CHAPTER - I

PART - I

I. Women in Social and Economic set up in India and abroad.

II. The Changing Scenario – Need for the Study.

III. Difficulties in the Development of Women Entrepreneurship in India.

PART - II

I. Objectives.

II. Scope of the study.

III. Hypothesis.

IV. Choice of the Area of Research.

V. Period of the study.

VI. Methodology - Sampling Design – Primary and Secondary Data – Limitations.

VII. Chapter Scheme.
CHAPTER-1

INTRODUCTION

"The very word development means to come from a stage, which is latent to active & visible state. Physical, financial resources and the human resources it owns determine economic growth and development of the country. Even a Nation with abundant capital outlay, natural and physical resources, may go blatantly underutilized or misused, if human resource factors are not properly managed and taken care of. Since women form nearly half of the population world wide, all-round development of women is essential for a planned economy".

In the developing economies of Asia, Latin America and Africa although women represent bulk of the labour force, are not fully brought under the main stream of development and has been given little appreciation for their considerable contribution. Women since long have been identified with silence, suffering, deprivation and discrimination. Growing cognizance has previewed among nations that, if the operation of social and economic change has to be guaranteed, it is the women who has to be mobilized and may lead the nation towards progress and prosperity. Women by all means can be very effective agents of change for a better home, society and ultimately a better economy. In traditional Indian society many women even today are generally accorded an inferior social status. This is not only unconstitutional and social injustice to nearly half of the
country's total population but also a mark of illusory development of human resources. This is prominently noticed in villages where the women are traditionally ignored. The rural women in India constitute nearly 77% of the total female population. About 79% of rural women workers are engaged in agriculture related pursuits. Farm and home are integral parts of rural society in India and the 'farm housewife' often plays multiple roles as producer, entrepreneur, labourer, homemaker etc. In developing and developed countries women contribute significantly to economic development. According to a report of the United Nations, half of the total population belong to women and this half of the population produces half the world's food supply, constitutes 60% of the working force and works for two thirds of the world's working hours, but receives only 10% of the world's income and owns only 1% of the world's property. ¹

PART - I

1. WOMEN IN SOCIAL AND ECONOMIC SET UP IN INDIA AND ABROAD

Though the development of women leadership at grass root level is emerging slowly, men govern most of their activities. From 1970 onwards, there is a global concern for ameliorating the working ambience of women

and to improve their standard of living. The United Nations proclamation of the International Women's Year, 1975 followed by the International Women's Decade, 1975 to 1985 has been greatly responsible for raising questions around women's invisibility at a global level. Setting up of a separate Ministry for Women and Child Welfare in 1985 have given an added significance to the women entrepreneurship in India. The UNIDO Preparatory Meetings on the Role of Women in Industrialization in developing countries held at Vienna, 1978 traced the following basic constraints upon women's more effective participation: social, attitudinal, institutional barriers, insufficient employment opportunities, inadequate and inappropriate education and training, unsatisfactory employment conditions and environment, lack of participation in decision making, planning and trade union, and insufficient information.

The Secretary General, United Nations, in his report on 'Status and Role of Women in Education and in Economic and Social Field' presented at the 34th session of United Nations General Assembly said that inadequate basic education and insufficient appropriate professional, technical and vocational training were the major obstacles in the form of unequal conditions of norm and notably in attempting to combine employment with household and child care. The World Conference of the United Nations Decade for Women at Copenhagen, Denmark, July 30th, 1980 adopted a programme of action for the second half of United Nations decade. The programme aimed at promoting full and equal remuneration for work of
equal value and equal educational and training opportunities in both rural and urban areas; increased employment opportunities to women and enable them to obtain jobs with more skills and responsibility, particularly at managerial level in all sectors of economy and promoting the access of women and girls to non-traditional skilled traders.

Around mid 1970s, Neo-Marxist-Feminists and Dependency Theorists began looking at the relationship between Women And Development (WAD) rather than at strategies for integrating women in economic development. WAD focused on the productive sector, and aimed at skill development for income generation, and equity policies with no consideration of the double burden of work for women.

In 1980s, the gender and development (GAD) approach influenced by social feminism, post-modern and post-colonial theories, took into account the totality of women’s lives, rejecting the public/private dichotomy which serves to devalue women's work at home. Focus on women’s perspectives on development make women the ‘subjects’ rather than ‘objects’ of development, change agents rather than welfare recipients. The GAD approach is to move women from the margin to the center (Hooks, 1984) by women gaining a sense of control over their lives (empowerment).

The First National Convention of Women Entrepreneurs held at New Delhi in November 1981 called for priority to women in the allotment of

land, sanction of power and industrial licensing etc. It also recommended the simplification of loan procedures, counseling services, centralized marketing agency and special training programmes for women entrepreneurs. The 2nd International Conference of Women Entrepreneurs organized by NAYE at New Delhi in 1981 along with World Assembly of Small and medium Enterprises adopted the declaration that,

(1). All National Govts should promote women involvement in social and economic development programmes, provide necessary infrastructural support, training and marketing facilities, enact legislation or remove constraints in their way, arrange for relevant technology and financial assistance.

(2). The International agencies like UNCTAD, UNDP, ILO and the National Govts should adopt appropriate measure to encourage free flow of trade of products manufactured by women entrepreneurs and provide fiscal and expert assistance to the governmental and other agencies engaged in promoting of entrepreneurship among women.

(3). In international and national trade fairs, the products manufactured by women entrepreneurs should be widely displayed.

(4). UNESCO and the education ministries in different countries should provide necessary literature, course books and publications for the benefit of women students. ³

The report of National Conference on Women's Studies held in Mumbai during April 1981 revealed that, problems of unemployment, poverty and destitution have long been the stated concerns of development policy in most of the Third World countries, the bourgeois development helps only the few and elites are not likely to be in the forefront of struggle. Although Indian women's participation in wider struggle before independence legitimized extra familial roles for women, it did not lead to far reaching changes for the mass of women. Elite organisations were easily diverted by the façade of legal change and became Govt appendages. Although it is not possible to organize women unless some programme of immediate economic benefit is taken up, the welfare work taken up by women's organisations more recently does not make women aware of the underlying malaise and is not able to develop a genuine women's movement. It seems that if women should make common cause with nationalist or class struggle, but they must be vigilant in pressing their own demands and have a separate identity.

The United Nations Conference on the "Status of Women" held in Kenya during 1985, strongly resolved that the development of society requires the full participation by all sections of population and women in particular. United Nations in its 25th report had recommended the establishment of a National Commission or similar bodies with a mandate to review, evaluate and recommend measures and priorities to ensure equality between men and women in all precincts of National life.
According to a case study conducted during 1988 by Harper. M, and Vyakaranam. S, on Rural Enterprise for developing countries say -

"women are culturally well equipped to run their own business, due to skills developed through managing households, raising children etc. Therefore a shift from family management to enterprise management may be easier than a shift from paid employment to self-employment".  

According to David, micro-enterprises suit the lifestyle of women because of their multiple roles and the need to recognize time. Originally micro-enterprises for women were extensions of kitchen activities in stereotyped roles—3ps—Pickle, Powder and Pappad. Now women slowly have ventured into engineering, electronics and other industries under Integrated Rural Development Programme.

The Eighth National Development Plan (1990-95) suggests that State Govts make special provisions for the purchase of goods made by women's groups. The reason may be many women entrepreneurs find it difficult to market their goods. Hence most of them stick to micro enterprises where marketing and other risks factors are less bothersome.

The Gender Gap at Work.

Gender gap at work place is a paining situation that the women face not only in India, but also in almost all the countries. The rate of this discrimination may be less in some of the developed nations. The following study reveals the gender gap at work place, which not only affects the woman's ego but which is totally inhuman.

Women have to meet more stringent criteria for promotion than 'glass ceilings', what's more, such barriers to women's promotions are greatest at the lower end of the job ladder; men and women are treated pretty much equal once senior grades are reached.

These are some of the conclusions reached by David Jones and Gerald. Makepeace in an analysis of the personnel data of a large U.K. financial company, published in recent issue of the Economic Journal. Jones and Makepeace examined the gender differences in pay and position across the 15 grades of the company to assess how much they were due to factors like age, education and work experience and how much due to discriminate. They found that -

Men's salaries were on an average 67% higher than women's. About one third of this difference can probably be attributed to discrimination. There was very little difference between the salaries of men and women within particular grades. However, 85% of women were in clerical grades, and men were only 40% in the said category. Again 1% of women were in management grades while 25% of men were in this category.
Men were on an average two and half grade higher up the hierarchy than women, up to a third of this difference can be attributed to discrimination. The reason for the difference is that women have to demonstrate higher latent ability to win promotion. If the same promotion criteria were applied to both genders, the promotions of female managers would rise to 3%. Women had on an average an employed period of 7-6 years compared with 16 years for men. If women’s work experience were the same as men’s, the proportion in management grades would rise to 20%, not far short of men’s 25%.

**UNESCO flays denial of rights.**

UNESCO Director General Koichiro Matsuura has condemned the prevalence of violence against women and children. On the occasion of the International Women’s day on 8th March 2001, his message was “As we enter the 21st century, I am sorry that slavery and violence associated with armed conflict and war. We even witness—and condemn—the denial of even the most basic rights to women in some parts of the world under misguided regimes. Director General Koichiro Matsuura also added “Rampant poverty and denial of human rights are the root causes of violence—indeed, poverty itself is the root cause of violence. And the victims of poverty, as we know are above all women and children”. He said. Therefore there was urgent need for poverty eradication through education; decent work and sustainable livelihood, equitable sharing of resources, full access to
information and to communication technologies and an uncompromising respect of their fundamental human rights.

**More important is five years after the Beijing conference, the Director General declared, it needs to be stated again that there can be no sustainable development, neither locally nor globally, if the intellectual capacities of more than half of the world's population are ignored.**

**WOMEN’S ECONOMIC ROLE IN INDIAN HISTORY.**

To gain knowledge of the present, one has to look at the past; but as data or references are practically non-existent, we can only begin with a recent past for which some records are available. These records of the colonial period are subject to many biases and inaccuracies but when even our present day sophisticated information systems are not free from such shortcomings, an attempt is made to give a wide picture. The colonial period is particularly relevant because it was during this that changes rocked our social, economic and political structure not only in India but also throughout the world in those economies under colonial control.

**Manu, a great Indian thinker in his book ‘Manu Smriti’** stated that woman did not merit freedom, that she has to be protected by the father in childhood, by the husband in youth, and by the son in old age.

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The implication was that she was essentially weak and deserved to be treated with sympathy, and the whole passage was couched in elegant language, but it spelt slavery and misery for women in rich families, always at the mercy of educated relatives. The worst affected were the women in upper classes who were denied higher education and confined indoors so that they came to look upon themselves as puppets in the hands of their fathers, brothers, husbands and sons.

The following lines are the abstracts of Manu on Women:

[a] By a girl, by a young woman, or even by an aged one, must be done independently, even in her own house.

[b] In childhood a female must be subject to her father, in youth to her husband, when her lord is dead to her son's; a woman must never be independent.

[c] She must not seek to separate herself from her father, husband, or son's; by leaving them she would make both (her own and her husband's) families contemptible.

[d] She must always be cheerful, clever in (the management of her) household affairs, careful in cleaning her utensils, and economical in expenditure.
Him, to whom her father may give her, or her brother with the father’s permission, she shall obey as long as he lives, and when he is dead, she must not insult (his memory).

This was how since ages an Indian woman was suppressed and exploited by the male members of the society under the banner of religion and God. Even today women are not fully away from such norms. It can be rightly mentioned, "Suppression of Women in India has a depressingly long tradition." 6

The most disastrous and ridiculous distortion is the use of the words workingwomen and non-working women in the current usage. Men and Women both work. The difference lies in the kinds of work they do, where it is done, how it is done, for what kinds of rewards and so on. If broad we imply ‘economic activity’, then women have always worked. According to Evelyn Reed anthropologist, in his book ‘Women’s Evolution’, states that women were the major producers of food, clothing, crafts, and many different tools through most of the human history. In fact this continues to be so in almost all those societies of the world where production is mainly for subsistence and not for sale. In India too growing food, processing it, spinning and weaving cloth, basket making, clay modeling and many other materials for consumption and day today usage were women’s contribution.

6. ‘Sunday Express’, Manu on Women, 10th December 2000
Reference to women's economic activities are extremely sparse in Indian history and even for the middle age where much historical research by eminent historians like Irfan Habib and Bipin Chandra have helped to build a composite picture of the economic structure of India. Before British inroads into India, women's roles find no mention and whatever information can be gathered has to be by inference. Our first records begin with the British. These were traveller's accounts, various administrative documents and finally the Census. In the Census records we get for the first time some rough quantitative estimates that tell us something of the range and degree of the economic involvement of women. The patterns and trends in women's economic activities that became noticeable from the late 19th century till the beginning of the 20th century excited the attention of scholars like D.R. Gadgil and subsequently others. 7

Throughout the last hundred years, two very prominent features stand out with regard to women's economic activities:

(I) a continuous and impressive decline in the number of women reported in the workforce;

(II) major shifts in their occupational distribution.

These two changes can be attributed to major convulsions induced by colonialism and the development of capitalism but what is significant is the differential impact it has had on men and women. Economic structure of

India in pre-British India and the place of women in it was that, along with agriculture, every household carried on work of spinning and weaving. Craft production was never a full-time occupation. It is subsidiary to agriculture. Unlike the insecure craftsmen of feudal Europe, the Indian craftsmen including women enjoyed economic security though not necessarily prosperity, because they supplied the needs of the village on a customary basis.

A study done in Kerala traces the impact on women due to historical changes in land rights in the colonial period and land reform legislation after independence. Kerala State had rights of ownership in land and house and this right was transferred from mother to daughter. British legislation converted the janmis (landlords) into landowners. Land became the saleable commodity for the first time as was happening elsewhere in India. This lead to severe rack-renting and eviction of tenants. Hence during the 19th century the major changes in land relations led to the break up of the ‘taraawad’ (joint family). Women had direct involvement in production. Women agricultural labourers exceeded men workers in all castes. Women’s place that had been rooted in the land and caste hierarchy was severely disturbed. Many women were cultivators and tenants, especially among the Nayars (a community in Kerala State).  

Assam women were very famous who made one of the finest dresses. This resulted in export of cloth and dresses from Assam. In north India, Muslim women manufactured silk strings for trousers, necklaces and bracelets. They also did fine embroidery. Birdwood seeing the excellence of handicrafts of Indian women said, "Every house in India is the nursery of the beautiful". In north India, women themselves bought wool, washed it, dried it and then wove them into blankets. There were other regional specializations in craftwork of women: quilting in Bengal, tie and dye in Rajasthan, rug making in Sindh and Baluchistan. From the accounts of Buchanan, Birdwood, Allen and Hall spinning and weaving was the biggest national industry of India, next to agriculture. Women from all castes and classes, except belonging highest the richer and upper caste, all wove cotton yarn for sale. In Bihar and Bengal almost every family had jute looms and women worked on them. In the Brahmputra valley, from rearing of silk worms to spinning and weaving of silk, women were responsible for all the tasks. 9

In mid 19th century from 1854 to 1877 forty-one textile mills were set up in Bombay. In Bombay region women were employed in the ginning factories under deplorable conditions. Though women contributed to a

certain extent the returns they got were very less as compared to men.

Though there was slow growth in different sectors in the Indian economy and increase jobs was noticed, male industrial employment reached 2632 thousands, female employment was just 510 thousands. For every one job for women, 12 were created for men. In the service sector the female work force decreased by 189 thousands while that of males increased by 3237 thousands and opportunities for males were greater in the better-paid administrative, defense and professional jobs. The disappearance of older household industries posed special dilemma for women because they faced more immobility in seeking work than men. On the demand side, the secondary sector rejected women, the service sector did not expand sufficiently and the primary sector overcrowded itself. 10

One of the striking features in post-independence India is the phenomenal increase in the number of employed women from the middle class. The spread and scope for higher education has been rapid after independence. The rate of growth of higher education for women has been faster than that of men. This has created a vast pool of educated women-power. Educated women from 1960 onwards slowly started crossing the thresh holds and acquired jobs. There were considerations such as: husband; whether it means mixing with men; whether it permits women to

continue to perform their domestic responsibilities and so on. In middle class families most of the time the control over the income earned is not necessarily in her hand or it always improves her position with respect to authority and decision making within the family. *Earnings are more for improving or maintaining the standard of living of the family or to cushion it against inflationary pressures, women's own interests are not fully served except few exceptions.* 11

The consciousness of middle class women has risen noticeably in the last two decades; there is increase in the voice collectively on different issues. The questions that had earlier avoided are now being asked.

