CHAPTER I
Chapter I

INTRODUCTION OF WOMEN ENTREPRENEURS

Introduction

The Indian economy needs to generate a large number of jobs in the decentralized rural non-agriculture sector. Comprising of small, tiny, cottage and village industries in order to curb the rising unemployment and urban migration in the country for more than two decades, India has been engaged in the task of promoting and developing entrepreneurship. Special efforts have been made in developing entrepreneurs through systematic Entrepreneurship Development Programmes. This has resulted in accelerating industrial growth in the small scale sector and also in creating new employment opportunities. Special training programmes and efforts to train and to promote women is one of the contributions in national economy.¹

Today in era of the Globalization, Privatization and Liberalization, new monetary and fiscal reforms are the characteristics of new economic policy. The future of economic reforms depends on entrepreneurship.

According to Robert D. Hisrich and Michael P., “Entrepreneurship is the process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychic and social risks, and receiving the resulting rewards of monetary and personal satisfaction and independence.”

Entrepreneurship can be defined as an ability to discover, create or invent opportunities and explore them to the benefit of the society which in turn brings prosperity to the innovator and his organization. It occupies a crucial place in the process of economic development. The economic progress depends on the rate of applied technical progress or innovation. The rate of applied technical progress in
turn depends on the supply of entrepreneurs in the society. Therefore entrepreneurial activity or entrepreneurship is the agency which brings about change in the society.

The effective utilization of human resources is necessary condition for the developments of any economy. Women occupy near by 50 percent of the total Indian population and they constitute an important segment of human resources. Women have been identified as potential contributors for fostering the pace of economic development. But the opportunities existing are in occupations that are insecure and low paid. Agriculture is the major sector in which 70 percent of the female working population is engaged. A low wage occupation and income potential from agriculture depends on favorable climate conditions. Therefore alternative employment opportunities are promoting the entrepreneurship among women.

The new Industrial policy 1992 of the Government of India has given more stress to small scale industries in rural as well as in urban areas which aim at providing all essential services, support, guidance to small scale industries and tiny sector under one roof.

Nowadays women are seeking entrepreneurship as a result of increasing literacy rate and also increasing opportunities which have given rise to new aspirations among women. It is realized that women have vast entrepreneurial talents which has converted them from job seekers to job givers.

Maharashtra State has played a pivotal role in the industrial development of the country. The State’s focus has consistently been on developing a strong industrial sector, as it should not depend on agriculture alone for its development.

According to Maharashtra State economic survey, women entrepreneurs in Maharashtra State, in the year 1999-2000 up to 31-08-1999, 8283 projects involve an investment of Rs.1, 74,119 Crores. These projects in Maharashtra State have been registered with Government of India and will generate 14, 84,520 employments opportunities. 47 percent part of this proposed investment will be in Kokan, 24 percent in Pune Region and 11 percent in Nasik Region. Out of 8283 projects, 3443 projects with an investment of Rs. 52,747 Crores have started their production and 3, 01,491 employment opportunities are generated. Remaining projects are at different stages of implementation.
Pune District in general and the City in particular have a long history of women participation in the mainstream of the society. Female entrepreneurial activities both by way of cooperative and self-propietorship have a sufficient experience. Education attainment and facilities available in Pune have given further boost to women economic development. There are many success stories of women education, movement and entrepreneurial activities of the City.

The registration of women entrepreneur’s industries since 1985 to 2000 in Pune district shows that the total number of women entrepreneurs was 6188, and among them, 2100 industries were based on metal engineering industries, followed by computer, electrical and electronics industries (919), least number of registration was construction industries (115). In case of talukawise registration in the same period Haveli Tehsil stands first 5749 followed by Mulashi Tehsil 111, Baramati 68, Maval 58 and least registration was found in Velha Tehsil i.e. only one. Even in Junnar and Ambegaon Tehsils also less registration is noticed. According to District Industrial Centre, the registration of women entrepreneurs in Pune district during the year 2004-05, 2005-06, 2006-07 is 1341 women entrepreneurs.\(^3\)

### 1.1 Entrepreneur

The word “entrepreneur” is derived for the French verb, ‘entrepreneurs’. It means to ‘undertake’. In the early 16\(^{th}\) Century, the Frenchman who organized and led military expeditions were referred to as “entrepreneurs”. Around 1700 A.D. the term was used for architects and contractors of public works.

**J. B. Say** was the first economist to differentiate the function and remuneration of the entrepreneur from that of the capitalist directs acquired knowledge to the production of a good for human consumption. To be successful, Say mentioned the entrepreneur must be able to estimate future demand, determine the appropriate quantity and timing of input, judge and calculate probable production costs and selling price and supervise and administer.

Some definitions of the word ‘entrepreneur’ are as follows:-

**Adam Smith:** “an entrepreneur as a person who only provides capital without taking active part in the leading role in enterprise.”
Richard Cantillon: “an entrepreneur is one who buys factors of production at certain prices, combines the factors of production into a product and sells the product at an uncertain price.”

Joseph A. Schumpeter is the major contributor to the literature on the conceptualization of the entrepreneur, maintained that the source of private profits is successful innovation and contended that innovation is that essence of the development process. The entrepreneur is an innovator. These include

a) The introduction of a new good.

b) The introduction of a new product.

He recognized a person who introduces innovative changes in an entrepreneur. He treated entrepreneur as an integral part of economic growth. The fundamental source of disequilibrium was the entrepreneur.

Germans: “an entrepreneur as one with power and property that is one who owns and runs a business. Depending on the level of industrial development each country sees his entrepreneur in different way. In developed country an innovator is called an entrepreneur, but in underdeveloped countries an imitator is also called an entrepreneur.”

Frank young: “a group or sub-group experiencing low status recognition or denial of access to important social network and being in possession of a greater range of institutional resources than other groups in the society becomes reactive to improve its symbolic position. Such reactivity brings a change in the economy. Such a change is the essence of development and the change-agent is the entrepreneur.”

Peter F. Drucker: “an entrepreneur as one, who always searches for change, responds to it and exploits it as an opportunity. Innovation is the specific tool of entrepreneurs, the means by which they exploit change as an opportunity for a different business service.”

Afrancis A. Walker: “the true entrepreneur is one who is endowed with more than average capacities in the risk of organizing and coordinating the various other factors of production.”

Leon warless: “the entrepreneur as coordinator of the factor of production appears as buyer on the market for productive service and the seller on the market for goods. Under free competition, the entrepreneur in his role as a profit maximize is crucial in
insuring that markets move towards an equilibrium. He enters branches of production which are profitable thus increasing their output and eliminating profits.”

Peter Kilby: “entrepreneurship in an underdeveloped economy, involves a wide range of activities which include, inter alia, perception of market opportunities, combining and managing the factors of production and products. He writes that it is a known fact that a vast majority of firms, in underdeveloped countries are of small and medium size and factor input markets are also underdeveloped. Therefore the demands placed upon the entrepreneurial units are considerably more extensive in low-income as compared to high income economies. The entrepreneurs are key persons of any country for promoting economic growth. The development of entrepreneurship is directly related to the socio-economic development of the society, the growth of the modernization process, such as industrialization, urbanization and migration.\(^8\)

Prof. Tordon: “an especially talented and motivated person who undertakes the risk of a business by arranging and combining the factors to establish it and who sees and visualizes opportunities for introducing and accepting the new ideas with regard to production technique, nature of products, form of organization, acquisition of new managerial personnel, changes in administrative organization, new sources of plans for the expansion of the enterprise. He need not be a person who employs his own capital; he need not be a scientist who produces machines. But he is a person who knows the art of changing the production function for using the economic potential of various factors of production.”

Types of Entrepreneurs:-

Clarence Danhof an American anthropologist has classified entrepreneurs in the following four categories which are as follows.

↓ Innovating Entrepreneurs:-

Innovating entrepreneur is one who introduces something new into the economy which may be a product with which consumers are not yet familiar, employs a new technique of production, opens a new market, exploits and above all reorganizes the whole enterprise. Innovating entrepreneurs are always alert to find out means and ways which may increase the economies
of the enterprise. These entrepreneurs normally found in the developed countries.

**Imitating Entrepreneurs:**

Imitating entrepreneurs are the persons who intensively watch the result of innovations inaugurated by innovating entrepreneurs. These entrepreneurs play a significant role in the economic development of a country. Developing countries are in need of generating such type of entrepreneurs as these countries cannot afford the involvement of a considerable amount of money in undertaking inventions. It is therefore better for them to imitate technological and other changes of the advanced countries. They however, enjoy more or less the same benefits which are enjoyed by the original innovators.

**Fabian Entrepreneurs:**

Fabian entrepreneurs are not ready to adopt or implement any change. Such entrepreneurs are lazy and shy. They will neither introduce new things nor desire to adopt new methods or techniques innovated by innovating entrepreneurs. They are not interested in taking risk and implement change only when it becomes clear that they would not survive without doing so. Thus they follow innovations and imitations but very slowly and reluctantly.

**Drone Entrepreneurs:**

Drone entrepreneurs are very traditional. They refuse to adopt any new change in their production methods. Instead of playing any constructive role in developing the economy, they prove to be hurdles in the way of development. Drone entrepreneurs struggle but to exist, not to grow. They are prepared even to suffer losses but do not make changes.\(^9\)

### 1.2 Entrepreneurship

Entrepreneurship refers to a process of action an entrepreneur undertakes to establish his or her enterprise. It is a creative or innovative response to the environment. An entrepreneurship encompasses all the productive functions that are not rewarded immediately by regular wages, interest and rent and non-routine
human labour. It is also not investing capital funds alone.\textsuperscript{10} Entrepreneurship constitutes an important input in the process of economic development. Economic growth draws its vital nourishment form a stream of fresh ideas, inventions and innovations. Without entrepreneurial functions perceptions of the opportunity based on an invention, promotion of a business organization capable of embodying the innovation and running the business unit and growing in are entrepreneurial motivation in general, the modern, development would have been inconceivable. There must be some element which combines various factors namely land, labour, capital in right proportions, sets the task and sees to its accomplishment. This very element transforms technological possibility in to technological facts. For healthy development in agriculture, industry or any other sphere of an economy, there must be men and / or women who possess drive, ambition, foresight and imagination to break through traditional barriers, overcome social inertia and transform theory into practice. Individuals, performing these functions are the entrepreneurs and their enterprising ability and skill can correctly be understood as entrepreneurship.\textsuperscript{11}

In India, it is believed that tremendous entrepreneurial talent exists, if properly harnessed and could help in solving many of the serious problems the country is facing. The well known Kakinada experiment conducted by McClelland and his associates and pioneering entrepreneurship promotion work done by Gujarat Industrial and Investment Corporation and Centre for Entrepreneurship Development, Ahmadabad have clearly shown that it is possible to train first generation entrepreneurs through systematic training intervention. Moreover, small-scale business, industries have made considerable contribution in the socio-economic development of our country, although the increasing pressure of population and unemployment has made this contribution insignificant. There is thus, an urgent need to promote development of small scale and even medium and large-scale industries/business by inculcating entrepreneurship amongst our technical graduates in particular so that they can also effectively contribute to the social and economic development of our country.

