CHAPTER – II
WOMEN AND DEVELOPMENT

The role of women in economic activities was brought to the forefront by the World Conference on Agrarian Reforms and Rural Development in 1979. The conference pledged for equal participation of women along with men in social, economic and political process of development and equal access to the benefits. A major factor determining the socio-economic status of women is concerned with education and occupation, which is different for those in developed and developing countries. After the II World War, as cited by Devi (1989), in almost every industrialised country not only has the female labour force gone up but it has also undergone far reaching structural changes. The age and composition of the female labour force has changed and there has been a shift from agricultural and industrial occupation to the service sector white-collared jobs. The various theoretical explanations for the working-women phenomena shows that central to the role of women is the effect of the market. In developing countries starting with colonialism and now continued by development process, women and environment have been turned into resources for appropriation in a process of capital accumulation on an unknown scale. Most economically active women work either in agriculture, where the female participation in agriculture is 78 percent in Africa and 80 percent in Asia, or in the urban informal sector varying between 25 percent to 40 percent in Latin America, as quoted by Todaro (2000). Women are routinely discriminated against in terms of pay scales, job advancement, and job security, and are more likely to be unemployed than men.

Traditional economic analysis tended to make a large proportion of women's work invisible because economic activity was directly or indirectly associated with the market. Women's economic
activities were undervalued as a result of viewing the market as the central criterion for defining ‘economic’ as stated by Beneria (1992). The new household economics applied market oriented criteria to time allocation, the division of labour and individual choices regarding labour force participation, thereby underlining the economic significance of household production and women’s work, according to Becker (1981). The invisibility of women’s work together with the gendered views of the proper role of men and women in society resulted also in the traditional undercounting of women’s economic activities as stated by Boserup (1970). Boserup’s book ‘Women’s Role in Economic Development’ published in 1970 made it clear that development policies are not necessarily neutral with respect to gender. Boserup’s analysis was shaped by its acceptance of modernisation theory.

By the time of the 1985 United Nations Decade of Women Conference in Nairobi, feminists had begun to pay more attention to macroeconomic issues. They identified the gender dimensions in structural adjustment programmes and in environmental degradation. The intellectual currents of postmodernism resulted in the tremendous growth of feminist theory during the 1980s. The decade of the 1990s has therefore opened new doors for the integration of gender as a category of analysis in economic development. In particular, development policies and the structural adjustment packages of the 1980s and 1990s have raised a variety of questions regarding gender biases in macro economics and have, as a result, set the stage for further integrating gender in macroeconomic models. The two areas in which progress toward gendering economic analysis has been made since the 1970s are the visibility of women’s work and its inclusion in labour force and Gross National Product statistics, and macroeconomic issues with focus on the area of gender and development. These issues are related to the stage of technological development of the economy.
and after, the introduction of new techniques that displace women totally, or in low skills, low productivity jobs. Boserup’s (1970) study on women in developing countries looked at their position in the rural areas and their contribution in different agricultural processes and showed that women’s work and worth in these countries is invisible and severely devalued. At the same time, women’s lives are governed by more complex social constraints, roles and responsibilities and concentrate on the non-monetised sector and society more than those of men. For this reason, policies and programmes to reduce poverty and unemployment need to sensitise themselves to gender issues within and among households.

Women constitute half the human resource potential available for economic activity. They perform multiple productive roles. In the industrial sector, women constitute an average of 27 percent of the industrial task force in developing countries. The role of women in productive activities in our country has been increasing over the years. The female work participation rate was 15.92 percent in 1971. Women constitute 31 percent of the adult labour force in India as stated by the Economic Survey (2000-2001). Even in the present situation, women’s contribution need not be considered low particularly when much of their contribution goes unrecorded being outside the market economy or in the informal sector. Economic and cultural concepts tie them to the surroundings of home and family and therefore do not allow them to be included in the planning of industrial development and formulation of policies on employment, wages and education. The role and the potential of women for increased participation in socio-economic development is generally recognised.

It has been realised that full involvement of women in industrial development ensures effective utilisation of all available labour and
improves quality of life. This leads to the presumption that action can be taken by the governments to analyse current status and potential role of women in the process of industrialisation with a view to bring positive change which can result in sharing of responsibilities and benefits by both sexes. Effective and adequate legislation for social security benefits can enhance the process of women’s involvement in the development process.

The issue of women in the industrialisation process has been given emphasis when through the Declaration of Mexico in July 1975 the equality of women and their contribution to industrial development came into focus. The preface to the platform for action adopted by the Fourth World Conference on Women held in Beijing in 1995 revealed that women’s empowerment and their full cooperation on the basis of equality in all spheres of society are fundamental for the achievement of equality, development and peace. The World Micro Credit Summit held in Washington (1997) has realised that there are 10 million women who are organised into Self-Help Groups (SHG) Grameena Bank of Bangladesh, Self-Employed Women’s Association (SEWA) of Gujarat and India Working Women’s Forum of Tamil Nadu are some of the major initiatives which are attempting to address the gigantic issue of woman empowerment.