Many educated and uneducated women are making their career in politics, either by their own will or due to the reservation policy adopted by the Indian Government. In villages the ‘Panchayat raj’ system with reservation policy for lady candidature has encouraged women irrespective of educational standards or to the caste they belong to and have given them a boost to become political leaders. Few are slowly gaining the leadership qualities and most of them are supported, shielded and controlled by men.

*“But whether it is by choice or by chance political women are emerging in urban and rural India”.*

11. ibid, p-97.
This change in political set up in India is bringing awareness among the women folk. Many are turning towards business.

The researcher in her study came across a woman panchayat (local village Govt) leader in Haveri district. She owns a leather processing and manufacturing unit, and a shoe mart in the busy streets of Haveri town, who proudly says that it is because of her political set up, she is getting better avenues to approach the Govt authorities and can avail of the incentives and benefits for women under self-employment schemes.

To remind of a memorable example about how women entering in political sector works for her fellow men, during 1970, Indian Govt under the leadership of late Prime Minister Mrs. Indira Gandhi, stressed that women have trailed behind men in almost all sectors and their status could only be raised by generating opportunities for their independent means of employment. Major steps were taken to reorient the Govt policies and programmes; further steps were initiated for accomplishing a more effective economic growth by enhancing women’s productive roles. In the Sixth Five Year plan, for the first time, introduced a special chapter on ‘Women and Development’ accentuating economic upliftment and development of women through greater opportunities for salaried, self-employed and wage labourers. After 1970, many efforts have been made to identify and articulate the real issues confronting women in their multiple roles. A number of working groups, task forces and national conferences were organized to discuss the issues of women. Women Welfare Development
Bureau' was set up to intensify efforts and measures needed for ensuring participation of women in national development and economic contribution. The second half of eighties witnessed an unprecedented spurt in policy perspectives on women. The National Perspective Plan for Women (1988-2000) which is comprehensive all round the projection for women's development in India and the report of Women in the informal sector have also made far reaching recommendations in terms of unorganised sector particularly issues, constraints and strategies for women. 12

**Changing Trends in India’s Female Working Population.**

Increase in literacy rate of women is related with increase in employment. *It is commonly noticed that in rural areas quantitatively there is an increase in employment and in case of urban areas the rate of employment has increased qualitatively. This is because women in urban areas get quality education.*

In India, the female population during 1971 was 264 million, during 1981, 330 million and during 1991 it was 407 million. Regarding the female literacy rate, during 1971 it was 22.0%, during 1981 it was 29.8% and during 1991 it was 39.3%. It is clear that there is gradual increase in female literacy rate by 7.8% from 1971 to 1981 and by 9.5% from 1981 to 1991.

Working Population of women in India from 1971 to 1991

In 1971 the No of women employed in India was **36.3 million**.

In 1981 the No of women employed in India was **62.7 million**.

In 1991 the No of women employed in India was **87.4 million**.

If we take the absolute figures of working population, we find that the figure for females has moved up in rural areas from 32.72 million to 58.5 million; the corresponding figures for urban areas are from a very low figure of 3.5 million in 1970-71 to 7.783 million or more than double. Thus there is little increase in the rate of growth of female employment in urban areas as against rural areas. This may be due to increase in literacy rate, which have enabled urban women to get more employment.

The following table shows the Work Participation Rate from 1981 to 1991, by male and female in both Rural and Urban areas pertaining to Marginal and Main workers.

Table No: I.1

<table>
<thead>
<tr>
<th></th>
<th>TOTAL WORKERS</th>
<th>MAIN WORKERS</th>
<th>MARGINAL WORKERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage to total population</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>37.5</td>
<td>36.7</td>
<td>34.2</td>
</tr>
<tr>
<td>Male</td>
<td>51.6</td>
<td>52.6</td>
<td>51.0</td>
</tr>
<tr>
<td>Female</td>
<td>22.3</td>
<td>19.7</td>
<td>16.0</td>
</tr>
<tr>
<td>Rural</td>
<td>40.1</td>
<td>38.8</td>
<td>35.8</td>
</tr>
<tr>
<td>Female</td>
<td>26.8</td>
<td>23.1</td>
<td>18.8</td>
</tr>
<tr>
<td>Urban</td>
<td>30.2</td>
<td>30.0</td>
<td>29.5</td>
</tr>
<tr>
<td>Male</td>
<td>48.9</td>
<td>49.1</td>
<td>48.6</td>
</tr>
<tr>
<td>Female</td>
<td>9.2</td>
<td>8.3</td>
<td>8.2</td>
</tr>
</tbody>
</table>

Source: - TATA Services Limited. 13

Figures in Table No: 1.1 is for the whole of India excluding Assam and Jammu & Kashmir.

Note: - Main workers were defined as those who were engaged in any economically productive activity for a minimum of 183 days during the year and Marginal workers are those who worked for less than 183 days.

Following are the findings of Table No: 1.1-

(1). It is clear that from 1981 to 1991, the employment of females has increased in both rural and urban areas. In rural areas there is significant growth in employment of women (main workers) from 16.1% to 18.8%. i.e. increase of 2.7%. Where as the employment of women (marginal workers) has increased by only 1.1% i.e. from 6.1% to 8.0%.

(2). The increase in employment of females from 1981 to 1991 in urban areas among the main workers is only by 0.9% i.e. from 7.3% to 8.2% and among the marginal workers there is no change at all i.e. it has remained constant at 1.0%.

(3). When we look at the figures, the additional jobs under both the categories of main and marginal workers, it appears that rural areas have provided more jobs than the urban areas. We can say that additional jobs in rural areas have increased in agricultural sector. Rural women in India earlier were confined to household work but now both men and women go out for work together.

(4). If there is increase in employment in urban areas it may be due to increase in literacy rate. Recently it is noticed that there is increase in the
rate of success of women graduation is more than men. More women are seeking employment in both Govt and Non-Govt sectors in urban areas.

Classification of Working Women

Economic compulsions of the nuclear family and growing rate of urbanisation have all contributed to the opening of new career avenues to talented and active women.

Working women can be classified into different categories as follows:

A. Women Entrepreneurs: Changes are taking place in rapid strides. Women are no longer restricted to traditional economic activities but the growing number of women entrepreneurs in highly technological manufacturing and service business units are seen.

B. Highly qualified professionals: includes Doctors, Engineers, Lawyers, Tax consultants, Architects etc.

C. Employees in organised sectors: These are women who take employment in both private and public sector undertakings.

D. Women workers in unorganised sectors: These women do not have any economic or financial stability or security. Their earnings depend on the sweet will of their employers.14

In India women receive only 10 percent of the national income and own less than one percent of the property. 70 percent of all single households are comprised of single women. In the rural areas, 40 percent of the women are heads of families and sole breadwinners. On the farms, women continue to be the beasts of burden.

Women constitute 20 percent of the non-agricultural workforce and 7.6% of the Central Govt employees; 2.25% are in commerce and trade. Only 11 percent of the workingwomen are in the organized sector having some kind of security that collective bargaining contract provides. Even in this sector, women are first to be fixed in times of crises.

In terms of political representation, women constitute less than 8 percent of the elected members of the current Lok Sabha. Less than 10 percent of the contestants were women, and 3 percent of the contesting women were party candidates, which suggest a Gender Bias in the political parties.  

Karnataka Governor Rama Devi, says that women's empowerment is possible only with their own effective involvement in the decision making processes. Anatomy is not destiny. But until women focus their attention on empowering themselves they will continue to face social discrimination and social oppression.  

In connection with the above the Self Help Groups in many parts of India are springing up to find their own ways for economic empowerment and development of the society.

**SELF HELP GROUPS AND EMPOWERMENT OF RURAL WOMEN**

Self Help Groups are those where people normally from lower income group invest their petty savings and deposit them in a bank or a financial institution. On such deposits the groups get loan benefit for various purposes. According to R.N. Acharya of NABARD *"The groups had been playing a vital role in improving the economic conditions of rural women in particular. It is necessary to keep these groups functioning for the betterment of the society."*

At present a total of 193 SHGs are active in different parts of the country. These SHGs had been provided a loan of Rs 250 crores through different banks.17

It is noticed that there is alarming increase in number of such groups in the study area and many of them are making use of their savings for entrepreneurial activities. SABALA, a group entrepreneurial activity in Bijapur district, were tribal women through this organisation have entered the international market by exporting their handicraft goods.

From the present statistics it is clear that female employment has risen spectacularly in rural areas but it is difficult to say exactly where and when and on what cost the increase has taken place. Seeing the present rate of increase in female employment there will be severe competition between men and women seeking jobs. In rural areas women mostly work as cultivators on their own land or as agricultural labourers on those jobs where physical strength is not a major requirement. If this continues, one can expect female competition to emerge as a factor for which policy decisions will need to be made. From 1980 onwards it is found that certain percent of jobs for women are reserved on par with SC and ST candidates, if not in all sectors, in those areas where jobs are suitable and viable. Initially this may raise the working population significantly and at later stages disputes may arise in urban areas. The rate of growth of female employment has caused low skilled urban male who are slowly unable to compete with the female who are more sincere, dependable, hard working and committed or ambitious. Today it is noticed that many women in urban areas are highly educated, without jobs. Most of them are giving thought to become self-reliant and to gain self-employment, due to lack of job opportunities. Seeing this there is mushroom growth in assisting agencies set up by the State and Central Govts to make women aware, train and give them assistance to establish their own enterprises. Today the situation is very grave for the younger generation to get jobs in Govt and semi-government sectors because of the Govt's New policies regarding privatization of public
sector undertakings and decisions not to fill the retired vacancies. Many who are already in Govt sectors are quitting the jobs under VRS (Voluntary Retirement Schemes), which are at present very attractive. A situation has been created where employment opportunities have drastically decreased and the self-employment through entrepreneurship is the only alternative. Heavy Brain Drain is noticed in graduates from Information Technology, where Indian graduates in I.T. are living the country to seek better jobs abroad. The others have the only possible alternative to go for self-employment.

There is a change in the attitude of women all over the world. Women everywhere expect a career to complete their sense of fulfillment and self worth. This is a difficult task for them because women have to move from a protected family setting into a male dominated business world in search of a separate identity, based on their own competence and capability, rather than being identified as somebody's daughter, sister, wife or mother. Now they stand at cross roads. This is a period of transition for them, a stage where they wish to define what they are one at present and want to be in future. The doors are open for them to take different ventures by breaking the hard nut and combat the male dominance. Gender inequality, which even exists today, has to be wiped off not only through law, But also by acceptance and endurance. The period of transition may make her feel isolated, anxious and empty. The identity of every individual has to be
protected or else it affects not only the present generation but also the future generations to come.

Panel for decentralization of schemes for women.

The increase in literacy rate and change in the social set up to certain extent is encouraging women folk to work with men in offices or other work places. Many schemes are set to support and uplift them, but the tragic thing is women even today face discrimination at different levels and at different places and times. Gender bias against women continues both in rural and urban areas. A panel for decentralization of schemes for women and to eradicate the pathetic conditions of women a parliamentary committee has sought decentralization of schemes for women with the center providing only directional support and guidance saying that a 'remote control' approach has yielded little gains.

Calling for integration of all Central schemes with those of the states through a convergent approach, it said a more radical approach would be to allocate central funds to the states for their own developmental schemes based on some prescribed formula and guidelines with the Central Govt providing directional support.

The committee on empowerment of women said in its first report- "After having followed this system of remote and secondary control with little gains, time has come for adopting a fresh and more practical approach in the entire matter. Seeking reorientation of the
planning process to make it truly ‘women sensitive’, Unless and until the andocentric bias is eliminated, the formulation of women specific policies, plans and programmes and their successful implementation is very difficult to materialize”

**Gender Bias.**

Lamenting on gender bias against rural women unabated, it said not much headway has been made towards ameliorating the pathetic conditions of those women despite certain rights and privileges guaranteed to them by the constitution.

Casting the Govt for implementing many schemes launched without necessary groundwork and planning, the committee said this tendency is required to be curbed so as to ensure that schemes launched with fanfare achieved the avowed objectives. About National Social Assistance Programmes (NSAP) and National Maternity Benefit Scheme (NMBS), it said both of those were launched in extreme haste and utter disregard for ground realities and that both continued to suffer for want of necessary corrective measures.

About discrimination, it said in several States including Andra Pradesh, Himachal Pradesh, Kerala, Maharashtra, Punjab, Tamil Nadu and Sikkim, the average wages per man day paid to female unskilled workers was still less than what was paid to the male unskilled workers.
It is not only that the financial loss to women is apparent, implication of this preferential treatment of male unskilled workers and the more germane issue is the psychological one, it said, adding denial of equal wages violated statutory provisions while neglecting the women worker to an inferior social position. The committee also recommended that necessary action to concretize all pro-women programmes and initiatives must be accomplished without any further delay.\(^1\)\(^8\)

To add further, successful women entrepreneurs are not mere imitators, but are action-oriented who have the ability to think ahead. They do not only think but they do, they plan, they involve themselves wholly and make all possible efforts to reach the set goals.

In the traditional Indian society women were generally accorded an inferior social status. It was not only unconstitutional and gross social injustice but also a mark of illusory development of human resources. After 1940 there is a change in the composition of working force of women in almost different sectors not only in India but also throughout the world. Women are contributing significantly towards the growth of economy in addition to their active participation in the political field.\(^1\)\(^9\)

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The profile of Indian women has undergone perceptible change in the post-independent period. This is mainly due to the growing awareness among women about the profitability of entrepreneurship.

*There is direct relationship between growth of women’s education and their numbers in the non-agricultural professions. At present the citadels of academic excellence are no longer the prerogatives of men.*

But women in fact are gradually willing to accept challenges and assume responsibilities in various fields such as political, economic, and social. 20

In India there is a growing awareness of the need for women entrepreneurs in the nation’s development. Hence after 1980 policy makers are giving more emphasis in preparing certain plans and programmes for women.

The **Sixth Five Year Plan** 1980-85 has envisaged and incorporated a new chapter entitled “Women and Development” for the first time since the inception of Five Year Plans in 1951 that emphasised specifically on general as well as special programmes for the promotion of social welfare and entrepreneurial development. 21

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In the **Seventh Five Year Plan**, a special Chapter on Women's Development has been included and it details the plan of action for "Integration of Women in Development". 22

The **Industrial Policy Resolution of 1991** has highlighted the necessity to provide special training programmes to develop women entrepreneurship. The Resolution further adds that the object of the course is to increase the representation of women in the field of small industry development and to enhance their economic and social status. 23

The **Eighth Five Year Plan** has given due importance to the development of the Small Scale Sector. It was estimated that among the small-scale entrepreneurs, nearly 9% would be women. 24

If this trend continues, the total small-scale units owned by women may increase by 22% by year 2001.

During **Ninth Five Year Plan**, Government of Karnataka has announced a New Industrial Policy 1996 and Package of Incentives and Concessions 1996-2001, to accelerate industrial development in Karnataka. Provision of Guidance Cells by DICs, educating rural women in non-farm activities, imparting training under self-employment schemes etc. It has also

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made provisions for the first generation women entrepreneurs to provide “incubator” programmes right from commencement of project implementation till commercial production from State industrial development agencies.

Despite of noticeable increase in the number of women entrepreneurs in Karnataka, the progress is slow. Saddled with household chores and domestic responsibilities women still do not find it either possible or desirable for total involvement in entrepreneurial activities.

Modern Indian women entrepreneurs can prove that no field is unapproachable to them if adequate facilities and effective training are made available to them provided they also make efforts to overcome the barriers set by themselves and the society.

Entrepreneurship management is basically concerned with the development and co-ordination of the entrepreneurial activities or the functions. Something, which is put into action by the entrepreneur to carry on the entrepreneurial functions, can be broadly stated as entrepreneurship.

During 20th century, after World War II there is significant increase in the number of self-employed women. The fastest growing segment of the United States economy is women-owned businesses. Women entrepreneurs are setting up business establishments at twice the rate of that of men. The U.S. Bureau of Census has revealed that women owned 26% of the business in 1980. This increased to 32% in 1990 and if the same rate of number of
women entrepreneurs increase, it would go up to 50% by the end of the 20th century. In Canada, one-third of the small businesses are owned by women and in France its one-fifth. In U.K., since 1980, the number of self-employed women has increased three times as fast as the number of self-employed men. The U.S. Bureau of Census also reported in 1977 that there were only 7,02,000 businesses that were owned by women. This was only 7.1% of the total of business firms in the country. It also reported that only a little more than half of them operated outside the residence of the women. But a report half a decade back by the U.S. Internal Revenue Service (IRS) has revealed that there are 2.8 million female owned businesses, indicates the fastest growing group of new women entrepreneurs in the U.S. The Govt controlled agency called Small Business Administration (SBA) is giving financial assistance, offers courses in counselling to improve managerial competence and remove inexperience and in aptitude among women entrepreneurs.

