

**SOCIO- ECONOMIC STATUS OF WOMEN**  
**ENTREPRENEURS IN ASSAM WITH SPECIAL**  
**REFERENCE TO KAMRUP DISTRICT**

**Mrs. Alaka Hujuri\***

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**Abstract**

When a woman or a group of women start, organize and operate a business enterprise they are known as women entrepreneur(s). Government of India (2003-04) defines women entrepreneurs as those entrepreneurs who own and control an enterprise having a minimum financial interest of 51 per cent of the capital and provides at least 51 per cent of employment generated in the enterprise to women. They initiate the business, undertake the risk, and control and administer all the respective events concerning the business. The socio economic characteristics such as age, education, family size and annual average income were significantly correlated with the extent of entrepreneurial behaviour of women entrepreneurs (Ram & Chaudhury, 2012). In this study, we tried to access the socio economic characteristics of women entrepreneurs in the study area. It was observed that majority of them were of the age group of 40-50 years, married, belonged to general caste, graduate and having diploma in respective businesses.

**Key Words: Women Entrepreneurs, Socio Economic status, Performance, growth.**

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\* **Assistant Professor, Department of Economics, B. P. Chaliha College, Nagarbera, Kamrup, Assam.**

## **Introduction**

Entrepreneurial work, in India, was predominated by male in earlier ages. It was general belief that women must confine themselves within the four walls of households. But recently women are found to extend their domain beyond the limited domestic activities. They are trying to participate in the mainstream of development and thereby also supporting their families. Among the women work force, a group of women has established themselves in the field of entrepreneurship. So, planners and policy makers devise ways and means of promoting entrepreneurship among women. Women have strong desirable qualities relevant to entrepreneurship such as their ability to manage details, dedication to the work they take up and tolerance and kindness towards people (Horridoss & Fredrick, 2009).

When a woman or a group of women start, organize and operate a business enterprise they are known as women entrepreneur(s). Government of India (2003-04) defines women entrepreneurs as those entrepreneurs who own and control an enterprise having a minimum financial interest of 51 per cent of the capital and provides at least 51 per cent of employment generated in the enterprise to women. They initiate the business, undertake the risk, and control and administer all the respective events concerning the business.

Women entrepreneurship, their status and related aspects are widely analyzed by the scholars and policy makers. The socio economic status of women entrepreneurs is important because it has considerably affected the development and improvement of the entrepreneurship among them (Aworemi, Abdul Aziz & Opoola, 2010). For example, age, education, family size and annual average income were significantly correlated with the extent of entrepreneurial behaviour of women (Ram & Chaudhury, 2012). Seemaprakalpa, (2013) found that the socio economic variables such as age, education and marital status were significantly related in the risk taking behaviour of women entrepreneurs, while some other socio economic variables such as caste, social participation, type of family, size of family, family occupation and family income were not related with risk taking behaviour of women entrepreneurs. In case of women entrepreneurs in Small Scale Enterprises (SSEs) in Kenya, it was found that there is a positive correlation (0.85) between family characteristics & responsibilities and the performance of SSEs in Kenya. A big proportion of the respondents were married and they received financial support from their

spouses in running their businesses. However, the relationship though positive was insignificant to performance at 95% confidence interval (Bula, 2012). Pasanen (2003) in his study tried to investigate whether age of an enterprise plays a role in firm characteristics and strategies adopted therein. The result suggested that age of enterprise does matter towards influencing strategies. Growth strategy adopted by the enterprise thus might have influenced their pattern of growth and thus analysis of strategy might help in developing more successful strategies. So, the importance of socio economic status of women entrepreneurs never can be denied in relation to the entrepreneurial behaviour, performance and overall growth of the enterprises of women entrepreneurs.

### **Objectives**

The objective of the study is to examine the socio- economic characteristics of women entrepreneurs in Assam in special reference to Kamrup district.

