



## Gendered family roles and entrepreneurial support: A sociological analysis of women entrepreneurs in Varanasi

Nishu Soni

Research Scholar, Department of Sociology, University of Lucknow, Uttar Pradesh, India

### Abstract

Women's entrepreneurship in India is deeply shaped by family structures, gender norms, and socio-cultural expectations that influence women's autonomy, mobility, and access to resources. This study investigates how gendered family roles, support systems, and patriarchal power structures shape the entrepreneurial experiences of 342 women entrepreneurs in Varanasi, Uttar Pradesh. Drawing on the family embeddedness perspective, social cognitive theory, cultural theory, and concepts of social embeddedness. The findings demonstrate that the family operates as a dual institution that both empowers women through essential support and simultaneously constrains them through gendered norms, limited mobility, and unequal domestic labour burdens. The study contributes new empirical evidence from a traditional urban context that remains underrepresented in Indian MSME scholarship. Policy recommendations emphasize family-inclusive entrepreneurship programs, gender-sensitive training, improved childcare and institutional support, and structural reforms aimed at enhancing women's independence and entrepreneurial agency.

**Keywords:** Women entrepreneurs, family embeddedness, gender norms, work-family conflict, MSMEs

### Introduction

Entrepreneurship is not merely an economic activity; it is a socially embedded process shaped by the interpersonal networks, cultural norms, and institutional environments in which individuals live (Granovetter, 1985) [6]. Among these influences, the family occupies a central role. The seminal work of (Aldrich, H. E. and Cliff, J.E., 2003) [1] introduced the family embeddedness perspective, arguing that entrepreneurial decisions, opportunity recognition, resource mobilization, and risk-taking behaviours are deeply intertwined with family structures and dynamics. Families shape individuals' aspirations, capacities, and access to capital, making them inseparable from the entrepreneurial process. This perspective becomes even more critical when examining women's entrepreneurship, where gendered expectations, caregiving roles, and household responsibilities profoundly shape entrepreneurial trajectories (Jennings & Brush, 2013) [7].

Recent scholarship provides robust evidence that the family environment is a foundational determinant of women's entrepreneurial intentions and outcomes (Lafont *et al.*, 2025) [11] demonstrate that childhood socialization, parental encouragement, and early exposure to gender norms significantly influence women's entrepreneurial self-efficacy. Supportive, egalitarian households foster confidence, autonomy, and a willingness to take risks, whereas restrictive or patriarchal family settings suppress entrepreneurial aspirations. In many Global South contexts including India women's capacity to pursue business opportunities is deeply tied to their families' approval, resources, and moral support (Tambunan, 2009) [17].

A growing body of empirical research underscores the instrumental role of spouses, parents, and extended kin in enabling or constraining women's entrepreneurial journeys. (Kurniawan *et al.*, 2025) [10] highlight that emotional reassurance, financial contributions, labour assistance, and childcare support strengthen business continuity and enhance women's resilience in the face of business

challenges. Complementing this, (Kawai *et al.*, 2023) [9] observe that the absence of such familial support generates hesitation, reinforces self-doubt, and heightens perceived risks particularly for women who must negotiate dual responsibilities in both domestic and economic spheres. These findings align with earlier work by (De Bruin *et al.*, 2007) [5] and (Brush, 2010) [2], who assert that women's entrepreneurship is substantially shaped by relational contexts such as marriage, kinship networks, and gender norms.

Complicating matters further is the gendered nature of familial expectations. According to research by (Lassalle & Shaw, 2021) [12], women's agency and capacity to fully participate in entrepreneurial endeavours are diminished by patriarchal norms, uneven household duties, and limited socio-spatial mobility. Women's time, autonomy in making decisions, and access to markets or financial institutions are frequently restricted by social reproduction tasks that have historically been allocated to them (Roomi & Parrott, 2008) [13]. The family is the main institution controlling women's mobility, identity, and choices in the Indian sociocultural setting, where these dynamics are highly relevant (Kabeer, 2012) [8]. Family members serve as both enablers providing financial support, emotional support, and household assistance and constraints reinforcing reliance, limiting autonomy, or enforcing traditional norms for female entrepreneurs in places like Varanasi.

