Chapter 2

Review of Literature

2.1 Introduction:

The present chapter reviews the relevant literature on women entrepreneurship. It includes the role of entrepreneurship in economic development, women’s participation in entrepreneurial activities with a focus on the women entrepreneurs in rural areas. It covers the relationship between women entrepreneurship and women empowerment. This chapter also focuses on the role of the Government, Non-Government Organisations (NGOs), Self Help Groups (SHGs) and banks and financial institution in promoting women entrepreneurs.

2.2 Role of entrepreneurship in economic development:

The economic development of a nation is sparked largely by its enterprising spirit. One of the catalytic forces fostering initiative, promoting and maintaining economic activities and distribution of wealth is ‘Entrepreneurship’. New business in low-income areas through local initiatives goes a long way in initiating economic development at the grassroots level. Researchers have suggested that presence of small scale, locally controlled enterprises can help to determine whether communities prosper or decline (Dr. D.S. Khari 2009). Entrepreneurship is found in each and every dimension of life whether it is family, business, government, social group or enterprise. It plays a significant role in multi dimensional development of the nation. It is said that the development of an individual, family, organization, community, village, district, state and nation cannot be thought without entrepreneurship. Therefore, the entrepreneurship is considered to be one of the significant aspects of development. Entrepreneurship contributes in multiple ways such as it helps to
increase income, use of money resources, brings about balanced development, encourages innovation, resource utilization, solves problem of unemployment, motivates individual to start enterprise, copes with change, increases foreign reserve, community development, training etc. to promote change in gradual and peaceful manner (G.S. Batra, 2004, G.S. Sudha 2007, B.L Gupta, Anil Kumar, 2009).

Cantillion was the first to use the term ‘entrepreneur’. He has portrayed an entrepreneur as one discharging the faction of direction and speculation. From classical to the post-Keynesian analysts, the topic of the entrepreneur has been surveyed and observation, theories and pronouncements advanced. The economists as well as prominent social theorists such as Marx, Weber, Sombard and Veblen were also involved in this endeavour. In general, contemporary economists agree that the entrepreneur is a business leader and his role in fostering economic growth and development is a pivotal one (Vasant Desai, 1998).

S. Murali Krishna et al., (2007) state that entrepreneurship is a complex process and emergence of entrepreneur is dependent on number of factors like economic, social political and even psychological. The appearance of their activities is directly related to the socio-economic development of the society. The factors such as caste and religion, education, experience in the area of business, income, motivation etc. play an important role in promotion of right type of entrepreneurship.

There is greater emphasis on the development of entrepreneurship in small manufacturing units in the expectation that it will multiply employment opportunities, minimise inter-sectoral and inter-regional imbalances, and bring a more equitable distribution of income among the people of varied social strata. The building of modern
nations depends upon the development of the people and the organisation of human activity. According to Jagdish Pande, (2009) entrepreneur is the central figure of economic activity and propeller of development under free enterprise. Agricultural or industrial development is brought about by entrepreneurship. The development or underdevelopment of a nation is the reflection of the development or underdevelopment of entrepreneurship in the society as a whole. Socioeconomic development of nation cannot be fully realised as long as its women are confined to a subordinate position and their talents are unexplored. (R. Saritha, 2007)

2.2.1 Women participation in entrepreneurship:

Women in India from immemorial time have been participating in economic activities. Traditionally women worked at home or in the farms, with the children being cared for by other family members or themselves as a concurrent activity. In ancient period Indian industries were family production units where women played an important role in the production process. In Mohenjodaro and Harappa culture too, women shared a responsible position with men and helped in spinning and clay modelling and other simple arts and crafts. Women played a very pivotal role in creating household utility requirements and agricultural activities and weaving during the Vedic period. In the initial period of British rule it was found that women were engaged in spinning, dairy occupation such as preparing ghee and butter, retailing vegetables and fish at the weekly markets, producing leaf plates, glass and lac ornaments, leather goods etc. Their role in entrepreneurial activities was affected only after the advent of the industrial revolution. The status of women was reduced
to that of unskilled wage earners. Their original creative talent and skills were unutilised (R. Vasanthagopal & Santha S., 2008).

Though women participation in economic activities has been a fairly old phenomenon the occurrence of women entrepreneurship has been increasing in the post independence period specially since 1970’s. Now more and more women are venturing as entrepreneurs in all kinds of business. Today, the entrepreneurial world is also open to the womenfolk (Murthy C.S.V. 2002). According to Tinku Paul Bhatnagar (2011) initially presence of women was more in agriculture, forestry, fishing, plantation and allied activities. The seasonality of work in this sector and the lack of other avenues of work made them vulnerable. But now there is a shift in the trend. Today they are predominant in various industries such as garment textile, food and electronics. Shah Kavita and Todi Meha (2012) observed that with growing awareness and spread of education over the years women have started getting engrossed into new activities from traditional 3Ps (pickle, powder and Papad) manufacturing to 3Es (engineering, electronics and energy).

2.3 Development of women entrepreneurs in India:

Increasing participation of women in productive activities is essential for inclusive growth of the nation. The position of women and their status in any society is an index of its civilization. They are to be considered as equal partners in the process of development (D.S. Khari, 2009). Mark Casson et al. (2008) explain a brief history of women entrepreneurs from 1950s till 2010. They highlighted the significant changes that have taken place among women entrepreneurs over the last six decades. They classified women entrepreneurs of 1950s into two categories. The first category was of those women who entered into an
entrepreneurial activity where there was no male earning member in the family. The second category was of those women who took charge of the enterprise of her husband after his death. However the extent of women entrepreneurs during this period was very low. During the decade of 1960s many women got educated. Soon they took a small step to start small one-woman enterprises at home. 1970s was the decade when critical mass of women completed their education and entered the work force as professionals. The women in this decade opened up new frontiers. Educated and qualified women aspired for a different role and life apart from their mothers and grandmothers. They opted for self-employment. This was an active step swimming upstream and walking uphill. The choice was not out of compulsions or helplessness. It was an active choice. Government also took systematic efforts to promote self-employment among women. This brought positive impact on women entrepreneurship. 1980s was the decade where women were educated in highly sophisticated technological and professional education. Many had acquired medical, engineering and similar other degrees and diplomas and entered into their fathers’ or husbands’ industry as equal contributing partners. Women in medical field opened their own clinics and nursing homes. Many opened boutique, small enterprises of manufacturing and also entered the area of exports mainly garments. This was the decade of the breakthrough for women in many fields and many frontiers. Women made personal choices and had the courage to make new beginnings. The women entrepreneurs of nineties were qualitatively different. They had role model in the two earlier generations of women. They were more capable, competent, confident and assertive. They knew what choices to make, they were clear as to what they wanted to do and they went ahead and did it. There were many others who entered the big enterprises of their fathers and husbands and contributed to it with their competencies and
capabilities. This was the first time where the concept of the ‘the best’ rather than a ‘male heir’ began to be talked about. The fathers thought of ‘inheritance’ or a ‘legacy’ to a daughter than just a son who may have been incapable and incompetent. Women in nineties have often questioned the traditional coding of their roles and have become conscious of their own identity. The 21st century, is the century of telecom, IT and financial institutions. During this period it is observed that more women are obtaining higher education, technical and professional education and their proportion in the workforce has also increased. Women’s expertise in all these industries has begun to be noticed and women are emerging as a force to reckon with. Many of the financial institutions, IT and telecom industries are headed and guided by women who are seen as pioneers and mavericks. However the status of women in India has been changing as result of growing industrialization and urbanization, spasmodic mobility and social legislation. Women have shifted from the kitchen, handicrafts and traditional cottage industries to non-traditional higher levels of activities. Even the government has laid special emphasis on the need for conducting special entrepreneurial training programmes for women and enable them to start their own ventures. Financial institutions and banks have also set up special cells to assist women entrepreneurs (Parikh et al., 1999, P.V. Narasaiah, Ramakrishnaiah K., 2004, Malathi V. Gopal, 2005, B.L Gupta, Anil Kumar, 2009).

