



Socio-economic and family background of entrepreneurs in Agra rural

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ABSTRACT

The role of Indian woman has ranged from a deity to an entrepreneur. Role and status of Indian women has undergone dramatic and drastic changes from era to era, while within the eras itself, they have existed simultaneous contradictions. For removing contradiction about women entrepreneurs' role and status for Indian economy, socio-economic and familial background of entrepreneurs should be studied. Keeping in view this concept, the present study was conducted for the same in Agra rural. Agra rural consists of 15 blocks. Out of 15 blocks, Bichpuri block was selected randomly. Out of villages of Bichpuri block, village Baipur and Laramada were selected randomly. Fifty women entrepreneurs running dairy enterprise were selected from each village. Thus, 100 women entrepreneurs were selected for the present study. Primary data were collected through interview schedule during year 2005. Percentage was used as statistical measure. It can be concluded from the findings that majority of entrepreneurs belonged to the age-group of 33 – 44 yrs, backward caste, illiterate and married. Change in ordinal position of entrepreneurs was not observed. Maximum of entrepreneurs were from nuclear families, medium sized families and having family members between 6 – 10. Most of the entrepreneurs had both male and female members between 1 – 4 members. Majority of entrepreneurs had family members (1 – 3) aged between 18 – 80 yrs and were educated up to primary level, unmarried, doing farming, belonged to families having income below poverty line, were in contact of Canara Bank and State Bank of India. Most of the entrepreneurs were possessing general items between 11 – 20 and special items between 2 – 14. Maximum of entrepreneurs' head of household was husband. Majority of entrepreneur were devoting 1 – 3 hrs for house job and 3 – 4 hrs. For children. Entrepreneurs' husband was the key person for shouldering all kind of familial responsibilities like food, clothing, housing, children education, incidental and savings etc. Government should plan and execute the programme for awakening the women regarding their rights through which they can get a position considered to every aspect of life.

INTRODUCTION

Across centuries and across time, the role of women remains rooted into existence. It forever remains the same

and at the same time goes through many transitions those may be created by self being unaware and by society. In reference of self, they may be uneducated, non-resourceful, and unaware about their rights as human

being for making successful themselves and guiding to others for letting same. In this regard, society may play a role of facilitator or inhibitor through which they may be considered as only commodity but not as human being. But it is proved that a woman is the pivot of all kind of development and without developing women, a society cannot be considered developed. Because society consists both men and women and both come in category of human being. For doing balanced the society and for getting Human Development Index up to the mark, women are to be facilitated and trained to know their powers those are already exists in themselves. At present India is at 134th position in H.D.I. according to UNDP'S Human Development Report 2010. It takes centuries for women's roles to unfreeze, freeze and refreeze in different forms, shapes and sizes and to move in new directions. In order to improve the status of women in any society at large, it is necessary to achieve economic independence for women. There is a dire need to bring them into the main stream of economic development in general and industrial development in particular. For assessing this, socio-economic status of women should be studied to convert women into successful entrepreneurs. With this aim, an effort was made to know socio-economic and familial background of women entrepreneurs.

MATERIAL AND METHODS

Agra division of the 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 was selected randomly. For the purpose of administration, Agra district was divided into two areas; Agra Urban and Agra Rural. Agra Rural was selected randomly for the present study. Agra rural comprises fifteen blocks. Out of 15 blocks, Bichpuri block was selected randomly. Out of village of Bichpuri block, village Baipur and Laramada were selected randomly. Fifty women entrepreneur from each village running dairy enterprise were selected for the present study. Primary data regarding socio-economic characteristics of women entrepreneurs studied under two heads namely; personal, family related characteristics were collected through interview schedule, observation and discussion from the selected entrepreneurs as well as from secondary sources. Secondary data such as a list of women entrepreneurs were collected from the concerned centers such as

District Industry Centers, Central Excise and Custom Department and Small Industries Service Institute (SISI), Agra during the years of 2005. Based on the nature of data and relevant information, percentage was used as a statistical measure for analysing socio-economic variables.

OBSERVATIONS AND ANALYSIS

Socio-economic background of women entrepreneurs are studied under two heads; personal and family background.

Personal background of women entrepreneurs :

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

Age group :

Age-wise distribution of women entrepreneur in both the villages clearly shows that 52 per cent belonged to the age-group of 33 – 44 yrs separately. Thirty per cent and twenty six per cent belonged to the age-group of 20 – 32 yrs, respectively. Only 22 per cent and 18 per cent were in the age-group of 45 – 56 yrs, respectively in both the villages.