### **Methodology**

Both primary as well as secondary data are used in the study. Secondary data such as the list of women entrepreneurs and other basic information relating to the enterprises is collected from the records of District Industries and Commerce Centre, Kamrup. Out of 83 women entrepreneurs who were registered on 2007-2008, 56 were found to exist on their business and they were taken for survey. It was found that a large group of women entrepreneurs were doing their businesses without registering to any concern authority. Therefore, another 56 of non registered women entrepreneurs were selected for the survey. So, total 112 women entrepreneurs were taken for the study. A well designed and pre-tested questionnaire schedule was prepared for collection of data. And descriptive statistics are used for the analysis of the data.

Pre-divided Kamrup district i. e., Kamrup (metropolitan) and Kamrup (rural) district was selected for the study There are around 4055 small scale industries in Kamrup district of which 2647 are located in Guwahati as per the data available with Directorate of Industries, Kamrup (City Development Plan, Guwahati, 2006). According to the Office of the Commissioner of Industries and Commerce, Kamrup District, 546 enterprises were registered in the year 2007-2008 of which 83 are women led enterprises for which basic data are available. Preliminary

information on these enterprises in the district makes us to believe that the district is conducive for acceleration of the pace of entrepreneurship. Therefore, this district is purposively selected for undertaking the study.

## Results and Analysis

The socio-economic characteristics of women entrepreneurs are analyzed in terms of their age structure, caste, religion, marital status, educational background, occupational background of their families, types of families and income level. The observed socio-economic characteristics of respondents, which were considered for the study, are presented below:

### Age Composition

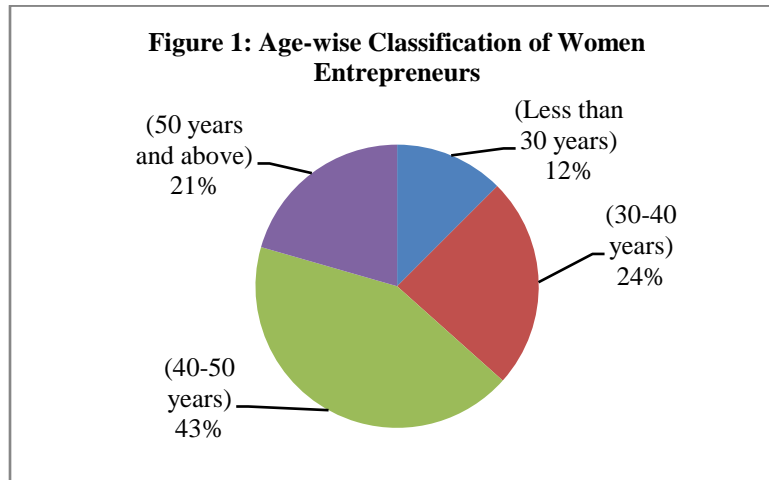
Age of the entrepreneurs and the enterprises may define the characteristics, performance and growth of the enterprises, because people of young ages are generally interested in learning more and is capable of taking risk. At the same time, it is also observed that elders have more knowledge and experience which is essential for successful entrepreneurship. The table 1 below shows the age-wise classification of sample women entrepreneurs.

| <b>Table 1: Age-wise Classification of Sample Women Entrepreneurs</b> |                             |                   |
|---|-----------------------------|-------------------|
| <b>Age Group (in years)</b>   | <b>No. of entrepreneurs</b> | <b>Percentage</b> |
| Less than 30  | 14                          | 12.5              |
| 30-40   | 27                          | 24.10             |
| 40-50   | 48                          | 42.86             |
| 50 and above  | 23                          | 20.54             |
| <b>Total</b>  | <b>112</b>                  | <b>100.00</b>     |

Source: Survey Data

The table shows that majority of women entrepreneurs (43%) are in the age group of 40-50 years following by 30-40 years which constitute 24% of total women entrepreneurs. This can be attributed that a youthful and matured group of women not only have to try and exploit new opportunities but also have to try to find a way to earn income and to meet domestic and general needs. The entrepreneurs who are above 50 years constitute 21% and who are under the age

group of less than 30 years constitute 12% to the total of 112 women entrepreneurs. The mean age of the women entrepreneurs is found to be 42.1 years. The age-wise classification of women entrepreneurs are shown in figure 1.