The Govt of India has defined a woman entrepreneur as "an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women."

The definition quoted by Govt of India is under severe criticisms because the critics point out that this is discriminatory and any enterprise set-up by women should qualify for the concessions must be within the framework of the definition. The validity of such a definition had been challenged at every step particularly in an International Convention on
Women Entrepreneurs held in 1990. The point of deviation was that of providing 50 percent employment to women workers only.

The generally accepted definition includes woman who creates something new, organizes production and undertakes risk and handles economic uncertainties to adjust their needs, family life, social life and economic independence can be called as woman entrepreneur.

Entrepreneurship growth is slow in India and women's entrepreneurship is still slower and negligible due to discouraging social factors, such as unfavourable family background, lack of education, dual role of women, lack of aptitude and training, absence of individualistic spirit, lack of freedom to select an opportunity according to ability, influence of sex, caste, custom and domestic responsibilities, gender bias and discrimination, etc. are the main causes. Retarding economic factors for entrepreneurship growth along with unfavourable socio-economic conditions in the tradition bound society is a real challenge for the growth of women entrepreneurship not only in Karnataka but also in the other States of India.
2. THE CHANGING SCENARIO AND NEED FOR THE STUDY

"The stage is set for social take-off for women from low development path to an accelerated pace in achieving higher level of self-sustaining economic growth."

By Desai Vasant.

The studies involving entrepreneurial trait evaluation, effective motivation methods, constraints etc in relation to development of women entrepreneurship are the recent needs. To find out the root level causes is the need of the hour. The statement "Women should be job givers and not job seekers" weighs quite high and efforts are to be made to promote the real growth of women entrepreneurship. Central and State Govt agencies are springing up to promote women entrepreneurship by identifying the individuals from all communities and regions through organized programmes and there by are assisting in setting up of enterprises. Crores of Rupees are spent to uplift women and make them economically independent. Knowledge and finance required is also being provided in the form of incentives through different agencies and institutions. A network of promotional agencies and institutions are involved in promoting women entrepreneurship through support measures in the form of finance, infrastructure, training, raw material supply, marketing facilities, legal
guidance/counselling etc. In spite of their efforts, these agencies are unable to bring about the desired impact in developing women entrepreneurship. This might have been mainly due to improper coordination between the supporting agencies and the women entrepreneurs.

The effectiveness and efficiency of the policies and programmes set for entrepreneurial development is determined through the extent of achievement and their time efficiency to reach the desired targets. Large number of factors is responsible for the growth of women entrepreneurship. Since the present literature and research on development of women entrepreneurship in the study area is silent, it demanded a detailed enquiry into the field to find out how far the development of women entrepreneurship has taken place about entrepreneurial traits of women, the extent of assistance from the agencies, the socio-personal and socio-economic problems etc. Hence the researcher has made an effort to probe into the problem and meet the objectives set for the study.
3. DIFFICULTIES IN THE DEVELOPMENT OF WOMEN ENTREPRENEURSHIP IN INDIA.

The greatest deterrent to women entrepreneurs is that they are women. In the 21st century we speak of revolution in Information and Technology, W.T.O. and free trade, Equality between men and women, so on and so forth, Male chauvinism is the order of the day. Therefore, women have a tendency to keep away from high-flying economic activities, which are supposedly regarded as the preserve of men.

Many agencies are mushrooming to assist women entrepreneurship but many financial institutions are skeptical of their entrepreneurial abilities to risk their funds on them.

The social setting in India is not still conducive as the men folk are less understanding and less co-operative, if not antagonistic to such enterprises by women. The sufferings of women in non-urban areas have to suffer still further, who have to face not only resistance from men but also of other women, mostly elder women at home or the society who are ingrained with the attitude of inequality. In rural India where joint families even today exist, the overbearing presence of elders restrain even young men from venturing out; so one can imagine how much a young girl will have to put up with if she wishes to become economically independent. Certain social and cultural norms in India restrain women to cross the threshold and participate freely in the society. Due to which she lack in
initiative ness, suffer from inferiority complex and are easily disheartened by failures and setbacks.

The main difficulties faced by the women entrepreneurs can be analysed as below:

- **Family Ties:** In India family or domestic ties are very strong. Women have to look after their children and other family members as her duty. Married women entrepreneurs have to make a delicate balance between business and home. Their success greatly depends on the support given by the family.

- **Lack of Education:** It is found that literacy among women in India is very low, due to which women are unaware of the latest technological developments and market trends. This creates further problems in setting up of enterprise, account maintaining and risk taking ability.

- **Financial Constraints:** Women entrepreneurs suffer from lack of inadequate financial resources. As they are unable to provide tangible security, they find it very difficult to access to external funds. Very few women have property in their name and men think it a big risk financing the units run by women. Financial institutions too have negative attitude while providing finance to them.

- **Over-Dependence on Intermediaries:** Most of the time women entrepreneurs to market their products depend on market intermediaries who often pocket major part of the profits.
• **Low Mobility:** Women entrepreneurs are greatly handicapped by their inability to travel from one place to another for business purpose. It is found that many Govt officials such as licensing authorities, labour officers, and tax officials make their life miserable often asking humiliating questions. Under many circumstances women have dropped out of business instead of running from pillar to post.

• **Social Attitudes:** The social attitude is the most deadly stumbling block in the path of women entrepreneurship. Despite constitutional equality, there is widespread discrimination against women folk. Women do not get equal treatment in a male dominated society like India. There is a common belief that **KNOWLEDGE AND SKILLS IMPARTED TO A GIRL IS LOST WHEN SHE GETS MARRIED.** Hence these beliefs pull back younger women and are forced to continue as agricultural helpers or assist in handicrafts. The stringent and suffocating social attitudes restrain her from becoming self-sufficient and self-reliant.

• **Low Need for Achievement, Independence and Autonomy:**

  To be a successful entrepreneur, the pre-requisite is to have independence and initiative ness. But even today it is common that an Indian woman is happy to bask in the glory of her parents, husbands, children etc. These preconceived notions about her role in life as a daughter, wife, sister, or as a mother make her less confident and dependent. Hence very few women emerge as successful entrepreneurs.
• **Rigorous Competition:** Women entrepreneurs face intense competition from highly organized industries and male entrepreneurs. Apart from this they have less resources for salesmanship and advertisements. Hence many face the threat of stiff competition, which make them to take fewer risks in their ventures, because of which many are in tiny sectors.

• **Inadequate and improper Training:** The contribution to development of women entrepreneurship many times is uneven among different regions and definite programmes need immediate attention regarding the areas of operation, structure and composition of programmes, fixing of priorities, follow-up, training of trainees, financial pattern etc.*

The present entrepreneurship development programmes to empower women have certain lacunas, which are to be modified in such a way that they work not only on paper but bring the desired changes within the target period. 25

"There is a myth that the women’s income is used for certain extras, non-essential expenditure. Society at large is prejudiced against women. It is also observed that very often, women also tend to downgrade the intellectual and professional achievements of other women."

PART – II

REVIEW OF LITERATURE

1. STUDIES ON WOMEN ENTREPRENEURSHIP - OUTSIDE INDIA

The UN conference on Women, held in Beijing in 1995, placed considerable emphasis on practical actions, which would contribute to the economic empowerment of women. In addition, the women entrepreneurs Summit hosted by the Organisation for Economic Cooperation and Development (OECD), which was held in Paris in 1997, brought together a large number of women entrepreneurs from around the world. The purpose of the summit was to find out the potential opportunities for women entrepreneurs, barriers and constraints relating to women entrepreneurship development and the modules for overcoming the constraints and problems. From 1995 ILO.SAAT (South Asia Multidisciplinary Advisory Team) has developed training materials to train trainers in entrepreneurship development for women. Regional programmes were held at Bangalore (India), Chiangmai (Thiland), Colombo (Sri Lanka), Manila (Phillipines) and Katamandu (Nepal), and have trained 140 trainers on a specifically produced ILO.SAAT manual. SAAT is one of the 14 multidisciplinary teams established by ILO to provide policy advice and practical guidance on technical issues of ILO’s tripartite constituents.
The following is the statistics provided by the ILO-SAAT office in New Delhi, which has undertaken research activities relating to women studies, empowerment of women and development of women entrepreneurship. Following is the extract from the country level reports of women entrepreneurship in some of the Asian countries-

**Bangladesh:**

- Prior to starting in business, men have 4.9 years work experience in similar business; women have 0.8 years experience.
- 73.8% of men have savings from prior employment from prior employment compared to 40.1% of women.
- 86% of women-headed enterprises are home-based, compared to 39% of men's.
- Less than 20% of women own or rent their business premises as against more than half of men.
- The starting capital for women is Tk. 2,500 as opposed to Tk. 14,845 for men.
- Women obtain loans averaging Tk. 3,000 while the figure for men is Tk. 75,000-25 times higher.

**Indonesia:**

- There are approximately 18 million entrepreneurs.
- Due to the particular system, women entrepreneurs face the double burden of running their business activities as well as taking care of their domestic roles.
• Most women entrepreneurs engage in enterprise to supplement the household economy.

• In Central Java, 64% of women’s enterprises are not separated from the home.

• Only 37% of women entrepreneurs have received assistance from SED programmes.

Nepal:

• Fundamental features characterizing patriarchy are the patrilineal inheritance system and restrictions over women’s mobility.

• The impact of socio-cultural norms on women’s entrepreneurial behaviour means that they have low level of confidence, there is low value attached to women’s work, they have a limited employment, and the type of ownership and range of investment in their enterprise are limited.

• In some loan schemes women have a 100% repayment rate and in all they have a higher repayment rate than men.

• Recommendations include improving credit facilities, improving marketing opportunities, facilitating technology transfer and training.

• Positive policy level interventions, and promoting programmes to enhance women’s self-image.

Pakistan:

• Most women headed businesses operate from home, and financial matters are taken care of by male family members.
Women entrepreneurs are seen in subordinate roles; with low levels of educational and technical skills; low exposure to business; lacking role models; lacking peer support from business associations and low incomes and poor investment capacity.

**Phillipines:**
- An analysis of gender stereotyping underscored social norms for a woman to decline herself in relations to a man.
- 47% of households are engaged in at least one business activity, usually initiated by woman.
- In informal sector women entrepreneurs enter into activities which can be done around the house, which are compatible with her reproductive and child-rearing role, involving skills developed in the household and which requires little capital outlay.
- When training focuses on women's work it is considered as welfare measures, rarely leading to economic viability.

**Sri Lanka:**
- The impact of the bias against small-scale entrepreneurs, which is reflected in macro-economic policies, is compounded by the gender role assumptions of policy makers and the gender-biased segmentation of the labour market.
- Gender role stereotypes that conditions child rearing practices and socialization process in schools channel girls into demarcated ‘feminine
areas' of study, and consequently less remunerative and less sophisticated areas of economic activities.

- In a country where more women than have had a 10 to 12 year education base, bureaucratic lethargy and gender role assumptions continue to confine women to their existing narrow range of economic activities.

- Many programmes tend to under estimate skills, technology, quality control and markets in ensuring the sort of tangible economic returns that are essential for economic empowerment and self-reliance.

- The absence of any holistic perspective on the strategies for empowerment through entrepreneurship and economic sustainability can be clearly seen in the gaps which exist in current support programmes for women entrepreneurs.

**Thailand:**

- By tradition, men have gained power through monk hood, political positions, military and high Govt services. As education and wealth become more important, women are able to compete on a more footing with men.

- One study showed that women own 35% of small enterprises; another that 51% of micro entrepreneurs are women.

- Many women suffer from lack of market information and connections, as they are isolated in rural areas and urban settlements.

- Only 21% of entrepreneurs trained by Department of Industrial Promotion were women.
• Women comprise 22% of the membership of the Association of Small-Scale Industries (ASSI).

**ILO.SAAT** is working for improving the public profile of women entrepreneurs. It is supporting the production of video film on women entrepreneur role models in Sri Lanka. The intention is that the film can act as promotion and training tool to encourage more women to become involved in establishing their own small enterprises. It will also provide a higher profile for women entrepreneurship among makers and implementers.

In Nepal, ILO.SAAT supported the Federation of Nepalese Chamber of Commerce and Industry (FNCCI), to carry out the two innovative workshops to improve women’s participation and advocacy in the field of entrepreneurship. The workshops were held during September 1997, to promote greater involvement of women in small and micro enterprise development. FNCCI has established women entrepreneurship development committee to promote women entrepreneurship.  

*Comments by the researcher-*

1. The socio-economic problems are responsible for the slow growth in entrepreneurship in Bangladesh, which are not considered in the study.

Comparison of the rate of entrepreneurship development before and after

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the formation of Bangladesh would give better insight, which is not considered in the study.

2. The study conducted has inadequacies of non-disclosure of reasons for domestic bindings, socio-economic and socio-personal problems of women entrepreneurs in Indonesia.

3. Nepal, a neighboring state of India where Hinduism dominates has certain constraints from the society and the Govt. Monarchy, which prevailed a decade back, had impact on the development of women entrepreneurship until 1990 till democracy replaced the earlier, rule existing since centuries. The comparison of women entrepreneurship before and after monarchy would enrich the study.

4. Pakistan an another Muslim dominated country has certain legal and religious bindings on women's mobility. Many women organisations were formed to empower women through entrepreneurship. If the study had included the role and contribution of these organisations, it would bring a better insight.

5. In Philippines, the socio-political and socio-economical problems are the main causes for starting enterprises at home by women in the informal sector. If study had included the extent of contribution by this sector towards the national income would help in knowing their position in economic contribution of the country.

6. Women politicians are ruling Sri Lanka since decades. It is the first country to establish Women's Chamber of Commerce in the world. Under
the conflict between the state and LTTE, it is not only women entrepreneurs who are affected but the whole economy is under severe threat. It is noticed that Sri Lankan women are dare devils that have lead the country in worst situations. The whole world is convinced about their leadership. If women are properly guided and encouraged economic transformation can be brought in Sri Lanka. If the study had disclosed certain strategies to uplift women entrepreneurship in Sri Lanka under such critical political and economic situations it would help the prospective women entrepreneurs.

**Empirical Research Studies on Women Entrepreneurship.**

**A Study conducted at Philippines.**

"The women's role has undergone a significant metamorphosis from that of generation ago. She is still expected to be a good mother and a loving wife, but the socio-economic climate is no longer as effective a barrier any more (to a woman seeking job outside her home). The woman entrepreneur however complains of her predicament in living in male dominated bastion and of always being compared negatively against a male counterpart. The feeling is that she is first seen as a woman, and then as an entrepreneur. Several studies in the Asian contest point out that the primary problem of woman entrepreneur is just that being a woman". 27

Comments by the researcher- The study has failed to disclose the factors that can assist the growth of women entrepreneurship in Philippines. The clear picture of the political, social and cultural traits that affect women entrepreneurship are not emphasised.

"Women Entrepreneurship in a Poverty Ridden Society": A case study of Bangladesh.

The following study was conducted in Bangladesh, which portrayed the constraints faced by the women entrepreneurs in relation to their characterized and model for success in entrepreneurship. To make the climate and style of functioning of all support systems (socio-sphere system, resource system and self-sphere system) congenial for women entrepreneurship, it suggested that supporting agencies should be staffed with female workers which will help to improve women entrepreneurs easy access to the support system, there by, favorably change the existing self-sphere system and resource system directly and indirectly. This in turn exerts positive influence on the conclusive socio-sphere system. 28

To add further, Bangladesh Rural Advancement Committee (BRAC) has developed flexible programmes, which work around women’s lives and within the context of broader policies and plans making women the subjects

of development rather than welfare recipients.

Women are culturally well equipped to run their own business due to skills developed through managing households, raising children etc. Therefore, a shift from family management to enterprise management may be easier from paid employment to self-employment. 29

Comments by the researcher - Bangladesh is a Muslim dominated country where many women are in the Goshas. (It is a dress worn by the women fully covering the body from head to toe) This religious social and culture set up makes women hesitant to approach the supporting agencies. Hence this social practice some times act as a barrier for women to directly approach men for information. The above study is unable to disclose the impact of religious bindings on women in Bangladesh, which acts as a major constraint in the empowerment of women.

Tanzania: Integrated Training Programme for Women

Entrepreneurship Food Processing (success story)

The goal of the integrated programme was to Improve women's entrepreneurial skills in food processing through an integrated training programme combining basic and advanced business skills with technological improvements, enabling them to manage their own businesses.