### Research question

How do gendered family roles, expectations, and socio-cultural contexts shape the forms of support, constraints, and differential opportunities that influence women's entrepreneurial participation and pathways in Varanasi?

### Literature review and theoretical background

Women's entrepreneurship is shaped by a complex interplay of family structures, gender norms, cultural expectations, and social embeddedness. This section reviews the major

theoretical frameworks and empirical studies relevant to understanding how gendered family roles influence the entrepreneurial experiences of women in Varanasi, particularly within the MSME sector.

### 1. Family Embeddedness Perspective

The family embeddedness perspective, first proposed by (Aldrich & Cliff, 2003) <sup>[1]</sup>, argues that entrepreneurial behaviour cannot be examined independently of family systems. Families influence opportunity recognition, resource mobilization, start-up decisions, and risk-taking capacity. Life-course events such as marriage, childbirth, caregiving responsibilities, and household organization shape women's time availability, mobility, and autonomy, thereby affecting their entrepreneurial paths.

In India, where joint and extended families remain prevalent, the influence of family structures is even more pronounced. Patriarchal authority, strong kinship networks, limited female autonomy, and entrenched gender expectations create an environment in which women's entrepreneurial choices are closely tied to family approval and household responsibilities. This embeddedness means that families operate as both enablers providing emotional, financial, and logistical support and constraints that reinforce traditional gender roles and limit women's independence.

### 2. Gender Norms, Patriarchy, and Family Power Structures

A substantial body of research shows that gender norms and patriarchal social structures significantly restrict women's entrepreneurial agency. (Lassalle & Shaw, 2021) <sup>[12]</sup> argue that patriarchal norms limit women's mobility, reduce their decision-making power, impose unequal domestic labour burdens, and constrain their access to wider entrepreneurial networks. Their intersectional analysis highlights the layered nature of constraints shaped by gender, class, migration status, and social position.

These insights are highly relevant to Varanasi, where caste norms, hierarchical kinship systems, and patriarchal family authority strongly shape women's everyday experiences. Women's entrepreneurial independence is often curtailed by gendered expectations surrounding domestic duties, marital obedience, and community honour. Such norms influence the types of businesses women pursue, the resources they can access, and the legitimacy assigned to their entrepreneurial activities.

### 3. Family Roles, Early Socialization, and Entrepreneurial Self-Efficacy

Research grounded in socialization theory demonstrates that early family experiences play a crucial role in shaping women's entrepreneurial self-efficacy. (Lafont *et al.*, 2025) <sup>[11]</sup> show that gender socialization, parental encouragement, and exposure to role models strongly influence women's confidence, aspirations, and willingness to engage in entrepreneurship. Egalitarian parenting fosters independence and self-belief, whereas traditional gender norms suppress ambition and reinforce submissive roles.

In the Indian context, parental approval and upbringing significantly affect whether women consider entrepreneurship a viable career path. Gendered expectations transmitted within the household often dictate

women's perceived capabilities and determine their access to business opportunities.

Complementing this perspective, (Cesaroni & Paoloni, 2016) <sup>[4]</sup> identify various family profiles demonstrating how families shape entrepreneurial behaviour, either by providing essential support or by reinforcing gendered limitations. Similarly, (Kurniawan *et al.*, 2025) <sup>[10]</sup> emphasize that emotional, financial, and practical family support enhances women's self-efficacy and entrepreneurial resilience. However, they also highlight that families frequently operate as sites of constraint, imposing domestic responsibilities, limiting mobility, and reinforcing male-dominated decision-making structures all widely observed in Indian MSME environments.

### 4. Constraints on Women Entrepreneurs in Developing Countries

Comparative evidence from developing countries provides broader insight into the structural barrier's women face. (Tambunan, 2009) <sup>[17]</sup> and other regional studies highlight persistent challenges such as limited access to credit, low education levels, heavy household responsibilities, cultural restrictions, gender discrimination, limited mobility, and lack of institutional support. Many women become "forced entrepreneurs," driven by poverty, unemployment, or family need rather than opportunity-based motivations.