### Caste Profile

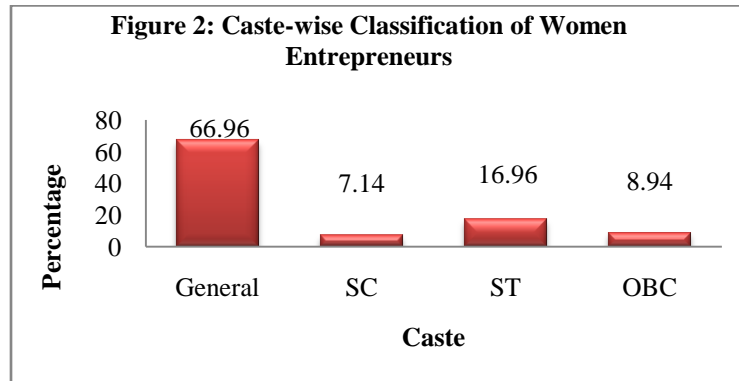
In earlier period, the caste of any community determined their occupations and social behavior. This still apply for some community because it is found that a particular caste or community related to a particular trade or businesses. Again, caste of owner has a significant impact on the growth of the enterprises. It was found that SC, ST and OBC owned firms had lower growth compared to the other castes (Despande & Sharma, 2013). Table 2 depicts the caste-wise classification of women entrepreneurs.

| <b>Table 2: Caste-wise Classification of Women Entrepreneurs</b> |                             |                   |
|--|-----------------------------|-------------------|
| <b>Caste</b>   | <b>No. of entrepreneurs</b> | <b>Percentage</b> |
| General  | 75                          | 66.96             |
| SC   | 08                          | 7.14              |
| ST   | 19                          | 16.96             |
| OBC  | 10                          | 8.94              |
| <b>Total</b>   | <b>112</b>                  | <b>100.00</b>     |

Source: Survey Data

From the table it has been observed that out of 112 women entrepreneurs 66.96% are belongs to general caste, following 16.96% of Schedule Tribes. The women entrepreneurs of the Other

Backward Class constitute 8.94% and only 7.14% belongs to Schedule Caste. The caste –wise classification of women entrepreneurs are shown in figure 2 as follows.



### Religion

Religion of the entrepreneurs defines the characteristics of the enterprise. Some religious beliefs restrict the mobility of women and prevent themselves either to become entrepreneur or the growth of their enterprises. The table 3 reveals the religion-wise classification of women entrepreneurs.

| <b>Table 3: Religion-wise Classification of Women Entrepreneurs</b> |                             |                   |
|---|-----------------------------|-------------------|
| <b>Religion</b>   | <b>No. of entrepreneurs</b> | <b>Percentage</b> |
| Hindu   | 101                         | 90.18             |
| Muslims   | 6                           | 5.36              |
| Christians  | 1                           | 0.89              |
| Sikh  | 4                           | 3.57              |
| <b>Total</b>  | <b>112</b>                  | <b>100.00</b>     |

Source: Survey Data

It has been observed that 90.18% entrepreneurs belongs to Hindu community, only 5.36% of them are Muslims, whereas 3.57% and only 0.89% of them are Sikh and Christians respectively.