T. Lavanya (2010) has also broadly analysed women entrepreneurship development in India since independence under three phases. The first phase covers the period from 1947-1983. She observed that at the time of independence, women entrepreneurs were almost a non-existent section among businessmen. However, according to 1981 census there were 1.5
lakh self-employed women constituting five percent of the total self employed. Though this was not satisfactory, it indicated the positive change. The second phase covers the period from 1983-1990. The decade of 1980s was the decade of national movement for entrepreneurship. Women entrepreneurship too received its due attention in this phase. In 1986, the National Standing Committee on Women Entrepreneurs was established by the government to advise on Women Entrepreneurship Development. The third phase is post 1991 period. The year 1991 marks an important landmark in Indian history. Along with the New Economic Policy (NEP) the Government also announced the New Industrial Policy which consisted special provisions for small scale, tiny and village industries including service units. During this period the entrepreneurship training was made more institutionalised by making it a part of curriculum in universities and other higher educational institutions especially technical and engineering institutions.

Although women entrepreneurship development in India has taken a new turn and that is the shift from traditional business to new professional enterprises it is the large number of small informal businesses that are important in the Indian context.

### 2.4 Research studies of women entrepreneurs in India:

Various studies have been conducted in India on women entrepreneurs engaged in various fields. Present section covers some of the important studies among them.

N. Manimekala and A. Mohammed Abdullah (2008) undertook a study to identify the nature of women entrepreneurial activities, their size and scale of operations. The objectives of study were to find socio-economic characteristics of women and men entrepreneurs, to
identify the factors that influenced entrepreneurial activities, to analyze the comparative performance of women-owned and men-owned enterprises in relation to various socio-economic characteristics, extent of the contribution of income of women to the household, the reach of the institutional support and to identify the problems faced by them in running the enterprises and managing home and business. The study revealed that women entrepreneurs were more in the small and micro scale business. They tend to choose products which are mostly used by women rather than engaging in the production or manufacturing or service oriented activities which involve men customers also. Women found that running enterprises had contributed to their empowerment, leading them to be independent, improving the education of their wards, postponing the age of marriage, sending girls outside for work and education.

K. Jayalakshmi (2007) conducted a study to portray the profile of women entrepreneurs, examine the nature and extent of family influence on women entrepreneurs and to identify the reasons for taking up entrepreneurial activities. She observed that women by and large confine themselves to petty business and tiny cottage industries. They are engaged in professions like selling vegetables, fruits, making pickles, agarbattis, papads etc. The reasons they enter in business were various pull and push factors.

A study was conducted by Neerja Jaiswal (2007) with 113 women entrepreneurs of Baroda city. The objective was to study motives responsible for their entrepreneurial career. It was observed that “self-motivation” was a source of idea to set-up their enterprise. The respondents showed their inclination and firm determination for entrepreneurship. Their
vision in selecting enterprises proved their foresightedness and an indication of aptitude for entrepreneurship. The study further stated that women who undertook entrepreneurial career were confident, wanted to be independent, achieve something in life and wished to utilize their skills, creativity and their education qualifications productively.

A primary study of 50 small scale women entrepreneurs having monthly profit of Rs. 10,000 to 20,000 along with bank managers of North Mumbai District from Goregaon to Dahisar was conducted by Hande Maya G. (2012). The intention of study was to identify the problems faced by small scale women entrepreneurs in Mumbai, awareness of government and various banking schemes among them and to suggest measures to see future opportunities. It was prominently observed that women faced various problems such as lack of finance, harassment by police and local politician, competition, labour turnover, lack of information along with gender related problems like underestimation by society, harassment by male entrepreneurs, managing family and business etc. Further she found that majority of small scale women entrepreneurs utilised household savings and borrowed funds from relatives and friends. Very few small scale women entrepreneurs took loans from banks. It was observed that there was lack of awareness among the respondents about government as well as banking schemes initiated to promote them. A big communication gap existed between banks or government and small scale women entrepreneurs with respect to information of schemes. The bank managers too were unaware about availability of schemes in public sector banks. The researcher during study observed lot of apathy for small scale women entrepreneurs among bank managers. Thus study suggested to bridge the communication gap between banks and small scale women entrepreneurs through campaign
for financial inclusion. Further she recommended that there is a need for extending information of various schemes of the banks to all at branch level, providing vocational training, use of mass media to create awareness, organising more exhibitions etc.

Divya Malhotra, Geetika Sethi, et al. (2009) conducted a study of 40 women entrepreneurs from Mumbai’s lower middle class. The objectives of study were to find out how women started their business, factors that helped them in business, problems they faced and their requirements to improve their ability to do business. They observed that the hindrances in growth of business were family pressure, social attitude and lack of government support. A very important finding was that most women who had started businesses had become main earners of their families within short span of time.

Anusha Patil (2009) conducted interview of 100 women entrepreneurs of Thane district to analyze the challenges faced by women in their business. Principal Component Analysis, Varimax Rotation methods were used to analyse the data. It was found that the challenges that most of the women entrepreneurs faced were time management, lack of guidance, no outside contacts, lack of security, negative attitudes and less moral support. She suggested that women entrepreneurs should be given due importance, so that they can become the driving forces of developing economies like India.

A similar study was done by Kamalamani Rao (2007). She conducted survey of 25 women entrepreneurs in lower–middle class families from Rajkot. The objective was to study the problems and challenges faced by women entrepreneurs in lower–middle class families. It was observed that women faced various problems while running their business
because society is still not ready to accept women in a separate entity as an entrepreneur. The finding of survey stated that women entrepreneurs were efficient, hardworking, follow a disciplined routine and effectively discharge the dual role of responsibilities of the family and that of business. They solicit love and cooperation from family members and were wisely diplomatic.

