

# Socio-economic-status of Women Entrepreneurs: A study in Varanasi

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## ARTICLE DETAILS

### Article History

Published Online: 25 May 2019

### Keywords

Women entrepreneurs, socio-economic-status, family, income, children.

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## ABSTRACT

*Entrepreneurship is an essential part of human resources in women's development. Compared to other countries, the growth of women entrepreneurship in India is very small, especially in rural areas. However, women of the middle class are not keen to change their role due to fear of social backwardness. In urban areas., progress is seen among upper- class families. In the possibilities and challenges women entrepreneurs', demographic and socio-economic-status plays an important role. The social and economic development of women is essential for the overall economic development of any society or country. Entrepreneurship is the state of mind that every woman has, but in India, it has not been capitalized as it should be. Due to environmental changes, people are now more comfortable to accept the leading role of women in our society. The present paper focuses on the socio-economic-status of the women entrepreneurs in both areas of Varanasi districts. 95.8 per cent respondents were Hindu, 52.5 per cent respondent's own monthly income was less than or equal to 10000 Rs. 90.3 per cent had pakka type of house, whereas 81.1 percent respondent house status was owned by the family.*

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## 1. Introduction

Women entrepreneurs can be defined as groups of women or woman who start, operate, and manage an enterprise. Government of India has defined women entrepreneurs as an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women. Women entrepreneurship can contribute significantly to the financial well-being of families and communities, reduction of poverty and women's empowerment, thus contributing to the Millennium Development Goals (MDGs). Thus, along with governments around the world, various development organizations are actively working to promote women entrepreneurs through various schemes, incentives and publicity measures. Women in India still perform their traditional roles in their houses and agriculture. They do not engage in any of the economic activities without assistance from their men flock due to socio-cultural traditional practices and conventions. The development of women entrepreneurship is very low in our country. Women enter into entrepreneurship due to economic need of the family. Socio-economic-status drove them to the entrepreneurship to full fill the need of the family or to upraise the status of the family. It observed that women start thinking about the entrepreneurship ideas in their thirties due to economic pressure or demand and to utilize leisure time as their children are growing. Entrepreneurship development is influenced by different factors, including personal traits, socio-economic conditions, etc. The type of factors responsible to start the entrepreneurship differs between male and female entrepreneurs. The female entrepreneurs due to their busy schedule, social traditional conservative attitude, the non-cooperation attitude of family, lack of risk tendency, are sometimes deterred to start entrepreneurship. Push factors include situations that push women to earn a living one way or the other. These are the situations when women don't have a choice but to earn, like the death of the breadwinner of the family, a sudden fall in the income or a family income that is too low. In such

circumstances, some women take jobs, whether they're happy doing them or not. They'll do what it takes to care for their families. For some women, the solution is to push past barriers and build their own firms.

## 2. Objective

To study the socio-economic-status of the women entrepreneurs in Bhelupur & Nagwa ward of Varanasi District.

## 3. Limitations of the study

The present study is mainly focused on Uttar Pradesh's District Varanasi in selected areas.

Due to the limitation of time and resource it was not possible to study the whole of India. So, the study is based only on the information gathered from the selected 217 women entrepreneurs in selected areas of Varanasi District.

All the women entrepreneurs might have not given accurate information because there is a lot of difference in what they do and what they tell.

## 4. Research Methodology

The random sampling was used to choose the respondents from the list obtained from the DIC of Varanasi. Interview cum questionnaire scheduled was conducted to collect the information from the respondents. The researcher selected 217 sample respondents from the area. Test & tools were mean, median, mode, percentage, t-test, SD, SPSS-16, and B.G. Prasad & Lickert scale was also applied.

## 5. Result & Discussion

Demographic profile plays an important role in the prospects of challenges they faced and how they deal with those problems, their motivational factors and their entrepreneurial behavior of women entrepreneurs.

**I. Demographic Profile**

**Table 1: (a) Domicile State of the respondents:**

S.No.	Domicile State	No.	%
1	Uttar Pradesh	200	92.1
2	Bihar	12	5.5
3	Jharkhand	2	0.9
4	Maharastra	1	0.5
5	Rajasthan	1	0.5
6	Punjab	1	0.5
Total		217	100.0

2	35-49	117	53.9
3	≥ 50	36	16.6
Total		217	100.0
Avg. ± SD = 39.82 ± 9.22 Range = (22 - 65)			
Religion			
1	Hindu	208	95.8
2	Muslim	06	2.8
3	Christian	01	0.5
4	Sikh	02	0.9

The above table depicts that most respondents (92.1 per cent) are a domicile of Uttar Pradesh, followed by Bihar 5.5, Jharkhand 0.9 and Maharashtra, Rajasthan and Punjab 0.5 per cent.