The Human Development Reports (HDR) of the United Nations Development Programme (UNDP) published annually has declared that woman empowerment is not merely important but crucial if development is to be sustainable. The 1995 HDR has made an important contribution to the debate on gender inequality and its measurement. This has been through the introduction of two measures, namely, Gender Related Development Index (GDI) and Gender Empowerment Measure (GEM). To reach countries by gender inequality adjusted human development and
economic political empowerment of women has been an important element in the effort. These measures could be important indications to monitor progress in the gender dimension of human development and in women’s economic and political empowerment. In a developing society, women in particular specifically poor and illiterate never get portrayed as agents of change. In almost all plans for poverty alleviation and social change this subset of disadvantaged women has become a target in development activities, rather than a group to be co-opted as active participants.

Government programmes for development of women in India began as early as 1954. Initially they were conceived in traditional framework. They concentrated as women on the inside, focused on motherhood and family care roles and dealt with social services, primary education and development programmes. The full time participation of women in the mainstream activities began with the Report of the Committee on the Status of Women in India (1974). During early 1970s the government dealt with women’s development issues, as part of wider categories of poverty alleviation. It was only in 1980s that the government began to acknowledge that women constitute not just a segment but also the core of India’s poor. In recognition of this, the Sixth Five Year Plan (1980-85) targeted women with mainstream employment generation programme. The New Delhi Declaration and Plan of Action adopted in 1980 emphasised the necessity to enlarge and strengthen long term programmes of cooperation between developing countries, to improve and coordinate existing national facilities available for training, and stressed the importance of full involvement of women reaffirming the need for upgrading of skills and development of human resources with due attention to the integration of women in the process of development. The need is therefore to promote development in such
a way that the strategy for advancement of women lays priority on altering current inequality

DEVELOPMENT APPROACHES TO WOMEN ENTREPRENEURSHIP

There has been and will continue to be a proliferation of policies, programmes and projects designed to assist low income women in developing countries. This concern for the needs of women belonging to the low-income group has coincided historically with recognition of their important role in development. Since the 1950s many different interventions have been formulated. These reflected changes in macro level economic and social policy approaches to development, as well as in state policy towards women. Thus the shift in policy approaches towards women from welfare to equity, to anti poverty, as categorised by Buvinic (1983), to two other approaches, which Moser (1993) categorised as ‘efficiency’ and ‘empowerment’, has mirrored general trends in the development policies of the developing countries, from modernisation policies of accelerated growth through basic needs strategies associated with redistribution, to the more recent compensatory measures associated with structural adjustment policies.

The Welfare Approach

Introduced in the 1950s and 1960s, welfare is the earliest policy approach concerned with women in developing countries. The concept of women under this approach is that the ‘victim’ women were seen as passive beneficiaries of development rather than participants in the development process. The main method of implementation was through ‘top down’ handouts of goods and services.

The Equity Approach

By the 1970s dissatisfaction with the welfare approach was widespread. Equity is the original ‘Women in Development’ approach,
introduced within the 1976-85 United Nations Women's Decade. Its purpose was to gain equity for women in the development process. Women were seen as active participants in development. It recognised women's triple role and sought to meet strategic gender needs through direct state intervention, giving political and economic autonomy to women and reducing inequality with men. It challenged women's subordinate position, has been criticised as western feminism, was considered threatening and was unpopular with governments.

**The Anti-poverty Approach**

Anti-poverty is the second 'Women in Development' approach, the 'toned down' version of equity, introduced from the 1970s onwards. Its purpose was to ensure that poor women increase their productivity. Women's poverty was seen as the problem of underdevelopment, not of subordination. It recognised the productive role of women, and sought to meet practical gender needs to earn income, particularly through small-scale income generating projects. It was most popular with non-government organisations (NGOs).

**The Efficiency Approach**

Efficiency is the third and predominant 'Women in Development' approach, particularly since the 1980s debt crisis. Its purpose was to ensure that development is more efficient and effective through women's economic contribution. Women's participation is equated with equity for women. It sought to meet practical gender needs while relying on all of women's three roles and an elastic concept of women's time. Women were seen primarily in terms of their capacity to compensate for declining social services by extending their working day. It was very popular as an approach with increased efficiency and productivity as two of the main objectives of structural adjustment policies. Efficiency was the policy approach towards women which
gained popularity amongst international agencies and national governments alike

**The Empowerment Approach**

Empowerment is the most recent approach, articulated by women in developing economies under the aegis of Development Alternatives with Women for a New Era (DAWN). Its purpose was to empower women through greater self-reliance with the objective of improving both social and economic status of women. Women’s subordination was seen not only as the problem of men but also of colonial and neocolonial oppression. It recognized women’s triple role and sought to meet strategic gender needs indirectly through bottom-up mobilization around practical gender needs.

Women’s empowerment in this context involves their economic role, whether waged or unpaid, enabling them to organize themselves to gain social and political recognition and finally providing a package of skill enhancement, credit facilities, educational inputs, and bargaining capacities thus raising women’s economic position at par with men of the same group. Non-government Organizations like Gabriela in the Philippines, Grameena Bank of Bangladesh, National Alliance of Young Entrepreneurs, India, Self Employed Women’s Association in Ahmedabad, India and Podupulaxmi in Nellore, India have significantly contributed towards women’s empowerment by facilitating direct participation of women in income-generation activities and decision-making capacity.