Entrepreneurship is going to be one of the trends in the 21\textsuperscript{st} Century as described in 1982 in the book ‘Megatrends’ by John ‘Maisbitt’ and ‘Patricia Abundance’. There would be shifts from\textsuperscript{12}. 
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i) Industry to information society.

ii) Forced technology to high tech / high touch.

iii) National economy to world economy.

iv) Short term to long term.

v) Centralization to decentralization.

vi) Institutional help to self help.

vii) Representative democracy to participatory democracy.

viii) Hierarchies to networking.

ix) North to south.

x) Either / or to multiple options.

Some definitions of the word ‘entrepreneurship’ are as follows:-

A. H. Cole: “Entrepreneurship is the purposeful activity of an individual or group of associated individuals, undertaken to initiate, maintain or organize a profit-oriented business unit for the production or distribution of economic goods and services.”  

Higgins: “entrepreneurship as function of seeking investment, production, opportunity, organizing an enterprise to undertake new production process, raising capital hiring labour, arranging resources and introducing new organizations.”

Krisan Lal Sharma: “Entrepreneurship refers to a set of attributes which the entrepreneurs possess and a set of activities which they perform in relation to the expansion of their units. Entrepreneurship, as used here, is synonymous with entrepreneurial role conformity which is to be measured in terms of entrepreneurial roles.”

1.2.1 Importance of Entrepreneurship:

An entrepreneur helps industrial growth in turn helping national income growth of industry in stimulating demand. Industrialization has given economic progress by stimulating growth in sectors like agriculture, coal, steel, power and exploitation of natural resources. Industrialization is essential in providing better and more employment opportunities in addition to advantages in international trade.
Any economy can develop if it has entrepreneurship. It is necessary to recognize entrepreneurial role as a separate and important factor of production. Entrepreneurship is the life blood of any economy and it applies more to a developing economy like India. The areas of development are:

i) Speed up the processes of industrial use of the factors of production

ii) Creation of employment opportunities

iii) Dispersal of economic activities to different sectors of economy and identifying new avenues of growth

iv) Development of backward and tribal areas

v) Better social changes

vi) Improvement of the standard of living of different weaker sections in the society

vii) Bring socio political change in the society

viii) Develop technological know-how

ix) Improve culture of business and expand commercial activities

x) Entrepreneurship acts as a change agent to meet the requirement of the changing markets and customer preferences

xi) Develop a culture of achievement orientation

1.2.2 Theories of Entrepreneurship:-

The entrepreneurial role as a separate and important factor of production has been recognized since the days of industrial revolution. The entrepreneurship has been analyzed from time to time and by economist, sociologist, political scientists and social psychologist. Each of the scientists considers an entrepreneur from their own angle. Economist see him as an essential element in generating investment opportunities, sociologist as an energizer in modernization of societies, psychologist see him as an entrepreneurial man and try to decipher him as a character of economic development and politician consider him as a child of political system. Following are different theories of entrepreneurship.
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↓ J. A. Schumpeter:-

J.A. Schumpeter has given a model of economic development. Schumpeter has visually seen innovative type of entrepreneurship in the process of industrialization. He has emphasized the creative nature of innovations and creative entrepreneurship in its strict sense that is the entrepreneur is an innovator who is characterized by potentialities of doing new things or doing things in a new way. Thus according to Schumpeter, an entrepreneur is a person who forces the opportunity and tries to exploit it by introducing a new product, a new method of production, a new market, a new source of raw material or a new combination of factors of production. Obviously, entrepreneurship is a kind of leadership rather than an ownership.

↓ Mc Clelland:-

McClelland has explained a model of Entrepreneurial development which is rather a psychological perspective to understand the entrepreneurial growth. According to Mc Clelland, entrepreneurial growth can be explained in terms of need for achievement of industrial and economic growth. He found high correlation between the need for achievement motivation and successful economic activities. In his theoretical assumption, an entrepreneur is a man who decides to add a new line to his business; he cannot know in advance whether his decision will be correct. The theory of entrepreneurship give by him can be seen as development of Weber’s Protestant Ethic in which an intermediary psychological motive that is the need for achievement is introduced. Mc Clelland generalized the application of his thesis in analyzing entrepreneurial growth of different communities and societies by interpreting it in the terms of ideologies reflected. According to him Literature, art, history and religion generated the need for achievement motivation. Mc Clelland tries to relate motivation directly with entrepreneurship assuming that it is the immediate cause of the entrepreneurship. The high achievement is very much associated with better performances which require some imagination. Manipulation or new ways of putting things together, such people are so better in a non-traditional way which requires some degree of initiative or even inventiveness.
Evertt Hagen’s:-

Evertt Hagen’s approach to Entrepreneurial function is much in common with Mc Clellands’s conception of entrepreneurship. Hagen’s theory presents psychological explanation and his concept of ‘creative personality’ is also of an individual characterized by a high need of achievement. This creative personality is interested in accelerating change driven by a duty to achieve. According to him the economic growth has been very gradual and as such may not occur in the same generation but it is more likely to be inter-generational change. Hagen develops the thesis that the disadvantaged minority group is mostly the source of entrepreneurship. He gives a brief sketch of history of Japan. He indicates that Japan developed sooner that any non-western society except Russia.

Walrus :-

Walrus defined entrepreneur as an agent who buys raw materials from land owners, personal aptitudes form workmen capital goods form capitalists and sells the Products that results from this co-operation or combination of these services for his account. An analysis of his view point reveals that he recognized entrepreneur as an organizer who combines all factors of production for the fulfillment of productive process and ignored one of the most important aspects of entrepreneurship that is risk bearing and working in uncertain atmosphere. He endeavor’s to deviate and brings about revolutionary change in economic system.

Alfred Marshall:-

Alfred Marshall defined entrepreneurship in a comprehensive manner and assigned risk bearing management as the main function of the entrepreneur. According to him, entrepreneur is an individual who ‘adventure’ or ‘undertakes’ risks, who brings together the capital and the labour required for the work, who arranges or engineers its general plan, and who superintends its minor details. Marshall was criticized on the ground that his concept of entrepreneurship was that of a small firm where entrepreneur was an individual person while in a very big enterprise, entrepreneur along with others govern the enterprise who are not only risk takers or managers but also promoters and innovators. In modern business an entrepreneur may be an organization of people, trust, company or even the
government. In many countries including India the government is also playing a considerable role in the promotion of business and industries.

↓ Modern View:-

Modern scholars have adopted a practical approach in understanding the concept of entrepreneurship. They have taken into consideration the existing conditions of developing countries. In developing country entrepreneurs often face problems like imperfect market and shortage of skilled labour and capital etc. They cannot afford to have large scale operations at the inception level.

↓ Dr. J. E. Stepanek

He writes that Entrepreneurship is meant the capacity to take risk, ability to organize and desire to diversify and make innovations in the enterprise.

↓ Pathak H. N.

According to Pathak H. N., Entrepreneurship involves a wide range or areas on which series of decisions are required. There are a number of entrepreneurs emerging from diverse activities having multiple dimensions. The major variants of entrepreneurs are –

i) Activity based like manufacturing and service entrepreneurs.

ii) Profession based lime engineering, medical, agricultural and industrial entrepreneurs.

iii) Behavior based like innovation, imitative, fabian and drone entrepreneurs.

In behavior based like categorization of entrepreneurs there could be as many categories as there are traits. However the term entrepreneur increasingly is crossing the occupation at boundaries and getting associated with the set of behavior characteristics.

There are several studies dealing with various aspects of industrial entrepreneurship. They deal with socio-economic background of the different groups of entrepreneurs, their problem, and the motivation at forces, and attitude of the government towards industries and the impact of its assistance.¹⁸

1.2.3 Entrepreneurship in the World:-

A lot of research has been done in various disciplines. A review of these
would improve our understanding of the catalyst of entrepreneurship development.

**African countries:** - Harris and Rowe have enumerated the factors causing impediments to entrepreneurial development in Africa. These factors have difference between social world in which an African entrepreneur lived and economic world in which he had to operate, underdeveloped ways of gaining knowledge, recruiting skills and borrowing money, absence of commercial experience, lack of inter-regional mobility and absence of business environment. Development of contacts in breaking the vicious circle of isolation and widening the horizon of experience can foster entrepreneurship in African countries.\(^\text{19}\)

**Greece:** - The situation in Greek society proved that economic incentives were enough to attract ambitious persons to entrepreneurial class. The causes of low success status of Greek entrepreneurs were high cost of production, excessive concern about maximization of immediate profit, attitude of open hostility towards organized labour.\(^\text{20}\)

**France:** - French entrepreneur was conservative, security-minded, valuing independence in preference to growth, cautious, thrifty and Calvinist.

**Mexico:** - A revolution in Mexico drove landlords off the land depriving them of wealth and status. They embraced the industrial vocation as did lower samurai in Japan in Tokugawa regime.

**Indonesia:** - Entrepreneurship developed on the islands where the impact of Dutch destruction of entrepreneurial motives was not deep or long standing. Higgins noted that Bajans had a 'group focused image of change' while the Japanese had an 'ego focused image of change.'\(^\text{21}\)

**Japan:** - Strong sense of discipline inherited from feudal period, loyalty, public-mindedness and national unity coupled with high degree of diligence and intelligence made the Japanese entrepreneur distinguishable from others.