The table 2 indicates that more than fifty per cent (53.9 per cent) of women entrepreneurs belonged to age group of 35 – 49 followed by the age groups of <35 (29.5 per cent) and ≥ 50 (16.6 per cent).

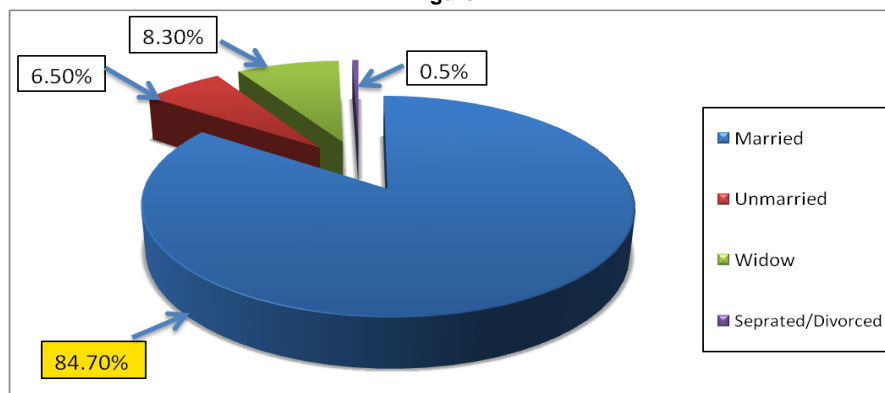
**Table 2: (b) Respondents' distribution on the basis of age & religion.**

S.No	Age (Years)	No	%
1	< 35	64	29.5

Religion shows that the majority (95.8 per cent) of respondents belonged to Hinduism, Muslims (2.8 per cent), Sikh (0.9 per cent) and 0.5 per cent Christian in that order.

**(c) Marital Status of the respondents**

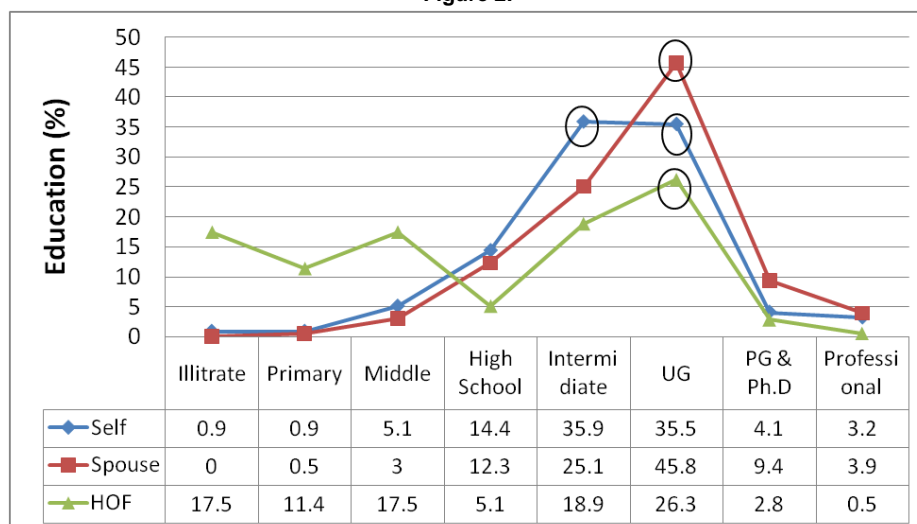
**Figure 1**



The above, fig. 1 shows that 84.70 per cent respondents said that they have partners (married), 8.30 per cent said that their partners are dead (widow), 0.5 per cent declared to be separate or divorced by their partners and 6.50 per cent declared not to have partners (unmarried).