Tanzanian women have a long tradition in food-processing either in their households or in micro- and small-scale enterprises. UNIDO's programme is targeted at women, who, although food producers, lack both essential technological and managerial skills to expand and improve their businesses in the free market environment. Traditional methods of food preservation and processing do not allow for quantitative and qualitative improvements. The survey conducted prior to the initiation of the project identified main problems of small-scale enterprises in the food processing sector as: local food was not usually processed; lack of quality standards impeded access to markets; difficulties existed in obtaining packaging materials and labels; supplies of raw materials were irregular; and working capital was lacking.

The strategy of the programme was to select six provinces in Tanzania women were chosen to participate in training programmes. The six provinces were Arusha, Dar es Salaam, Iringa, Kilimanjaro, Tanga and Morogoro. The Small Industries Development Organization, with its network of 20 regional offices, was selected as a local counterpart for the project. UNIDO's training manual was adapted to local circumstances and translated into Ki-Swahili. The training sessions - training of trainers from each region, as well as training of women at the grass root level - included courses on how to manage every aspect of a small business and on the technological and hygienic aspects of production. Practical technological training focused on the production of mango pickles, fruit jams, cooking
oil, peanut butter, flour, dried vegetables, wines, fruit syrup, bread, vegetable/fruit pickle, sausages, tomato sauce, yoghurt and spices. Upon completion of the course, women receive a certificate and are being regularly monitored and advised on how to improve quality and expand their production.

The results were as follows from the first group of 240 trained women:

1. 70 per cent now manage to earn their regular income from food processing activities, and run their own businesses,

2. 60 per cent of trained women are able to contribute to basic family needs such as food, clothing, payment of medical care, schools fees.

3. US$400 to US$2,000 is the range of assets in the entrepreneurs' production and equipment facilities.


5. 320 new jobs have been created in six regions.

6. 37 trainers have been assigned to assist women-entrepreneurs and monitor their business performance on a regular basis.

7. The Tanzania Food Processors Association (TAFOPA) was established in 1997 as a business network to provide long-term organizational support in business development and marketing promotional training programmes, now, has 220 paying members.
The funding for this project was US$11,95,000. Sources of Funds were from Austria. The duration: 1992 (ongoing). The Project Manager was Inez Wijngaarde.  

Comments by the researcher- Socio-economic, political and cultural background of the trainees are not taken into account. The programme set may act as guidelines for other organisations working for the development of women entrepreneurship.

UNCTAD, Women Entrepreneurs and development

1. The need for common action

Women entrepreneurs contribute to economic growth through employment creation, competitiveness building and social development. Given a conducive environment and adequate support, women entrepreneurs can realize their full potential and maximize their contribution to development.

Based on joint analysis, the United Nations and other development actions particularly the civil society and the business community can provide a common framework for action. Such a framework will also allow scarce resources to be used more effectively.

30. E-mail: iwijngaarde@unido.org, Tel: 26026-3810, Contact: Kerry J. TIMMINS Document #100446, expires Tuesday, January 29, 2002, www.google.com.
In a large number of countries favorable conditions for women's entrepreneurship development, particularly in the SME sector, do not exist. To redress the situation concerted and coordinated action is needed.

In preparation for the Third Conference on LDCs, UNCTAD organises a seminar, which will include a Round Table on women entrepreneurs and development.

2. The UNCTAD experience

UNCTAD's programme on the development of small and medium enterprises (SMEs) accepted the responsibility for a project funded by the government of the Netherlands, Enhancing the participation of women entrepreneurs in LDCs' (Least Developed Countries) economies. Under this project, UNCTAD conducted an assessment of the impact of policies and instruments on the development of women's entrepreneurship in nine LDCs namely Burkina Faso, Madagascar, Ethiopia, The Gambia, the United Republic of Tanzania, Zambia, Cambodia, Nepal and Vanuatu. The outputs of this project include nine country reports on the role of women entrepreneurs in LDC economies and synthesis studies.

Based on the survey results, practical and policy guidelines are proposed for accelerating the process of enhancing women entrepreneurs' participation in the economy and on integrating them in mainstream development.

The findings were first presented in July 1999 at a national and a regional seminar in Burkina Faso, the latter including participants from
non-LDCs. The seminars were well attended by policy makers, representatives of the international donor community, of research institutions, NGOs, providers of business development services, women's business associations and women entrepreneurs from West Africa.

UNCTAD's activities in this context were well received by public and private sector actors and appeared to be corresponding to an existing need.

3. Women Entrepreneurs, Social and Economic Development

Judging from the limited attention paid to women entrepreneurs in programmes and projects for SME development, there is still little awareness, at all levels of government and the society, of the potential and actual contribution to social and economic development women entrepreneurs can make.

4. SMEs, Globalization and Existing Programmes for Women Entrepreneurs- Most of the support programmes established (particularly donor programmes) for women entrepreneurs are for self-employment and micro-enterprises, the two largest segments of entrepreneurial activity in African countries. While women running SMEs form a minority among their entrepreneurial sisters, SMEs can be and indeed are the locomotives of private sector development. SMEs will have to spearhead further integration in the world economy, but will also be among the first to suffer the negative effects of globalization.
5. **The Social Responsibility of Women's Firms** - While less publicized, women's firms take social responsibility in their stride. As such they are not only agents of economic development but also of social change.

6. **Main Obstacles** - The main obstacles for women to establish and/or develop an enterprise are the lack of access to, including control over capital, land, business premises, information and technology, as well as lack of training, production inputs, networking and assistance from relevant public agencies.

7. **Government's Role - and its Problems** - Governments have started to attach greater importance to "women and development" issues. This increased importance is due not only to the international debate on the subject, but also to the insistence of donors and multilateral support organizations. Still there appears to be no common strategy or approach to the policy aspects of women's empowerment.

   *Two major problems at the level of government include the lack of public-private sector dialogue, demonstrated by insufficient dissemination of information to women entrepreneurs and the poor coordination and collaboration between public and private providers of business development services.*

8. **Women's Entrepreneurship Development: the role of UNCTAD** - Further research, analysis and development of policy proposals are needed to enhance women's entrepreneurship in LDCs as well as in other developing countries. At present, UNCTAD's activities include both the
project funded by the Government of the Netherlands, as well as the preparation of a parallel event on women entrepreneurs for the Third United Nations Conference on the Least Developed Countries (LDCs-III, Brussels, May 2001).

9. **Objectives of the activities** - To create building blocks for policy action and to further the creation of institutions and support mechanisms needed to enhance women's entrepreneurship.

Development

10. **Interagency Cooperation and Alliances with Civil Society**

In executing the activities, UNCTAD's cooperation and collaboration with relevant governmental and non-governmental actors has been a main feature. Collaborative activities are ongoing and being expanded within the UN system and with the civil society in general, and with business associations/women's business associations in particular. 31 & 32

Comments by the researcher- The joint frame work of UNCTAD and other developmental agencies, both Govt and Non-Govt is welcoming and women business associations can get the benefit through this joint action.

ORGANIZER OF WOMEN ENTREPRENEURSHIP FORUM TO MEET WITH

MAIN BUSINESS LEADERS

"National statistics show that women-owned businesses generate more than $3 trillion sales and revenues, but women entrepreneurs currently receive only 5% of venture capital investments," notes Stephanie Loiacono, a principal with Women First Capital First. "Main business leaders who participate in Springboard 2000 – New England can help level the playing field and give women a stronger competitive edge."

Women First Capital Fund is managed at offices in Portland, Maine, and Raleigh, North Carolina, the fund targets companies with products or services aimed at women or girls, and companies owned or managed by women.

Headquartered in Portland with offices in Augusta and Newburyport, Massachusetts, Pierce Atwood is the largest law firm north of Boston. The firm's 91 attorneys are engaged in traditional and cutting-edge legal matters, representing New England-based businesses, Fortune 500 companies, national and international businesses, as well as individuals. 33

Applause Award Recipients

Recently, nearly 500 guests attended the black-tie gala, Third Annual Salute to Women's Business Enterprises: The Enterprising Economy. Grossing more than $400,000 for the Women's Business Enterprise

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National Council (WBENC) and its 15 women's business organization affiliates based across the country, the highlight of the gala program was the presentation of the 2000-2001 Applause Awards. Cheryl Stevens, the Honorable Nydia M. Velazquez, Billie Bryant, and Mirinda Jackson were among 7 individuals recognized with this prestigious award.

Cheryl Stevens, Supplier Diversity Manager/Contracts Manager, TXU

Cheryl Stevens began her career with TXU in 1991. Although diversity contracting was a new idea with an uncertain future, Stevens went beyond expectations to successfully connect women business owners with TXU and other corporations, thus expanding diversity contracting programs on a regional basis. In 1990, the year before she arrived at TXU, the company's contracts with minority and women-owned businesses were $4.5 million. In 2000, TXU’s diversity contracts had increased to $81 million, yielding a gain of 1000%

The Honorable Nydia M. Velazquez, U.S. Representative from the 12th District, New York City, New York

Nydia M. Velazquez was elected to the United States House of Representatives in 1992 where she represents the 12th district of New York. On July 19, 2000, she released a 300-page-plus study entitled Failing to Make the Grade: How the Federal Government is Failing America's Small Business in the Federal Procurement Process. This report, the first federal
contracting study of its kind, confirmed that some agencies were not living up to the federally mandated contracting goals. She also introduced two key pieces of legislation: the Equity in Contracting for Women Act of 2000 and the Small Business Equity Act of 2000. On December 21, 2000, President Clinton signed the Small Business Reauthorization Act of 2000, which incorporates provisions from Congresswoman Velazquez’s legislation. As a result of this legislation, federal contracting officers are allowed to restrict competition to women-owned small businesses in certain industry sectors.

**Billie Bryant, President and CEO, CESCO, Inc.**

Billie Bryant, president and chief executive officer of CESCO, Inc. and partner in Technology Interchange Resources (TIR), became a woman business owner in 1985 when her husband’s illness forced her to choose between closing CESCO, selling it or running it herself. Her vision and tenaciousness in shaping a new direction for the then typewriter repair business ensured CESCO’s survival into the computer age. Today, the company is a thriving office equipment distributor.

**Mirinda Jackson, Former Associate Deputy Administrator of the Office of Enterprise Development, General Services Administration**

Mirinda Jackson retired in December 2000 from the General Services Administration (GSA) after 35 years of service. During her tenure, she became widely recognized for her extensive procurement background as well as excellent track record for effectively dealing with issues affecting
small businesses and government contracts. A few of her career highlights include the creation of the GSA's Women's Business Program and the establishment of the Women's Advocate in GSA, an outreach program that provides Federal government information to women and minority business owners nationwide. 34

Comments by the researcher- The literature on the Applause Awards Recipients can encourage women entrepreneurs and motivate them to work for the upliftment of women entrepreneurs. More information of individual Award Recipients is necessary.

WOMEN AND ENTREPRENEURSHIP:

RATIONALE FOR MICROENTERPRISE DEVELOPMENT

The definition of microenterprise varies from country to country. In the US for example, microenterprises are those with 5 employees and less, while a small business is categorised as one with more than 5 and up to 500 employees. In New Zealand, 99.5% of businesses are 'small', have less than 100 employees and account for 60.3% of employment. Of these small businesses the majority are microenterprises, according to the US categorisation, with fewer than 5 employees. They account for 85.7% of enterprises and 23.3% of employment (Statistics New Zealand 1998).

This could also include group enterprises such as for instance women in an association or co-operative engaging in an income producing activity and also activity in the informal sector of the economy. The distinguishing feature of the microenterprise is the low level of additional or marginal, net disposable income that it provides. This 'low' level will need to be defined according to each country or region specific context.

Amartya Sen, winner of the 1998 Nobel Prize in Economics, and feminist economist (Lucas and Agarwal 1999, on behalf of Feminist Economics) has highlighted that the deficiency of traditional development economics was its failure to focus on 'entitlements of people and the 'capabilities' these entitlements generate' (1983: 754). Economic development is a process of expanding people's capabilities and derivatively economic development can also be viewed in terms of an expansion of entitlements. Entitlements are the alternative bundles of commodities a person can command within society and also through using their full rights and opportunities. Overall entitlement is influenced by ownership or 'endowment' and exchange possibilities ('exchange entitlement'). Ownership of or access to factors of production, such as land if you are a farmer, or education and training if labour is the chief factor you own, will thus impact on your overall level of entitlement. For most people the income they earn through selling their labour, or the utilisation of their entrepreneurial talents, and the prices of the commodities they wish to buy (the latter being
related to 'exchange entitlement') will determine their entitlements. Usually the entitlements of women are much less than that of men.

Yet, entitlements in turn determine acquisition of capabilities 'i.e. the ability to do this or that (e.g. be well nourished)' or the failure to procure some other capabilities, such as securing a reasonable standard of well-being for your household (Sen 1983: 755).

**Fostering the entrepreneurship of women and the development of microenterprises can be viewed within this entitlement-capability framework, as an appropriate strategy for expanding entitlements and mitigating the feminisation of poverty.**

Political power and institutional structures, cultural and social constraints also have an important impact on aggregate entitlements.

**Gender asymmetry, within these structures and constraints faced by women, therefore, provides further justification for gender specific measures to correct imbalance and remove impediments to improvements in entitlements.**

**Self-employment and Informal Sector Activity**

The significant increase in self-employment is an important feature of small business development in APEC countries. In the US for instance, the number of non-farm self-employed increased more than 72% in the period
1970-1994. Within this growth trend, the number of women in self-employment too is growing rapidly. Generally however, the self-employed earn less than their counterparts in paid employment (U.S. Small Business Administration 1997: 85, 86). Women with low incomes, lesser formal education and also in some instances from ethnic minority or new immigrant backgrounds, are constrained in their opportunities for paid market employment as wage-and-salary workers. For these women, self-employment can become an accessible means of enhancing entitlements. Additionally, women are much less likely than men to run a full-time business, indicating that the need to manage the mix of family responsibilities and work, fits in better with part-time business activity due to the flexibility and adaptability this offers (U.S. Small Business Administration 1997: 86).

The informal sector is an important and growing sector of economic activity in both developed and developing countries. Women feature prominently in the informal sector, be it in street commerce, domestic work, or sub-contract and piecework in the home.

The ‘Women in Human Resource Development APEC Technical Paper’ (1998) asserts that although the informal sector may provide initial opportunities for women with low education and skills levels to earn income, these women ‘tend to have even less access to education and skill upgrading opportunities than those in the formal labor market’. It was pointed out that in addition to low-income levels, their obstacles include
heavy time commitments, inadequate information, as well as a lack of suitable programs tailored to their needs.

In New Zealand, as in other APEC countries, the informal sector provides not only an important source of securing entitlements to improve the capabilities of women but also is a potential springboard for movement to more lucrative entrepreneurial activities in the formal sector. The informal sector, therefore, must be given greater attention in formulating affirmative action for enhancing the entrepreneurial capacities of women.

**Policy Prescriptions**

An overarching recommendation is that all APEC countries developed and developing, endorse a commitment to the development of microenterprises with special attention given to the needs of women micro-entrepreneurs in both the formal and informal sectors of the economy. Given this commitment each APEC country should work out a specific policy package for women engaged in microenterprise activity taking into account the following as a starting point for discussion:

**Strengthening appropriate channels of information, advice and training**

The information and training needs of women microenterprise operators or women looking to start-up such operations need to be met in more innovative and gender sensitive ways than the standard approach taken for larger sized small businesses. For example, in New Zealand, the Government's new 'Biz' information centres chiefly targets those who have
probably been in business two to five years and need to build their skills (Speden 1999). While web based information is available on funding opportunities for women entrepreneurs, in New Zealand, this may not be accessible to poorer micro-entrepreneurs. More personalised information sources are required. Training approaches should not only foster viable business enterprises but should also foster women's empowerment (Dignard 1995).

**Community based training associated with credit extension**

Credit extension of the Grameen Bank model. Bangladesh's Grameen Bank is a well-known success story that has been replicated in other selected developed and developing country communities. The Bank is government supported (25% ownership) and community controlled credit union, granting very small loans, a large number of them to women, on the basis of group membership. Groups of five members undergo training before they qualify for uncollaterized loans. Group responsibility, cohesion and peer pressure ensures extremely low default rates. Extension of this model to further communities in the APEC region is thus recommended.

The competence of the women in the study was essentially limited by their information and knowledge constraints which arise chiefly from their currently low levels of education and training and few formal sector business contacts and networks which could give them entry into more lucrative income producing market opportunities. We argue that the
behavioral assumption of 'bounded rationality' in the context of our analysis is useful. Using Simon's definition of bounded rationality as 'intendedly rational, but only limitedly so' (Simon, 1961: xxiv), the assertion here is that this assumption recognises that the women vendors are working within a framework of constraints, the most important of which are information bounds. These chiefly involve the limitations faced in terms of selling labour in the formal sector. In most cases the lack of information constrains the competence of the women vendors. They do not have the requisite qualifications for formal sector work, other than those that would secure them less skilled or service type jobs in the secondary labour market.