**WOMEN ENTREPRENEURSHIP AND DEVELOPMENT**

A woman entrepreneur has a complete understanding of the basic principles governing the industry or trade, ability to evaluate the available information and materials, and a sense of social and economic
responsibility, courage to carry out plans, continuing insistence on innovation and adaptability and ability to judge values by comparison with persons, time and energy. Women do procure the required qualifications and have been reported as being similar to men in leadership behavior, problem-solving enactment and managerial capabilities.

Entrepreneurship is the act of starting an industry, service or business. If entrepreneurship is to flourish, a number of conditions need to be satisfied such as finance, education and training, infrastructure, equal opportunity, support from large units and incentives. Where these conditions exist satisfactorily, entrepreneurship is strong, where these are absent or diluted, entrepreneurship is weak. The goals of entrepreneurial activity can be economic growth and diversification, improvement of the standard of living, employment generation, profits, broad tax base, image enhancement, technological development, and new investment opportunities. Entrepreneurial skills involve the need for achievement, desire for responsibility, preference for risk, stimulation by feedback, future oriented, and managerial excellence. When viewed from these references, it can be seen that women entrepreneurship is yet to emerge in developing countries.

The First National Conference of Women Entrepreneurs held at New Delhi in 1981 advocated the need for developing women entrepreneurs for the overall development of the country. It called for priority to women in allotment of land, sheds, sanction of power, licensing, etc. The Second International Conference of Women Entrepreneurs organized by the National Alliance of Young Entrepreneurs (NAYE) held in 1989 in New Delhi also adopted certain declarations involving women’s participation in industry.
The report of the National Commission of self-employed Women and Women in the Informal Sector known as Shram Shakti Report also emphasises that women possessing skills, education, literacy and a sense of enterprise should be encouraged to take up self-employment programs. It also advocated multi-pronged strategy encompassing not only self-employment opportunities, but also a package that contains child care, introduction of technology to reduce drudgery and overall development of women. The Rastria Mahila Kosh (RMK) and the Mahila Samridhi Yojana (MSY) are the relatively new schemes initiated in 1993 for economic empowerment of women.

Significant government and local initiatives have been introduced with the intention of stimulating entrepreneurship among women. One of the most important methods that the Sixth Five Year Plan mentions for doing so is the creation of income-generating activities for women. The government moved a step forward in the Seventh Plan by including a special chapter on Integration of Women Development. In the Industrial Policy of 1991, the GOI further stressed the need for conducting special entrepreneurship development programs for women with a view to encourage women to enter industry. Product and process oriented courses enabling women to start small scale industries are also recommended in the policy statement. Even the Industrial Policy for Small Scale, Cottage and Tiny Sector, 1992, of the country emphasizes the promotion of woman entrepreneurship. But probably more needs to be done to ensure that these benefits finally trickle down to the common women and give vent to their latent entrepreneurial talents.

CONSTRAINTS AND PROBLEMS OF WOMEN ENTREPRENEURS

It is a challenging task for women to take up self-employment and become entrepreneurs. Unequal opportunities for women express themselves very strongly in the developing countries. The Indian woman
is a case in point. The constraints and problems faced by these women are of a different magnitude than those of women of developed countries. These constraints emerge from dominant position of males, economic dependence, traditional values and norms, law with participation, poverty and discrimination. At the same time, a number of problems such as social, attitudinal and institutional barriers, inadequate employment opportunities, family ties, lack of need achievement, education, hindered freedom of expression and travel restrictions, lack of leadership qualities, fear of failure, the absence of an apex organization to oversee and promote their activities and performance, inappropriate and inadequate training, insufficient information and so on have hindered women from using opportunities of development. This in a way adversely affects their risk-bearing ability that is so characteristic of a businessperson.

The constraints faced by women entrepreneurs call for a strong backup support for prospective women entrepreneurs from the government and other agencies on a continuous basis for them to acquire the necessary business skills. Therefore, the starting point for this study is an ideal which makes it possible for women to cope with their economic situation in such a way that their choices are not limited to subordinating themselves to a particular structure. To ensure better participation of women in the development process of the country, it has been decided that at least 30 percent of those assisted need to be women.

Several NGOs are contributing to entrepreneurship development in the country. National Alliance of Young Entrepreneurs (NAYE) has been engaged in protecting and developing women entrepreneurs in the country. World Assembly of Small and Medium Entrepreneurs (WASME), Xavier Institute for Social Studies, SEWA of Ahmedabad, ‘Y’ Self-
employment of Calcutta, Association of Women Entrepreneurs of Karnataka (AWAKE), and Rural Development and Self Employment Training Institute (RUDSET) based in Karnataka have proved as an effective agent in developing entrepreneurship both in urban and rural areas of the country. The government agencies engaged in this activity strengthened the NGOs by cooperating and collaborating with them to encourage entrepreneurs among the lesser-known target groups.

**NEED FOR WOMEN ENTREPRENEURSHIP**

Development of entrepreneurship has emerged as a national movement due to its power to solve the twin problems of unemployment and poverty. The need for development of 'spirit of enterprise' among the target population intensified more during the nineties with the failure of the 'trickle down theory' to percolate the development benefits to the masses at grass root level. It is against this background that several self-employment programs like PMRY involving some entrepreneurial qualities were introduced by the government as a tool of bottom-up mode of development. As women are a major part of workforce population it makes a case of developing women entrepreneurship in the country.