A. Abdul Raheem and C. Prabu (2007) studied problems and prospects of women entrepreneurs. They stated that growth of industrialization, education and domestic system has brought about significant changes in the tradition bound Indian society. Large numbers of women are seeking gainful employment in the industrial field. However the movement of women entrepreneurs’ development is still in transitional phase. They have yet a long way to be on par with their male partners. According to them the various major constraints of women entrepreneurs were lack of motivational, managerial and behavioural competence, absence of mentoring and women role model, lack of collateral security, lack of proper training and knowledge, excessive dependence on intermediaries, inability to get competitive prices, family, life style and role conflict. They believed that the role of government in encouraging entrepreneurship is important and suggested that government should conduct different activities to impart education related to skills and traits required for successful management. At the same time women should take initiative and equally participate in fight against the social evils.

The study of V.S.Kulkarni and Medha Tapiawala (2009) focused on the need for women entrepreneurship, causes of poor growth of entrepreneurship, challenges and opportunities. They stated that the growth of women entrepreneurship was very slow.
Women representation in entrepreneurship development was disappointing. They emphasised that the problem of ‘quality in human capital’ in new millennium is cause for poor growth of women entrepreneurs. They suggested that along with various programmes for women development there is need to develop the planning, formulation and implementation of new policies that will explore and discover new opportunities for women and bring them to the mainstream of the business world. They also highlighted the need for effective research for locating gaps in emerging needs of women entrepreneurship.

T. Vijayalakshmi (2007), Varsha P. Jobanputra (2007) and R. Rajini (2007) have studied the problems of entrepreneurs which are multidimensional in nature. The basic problem a woman entrepreneur faces is coping with her responsibilities towards family, society and work. Other problems that are related to her business include low education, low skill, lack of urge of achievement, financial problems etc. These can be solved by co-ordinated efforts of entrepreneurs, co-ordinated functioning of promotional agencies, and governmental assistance without red tape or bureaucratic delays. There is a need of educating and providing proper training to women in order to acquire necessary skill for running an enterprise. Similar findings were observed in the studies of S. Sumathi (2007), Vasudha Jain (2009), Sandeep K. Raval, S. S. Shejal (2011).

Thankam Ghule et al. (2012) conducted study on decision making style and leadership style of women entrepreneurs and its impact on women empowerment. They covered a sample of 200 women entrepreneurs of Navi Mumbai. The aim of study was to address the problems of women entrepreneurs especially related to managerial prospects. They explained various styles of leadership such as autocratic or authoritarian, participative or
democratic, laissez-faire or free-rein and a situational model of leadership. The analysis brought out that women entrepreneurs follow situational style, which is the apt style in modern contemporary management and to a certain extent they follow democratic style. The study stated that women in general are more democratic and follow the consultative style of management. They normally consult with their employees and their husbands before making decisions.

T.P. Ghule (2009) conducted study on managerial styles of women entrepreneurs in small scale business. It is an empirical study based on survey of 200 women entrepreneurs. The research study addresses the problems especially financial aspects of women entrepreneurs. It also studied the managerial style of women entrepreneurs and their opinion towards the future potential. The study noted that most of the women entrepreneurs being from tiny sector/micro enterprises, the work was more of unskilled nature. Women on the whole tend to be more honest and straightforward in their decisions. He too agreed that women in general were more democratic and followed consultative style of management. They not only consult with their employees but also depend upon suggestions of their husbands which they claimed to be very valuable before making decisions.

Nan Langowitz (2004) emphasized the critical role of women in new venture creation and provides insights to bring it to the notice of the policy makers to focus on increasing and extending the scope and reach of their entrepreneurial activities. According to the report, regardless of per capita income, a strong positive and significant correlation exists between knowing other entrepreneurs and a woman’s involvement with starting a new business. The
results suggest that employed women who know other entrepreneurs were most likely to start a new business. These women were older in age and better educated in high-income countries than in low and middle-income countries. They also found that woman’s perceptions of environmental opportunities as well as confidence in her own capabilities are powerful predictors of her entrepreneurial behaviour. It was found that many women entrepreneurs in low income countries are motivated by necessity. Thus starting a new business represents an effective and flexible way for women to emancipate themselves and provide for their families. The report suggested that policy makers should include literacy and financial assistance programmes for women entrepreneurs.

V. Neelamegan and S.N. Sukumar (2007) studied growth of women entrepreneurs in India and analysed their challenges and prospects. Women entrepreneurs with their focused approach in core areas in the society are recognized as a force. During study they observed that now-a-days apart from Government aids in the form of subsidies and welfare schemes, numerous non government organisations extend strong support to entrepreneurs to attain success in business. Gender based obstacles have almost gone and women entrepreneurs have tackled impediments over the years. It was observed that women were more efficient in case of remaining financially solvent, being competitive and focused on the business goal better compared to men. Intelligent, educated and ambitious women with their talents have proved that they were no way inferior to anybody and further demonstrated to glorify high level jobs and are committed to enhance their talents.
T.J. Kamalanabhan and V. Vijaya (2008) conducted survey of 500 women of which 300 were entrepreneurs from the manufacturing, trading and service sectors and 200 were non-entrepreneurs from supervisory and clerical cadres from India. The study focuses on the psychological aspects of the entrepreneurial intention of small scale women entrepreneurs in the manufacturing, trading and service sectors. Univariate and multivariate analyses were carried out to process the data. The results revealed that life situation antecedence, personality and business related variables contribute significantly to the entrepreneurial intention of the small scale women entrepreneurs. The women entrepreneurs had lower psychological support, poorer work conditions and lesser competence compared to the women non-entrepreneurs in life situation antecedence. It has been recognized that women have an important role to play in synthesizing social progress with economic growth of developing countries. With the socio-psycho-cultural and economic changes taking place in India, women are slowly entering the field of entrepreneurship. It is increasingly recognised that women have potential entrepreneurial talents that could be easily harnessed towards achieving success.

The study conducted by Panka Toppo, S.J. and Amar KJR Nayak (2008) has looked into impact of micro-enterprises under SGSY in terms of the programme, institutional mechanism and delivery system, quality of implementation and intensity of participative involvement of the beneficiaries in the programme. Primary data for study was collected from Koraput, Bolangir and Kala-handi districts of Orissa. Random selection of various SHGs from several villages was done. The researchers observed that involvement with the SHGs gave members a great opportunity to expand their activities outside their homes, thus
increasing their mobility sphere of participation and improvement of their standard of living etc. Their status in the family as well as in the society increased and now they are leading life with dignity. Similar findings were observed in studies of K.S. Kavitha and V.P. Vasudevan (2007), Martin Patrick, S. Muraleedharan (2007) and S.R. Choodambigai (2007).

Joseph Jayaraj and Lissy John Irimpan (2008) conducted study of women headed micro enterprises. The objective of the study was to evaluate the business worthiness of micro enterprises. Profitability and viability of the business were two criteria chosen in this study. Five districts of Tamil Nadu were selected for the study. Based on proportion sampling SHGs were selected from three models of micro-finance distribution. A survey was conducted by using questionnaire method which included 483 respondents engaged in various businesses. The statistical test of ANOVA was used to test variables. The study revealed that there was not much variation in the response concerning economic impact in accordance with different demographic characteristics. However, there seems to be some variation with respect to educational qualification and number of dependents. The ability to save and invest varies with change in the number of dependents. They observed that lesser the number of dependents greater the possibility for economic impact. Similarly, higher the education, the better they manage and manipulate available opportunities.