The skills they do possess and use in their endeavours in the flea market have not resulted from formal education but rather are skills acquired through previous employment in the sunset manufacturing industries in New Zealand, or domestic skills developed through life experience (de Bruin and Dupuis 1999). Training needs of women in the informal sector is another area therefore that should be catered to. This could help women to strengthen their activities and move into the formal sector where appropriate. Training should address not only the business skills requirements of women running full-time informal sector enterprises but also help them manage their dual workloads (Dignard 1995). The provision of affordable child care and family planning services must necessarily complement education and training programmes.
Policies that remove the fear of regulatory enforcement by unsympathetic bureaucrats.

A major finding revealed when my colleague and I conducted a study on street commerce in New Zealand was that many operators indicated an extreme reluctance to provide information on the 'off-chance' that we represented a governmental agency. It was only after assurances that we were not from either local or central government was there a willingness to be interviewed. This finding serves to demonstrate that anxieties arise out of the need to comply with regulations. This anxiety is magnified in countries where corruption of public agents also exists.

In the US, the Small Business Administration (SBA) has served as an effective broker and guarantor of loans for women entrepreneurs and the Office of Advocacy of the SBA keep a national register of banks ranked according to their 'small business friendliness'. Although the SBA categorises small business loans as loans of less than $250,000 (SBA 1997:280), the size of loan required for microenterprises is relatively very small. This gives rise to high administrative costs which together with the lack of collateral and unquantifiable risks and returns makes lending to microenterprises an unattractive proposition for conventional financial institutions. Instead, community based lending schemes and organisations such as the Grameen Banks are increasingly being seen as the 'way-to go' for meeting the small credit needs of microenterprises.
The linking of formal and informal financial arrangements with NGOs has also been found to be beneficial in satisfying credit requirements for women entrepreneurs (Nagarajan and Meyer 1996).

It is now being increasingly recognised that there is a need for more innovative approaches for increasing the supply of credit and financing options to small business.

In 1992 President Clinton said "We need to create a small-business entrepreneurial economy in every underclass urban and rural area in the country through the use of banks like the South Shore Bank, which played a major role in revitalizing the South Side of Chicago. South Shore Bank's Good Faith Fund was based on the work of Muhammad Yunnus at the Grameen Bank . . . I think Muhammad Yunnus should be given a Nobel Prize."

This recognition must now be strengthened with explicit strategies in each APEC country to foster appropriate women focused lending to support and build microenterprises, with these being thought through along community centered lines.

Microenterprise and the third-world approach to poverty offer a stunning challenge to the U.S. They tell that there is need to do a much better job of harnessing the energies of the poor. Not only are their energies a tremendous and underutilized resource, but an approach based on those energies is socially healthy" (Rhyne 1992). Furthermore, support for the development of microenterprises, will be a double positive. It will not only
reduce the need for dependence on safety nets but also strengthen the entitlements and capabilities of women.

In the first instance, the plea is for definition and separation of microenterprises from the overall category of SMEs. Being lumped together with SMEs (often a footnote is included in the literature to the effect that SMEs include microenterprises), does not give due recognition to the importance of micro businesses as a means of poverty alleviation and the need for distinct policy action to promote these enterprises. Once microenterprises are defined as a distinct category, a definite course of action for fostering women's microenterprises must be thought through and implemented. The institutional and structural changes necessary to mitigate the overall gender-related constraints to business will, of course, also need to be addressed. 35

*Comments by the researcher* - The importance of Grameen Banks that support the financial needs of rural women and the growth and development of micro-enterprises for poverty elevation in third world countries is notable.

**Hungarian Women's Entrepreneurship Project**

The Hungarian Women's Entrepreneurship Project involves bringing 24 Hungarian trainers each year for three weeks to MSVU to participate in a train-the-trainers program in women's entrepreneurship.

35. Dr Anne de Bruin, e-mail: A.M.DeBruin@massey.ac.nz, www.cfpa.org/womensvoices/entrep/entrep.html
The Program focuses on new venture creation with a special emphasis on learning tools and strategies for women's entrepreneurship programs. The program will train a total of 72 trainers over a three-year period. Funding has been received from for this project with contributions from the Hungarian Department of Education.

The project was initiated and developed by Dr. Helen Mallette and Professor Wendy Doyle of the Mount's Department of Business & Tourism. Dr. Daurene Lewis and the staff at the Centre for Women in Business assisted in curriculum development and delivery and project management. Three faculty members from the Department of Business & Tourism were also involved in the program. Dr. Don Shiner, Professor Ann MacGillivary and Professor Karen Blotnicky assisted in the curriculum development and delivery.

**Women's Entrepreneurship Project in Slovak Republic**

The Women's Entrepreneurship Project in Slovak Republic involves two stages. In the first stage, six staff members of the Integra Foundation in Bratislava came to the Mount for three weeks of training and counseling on how to set up entrepreneurship program for women at risk. In the second stage, they developed and delivered their own program in Bratislava. The programs offered by the Integra Foundation are accompanied by a micro-loan fund. MSVU is responsible for project evaluation and social audit of the program. CIDA has provided training for the project. The project was
initiated and developed by Dr. Helen Mallette and Professor Wendy Doyle of the Mount's Department of Business & Tourism. Dr. Daurene Lewis and the staff at the Centre for Women in Business developed and delivered the curriculum and also provided project management.

Sex Trade in the Philippines:
A Multi-level Gender Sensitive Approach to Human Resource Development

Sex Trade in the Philippines: A Multi-level Gender Sensitive Approach to Human Resource Development is funded by CIDA-AUCC as an UPCD Tier 2 Linkage Project. The Project Directors are Dr. Meredith Ralston, Women's Studies, Mount Saint Vincent University and Dr. Edna Keeble, Political Science, Saint Mary's University. This is a pilot project in Angeles City, site of the former Clark Airforce Base, to develop community, judicial and police education programmes to deal with the problem of prostitution in their area.

New Studies in Women’s Entrepreneurship

Wellpark Enterprise Centre was recently represented at the launch of two major studies into women’s entrepreneurship.

Women as Entrepreneurs in Sweden and the UK

Jackie Brierton, Wellpark's Chief Executive, attended the launch in Stockholm of “Women as Entrepreneurs in Sweden and the UK”. Wellpark
Enterprise Centre was identified by the report as an example of best practice in the support of Women's entrepreneurship.

This study by The Women's Unit and the Swedish Ministry of Industry, Employment and Communications aims to outline the position of women's entrepreneurship in Sweden and the UK and to provide some insight into how it can be developed further. The study identifies good practice and advocates the dissemination of effective models that will enable women to fulfill their potential and contribute to economic success.

Among the key findings in the study was the identification of Wellpark Enterprise Centre as an example of good practice in terms of support for women at the business start-up phase. The study found Wellpark to be innovative and unique within the UK in the provision of information, advice and business counseling while also taking account of childcare needs.

The study finds that the characteristics of men's and women's businesses differ in several important respects e.g. types of business and methods of accessing finance. These differences need to be understood and reflected in the support made available to small businesses.

At both national and international level there is increasing attention being paid to the growth of businesses owned and run by women. Such is the lack of statistical material on the phenomenon, however, it is difficult to measure the true growth of entrepreneurship among women. This study
goes some way in trying to understand women and their businesses and is a first step in identifying their particular needs and concerns.

The study of nearly 1,220 businesses owned by men and women highlights the similarities and differences in the way women and men develop their enterprises. There are a number of interesting findings in the study such as the claim that women see membership of business networks and interaction with other business owners as important to business growth and success.

Findings also indicate that women are making more use of the Internet than men are for communications, research and e-commerce.

With women-owned businesses tending to be smaller and younger, together with the rapid growth of employment in these businesses, it seems clear that enterprises run and owned by women will be making an increasingly important contribution to the UK economy. 36

**US GOVERNMENT SUPPORTS DEVELOPMENT OF WOMEN’S ENTREPRENEURSHIP IN CENTRAL ASIA**

Ambassador Jones states, “This conference is a significant event for the development of women’s entrepreneurship in Kazakhstan and throughout Central Asia. Women-owned businesses are a powerful force in the growth of the U.S. economy and in the development of the global economy. In Central Asia, they represent a dynamic and growing factor in

economic development and a source of potential partners for U.S.
businesses."

Since 1991, the SABIT programme has introduced business
executives and scientists from the New Independent States (NIS) of the
former Soviet Union to U.S. -style management and scientific techniques
through training in U.S. companies. The program provides hands-on
management and scientific training through both individual and group
training programs. SABIT has trained over 1,800 executives, including
more than 100 from Kazakhstan. The business relationships developed
through SABIT have generated over $165 million in revenue for U.S. and
NIS businesses.

SABIT recognizes the importance of providing follow-on support for its
alumni through seminars, conferences and workshops. This conference
was organized with the goal of fostering favorable conditions for the
development of women’s entrepreneurship throughout Central Asia as the
most rapidly developing sector in small and medium-sized business. 37

37. SABIT Conference on Women and Entrepreneurship, - 5 September 2000
WOMEN ENTREPRENEURSHIP IN INDIA.

The Indian society is still having the deep traces of traditional and cultural beliefs. Women in India since ages are confined to house hold activities; marriage is the only career for most of the women. It is very rare that they enter professions like business and engineering. But most of them even today prefer to confine their activities to areas like teaching, office work, nursing and baby care, medicine etc. The growing awareness among women in India about the profitability of entrepreneurship is seen only after the post-independence period and the profile of Indian women has undergone perceptible change. It is seen that more women are found in professional and technical schools and colleges. There is increase in the composition of the women working force in the service sector. The number of women in non-agricultural professions is increasing, as there is growth in women's education. Excellence in women education is a recent phenomenon noticed in the Indian society and now academic excellences are no longer the prerogatives of men. Commercialization and modernization of the economy was another reason to gradually eliminate many avenues of employment to women in agriculture and industries and therefore it is necessary for them to find alternative ways to supplement their family requirement. Increase in the standard of living in urban areas and growth in female literacy rate of women, many are emerging as entrepreneurs, to support the family requirement.
According to Kamala Singh, with the spread of education and new awareness, women entrepreneurs are spreading their wings to higher levels of 3-E's (Engineering, Electronics and Energy). A comprehensive study (Anonymous, 1988) of businesswomen in the capital and its outskirts showed that 40 percent of the entrepreneurs have non-technical as far as their own qualification goes. Businesses such as electronics, engineering, chemicals, auto parts and microphones etc are some of the areas were women are showing interest mainly due to increase in technical education and awareness of their individual abilities.

Few economists are interpreting that the rate of economic growth of a country is determined by the growth of high-level manpower such as entrepreneurship and not merely by the growth of capital. Growth of women entrepreneurship would be supplementary and complementary for women in particular and country in general.

According to the remarks of Nafziger, entrepreneurship and other high level human skills are key variables which link the socio-cultural milieu with the rate of economic development. Entrepreneurship plays a critical role in the growth of our country, which has, abundant of natural and human reserved resources. Besides being the vehicle of industrial development, entrepreneurship can solve acute problems like unemployment, concentration of wealth in few selected hands, imbalanced regional development, increasing wastage of youth vigour in destructive activities, etc. Human skills include both of men and women. If they are
properly channelised into constructive economic activities, the overall economic development is possible. 38

Out of the total urban population, women constitute about 47 per cent, but when it comes to their participation in the economy of the country the picture is rather dismal. It is as low as 7.18 per cent during the decade ended 1971, though it improved by 8.31 per cent and 9.74 per cent in the subsequent decades. As against this the work participation rate was 48.88 per cent, 49.06 per cent and 48.95 per cent respectively. Though many agencies both Govt and Non-Govt are coming forward to promote entrepreneurship among women, the results have been not commensurate with the efforts. The average annual growth of enterprises started by women has gone up from 1.58 per cent during 1971-1980 to 5.19 per cent during 1981-1990 and 9.65 per cent during the early part of this decade (between 1991 to 1995). Women have been increasingly coming forward as wage earners in the last two decades, but employment generation has hailed to keep the pace with the demand.

As per the 1981 Census:

- Women constitute 47.47% of the total population.
- The women work force constitutes only 28% of the female population.
- Out of the total number of self-employed person, women account for only 5.2%.

The majority of the self-employed women are engaged in unorganized sector like agriculture, handicrafts, handlooms and cottage-based industries.

The figures relating to 1988-89 reveal that there are 1,53,260 women entrepreneurs out of the total 1.7 million entrepreneurs in India, which is 9.01%. This is almost the double the percentage when compared to 1981.

The figures of 1988-89 indicate that only 12.4% of the total self-employed women were in the organized sector. According to a study conducted during 1987 for 1.6 million SSI units, the proportion of women entrepreneurs was only 6.7 per cent. 39

In India there is a growing awareness of the need for women entrepreneurs in the Nation’s development, hence after 1980 policy makers are giving more emphasis in preparing certain plans and programmes.

In Sixth Five-Year Plan 1980-85, for the first time, introduced a special chapter on “Women and Development’ for the first time since the inception of Five Year Plans in 1951. The Plan emphasised specifically on general as well as special programmes for the promotion of social welfare and entrepreneurial development to uplift women by providing more opportunities through self-employment.

In the Seventh Five-Year Plan, a special Chapter on Women’s Development has been included and it details the plan of action for “Integration of Women in Development”.

The Eighth Five-Year Plan has given emphasis to the development of small-scale sector. The numbers of small-scale units in 1992 were 1.7 million and in 1995-96 have increased to 2.7 million. It was estimated that the small-scale entrepreneurs would increase by 9% by the end of 1997 if this trend continues, the total small-scale units owned by women may increase by 22% by year 2001.

**New policy initiatives** - During the Eighth Plan period, the Govt of India has taken some initiatives through the Department of Small Industries. For the first time, separate policy measures for the growth and development of village and small-scale industries was announced during August 1991. These policy measures have spelt out clearly many issues related to HRD for SSI sector including Entrepreneurship Development. They are specified in brief as follows:

1. Govt will continue to support first generation entrepreneurs through training, large number of EDP trainers and motivators will be trained,
2. Topics on EDP would be integrated into the curricula of vocational and other degree level courses,
3. Women entrepreneurs will receive support through special training programmes.

The following important point was introduced towards the implementation of programmes for promoting women entrepreneurship:
Promoting entrepreneurship amongst women, weaker sections of the society organizing special skill related and process oriented EDPs, which are relevant to micro and tiny enterprises.

It is difficult to ascertain the exact number of small-scale units because many units run by women are not registered. This is also a common factor in case of men owned small enterprises.

During Ninth Five Year Plan, Government of Karnataka has announced a New Industrial Policy 1996 and Package of Incentives and Concessions 1996-2001, to accelerate industrial development in Karnataka. Provision of Guidance Cells by DICs, educating rural women in non-farm activities, imparting training under self-employment schemes etc. It has also made provisions for the first generation women entrepreneurs to provide “incubator” programmes right from commencement of project implementation till commercial production from State industrial development agencies.

The Industrial Policy Resolution of 1991 has highlighted the necessity to provide special training programmes to develop women entrepreneurship. The Resolution further adds that the object of the course is to increase the representation of women in the field of small industry development and to enhance their economic and social status. The policy has a strategy for the holistic development of women. It is with a purpose to develop their overall personality and at the same time to uplift their economic and social conditions.
**Impact of New Economic Policy 1991 on Small and Tiny Enterprises.**

On 6th August 1991, Govt of India for the first time announced a separate policy for small and tiny sector. Debate on the impact of New Economic Policy (NIP) on large-scale sector has generated a high degree of interest among academicians, entrepreneurs, planners and policy makers. A study was conducted in three states, namely Gujarat, Karnataka and Orissa, it covered high, middle and low levels of industrial development. Ahamadabad in Gujarat, Bangalore in Karnataka and Cuttak in Orissa were selected for the field study.

The sample consisted of 61 percent from small-scale, 39 percent from tiny-sector. Following are some of the findings-

1. Incidence of partnership form of organisation was relatively more in Ahamadabad (45%), while private limited and proprietary forms were predominant in Bangalore and Cuttak (50% & 40%) respectively. Unique finding was that not even a single unit has gone public enterprise so far in all the centers put together. While 29 percent of the enterprises manufactured products reserved for exclusive production in small-sectors.

2. About 84 percent of the sample entrepreneurs had either professional or technical education, or graduation and above. About 83 percent of the entrepreneurs were the first generation entrepreneurs. This was due to the general widening of educated entrepreneurship. About two-third of the sample entrepreneurs
were young (below 45 years). Only 40 percent of the employers in Bangalore belonged to this age group, which may imply that work experience has been a strong factor influencing the establishment of owner-managed enterprises in this part of the country.