These findings closely mirror the experiences of women entrepreneurs in Varanasi, who face similar constraints within a patriarchal and resource-constrained environment. The dominance of micro-enterprises and informal businesses in South Asia further reinforces the argument that women's entrepreneurship is shaped primarily by structural inequalities rather than individual shortcomings.

### 5. Work-Family Conflict and Emotional Well-Being

A growing body of research highlights the centrality of work-family conflict in shaping women's entrepreneurial experiences. (Kawai *et al.*, 2023) <sup>[9]</sup> show that conflicting demands between domestic and entrepreneurial responsibilities contribute to emotional strain, stress, and even entrepreneurial regret. When family support is limited, work-family conflict intensifies, reducing business satisfaction and increasing the risk of business discontinuation.

Research from the COVID-19 period also indicates that gender norms and family expectations amplify work-family conflict, shaping women's cognitive and emotional responses to entrepreneurship. These dynamics are acutely felt in India, where inadequate childcare, strong domestic role expectations, and patriarchal norms place disproportionate burdens on women entrepreneurs.

### 6. Embeddedness and Cultural Theories

(Roos, 2019) <sup>[14]</sup> argues that women negotiate gender norms by building networks and constructing legitimacy within their social environments. Social embeddedness shapes access to resources, market linkages, and community acceptance. However, women's networks are often weaker due to limited mobility and gendered restrictions. (Bullough *et al.*, 2022) <sup>[3]</sup> demonstrate how gender norms, cultural expectations, and institutional conditions collectively shape women's entrepreneurial behaviour. In India, caste hierarchies, informal financial systems,

community surveillance, and family-based authority further complicate women's entrepreneurial pathways.

### Thematic Review Conclusion and Research Gap

- Several recurring themes appear in both regional and global studies.
- Gender norms and family dynamics have a strong influence on women's business.
- Family serves as a constraint as well as an enabler.
- Women's well-being and the viability of businesses are greatly impacted by work-family conflict.
- Women's entrepreneurship potential and legitimacy are shaped by their cultural and social embeddedness.

Few studies examine how caste-kinship arrangements, work-family conflict, gendered family roles, and family support networks interact to affect women's entrepreneurship in Indian MSMEs, despite a wealth of international research. In traditional urban situations like Varanasi, where gender, caste, kinship, and patriarchy powerfully overlap, there is very little empirical research.

### Methodology

#### 1. Study Area and Universe of the Research

The study was carried out in the Varanasi area of Uttar Pradesh, which is a significant hub for micro-scale businesses like boutiques, small retail stores, handicrafts, handlooms, and beauty services. The district includes one rural development block and 92 municipal wards, covering an area of 1,535 square kilometres. There are 22,218 registered business units in the region, most of which are micro-level enterprises, according to the Industrial Office, Varanasi (2022–2023). The study's universe consisted of 2,358 women-owned businesses that were discovered using industrial registration records and manual verification. The majority of female entrepreneurs in the district run micro-businesses, as evidenced by the fact that there are only 53 small-scale businesses and no medium-sized businesses held by women. The study focused on five important categories in order to stay relevant and focused.

#### 2. Sample Size Determination

The sample size for the study was determined using the Taro Yamane formula, which is widely used for calculating sample sizes for finite populations. With a total population of 2,358 women entrepreneurs and a margin of error of 0.05, the computation yielded a required sample size of 341.98. This figure was rounded to 342 respondents to ensure an adequate and statistically representative sample. This sample size provides a reliable basis for generalizing the findings to the broader population of women entrepreneurs in the selected wards of Varanasi.