Under PMRY an attempt is made to improve female participation rate as well as the pace of development of women through the promotion of women entrepreneurs. It becomes essential to evaluate the performance of the scheme with reference to its impact on the development of technological infrastructure, employment and income generation, benefit to the consumers and social justice. It is also held that women acquire process of development once initiated and the rate of progress helps in emancipation, avoiding exploitation and discrimination.
REVIEW OF LITERATURE

Issues related to women have been attracting attention in recent years especially in the context of social change and economic development. The target group approach imperative to remedy imbalances is attracting attention to study particular sections of the society, particularly women. Involving women in the development process has been engaging the attention of our policy makers in recent years not only for hastening the pace of economic development but also for achieving a widening spread of the benefits of development. A number of studies have been carried out in the area. A review is made of some of the recent works. However, relevant information necessary for research has been obtained by reviewing the available literature and the same has been grouped into different areas according to their functional and operational importance.

WOMEN RELATED STUDIES CONDUCTED ABROAD

Both developed and developing countries have been exhibiting unprecedented interest in the emerging phenomenon of women in development. Empirical findings of some of the important studies related to women in development are as follows.

Studies Related to Women and Development

Gender analysis has begun in the last few years to make an impact on a range of academic and policy debates about economies and economic policy. These include, among others, analysis of intra-household resource distribution which has proved useful in understanding how to target poverty alleviation policies and how households respond to new production and employment incentives, the gendered nature of industrial skills and hierarchy which has provided an important way of understanding changing labour demand and supply as well as the structure of the workforce in manufacturing enterprises, and
the links between inheritance, ownership, use rights and control over final production which has proved vital for understanding gender differences in environmental reservation and utilisation of natural resources

The liberal feminist approach to women and development focuses on women's work, its value, male privileges and gender differentiated access to resources. It encompasses a mix of disciplines, is both theoretical and applied, and uses qualitative and quantitative methodological approaches. Bandarage (1984) discussed important linkages that need to be taken into account in the field of women and development, confirmed the necessity for making gender central to development studies, and after a thorough-going critique of liberal feminism outlined Marxist-feminist approaches now to be at a theoretical impasse. Staudt (1986) argued that to move beyond this theoretical impasse in ways that give historical and comparative depth to the field involves focus on the state, on bureaucracy, and on the ways they institutionalize male privilege in an increasingly heavy-handed and hierarchical fashion.

Moghadam (1992) examined the emancipatory content of development and has tried to show that historically the process of development entailed emancipation and exploitation, liberation and oppression, and argued this within a Marxist-feminist framework. Beneria (1992) reviewed the progress made toward a mere accurate statistical recording of women's economic activities and examined the conceptual, theoretical and methodological progress made during the past decades. This progress has contributed to the improvement of statistics regarding women in subsistence production and has set the basis for the inclusion of domestic work in national accounts.
Wieringa (1994) looked at the empowerment approach in relation to issues of women and development and argued that women's realities should not be bent into gender planning framework but that instead planners, working from an empowerment perspective, should demonstrate flexibility and theoretical grounding and be aware of the political dimensions of their work. Elson and Mcgee (1995) reported findings and recommendations of an investigation into the integration of Women in Development (WID) issues in bilateral donors policy related programme assistance and discussed in some detail with reference to the approaches of two such donors, the Netherlands Directorate General for International Cooperation (DGIS) and United States Agency for International Development (USAID). They found that the widespread introduction of gender conditionally is rejected and instead emphasis is placed on the integration of gender analysis into the diagnosis of a country's economic problems, and the policy processes of economic reform. Pearson (1995) reflected on the absence of macro economics training for gender specialists and the corresponding absence of knowledge of gender analysis on the part of economists responsible for macro economic planning, reported on a training course held in the Caribbean and designed to integrate gender analysis and macro economics for both groups of professionals.

Rivera (1995) through Development Alternatives with Women for a New Era (DAWN) proposed a threefold strategy of reclaiming the state for the benefit of the majority, challenging the market to social responsibility and building the institutions for strengthening civil societies, giving special attention to the role of the women's movement.

Macdonald (1995) examined policy responses to economic and political restructuring over the past decade, the attempts made by feminist groups to influence this agenda and considered the success of
these attempts to have gender issues taken up in the macro policy environment by relating feminist policy positions to theoretical themes emerging from the feminist economic literature on macro economics and adjustment. Mayoux (1995) focused on gender aspects of participatory projects and suggested that gender inequalities in resources, time, ability and power influence the activities, priorities and framework of participatory projects just as much as 'top down' development and market activities.

Beneria (1995) argued that feminist analysis is finally making an impact in the field of economics and discussed two areas in which progress toward engendering economic analysis has been made since the late 1970s namely, the visibility of women work and its inclusion in labour force and national accounting statistics, and macro economic issues, with focus on the area of gender and development and a structural adjustment policies, with particular reference to alternative models to the orthodox structural adjustment packages. Elson (1995) discussed strategies for introducing gender analysis into the macro economic models underpinning the design of structural adjustment programmes, evaluated the strengths and weaknesses of the models from a gender perspective and concluded that besides being blind to gender, the models are also blind to the waste of resources and impoverishment that stems from deficient aggregate demand, undemocratic decision making and directly unproductive expenditure that buttress male power.