3. Very high proportions i.e. 87 percent of the respondents were very well aware of the policy shifts. It indicates that high proportion of awareness would ensure reliable perception on policy reforms.

4. About 49 percent entrepreneurs explored multiple sources for gathering information. As many as 63 percent entrepreneurs collected information from industry associations in Cuttack, while in Ahmedabad and Bangalore they were only 8 percent and 20 percent respectively. This would show backwardness of Orissa even in terms of news media.

5. The survey revealed that small and tiny entrepreneurs encounter several problems. 78 percent respondents felt increasing competition as a major problem, while 42 percent felt capital availability, 35 percent marketing, 32 percent infrastructure, 24 percent felt bureaucratic hassles and 23 percent labour related problems.

Some important conclusions were the perceptions of the entrepreneurs in the study indicate that the positive impact of the NEP has started showing. Entrepreneurs have become more quality conscious, have started looking for technological upgradation and have started investing in
HRD, in howsoever a small way it may be. All these indicate that small-scale sector in India has come of age and is gearing up to face the competition with full vigour. 40

Comments by the researcher: The above study has considered women entrepreneurs in metro cities, which cannot reveal the exact picture of their positions in other parts of the states. It would be better if the study would have also included the factors responsible for the non-competitiveness of women entrepreneurs from big firms.

Can we differentiate entrepreneurship on the basis of sex?

The capabilities and environment with which men and women operate are completely different. Moreover women have a few problems in pursuing entrepreneurship which their men counterparts do not. If we really want to promote entrepreneurship among women we have to necessary differentiate entrepreneurship on the basis of sex.

A woman entrepreneur has five functions to perform just like any male entrepreneur. They are

1. Exploring the prospects of starting new enterprises,

2. Undertaking risks and handling economic and non-economic uncertainties,

3. Introduction of new innovations or imitation of successful ones in

existence,

4. Co-ordination, administration and control, and

5. Supervision and providing leadership in all aspects of the business.

These functions are not always of equal importance. Risk taking and innovation are paramount for establishing or diversifying an enterprise. Co-ordination and supervision become increasingly important in improving the efficiency in the operation of the undertaking. Generally it is found that the same lady performs all these functions.

The women entrepreneurs are generally seen to undertake three types of industrial enterprises:

1. Operate purely as a sub-contractor on raw materials provided by the customer.

2. Manufacture items that are usually used by large-scale units.

3. Manufacture of consumer products, which are directly sold in the market;

The first two types of enterprises are known as ancillary industries. However, women entrepreneurs seem to prefer more the production of those goods, which have potential for selling directly in the market. This is specially so in a country like India where the women entrepreneurs in the small scale sector deal in the production of consumer durable and non-durable which are sold directly in the market.

In India there is no clear data about the number of women entrepreneurs in our country. The number of women entrepreneurs is few
and far between in India. But there is a growing awareness of the importance of women entrepreneurs in the nation's development.

Women entrepreneurs, who have set-up units manufacturing solar cookers in Gujarat, small foundries in Maharahtra and T.V. Capacitors in Orissa have shown that given the training and the opportunities, they can excel their male counterparts. So today modern Indian women entrepreneurs are determined to prove that no field is unapproachable to them if adequate facilities and training are made available.

Surveys have found that literacy among women is very low in India. Due to the lack of education, many women are unaware of the latest technological developments and market trends. This creates further problems in the setting up and running of business enterprises. Studies have revealed that uneducated women do not have the knowledge of measurement as well as basic accounting. They have their own system of accounting which may be sufficient to run a petty business, but certainly not a business enterprise.

There is a psychological problem particularly associated with women entrepreneurs. The most important pre-requisites for success in entrepreneurship are need for achievement, independence, and autonomy. But in India the common Indian woman is happy to bask in the glory of her parents, husbands, children, etc. They have preconceived notions about their role in life and this inhibits achievement and independence. In the
absence of the required urge to achieve, very few women succeed as entrepreneurs.

The study was based on the women entrepreneurs registered with the District Industries Centres (DICs) of ten sample districts in Tamilnadu during the year 1994. Though the records of the DICs suggested that about 1000 women registered themselves as entrepreneurs, in reality the genuine women entrepreneurs were only about 450. The rest were either ghost entrepreneurs or those who do not know how their names found a place in the government records. The ghost entrepreneurs are those who lend their names to the business which is actually run by somebody else. In this case a majority of women enterprises were actually run by their father or husbands.

There were a few women who registered with DICs only for the purpose of getting telephone connection on a preferential basis. (Telephone connection is given on a preferential basis for registered SSI units. If you need a telephone connection urgently and you are already employed, you register a SSI unit in your wife's name so that you get the telephone connection immediately.)

There were a few women who did not know how their names found a place in the DIC records. This suggests that organised gangs were registering SSI units in the names of unknowns; avail financial assistance from banks and government only to get away with the money.

Similar such startling findings are revealed in the research work. 41
Comments by the researcher: The lacunas in the maintenance of the register of women entrepreneurs can be considered as a major finding. The ghost entrepreneurs and women entrepreneurs registering as SSI units to speed up the telephone connections is interesting.

Reference to the above, the major findings of the researcher

The researcher has traced out similar drawbacks as in the above study; in the register maintained by DIC, Bangalore, which has failed to update the list of women entrepreneurs registered under it. On this aspect the researcher conducted an extensive pilot survey before the sample size was considered. In the following chapters the researcher regarding this matter provides further details.

Studies on Women Entrepreneurship in India.

A number of educational institutions have included entrepreneurship and its development in the curriculum of higher education to make the younger generation aware about the importance of 'entrepreneurship' and 'entrepreneurship and economic development'. The Ministry of Human Resource Development, Govt of India, is giving due importance to develop human resources through schools and colleges. In Karnataka very recently EDP is one of the optional subjects introduced for pursuing Commerce

graduation, the efforts are made to teach the students about the entrepreneurial traits, EDPs, project identification and project reports, SSIs, incentives and assistance, etc. Unless efforts are made to expose the student community to the practical field, very less impact will be there in motivating the younger generation to take up self-employment. The studies have focused on emergence and development of entrepreneurship in general but very recently few studies on women entrepreneurship is carried.

The following secondary information is collected regarding the studies carried on women entrepreneurship and its development in different parts of the country.

**Study of Women Entrepreneurs in Urban India.**

A study by the Town and Country Planning Organisation (TPCO) under the Ministry of Urban Affairs and Employment has shown that self-employment was the most dominant motive for a woman to set up an enterprise. The survey conducted by TPCO covered 183 women’s enterprises in India, has revealed that they generated more jobs than those run by men. For every Rs 1.00 lakh fixed investment they created employment for six persons as against the average of four against the general category of small-scale industrial units.

The study also revealed that the average employment in the enterprises run by women were nine, more than the per unit average employment of 6.3 persons in SSI units. The highest employment was found
in Andhra Pradesh (23 per unit), and the lowest in Jammu and Kashmir (2
Per unit).

Among the enterprises surveyed, they engaged a larger number of
skilled than unskilled workers; the percentage variation was found to be
46.23 per cent and 28.85 per cent (the rest being managerial, administrative
and other staff). What is also interesting is that they employed more men
than women. The highest percentage of male employees was found in
Maharashtra (79.89 per cent), followed by Tamil Nadu (72.2 per cent).
Kerala had the lowest (6.38 per cent).

The study also revealed various problems encountered by women
desiring to set up their own enterprises. Most of them have low investment
and involved low technology. Most of the units set up by women were tiny
ones, with the average fixed investment working out to Rs 1.69 lakhs and
the working capital to Rs 0.68 lakhs. This could be to easy access to
financial assistance. The study has indeed found that the enterprises had,
on an average, raised 56.6 per cent of the finance from their own sources,
with the loan component being 32.16 per cent, the subsidy element 5.85 per
cent and money taken from friends and relatives 2.72 per cent. Another
finding was 90 per cent of the raw material required was locally purchased
and only 10 per cent depended on the outside sources. 90 per cent of the
units depended on road transport, while seven per cent on railways. They
generally preferred to set up their units near their houses and not even to
industrial estates who offered more advantages. That is they were more
conscious and particular about working convenience than other amenities. Nearly 50 per cent of the units were set at their residences, while 17 per cent were located in industrial estates. Only in Karnataka, most of the units were set up in industrial estates.

Out of 183 respondents, 105 were in favour of setting up of an industrial estate exclusively for women. In Delhi out of 32 women 25 were not in favour of the idea. They preferred priority allotment in general estates. Another interesting finding of the study revealed that women entrepreneurs seemed to prefer pucca structures for their ventures perhaps for safety reasons. Most of them depended on middlemen to market their products. Almost half of them selling through wholesalers, 61 through retailers and only seven were found supplying to Govt agencies. 42

Comments by the researcher- It is pleasing to note that employment created by women are more than men in business. TPCO should take up many more research activities related to women and women entrepreneurship. If the work is factual, such agencies can really contribute towards policy making.

CMEY programme was started in Andra Pradesh, a northeastern state of Karnataka during 1994 to encourage rural youth to form groups at a size of 5-15 members. CMEY groups are provided loan from banks up to 20% of project cost, 50% by the District Rural Development Agency (DRDA), as subsidy about 15% to SC/ST/BC/ Minority groups and Women Organisations through a Society for Employment Promotion and Training at district level and remaining 15% of project cost is contributed by the group concerned. The total project cost will be of Rs 1.00 lakh. Unlike many self-employment programmes CMEY programmes stress on group action. Individual merit oriented entrepreneurial development does not form part of this programme. To ascertain the performance of the CMEY programme in Mehabubnagar district, a sample of 100 units were surveyed out of total 251 units. An interim report of the study revealed that over 55% of the units started by males were successful, while 78% of the units started by women succeeded. Five units started by women groups failed mainly in dairy farming where the cattle purchased from the coastal area did not fit in to the drought prone district of Mehabubnagar, a factor common in units started by the men also.

Psychoanalytical study was conducted and the following were the findings: -
(1) Participation of all members of the group in the activity was the main contributory factor to the success of the group.

(2) Group cohesion in terms of trust and confidence among themselves, assigning responsibilities, setting common goals, approaching Government officials together, was noticed more in successful women groups.

(3) In female groups the activities were mostly common and division of work such as sales, collection of money, speaking to Government officials etc, was organized well. Where as men looked after their individual careers to be the main objective, group activity as a stopgap activity.

(4) Motivation of self-employment was more in female groups than that of male groups, as it may be easy for women to achieve economic independence by associating themselves as groups.

From the above findings it was suggested that self-employment programme could be discriminatory. Women succeed in groups while men may be encouraged to undertake individual economic activities. This would also help in social reforms like anti arrack movement, self-help activity, thrift movement, public health and sanitation etc. 43

*Comments by the researcher* - The study has revealed the group cohesion and unity of self-employed women which can bring better societal

changes. But this is not true with all types of entrepreneurs. Under such programmes were the size of the unit is very small and capital involved is less this type of behavior is very common because women in India wish to move in groups when they have to interact with strangers [Govt officials] and unknown places.

According to Dr. Lalitha Rani who studied 100 enterprises run by Women Entrepreneurs in Andra pradesh, in Vishakhapatnam, finds that out of 100 enterprises, 40 had capital less than 1 to 2 lakhs or even less then that, 39 women gave leisure time on hand as compelling reason for starting the enterprise, and 31 named previous association and inherited business as influencing factor.

“Women Entrepreneurship Development and Prime Minister Rojagar Yojana.”

Study on the socio-economic background of women entrepreneurs under PMRY schemes in Revenue Division of Kavali.

The following study was conducted for the period 1992-94 to 1996-97 for 70 women entrepreneurs at Kavali revenue division. Out of total 282 beneficiaries, 70 women beneficiaries were selected on random basis to find out the family and socio-economic background, age-wise distribution, educational status, and motivational factors responsible for selection of trade.
Following are some of the findings of the study: -

- Women have ventured to enter diversified fields of trade, 46 per cent opted for provision stores, which is more suitable and less risk can be persuaded as a household business.

- Seeing the social background of the respondents, 56 per cent belong to other caste groups, other than SC/ST and BC. 30 per cent from backward classes, 12 from SC and 2 belonged to ST.

- Age wise distribution of respondents revealed that 44 per cent were in the age group of 22 to 25 years, 26 percent in between 26 to 30 years, and over all 70 percent were in the age group of 30 years.

- About educational status of the respondents, 44 per cent had education up to intermediate, 18 per cent were graduates, 6 per cent were post graduates, 10 per cent technically qualified 22 per cent were X pass/ failed.

- Regarding family background, nearly 48 per cent of the beneficiaries were from agricultural families, 39 per cent from business families and 13 per cent from service families.

- Motivational factors responsible for selection of trade are 29 per cent to earn profit, 26 per cent to avail incentives offered by the Govt, 18 per cent to be self employed, 8 per cent seeing the market demand, 5 per cent each for independent unit, prior experience and absence of competition and only 3 per cent were motivated by the family members.
Comments by the researcher: Based on the findings of the study, if suitable suggestions were included it would enrich the study.

'Emerging Profile of Small Women Entrepreneurs-cum Managers in India: a case study'

An empirical study revealed that women entrepreneurs in India engaged in wide variety of non-traditional activities are well equipped with education and experience are highly motivated to do their business so as to gain enhanced economic and social status. This is indicative of healthy foundation of small business enterprises with high growth prospects. Given suitable and timely infrastructural support by the Govt and its various agencies, small-scale women entrepreneurs can contribute significantly to the enlistment of India's economy. 44

'Socio Economic Background of Women Entrepreneurs- A case study of Andra Pradesh'.

Survey of 125 women entrepreneurs in Andra Pradesh was interviewed, on purposive sample basis. Out of 125 units, 44 per cent were in food processing industry, 32 in garments and textile business, 15

44. Shrivastava. R. M. Emerging profile of Small Women Entrepreneurs-cum-Managers in India; A Case Study, Women in Management-Champions of Change, Khair Jahan Sogra (Ed) University Press Limited, Dhaka, Bangladesh, 1994 II quoted by Dr.B.Charumati)
handicrafts and 24 of technical nature. All the industries were in tiny and small-scale sectors.

The findings were as below:

- First generation entrepreneurs were not very successful,
- Units started before marriages were not successful. 90 per cent success rate was amongst women who were married,
- Units promoted by technically educated showed high rate of success. 80 per cent success rate with women who were graduates,
- Women in businesses such as fabrics, home products and other allied businesses were also successful,
- Urge for status and experience in the same line are two important factors for the success of the units,
- Loans, interest subsidies and marketing facilities offered by the institutions are inadequate,
- Sixty per cent of women succeeded, who had contacts with Govt agencies and financial institutions,
- The success rate of women who hailed from business family were up to 38.4 per cent and
- Fifty two per cent of women who established businesses invested less than Rs 5 lakhs. 45

Comments by the researcher- The study has failed to reveal the reasons for the failure of business units run by women before their marriage. It would be better if the study had included socio-economic background of women entrepreneurs and their influence on the failure of the units,

‘Women Entrepreneurship in Orissa’- A case study of Dhenkanal district

A study of 37, SSI units of women entrepreneurs in Dhenkanal district was conducted during 1992 to 1997, to evaluate the economic performance of industries established by women entrepreneurs and to investigate to what extent they have contributed towards the promotion of SSIs in the economic development of the region.

The major findings were-

(1). Marketing is one of the major problems among the SSI units. Most of them lack proper marketing surveys before introducing the units, which ultimately lead to sickness,

(2). Entrepreneurial skill is badly lacking in most of the industrial units. Lack of technical education has robbed away the spirit to withstand odds and vicissitudes

(3). Financial agencies claim that, liberal financial package available to entrepreneurs is sufficient for growth and development of their earnings. In
reality the situation on collateral securities is quite different. So the debt equity ratio is more on viable units, which should not be expected. 46

**Women Entrepreneurship in Assam, Problems and the Role of Promoting Organisations**.

Umen Datta has located the following problems in his studies about the women entrepreneurs in Assam State-

(1). Less of entrepreneurial culture is seen among women in Assam. Except agriculture people coming from outside the state dominate all other sectors in the state,

(2). Big industrialists of the country have captured the whole market and it is very difficult for women entrepreneurs to compete because they have no experience. Govt protection is essential but it is impossible in free market situation,

(3). Since women do not posses any property in their name, funding agencies (Govt) show luke warm attitude in financing women entrepreneurs. They have to depend on family members or kin group for collateral securities,

(4). For marketing the products, Women entrepreneurs have to depend upon middlemen who exploit. Though in Assam Small Industries

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Development Corporation provides marketing and tendering of 15 broad categories of manufactured products of SSI units, no separate provision is made for products manufactured by women entrepreneurs,

(5). Women entrepreneurs lack in adequate knowledge of perfect organizational set up, because of which they have to face competition from organized industries,

(6). Women entrepreneurs face the shortage of raw materials, high cost of production, lack of working capital finance and other social constraints and

(7). Regarding role of promoting agencies, DICs in Assam provide only initial training and registration of units. But for other requirements such as finance, marketing guidance, managerial skills they have to approach them.47

Comments by the researcher- If the study had also concentrated on trainer-trainee relationship and criteria for selection of trainees i.e. prospective women entrepreneurs it would through more light.