**Pakistan:** - Gustav Papanek found that strong economic incentives created by Korean boom, concentration of foreign trade, conditions of scarcity in Pakistan, import of machinery subsidized by an under-valued rate of exchange were sufficient to develop a number of industrial entrepreneurs. A social and political environment conducive to growth and some groups or individuals in touch with market made economic incentives effective.\(^\text{22}\)
1.2.4 Entrepreneurship in India:-

An understanding of entrepreneurial history should be analyzed with reference to the general socio-economic conditions of the particular country. History of entrepreneurship in India may be viewed as follows.

- Situation before Western Contacts
- Situation during British Raj
- Post-independence situation

▲ Entrepreneurial situation before western contacts:-

The concept of entrepreneurship as is used today appears to be borrowed from the western society and particularly the Western economy. The first phase of entrepreneurship emerged when the Aryan conquerors settled down in this country by suppressing the non Aryan. The Aryan faced the problem of innovating new crafts and occupations of labour for the new handicrafts, breeding of cattle and cultivating land.

Entrepreneurship in technology gave rise to trade. When the peasantry and the artisans produced surplus, goods, they were brought to towns and cities for distribution.

If we trace the structure of ancient Indian society with perspective of entrepreneurship, it could be said that the social formation started with agrarian production as the main source of livelihood. During the ancient period, therefore there was an absence of any organized industries in a few recognizable products. The chief industry was the textile handicrafts. Centers were at Deccan, Lucknow, Ahmednagar, Nagpur, Madras and Madurai. Till 19th century the woven industry was flourishing in Kashmir, Amritsar, and Ludhiana and in some other places.

The Indian industry which was basically cottage and small sector started declining at the end of the 18th century for various reasons. Some of the reasons included conquest of kingdoms who gave the security by other rulers and the competition of more highly developed form of European Indian.

▲ Entrepreneurial Situation during British Raj

In the 17th century the beginning of the British commercial activities could not shake occupation class structure; but the European investments in Indian trade helped in changing the methods of trading in India.
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In 1700-1720 the British Govt. twice revised the custom regulations to
discourage the demand for Indian textile goods in Britain. But the significant share
of the gains form export trade were swallowed by the mercantile class and the
entrepreneurs could not expand their entrepreneurial base either by extension or
modernization of their activity as they hardly had any share in gains except the
nominal rewards for their labour.

Before 1850, manufacturing entrepreneurship did not develop. Some at times
were made to set up factory system in India. Most of the Europeans made efforts to
shift modern factory system outside enjoined to expand their business. But initially
they failed to do so most of the Europeans made efforts to shift modern factory
system outside England to expand their business. But initially they failed to do so.
Cotton and Jute textile were the first modern factories in India.

Entrepreneurship was in abundance in Indian businessmen. But it could not
offer sufficient scope for its exercise. History indicates that a large number of traders
and moneylenders are migrated to various countries such as Burma, Malaya,
Singapore and Kenya.

It can be observed that the East India Company and Agency house motivated
entrepreneurship in Indian businessmen and created some opportunities for its
growth. The modern factory system was introduced in India from 1850 onwards
established by 1875.

It could be safely inferred that before the attainment of independence, there
was unbalanced growth of industries in the country. It was only after independence
that the government tried to frame out some programmers for the balanced growth of
Indian industry.

4 Post -Independence Situation

After the independence, Government of India recognized the need of
planning. It indicates that the government wanted to spell out priorities and
development of infrastructure. The Government introduced several incentives to
accelerate the industrial as well as agricultural growth. A large number of
established entrepreneurs branched out into a number of separate business. The
family entrepreneurship units like Tata, Birla, Mafatlal, Dalmia, Kirlosker, Sesai,
Somoani and other established new frontiers and abnormally expanded the existing
units.
However since the beginning of five year plan, the Government has introduced one or the other package of development schemes which is large indeed. The measures taken by the government and their objectives were:

i) To encourage a proper distribution of economic power between public and private sectors.

ii) To increase the tempo of industrialization by spreading entrepreneurship from the existing industrial centre to other cities, towns and villages.

iii) To spread entrepreneurship from a new dominant entrepreneurs to a large number of industrially potential people of varied social strata.  

1.2.5 Entrepreneurship in Maharashtra:-

The state Government’s Industrial policy has always remained in tune with the Central industrial policy. The state Government declared the new industrial, Investment and infrastructure policy in 2006. The objectives of this policy are to achieve higher and sustainable economic growth with emphasis on balanced regional development and employment generation through greater and public investment in industrial and infrastructure development. The policy objectives will be realized through the following strategies, namely the identification of main thrust sector, building up of quality infrastructure, incentives to investments and attracting foreign and domestic mega investments, etc.

The small scale industry (SSI) sector plays a pivotal role in the economy contributing substantially in the form of production, employment and export. For speedy growth of SSI sector in the State, the Government has already brought about simplification in the SSI registration procedure. The maximum investment limit for the hand tools and hosiery SSI units is kept at Rs. 5 crore and for other SSI units; it is kept at Rs. 1 crore. These limits for tiny SSI units and small scale service and business enterprises are set at Rs. 25 lakh and Rs. 10 lakh respectively. The maximum composite term loan limit for SSI units is Rs. 5 lakh. The SSI units are initially given provisional registration and after commencement of production, they are given permanent registration. The total number of registered (provisional and permanent) SSI units in the State at the end of October, 2006 was 2.96 lakh. The
total capital investment therein was Rs. 67,062 crore and employment generated was
22.45 lakh.

As per the third SSI Census 2001-02, the total registered SSI units in the State as on 31\textsuperscript{st} March, 2001 were 1, 37,341, of which 83,098 SSI units (61 percent) were actually working. Of the working registered SSI units, the maximum working units (26,177) were from Pune district, followed by Thane (7,433), Mumbai Suburban (6718), Nagpur (5,761) and Nashik (4,731) districts. Of the registered working SSI units, 72 percent were proprietary and 18 percent were in partnership. Among them, 91 percent SSI units were engaged in manufacturing or assembling, 7 percent in service sector and remaining two percent in repairs and maintenance. About 94 percent registered SSI units were fully dependent on electricity.

Entrepreneurship is not new to Maharashtra, however Entrepreneurship as a subject in technological institutions and Entrepreneurship as a career option is gaining momentum only recently as the emergence of knowledge based Technopreneurs over the world. The Government of Maharashtra had given emphasis on promoting Entrepreneurship in underdeveloped area. Mumbai, Kalyan, Thane, Belapur and Pune these are industrial developed zone in Maharashtra.

M.I.D.C. is playing very important role in the development of industrially backward areas. In the year 1975, 77 percent employment is provided by these areas and now it is more than 90 percent. This fact can prove that after 1975 efforts are being carried out for decentralization of industries and its development. In Maharashtra, among 33 districts there are 66 industrial development centers, out of those 21 centers, industrial estates had been established. Out of these 66 centers, 5 centers are authorized by central Government and 61 centers from State Government. The State Government has one of the objectives that there should be at least one centre in one Tehsil.

Accordingly there should be 102 units established. In the year 2003-04 there are 28,816 industries running in the state in which 11.7 lakh people were employed. Government of Maharashtra establishes different institutions for promoting industrial development.

1.2.6. **Entrepreneurship in Pune District:**

Entrepreneurship in Pune district can be analyzed by studying the profile of Pune
1.2.6.1 Profile of Pune District:

The Pune district is divided into 13 different smaller areas called as the “Talukas” or “Tehsils”. Pune city is witnessed in the district, which is located in the Haveli Taluka. Pune city is the core area, which had its beginnings in the very small core of Kasba Peth. Over the years however, the urban landscape around this area has grown tremendously, the Pune Municipal Corporation (PMC) was established to govern this urban area in 1950.

Area under the PMC limits has again grown steadily. In 1987 there was an area of around 166 sq. Kms under the Pune Municipal Corporation. This area is commonly referred to as “Pune City Limits”. The limits of the PMC grew phenomenally in 1997, with the inclusion of 36 fringe villages and townships into the same. However in 2001 some of these villages were again delinked from the limits encompass nearly 243.96 sq. kms of this area. The area under villages is nearly 45 percent and under the city is around 31 percent and the rest is under towns.

In terms of industrial development, there are a few areas that are demarked as industrial zones within PMC. These are areas such as Hadapsar, Ramtekdi, Gultekdi, Parvati, Kothrud. However most of the areas within the PMC limits have witnessed more of commercial or services based development whereas the core of the industrial activity in Pune district has been in the Pimpri-Chinchwad area, under the jurisdiction of the Pimpri Chinchwad Municipal Corporation (PCMC).

There is the formation of Pimpri-Chinchwad New Municipal Council in 1970. This was converted into the Pimri Chinchwad Municipal Corporation in 1982 (PCMC).

The MIDC in PCMC is an active industrial hub, hosting close to 3000 units in production. It is one of the largest auto-related industrial estates in India today. With many highly rated clients such as Bajaj Auto Ltd, Tata Motors Ltd, DGP Hinoday, Philips India Ltd. and Century Enka to its credit.

In 1967, another interesting development happened, where in the area under the erstwhile PMC limits, together with the Pimpri-chinchwad Municipal Body, Kadki Dehu Road Cantonments, Talegaon municipal Body and some surrounding villages were together merged into a “Pune metropolitan Region” called today as the
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PMR. The share of the PMR in the PMR was only around 19 percent at the time of its formation. But since the inclusion of the 23 fringe villages in 2001 the area share of the PMC has increased to around 59 percent.

Graph No. 1.1

Pune District

Thus, the industrial and commercial development epicenters in the PMR are Pune City and Pimpri-Chinchwad MIDC. However there is scatter of suppliers, commercial enterprises, traders and business ancillary services in the other areas as well. Similarly, since the urbanization impacts of industrial and commercial development spread to neighboring areas as well, it makes sense from a planning perspective to have a development plan for a larger area. This area is the Pune metropolitan Region or PMR.

The PMR is thus, an area within the Pune district that encompasses both, the PMC as well as the PCMC. The Pune district shaped like a shop divided into
13 Tehsils. These are Junnar, Ambegaon, and Daund, Velha, Purandar, Baramati, Indapur and Bhor.

The Pune metropolitan Region lies in the Haveli taluka and is the most developed part of the district.\textsuperscript{26} Pune District is located at 17.5 to 19.2 North and 73.2 to 75 percent east. Its geographical area is 15642 sq. km which is 5 percent of Maharashtra state. According to census 2001, its population is 72, 24 lakhs which 7.5 percent of the population of Maharashtra.