#### 3. Sampling Procedure

A Proportionate Stratified Random Sampling technique was employed to distribute the sample across the fifteen wards and one development block. This approach ensured that each area's representation in the final sample reflected the actual distribution of women-owned enterprises within that location. Wards with a higher number of women entrepreneurs were assigned proportionately larger sample sizes, while wards with fewer business owners contributed smaller numbers of respondents. This stratification facilitated a balanced and contextually diverse

representation of entrepreneurial environments within Varanasi. For example, wards such as Sunderpur, Bhelupur, Lahartara, and Manduadih, which have relatively high concentrations of women-owned enterprises, received the largest sample allocations, while smaller wards such as Jagatganj and Nariya received proportionately fewer respondents.

#### 4. Research Design

The research design of the study integrated both exploratory and descriptive elements. It is exploratory in nature because women's entrepreneurship—particularly the role of gendered family dynamics and support systems—has not been extensively studied in traditional urban centres like Varanasi. The exploratory component allowed the study to examine new patterns, relationships, and contextual influences. At the same time, the research is descriptive because it systematically documents the socio-demographic characteristics, business profiles, support networks, and challenges faced by women entrepreneurs. The descriptive framework also facilitated the analysis of how these characteristics relate to family structures, gender norms, and household responsibilities.

#### 5. Data Collection Tools

Primary data for the study were collected using a structured interview schedule administered directly to the respondents. The interview schedule contained closed-ended and multiple-choice questions designed to gather detailed information on sociodemographic characteristics, business activities, family background, family support patterns, experiences of gender discrimination, and work-family balance. The face-to-face mode of data collection ensured greater clarity, reduced the likelihood of incomplete or inconsistent responses, and enhanced the overall quality of the dataset.

Secondary data were obtained from a range of published and official sources, including books, academic journals, government reports, census documents, district and industrial office records, and publications from the District Urban Development Agency (DUDA) and various non-governmental organizations. These sources provided contextual information regarding the economic structure of Varanasi, the nature of local MSMEs, and broader patterns in women's entrepreneurship.

#### 6. Data Analysis Techniques

The data collected for the study were analyzed using descriptive statistical techniques such as frequency distributions, percentages, and crosstabulations. Chi-square tests were applied where appropriate to examine the relationship between categorical variables, including family type, marital status, gender discrimination, and work-family imbalance. To visually illustrate key patterns particularly those related to family support networks, intensity of discrimination, and differences across nuclear and joint families four graphs were generated using excel. These visualizations enhanced the interpretation of quantitative results and helped highlight significant gendered trends within the sample. All analytical procedures were guided by theoretical frameworks such as the family embeddedness perspective, social cognitive theory, cultural norms theory, and social embeddedness theory.

**Data analysis**

**Table 1:** Cross tab representing gender discrimination issue and family type

Family Type	Gender Discrimination: (Yes)	Gender Discrimination: (No)	Total
Nuclear	150 (62.0%)	92 (38.0%)	242
Joint	68 (67.3%)	33 (32.7%)	101
Total	218 (63.7%)	125 (36.3%)	343