On the whole majority (52 %) women entrepreneurs belonged to the age group of 33 – 44 yrs while 28 per cent belonged to age group of 20 – 32 yrs and only 20 per cent belonged to age group of 45 – 56 yrs. Anna and Pillai (1990); Nigam (1994); Mishra and Bal (1998); Prasad and Rao (1998); Bhatia *et al.* (1999) and Devi and Sumanthi (2001) are also in support of above findings.

Caste :

Hundred per cent women entrepreneurs belonged to backward caste in village Baipur and 64 per cent belonged to general caste and 34 per cent belonged to schedule caste/tribe in village Laramada.

Thus in all, it is revealed that majority (51 %) of women entrepreneurs belonged to backward caste and 32 per cent belonged to general caste. Only 17 per cent belonged to schedule caste. Similar findings have been suggested in the study conducted by Rao(1991).

Educational qualification :

In both the villages namely Baipur and Laramada, 88 per cent and 86 per cent women entrepreneur were illiterate. Fourteen per cent and twelve per cent were

educated up to primary level.

Hence, 87 per cent of women entrepreneurs were illiterate and 13 per cent were educated upto primary level. Similar findings are also observed in the earlier study conducted by Rao (1991).

Marital status :

Majority of women entrepreneurs in each of the villages (98 % and 92 %) were married. Only 8 per cent and two per cent were widow in both the villages.

On the whole, ninety five per cent women

entrepreneurs were married and 5 per cent were widow. Similar findings are also observed in earlier studies conducted by Nigam (1994), Hisrich and Peters (1997) and Kapoor (1998).

Ordinal position of married ladies :

In Baipur village, before marriage, 46 per cent women entrepreneur were eldest and 28 per cent were youngest followed by 26 per cent (those were middle in ordinal position). Scenario regarding ordinal position after marriage was different than before marriage. After

Table 1 : Personal characteristics of women entrepreneurs			[n ₁ = 50, n ₂ = 50 n = 100 (n ₁ + n ₂)]		
Sr. No.			Village Baipur	Village Laramada	Total
1.	Age (Yrs.)	20 – 32	15 (30)	13 (26)	28 (28)
		33 – 44	26 (52)	26 (52)	52 (52)
		45 – 56	9 (18)	9 (18)	20 (20)
		Total (n)	50 (100)	50 (100)	100 (100)
2.	Caste	General	–	32 (64)	32 (32)
		Backward caste	50(100)	1 (2)	51 (51)
		Schedule caste/ Schedule tribe	–	17 (34)	17 (17)
		Total (n)	50 (100)	50 (100)	100 (100)
3.	Educational qualification	Illiterate	44 (88)	43 (86)	87 (87)
		Literate	–	–	–
		Primary	6 (12)	7 (14)	13 (13)
		Intermediate	–	–	–
		Graduate	–	–	–
		Post graduate	–	–	–
		Ph.D.	–	–	–
		Total (n)	50 (100)	50 (100)	100 (100)
4.	Marital status	Unmarried	–	–	–
		Married	49 (98)	46 (92)	95 (95)
		Widow	1 (2)	4 (8)	5 (5)
		Divorced	–	–	–
		Total (n)	50 (100)	50 (100)	100 (100)
5.	Ordinal position of married ladies Before marriage	Eldest	23 (46)	12 (24)	35 (35)
		Middle	13 (26)	28 (56)	41 (41)
		Youngest	14 (28)	10 (20)	24 (24)
		Total (n)	50 (100)	50 (100)	100 (100)
	After marriage	Eldest	24 (48)	21 (42)	45 (45)
		Middle	15 (30)	18 (36)	33 (33)
		Youngest	11 (22)	11 (22)	22 (22)
		Total (n)	50 (100)	50 (100)	100 (100)
	Ordinal position of unmarried ladies	Eldest	–	–	–
		Middle	–	–	–
		Youngest	–	–	–
		Total (n)	–	–	–

Table 2 : Family characteristics of women entrepreneurs [n₁ = 50, n₂ = 50, n = 100 (n₁ + n₂)]

