurs were engaged in selling of milk.

From Table 15 it can be highlighted that 46 per cent women entrepreneur’s monthly income from the enterprise was between Rs. 3,000 to 10,000. Forty two per cent women entrepreneurs monthly income from enterprise was between Rs. 10,000 – 18000 and only 12 per cent women entrepreneurs’ monthly income from the enterprise was between Rs. 18001 to 26000 in urban area.

In rural area, eighty eight per cent women entrepreneurs’ monthly income from the enterprise was between Rs. 3000 to

**Table 11 : Women entrepreneurs and their enterprise establishment years (numbers)**

Sr. No.	Year of establishment (in years)	Number of women entrepreneurs		Total
		Urban	Rural	
1.	1 – 6	60 (60)	16 (16)	76 (38)
2.	7 – 12	25 (25)	16 (16)	41 (20.5)
3.	13 – 18	11 (11)	14 (14)	25 (12.5)
4.	19 – 24	4 (4)	30 (30)	34 (17)
5.	25 – 30	–	5 (5)	5 (2.5)
6.	31 – 36	–	5 (5)	5 (2.5)
Total		100(100)	100 (100)	200 (100)

**Table 12 : Women entrepreneurs and their enterprise nature**

Sr. No.	Nature of enterprise	Number of women entrepreneurs		Total
		Urban	Rural	
1.	Manufacturing	50 (50)	–	50 (25)
2.	Selling / Trading	39 (39)	100 (100)	139 (69.5)
3.	Servicing	50 (50)	–	50 (25)

**Table 13 : Women entrepreneurs and their entrepreneurial product manufactured**

Sr. No.	Type of products Manufactured/ servicing	Number of women		Total
		Urban	Rural	
<b>Boutiques</b>				
<b>For ladies</b>				
1.	Suit	50 (50)	–	50 (25)
2.	Blouse	50 (50)	–	50 (25)
3.	Petticot	50 (50)	–	50 (25)
4.	Lahenga	41 (41)	–	41 (20.5)
5.	Skirt	38 (38)	–	38 (19)
6.	Lancha	33 (33)	–	33 (16.5)
7.	Gown	32 (32)	–	32 (16)
8.	Embroidery	33 (33)	–	33 (16.5)
<b>For children</b>				
1.	Frock	31 (31)	–	31 (15.5)
2.	Shirt	50 (50)	–	50 (25)
3.	Kurti	50 (50)	–	50 (25)
4.	(Night suit)	39 (39)	–	39 (19.5)
<b>Beauty parlour</b>				
1.	Eyebrow	50 (50)	–	50 (25)
2.	Facial	50 (50)	–	50 (25)
3.	Waxing	50 (50)	–	50 (25)
4.	Hair cutting / Treatment	50 (50)	–	50 (25)
5.	Manicure	46 (46)	–	46 (23)
6.	Paddicure	45 (45)	–	45 (22.5)
7.	Mehandi	42 (42)	–	42 (21)
8.	Upper lip	48 (48)	–	48 (24)
9.	Bridal make-up	38 (38)	–	38 (19)
10.	Body massage	37 (37)	–	37 (18.5)
11.	Bleaching	50 (50)	–	50 (25)

Percentage is calculated on the basis of total respondents

**Table 14 : Women entrepreneurs and their entrepreneurial product selling/trading**

Sr. No.	Type of product selling / trading	Number of women		Total
		Urban	Rural	
1.	Milk	–	100 (100)	100 (50)
2.	Material	38 (38)	–	39 (19.5)

**Table 15 : Monthly income from enterprise of women entrepreneurs**

Sr. No.	Monthly income from enterprise	Number of women entrepreneurs		Total
		Urban	Rural	
1.	Rs. 3000 – 10,000	46 (46)	88 (88)	134 (67)
2.	Rs. 10,0001– 18,000	42 (42)	10 (10)	52 (26)
3.	Rs.18,0001 – 26,000	12 (12)	2 (2)	14 (7)
Total (N)		100 (100)	100 (100)	200 (100)

10,000. At last, it can be concluded that 67 per cent women entrepreneurs' monthly income from the enterprise was between Rs. 3000 to 10,000.

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