Snyder, Berry and Mavima (1996) outlined a framework for improving the performance of gender inclusive policies in developing countries including client and share holder participation in the design and implementation of policies and programmes, strong leadership to act as a voice for the interests of women, clear statements of the
strategic goals to be pursued, improved organisational capacity, particularly mobilisation of stakeholders and performance indicators for evaluating the effectiveness of programmes Parpart (1996) explored the relevance of postmodern feminism for developing countries’ problems and analysis, particularly its utility for theorists and practitioners concerned with issues of women and development.

Sen (1997) examined the impact of globalisation and women, looking in particular at the role of the government and argued that as well as understanding and challenging the detrimental dimensions of globalisation and the Damocles sword of capital flight, it is also necessary to aim to transform the state so that governments can begin to serve people and women in particular in today’s configuration of power. In this reshaping, women can play a role as power brokers in these activities in civil society at local, regional and global levels. Bardhan and Klasen (1999) critically reviewed the two gender related indices proposed in the 1995 Human Development Report, the Gender Related Development Index (GDI) and Gender Empowerment Measure (GEM) and postulated that the particular ways in which these indices were constructed and the assumptions made to overcome data gaps severely limited their usefulness and resulted in very misleading comparisons.

**Studies Related to Education and Employment**

Education is an important factor in women’s economic development. Daly (1991) argued that for the most part the employment position of women is inferior and many of them have non-standard terms of employment and inferior working conditions. Korrieporn (1991) examined the industrial home working by rural women and looked at both their type of work and the reasons for women choosing homework in order to judge a successful case of women integration into development. Dankelman (1991) outlined the gender implications for
sustainable development such that women have to have access to and control over resources, as well as over the decision making in this area. Robert (1993) examined the relationship between increases in female unemployment in the developed countries and the increased utilisation of female labour in very bad working conditions in the developing countries by giving attention to the specific position of women in the labour market and the role they play in the country's comparative advantage.

Omstead (1996) looked at differences in education and employment patterns between refugees and non-refugees and found that while refugee women have made considerable gains in their education and employment options, non-refugee women have lagged behind, and as a result have become relatively less economically powerful. A combination of social economic and institutional factors has led to current education and employment patterns. Mehra and Gammage (1999) demonstrated that patterns of employment and income among women often diverge from global trends in important ways that suggest that the focus shaping global integration effect women differently and framed a policy discussion that led the International Centre for Research on Women to debate the implications of recent trends in women’s employment in the developing and developed countries.

Tzannatos (1999) examined the level and changes in female and male participation rates, employment segregation and female relative to male wages across the world economy and found sufficient evidence to support the view that labour markets in developing countries were transformed relatively quickly in the sense that gender differentials in employment and pay are narrowing much faster than they did in developed countries. Ranis, Stewart and Ramirez (2000) conducted
cross-country regression which showed significant relationship in both
directions, with public expenditures on health and education on females,
especially being important in the chain from economic growth to human
development and the investment rate and income distribution being
significant in the human development to economic growth chain

Studies Related to Micro Finance

Micro enterprise credit for women has become increasingly
common as a poverty alleviation intervention in developing countries
worldwide. The rapid expansion of these programmes has been
accompanied by a growing emphasis on achieving high repayment rates
and promoting efficiency and financial sustainability. Hashemi, Schuler
and Riley (1996) presented two programmes that provide credit to poor
rural women in Bangladesh and found that the programmes have
significant effects on eight different dimensions of women’s
empowerment. They also argued that the success of Grameen Bank in
particular in empowering women is due both to its strong, central focus
on credit and its skilful use of rules and rituals to make the loan
programmes function.

Harper and others (1998) focused on the potential role of on-
lending groups as micro finance institutions and argued that on-lending
groups will be particularly effective since they will be able to reach
women, and that banks have been ineffective in doing so. Mosley and
Hulme (1998) estimated the impact of micro finance institutions in seven
developing countries on poverty and other target variables and related
such impact to the institution’s design features. It was found that for
each of the institutions studied, the impact of lending on the recipient’s
household income tended to increase at a decreasing rate as the
recipient’s income and asset position improved. Rahman (1999) in an
anthropological research on the micro credit programme of the
Grameen Bank pointed out timely repayment in the loan centres bank workers and borrowing peers inflict an intense pressure on women clients. Nafziger and Terrell (1996) analysed the characteristics of entrepreneurs to firms’ survival in developing countries and found that entrepreneurial human capital greatly influenced firms’ survival. Antobos, Bizot and Deshinghan (1994) argued that women are leading the critique towards a more equitable, holistic and sustainable approach to development.