Sr. No.	Family characteristics	Categories	Village		Total		
			Baipur	Laramada			
1.	Type of family	Nuclear	48 (96)	49 (98)	97 (97)		
		Joint	2 (4)	1 (2)	2 (2)		
		Total (n)	50 (100)	50 (100)	100 (100)		
2.	Size of family	Small	11 (22)	12 (24)	23 (23)		
		Medium	24 (48)	25 (50)	49 (49)		
		Large	15 (30)	13 (26)	28 (28)		
		Total (n)	50 (100)	50 (100)	100 (100)		
3.	Total family members	1 – 5	11 (22)	12 (24)	23 (23)		
		6 – 10	38 (76)	35 (70)	73 (73)		
		11 – 15	1 (2)	3 (6)	4 (4)		
		Total (n)	50 (100)	50 (100)	100 (100)		
4.	Total family members Acc. to sex	Male	1 – 4	37 (74)	39 (78)	76 (76)	
			5 – 9	13 (26)	11 (22)	24 (24)	
		Female	1 - 4	42 (84)	41 (82)	83 (83)	
			5 – 9	3 (6)	3 (6)	6 (6)	
		5.	Age *	1 – 3	35 (71.5)	34 (72.3)	69 (71.9)
				4 – 6	11 (22.5)	11 (23.4)	22 (22.9)
7 – 9	3 (6.2)			2 (4.3)	5 (5.2)		
Total (n)	49 (100)			47 (100)	96 (100)		
6.	Educational qualification	Illiterate	156 (53.5)	75 (25.9)	231 (39.8)		
		Literate	45 (15.5)	5 (1.8)	50 (8.7)		
		Primary	83 (28.6)	175 (60.5)	258 (44.5)		
		Intermediate	7 (2.4)	21 (7.3)	28 (4.8)		
		Graduate	–	8 (2.8)	8 (1.4)		
		Post graduate	–	5 (1.8)	5 (0.9)		
		Ph.D.	–	–	–		
		Total (n)	291 (100)	289 (100)	580 (100)		
7.	Marital status	Unmarried	169 (57.4)	204 (70.9)	363 (64.2)		
		Married	105 (36.5)	70 (27.1)	179 (31.7)		
		Widow	17 (6.2)	6 (2.0)	23 (4.1)		
		Divorced	–	–	–		
		Total (n)	277 (100)	288 (100)	565 (100)		
8.	Occupational status	Manual Labour	–	8 (11.8)	8 (4.6)		
		Job work	–	2 (2.9)	2 (1.2)		
		Farming	99 (94.2)	26 (38.2)	125 (72.3)		
		Business	1 (0.9)	9 (13.2)	10 (5.8)		
		Service	5 (4.8)	23 (33.8)	28 (16.2)		
		Total (n)	105 (100)	68 (100)	173 (100)		
9.	Income [Per capita per Annum]	Below poverty line	29 (58)	37 (74)	66 (66)		
		Above poverty line	21 (42)	13 (26)	34 (34)		
		Total (n)	50 (100)	50 (100)	100 (100)		
10.	Social contact	State Bank of India	–	46 (63.9)	46 (37.8)		
		Jamuna Grameen Bank	–	2 (2.8)	2 (1.7)		
		Post Office	–	6 (8.3)	6 (4.9)		
		Co-operative Bank	–	8 (11.1)	8 (6.6)		
		Canara Bank	50 (100)	3 (4.2)	53 (43.4)		
		Pulse Green Forestry	–	2 (2.8)	2 (1.7)		
		Indian overseas Bank	–	1 (1.4)	1 (0.8)		
		Life Insurance Bank Corp.	–	3 (4.2)	3 (2.4)		
		Banara Bank	–	1 (1.4)	1 (0.8)		
		Total (n)	50 (100)	72 (100)	122 (100)		

Table 2 contd...