In the year 1991, the census indicates the density of population is 354 persons per sq. km. It’s ratio in rural and urban area is 181 and 4520 respectively. The density of Maharashtra is 257.

According to 2001 census, there are 14 Talukas and 13 Panchayat samitees. In Pune district there are 25 urban divisions, out of them there are 2 municipal corporations, 11 Nagar Parishada and 9 cities. In the district there are 1866 villages.

According to 2001 census, 42 percent of the total population is in rural area. Literacy is 81 percent which is more than 77 percent of the state. Population Rate of female population per thousand is 917 which is less than of Maharashtra state 922.

At the end of Dec 2000, there are 3526 factories, registered under factory Act, out of them 2981 factories area running and getting employment of 155763 people.

1.2.6.2 Administrative Division:-

The administrative place of Pune District is Pune city. It is 192 kms. far from the capital of the state i.e. Mumbai. Following are different Talukas in Pune District:
Pune city, Haveli, Khed, Ambegaon, Junnar, Shirur, Daund, Indapur, Baramati, Purandar, Bhor, Velha and Mulashi. The area of Shirur Taluka is 10 percent, Pune city is the smallest i.e. 1 percent, Ambegaon, Purandar, Mulashi, Maval is 7 percent each, Daund 8 percent, Indapur, Baramati, Haveli, Khed, Junnar is 9 percent each and Bhor and Velha is 6 percent and 3 percent respectively.

In Pune District, Pune and Pimpri-Chinchwad area two municipal corporations at Alandi, Saswad, Jejuri, Talegaon Dabhade and Lonavala, Bhor, Daund, Baramati,
Chapter I Introduction to Study of Women Entrepreneurs

Shirur, Junnar, Indapur there are 11 corporations.

Industry:-

According to factories Act 1948, at the end of Dec 2005, there were 3785 factories in working which are generally agricultural equipments, Engines cloth industry, Rubber, Soaping, Plastic, Biscuits, electricity and equipments. At Khadki and Dehu road there are ammunition industries and at Junnar the Hand paper industry. There is continuous growth among this percentage. The industrial estates are located in Hadapsar, Gultekadi, Parvati, Baramati, Bhor, and Lonawala. In Pimapri-Chinchwad area and Bhosari there is a big industrial estate. At Jejuri, Kurkumbha there is again the development of industrial estates.

Labour and Employment by the year ending of 31.3.2007, in private and public sector is 1640 and 1236 respectively. There are employment exchange centre at Pune city, Pimpri and Pune University. These centers provide registrations to them. 307028 members were registered as on 31.03.2001 out of them in the current year employment is provided to 2876 members. 16402481 members in private sector and remaining 1993 in public sector were employed.

There are 15 government and 25 private industrial training institutes in Pune District. Their entry seats are 7118. Aundh Industrial Training Institute is the biggest institute which is also for girls.

Literacy:-

According to 2001 census 50.47 lakhs people i.e. 81 percent were literate. The rate of literacy (excluding age group 0 to 6) in urban and rural area is respectively 87 percent and 73 percent. Sex wise it is 72 and 89 percent respectively among female and male population.27

Population of Women Entrepreneurs:-

# Age wise Population: -

The age group of 10-14 and 20-24 having the highest percentage that is 10 percent and only 1 percent population is of the age group 70-74 and above 75 years of age. It shows the young generation in Pune District. Table 1.1 shows the percentage of population in the district, in the census 2001, having different age groups.
Table No. 1.1

Age wise Population of Pune District

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Age group</th>
</tr>
</thead>
<tbody>
<tr>
<td>10%</td>
<td>10-14</td>
</tr>
<tr>
<td>9%</td>
<td>15-19</td>
</tr>
<tr>
<td>10%</td>
<td>20-24</td>
</tr>
<tr>
<td>9%</td>
<td>25-29</td>
</tr>
<tr>
<td>8%</td>
<td>30-34</td>
</tr>
<tr>
<td>7%</td>
<td>40-44</td>
</tr>
<tr>
<td>5%</td>
<td>45-49</td>
</tr>
<tr>
<td>5%</td>
<td>50-54</td>
</tr>
<tr>
<td>4%</td>
<td>55-59</td>
</tr>
<tr>
<td>3%</td>
<td>60-64</td>
</tr>
<tr>
<td>3%</td>
<td>65-69</td>
</tr>
<tr>
<td>1%</td>
<td>70-74</td>
</tr>
<tr>
<td>1%</td>
<td>75 and above</td>
</tr>
</tbody>
</table>

Source: - Socio- economic review and district statistical abstract 2001

# Sex wise Population: -

From the Table No. 1.2, total female population of the district is 34,63,427 while male population is 37,69,128. It means that male population is more than female population by 3,05,701. Urban female population is 19,89,172 while rural female population is 14,74,255. It indicates that urban female population is more than rural population by 5,14,917. The Table 1.2 also shows that urban and rural female population of Pune district is less than urban and rural male population.
Table No.1.2

Sex wise Population of Pune District

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Taluka</th>
<th>Area</th>
<th>Population in Thousand.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Total</td>
<td>Male</td>
</tr>
<tr>
<td>1</td>
<td>Junner</td>
<td>Total</td>
<td>369806</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Rural</td>
<td>345065</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Urban</td>
<td>24741</td>
</tr>
<tr>
<td>2</td>
<td>AmbeGaon</td>
<td>Total</td>
<td>213842</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Rural</td>
<td>200043</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Urban</td>
<td>13799</td>
</tr>
<tr>
<td>3</td>
<td>Shirur</td>
<td>Total</td>
<td>310590</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Rural</td>
<td>283591</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Urban</td>
<td>26999</td>
</tr>
<tr>
<td>4</td>
<td>khed</td>
<td>Total</td>
<td>349214</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Rural</td>
<td>286333</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Urban</td>
<td>68881</td>
</tr>
<tr>
<td>5</td>
<td>Maval</td>
<td>Total</td>
<td>395083</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Rural</td>
<td>177118</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Urban</td>
<td>127965</td>
</tr>
<tr>
<td>6</td>
<td>Mulashi</td>
<td>Total</td>
<td>127385</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Rural</td>
<td>119409</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Urban</td>
<td>7976</td>
</tr>
<tr>
<td>7</td>
<td>Haveli</td>
<td>Total</td>
<td>1353050</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Rural</td>
<td>288325</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Urban</td>
<td>1064725</td>
</tr>
<tr>
<td>8</td>
<td>Pune city</td>
<td>Total</td>
<td>2695911</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Rural</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Urban</td>
<td>2695911</td>
</tr>
<tr>
<td>9</td>
<td>Paund</td>
<td>Total</td>
<td>341388</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Rural</td>
<td>299184</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Urban</td>
<td>42204</td>
</tr>
<tr>
<td>10</td>
<td>Purnodor</td>
<td>Total</td>
<td>223426</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Rural</td>
<td>174404</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Urban</td>
<td>48824</td>
</tr>
<tr>
<td>11</td>
<td>Velle</td>
<td>Total</td>
<td>558574</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Rural</td>
<td>558574</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Urban</td>
<td>0</td>
</tr>
<tr>
<td>12</td>
<td>Bhor</td>
<td>Total</td>
<td>171719</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Rural</td>
<td>153833</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Urban</td>
<td>17886</td>
</tr>
<tr>
<td>13</td>
<td>Baramati</td>
<td>Total</td>
<td>372852</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Rural</td>
<td>321618</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Urban</td>
<td>51334</td>
</tr>
<tr>
<td>14</td>
<td>Indapur</td>
<td>Total</td>
<td>348413</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Rural</td>
<td>320821</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Urban</td>
<td>21592</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total District</td>
<td>7232666</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Rural</td>
<td>3031718</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Urban</td>
<td>4200837</td>
</tr>
</tbody>
</table>

Source: - Socio- economic review and district statistical Abstract
Chapter 1

Introduction to Study of Women Entrepreneurs

# Year wise Population:

Table 1.3 shows year wise population of Pune District. The District population is continuously increasing every decade. In the year 1961 the population found to be 2467 crores, which is 34.10 percent of the population of the year 2001. In the year 2001 rural population of the district were 3832 crores while urban population was 1201 crores. It shows that the rural population is 31.34 percent more than urban population.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural</td>
<td>1527</td>
<td>1848</td>
<td>2193</td>
<td>2725</td>
<td>3832</td>
</tr>
<tr>
<td>Urban</td>
<td>939</td>
<td>1330</td>
<td>1871</td>
<td>2807</td>
<td>1201</td>
</tr>
<tr>
<td>Total</td>
<td>2467</td>
<td>3178</td>
<td>4164</td>
<td>5533</td>
<td>7233</td>
</tr>
</tbody>
</table>

Source: -Socio- economic review and district statistical Abstract, 2001

![Graph No. 1.2](image)

**Graph No. 1.2**

Year wise Population of Pune District

**Number of Workers engaged in different industries:**

In the Table 1.4, number of workers engaged in different industries is classified into Government industries, Semi-Government industries and Private industries. Majority of workers are engaged in private industries that is 2, 77,488, while in Government industries the proportion is less that is 77,640.
Industries are classified into agriculture, mines, production, infrastructure, construction, trade and hotel business, warehousing, finance and NGO. Maximum number of workers is engaged in production industries 1, 41,307.

