Conceptual Approach and Review of Literature
Entrepreneurs are the lifeblood of any economy. The importance of entrepreneurs has been widely acclaimed for the vital role they play in shaping the economies. Entrepreneur is one of the most important inputs in the economic development of a country. Entrepreneurial competencies make all the differences to the rate of economic growth. An entrepreneur is one who initiates something new, undertakes risk, organizes production and handles the economic uncertainties. An entrepreneur is a crucial factor in the social and economic change that envisages new opportunities, new techniques, new lines of production and also co-ordinates various other activities. Although the term “Entrepreneur” was extant in France at least as early as the 1600, it was not employed in formal economic treaties until the mid eighteenth century. The term entrepreneur is derived from the French verb “Enterprendro” which means “to undertake”.

Richard Cantillon an Irishman lived in France (1677-1734) was the first person to use the term “entrepreneur” to refer to economic activities. Further he adds “a person who buys factors of production / factor services at certain prices with a view to sell his product at certain prices in the future”. He emphasized on the risk – bearing aspect of the entrepreneur’s role. His fellow physiocrats stressed the managerial aspect of bringing together and combining the factors of production. ¹

In English, the term was translated variously as “projector”, “promoter”, “adventurer” and “undertaker.” Adam Smith (1723-1790) drew
on physiocratic thought extensively. David Ricardo, Thomas Robert Malthus, N.W. Senior, Karl Marx, William Stanley, Jevons and Alfred Marshall, all followed Adam Smith. Only John S. Mill among English economists gave the formal place to an entrepreneur as “an agent of production along side and landowner labourer and capitalist.”\(^2\)

According to J.B. Say “An Entrepreneur is a person endowed with the qualities of judgment, preservence and a knowledge of world as well as of business.” The “New Encyclopedia Britannica” considers an entrepreneur as “an individual who bears the risk of operating in the face of uncertainty about the future conditions.”\(^3\)

A sharp exposure to “Entrepreneur” is found in the writings of Joseph A Schumpeter. Schumpeter’s “Economic leader” is a super normal individual with unique personality characteristics. The entrepreneurs are gifted with extraordinary powers of initiation in order to see the fact that are known to every one the possibility for a new combination.\(^4\)

Schumpeter’s concept of “Entrepreneur” was superior and more realistic because it imbedded authority, foresight of the person relegating his image as risk bearer. He further stated that an entrepreneur’s work is to revolutionize the pattern of production by exploiting an invention or introducing an untried technological possibility for producing a new product. New concept of Entrepreneurs stresses that an Entrepreneur is one who detects and evaluates a new situation in his / her environment and directs the making of such adjustments in the economic system. He / She conceives of an industrial enterprise for the purpose, displays considerable initiative, grit and determination in bringing his / her purpose to fruition and in this process they perform various initiative functions.\(^5\)
The term “Entrepreneur” has now been attributed to all small industrialists, small business, traders and industrialists. All people who are gainfully engaged in work manufacturing, distribution or service and other sectors are called Entrepreneurs. Again even the founder, creator and risk taker are called Entrepreneurs. Each of these terms focuses on some aspects of Entrepreneurs.

In brief Entrepreneurship and human skills are key variables, which link the socio-cultural milieu with the rate of economic development. Entrepreneurship plays a critical role in the growth of our country, which has, abundant of natural resources and human resources. Besides being the vehicle of industrial development, entrepreneurship can solve acute problems like unemployment, concentration of wealth in few rich hands, imbalance regional development, increasing wastage of youth vigour in destructive activities, etc. Human skill includes both the men and women. The over all development of the nations demands proper chanalisation of human resources and it can be done by developing entrepreneurship.
CHARACTERISTICS OF AN ENTREPRENEUR:
An Entrepreneur must possess the following characteristics. 6

He / She should have the capacity to take the risk and capacity to face the uncertainties of business.

1. He / She should be a hardworking person, intelligent above average level and should possess full information and knowledge about the business.

2. He / She should be self-motivated person.

3. He / She should possess initiative quality.

4. He / She should possess inventive ability and sound judgment capacity.

5. He / She should have foresightedness i.e., future-oriented outlook.

6. He / She should be a creative thinker.

7. He / She should be an able administrator.
8. He / She should have the capacity to organize the resources in an optimum manner.
9. He / She should have high degree of ambitions.
10. He / She should possess strong competitive strength.
11. He / She should maintain secrecy about the business.
12. He / She should maintain effective communication with others and should maintain healthy public relations.
13. He / She should be flexible and should carry the things that promote social and economic welfare of the society.