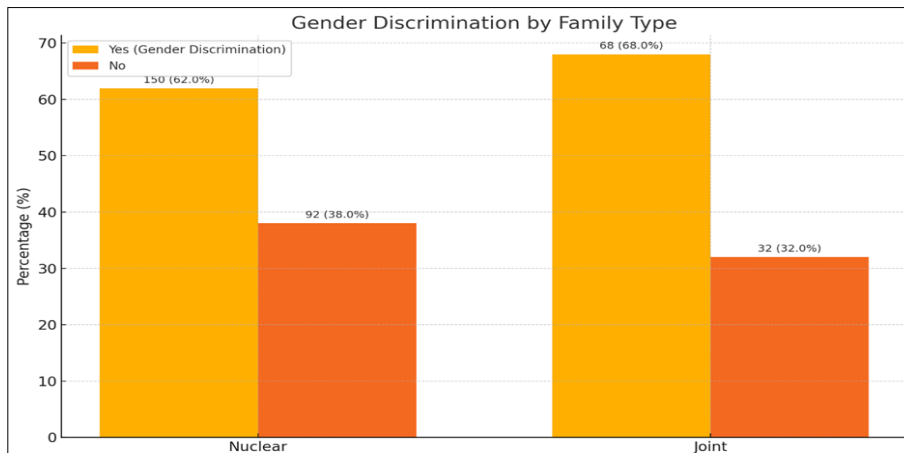
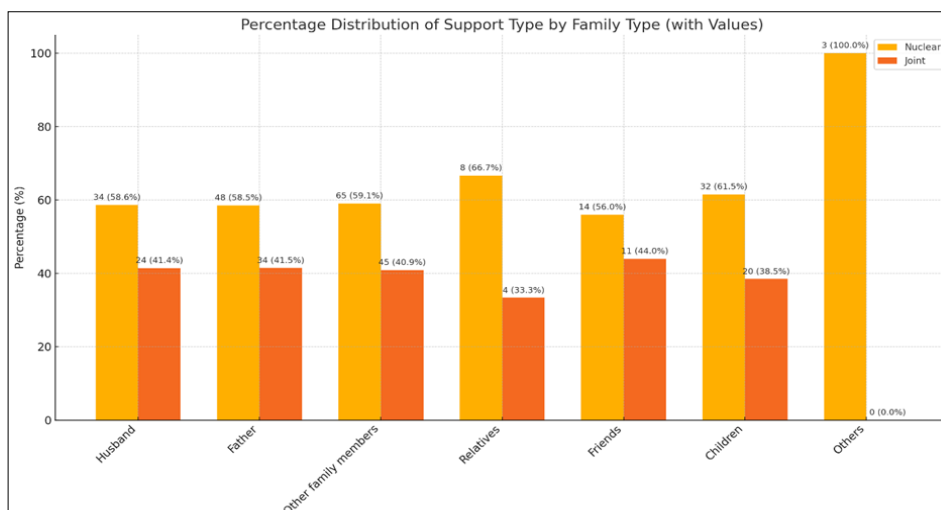


Table no. 1 and accompanying graph no. 1 show that gender discrimination is prevalent in both nuclear and joint families, but with slightly different intensities. Among women from nuclear households, 150 out of 242 (62.0%) reported experiencing gender discrimination, while 92 (38.0%) stated they did not. In joint families, 68 out of 100 women (68.0%) reported experiencing discrimination, compared to 32 (32.0%) who did not. Although nuclear families have a higher number of women overall and thus more total cases of discrimination, the percentage of women experiencing discrimination is actually higher in joint families. This suggests that women in joint households may face stronger

patriarchal control, traditional gender roles, and restrictions from multiple male family members (husband, father-in-law, brothers-in-law). Conversely, women in nuclear families may encounter discrimination mainly from their spouse, but also experience more personal autonomy and decision-making space. The graph visually reinforces these findings: the “Yes” bar is proportionally higher for joint families, while nuclear families show a more balanced distribution between “Yes” and “No.” Overall, the analysis indicates that joint family structures are slightly more restrictive and patriarchal, while nuclear families, though not free from gender bias, offer comparatively more freedom and lower intensity of discrimination.

**Table 2:** Cross tab representing Who helped the most to start the business and Family type

Who helped the most to start the business	Nuclear (Freq & %)	Joint (Freq & %)
Husband	34 (58.6%)	24 (41.4%)
Father	48 (58.5%)	34 (41.5%)
Other family members	65 (59.1%)	45 (40.9%)
Relatives	8 (66.7%)	4 (33.3%)
Friends	14 (56.0%)	11 (44.0%)
Children	32 (61.5%)	20 (38.5%)
Others	3 (100%)	0 (0%)