**Table No.1.4**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Industry</th>
<th>National Industry Index</th>
<th>No. of units</th>
<th>Numbers of workers</th>
<th>Government</th>
<th>Semi Government</th>
<th>Private</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Agriculture</td>
<td>0</td>
<td>16</td>
<td></td>
<td>1200</td>
<td>663</td>
<td>1772</td>
<td>3635</td>
</tr>
<tr>
<td>2</td>
<td>Mines</td>
<td>10</td>
<td>1</td>
<td></td>
<td>0</td>
<td>0</td>
<td>51</td>
<td>51</td>
</tr>
<tr>
<td>3</td>
<td>Production</td>
<td>20 to 39</td>
<td>959</td>
<td></td>
<td>2902</td>
<td>2902</td>
<td>127276</td>
<td>141307</td>
</tr>
<tr>
<td>4</td>
<td>Infrastructure</td>
<td>40 to 49</td>
<td>9</td>
<td></td>
<td>66</td>
<td>51280</td>
<td>0</td>
<td>5194</td>
</tr>
<tr>
<td>5</td>
<td>Construction</td>
<td>50</td>
<td>84</td>
<td></td>
<td>8165</td>
<td>1067</td>
<td>2344</td>
<td>11576</td>
</tr>
<tr>
<td>6</td>
<td>Trade and hotel business</td>
<td>60 to 69</td>
<td>299</td>
<td></td>
<td>3177</td>
<td>7447</td>
<td>12043</td>
<td>22667</td>
</tr>
<tr>
<td>7</td>
<td>Ware housing</td>
<td>70 to 75</td>
<td>60</td>
<td></td>
<td>1004</td>
<td>15523</td>
<td>3733</td>
<td>20260</td>
</tr>
<tr>
<td>8</td>
<td>Finance</td>
<td>80 to 83</td>
<td>397</td>
<td></td>
<td>7189</td>
<td>15907</td>
<td>87293</td>
<td>110389</td>
</tr>
<tr>
<td>9</td>
<td>NGO</td>
<td>90 to 99</td>
<td>894</td>
<td></td>
<td>45709</td>
<td>51686</td>
<td>42976</td>
<td>140371</td>
</tr>
<tr>
<td>District Total</td>
<td></td>
<td>2719</td>
<td>77639</td>
<td></td>
<td>100323</td>
<td>274788</td>
<td>455450</td>
<td></td>
</tr>
</tbody>
</table>

Source: - Socio- economic review and district statistical Abstract

### 1.3 Women Entrepreneurship

A woman entrepreneur is a person who is an enterprising individual with an eye for opportunities and an uncanny vision, commercial acumen with tremendous perseverance and above all a person who is willing to take risk with the unknown because of the adventurous spirit she possesses.  

The women entrepreneur has been defined as "A small scale industrial unit/industry related service or business enterprise, managed by one or more women entrepreneur in proprietary concerns, or in which she or they individually or jointly have a share capital of not less than 51 per cent as Partners / share - holders / Directors of private Limited Company / Members of co-operative Society."
The term women entrepreneur signifies that section of the female population who venture out in to industrial activities, i.e. manufacturing assembling, job work, repairs, servicing and other business.

### 1.3.1 Women Entrepreneurship in the world:-

Many international organizations have recognized Asian women’s potential to generate economic wealth as well as general social welfare. Growing women entrepreneurship in Asia is emerging as an alternative to the male dominated corporate culture. The economic and political contribution made by Asian women entrepreneurs is expected to exert significant influence in shaping a new business model in Asia in 21st century.

After the adoption of Jakarta Declaration for the advancement of women in Asia and the pacific in 1994 and the Beijing declaration and the platform for action in 1995, the united Nation’s focus on economic performance and gender has helped other organizations such as Asia Development Bank, world bank, pay greater attention to the issue.

The Global Entrepreneurship Monitor (GEM) published yearly reports on global levels of entrepreneurship. Summary data can be found below. Table 1.5 represents Total Entrepreneurship Activity in the World. The highest Average activity is carried out in Peru, (40.30%); India is having average of (14.20%).

### Table No. 1.5.

<table>
<thead>
<tr>
<th>Country</th>
<th>Average</th>
<th>2006TEA*</th>
<th>2005TEA*</th>
<th>2004TEA*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Peru</td>
<td>40.30%</td>
<td>40.20%</td>
<td>-</td>
<td>40.30%</td>
</tr>
<tr>
<td>Uganda</td>
<td>31.60%</td>
<td>-</td>
<td>-</td>
<td>31.60%</td>
</tr>
<tr>
<td>Venezuela</td>
<td>26%</td>
<td>-</td>
<td>25.00%</td>
<td>-</td>
</tr>
<tr>
<td>Colombia</td>
<td>22.50%</td>
<td>22.50%</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Philippines</td>
<td>20.40%</td>
<td>20.40%</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Indonesia</td>
<td>19.30%</td>
<td>19.30%</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Jamaica</td>
<td>18.70%</td>
<td>20.30%</td>
<td>17.00%</td>
<td>-</td>
</tr>
<tr>
<td>Jordan</td>
<td>18.30%</td>
<td>-</td>
<td>-</td>
<td>18.30%</td>
</tr>
<tr>
<td>Thailand</td>
<td>18.30%</td>
<td>15.20%</td>
<td>20.70%</td>
<td>-</td>
</tr>
<tr>
<td>New Zealand</td>
<td>16.20%</td>
<td>-</td>
<td>17.60%</td>
<td>14.70%</td>
</tr>
<tr>
<td>South Korea</td>
<td>14.50%</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>India</td>
<td>14.20%</td>
<td>10.40%</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>China</td>
<td>14.00%</td>
<td>16.20%</td>
<td>13.70%</td>
<td>-</td>
</tr>
<tr>
<td>Country</td>
<td>Average</td>
<td>2006TEA*</td>
<td>2005TEA*</td>
<td>2004TEA*</td>
</tr>
<tr>
<td>--------------</td>
<td>---------</td>
<td>----------</td>
<td>----------</td>
<td>----------</td>
</tr>
<tr>
<td>Uruguay</td>
<td>12.60%</td>
<td>12.60%</td>
<td>-</td>
<td>13.60%</td>
</tr>
<tr>
<td>Iceland</td>
<td>12.50%</td>
<td>11.30%</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Chili</td>
<td>12.20%</td>
<td>9.20%</td>
<td>11.10%</td>
<td>-</td>
</tr>
<tr>
<td>Brazil</td>
<td>12.20%</td>
<td>11.70%</td>
<td>11.30%</td>
<td>13.50%</td>
</tr>
<tr>
<td>Australia</td>
<td>12.10%</td>
<td>12.00%</td>
<td>11.90%</td>
<td>13.40%</td>
</tr>
<tr>
<td>United States</td>
<td>11.20%</td>
<td>10.00%</td>
<td>12.40%</td>
<td>11.30%</td>
</tr>
<tr>
<td>Malaysia</td>
<td>11.10%</td>
<td>11.10%</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Argentina</td>
<td>10.80%</td>
<td>10.20%</td>
<td>9.50%</td>
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<td>Poland</td>
<td>8.80%</td>
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<td>8.40%</td>
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<td>9.30%</td>
<td>8.90%</td>
</tr>
<tr>
<td>Norway</td>
<td>8.40%</td>
<td>9.10%</td>
<td>9.20%</td>
<td>7.00%</td>
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<tr>
<td>Mexico</td>
<td>7.90%</td>
<td>5.30%</td>
<td>5.90%</td>
<td>-</td>
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<tr>
<td>Ireland</td>
<td>7.60%</td>
<td>7.40%</td>
<td>-</td>
<td>7.50%</td>
</tr>
<tr>
<td>Greece</td>
<td>6.70%</td>
<td>7.90%</td>
<td>6.50%</td>
<td>5.80%</td>
</tr>
<tr>
<td>Switzerland</td>
<td>6.70%</td>
<td>-</td>
<td>6.10%</td>
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<tr>
<td>Latvia</td>
<td>6.60%</td>
<td>6.60%</td>
<td>6.60%</td>
<td>-</td>
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<tr>
<td>Israel</td>
<td>6.60%</td>
<td>-</td>
<td>-</td>
<td>6.60%</td>
</tr>
<tr>
<td>Croatia</td>
<td>6.10%</td>
<td>8.60%</td>
<td>6.10%</td>
<td>3.70%</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>6.10%</td>
<td>5.80%</td>
<td>6.20%</td>
<td>6.30%</td>
</tr>
<tr>
<td>Turkey</td>
<td>6.10%</td>
<td>6.10%</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Spain</td>
<td>6.10%</td>
<td>7.30%</td>
<td>5.70%</td>
<td>5.20%</td>
</tr>
<tr>
<td>Singapore</td>
<td>6.10%</td>
<td>4.90%</td>
<td>7.20%</td>
<td>5.70%</td>
</tr>
<tr>
<td>Austria</td>
<td>5.90%</td>
<td>-</td>
<td>5.30%</td>
<td>-</td>
</tr>
<tr>
<td>France</td>
<td>5.30%</td>
<td>4.40%</td>
<td>5.40%</td>
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<td>South Africa</td>
<td>5.30%</td>
<td>5.30%</td>
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</tr>
<tr>
<td>Denmark</td>
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<td>4.80%</td>
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<tr>
<td>Netherlands</td>
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<td>5.00%</td>
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<tr>
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<td>Taiwan</td>
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<td>-</td>
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<td>Hungary</td>
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<td>6.00%</td>
<td>1.90%</td>
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<td>Portugal</td>
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<td>-</td>
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<td>Italy</td>
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<td>3.50%</td>
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<td>Slovenia</td>
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<td>4.40%</td>
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<tr>
<td>Sweden</td>
<td>3.70%</td>
<td>3.50%</td>
<td>4.00%</td>
<td>3.70%</td>
</tr>
<tr>
<td>Russia</td>
<td>3.70%</td>
<td>4.90%</td>
<td>-</td>
<td>-</td>
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<tr>
<td>UAE</td>
<td>3.70%</td>
<td>3.70%</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
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<td>2.70%</td>
<td>3.90%</td>
<td>3.50%</td>
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<tr>
<td>Hong Kong</td>
<td>3.00%</td>
<td>-</td>
<td>-</td>
<td>3.00%</td>
</tr>
<tr>
<td>Japan</td>
<td>2.20%</td>
<td>2.90%</td>
<td>2.20%</td>
<td>1.50%</td>
</tr>
</tbody>
</table>

Source: [http://www.internationalentrepreneurship.com][1]

Note: * TEA = Total Entrepreneurship Activity.
Women Work Participation in the World:

Women work participation has been increasing since last few years. Table 1.6 shows Women Work Participation in some countries. In the year 2000-01, it is highest in U.S.A. i.e. 45 percent and the lowest is in India that is 31.6 percent.

**Table No. 1.6**

<table>
<thead>
<tr>
<th>Country</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>India (1970-1971)</td>
<td>14.2</td>
</tr>
<tr>
<td>India (1990-1991)</td>
<td>22.3</td>
</tr>
<tr>
<td>India (2000-2001)</td>
<td>31.6</td>
</tr>
<tr>
<td>USA (2000-2001)</td>
<td>45</td>
</tr>
<tr>
<td>UK (2000-2001)</td>
<td>43</td>
</tr>
<tr>
<td>Indonesia (2000-2001)</td>
<td>40</td>
</tr>
<tr>
<td>Brazil (2000-2001)</td>
<td>35</td>
</tr>
</tbody>
</table>

Source: - http://www.internationalentrepreneurship.com/total

Japan maintains a traditional economic system that is deeply rooted in a male dominant society. Women are expected to stay at home and take care of their families. Social expectations towards women were low, regardless of a woman’s education ability or career aspirations. In recent years, however the Japanese economic system has begun to favour women who take on active part in the business world. Entrepreneurship rather than employment in large companies particularly offers Japanese women an improved chance of advancing in their careers.