‘Constraints Analysis of Women Entrepreneurs’

A case study of 40 women entrepreneurs in Haldwani and Pantnagar cities of Uttar Pradesh was conducted to ascertain the motivating factors, constraints and entrepreneurial traits of women entrepreneurs.

Following are the findings of the study-

(1). 37.5 per cent of women suffered from lack of technical know-how, 30 per cent faced excess work responsibility, 17.5 per cent of them were not having the knowledge about various institutions and Govt programmes, 12.5 per cent faced unfavourable family attitude and 2.5 per cent had lack of confidence on their own abilities.

(2). The women were poor risk-takers and their orientation to credit was inadequate,

(3). Knowledge constraints were very common, most of them were unaware of organizations working for women entrepreneurs, knowledge of legal aspects and information of financial institutions was poor,

(4). Limited working capital and lack of economic credibility and

(5). Among socio-psychological constraints, dual responsibilities i.e. both family and enterprise, lack of motivation from family and society, less social contact and confinement to home are major ones. 48

'Women Traders in Manipur'

A case study of 50 women traders of Khwairamband Bazar to identify the various commodities traded by women entrepreneurs, to determine major age group which participate in market trade, to identify their literacy rate, to study the percentage of women who depend on shark loan for their capital and to ascertain their contribution in the economy of the State.

The major findings were-

(1). Commodities traded by women were vegetables, fish, groceries, clothes, cosmetics hardware goods, medicines etc,

(2). Women between the age group of 30 to 40 years were in large number, because by the time they reach this age the family size increases with 4 to 5 children and to meet the increase in family expenditure many women start business and it is a age were many of them start socializing by joining various local groups for different activities.

(3). Average daily capital investment of women traders in the market is Rs 767. There is big gap between minimum and maximum, because of different types of activities. Average daily profit earned by women traders is found to be Rs 112.40. Profits differ from time to time and season to season and items they sell and

(4). Women Traders participate in the financial management of the family, society and the economy of the State. 49

**'Ima Kaithal'- Woman Dominated Market of Manipur.**

One might have seen many women establishing business and successfully managing them. But to see a market completely controlled by women one has to visit Imphal the capital city of Manipur. ‘Ima Kaithal’ is a market completely dominated by women traders, the biggest market in Asia provided by women.

These women belong to the tribal community called Mithai. These are not only supporting their families financially but also responsible for their great contribution towards the economy of the state. From needle to gold ornaments women trade all types of goods in this market. These traders range between the age group of 18 to 80 years. Even today at Ima Kaithal old measuring units are used to trade the goods. Barter too is followed. This market has given a different status to these tribal women and through out India; they have gained popularity for their adventures, daringness and marketing skills. 50

Comments by the researcher- The above studies on women entrepreneurship regarding Ima Kaithal and women traders of Manipur has disclosed the role of tribal women in marketing of goods and their contribution towards the economy and their families is worth mentioning. It is altogether a different type of study conducted by Sumitra.

PROBLEMS OF WOMEN ENTREPRENEURS IN AGRA.

A case study of 25 women entrepreneurs in Agra city was conducted to analyse and critically examine the problems faced by the women entrepreneurs.

The findings were-

(1). Age of Entrepreneurs- 21 to 30 years (56%), marital status- 80% were married, family background- 72% belonged to upper middle class and educational qualification- 64% were graduates and post graduates.

(2). Problems faced-

- Socio- personal problems- Weak collateral position followed by problem at their family, worried about disturbance to be created in the family life,

- Managerial problems- Problems of labour absenteeism and transport followed by problem of labour turn over and lack of skilled labour,

- Technical problems- Problems knowledge of accounting, lack of management skill and proficiency, and non availability of assisting agencies,

- Raw material, inventory and marketing problems- Women had poor knowledge of market, problem of inventory management and inadequate sale promotional avenues,

- Financial problems- Most of women entrepreneurs faced the problem of price fluctuations and lack of availability of loan facilities and

- Problems of Govt assistance- Majority of the women stated that advisory organizations became dishonest and exploitative; there was red-tapism and poor Govt assistance. 51

Comments by the researcher - In the above study it would be better if some more suggestions were given to overcome the problems faced by women entrepreneurs.

'SWOT Analysis on Women Entrepreneur'

Qualities of entrepreneurship constitute one of the major resources in the promotion of entrepreneurship. To find the major strengths, weaknesses, opportunities and threats 50 women entrepreneurs in Tamil Nadu were interviewed.

Strengths - Commitment and dedication to the enterprise were considered as the major strengths. This proves that they are positively oriented. Sacrifice and hard work supported the major strengths. The women entrepreneurs for the growth of the enterprise did not consider the availability of loan easily on concessional terms that important.

Weaknesses - not being able to take calculated risks because of their nature demanding a safe future for themselves and their children was considered their major weaknesses. Enterprise taking second place to home was another weakness, women due to years of subordination were still over conscious about the society and hence they hardly interacted with many.

Opportunities - Women who seem to consider that what has to be provided for their upliftment is not any incentive or assistance but just opportunity. Educational background being part of good liberalized views were considered as major opportunities. Entrepreneurs who were in
technical line of business considered Skills as important opportunities. Women entrepreneurs seek not some special sanctions to them as women but rather the recognition of them as equals in society.

**Threats-** The main threats faced by women entrepreneurs were competition from big units and necessity of having to give up enterprise due to family reasons. All the other threats were common to like threats of any other small-scale industry.

The above analysis revealed that the strengths and opportunities were higher in degree than weakness and threats. This is a positive indication that women entrepreneurs are confident of overcoming the minor weaknesses and threats utilizing the major strengths and opportunities that they possess. 52

`Women Entrepreneurship-a study`

A survey of 64 women entrepreneurs conducted by Kamala Singh in the districts of Hisar, Gorgaon and Faridabad in Harayana State, to study the entrepreneurial traits and performance of women entrepreneurs, to explore the institutions and agencies extending financial support, technical training and guidance to women entrepreneurs.

Following are the findings-

(1). Majority of women were between the age group of 31-45 years, most of them belonged to middle class families; felt difficult in the procurement of raw material, machinery & equipment; they rarely availed financial assistance, inadequate marketing facilities form the profile of women entrepreneurs,

(2). The common traits of women entrepreneurs were they possessed high level of confidence, decision-making ability, and managerial skills, farsightedness, communicability, skill competence, independentness, innovativeness, competitive spirit, high aspirations, low degree of credit orientation and risk preference.

(3). Regarding institutional network for women entrepreneurs, a network of agencies were involved in rendering services. The assistance was in the form of finance and technical guidance by many agencies but very few provided assistance in procurement of machinery and equipments; and marketing.

(4). Regarding inter- institutional linkages DICs were most dynamic and important agencies having linkages with almost all other agencies helping women entrepreneurs. Banks also had linkages with maximum number of agencies. Poor linkages were observed within other agencies.

(5). Sphere system constraints encountered by Entrepreneurs were lack of knowledge by Governmental and private agencies for the enlistment
of women entrepreneurs, limited knowledge of legal aspects and excessive burden of work responsibility.

(6). Socio psycho sphere system constraints were conflicts due to dual responsibility, lack of confidence in woman's ability and male dominance.

(7). Resource system constraints were limited working capital, inadequate financing by the financial institutions, marketing problems, short and untimely supply of raw materials and price variations.

(8). Support system constraints encountered by entrepreneurs under the support system were the lack of communication and coordination between associated agencies, long and complicated procedures to avail institutional help and inadequate incentives provided by the Govt.

(9). Constraints encountered by the Institutions were the personnel in supporting agencies felt that the majority of the respondents lack interest and motivation on their part, lack of awareness and social norms hampering their motivation. It was also observed that Clash in objectives of different agencies, political interference and poor coordination among personnel at different agencies. 53

Comments by the researcher- If the researcher had concentrated also on the selection process of women before training the entrepreneurs, lacunae in the selection and training of prospective women entrepreneurs and the trainee-trainers it would bring a better result.

Problems of Women Entrepreneurship in Goa.

Survey of 65 women entrepreneurs of Goa State by Hede. Savita, during 1997 revealed some of the following problems of self-employed women-

The most significant problems faced by women entrepreneurs are 37 percent of women are facing the problems of inadequate finance, 18.45 face the problem of infrastructure, 16.93 percent face the problem of labour; and the other problems were 6.15 percent face the problem of raw materials, 9.24 percent face the problem of marketing their goods, 9.23 percent of women faced the problem to get the Govt assistance at the time of registration, documentation etc. 54

Comments by the researcher- The researcher in the study has not stressed much on the political, socio-economic and socio-personal problems of women entrepreneurs.

SUCCESSFUL WOMEN ENTREPRENEURS

[Their identity expectations and problems.]

Study conducted during 1985 in and around Delhi and satellite towns like Faridabad, Gurgaon, Ghaziabad and Noida, selecting 60 successful women entrepreneurs in the States of Uttar Pradesh, Haryana and Delhi.

54. Heda. Savita, Development of Women Entrepreneurship in Goa, M. Phil Dissertation, Goa University Library.
The findings were: -

(1). 56.2 per cent of women were between the age group of 36-45 years, 85.4 per cent were married and 58.3 per cent were graduates.

(2). Out of 60 women, 63.8 per cent belonged to nuclear families and 95.8 per cent had up to three children,

(3). Nearly 45 per cent of the women's husbands occupation was business, 30 per cent were professionals and 25 per cent were in service,

(4). 70.8 per cent of women took the help of male members, in manufacturing the help taken from men was 73.5 per cent, in trading the help taken from men was 14.7 per cent and in service sector the help taken from men was 11.8 per cent and regarding the incentives available for women, only 64.5 per cent of women entrepreneurs were aware of these facilities. 55

Women Entrepreneurs' Choice of Business

By and large all women entrepreneurs seek help from the family members regarding their projects in different forms.

The study has revealed that 42 percent of women needed help in marketing their products, about 20 percent sought moral support. Surprisingly, only 19 percent sought help in technical know-how. Husbands business or technical background has been the major factor in

determining selection of the business venture because of the required technical/ market information in initial phase and providing a support-base to fall upon in case of exigencies. 56

Heffener in her *Mothering: The Emotional Experience of Motherhood after Friend and Feminism* says-

"Each mother experiences an internal conflict between a desire to nurture her children and desire to create meaning in her life in additional ways".

Betty Friedan very powerfully presented the dilemma of a housewife. We can no longer ignore the voice within women that says -

'I want something more than my husband and my children and my home'

With home comes Home Making. With women's emancipation and education home making as sole vocation of the women has however, become an anachronistic idea. Even those who are firmly attached to the notion of family being the primary responsibility of women do realise the inadequacy of home making as sole vocation for women. 57

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From the Review of literature, the researcher noticed certain inadequacies. It is also observed that there is no research activity conducted on Women Entrepreneurship in North Karnataka. Though some literature is available on the topic provided by some Govt and Non-Govt organisations, they are unable to reveal the true literature. Taking this into account the present study is conducted on the topic- “DEVELOPMENT OF WOMEN ENTREPRENEURSHIP IN NORTH KARNATAKA”.

“DEVELOPMENT OF WOMEN ENTREPRENEURSHIP IN NORTH KARNATAKA.”

2- OBJECTIVES OF THE STUDY.

1. To analyse the growth and development of women entrepreneurship in North Karnataka.

2. To ascertain the social, cultural and geographical background of different districts affecting entrepreneurship.

3. To study the socio-economic profile of women entrepreneurs.

4. To identify the factors that have facilitated them to under take the current ventures.

5. To explore the constraints encountered by them at the time of setting up and running of the enterprise.

6. To study the role of Agencies and Institutions supporting women entrepreneurship.
7. To specifically find out the benefits as well as hurdles faced by the women entrepreneurs in getting the incentives from the Govt agencies.

8. To make a comparative study of women entrepreneurial development between different districts selected for the study.

9. To suggest remedial measures to be adopted to uplift, empower and make women entrepreneurs self-reliant and self-sufficient.

10. To give certain suggestions and remedies for the development of women entrepreneurship.

11. To develop few selected case studies of successful and unsuccessful women entrepreneurs.

2- SCOPE OF THE STUDY

The Indian economy, from 1990 onwards, due to Liberalisation, Privatisation and Globalisation, (LPG) has undergone many changes in the field of industry and commerce. Commercialisation, modernisation and industrialization are actively operating and transforming the traditional modes of production into modern capitalistic enterprises. Indian Govt having made recent negotiations with WTO is likely to bring a tremendous transformation in the industrial sector. Numerous enterprises have suffered and are suffering under the clutches of industrial recession, leading to high rate of sickness. Survival and sustenance is a severe problem for these units. Under such circumstances, the entry of free trade from April 2001 may create chaos. Though many economists and thinkers predict that this
effect will be for a short period, and in long-run inevitably the Indian entrepreneurs have to accept the challenges and adopt those innovative techniques in production, quality control, cost-control, effective management skills and novel marketing strategies to compete both in the internal and international markets. Under such circumstances, how far the enterprises survive and compete depends on their individual capabilities and the Governmental support. Small-scale enterprises may go out of the market scene unless they prove their mettle. Though few successful women entrepreneurs are emerging in the Indian market, one has to wait and see how far they show their competence and how far the supporting agencies help and uplift them to grow under self-employment schemes. Under such crucial phase the researcher has made a unique attempt to study the entrepreneurial development among women, reveal their existing status and the extent of contribution in the National economy. A close observation in their personal profile, motivational factors, entrepreneurial performance, constraints faced at different stages, assistance provided by different promotional agencies would certainly bring out remedial measures for improving the efficiency and business standards of women entrepreneurs. Apart from this, it will also help the concerned authorities and policy makers in streamlining the existing policies and formulating the suitable strategies depending upon the findings and suggestions.

The study is aimed at identifying the factors associated with development of both urban and rural women entrepreneurs. It is also
required for the agencies and institutions to mend and remould the techniques of communication, effective training methods along with suitable working approaches to educate and uplift their economic status.

The ascertaining of opinions and ideas of the office bearers of different Govt and Non-Govt Agencies and Institutions regarding the development of women entrepreneurship will also help in formulating certain models, which can be adopted in developing those skills in establishing better communication and linkages with women entrepreneurs who can avail the incentives in right manner and at right time.

3- HYPOTHESIS

As a corollary to the objectives of the study the following Hypothesis are formulated and tested through various statistical tests.

1. \( H_0 \)- That Women Entrepreneurs hailing from Business Family background are large in number and more than 50 percent are highly educated
\[ H_0: \mu = \mu \]

2. \( H_0 \)- That the house premises selected as location of business is related with increased domestic responsibilities and problems of women entrepreneurs.
\[ H_0 \text{ that } \chi^2 > \text{Chi-square} \]

4- CHOICE OF THE AREA OF RESEARCH (LOCATION)

Seven districts of North Karnataka [Belgaum Revenue Division] is the study area. These seven districts include Belgaum, Bijapur, Dharwad, Karwar, Bagalkot, Gadag and Haveri.
Refer Table-I.2 for details of Industries in Karnataka - Division wise.

Note- Refer Table No-III.11 for details of SSI units established in Karnataka.
Karnataka State- Profile.

Karnataka is in the southern part of India, with Maharashtra to its north, Kerala and TamilNadu to its south, Andra Pradesh to its east and Arabian Sea to the west. Its main geographical parts are the coastal region to the west, Western ghats and the vast plains from the ghats towards the east which form the bulk of the state.

Karnataka also has a series of uplands with an average height of 610 metres above sea level. The coastal region stretches to 320 km. Touching Maharashtra in the north and Kerala in the south. The region is 48 to 64 km wide, more in the southern parts of the state.

The total area of Karnataka is 191791 sq. km and a total population of 44,977,201 persons. The rural population is 31,069,413 and urban population is 13,907,788. Male population is 22,951,916 and female population is 22,025,284. The per capita plan outlay in Karnataka has increased significantly from Rs 25 in the First plan (1951-56). It has gone up to Rs 675 in the Eighth plan taking the figure for the annual plan for 1993-94 into account.