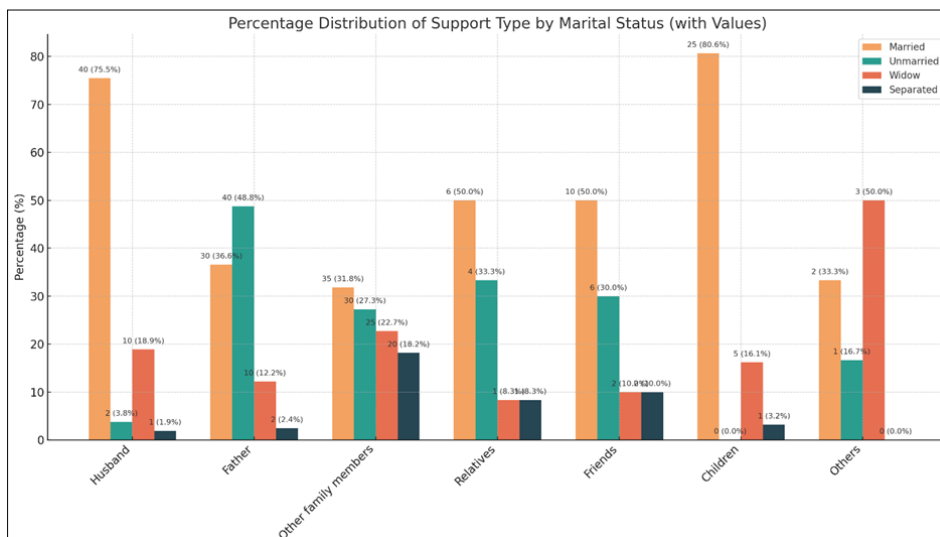


The table no. 2 and bar graph no. 2 show that women entrepreneurs from nuclear families receive more assistance across almost all support categories, as indicated by both the higher frequencies and percentages of support from husbands, fathers, relatives, friends, and children. For example, 58.6% of husband support and 58.5% of father support comes from nuclear households, reflecting that women in nuclear families rely heavily on their immediate family members when starting their businesses. Support from “other family members” also remains slightly higher for nuclear families (59.1%), although joint families still contribute a substantial share (40.9%), consistent with the presence of extended kin in joint households. Children’s

support is notably higher for nuclear families (61.5%), suggesting that women in such households’ balance household and business responsibilities with fewer adults, making children’s involvement more necessary. In contrast, joint families provide less support overall but still show meaningful contributions particularly from friends (44%) and extended family. The “Others” category appears only in nuclear families, though its frequency is very small. Overall, the combined table and graph indicate that family structure strongly influences who helps women initiate entrepreneurship, with nuclear families showing broader dependence on immediate kin, while joint families offer slightly more distributed support from extended members.

**Table 3:** Cross tab representing Who helped the most to start the business and marital status

Who helped the most	Married (Freq & %)	Unmarried (Freq & %)	Widow (Freq & %)	Separated (Freq & %)	Total (Freq & % of 342)
Husband	40 (75.5%)	2 (3.8%)	10 (18.9%)	1 (1.9%)	53 (15.5%)
Father	30 (36.6%)	40 (48.8%)	10 (12.2%)	2 (2.4%)	82 (24.0%)
Other family members	35 (31.8%)	30 (27.3%)	25 (22.7%)	20 (18.2%)	110 (32.2%)
Relatives	6 (50.0%)	4 (33.3%)	1 (8.3%)	1 (8.3%)	12 (3.5%)
Friends	10 (50.0%)	6 (30.0%)	2 (10.0%)	2 (10.0%)	20 (5.8%)
Children	25 (80.6%)	0 (0.0%)	5 (16.1%)	1 (3.2%)	31 (9.1%)
Others	2 (33.3%)	1 (16.7%)	3 (50.0%)	0 (0.0%)	6 (1.8%)
Total respondents	148 (43.3%)	83 (24.3%)	56 (16.4%)	27 (7.9%)	342 (100%)