It shows how the Japanese economic system, which is beginning to show signs of revitalizations, is changing to favors the emergence of female entrepreneurship and also discusses the potential reasons for that trend. Women are now recognized as a capable workforce to
help to reduce Japan’s labour shortage. Ministry of finance report “women Activities and Enterprise Operating Results” recommends that firms increase productivity by encouraging women to participate in the firm’s activities. The most remarkable support programs are provided nationwide for female entrepreneurship. Many local government offices and community organizations are providing female entrepreneurs with information and programmes on how to start business. In 1999 the public sector life Insurance Corporation extended special loans exclusively for women with an annual low rate of interest i.e. 1.5 percent.

A survey in 2002 found that 3277 cases, amounting to the equivalent of 17 million U.S dollars had been supported since the launch up form 1315 cases approved during the first year of the programme.

4. Women Entrepreneurs’ National Level Organization:-

‘The Federation of Indian Women Entrepreneurs’ (FIWE) is National level organization brings the business women on a common platform and ensures that their opinions, ideas and visions are collectively and effectively taken up with policy makers and various agencies respectively for the development of enterprise in women.

FIWE was founded in 1993 and is thoroughly devoted toward entrepreneurship development having a large membership base of 15000 individual members and 28 member associations spread throughout the country. The objective of the organization is to foster the economic empowerment of women, particularly the SME segment by helping them to become successful entrepreneurs and become a part of the mainstream industry.

FIWE endeavors to provide networking platform for women, Technical know-how industry research and expertise, skill development and training and brings the business women on a common forum and ensures that their opinions, ideas and visions are collectively and effectively taken up with policy makers and various other agencies respectively for the development of enterprise in women.
1.3.2 Women Entrepreneurship in India:-

In India the supply of industrial entrepreneurship came historically mainly from three community groups that are the Parsi, Gujarathi and Marwari. The earliest entrepreneurs appeared on Indian industrial scene. They played a pioneering role initially in establishing cotton textile industry and later steel industry. The spread of textile industry in Ahmedabad was essentially due to the Gujarathi trading class Both Parsi and Marwari entrepreneurs had their beginnings as traders.

The pre-independence period witnessed the emergence of cities like Bombay, Calcutta, and Ahmedabad as important industrial centers in the industrial development of India. Before independence it was characterized by a few pockets of regionally concentrated industries and a very narrow industrial base represented by mining textiles, iron and steel, railway workshops, ordnance factories etc. The First World War high lighted the inadequacy of India's industrial base and brought to the notice of the British Government; the need for industrial expansion to contribute more for the war effort.

In the Second World War a number of industries like cement, paper, cotton textiles, iron and steel, sugar etc. had enormously expanded their capacity and output. Thus on the eve of independence, India had nearly a century of industrial experience initiated both by indigenous and foreign entrepreneurs. Since independence, India's industrial development had been sustained largely by domestic entrepreneurship. The new industrial policy of, 1992 Government of India has given more stress to small scale industries in rural as well as urban areas which aim at providing all essential services, support and guidance to small scale industries and tiny sector under one roof.

Nowadays women are seeking entrepreneurship as a result of increasing literacy rate and also increasing opportunities which have given rise to new aspirations among women. It is realized that women have vast entrepreneurial talents which has converted them from job seekers to job givers.

Following Table 1.7 shows the State wise list of Women Entrepreneur’s units registered in India. The highest number of registration is in the state Uttar Pradesh that is 31,80,000(39.84%) and lowest number of registration is in the state
Chapter 1

Introduction to Study of Women Entrepreneurs

Karnataka that is 9,26,000 (26.84 percent). In Maharashtra it is 13,94,000 (32.12 percent).30

Table No. 1.7

<table>
<thead>
<tr>
<th>States</th>
<th>No. of Units Registered</th>
<th>No. of women Entrepreneurs</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tamil Nadu</td>
<td>9618</td>
<td>2930</td>
<td>30.36</td>
</tr>
<tr>
<td>Uttar Pradesh</td>
<td>7980</td>
<td>3180</td>
<td>39.84</td>
</tr>
<tr>
<td>Kerala</td>
<td>5487</td>
<td>2135</td>
<td>38.91</td>
</tr>
<tr>
<td>Punjab</td>
<td>4791</td>
<td>1718</td>
<td>33.77</td>
</tr>
<tr>
<td>Maharashtra</td>
<td>4339</td>
<td>1394</td>
<td>32.12</td>
</tr>
<tr>
<td>Gujarat</td>
<td>3872</td>
<td>1538</td>
<td>39.72</td>
</tr>
<tr>
<td>Karnataka</td>
<td>3833</td>
<td>926</td>
<td>26.84</td>
</tr>
<tr>
<td>Madhya Pradesh</td>
<td>2967</td>
<td>842</td>
<td>28.38</td>
</tr>
<tr>
<td>Other state and UTS</td>
<td>14576</td>
<td>4185</td>
<td>28.71</td>
</tr>
<tr>
<td>Total</td>
<td>57,452</td>
<td>18,848</td>
<td>32.82</td>
</tr>
</tbody>
</table>

Source: - Department of Economies, Faculty of Social Sciences, Banaras Hindu University.

Status of Women Entrepreneurs in India:-

Nature has made a division of labour entrusting upon men and women different responsibilities for the betterment of the process of evolution. In this division of labour, the women have been endowed upon with the gift of motherhood and upbringing of the future generation. Women entrepreneurs can be divided into three categories:-

# Entrepreneurs in Large and Medium Sector:-

In large and medium sectors, a woman with educational and professional qualification takes the initiative and manages the business as efficiently as a man. A women entrepreneur, who has received basic managerial training and educational qualifications sometimes even on MBA degree, usually may head the medium sector and large unit. These women because of their qualifications and other opportunities which are available to them are in a superior position and have a competitive edge over others to set up and manage the units.

# Entrepreneurs in small sectors:-
These women entrepreneurs who do not have education or any formal training in management, but have developed skills take to small scale industry. They choose that product with which they are familiar i.e. garments, weaving, pickles, dolls and handicrafts. Some have ventured into engineering, electronics, chemicals and pharmaceuticals. Some also make surgical instruments, furniture and pottery.

These women entrepreneurs need in the initial period, certain special privileges to overcome the practical social handicaps they face for being women such as attitudinized reluctance of officers, lack of information and too many formalities that need to be completed.

# Women Entrepreneurs in cities and slums:-

These Women Entrepreneurs work to help women with lower means of livelihood. There is service motivated organization to help economically backward sections. They need Government support in marketing as well as getting finance at a concession rate for their products.

The need is now keenly felt that women should also work outside the home for getting better living standards for all, better health, a sufficiently persuasive force for women to come out of their homes. Rapid industrialization, urbanization and social-political movements have made a dent in the old pattern.

† Role and Contribution of Women Entrepreneurs:-

In spite of forming 50 percent of the total population of the world, women do not own even 1 percent of the world’s property. Their role and contribution in industrialization has remained unaccounted and cannot be assessed. Their share in business and trade is very low. Though they represent half the humanity, their contribution to leadership and management is much less.

According to UN report women receive 25 percent less wages than men in spite of the law of equal wages for equal work. Times has come for women to come out of the drudgery of housework and give way to their
creativity and entrepreneurship. Women have an important role to play in synthesizing social progress with economic growth of developing countries.

The specific role of women in the economic effort has not been clearly defined but the need for “integration of women into development” is being particularly felt by women themselves with the increase in the number of women getting educated. There is considerable awareness among women to be self-employed and gradually the role of changing in the society.31

The number of women entrepreneurs has increased, especially during the 1990s. The new generation of women owned enterprises is actively seeking capital for their businesses, using modern technology to find and create a niche in both the domestic and export markets while women owned businesses possess the potential and are capable of contributing much more, it is essential to formulate strategic support and sustain their efforts in the right direction.

Surveys demonstrate that women’s primary entrepreneurial activity is focused on the small and medium enterprise sector. Approximately 60 percent are small scale entrepreneurs, 15 percent are large scale manufacturers and the remainder consists of cottage and micro entrepreneurs.

They work in a wide range of sectors from trade and services to tailoring, beauty parlors and printing. However the involvement of women entrepreneurs in the production sector is less and the development of this sector is rather slow. Empirical evidence shows that women contribute significantly to the running of family businesses mostly in the form of unpaid efforts and skills.

Many have ventured into hi-tech areas such as manufacturing solar thermals, vacuum reactors, television boosters, air compressors, voltage stabilizers and amplifiers as reflected in the data collected about women entrepreneurs. However, for most women Entrepreneurs have their businesses remain at micro enterprise.32 Since the turn of the century the status of women in India has been changing due to growing industrialization and urbanization, spatial mobility and social legislation. Over the years, more
and more women are taking higher education, technical and professional education. Their proportion in the labour force has also increased.

With the spread of education and awareness, women have shifted from the extended kitchen, handicrafts and traditional cottage industries to non-traditional higher levels of activities. During the 1970s, the decade was of the International Women’s Year. To promote self-employment among women, received greater attention from the government and private agencies. The new industrial policy of the government of India has laid special emphasis on the need to conduct special entrepreneurial training programmes for women to enable them to start their own ventures. Following is the Table 1.8 which shows percentage of Women Entrepreneurs in selected industries in India.  