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11.	Material possession General	1 – 10	4 (8)	12 (24)	16 (16)	
		11 – 20	42 (84)	32 (64)	74 (74)	
		21 – 30	4 (8)	6 (12)	10 (10)	
		Total (n)	50 (100)	50 (100)	100 (100)	
	Special	2 – 14	47 (94)	44 (88)	91 (91)	
		15 – 27	3 (6)	6 (12)	9 (9)	
		28 – 40	–	–	–	
		Total (n)	50 (100)	50 (100)	100 (100)	
	12	Head of house hold	Respondent	1 (2)	2 (4)	3 (3)
			Husband	47 (94)	42 (84)	89 (89)
Both			–	–	–	
Family members			2 (4)	6 (12)	8 (8)	
Total (n)			50 (100)	50 (100)	100 (100)	
13	Time use pattern House job	1 – 3	30 (60)	24 (48)	54 (54)	
		4 – 6	20 (40)	26 (52)	46 (46)	
		Total (n)	50 (100)	50 (100)	100 (100)	
	Children	1 – 2	21 (42)	25 (50)	46 (46)	
		3 – 4	29 (58)	25 (50)	54 (54)	
		Total (n)	50 (100)	50 (100)	100 (100)	
	Oneself	1 – 2	50 (100)	42 (84)	92 (92)	
		3 – 4	–	8 (16)	8 (8)	
		Total (n)	50 (100)	50 (100)	100 (100)	
	Enterprise	1 – 5	50 (100)	46 (92)	96 (96)	
		6 – 10	–	4 (8)	4 (4)	
		Total (n)	50 (100)	50 (100)	100 (100)	
	Another farming (hrs)	1 – 3	13 (27.1)	31 (64.6)	44 (45.8)	
		4 – 6	35 (72.9)	17 (35.4)	53 (53.2)	
		Total (n)	48 (100)	48 (100)	96 (100)	

* Percentage is calculated on the basis of total respondents.

marriage, 48 per cent were eldest and thirty per cent were middle. Only 22 per cent were youngest.

In Laramada village, 56 per cent of women entrepreneurs were middle and 24 per cent were eldest. Only 20 per cent were youngest before marriage. After marriage, 42 per cent were eldest and 36 per cent were middle. Only 22 per cent were youngest.

It was observed that there was no change in ordinal position of youngest women entrepreneurs (24 %) after marriage 22 per cent. The different ordinal position of women entrepreneurs was observed between eldest and middle. Those who were middle (41 %) and eldest (35 %) became eldest (45 %) and middle (33 %) respectively after marriage.

Family background:

In this section family background is studied into two

segments namely family characteristics and family responsibility.

Type of family :

It is clear from the findings that 96 per cent of women entrepreneurs were from nuclear families and only 2 per cent were from joint families in Baipur village.

In case of Laramada village, ninety eight per cent women entrepreneurs were from nuclear families and only two per cent were from joint families.

On the whole, ninety seven per cent women entrepreneurs were from nuclear families and only 3 per cent were from joint families. A study conducted by Prasad and Rao (1998) is also in support of above findings.

Size of family :

In Baipur village, 48 per cent and 30 per cent women

Table 3 : Family responsibility of women entrepreneur [n₁ = 50, n₂ = 50, n = 100 (n₁+n₂)]

Sr. No.	Family responsibilities	Categories	Village		Total
			Baipur	Laramada	
1.	Food	Respondents	1 (2)	4 (8)	5 (5)
		Husband	47 (94)	41 (82)	88 (88)
		Both Husband and wife	–	1 (2)	1 (1)
		Family members	2 (4)	4 (8)	6 (6)
		Total (n)	50 (100)	50 (100)	50 (100)
2.	Clothing	Respondents	1 (2)	4 (8)	5 (5)
		Husband	47 (94)	41 (82)	88 (88)
		Both Husband and wife	–	1 (2)	1 (1)
		Family members	2 (4)	4 (8)	6 (6)
		Total (n)	50 (100)	50 (100)	50 (100)
3.	Housing	Respondents	1 (2)	4 (8)	5 (5)
		Husband	47 (94)	41 (82)	88 (88)
		Both Husband and wife	–	1 (2)	1 (1)
		Family members	2 (4)	4 (8)	6 (6)
		Total (n)	50 (100)	50 (100)	50 (100)
4.	Children Education	Respondents	1 (2)	4 (8)	5 (5)
		Husband	47 (94)	41 (82)	88 (88)
		Both Husband and wife	–	1 (2)	1 (1)
		Family members	2 (4)	4 (8)	6 (6)
		Total (n)	50 (100)	50 (100)	50 (100)
5.	Incidental	Respondents	1 (2)	4 (8)	5 (5)
		Husband	47 (94)	41 (82)	88 (88)
		Both Husband and wife	–	1 (2)	1 (1)
		Family members	2 (4)	4 (8)	6 (6)
		Total (n)	50 (100)	50 (100)	50 (100)
6.	Saving	Respondents	1 (2)	4 (8)	5 (5)
		Husband	47 (94)	41 (82)	88 (88)
		Both Husband and wife	–	1 (2)	1 (1)
		Family members	2 (4)	4 (8)	6 (6)
		Total (n)	50 (100)	50 (100)	50 (100)
7.	Any other	Respondents	1 (2)	4 (8)	5 (5)
		Husband	47 (94)	41 (82)	88 (88)
		Both Husband and wife	–	1 (2)	1 (1)
		Family members	2 (4)	4 (8)	6 (6)
		Total (n)	50 (100)	50 (100)	50 (100)

entrepreneurs were from medium and large sized families. Only 22 per cent were from small sized families.