Manisha N. Khakhar (2007) conducted study with an objective to evaluate methods of training centres, problems faced by training centres and find out the future plan of the trainers. She observed that training does serve the purpose of motivation and skill development but claimed that it should also ensure that entrepreneurs are able to develop
their enterprises well by scientific managerial techniques and contents in various fields of management such as financial management and production management. She thinks that the level of training should be high, it must be comprehensive and the participants should be made familiar with the latest trends in production technology. She suggested that the training centres should give training by using technical method in giving lectures, performance of work by using demonstration and it should include practical training as per the needs of the group. Trainers should provide individual training with special and complicated work and they should have a detailed discussion with trainees to ascertain their future plan. The focus of the training should also be on Banks, Government agencies and other organizations and voluntary agencies.

Dinesh Awasthi and Manoj Mishra (2007) examined women’s entrepreneurship development from a number of different perspectives. They put forward various questions like “Is Women Entrepreneurship Development an end in itself or is it a means to a more wide-reaching ends?” In presenting women entrepreneurial development in the context of both gender development and conventional small enterprises development perspective, the opinion was that women entrepreneurship development needs to be examined and assessed in a wider context. It needs to be placed in the context of critical and relevant gender issues on all levels from the micro to the macro level. It should be noted that there is no guarantee that “women only” programmes are necessarily sensitive to gender issues and, rather than promoting equality of opportunity, they may lead to reinforcement of gender bias and perpetuation of women’s disempowerment. The economic empowerment of women through women entrepreneurship development needs to give substantial emphasis to the development
of women’s bargaining power at all levels. It should ensure the breaking down of limiting gender stereotypes and recognise the importance of women agency.

Varsha Parikh (2007) focuses on the importance of education in creating entrepreneurship. She suggests that the university must create climate for change to happen. She says that in a fast changing competitive environment, a public service institution cannot afford to stay away from promoting academic entrepreneurship. The development of academic entrepreneurship in educational institutions will play a significant role in building a strong base for our country. The induction training programmes, continuing education, short-term courses on entrepreneurship and such other measures would go a long way in promoting academic entrepreneurship. According to her in a knowledge based economy of the 21st century, we have hardly any option other than to promote ‘Academic Entrepreneurship’ which also calls for developing leadership qualities that would result in excellence in education sector.

Anjali Pahad, Avani Maniar (2007) too believed that entrepreneurship education is ‘a critical resource’ for achieving sustainable economic growth of the country. The paper focuses on the factors contributing for the longevity of this education, vision for entrepreneurship education as a basic field of education. Thus at university level, efforts should be made for proper utilization of resources like administrators, teachers, grants and infrastructure. Courses should be planned in entrepreneurship education, emphasising on the concepts of entrepreneurship skills and knowledge required to be an entrepreneur. Courses
should be designed and made available to promote and cultivate entrepreneurship education at higher levels of education.

Various multidimensional studies of women entrepreneurship are conducted by number of researchers. Women entrepreneurship development is important towards achieving economic independence for women and leading towards a more holistic empowerment of women at the social, political and economic levels.

### 2.5 Rural women entrepreneurs in India:

Even after six decades of independence backwardness and poverty are important features of most of the Indian rural areas. For women the situation is worse due to factors such as illiteracy, lack of access to landed properties and other resources, absence of skill entrepreneurship qualities, male dominance, dependency syndrome etc., (Lalitha Mahadevan 2009). Women are very important segment in development at local to global levels. Their role in work productivity, employment generation and income oriented activities are hindered by many socio-economic constraints (Babita Agrawal, et al. 2007). Thus mobilizing the potential productivity of rural people and particularly of women is indispensible to achieve the resilient economic growth that will pull people above the poverty line (Mukesh Upadhyay 2011, Sanjeeb K. Jena 2013).

According to S. Kaliyamoorthy et al. (2007) the working conditions and wages in rural areas particularly among weaker sections of the society are not at all upto mark. They are under constant pressure of debt and insecurity. Their livelihood conditions are miserable. Through rural entrepreneurs the general economic standard of living of the rural women can be improved. But S.S. Khanka (2007) recognises the major problem in developing
entrepreneurship in rural areas as lack of awareness and knowledge about the importance of developing industries in rural areas. Rural or village people generally want to take up salaried employment because of assured income, lesser hours of work, lesser degree of responsibility etc. This is supported by the society’s higher status accorded to the salaried people than to self-employed ones or entrepreneurs. Further the rural people are generally not aware about the entrepreneurial opportunities available and also about support organisations and other information required to take the first step in their entrepreneurial career. The environment in the family, society and the support system is generally not conducive to encourage the rural people to consider self employment and entrepreneurial career as an option to salaried employment. M. Chelladurai and S. Thirumaran (2007) state that micro enterprises are an important source of income and employment for a significant proportion of rural poor. The Indian economy needs to generate a large number of jobs in the decentralized rural non-farm sector, comprising of small, tiny, cottage, village industries in order to arrest the rising unemployment and urban migration in the country.

Urmila G. Gawade (2013) visualised that rural entrepreneur is one of the most important inputs in the economic development of a country and of regions within the country. Rural entrepreneur uses the scarce resources in the most efficient manner thereby increasing profits and decreasing costs. Due to lack of education, majority of rural people are unaware of technological development, marketing etc. Shortage of finance and raw materials are main problems faced by rural entrepreneurs. Most of the rural entrepreneurs face peculiar problems like illiteracy, fear of risk, lack of training and experience, limited purchasing power and competition from urban entrepreneurs. Promotion of rural entrepreneurship is a key to develop rural areas and backward towns. The problem is that most of the rural youth
do not think of entrepreneurship as the career option. Therefore, the rural youth need to be motivated to take up entrepreneurship as a career, with training and sustaining support systems providing all necessary assistance.

M. Vijaya (2007) states that recently a significant change is registered among rural women. They are coming forward to actively participate in entrepreneurial activities. This is due to rise in rural literacy rates, growth of SHGs, increase in grant for rural development and the increasing emphasis on rural development oriented programmes launched by Central and State Governments. It is seen that rural women are engaged in agriculture and non-agriculture business (Azad Singh Kahler 2002). For the poor, collective empowerment is more important than an individual. With collective strength the women will be able to combat the outside exploitative and corrupt forces like traders and money lenders (Sanjeeb K. Jena 2013). Thus rural women have spark which needs to be fanned into flames with necessary guidance and training. There are innumerable possibilities for promoting profitable small enterprises by rural women and all efforts should be made to develop this nursery for entrepreneurship. (Jagdish Pande, 2009)

Shobha Nagnur, Channamma N., Geeta Channal (2007) studied microenterprises for women in agriculture and examined that the fruitful and enlightening enterprises that women can take up as economic activity and provides valuable information on experience of women entrepreneurs in goat farming, bee keeping, vermin composting and silk cocoon rearing. They suggested that the ability to generate income is key element of socio-economic upliftment of families and thereby, the communities. In the context of lack of regular and
remunerative wage employment, microenterprises represent opportunities for self-employment that the women can undertake with support of other family members. Thus a woman can have direct access to income and by managing the economic returns in a logical manner she can further expand her work. Her positive approach, dedication and far sightedness will make her economically empowered woman. The real life experience of the entrepreneurs will be source of information and incentive for other women.