<table>
<thead>
<tr>
<th>Industry</th>
<th>Women Entrepreneurs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture, live stock, forestry and fishing</td>
<td>86.2</td>
</tr>
<tr>
<td>Mining and quarrying</td>
<td>0.4</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>6.1</td>
</tr>
<tr>
<td>Electricity, Gas and Water</td>
<td>0.1</td>
</tr>
<tr>
<td>Construction</td>
<td>0.9</td>
</tr>
<tr>
<td>Wholesale and retail trade and restaurants and hotels</td>
<td>2.1</td>
</tr>
<tr>
<td>Transport, Storage and Communication</td>
<td>0.1</td>
</tr>
<tr>
<td>Financing, Insurance, real estate business services</td>
<td>0.1</td>
</tr>
<tr>
<td>Community, Social and personal Services</td>
<td>3.3</td>
</tr>
<tr>
<td>Total</td>
<td>100.00</td>
</tr>
</tbody>
</table>


Growth of Women Entrepreneurs:

In India conditions of the women entrepreneurs can be categorized in the following five broad categories.
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# Affluent Entrepreneurs:-

These are daughters, daughters-in-laws and wives of rich businessmen, who have financial and other resource backing to take any business risks. Many of them start enterprise in interior decoration, beauty parlour, restaurants, book publishing, magazines, and film distribution. The family supports them in many ways to take care of their responsibilities with lesser efforts and strains. Moreover their sustenance is not entirely dependent upon their new enterprise.

# Pull Factors:-

In this category the town and city based women take up some assignment or enterprises as a challenge. They take it up as an adventure to do something new and be economically independent. This category consists of educated women with or without work experience. They are likely to take financial assistance from banks and other sources. Women start electronic schools, beauty parlours, foods catering centre, event management, films production and grocery shops etc.

# Push Factors:-

In this category, women take up some business activity to overcome financial difficulties. The family situation forces them to develop existing family business or start something new to improve the economic lot of the family. Generally widows and single woman belong to this category.

# Rural Entrepreneurs:-

Women in rural sector try to start something suitable to their resources and knowledge. In this category we find dairy products, pickles, fruit juices, papads and jaggery making. They would like to work in areas where minimum usage of telephone, transport and monetary transaction is involved. They ensure that their enterprise is minimum risk and need least organizing skill.

# Self employed Entrepreneurs:-

These are women from poor category of society and rely on their own efforts from sustenance. Majority of them are from villages and

35
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towns. The examples are vegetable and fruit vendors, brooms making, wax candle making, providing tea-coffee to offices, ironing of clothes, knitting work, tailoring firm etc. These are tiny and small enterprises which women find convenient to manage.

In Indian socio-economic environment, we can only expect slow growth in this area. Our rural sector and many backward states are having poor level of literacy and tradition bound women are more in this category. In states like U.P, Bihar, M.P, Rajasthan, Jharkhand, Chhattisgarh, Orissa and Eastern states even we don’t have many men entrepreneurs. We see more women entrepreneurs coming up in metro cities and industrial towns of Maharashtra, Gujarat, Andhra Pradesh, Tamilnadu, Kerala, Punjab, and Hariyana.

The basic reason for various growth of women entrepreneurship is related to literacy level, industrial and economic growth and deep rooted traditional ethos. For example in the state of Kerala the literacy level of women is highest in the country. Hence they have more professionally qualified women and entrepreneurs among them. Moreover necessity to earn more makes them to look out for different avenues.

1.3.3 Women Entrepreneurship in Maharashtra:-

Entrepreneurship is not new to Maharashtra, however Entrepreneurship as a subject in technological institutions and entrepreneurship as a career option is gaining momentum only recently as the emergence of knowledge based technopreneurs all over the world. The Government of Maharashtra had given emphasis on promoting entrepreneurship in underdeveloped area. Mumbai, Kalyan, Thane, Belapur, and Pune these are industrially developed area in Maharashtra. M.I.D.C. is playing very important role in the development of industrially backward areas. In the year 1975, 77 percent employment is provided by these areas and now it is more than 90 percent. This fact can prove that after 1975 efforts are being carried out for decentralization of industries and its development. In Maharashtra, among 33 districts there are 66 industrial development centers, out of which in 21 centers, industrial estates had been established. Out of these 66 centers, 5 centers are authorized by central
government and 61 centers from state government. The state government has 
been taken steps, as it is objectives that minimum in one taluka. Accordingly 
there should be 102 units established. In the year 2003-04 there are 28,816 
industries running in the state in which 11.7 lakh people were employed. 
Government of Maharashtra establishes different institutions for promoting 
industrial development.\textsuperscript{34}

In Maharashtra, Women Entrepreneurship plays pivotal role. It is 
developing due to the Institutions which provide finance to these Women 
Entrepreneurs. Following are some important institutions which are playing 
important role in increasing Women Entrepreneurship.

i) Maharashtra Industrial Development Corporation (MIDC)

ii) Maharashtra State Financial Corporation (MSFC)

iii) The State Industrial and Investment Corporation Of Maharashtra 
Limited (SICOM)

iv) Jagatik Marathi Chamber of Commerce and Industries

v) Maharashtra Economic Development Council (MEDC)

vi) Small Industries Service Institute(SISI)

vii) The National Small Industries Corporation Ltd.

1.3.4 Women Entrepreneurship in Pune District:-

Table No. 1.9 shows industry wise classification of women entrepreneurs in 
Pune District. According to the registration of District Industrial Centre, Pune, the 
registration of Women Entrepreneurs up to the year 2000 are 6188. In the year 2004- 
05, it is 98, in the year 2005-06, it is 853, and in the year 2006-07, it is 390. Thus the 
registrations up to the year 2007, there are 7529 Women Entrepreneurs.\textsuperscript{35} The 
registration of Women Entrepreneurs since 2000 to 2004 has not been found; 
therefore it is not mentioned in the study.

It is observed that, in Haveli Tehsil the number of registrations of women 
entrepreneurs is maximum i.e. 5749. Also registrations in the metal engineering
Chapter I

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industries are more than any other industry. Least registrations of women entrepreneurs are found in chemical industries that is 219.

Table No. 1.9

Industry wise classification of Women Entrepreneurs in Pune District (2000)

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</tr>
</thead>
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<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>01</td>
<td>01</td>
<td>01</td>
</tr>
<tr>
<td>Total</td>
<td>518</td>
<td>115</td>
<td>219</td>
<td>427</td>
<td>620</td>
<td>838</td>
<td>2100</td>
<td>919</td>
<td>432</td>
<td>6188</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: - District Industrial Centre, Pune (2002)

Following Table No. 1.10 shows the information about registrations of women entrepreneurs in Pune district for the year 2004, 2005 and 2006. Figures in the Table No. 1.10 indicate that there is growth in the registrations of women entrepreneurs in the year 2005 but followed by decrease in the year 2006.
Table No. 1.10


<table>
<thead>
<tr>
<th>Name of the Taluka</th>
<th>Year 2004-05 (a)</th>
<th>Year 2005-06 (b)</th>
<th>Year 2006-07 (c)</th>
<th>Total (a)+(b)+(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Haveli</td>
<td>66</td>
<td>534</td>
<td>219</td>
<td>819</td>
</tr>
<tr>
<td>Baramati</td>
<td>05</td>
<td>98</td>
<td>36</td>
<td>139</td>
</tr>
<tr>
<td>Indapur</td>
<td>05</td>
<td>36</td>
<td>09</td>
<td>50</td>
</tr>
<tr>
<td>Bhor</td>
<td>30</td>
<td>17</td>
<td>20</td>
<td>40</td>
</tr>
<tr>
<td>Maval</td>
<td>30</td>
<td>32</td>
<td>09</td>
<td>44</td>
</tr>
<tr>
<td>Velha</td>
<td>30</td>
<td>02</td>
<td>00</td>
<td>05</td>
</tr>
<tr>
<td>Khed</td>
<td>30</td>
<td>31</td>
<td>14</td>
<td>48</td>
</tr>
<tr>
<td>Shirur</td>
<td>10</td>
<td>35</td>
<td>25</td>
<td>61</td>
</tr>
<tr>
<td>Junnar</td>
<td>10</td>
<td>07</td>
<td>23</td>
<td>31</td>
</tr>
<tr>
<td>Purandar</td>
<td>10</td>
<td>20</td>
<td>12</td>
<td>33</td>
</tr>
<tr>
<td>Ambegaon</td>
<td>00</td>
<td>16</td>
<td>08</td>
<td>24</td>
</tr>
<tr>
<td>Daund</td>
<td>05</td>
<td>27</td>
<td>14</td>
<td>33</td>
</tr>
<tr>
<td>Mulashi</td>
<td>00</td>
<td>15</td>
<td>01</td>
<td>16</td>
</tr>
<tr>
<td>Total</td>
<td>98</td>
<td>853</td>
<td>390</td>
<td>1341</td>
</tr>
</tbody>
</table>

Source: - Registration records of District Industrial centre, Pune.

1.4 Entrepreneurship Development

Entrepreneurial Development Process is one of the areas of education which is not given as much importance as it deserves. In developed countries the growth of national income is largely contributed by the private entrepreneurs. Some entrepreneurs are self starting due to family business and some start newly and are called as first generation entrepreneurs. The EDP activity is mainly concerned with this category of first generation entrepreneurs.35

1.4.1 Role of Institutions in Entrepreneurship Development:

Entrepreneurship is the key variable which links the socio-cultural milieu with the rate of economic development. The emphasis has been shifted from the rate of capital formation to the growth of high level manpower such as entrepreneurs who have become the major determinants of economic growth. There has also been
a wide recognition that the entrepreneurial development is essential to solve the
problem of economic development but also to solve the problems of unemployment,
the development of unbalanced area, concentration of economic power and diversion
of profits from traditional avenues of investment. Experiences from developing
countries all over the world favour the hypothesis that entrepreneurship can be
developed through planned efforts. It is possible to identify individuals in all
communities, in rural and urban areas, among men and women with Entrepreneurial
talent, to motivate and train them through properly organized programmes, to
undertake with bearing innovative activities to raise the growth rate in industry as
well as in service sector. The major hurdles impeding entrepreneurship in our
country are lack of awareness regarding entrepreneurial opportunities, lack of proper
training and motivation, financial constraints and certain operational and marketing
problems.

The initial phase of creation of awareness about entrepreneurial opportunities
is the development phase of implementation of training programmes, to develop
motivation and managerial skills and the support phase, providing infrastructural
support and develop the existing units. In order to guide the entrepreneurs in these
phases and to meet their requirements there are some Institutes providing adequate
support and it may be well claimed to have achieved considerable success in this
sphere. Some of the agencies active in EDP are;
SISI:- Small Industrial Service Institutes
DIP:- Department of Industrial Promotion
SIDCO:- Small Industries Development Corporation
SIDO:- Small Industries Development Organization
DIC:- District Industry Centre
SSIB:- Small Scale Industries Board.36

**Entrepreneurship Development Institute of India (EDI)**

EDI is not a profit organization and an autonomous body set up in 1983,
sponsored by the apex financial institutions, the IDBI, IFCI, ICICI and SBI. The
Government of Gujarat had pledged 23 acres of land where the majestic campus
stands. EDI has been spearheading Entrepreneurship movement throughout the
nation with the belief that entrepreneurs need not necessarily be born but can be
developed through well-concerned and well developed activities. It is an inter-
regional centre for entrepreneurship.