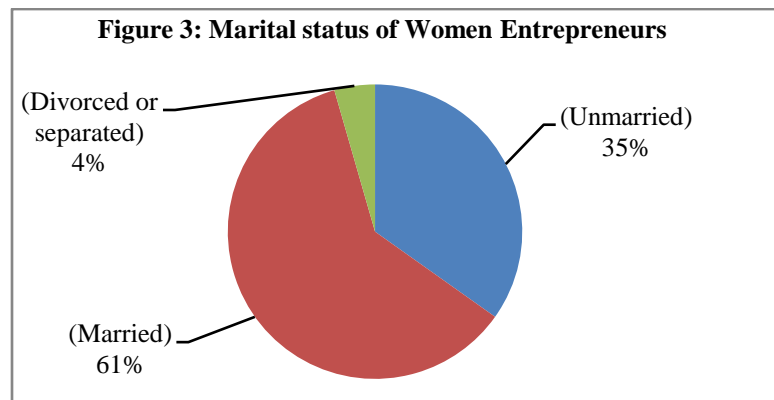
## Marital Status

The diversity in women's self-employment choices depends on their marital status and other dimensions, including their ability and the surrounding business and cultural environment. Responsibilities associated with the family “push” married women into their business, while unmarried women appear to be “pull” into entrepreneurship by individual abilities and surrounding business environment. And entrepreneurship by pull factor, not of push factor is welcome for future growth of the businesses (Giarratano, 2016). In the present study the marital status of women entrepreneurs is classified as unmarried, married and divorced or separated which is shown in the table 4.

| Marital Status        | No. of entrepreneurs | Percentage    |
|-----------------------|----------------------|---------------|
| Unmarried             | 39                   | 34.82         |
| Married               | 68                   | 60.72         |
| Divorced or separated | 05                   | 4.46          |
| <b>Total</b>          | <b>112</b>           | <b>100.00</b> |

Source: Survey Data

The table reveals that 60.72% of women entrepreneurs are married, while 34.82% are unmarried and only 4.46% are divorcees. That can be shown by the following figure 3 as follows.



## Educational Attainment

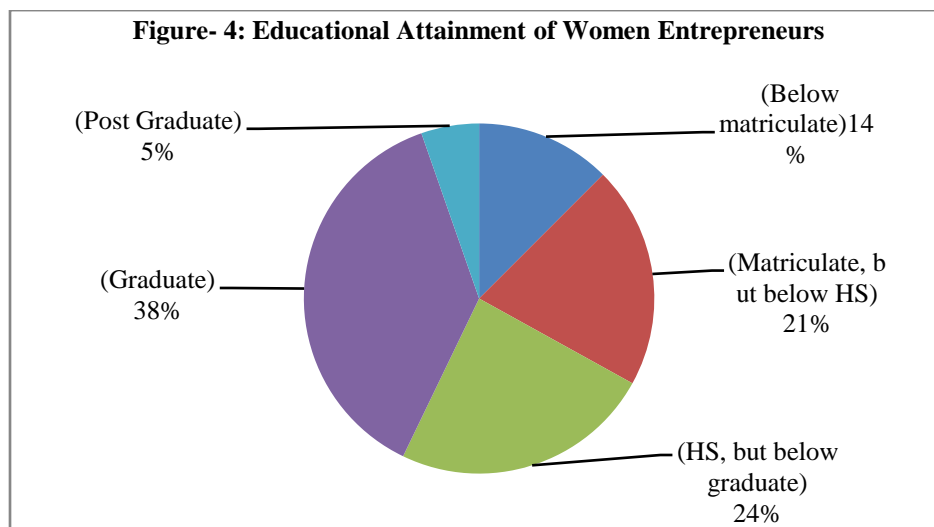
Education is considered as the base of an entrepreneur for the success and failure of the enterprises. The level of education helps the entrepreneurs to find out innovative ideas and

transforming these ideas into actions on their businesses. Education enhances the entrepreneurs to make confidence to believe in their capability, the necessary information on skills to conduct research on their industry, consumer base and competitors, and network (Bharadaj, 2014). Education also widens the scope of operation of women entrepreneurs and makes them aware about the opportunities available to them. The present study classified the general level of education as below matriculate, matriculate but below HS, HS, but below graduate, graduate and post graduate as shown in table 5

| <b>Table 5: Educational Attainment Of Women Entrepreneurs</b> |                             |                   |
|---|-----------------------------|-------------------|
| <b>Level of Education</b>                                     | <b>No. of entrepreneurs</b> | <b>Percentage</b> |
| Literate, but below matriculate                               | 14                          | 12.5              |
| Matriculate, but below HS                                     | 23                          | 20.54             |
| HS, but below graduate  | 27                          | 24.11             |
| Graduate  | 42                          | 37.5              |
| Post Graduate   | 6                           | 5.35              |
| <b>Total</b>  | <b>112</b>                  | <b>100.00</b>     |