WOMEN RELATED STUDIES CONDUCTED IN INDIA
 Studies Related to Women and Development

The struggle of women for greater control of their lives has taken place in recent years and the great strength of the autonomous women’s movement is the extent to which large masses of women have been actively involved in it. Gothoskar, Banerji and Chaturvedi (1983) found in their study that the reason for failure of the autonomous women’s movement to gain a stable form could be its identification of women primarily as an oppressed group. Kishwar (1985) dealt with Gandhi’s views on the nature of women’s oppression and the influence his ideas had in drawing women into the freedom movement. Liddle and Joshi (1985) opined that women’s inequality was not identical with foreign rule, for the men in the national movement opposed the women’s demands when these threatened male privileges in the family; and despite the gains made at Independence, women’s subordination did not disappear with the ending of political domination. Bardhan (1985) dealt about the way patriarchy combines with the caste and class hierarchy to sustain the segmentation of the labour market and the inequalities to the means and resources for work. Agarwal (1985) found that problems of unemployment, poverty and destitution were in many instances gender-specific so that any serious attempt to alleviate these conditions would require a particular focus on the women of poor
households. The accuracy of national level statistics, which would serve as the principal data input in the framing and development policies, is severely impaired leading to an undercounting of women, both as workers and as those available for work.

Agarwal (1993) reviewed the gender discrimination in the labour market and examined the concept of discrimination and the theories of discrimination. Lingam (1994) argued that there is growing evidence about causes such as changes in traditional occupational base, agricultural practices, landholding patterns and patron-client relationships along with population growth contribute in the growing numbers of women-headed households. Raghuram and Manorama (1995) stated that genuine and committed negotiations of government will set in motion policies and actions which will secure the advancement of women as equal social and political citizens of their communities and nations. Acharya (1995) highlighted the fact that the negative impact of structural adjustment programmes in increasing inequalities is not only confined to sectoral income group levels but also felt at the spatial level.

Gasper (1995) identified the gender-specific differences in earnings in the Indian labour market and discovered that the gender-specific inequality in the labour market is an outcome of inequality encountered by females in the pre market and post market situation. Dewan (1995) analysed women’s exploitation and oppression and on that basis evolving a theoretical prospective has tended to isolate women’s studies as a new social science. Basu (1996) argued that to achieve women’s equality, gender stereotyping must not take place and gender sensitisation be ensured at all levels. Papola and Sharma (1997) argued that technological organisational and structural changes in production processes are not always gender neutral in their employment effect and the extent to which male and female employment would get
differentially affected depends on the degree of several division of labour and occupational segregation and the production processes that undergo technological changes Kapadia (1997) illustrated the ways in which gender, caste and class participate in constituting the political economy of poverty and focused on three different contexts, in each of which the organisation of labour and the agency of poor women themselves are constructed, that of impoverished that of poor middle caste and that of low income middle caste women beneficiaries in a major government income generating programme Panda (1997) compared the socio-economic status of male and female headed households to explore the relative well being of the children between the two groups and suggested that poverty and female heads are strongly linked in rural areas.

Hirway (1997) argued that the structural adjustment programme as a policy package is biased against women and it reinforces women’s subordination and oppression Dev (1997) provided an overview of state intervention for women’s employment and critically reviewed the government programmes by using secondary data and micro studies covering three types of interventions namely, wage employment, self employment and special programmes for women Jhabvala (1997) studied the labour market interventions in the case of Self Employed Women’s Association (SEWA), its effect at the national and trade union levels and attributed some of its major activities that have a direct impact on the labour market in asset building, struggle for labour rights and their effects, enhancing employment opportunities, reducing migration, building institution, enhancing managerial capabilities, strengthening workers’ bargaining power, and ensuring representation in forums Mukuopadhyay (1998) stated that the rights of women as citizens are dependent upon the will of the government to pursue objectives of development, equity and growth with vigour and purposefulness Menon
(1998) attempted to furnish the basic parameters of development of women issues in the context of awareness, emancipation, social status, sexual liberation and professional achievement

Studies Related to Women and Technology

Technological change and advancement are primarily regarded as progressive, positive and inevitable. The role of science and technology is accelerating the process of socio-economic development as prime mover of policy makers and practitioners of technology. Appropriate technological devices expand women’s choices about economic activities, liberating them from various socio-economic bondages, reducing drudgery and developing their own full-fledged personalities. Jain (1980) found in her study that technological progress leads to displacement of women. Bhatt (1985) identified three sets of problems which account for long hours of work, unhealthy work conditions and low level of remuneration in the jobs manned by women, the reason being lack of access to education on science and technology especially in agriculture and concluded that the new technical equipment often entails abolition of temporary part-time jobs held by women. Banerji (1985) opined that the status enhancing jobs created by modern technology were often appropriated by males, leaving the least-skilled and monotonous jobs for women. Shah (1985) had marshaled data to show that the participation of women in industry showed a general decline after 1961 and explained this to the collapse of household industries that provided biggest source of self-employment to women.

Madalia (1985) opined that skill upgradation of women can result in substantial improvement in agricultural and animal husbandry productivity. Jones (1996) stated that the significant threat of technological unemployment was often downplayed, found that transition to wage labour had granted economic independence and
autonomy to women in developing countries and felt that further mechanisation and technical innovation made them increasingly vulnerable to deskilling and job loss, especially so in financial and service sectors.