C.P. Jomit (2012) explains the role of Food Processing Industry (FPI) in economic development and empowerment of educated unemployed women in Kerala’s economy. According to the study most of the women operate small scale units in fruits and vegetable processing industry in Kerala. He found out that FPI in rural areas acts as an agent for empowerment and upliftment of rural women. G.Satyanarayana (2007) examined the role of women headed household (WHHs) in rural development in two villages viz., Akuthotapalli and Itikalapalli of Anantapur districts. The WHHs were either widows or those whose husbands have become too weak to head the households. It was observed that the households were engaged in varied occupations such as, agriculture and allied activities; self-employment such as basket weaving, silk weaving, stone-breaking, road laying works, petty shops, tailoring, dairying and vegetables, fruits vending, brick lying, house construction works, foodgrain processing and domestic workers. It was revealed during the study that the services rendered by Anantapur Urban Centre and institutional contact of the rural WHHs respondents seemed to be encouraging in improving their living conditions.
2.6 Entrepreneurship and women empowerment:

Entrepreneurship provides source of income generation which brings economic independence to women. It is one of the important tools of empowerment. Several studies have proved that women entrepreneurship is a vital source of women empowerment. This section reviews some of these studies.

Empowerment of women involves many things such as economic opportunity, social equality and personal right. Without freedom to work and earn a good income the goal of empowerment is difficult (Grishma M. Khobragade 2013). Therefore women empowerment through entrepreneurship is an important tool for socio-economic development. This can be achieved when the society recognizes women as one among the social partner, provides them equal right, facilitates them with equal education, health and allows them to participate equally and effectively (Rathindra Nath, et al. 2006). Thus supporting women to earn income through self employment or entrepreneurship is an important tool of empowerment. (Anita Chaudhary 2012)

Mrunalini Ravalekar (2012) conducted study on empowerment of Muslim women through entrepreneurship. The objective of the study was to review development of women entrepreneurs in India and explore the growth of Muslim women entrepreneurs versus other women entrepreneurs and success stories of Muslim women entrepreneurs. She observed that Muslim women too earn equally like other family members but they are rarely found in business. According to the findings of the study the status of Muslim women in our country is low compared to other women. Their socio-economic condition is miserable. Muslim
women had fought against the social norms and male dominant society and have made progress towards empowerment through entrepreneurship.

V.S. Ganesamurthy (2007) talks about various strategies of government to promote women welfare and development of entrepreneurship among women for their empowerment. He suggests that it is necessary to devise concrete strategies, which can help to enhance the ownership and control of women over productive assets. Some of the assets that women can be given are a plot of land, housing, tree pattas, joint ownership of all assets transferred by the state to the family, livestock license, bank account, membership of organisation and identity card. According to him only the fundamental changes in the law regarding the right to property of women in general can bring about significant change in the socio-economic conditions of women.

2.7 Government policies and schemes promoting women entrepreneurs in India:

The present section reviews government policies in promoting women entrepreneurship in the Indian context. The Government of India has taken a number of measures after independence to improve the condition of women. Various schemes for promoting entrepreneurship in the country have been initiated since long. A pioneering step was taken during 1964-65 with establishment of National Institution of Small Industry Extension Training (NISIET), Hyderabad. This was followed by a scheme for technicians in 1967-70. In 1971 Gujarat Industrial Investment Corporation started a new entrepreneurship scheme. All these programmes were open to all including women. In 1972 Self employed Women’s Association (SEWA) was registered as an organisation for poor, self employed women
workers for obtaining job security, income security, food security and social security (Mascarenhas Romeo S. 2010). A significant step towards development of women entrepreneurs was taken with declaration of the Decade for Women 1978-1985 by the United Nations. In 1975, the National Alliance of Young Entrepreneurs (NAYE) organised the first international conference of women entrepreneurs. In 1978 the State Bank of India began undertaking Entrepreneurship Development Programmes (EDPs) for women. In 1979, entrepreneurial training programmes for self employment were arranged for women under Training of Rural Youth for Self Employment (TRYSEM) programme. In 1981, the NAYE organised second international conference for women entrepreneurs. Between 1977 and 1985 the Small Industry Development Organisation (SIDO) through its Small Industries Service Institutes also organised women entrepreneurship programmes. Since the beginning of 1980s, Employers Federation of India (EFI), Standing Conference of Public Enterprises (SCOPE) and the All India Organisation of Employers (AIOE) have been taking effective steps to promote women entrepreneurial skills.

Integrated Rural Development Programme (IRDP) was launched in 1980 with the objective of including 30 percent women in it. In 1982, the government established the National Science and Technology Entrepreneurship Development Board (NSTDB). One important programme viz. the Development of Women and Children in Rural Area (DWCRA) was launched in 1982-83. In 1983 two apex institutions viz. the National Institute for Entrepreneurship and Small Business Development (NIESBUD) in New Delhi and Entrepreneur Development Institution of India (EDII) in Ahmedabad were established for planning variety of programmes for entrepreneurship, including women entrepreneurship. In May 1985 Women Entrepreneurs Association of Maharashtra (WIMA) was set up to
promote entrepreneurship among women. The Government of India in September 1986 set up a national level standing committee on Women Entrepreneurs in Ministry of Industry. In 1987 Support of Training and Employment Programme for Women (STEP) was started to upgrade the skills of poor and assetless women in agriculture, animal husbandry, dairying, fisheries, handlooms, handicrafts, khadi and village industries, sericulture, forestry and waste land development. The basic objective was to enhance their productivity and income by increasing their employability through wage and self-employment programmes. Jawahar Rozgar Yojana (JRY) was launched in 1989 by merging NREP and RLEG.

In 1990, the Norwegian Agency for International Development (NORAD) announced its support for entrepreneurship programme for rural poor women. In 1992 National Commission for Women (NCW) was set up. In the same year Supply of Improved Tool Kits to Rural Artisans (SITRA) was launched as a sub-scheme of IRDP. Mahila Samriddhi Yojana (MSY) was launched in 1993 for economic betterment of rural women. Rashtriya Mahila Kosh (RMK) was set up in 1993 by Department of Women and Child Development, Government of India. The main purpose of RMK was to provide credit facilities to the poorest of the poor and assetless women. The Ninth Five year plan envisaged all states including union territories to equip themselves with Women Development Corporation (WDC) to provide both forward and backward linkage of credit and marketing facilities for promotion of women entrepreneurs. Indira Mahila Yojana (IMY) was launched in 1995 for development of women. Swa – Shakti was launched in 1998 to enhance women’s access to resources and quality of life through time-saving and drudgery-reducing devices, health, literacy and confidence building. Swarnajayanti Gram Swarozgar Yojana (SGSY) was launched during April 1999, as a restructured self-employment programme. The anti-
poverty programmes like IRDP, TRYSEM, DWCRA, Million Wells Scheme (MWS) and GKY were merged in it. The emphasis is on cluster activities with large number of micro enterprises.