Source: Survey data

It has been observed that a maximum 37.5% of the women entrepreneurs are having graduation degree, followed by 24.11% are HS and below graduate, 12.5% of them are below matriculate and only 5.35% of women entrepreneurs are having post graduate degree. The educational attainment of women entrepreneurs can be shown by the following figure 4





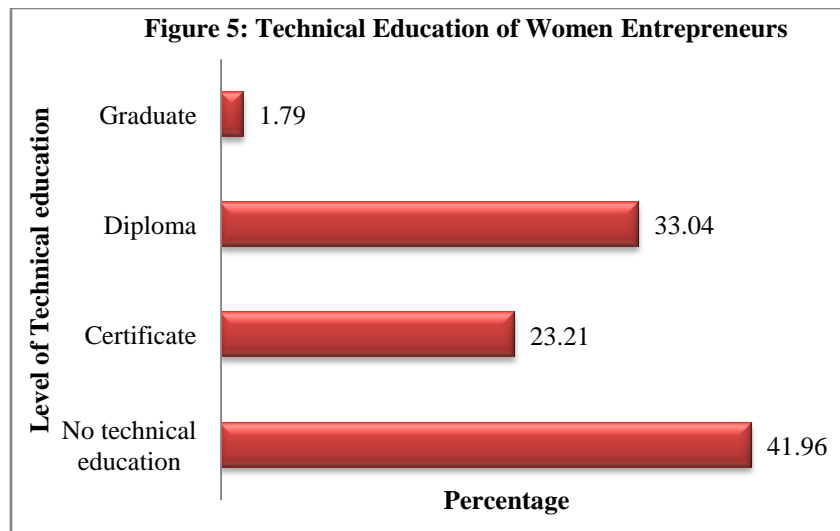
## Technical Education

Another important quality that an entrepreneur might have is the technical education which could improve his or her expertise in the respective field. Here technical education is classified as certificate, diploma, graduate and post graduate degree.

| <b>Level of Technical Education</b> | <b>No. of Entrepreneurs</b> | <b>Percentage</b> |
|-------------------------------------|-----------------------------|-------------------|
| No technical education              | 47                          | 41.96             |
| Certificate                         | 26                          | 23.21             |
| Diploma                             | 37                          | 33.04             |
| Graduate                            | 2                           | 1.79              |
| <b>Total</b>                        | <b>112</b>                  | <b>100.00</b>     |

Source: Survey data

Table 6 shows that 41.96% of women entrepreneurs have no technical education, 33.04% has diploma course, 23.21% has certificate course and only 1.79% has graduation in technical education. The level of technical education of women entrepreneurs are shown in figure 5 below.



## Status before Entrepreneurship

Information about status before entrepreneurship is necessary because it helps to know the kind of knowledge a person has accumulated which can affect her entrepreneurial activities (2004,

OECD). Here, in table 7 it is found that 51.79% of women entrepreneur were students before entrepreneurship, followed by 47.32% who were housewife and only 1.78% were service person out of 112 women entrepreneurs.

| Status         | No. of entrepreneurs | Percentage    |
|----------------|----------------------|---------------|
| Students       | 58                   | 51.79         |
| House Wife     | 52                   | 46.43         |
| Service person | 2                    | 1.78          |
| <b>Total</b>   | <b>112</b>           | <b>100.00</b> |

Source: Survey data

### **Type of Family**

The type of family may be the nuclear and joint family system. Each type of family system has its own merits and demerits in building entrepreneurial behavior of an individual. The nuclear family system creates mentality to stand on one's own feet and promote self sufficiency, while joint family system provides moral and financial support to build entrepreneurial capacity of an individual. The family system of women entrepreneurs is presented in table 8 where we found that 54.46% of parental family of women entrepreneurs is from joint family system, while 45.54% of them belong to nuclear family system. On the Other hand, apart from husband family, 47.32% of married women entrepreneurs belong to nuclear family, whereas 13.30% of them have joint family system.