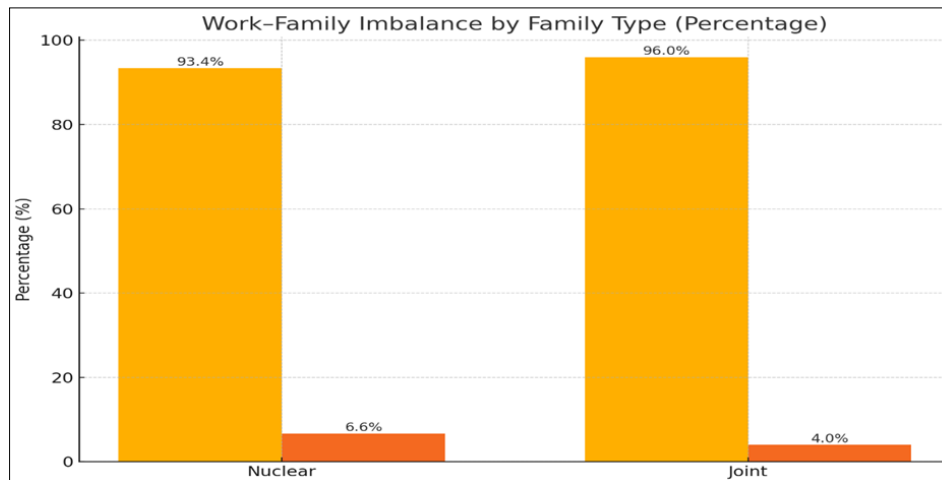


The crosstab table no. 3 and graph no. 3 show that the type of support women entrepreneurs receive is closely associated with their marital status, revealing clear patterns in how different groups mobilize assistance when starting a business. Married women dominate husband-based support, accounting for 75.5% of all such cases, reflecting the central role spouses often play in enabling entrepreneurial activity. Unmarried women, on the other hand, rely heavily on fathers (48.8%) and other family members (27.3%), indicating their dependence on natal family networks in the absence of spousal support. Widows show a more diversified support pattern, with 22.7% receiving help from other family members and notable reliance on children (16.1%) and relatives (8.3%), highlighting their need to draw from multiple family sources for survival and business continuity. Separated or divorced women also show significant dependence on extended family support (18.2% under “other family members”), though their overall

representation remains small. In terms of total frequencies, support from “other family members” forms the largest share (32.2%), followed by fathers (24%) and husbands (15.5%), indicating that extended and natal family networks remain the backbone of entrepreneurial support for women across marital categories. Overall, the data demonstrates that marital status significantly shapes the type and source of support women receive, with married women relying primarily on spouses, unmarried women on parents, and widows and separated women drawing more heavily on extended kin and children.

**Table 4:** Crosstab representing family type and work life imbalance issue

Family Type	Yes (Imbalance)	No (Imbalance)	Total
Nuclear	225 (93.4%)	16 (6.6%)	241
Joint	97 (96.0%)	4 (4.0%)	101
Total	322 (94.2%)	20 (5.8%)	342



The table no. 4 and graph no. 4 demonstrate a robust and persistent trend of work-family imbalance among female entrepreneurs in both types of families. Just 6.6% of women in nuclear households did not report work-family imbalance, compared to an overwhelming 93.4% who did. In mixed families, a similar pattern is observed, with 96% of women reporting imbalance and only 4% reporting none at all. The overall findings show that work-family imbalance is a common problem regardless of family arrangement, even if the percentage is marginally greater in joint families. This implies that social conventions, family duties, and gendered expectations put a lot of pressure on female entrepreneurs, whether they reside in nuclear or joint households. Traditional expectations and heavy home responsibilities may be the cause of the imbalance in joint families, but in nuclear families, the absence of shared

## Discussion

The findings of this study reinforce and extend existing scholarship on women's entrepreneurship by illustrating how gendered family roles, socio-cultural norms, and household structures shape the entrepreneurial experiences of women in Varanasi. Several patterns emerging from the data confirm theoretical expectations, while offering new insights into the functioning of family systems within the Indian MSME context.

### 1. Alignment with Existing Literature

The observation that women in joint families report higher levels of gender discrimination aligns with the arguments of (Lassalle & Shaw, 2021) <sup>[12]</sup>, who contend that patriarchal authority tends to be more pronounced in extended households where multiple male relatives participate in decision-making. The present findings suggest that joint families continue to reproduce traditional gender hierarchies, limiting women's mobility and autonomy in entrepreneurial activities.