**(d) Education of women entrepreneurs, their spouses and head of the family**

**Figure 2:**

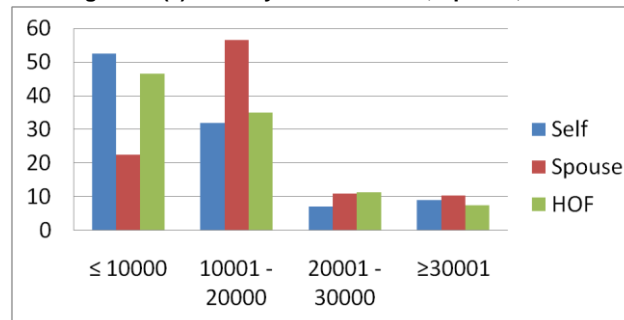


As to the educational background 35.9 per cent of women entrepreneurs confirmed to have intermediate & 35.5 per cent launched their enterprise with a degree of graduation, whereas

45.8 per cent respondent's spouses had a university degree (graduate), and 26.3 per cent respondent's heads of the family also had an undergraduate degree.

**II. Socio-economic-status**

**Figure 3: (a) Monthly Income of Self, Spouse, HOF.**



The monthly income of 52.5% of the respondents was less than or equal to ten thousand rupees, the monthly income of the respondent's spouse was between Rs. 10,001 to Rs. 20

thousand, and the monthly income of 46.5% of the respondents HOF was below or equal to ten thousand rupees.

**Table 3: (b) Distribution of respondents on the basis of family type, family size & number of children.**

S.No	Family type	No.	%
1	Joint	174	<b>80.2</b>
2	Nuclear	43	19.8
Total		217	100.0
Family Size			
1	3 – 5	62	28.5
2	6 – 8	126	<b>58.1</b>
3	9 – 11	23	10.6
4	>11	06	2.8
Avg. family size = 6.71 ± 2.09, Range = (3 – 15)			
Number of Children			
1	0	01	0.5
2	1	35	17.3
3	2	91	<b>44.8</b>
4	3	52	25.6
5	4	22	10.8
6	5	01	0.5
7	6	01	0.5
Total		203*	100.0
Avg. number of children ± SD = 2.33 ± 0.95 , Range = (0 – 6)			
* 14 unmarried			

Table 3 shows that how is the family structure in terms of family type, family size and no. of children respondents having.

cent, & 2.8 per cent stated having 9 – 11 and more than 11 members in the family respectively.

Majority (80.2 per cent) of women entrepreneurs living in a joint family and the rest of (19.8 per cent) is living nuclear. It shows that most of the women might have started their business to support family economically because larger the family much is the expenses.

Regarding the question on children, in all responding women entrepreneurs having children 01 (0.5 per cent) declares not having any child, 35 (17.3 per cent) of respondents having 1 child, majority 91 (44.8 per cent) having 2 children, 52 (25.6 per cent) women entrepreneurs declared to have 3 children in number, 22 (10.8 per cent) 4 children and 01, 01 respondents (1.0 per cent) accepted having 5 and 6 children respectively.

A majority of 58.1 per cent declares 6 – 8 members in the family, 28.5 per cent 3 – 5 members in the family and 10.6 per

**Table 4: (c) Type of house as well as status.**

S.No	Type of house	No.	%
1	Pakka	196	<b>90.3</b>
2	Kacha	-	-
3	Kacha-Pakka	21	9.7
Total		217	100.0
Status of House			
1	Rented	41	18.9
2	Owned	176	<b>81.1</b>

It is shown in the table above that the majority (90.3 percent) lived in the home, and 9.7 percent in the patchwork house. Whereas the resident in the home of the Kacha registered zero.

176 (81.1) Respondents accepted that they were living in their home, and the remaining 41 (18.9) were living in the rented house. This is because the majority of respondents (80.1 percent) were Varanasi domiciles.

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## 6. Conclusion

The main objective of the study was to identify the socio-economic-status, which promoted them to opt entrepreneurship. Women start their enterprise to balance or to uplift the socio-economic-status of the family. The pull factor is their family, whether they are living in nuclear or in a joint family in both structure the need of money pull women to be a woman entrepreneur. No relevance was found between education and entrepreneurship as illiterate women or the drop outs from school level also started their enterprise out of the need to support the family economically, which shows the push factor to be an entrepreneur but due to less literacy rate they were not taking benefits of government ran schemes. However, the family type, husband's death or joint family structure often compelled the women entrepreneurs and strong desire to be independent and to be a contributor toward family pulled them to start the entrepreneurship.