| Family Type  | Parental Family      |               | Husband Family       |              |
|--------------|----------------------|---------------|----------------------|--------------|
|              | No. of entrepreneurs | Percentage    | No. of entrepreneurs | Percentage   |
| Nuclear      | 51                   | 45.54         | 53                   | 47.32        |
| Joint        | 61                   | 54.46         | 15                   | 13.39        |
| <b>Total</b> | <b>112</b>           | <b>100.00</b> | <b>68</b>            | <b>60.71</b> |

Source: Survey data

## Occupational Background

Occupational background represents the occupation of the parents or the husband (if married) of the women entrepreneurs. The study of occupational background provides information regarding financial support received by women entrepreneurs and the psychological or motivational factors that may work on the overall performance on entrepreneurial activity of women entrepreneurs. In the present study occupational background is studied under occupation of parents and husbands (if married) as follows.

### a) Occupations of Parents

The occupation of father of women entrepreneurs is classified as services, farmers and businesses. It has been observed from table 9 that the occupational background of father of maximum 42.86% of women entrepreneurs is service, followed by 33.93% of businesses and 23.21% of farmers. Three categories of occupations are found in case of mother of women entrepreneurs as services, businesses and housewives. Maximum 77.68% of them are housewives, followed by 18.75% of them service holders and only 3.57% is in businesses.

| <b>Occupation of Father</b> | <b>No. of Entrepreneurs</b> | <b>Percentage</b> | <b>Occupation of Mother</b> | <b>No. of Entrepreneurs</b> | <b>Percentage</b> |
|-----------------------------|-----------------------------|-------------------|-----------------------------|-----------------------------|-------------------|
| Service                     | 48                          | 42.86             | Service                     | 21                          | 18.75             |
| Farmer                      | 26                          | 23.21             | Business                    | 04                          | 3.57              |
| Business                    | 38                          | 33.93             | Housewife                   | 87                          | 77.68             |
| <b>Total</b>                | <b>112</b>                  | <b>100</b>        |                             | <b>112</b>                  | <b>100</b>        |

Source: Survey data

### b) Occupations of Husbands

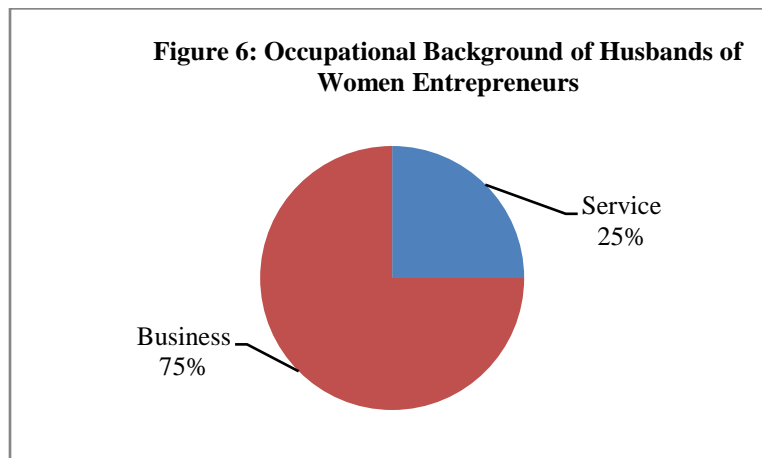
In case of married women entrepreneurs, information about occupations of their husbands is important because it often become their financial strength. Table 10 shows the occupational background of husbands of women entrepreneurs, where it is found that 75% of them is in

businesses, followed by 25% is in service. Again, it must be mention here that a good part of spouses of women entrepreneurs is associated in the same businesses.

| <b>Occupation of Husband</b> | <b>No. of entrepreneurs</b> | <b>Percentage</b> |
|------------------------------|-----------------------------|-------------------|
| Service                      | 17                          | 25                |
| Business                     | 51                          | 75                |
| <b>Total</b>                 | <b>68</b>                   | <b>100.00</b>     |

Source: Survey data

The occupational background of husbands of women entrepreneurs are shown by the following figure 6 as follows.