In 2001 Indira Mahila Yojana (IMY) and Mahila Samriddhi Yojana (MSY) programmes were merged and recast as Swayamsiddha. This was an integrated rural development programme for empowerment of women by ensuring direct access to and control over resources through a sustained process of mobilization and convergence of all the on-going sectoral programmes. Women’s Economic Programme (WEP) started in 1982 was renamed as Swavalambana in 2002. It aimed at equipping women with skill and subsequently to take up wage or self-employment. With a view to encourage women in setting up their own ventures, government implemented a scheme, namely, “Trade Related Entrepreneurship Assistance and Development (TREAD) during the Eleventh Five year Plan. The scheme envisages economic empowerment of women through the development of their entrepreneurial skills in non-farm activities. The government through organisations like the Small Industry Development Organisation (SIDO) has been conducting training programmes for prospective women entrepreneurs. In addition to programmes and schemes of Micro Small and Medium Enterprises (MSME); National Small Industries Corporation (NSIC), Khadi and Village Industries Commission (KVIC) and Coir Board conducts Entrepreneurial Development Programmes (EDPs) and Skill Development Programmes (SDPs) for benefit of potential women entrepreneurs. Three national level entrepreneurship development institutes are set up. The Indian Institute of Entrepreneurship (IIE), Guwahati, The National Institute for Entrepreneurship and Small Business Development (NIESBUD), Noida and the National Institute of Small Industry Extension Training (NISIET), Hyderabad.
They are undertaking training programmes for skills and entrepreneurship development for women.

The government has also implemented various programmes to provide credit through nationalised banks particularly in rural areas such as IRDP, NREP, RLEGP, etc and other projects like DWCRA, ICDS and SNP. Provision has also been made to appoint a lady credit officer for each DRDA (District Rural Development Agency) to ensure the necessary flow of institutional credit to women’s occupation. The industrial policies of the government announced from time to time, have laid considerable emphasis on promotion of women entrepreneurship, particularly among first generation women entrepreneurs, through various training and support services. (G.S. Batra, 2004, Desai and Thakkar, 2005, G.S. Sudha, 2007, Deepa Agarwal, 2007, Dr. Meenu Agrawal, 2007, R. Vasanthagopal& Santha S., 2008, Jaya Laxmi, 2009, B.L. Gupta, 2009, Dr. D.S. Khari,2009, Vasudha Jain,2009, T.Lavanya 2010, Grishma Manikrao Khobragade 2013.)

In brief central and state governments have introduced number of schemes and programmes to promote entrepreneurship including women entrepreneurship in various sectors of economy.

2.8 Role of NGO/SHGs in promoting women entrepreneurs in India:

Non government organisations (NGOs) and self help groups (SHGs) play an important role in promoting women empowerment in rural and urban areas. They conduct various activities for development of women such as education, capacity building, entrepreneurial activities etc. This section reviews the role of NGOs and SHGs in promotion of women entrepreneurs in India.
Today many kinds of organisations exist to support would-be entrepreneurs including specialised government agencies, business incubators, science parks and NGOs (V. Neelamegan, S.N. Sukumar 2007, Fazal Ahmad 2011). The bulk of the work carried out by these organisations aim to improve, enable and pressurise the system of service delivery created by the government. This is to ensure that relevant and rightful benefits accrue to those for whom they are meant.

Self-help groups are emerging as major mechanisms of development and empowerment of women in developing countries. As a factor of capacity and skill building it encourages a diversified entrepreneurial and business talent of women and helps them in dealing with the banks and the markets more effectively and efficiently. It generates employment opportunities and creates conducive social and economic infrastructure for empowering women (G.C. Panda 2006). SHGs are mostly informal groups where members pool savings as a thrift deposit and relent in the group on rotational basis. The SHGs have been able to provide primitive banking services to its members. These services are cost effective, flexible and without defaults based on local requirements. It has undertaken entrepreneurial activities at smaller level with minimum capital requirements. It has successfully demonstrated how to mobilize and manage thrift, appraise credit needs and enforce financial self discipline.

H.D. Dwarakanath (2006) believed that SHGs have the potential to ignite socio-economic revolution in rural areas. In India since the Ninth Five Year Plan, most of the development programmes were channelled through SHGs (Lalrinliana, Joseph and Easwaran Kanagaraj 2006). SHG Bank Linkage Programme (SHGBLP) focuses on providing formal loan to those poor engaged in small business like vending, farming artisans, craftsmen and
hawking (Sudhansu K. Das, Sanjay K. Das, 2011). Mizanur Rahman and Jyotish Bordoloi (2011) brought out that the growth of micro enterprises on large scale was connected to the emergence of SHGs in many regions. The basic aim of both SHGs and micro finance is empowering the unprivileged groups of the society. Income generating projects are a mainstay of most SHGs. Thus the extension of micro credit or small loans through SHGs helps growth of micro enterprises.

S.B. Misra (2006) conducted a study based on empirical evidence of the “affect” character of 280 women’s SHGs with 9,680 members presently working around a metropolitan city of India. The major findings confirm that individual potency, self confidence, mobility, arithmetical skill, widening of interest, inter-caste communication, leadership quality, collective action and market networking built up through SHGs. K.C. Badatya (2009) conducted a study to quantify certain positive aspects of the performance of the SHGs. He observed that the positive performance of SHGs was the process of graduation of groups and their shift to micro enterprises. In order to promote micro enterprises among its members, SHGs inculcate entrepreneurial skill through training. They emphasize on the approach of the livelihood support systems through enterprise among the poor women. He further pronounced that it would be appropriate to introduce micro enterprises based on known skills, knowledge and resources as women may face difficulty to take the self employment load of completely new enterprises if it thrust upon them from outside.

Martin Patrick, S. Muraleedharan (2007) studied impact of micro enterprises on poverty and empowerment of women with a case study of Kumdumshree in Kerala. They
found that Kumudumshree is an approach which motivated deprived people to empower themselves for self-reliance. Micro enterprises in these areas are coming into existence out of either market driven or non-market driven forces. It works through SHGs and Neighbouring Help Groups (NHGs), which aim at the formation of social capital that would lead to income generation. They found that Kudumbashree was implemented in seventy percent of the Panchayats in Kerala. It has played an important role in creating linkages which are centering around demand driven lending.