The study also confirms the family embeddedness perspective proposed by (Aldrich & Cliff, 2003) <sup>[11]</sup>. The finding that married women rely predominantly on husbands for financial, emotional, and logistical support demonstrates how entrepreneurial activity remains closely tied to family structures. Similarly, the dependence of unmarried women on fathers supports (Lafont *et al.*, 2025) <sup>[11]</sup> argument that early socialization and parental encouragement shape women's entrepreneurial confidence and decision-making. The extremely high levels of work-family imbalance across nuclear and joint families strongly corroborate the findings

of (Kawai *et al.*, 2023) <sup>[9]</sup>, who note that women entrepreneurs often struggle with competing domestic and business responsibilities due to gendered role expectations. The persistence of work-family conflict regardless of family type suggests that structural gender norms rather than the household arrangement itself constrain women's ability to balance entrepreneurship with domestic labour. This pattern also echoes the conclusions of (Roomi & Parrott, 2008) <sup>[13]</sup>, who observed similar challenges among South Asian women entrepreneurs.

Furthermore, the study's finding that extended family members and children frequently provide essential support, especially for widows and separated women, supports the insights of (Cesaroni & Paoloni, 2016) <sup>[4]</sup> and (Kurniawan *et al.*, 2025) <sup>[10]</sup>. These scholars highlight how family networks can serve as compensatory systems in situations where spousal support is absent, illustrating the complex dual role of the family as both a facilitator and constraint.

### 2. Sociological Interpretation of Findings

The empirical patterns observed in this study can be understood through several sociological concepts

- a. **Patriarchal Norms:** The higher incidence of gender discrimination in joint families and the overwhelming reliance of married women on husbands reflect deeply embedded patriarchal norms. These norms dictate women's roles as subordinate family members and reinforce the belief that men hold authority over financial, mobility-related, and entrepreneurial decisions.
- b. **Gendered Division of Labor:** The widespread work-family imbalance reported across the sample illustrates how women continue to shoulder the primary responsibility for domestic labour. Even when engaged in entrepreneurial work, women remain obligated to perform household duties, demonstrating the persistence of gendered labour divisions within Indian households.
- c. **Caste and Kinship Roles:** Varanasi's social structure is strongly shaped by caste and kinship networks that regulate women's behaviour, mobility, and business choices. The reliance on relatives and extended kin, especially among widows, shows that caste-kin networks serve as informal support systems but also enforce conformity to community expectations and norms.

**d. Dependence on Male Members:** Patterns of support clearly indicate that women's entrepreneurial participation is mediated through men husbands, fathers, or adult sons. This dependence on male approval, resources, and legitimacy reflects broader societal arrangements that restrict women's financial autonomy and decision-making power.

### Contribution to Knowledge

**This study contributes to Indian MSME literature in several important ways**

1. Context-specific evidence from Varanasi very few empirical studies examine how family structures, kinship norms, and gendered expectations influence entrepreneurship in traditional urban centres. This research fills that gap by documenting how these forces shape women's opportunities and constraints.
2. Quantitative validation of sociological theories while much scholarship on family embeddedness and gender norms is qualitative, this study provides statistically grounded evidence through cross-tabs, percentages, and patterns to support these theoretical claims in an Indian context.
3. Insight into differentiated support systems the study demonstrates how marital status, family type, and gender roles interact to produce different support pathways (husbands for married women, fathers for unmarried women, children for widows). This nuance enriches understanding of entrepreneurial support structures.
4. Revealing the structural nature of work-family conflict by showing uniformly high work-family imbalance across family types, the study shifts the focus from household composition to broader gender norms, offering a more structural interpretation of women's challenges.
5. Highlighting the dual role of the family the findings strengthen the argument that families both enable (through support and resources) and constrain (through patriarchy and gendered expectations) women's entrepreneurial journeys a tension central to understanding women's business ownership in India.

Overall, the study contributes a comprehensive sociological understanding of how gender, family, and culture intersect to shape women's entrepreneurship in Varanasi, offering insights relevant for policymakers, scholars, and practitioners working in the MSME sector.

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