### **Educational Attainment of Parents**

The outlook of the entrepreneurs, their attitudes towards modernization, mobility and the choice of businesses are very much dependent on the educational background of the entrepreneurs. The status of educational background of parents of women entrepreneurs are shown in table 11. It is found that a maximum of 40.18% of father of women entrepreneurs are literate, but below matriculate, followed by 27.68% of them are graduate, 11.61% of them are illiterate, 10.71% of them are matriculate, but below HS and only 9.82% of them are HS, but below graduate. Similarly, a maximum of 34.82% of mother of women entrepreneurs are found as literate, but

below matriculate, followed by 33.03% of them are illiterate, 15.18% are HS, but below graduate, 9.82% are of them are matriculate, but below HS and only 7.15% of them are graduate.

| Educational Qualification        | Father      |            | Mother      |            |
|----------------------------------|-------------|------------|-------------|------------|
|                                  | No of W. E. | Percentage | No of W. E. | Percentage |
| Illiterate                       | 13          | 11.61      | 37          | 33.03      |
| Literate, but below, Matriculate | 45          | 40.18      | 39          | 34.82      |
| Matriculate, but below HS        | 12          | 10.71      | 11          | 9.82       |
| HS but below graduate            | 11          | 9.82       | 17          | 15.18      |
| Graduate                         | 31          | 27.68      | 08          | 7.15       |
| <b>Total</b>                     | <b>112</b>  | <b>100</b> | <b>112</b>  | <b>100</b> |

Source: Survey data

### Age Composition of Husbands of Women Entrepreneurs

Table 12 represents the age composition of husbands of women entrepreneurs where it is found that a maximum 56.72% of husbands of women entrepreneurs are 50-60 years, followed by 23.88% of them are 40-50 years, 11.94% of them are less than 40 years and 7.46% of them are in the age group of more than 60 years.

| Age Group (in years) | No. of entrepreneurs | Percentage    |
|----------------------|----------------------|---------------|
| Less than 40         | 08                   | 11.94         |
| 40-50                | 16                   | 23.88         |
| 50-60                | 38                   | 56.72         |
| 60 and above         | 05                   | 7.46          |
| <b>Total</b>         | <b>67</b>            | <b>100.00</b> |

Source: Survey data

### Educational Attainment of Husbands of Women Entrepreneurs

The level of education of the spouses of women entrepreneurs is considered as one of the important factor in determining the entrepreneurial efficiency of women entrepreneurs because the advance outlook of their spouses encourage them to take more risk and inspire them for better performance. The educational attainment of husbands of women entrepreneurs are represented in the following table 13 where it is found that a maximum of 47.05% of the husbands of women entrepreneurs are graduate, followed by 29.41% of them are HS, but below graduate, 8.83% of them are below matriculate, 7.35% are post graduate, 5.58% are below HS and 1.48% of them are illiterate.

| <b>Educational Qualification</b> | <b>No. of entrepreneurs</b> | <b>Percentage</b> |
|----------------------------------|-----------------------------|-------------------|
| Illiterate                       | 1                           | 1.48              |
| Literate, but below matriculate  | 6                           | 8.83              |
| Matriculate, but below HS        | 4                           | 5.88              |
| HS, but below graduate           | 20                          | 29.41             |
| Graduate                         | 32                          | 47.05             |
| Post Graduate                    | 5                           | 7.35              |
| <b>Total</b>                     | <b>68</b>                   | <b>100.00</b>     |