M. Chelladurai and S. Thirumaran (2007) described that the rural economy in recent years has been showing clear positive sign for the micro enterprise opportunities especially for women because of SHGs. They suggested that to make the SHG movement in India really meaningful and successful, the government at different levels has to intervene in a large scale not as financier or provider of other inputs but as facilitator and promoter. Since markets are highly dynamic the entrepreneurs must be able to understand the behaviour of markets and respond appropriately to the challenges of competition. This is essential for the growth and sustainability of micro enterprises. They felt that the promotion of micro enterprises among women requires comprehension of market dynamics in addition to innovations and creativity.

D.S. Khari (2009) in his study noted that SHGs have really helped to increase the skills and awareness of women. The objective of Entrepreneurship Development Programme (EDP) conducted by SHGs was to promote economic activities among the members of SHGs through skill training, entrepreneurship development, credit linkage and market support. He
further said that SHGs really helped the women-folk to participate in organising activities apart from helping members to mobilize funds. The case studies revealed that the assistance and guidance given by the SHGs has not only brought a sea change in empowering women but also has tapped the unutilized power of women for sustainable development of the society.

R. Ganga (2007) studied the role of SHGs in economic empowerment of rural women of Salem District of Tamil Nadu. The study stated that SHGs are the potential source to empower and institutionalize participatory leadership among the marginalized and to identify plan and initiate development activities. SHGs had benefited not only the individual women but also the family and community as a whole through their development collectively. SHGs were effective instruments in empowering women and changing the economic status of women. The researcher suggested that in order to improve economic status and to reduce the level of dependence of women on the whims of male heads in the family and local money lenders, SHGs should give more priority towards women entrepreneurship.

A similar study was conducted by S.Ramachandran, S. Sasikumar and E.Kanagaraj (2008) in Thirunelveli District of Tamil Nadu. The purpose of study was to assess the impact of SHGs on economic empowerment of women from the perspectives of women’s control over resources in terms of their share in household assets, income, debt and saving. It was a descriptive study based on the primary data collected through personal interviews. The study has been confined to four randomly chosen panchayat unions in Thirunelveli district of Tamil Nadu. They found that economic participation in terms of
saving, repayment of loan and payment of interest was high but social participation i.e. attendance of meeting was low. Unfortunately, the mobilisation and organisation of women through SHGs did not eradicate the disempowering effect of patriarchy but they showed the sign of improving the power of women.

The other side of the coin related to SHG oriented enterprises was portrayed by K. Kalpana (2011). She found that the business activities that SHG members undertook were house-hold enterprises in trade and service that were jointly managed by household members i.e. husband-wife team and were heavily reliant on intensive use of family labour. The avoidance of hired labour was critical to the economic viability of these enterprises. SHG participation per se did not induce SHG women or their family members to initiate enterprises activity. Less than 50% businesses were initiated by respondents after joining SHGs. She experienced that women were unwilling to make investment in new business activity. Thus she observed that the village market was saturated by existing business and viewed the prospects of new enterprises activities with uncertainty.

According to Chowdari Prasad, Vamshi Krishna Arumbaka (2009) the networking of women entrepreneurs had brought more and more change among women. This was approved by performance of women net-work with Lijjat Papad, Self Employment Womens Association (SEWA), Association of Women Entrepreneurs of Karnataka (AWAKE), Federation of Indian Women Entrepreneurs (FIWE). They further observed that despite several claims and policies about women emancipation, only 10% of the entrepreneurs are women. They found during the study that when one woman starts dreaming to do something
big, concrete, different or unusual to harness her potential and wants to convert the dream to reality. Others keep a watch and follow or join her subsequently in her endeavours and the networking takes place.

They further stated that almost 35% of the women in India are surviving in economic crisis for long years silently. There are several hurdles, that hinder and her dream remains a dream. Hurdles like the age old custom, tradition, culture, religious practice etc. that restrain them to be progressive. Hence providing adequate financial support, guidance to start small business, technical support can uplift their standard of living.

2.9 Role of banks and financial institutions in promoting women entrepreneurs in India:

Several nationalized banks and financial institutions in India have special schemes for promoting entrepreneurship, especially to the enterprises owned by women. The present section reviews the same.

Recently many banks have come out with many funding schemes for women entrepreneurs. Banks and financial institutions offer various schemes to finance women entrepreneurs but most of the time women are ignorant about it. Women are not banking on loans because they are not aware of the financial facilities available to them. No proper training is given to women regarding advantages of these schemes in urban as well as rural areas. There is non-availability of efficient communication system. Thus women have no option but to take funds at much higher rates compared to the interest rates of these schemes. (A. Sahay 2006)
S.B. Misra (2006) found that support from banks and other financial institutions for growth of micro enterprises (ME) have been encouraging. But the need of women for funds remains unattended. In addition to micro enterprises (MEs), small and medium enterprises (SME) also suffered from inadequacy of working capital. Even the direct funding policy of the government, both at the central and state level was not able to meet the increasing need. Retailing of funds through state finance corporations, commercial, rural and cooperative banks suffer from serious time lags and can hardly meet the immediate survival needs of SMEs in India. Thus for poor people micro-finance plays a crucial role. Now banks, non bank set ups, donors and development initiatives by the Government focus on micro-finance industry as a poverty-amelioration tool for women (Tanya Jakimow and Patrick Kilby, 2009).

Muralidharan Aswathi (2009) stated that almost all public sector banks run special schemes to fund women entrepreneurs; yet it is difficult for women to acquire loans easily. This is partly because of the mindset of bank officials who believe that women will have to run that extra mile to market their products, making it hard to make decent sales. Low awareness about these schemes among women is another reason for their slow uptake. This article gives an overview of the various schemes offered by nationalized banks, challenges that women entrepreneurs face when it comes to avail funding and tips on how to make the going easy. Some schemes started by banks for women entrepreneurs are Bank of India’s Priyadarshini Yojana, Canara Bank’s CAN Mahila, Central Bank of India’s Cent Kalyani, Dena Bank’s Dena Shakti, Oriental Bank of Commerce’s Orient Mahila Vikas Yojana, Punjab National Bank’s Mahila Udyam Nidhi Scheme, Punjab and Sind Bank’s Udyoginig
Scheme, State Bank of India’s Stree Shakti Package, State Bank of Mysore’s Stree Shkti, SIDBI’s Mahila Udyam Nidhi, Tamilnadu Mercantile Bank’s Mahalir etc.

K. Kaliammal (2007) observed that banks had focused their attention on disadvantaged groups including women. It was imparting training to women for creating awareness and developing entrepreneurial skills. But the trend was not consistent. Banks also faced problem of collateral security while giving loan to women. Thus he felt that there was necessity of better coordination between bank and District Industrial Corporation (DIC) and other voluntary organizations which will advocate the importance of women taking up entrepreneurial work.