Fifty per cent of women entrepreneurs were from medium sized families. Twenty-six and twenty four per cent were from large and small sized families.

Thus in all, forty-nine per cent women entrepreneurs were from medium sized families. Only 28 per cent and 23 per cent were from large and small sized families.

Total family members :

Seventy six per cent women entrepreneurs were having family members between 6 – 10. Twenty two per

cent had family members between 1-5. Only 2 per cent had family members between 11 – 15 in Baipur village.

In Laramada village, seventy per cent had family members between 6 – 10. Twenty four per cent had family members between 1 – 5 and 6 per cent had family members between 11 – 15.

Hence, it can be said from the entire data that seventy three per cent women entrepreneur had family members between 6 – 10. Twenty three per cent had family members between 1 – 5. Only four per cent had family members between 11 – 15.

Total family member according to sex :

In Baipur village, seventy four per cent and eighty four per cent women entrepreneur had both male and female family members between 1 – 4 members. Only 26 and 6 per cent had both male and female family members between 5 – 9 members. Almost same findings were observed in case of village Laramada.

On the whole, eighty three and seventy six per cent women entrepreneurs had both male and female members between 1 – 4 members. Twenty four per cent and six per cent had both male and female family members between 5 – 9 members.

Age between 18-80 yrs. :

Seventy one and seventy two per cent women entrepreneurs had family members (1 – 3 members) aged between 18 – 80 yrs. Twenty two and twenty three per cent had family members between 4 – 6 members. Only 6 and 4 per cent had family members between 7 – 9 members aged between 18 – 80 yrs in each village.

Thus in all, seventy one per cent women entrepreneur had family members (1 – 3) aged between 18 – 80 yrs. Twenty two per cent (22.9 %) had family members (4 - 6 members) aged between 18 – 80 yrs . Only 5 per cent had family members (7 – 9) aged between 18 – 80 yrs.

Educational qualification :

Out of the selected family members of women entrepreneurs, 53.5 per cent family members were illiterate and 28.6 per cent were educated upto primary level. Fifteen per cent were literate. Only 2.4 per cent were educated upto intermediate in Baipur village.

In case of Laramada, about sixty per cent family members were educated upto primary level and 25.9 per cent were illiterate. Seven per cent were educated upto intermediate and 2.8 per cent were graduate. Only one per cent were literate and post – graduate, respectively.

On the whole, forty four per cent were educated upto primary level and 39.8 per cent were illiterate. Eight per cent were literate and 4.8 per cent were educated up to intermediate level. Only 1 per cent were graduate and doing post-graduation (registered), respectively

Marital status :

Out of the selected family members of women entrepreneur, fifty seven and thirty six per cent were

unmarried and married respectively. Only 6 per cent were widow in Baipur village.

Seventy per cent family members were unmarried and 27.1 per cent were married. Only 2 per cent were widow in Laramada.

As a whole, sixty four per cent family members were unmarried and 31.7 per cent were married. Only 4 per cent were widow.

Occupational status :

Out of the selected family members of women entrepreneurs, 94 per cent were doing farming. Four per cent and one per cent were doing service and business respectively in Baipur village.

Thirty eight and thirty three per cent family members were doing farming and service. Thirteen per cent and eleven per cent were doing business and manual labour respectively. Only 2 per cent were busy in job work in Laramada village.

It can be drawn from entire data that seventy two per cent were busy in farming and 16.2 per cent were in service. Five per cent and four per cent were doing business and job work.

Family income (Per capita per annum) :

Most of the entrepreneur (58 % and 74 %) belonged to families having income below poverty line. Forty two and twenty six per cent belonged to families having income above poverty line in both the villages.

Thus in all, sixty six per cent entrepreneur belonged to families having income below poverty line. Thirty four per cent belonged to families having income above poverty line.