Source: Survey data

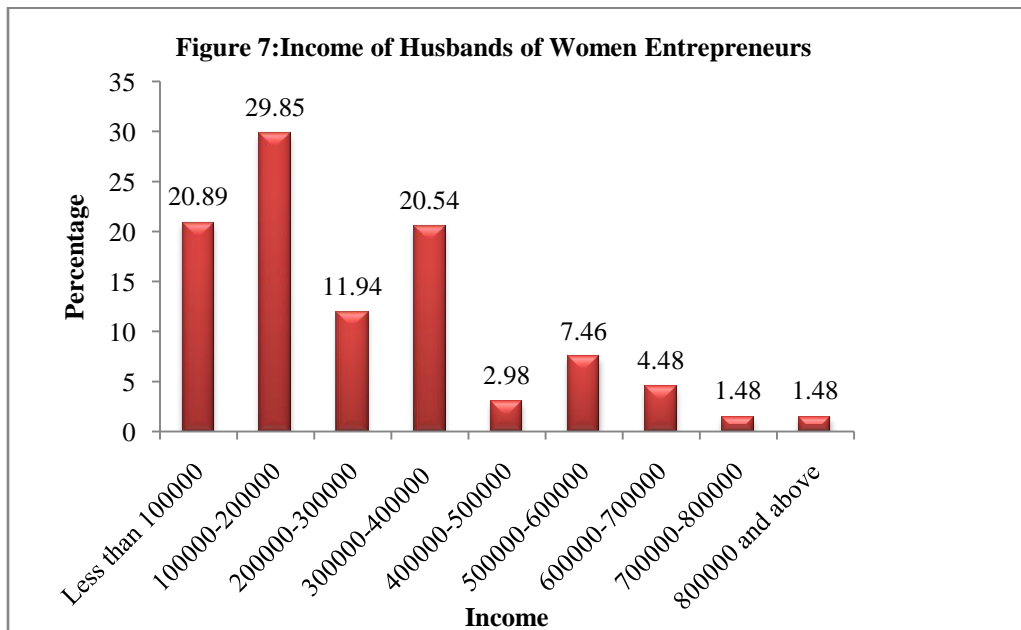
### Income Status of Husbands of Women Entrepreneurs

A higher family income leads to better standard of living, which can help to build a better personality. Again, the higher family income provides a base for financial support for the enterprises also. In the present study, the strata of husband's income of women entrepreneurs are such that a maximum of 29.85% have income between 1,00000- 2,00000, followed by 20.89% have income less than 1,00000, 20.54% have income between 3,00000-4,00000, 11.94% have income between 2,00000-3,00000, 7.46% have income between 5,00000-6,00000 4.48% have income between 6,00000-7,00000, 2.98% have income between 4,00000-5,00000, 1.48% have income between 7,00000-8,00000 and 1.48% have income more than 8,00000 and above.

| <b>Income (in Rs. Per Annum)</b> | <b>No. of Entrepreneurs</b> | <b>Percentage</b> |
|----------------------------------|-----------------------------|-------------------|
| Less than 100000                 | 14                          | 20.89             |
| 100000-200000                    | 20                          | 29.85             |
| 200000-300000                    | 08                          | 11.94             |
| 300000-400000                    | 13                          | 20.54             |
| 400000-500000                    | 02                          | 2.98              |
| 500000-600000                    | 05                          | 7.46              |
| 600000-700000                    | 03                          | 4.48              |
| 700000-800000                    | 01                          | 1.48              |
| 800000 and above                 | 01                          | 1.48              |
| <b>Total</b>                     | <b>67</b>                   | <b>100</b>        |

Source: Survey data

The classification of income of husband of women entrepreneurs are shown by the following figure 7.



## Conclusion

In the study, an attempt was made to access the socio economic characteristics of women entrepreneurs in Assam with special reference to Kamrup district and the following characteristics of them were highlighted:

- 1) Majority of women entrepreneurs are in the age group of 40-50 years and maximum are belongs to general caste.
- 2) Majority of women entrepreneurs (90.18%) are belongs to Hindu religion and majority of them are married.
- 3) In case of educational qualification, most of they are graduate and having diploma in respective businesses.
- 4) Husbands of majority of women entrepreneurs are in businesses, qualified as graduate and maximum of their (husband's) income are between 1 lakk-2 lakh.

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