**Studies Related to Employment and Education**

The nature of female employment has undergone a change over the past few decades particularly due to the fact that a woman’s role and responsibilities in the family cannot be separated from her function as a worker in the economic stream. Increase in educational opportunities and skill acquisition by women has led to the formation of a large pool of women resource which has been untapped by the main economic activities. For this reason, there is a growing female labor force and the need for accelerated recruitment of women to urban employment. Joshi (1976) suggested a package of policies to absorb labor more remuneratively in rural areas and enhance the status of the urban unorganised sector, more of whose workers are women. Ahmed (1979) studied the dominant trends in the employment of working women and argued that the sex-related attributes are rooted in social structure with contention that status of women has to be more contextual than has been traditionally the case. (1982) dealt with women’s participation in economic activity and discussed the problem of increasing women’s participation in economic activity so that women may contribute to and get fully integrated in economic development.

Gosh and Mukhopadhay (1984) analysed changes in female work participation rate during the period 1961 and 1981, and observed that the main element responsible for worsening of the employment situation for the female was the sex substitution in the workforce as a whole and concluded that development policies and choice of technologies have been such that imbalance has resulted between the two sexes in their
status, opportunities and potentials for contribution to the country. Dholakia (1985) argued that the displacement effect encompasses both the effects of technology and industrial structure, felt the major factor turning out to be unfavorable for female workforce is the literacy rate among the sectoral working force which reflects the technology mix relevant for the literate and illiterate workers and concluded that the changes in the technology mix are unfavorable to the literate in general. Standing (1985) observed that an increase in the participation of women in the labour force is due to a combination of high male unemployment, falling urban living standards and some increase in employment of a semi or unskilled kind for which women workers are positively preferred.

Gothoskar (1986) argued that there is very little gain for women workers from the entire process and pattern of industrial development, from the free trade zones as the jobs created in these zones are usually laborious and manual and are termed as unskilled or semi skilled. Saxena (1988) examined the spread of education among women to get an insight into their existing employment pattern, changes in the share of women’s employment in the total employment and also the occupations which have high potential for labour absorption of women. Saxena (1991) highlighted sectoral distribution of urban women workers and examined the educational profile of women workers to identify urban women prone industries and occupations. Malhi, Jerathì and Puri (1992) studied the relationship between female literacy and female work participation rates and found that low female literacy rates seemed to have co-existed with high female work participation rates at the state level. Papola (1993) reviewed the employment situation of women in terms of its level, extent and structure in different countries in a comparative framework and examined the emerging trends in the growth and structure of female employment in the wake of structural changes that are accompanying growth in these countries. Tandon and
Kumar (1994) studied the socio-economic profile of socially underprivileged slum women and assessed the training need of the respondents in selected income generating activities.

Gopalan (1995) highlighted the concentration of employment of women in certain occupation diversions, the difficulties in climbing up the organisational ladder, the vulnerability of women workers to changing industry and trade scenario and lately the fears of the new economic policy and impacts of structural adjustment that are hitherto unknown. Bhaduri (1996) proposed an alternative to the misdirected economic policy in the present context and suggested the level and sectoral composition of employment and output to provide broad indicators of the structural changes taking place in the economy. Pant (1996) stated that all members of a poor household are equally poor and fails to recognise poverty as experienced by women, particularly when they are the primary earners. Raj (1996) stated that there is a high concentration of women in occupations characterised by low skill requirement, low productivity, low income, less stability and less security and majority of the women in the urban informal sector are home-based workers. Gothoskar (1997) looked at women workers in components of the health industry and examined the relationship between the paid work and unpaid work and its impact on women’s health.

Mukhopadhyay (1998) argued that while there is a substantial difference in the occupational distribution and labour use patterns of men and women workers in the informal sector, there is an insufficient understanding of the nature of labour supply decisions of the majority of women workers in this sector resulting in incomplete analysis and inappropriate policy response. Gracias (1999) studied the position of the Portuguese women in East India and found that besides performing the traditional role of women, they led an active life in a man’s world by
involving as entrepreneurs, nuns and social workers. Buragohain (1999) attempted to ascertain the possible reasons for the high rates of female employment in rural areas and noted that landlessness, high female illiteracy and the presence of a large number of low castes in the rural population had a direct impact on female employment.

Studies Related to Entrepreneurship

Entrepreneurship as an economic activity emerges and functions in a socio-cultural setting. Entrepreneurs grow in the tradition of their families and the society and internalise certain values and norms. Emancipation of women is one of the generators of economic development and social progress. Mohiuddin (1983) studied the motivational factors in the emergence of women entrepreneurship and emphasised that one should not make discrimination on the basis of sex but rather differentiate on the basis of individual capabilities. Venkatapathy (1989) studied the occupational preferences and awareness about various jobs among women graduates and the result showed a pattern of preference toward traditional occupation. Anna (1990) identified the trends of women entrepreneurship in terms of community, occupation, education and economic status and probed into the genesis of women entrepreneurship to discover interrelationship between the socio-economic structures and entrepreneurship. Jyothi and Prasad (1993) studied the perceptions and factors influencing the idea of entrepreneurship and assessed the project knowledge in the chosen field of activity. Kaptan and Ranade (1993) found that the woman entrepreneur faces additional problems because she works in a male dominated sphere, there are few role models and traditional values prevent her from venturing out to the field of business.