Social contact :

In Baipur village, hundred per cent women entrepreneur were in contact of Canara Bank.

Sixty three per cent entrepreneurs were in contact of State Bank of India. Eleven per cent was in contact of co-operative Bank.

Thus in all, forty three per cent were in contact of Canara Bank and thirty seven per cent were in contact of State Bank of India.

Material possession :

General items :

Eighty four per cent entrepreneurs' families

possessed 11 – 20 general items. Eight per cent entrepreneurs' family possessed 1 – 10 and 21 – 30 general items, respectively in Baipur village.

In Laramada, sixty four per cent entrepreneurs' families possessed 11 – 20 items and 24 per cent were possessing 1 – 10. Twelve per cent were possessing 21 – 30 items.

Thus in all, seventy four per cent entrepreneurs families were possessing items between 11 – 20. Only 16 per cent and 10 per cent were possessing items between 1-10 items and 21 – 30 items, respectively .

Special items :

Ninety four per cent entrepreneurs families were possessing special items between 2 – 14 items, only 6 per cent were possessing special items between 15 – 27 in Baipur village.

In village Laramada, Eighty eight per cent entrepreneurs' families were possessing between 2 – 14 special items and only 12 per cent were possessing between 15 – 27 special items.

Thus in all, ninety one per cent women entrepreneur were possessing between 2 – 14 special items and only nine per cent were possessing between 15 – 27 special items.

Head of household :

Majority (94 % and 84 %) of women entrepreneurs' head of household was husband. Twelve per cent and four per cent families head was family members.

As a whole, eighty nine per cent of women entrepreneurs' head of household was husband.

Time use pattern :

In Baipur village, sixty per cent and 58 per cent were devoting 1 – 3 hrs for house job, 3 – 4 hrs for looking after children. Hundred per cent entrepreneur were giving 1 – 2 hours for themselves and 1-5 hrs. for enterprise, respectively. Seventy two per cent were devoting 4 – 6 hrs for farming.

In village Laramada, 52 per cent were devoting 4 – 6 hrs in completion of house job. Fifty per cent were devoting 1 – 2 hrs and rest half were devoting 3-4 hrs. for looking after their children. Eighty four per cent were giving 1-2 hrs for oneself and only sixteen per cent were giving 3-4 hrs. Ninety two per cent were giving 1 – 5 hrs for enterprise. Sixty four per cent were devoting 1 – 3

hrs for farming.

As a whole, fifty four per cent entrepreneurs were devoting 1 – 3 hrs for house job and 3 – 4 hrs. for children. Ninety two per cent were devoting 1 – 2 hrs for themselves. Ninety six per cent were devoting 1 – 5 hrs for enterprise and 53.2 per cent were devoting 4 – 6 hrs for farming.

It is observed and finds out that entrepreneurs' husband was the key person for shouldering all kind of familial responsibilities like food, clothing, housing, children education incidental and saving etc. Pre-described findings are same in case of both the villages namely village Baipur and village Laramada.

Conclusion :

It can be concluded from the findings that majority of entrepreneurs belonged to the age-group of 33 – 44 yrs, backward caste; illiterate and married. Change in ordinal position of entrepreneurs was observed with slight modification. Maximum of entrepreneurs were from nuclear families, medium sized families and having family members between 6 – 10. Most of the entrepreneurs had both male and female members between 1 – 4 members. Majority of entrepreneurs had family members (1 – 3) aged between 18 – 80 yrs and were educated upto primary level, unmarried, doing farming, belonged to families having income below poverty line, were in contact of Canara Bank and State Bank of India. Most of the entrepreneurs were possessing items between 11 – 20 items and special items between 2 – 14. Maximum of entrepreneurs' head of household was husband. Majority of entrepreneur were devoting 1 – 3 hrs for house job and 3 – 4 hrs for children and 1-2 hrs for oneself, 1-5 hrs for enterprise and for farming. Entrepreneurs' husband was the key person for shouldering all kind of familial responsibilities like food, clothing, housing, children education, incidental and savings etc. For these kinds of entrepreneurs, government should introduce programme and mechanical gadgets for simplifying their jobs as they said that the work twice in a day is more energy consuming instead of economic payment and entertainment. Resultively, they have insufficient time for another income generating activity for being resourceful in both the sphere of economy namely family and national economy.

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