In order to address the growing demands for training on micro-credit
delivery system management, rural marketing capabilities and in house financial
management among NGOs, EDI has been organizing skill development
programmes on a continuous basis.

With the objective of strengthening entrepreneurship development institutes
and entrepreneurship development programmes the institute designed its
programmes focusing on capacity building of EDIs through foundation and
functional trainers training programmes, skill development programmes to help
trainer motivators organize growth programmes for existing entrepreneurs and
developing first generation entrepreneurs through Open Learning Programme in
Entrepreneurship.

EDI has a separate Centre for Research and Entrepreneurship Education and
Development (CREED) with the responsibility of serving as a bridge between
academics and training consultancy in the field of entrepreneurship.

It is understood clearly that neither the government and industry, nor
agriculture can ultimately provide solutions to the growing need for creating of
new job opportunities. There is an increasing recognition that self-employment
has a contribution to make to the considerable international unemployment crisis
and increasing hope that self-employment will prove the ever-elusive employer
of last resort. This stems out from the thought that there are insufficient
resources and capital for either industry or the government to create new jobs.
Thus, there is need for redressing the unemployment problem accepting the self-
employment will comprise a proportion of future jobs created and recognition
that training with the use of existing institutions and mechanisms could
contribute to increased self-employment.

Our educated unemployed youth are behind the white-collar jobs, which has
become impossible now a day. They should think of starting their own ventures
and should generate employment for the others. Their mind should be diverted
from wage career to self-employment career. Hence, achievement motivation
and entrepreneurial development are the only alternative available for solving
the problem of unemployment.
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Introduction to Study of Women Entrepreneurs

The myth that entrepreneurs are born and not made, no longer holds good. It is proved that entrepreneurial facilities can be developed through planned efforts. Entrepreneurial Development is now regarded as a tool of industrialization and a solution to the problem of unemployment. It means inculcating entrepreneurial traits into a person, imparting the required knowledge, developing the technical, financial, marketing and managerial skills and building the entrepreneurial attitude. The process of entrepreneurial development involves equipping a person with the information used for enterprise building and sharpening his entrepreneurial skills.

Entrepreneurial skills can be developed through the Entrepreneurship Development Programmes. The Entrepreneurship Development Programme may be defined as “a programme designed to help an individual in strengthening his entrepreneurial motive and in acquiring skills and capabilities necessary for playing his entrepreneurial role effectively. It is necessary to promote this understanding of motives and their impact on entrepreneurial values and behavior for this purpose.

Central and State Governments are giving top priority and attention for the development of entrepreneurship, which would equip unemployed youth to set up their own ventures. Entrepreneurship Development Programmes are conducted by different agencies in more than 20 states all over the country.37

1.4.2 Role of Entrepreneurship in the Era of Liberalization, Privatization and Globalization:

The process of Liberalization, Privatization and Globalization in India is initiated from top that is by the state and political leadership. Indira Gandhi took initial steps towards economic reforms, which moved forward under guidance of Rajiv Gandhi. But, it was under the leadership of P.V. Narasinha Rao, that the reform process really got underway. Then the lived non-congress Government had carried the movement forward to some extent. The BJP led NDA Government of A.B. Vajpayee was fully committed to carry the reforms forward. Efforts are on to go on to the next stage that is second generation of economic reforms. Internal intra party rivalries were important motivating factors behind the forward movement of the reform process that is globalization, since 1981.37
Women, constituting half of the total population, are of vital importance for the production system and social process connected with economy. Their contribution and role in the family as well as in economic development and social transformation are pivotal. They have been managing and supporting the survival system particularly in the case of poor households constituting 30 percent of the total persons. Inequality, illiteracy and gender bias in a male-dominated society are the bone of contention of women’s development programmers. In spite of these basic truths women are not given adequate opportunities to develop and play an important role in the process of development in most societies, even today.\(^{38}\)

Most of the information and Communication Technology (ICT) jobs and training centers are dominated by the private sectors. This has a devastating effect on women especially the poor and rural women, whose access to ICTs is severely controlled when the profit making is the motive. Women are not seen potential user in an increasingly commercially run sector. As this sector is primarily dominated by males and very few women are in the higher positions, so the user to them is necessarily male.\(^ {39}\)

Globalization will harm women especially in India in several ways. Women will be forced to earn and work in less secure work places and that situation will take different forms of violence against women. Women definitely are more vulnerable as against all other population groups in this situation.\(^ {40}\)

The Entrepreneurs have to play a very important and dynamic role in the era of Liberalization, Privatization and Globalization. They have to strive hard in setting the goals. Since India has to keep pace with the developments which are taking place in Japan, USA, UK and other industrially advanced countries Socialist’s leaders say that Liberalization, Privatization and Globalization are curse to the Indian Economy and it is harmful for the youth, as there will be more unemployment problem. But this is not true. Privatization is a major economic reform implying transfer of economic power from the government to the private sector and the process of business decision making is transmitted to private individual firms in a free market economy.

The changing role of entrepreneurs in the era of Liberalization, Privatization and Globalization can be summed up as follows.
# The entrepreneurs will have to be innovative. They will have to come up with new ideas, new information deriving from combination of various factors so that the economic and social problems of the country can be solved.

# Research and Development activities should be conducted to keep pace with international standards.

# There is a need of quality conscious entrepreneurs with regard to methods of production, technology transfer and competition with foreign market.

# The entrepreneurs will have to extend their geographical base of marketing by capturing new markets and by developing new products and new areas of productions. They can keep pace with the development taking place abroad by undertaking continuous research in Advertising, Sales Promotion, Marketing, Packaging, Labeling etc.

With the liberalization of the economy, India offers substantial opportunities for entrepreneur in the areas of power generation, food processing, mining and telecommunication etc.\(^4\)

### 1.4.3 Evaluation of Entrepreneurial Education and Entrepreneurship Development Programmes:-

Many a times parents advice their children only to accept a job of high caliber where there will be no risk, as there is fear in the mind that the business will collapse some time. There is need to change this kind of attitude. The acute problem of unemployment among the educated masses can be solved, if the subject like “Entrepreneurship Development” can be taught from school level, which will inculcate positive attitude towards entrepreneurship.

Entrepreneurship Development programmes appear to be the best possible alternative to find employment avenues for the unemployed (Educated or uneducated). But the entrepreneurs become frustrated, because there is low in situational commitment for the local support to the entrepreneurs and also the involvement in the marketing of the product.

Those entrepreneurs who apply for loans under the PMRY or educated unemployed schemes are not serious about the training in Entrepreneurship Development. Only because the training is compulsory and for fulfilling the criteria
these candidates spend some days with the training institutes. They think it is useless and beyond their understanding.

It has been realized that these so called entrepreneurs who complete the training in Entrepreneurship Development, only think of money, from where they will get loan, what will be the amount, whether the loan is to be repaid or not, how much subsidy they will get. These people also think to approach the agent who can get loan for them and lastly they do not want to start their own venture but only want the loan (Money). As the money is not invested in business they couldn’t get any return. Hence, these entrepreneurs start becoming defaulter in the banks.

It is seen that the institutions conducting Entrepreneurship Development Programmes do not have much concern for proper identification and selection of entrepreneurs. The participants are of the opinion that there is no standard syllabus framed for such programmes and feedback is also not taken.

The subject “Entrepreneurship Development” or “Business Entrepreneurship” which has been introduced at school, college and university level is more academic then practical. The faculty members or instructors teaching the subject are also not specialized, hence entrepreneurial motivation, talent and skills cannot be developed among the students. Students offer the subject, which they think it is easy and they have to just get through. Many a time they could not even spell the word Entrepreneurs and Entrepreneurship and they also don’t know the meaning of the word.

Educational institutions including engineering colleges and polytechnics have to play a pivotal role in making successful entrepreneurs. They should establish a wide comprehensive curriculum to emphasize the need for developing the entrepreneurial skills and talents among the students/graduates. The awareness and motivational aspect should be developing at the initial stages of the students entering the school/college. Additional training and exposure in the management concept, background of technology transfer and technology management including problem solving and innovation is necessary in the era of globalization. Thus, Entrepreneurship Development should become a mass movement.

While conducting Entrepreneurship Development Programmes, it should be remembered that entrepreneurs should not be created or produced like degree and diploma holders in universities. The objective of the training programmes should
aim at changing the attitude and setting up of the mind of young entrepreneurs from security oriented (paid jobs) activities to risk bearing activities (Self employment). The banks should also change their attitude at least for those who are doing hardships and want to survive through self employment, which will definitely generate employment for others.\textsuperscript{42}

### 1.5 How to Develop Women Entrepreneurs?

Right efforts on from all areas are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities. Following efforts can be taken into account for effective development of women entrepreneurs.

1. Consider women as specific target group for all developmental programmes.

2. Better educational facilities and schemes should be extended to women folk from government part.

3. Adequate training programme on management skills to be provided to women community.

4. Encourage women's participation in decision-making.

5. Vocational training to be extended to women community that enables them to understand the production process and production management.

6. Skill development to be done in women's polytechnics and industrial training institutes. Skills are put to work in training-cum-production workshops.

7. Training on professional competence and leadership skill to be extended to women entrepreneurs.

8. Training and counseling on a large scale of existing women entrepreneurs to remove psychological causes like lack of self-confidence and fear of success.

9. Counseling through the aid of committed NGOs, psychologists, managerial experts and technical personnel should be provided to existing and emerging women entrepreneurs.

10. Continuous monitoring and improvement of training programmes.
11. Activities in which women are trained should focus on their marketability and profitability.

12. Making provision of marketing and sales assistance from government part.

13. To encourage more passive women entrepreneurs. The Women training programme should be organized that taught to recognize her own psychological needs and express them.

14. State finance corporations and financing institutions should permit by statute to extend purely trade related finance to women entrepreneurs.
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