Karnataka is divided into four Revenue divisions as follows:

1. Bangalore Division 7 Districts
2. Belgaum division 7 --- do---
3. Gulbarga division 5 --- do--- &
4. Mysore division. 8 --- do---
Table No: 1.2 Industries in Karnataka- Division wise.
(as on 31-3-2000)

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<th>SL NO</th>
<th>DIVISION</th>
<th>NO OF FACTORIES (31.3.2000)</th>
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<th>INDUSTRIAL SHEDS</th>
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<td></td>
<td>Total</td>
<td>Employees</td>
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</tbody>
</table>

Source- Directorate of Economics & Statistics, Bangalore.

The area selected for the study is Belgaum division. Belgaum division comprises of seven districts as mentioned in the above table.

District Profiles of Belgaum division.

1 - Belgaum District.

Belgaum district is located in the northwestern corner of Karnataka State. It is a frontier district, which shares its borders with the Goa State to the east, Maharashtra State to the north. It is comparatively close to the Arabian Sea and its western fringe touches the Western Ghats.

The district is bounded on the eastern side by Bijapur and Bagalkot districts; on the south by the districts of Dharwad and Uttar Kannada. Spanning a total geographical area of 13415 square kilometres, it lies between the latitudinal parallels of 15° 23' N and 16° N and, the
longitudinal parallels of $74^0 05'\ E$ and $74^0 28'\ E$. The district headquarters is located at Belgaum.

Total population of the district according to 1991 census is 3,583,606 persons, comprising of 1,834,005 males and 1,749,601 females. Rural population of the district is 2,741,820 persons (1,400,174 males and 1,341,646 females) and Urban population is 8,417,86 persons (4,33,831 males and 4,07,955 females).

2 - Bijapur District

Bijapur district is situated in the northern borders of Karnataka State. To the north of the district is Maharashtra State, Belgaum district on the west, Bagalkot district to the south and Gulbarga district on the east and by Raichur district on the south east. Bijapur city is the district headquarters.

The total area of Bijapur district is 10, 475 square kilometres. It lies between $15^0 50'\ N$ and $17^0 28'\ N$ North latitude and $74^0 59'\ E$ and $76^0 28'\ E$ East longitude. Total population of the district according to 1991 Census is 1,533,448 persons. Rural population of the district is 1,234,015 persons and Urban population is 299,433 persons.

3 - Dharwad District.

Dharwad district is situated in the western sector of the northern half of Karnataka State. The district encompasses an area of 4,230 square
kilometres. Its greatest length from north to south is about 164 km. and its
greatest breadth from east to west is about 115 lm. The district is bounded
on the north by the districts of Belgaum and Bagalkot; on the east by the
district of Gadag and Haveri; on the south by Shivamoga and towards the
west by Uttar Kannada.

Total population of the district according to 1991 census is 1,374,895
persons, comprising of 710,671 males and 664,224 females. Rural
population of the district is 652,726 persons and Urban population is
722,169 persons.

4 - Uttar Kannada district.

Uttar Kannada district is situated in the northwestern sector of the
State and bounded by the Arabian Sea on its west. Covering an expansive
area of 10291 square kilometres. This district lies between the latitudinal
parallels of 13° 55' N and 15° 31' N and the longitudinal parallels of 74°
03' E and 75° 05' E; From north to south and from east to west the district
spans a distance of 328 km and 160 km respectively.

The district on the northwest is bounded by Goa State and to the
North by Belgaum district; on the northeast and east (upper half) by
Dharwad district; on the east lower half by Shimoga district and to the
south is Udupi district.

Total population of the district according to 1991 Census is
1,220,260 persons, comprising of 6,20,697 males and 5,99,563 females.
Rural population of the district is 9,25,744 persons (4,70,332 males and 4,55,412 females) and Urban population is 2,94,516 persons (1,50,365 males and 1,44,151 females).

5 - Bagalkot District.

The district of Bagalkot has been carved out as a separate district recently, i.e. with effect from 15th August 1997, as a result of bifurcation of Bijapur district. In the said bifurcation, six talukas namely Badami, Bagalkot, Bilgi, Hungund, Jamakhandi and Mudhol were separated from Bijapur district to form this new district.

The district is located in the central sector of the northern part of Karnataka State. It is bounded on the north and northeast by Bijapur district; on the east by Raichur district and to the south by Gadag and Koppal districts. The total area of the district is 6587.89 square kilometres.

The total population of the district as per 1991 census is 1,363,881 persons, comprising of 6,88,344 males and 6,75,537 females. The Rural population is 1,005,229 persons (505,829 males and 499,400 females) and Urban population is 358,652 persons (182,515 males and 176,137 females).

6 - Gadag District.

The district of Gadag has been carved out as a separate district only recently from earlier Dharwad district and made functional with effect from
15th August 1997. The six talukas of Gadag districts are Gadag, Mundargi, Nargund, Navagund, Ron and Shiratti.

Gadag district is bounded on the north by the districts of Belgaum and Bagalkot; on the east by the districts of Koppal and Bellary; on the south by Haveri and on the west by the Dharwad district. The total area of the district is 5738 square kilometres.

The total population of this district is 1,020,513 persons as per 1991 census. Of these, 6,77,879 are from the rural areas and the remaining 3,42,634 persons from urban areas.

7 – Haveri District

The district of Haveri came into existence on the 15th August 1997. While carving out this new district Dharwad district was divided into three parts. While a group of six talukas namely Haveri, Hirekerur, Byadgi, Hangal, Ranebennur and Savanur formed the Haveri district.

Haveri district is situated in the western sector of Karnataka State. To the west is Dharwad district and to the south is Shimoga district. On the eastern side is Bellary and Davanegeri districts. The total area of the district is 4262.7 square kilometres.

The total population of this district is 1,121,714 persons as per 1991 census. Of these, 9,37,758 belong to rural area and the remaining 1,83,956 persons belong to Urban area.
### Table No: 1.3 Industries in Belgaum Division - District wise.

<table>
<thead>
<tr>
<th>SL NO</th>
<th>DISTRICT</th>
<th>NO OF FACTORIES (31.3.2000)</th>
<th>INDUSTRIAL ESTATES</th>
<th>INDUSTRIAL SHEDS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Total Employees</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Belgaum</td>
<td>46,238</td>
<td>11</td>
<td>302</td>
</tr>
<tr>
<td>2</td>
<td>Bijapur</td>
<td>13,476</td>
<td>4</td>
<td>66</td>
</tr>
<tr>
<td>3</td>
<td>Dharwad</td>
<td>55,259</td>
<td>5</td>
<td>524</td>
</tr>
<tr>
<td>4</td>
<td>Uttar Kannada</td>
<td>13,693</td>
<td>8</td>
<td>110</td>
</tr>
<tr>
<td>5</td>
<td>Bagalkot</td>
<td>NA</td>
<td>4</td>
<td>62</td>
</tr>
<tr>
<td>6</td>
<td>Gadag</td>
<td>NA</td>
<td>5</td>
<td>24</td>
</tr>
<tr>
<td>7</td>
<td>Haveri</td>
<td>NA</td>
<td>5</td>
<td>32</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>1,28,666</strong></td>
<td><strong>42</strong></td>
<td><strong>1,120</strong></td>
</tr>
</tbody>
</table>

Source: Directorate of Economics & Statistics, Bangalore.

Note: NA = Not available. Bagalkot, Gadag and Haveri districts are formed recently and the statistics for total number of factories and total employees is not available.

Belgaum district has highest No of Industrial sheds i.e. 11 and Dharwad district has highest No of factories, employees and industrial sheds i.e. 552, 55,259 and 524 respectively as on 31-3-2000. Haveri district has the lowest No industrial sheds [32] and Gadag records lowest No of Industrial estates[4]

### Table No: 1.4 Small Scale Industrial Units in Karnataka 1999-2000

<table>
<thead>
<tr>
<th>SL NO</th>
<th>DISTRICT</th>
<th>DURING THE YEAR</th>
<th>CUMULATIVE-(UP TO 31-3-2000)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Units Employment</td>
<td>Units Employment</td>
</tr>
<tr>
<td>1</td>
<td>Belgaum</td>
<td>1214 5454</td>
<td>23783 97787</td>
</tr>
<tr>
<td>2</td>
<td>Bijapur</td>
<td>381 2426</td>
<td>8579 46715</td>
</tr>
<tr>
<td>3</td>
<td>Dharwad</td>
<td>856 3826</td>
<td>20086 143129</td>
</tr>
<tr>
<td>4</td>
<td>Uttar Kannada</td>
<td>329 1629</td>
<td>5521 32199</td>
</tr>
<tr>
<td>5</td>
<td>Gadag</td>
<td>342 1337</td>
<td>342 1337</td>
</tr>
<tr>
<td>6</td>
<td>Bagalkot</td>
<td>312 1430</td>
<td>312 1430</td>
</tr>
<tr>
<td>7</td>
<td>Haveri</td>
<td>200 720</td>
<td>200 720</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>3634 16885</strong></td>
<td><strong>58823 323317</strong></td>
</tr>
</tbody>
</table>

Source: Directorate of Economics and Statistics, 58 & 59

Belgaum district has highest number of SSI units, employees i.e. 1214 and 5454 respectively during 1999 – 2000. Cumulative figures as on 31-3-2000 indicate highest No of units in Belgaum district and highest No of employees in Dharwad district.

The Seven Districts of North Karnataka are selected for the following reasons:

1. The Researcher hails from this area and has acquaintance with the people and surrounding.
2. The Researcher after conducting a pilot survey of women entrepreneurs in Karnataka selected this area, as it was suitable for the study.
3. As the Researcher is a visiting faculty for training programmes conducted by the promoting agencies, found certain lacunas in the methods of training. After noticing the problems related to entrepreneurial activities of women, this area was selected for the study.
4. Convenience of the researcher to contact the respondents.
5. North Karnataka has a sizable population of self-employed women.
6. Individual districts differ in socio-cultural environment; hence a comparative sample study can be made between these districts. Since all districts have industrial estates, promotional agencies and institutions to develop entrepreneurship, it helps the researcher to study the linkages between the agencies and entrepreneurs.
7. Few case studies can be developed as there are successful and unsuccessful entrepreneurial units owned by women.
6- PERIOD OF STUDY-

**Period of study:** The study was conducted from January 1996 to December 2000.

7- METHODOLOGY- SAMPLING DESIGN.

**Methodology:** Following methodology was adopted for the study.

The researcher for the collection of primary data selected total of 180 women entrepreneurs from manufacturing, trading and service industries from the study area. 50 from Belgaum, 25 from Bijapur, 25 from Dharwad, 25 from Karwar, 15 from Bagalkot, 20 from Gadag and 20 from Haveri districts comprised the sample.

To achieve the objectives of the present investigations, two sets of samples were drawn. One set of respondents was from women entrepreneurs and another set of respondents from promotional agencies and institutions.

**Sub Sample I:**

This is comprised of women entrepreneurs involved in manufacturing, trading and service enterprises. The women entrepreneurs sample were drawn through the following steps—

*Step 1:* Letters were written to District Industries Centers, KSFC Regional offices to get the list of women entrepreneurs of their respective areas. This, however, resulted in poor response.
Step 2: - Personal visits were made to Karnataka Women and Child Welfare Departments, DICs, KSFC, SISI, Nationalised Banks assisting Entrepreneurship, Non-Govt Agencies at local and State level (AWAKE) were made to obtain the list of women entrepreneurs. The lists so obtained were found inadequate.

The list provided by DIC NICNET, Bangalore regarding the number of women entrepreneurs revealed around 25,000 addresses. Since the figure is simply a total of registrations in each district, one might think it reliable. But what goes into that compilation of registration is questionable. Women producing nothing or negligible were included as registered units which indicated a high figure. But when personally visited with the addresses provided, many of these units were registered without the knowledge of the owners. It is a clear indication that bedrock figures rest on shifting sands. Another observation was that many units registered were closed and they were not deleted from the latest lists provided by the DIC. Therefore another indirect procedure was adopted to get the list of actual entrepreneurs.

Step 3: - Snowball method of investigation was adopted to identify and locate actual women entrepreneurs i.e., starting with a few known persons and asking them to provide the addresses of the women entrepreneurs.
Step 4: - Taking into consideration the lists provided by Govt, Non-Govt Agencies and the list prepared by self, the researcher after giving due consideration to the total population decided the sample size.

Sub-Sample II: -

The study was aimed at ascertaining the opinions of the personnel of those agencies, which provide assistance to women entrepreneurs. The officials of these agencies included the managerial, intermediary and field personnel from Govt and Non-Govt agencies who were directly involved in entrepreneurial motivation and training. In all a total of 60 officials, 30 each from Govt and NGOs were contacted and their opinions were ascertained through the Questionnaire method.

The Govt agencies included under Sample II were from DIC, KSFC, BANKS, SISI, CEDOK, KSWDC, KIADB, KSSIDC, KVIC and TECSOK. The Non-Govt agencies included local Women's Organisations in each district, Lion Ladies Auxiliary, Rotary-Innerwheel and AWAKE at State level.

METHODS OF DATA COLLECTION

A. The secondary data was collected from the following sources: -

1. Government Organisations assisting women entrepreneurship,
2. Non-Government Organisations assisting women entrepreneurship,
3. University libraries, Public libraries and libraries of different Institutions engaged in research activities,
4. Periodicals, Magazines, Newspapers and Statistical reports,
5. Reports of Conferences, Seminars, Workshops etc. conducted at different levels,
6. Internet.

B. The Primary data was collected as follows:

A pre-tested 'Interview Schedule' was introduced to collect the data from women entrepreneurs selected from manufacturing, trading and service sectors and a pre-tested 'Questionnaire' was introduced to collect the data from the personnel of Govt. and Non-Govt. agencies assisting women entrepreneurship.

PROBLEMS AND LIMITATIONS

As the study area is very wide it was difficult to collect the addresses from the different agencies due to the absence of proper registers of women entrepreneurs maintained by them. Hence it was a difficult task on the part of the researcher to locate the actual addresses of the women entrepreneurs. An exhaustive exercise was made and a final list of women entrepreneurs was prepared before framing the sample size.

1. Initially many women entrepreneurs were hesitant to express their opinions freely, as they could not understand the purpose, aim and the reasons for the study.
2. Mobility was a problem because many women entrepreneurial units were located in remote areas which the researcher had less acquaintance.

3. Many women were hesitant, reluctant and suspicious to provide the information thinking that the researcher was from a lending agency. It was difficult to persuade some of the respondents, yet through proper approach it was made possible to collect the required data.

4. In case of units owned by women but managed by men, it was a difficult task to collect the information from women because men interrupted them during the interview and tried to dominate with their views and opinions.

5. There was poor response and negligence from some of the Government officials while collecting their opinions about women entrepreneurs through questionnaires. After repeated personal requests and reminders through mail it was possible finally to collect the required information from 30 officials.

In spite of the above problems the researcher made sincere efforts to gather the primary data required for the study.

Following are the **limitations** of the study:

1. Women entrepreneurship through co-operatives is not included in the study.
2. Though the lists of the women entrepreneurs provided by the KSFC included the names of certain professionals like doctors, advocates, engineers etc., these were not accounted as entrepreneurs because they were categorised as professionals.

3. Women involved in dairy farming, sericulture, bee keeping, poultry farming were not included as they are categorised under primary sector. [Agriculture and Animal husbandry]

4. The study is confined to Manufacturing, Trading and Service activities only.

5. The personal problems may differ from individual to individual, district to district and between activities carried on by women entrepreneurs, which will have direct bearing on the strategic problems of the respondents.

6. Data collected through Internet did not provide the long form of some abbreviations [APEC, AUCC, CESCO, CEO, CIDA, MSVU, TXU & UPCD]. Since the information was found relevant to the topic of the study, the researcher has included them in the literature review of Chapter-I.
8- CHAPTER SCHEME.

The entire study is presented in the following chapter scheme:

1. Part I- Introduction and socio economic background of women and Women Entrepreneurship.

Part II- Review of Literature, selection of area, scope, objectives, hypothesis and Research methodology.

2. Entrepreneurship and Women Entrepreneurship- Concept of Entrepreneurship and Women Entrepreneurship, theory and practice of entrepreneurship.


4. Profiles of successful and unsuccessful Women Entrepreneurs in the study Area.

5. Analysis-Part-I-Women Entrepreneurship in North Karnataka - Analysis and Interpretation of opinions ascertained from Women Entrepreneurs by canvassing of interview schedules; testing of Hypothesis.


7. Findings, Suggestions, Recommendations and Conclusions on the bases of data collected; Suggestions for Future Researchers.

INTERVIEW SCHEDULES, BIBLIOGRAPHY AND ANNEXTURE.