Though large numbers of credit schemes were available for women, there are several bottlenecks as well. The first major problem is that while there is lot of discussion on empowering women and promoting women entrepreneurs, these bank schemes provide only a minor relief in terms of interest rate and at times on collateral. The other terms and conditions of the schemes are similar to consumer loans. Moreover, in practice there is a major gap between policy and practice. Besides the project report, the sanction of the loan also depends on a case-to-case basis. It is based on the entrepreneur and the bank officer that the woman approaches. The higher the loan amount, the more difficulty she faces to get the loans.

**2.10 Unorganised sector in India:**

"Unorganised units comprise small enterprises with hired workers, household enterprises using mostly family labour, and the self-employed. Production processes involve relatively high levels of working capital as against fixed capital, which in turn reflects the
relatively low level of technology and skills involved" (Shoma Chatterjee 2009). With globalisation process the unorganised sector in India is on rise in recent years. Large number of our working population is employed in this sector. Majority among them are women workers. This section reviews some of the aspects of the unorganised sector in India.

2.10.1 Employment in unorganised sector in India:

The National Commission for Enterprises in the Unorganised Sector (NCEUS), also known as the Arjun Sengupta Committee, submitted its report to the Government of India in 2006. The Committee's report estimated that there were over 340 lakhs workers in the unorganised sector in India, and they contributed around 60% to the national economic output of the country. Around 28 crores workers were in the rural sector, of which 22 crores were estimated to be in the agricultural sector. Around six crores were in urban areas. Women made up 11-12 crores, of which around eight crores were engaged in agriculture.

NCEUS (2008) has given information on unorganised employment and sector-wise employment in unorganised sector separately. The percentage share of unorganised employment has increased in all the three sectors. In the primary sector about 98.79% workers were informally employed in 1999-2000. This figure has slightly increased to 98.89% in 2004-05. In the secondary sector, the percentage of informal employment increased from 85.56% in 1999-2000 to 89.39% in 2004-05. In the tertiary sector also the informal employment increased from 75.83% in 1999-2000 to 79.70% in 2004-05. In sector-wise employment in unorganised sector, primary sector absorbed about 97.70% workers in 1999-2000. This figure slightly decreased to 97.65% in 2004-05. In the secondary sector, the percentage of unorganised employment increased from 69.05% in 1999-2000 to 70.40% in
2004-05. The tertiary sector too recorded an increase from 69.67% in 1999-2000 to 72.44% in 2004-05.

The employment status in unorganised sector was stated by NSSO in 2009-10. The distribution of Usual Status (ps+ss) workers according to this survey was as follows:

- At the national level, among all the workers, about 51.0 per cent were ‘self-employed’, about 33.5 per cent were ‘casual labour’ and 15.6 percent were ‘regular wage/salaried’ employees.

- Among the workers in the rural areas, about 54.2 per cent were ‘self-employed’, about 38.6 per cent were ‘casual labour’ and 7.3 percent were ‘regular wage/salaried’ employees.

- Among the workers in the urban areas, about 41.1 per cent were ‘self-employed’, about 17.5 per cent were ‘casual labour’ and 41.4 percent were ‘regular wage/salaried’ employees (Indrajit Bairagya, 2010).

Women form a major group among those who are left out of any social protection system in India, and amongst them are those who are poor. They dominate the work that is unregulated and unregistered. Many of these women workers are primary earners for their families. Their earnings are necessary for sheer survival. Unorganised work is characterized by low earnings, irregular employment and unsafe working conditions. Low-income women workers - especially in the unorganised sector form one of the most vulnerable groups in the Indian economy. According to the National Council of Labour (2002), “the forces which control and sustain the vulnerability of women are institutionalized in society and in the economy.” The economic empowerment as well as political empowerment, would improve their bargaining power both in the household and
at work. This means that organizing women workers in the unorganised economy could have beneficial impact on their work and their life. (Shoma Chatterjee 2009)

Dr. Geetika et al. (2009) stated that the unorganised sector is a multi-situation syndrome. It is categorized by non uniformity in the nature, characteristics and conditions of jobs. The unorganised sector consists of regular workers and casual labour, self employed and those working for others, illiterate to semi-educated, in all age groups including below and above the normal working age bracket. An estimate by the World Bank shows that 90% of the women working in the unorganised sector are not included in the official statistics and their work is undocumented and considered as disguised wage work, unskilled, low paying and do not provide benefits to the workers. In India, almost 94% of total women workers are engaged in unorganised sector, of which about 20% work in the urban centres. Majority of women workers in unorganised sector come from those sections of the society which need income at any cost. Nearly 50 per cent of these women workers are sole supporters of their families. Most of the women workers lack proper training. They have very few options to avail as far as gainful jobs are concerned. The quiet contributors to the effortless movement of the social carriage, the women workers engaged in unorganised sector are poor, perhaps poorest amongst poor, uneducated and weak.

Rajiv Sharma and Sunita Chitkara (2005) observed that most of the unorganized activities are confined to agricultural and service sector, the reason being that there are no stringent acts which can take into account the activities undertaken within these sectors and these activities can be undertaken with less capital support and infrastructure. The unorganised activities are more prevalent in rural areas within the household premises. The
major problems faced by these unorganised enterprises are lack of capital support and infrastructural facilities.

Indrajit Bairagya (2010) studied impact of liberalisation on formal and informal sector. He states that there is increase in share of informal sector in national domestic product (NDP). Almost 60 percent of India’s NDP is from this sector. Also the employment level in this sector is increasing.

V. Nachimuthu (2007) studied the socio economic conditions of women workers in unorganised sector and evaluated empowerment of working women in the society. The study was based on primary data collected from selected area of Kalnagarayanpalayan, Bhavani Taluka. It stated that because organised institutions have not been able to reach out to the poor households and particularly educated women they are largely added to unorganised sector. Through unorganised sector employment women are earning themselves in any occupation. Both income and expenditure of working women has increased improving their standard of living.

As Rameshwari Pandya, Sarika Patel (2010) stated that immobility of labour is the greatest impediment of women labour that keeps them confined to employment in unorganized sector. Further ignorance, traditional bound attitude, lack of skill, seasonal nature of employment, heavy physical work of difficult type, lack of job security, long hours of work, lack of minimum facilities at the work place, ill treatment and bondage are some of the features of employment of women in the unorganized sector. In the unorganized sector of India, millions of people earn living in rural areas in agriculture, livestock and forestry and in urban areas as tailors, furniture makers, street vendors and so on. The list is extremely
long and varied. It includes a high proportion of working women i.e. about 91 percent. They work in harsh sub-human conditions of starvation.

**2.11 Conclusion:**

From above studies it is clear that entrepreneurship development is essential for economic development of nation. The low extent of entrepreneurs is one of the main factors responsible for economic backwardness of our country. The hidden entrepreneurial potential of women has gradually been developing with the growing sensitivity to the role and accountability of their economic status in the society.

There is need to focus on the contribution of women entrepreneurs as well as on the problems faced by them in conducting their activities. There is a lot of scope for the policy makers to further reach out to women entrepreneurs. The present study attempts to make a contribution to the understanding of the role of women enterprises in the unorganised sector and their problems. It also attempts to bring out the ways in which their conditions may be improved.