Sangadharan and Beegam (1995) assessed the institutional support provided to the women enterprises and the problems of women.
entrepreneurs at different stages in running the units. Parimalam (1996) analysed the entrepreneurial activities of women in relation to the family background, resource management at the enterprise and home level and elicited the problems faced by women as entrepreneurs and as homemakers. Banergee and Talukdar (1997) analysed the profile of women entrepreneurs engaged in agricultural activities and compared the characteristics of women belonging to high and low categories as to the extent of entrepreneurship. Anitha and Laxmisha (1999) observed that the emergence of women entrepreneurs in a society depends to a great extent on the economic, religious, cultural, social, psychological and other factors. Khajuria and Sinha (2000) identified entrepreneurial personality characteristics of successful women entrepreneurs so that these characteristics can serve as important tools for adjudging the potentiality among women for entrepreneurial roles during entrepreneurship development programmes. Manimekalai and Rajeswari (2000) studied the nature and characteristics of women entrepreneurs from a micro level experience and emphasised the place of women entrepreneurship in the gender entrepreneurship theory. Manimekalai and Rajeswari (2000) studied the empowerment of women through self-help groups (SHGs) and examined the nature of economic activity and their performance in micro enterprises of rural women.

Studies Related to Micro Finance

Since the nationalisation of the banks in 1969, Indian banks have established lending programmes for self-employed entrepreneurs from the low-income classes. Everett and Savara (1984) reported the results of an exploratory study of bank loans to lower caste women and sought to shed some light on the problems surrounding and the prospects for bank loans as an economic development strategy for poor women. Harper and others (1998) focused on the potential role of on-lending groups as microfinance institutions and argued that on-lending groups can be
effective in carrying out financial intermediation between those seeking credit and credit lending institutions on the line of commercial banks.

**Studies Related to Performance and Productivity**

Mallick (1993) observed that there are extreme variations in capita/value added and capital/labour ratios among small-scale enterprises under the new policy reforms. Gupta and Rath (1996) studied the interdependence between performance and structure in small-scale enterprises and found that proprietorship firms in general perform poorly on most of the fronts. Ramaswamy (1996) analysed capital intensity, partial and total factor productivity and return to scale and found that capital labour ratio and employment size were not found to be systematically associated and partial productivities of labour and capital did not exhibit any significant relationship with employment size of the establishments. Nayak and Bhusan (1996) found that productivity per unit and employment per unit were estimated to be maximum in limited companies followed by cooperatives and others.

Justus and Kevin (1997) attempted to study the impact of four variables, namely, capacity utilisation, profit retention, credit sales and delay in payments by debtors on profitability of small industrial units using analysis of variance to make a sizewise analysis of the performance of small industrial units in respect of these variables on profitability, and found that three of the variables studied have a positive impact on profitability. Sidher (1997) confirmed that small enterprises do not follow any economic criteria in their operations and the regression analysis revealed that specialisation of a skill, size of enterprise and labour productivity play a dominant role in the determination of wage structure of an employee. Kumar (1998) found that insignificant and slow growth of capital productivity had direct implications on the new technologies introduced specifically to save labour costs.
Studies Related to Risk Taking and Decision Making

The pivotal role played by women not only in contributing a substantial proportion of labour, but also in the decision making analysis on farm industry and household activities has been amply highlighted. Deivansenapathy (1986) discussed the role of risk taking in the success of enterprises and found that entrepreneurs of healthy units are moderate risk takers and those of sick units are having risk avoidance tendency. Giriappa (1988) evaluated the role of women in decision making, working, labour absorption, and living conditions across different activities in both rural and semi urban households and viewed the differences in the above with reference to female and male headed households. Seetharaman (1992) examined the small manufacturing firms with dual purpose of identifying the essential characteristics of innovative and non-innovative firms and developed a typology with predictive potential that would arrange these firms into fairly distinctive groups and reveal a significant correlation between planning and innovation.

Chateri, Mukerji and Gosh (1992) identified achievement motivation along with risk taking, independence, initiative etc as the important characteristics of an entrepreneur and observed that in the Indian context, family background, social contacts, financial support etc are equally important. Giriappa (1994) evaluated the entrepreneurial performance of women in industry, service and business enterprises and compared it with income performance levels. Seth (1995) found that small enterprises were relatively cost-inefficient and that prime costs were more significant than fixed costs. Patnaik (1996) studied the decision making behavior of farm women in different areas of agricultural operations and found that the participation of women in farm management and other areas of decision making varied in relation to their status in the family and size of holding. Talukdar and Banerjee...
(1997) analysed the profile of women entrepreneurs and compared the characteristics of women belonging to high and low categories of extent of entrepreneurship and found that entrepreneurs with high achievement motivation, high job involvement and high family annual income show a high extent of entrepreneurship.

From the different socio-economic studies covered above, it is evident that issues like the managerial capability of women, their risk-taking nature, their success in running enterprises in the face of competition from their male counterparts have been given little coverage. These issues, however, are important factors in emerging fields of studies on women. This study therefore is an attempt to investigate this emerging area in order to understand the risk-taking behaviour of women entrepreneurs.