FUNCTIONS OF AN ENTREPRENEUR:

An entrepreneur performs the following important functions: 7

1. Firstly, an entrepreneur observes the market conditions and accepts the business challenges.
2. Then he/she makes the plans and initiates the business.
3. To initiate or to start the business he/she brings all factors of production and organizes them in an optimum manner.
4. For the success of business and optimization of profit he/she is responsible to manage the affairs in the enterprise in an effective and skillful manner.

5. While utilizing the resources he/she should be very careful. It means he/she should avoid the wastage of resources. There should be proper and economical use of resources.

6. He/she has to take all the decision of the business activity in a more effective manner.

7. He/she has to take all the risks to start the business. He/she will face all the uncertainties and risk in the business.

8. The main function of an entrepreneur is to innovate the things in the business activities to maximize the profit.

FACTORS INFLUENCING ENTREPRENEURSHIP:
1. **Individual**: The individual factors such as education, skill, ability to take decision, initiation, capacity to manage, supervise, innovative capacity creates successful entrepreneur. An entrepreneur should have the capacity to bear the risks and face the uncertainties.

2. **Socio-cultural factors**: Cultural and social values around the individual influence of the society, social backwardness / advancement, spread of education and modern ideas in the society, living conditions of the people in the society, influence the individuals and inturn the entrepreneurship.

3. **Environment**: The socio-political and economic setup of the society, attitude of the people, and financial institutions that is legal, social, technical, and political set up of the society creates an environment influencing the entrepreneurship.

4. **Support System**: Support system which includes financial and commercial institutions, research and training centres, extension and consultancy services etc. help the development of entrepreneurship in an economy.

Apart from the above factors there are other factors, which are influencing the entrepreneurship. They are caste/religion, family background, level of education, level of perception, occupational background, migration, nature of enterprise, ambition, motivation, and initiation and above all necessary infrastructure.
PART - B
THE CONCEPT OF INFORMAL SECTOR

Informal sector is difficult to understand both conceptually and operationally, though many attempts have been made to define it. It is not so conspicuous as a sector. Yet it plays an important part in everyone’s life. Who can ignore the role of weaving, tailoring, blacksmithing, handicrafts, cobblerly, spinning, rope making, masonry, and pottery and like activities, which have become the part and parcel of every one’s life. The term “Informal Sector” first given by Hart in 1971, later ILO adopted this concept in 1972.

The concept of ‘Informal Sector’ is traced back to the dualistic theories of Lewis, Fei, Rani Harris and Todaro models. Although in 1960s the terms ‘formal’ and ‘informal’ were used in development studies and employment policy, actually Hart did speak about the proper use of these two terms in literature and later it is ILO frequently adopted these terms in development literature.

According to International Labour Organization (ILO), Informal sector is understood as that part of the economic activity which is characterized by certain features like ease of entry, reliance on indigenous resources, family ownership, small scale operations, labour intensive adopted technology, skill acquired outside the formal school, unregulated and competitive markets”. The distribution system of their location in rural and urban areas becomes irrelevant because even though by their very nature, they are rural oriented and traditional. A significant part of the informal sector is also urban specific. While the exact contribution of this sector to the national economy is everybody’s guess, the village, the small industries have acquired a distinct place in our national development plans.
Breman (1996) 10 defines "Informal Sector as a disparate irregular and fluid labour system functionary in the lower rank of the economy. It is characterized by lower incomes, greater discontinuity of involvement and increased and increasing labour mobility of rhythmic circulatory character.

AC Kulshrestha 11 opines "Informal Sector refers to economic activities that is, production and distribution of goods and services by the operating units of household which differ from "Formal Sector" in terms of technology. Informal sector is a labour intensive sector and does not maintain any accounts." Again he stresses that informal sector is not regulated by government.

Gerry defines 12 "the informal sector as marginal earning (economic) activities where labour does not enjoy the possibility of self-full employment and participation which an organized society offers".

According to Sethuraman 13 "The Informal Sector consists of small scale units engaged in the production and distribution of goods and services with the main objective of generating employment, incomes to their participants not withstanding the constraints on capital, both physical and human capital as well as technical know how".

The National Commission on Labour in India 14 made an attempt to define Informal Sector in general way when it pointed out "Unorganized labour can be described as those workers who have not been able to organize themselves in pursuit of a common objective because of following constraints, such as:
a. The casual nature of employment.
b. Ignorance and illiteracy of workers
c. Small size of unemployment.
d. Scattered nature of establishments and
e. Superior strength of the employer operating strongly or in a contribution.

The system of National Accounts (1993) characterizes the “Informal Sector” as consisting of units engaged in the production of goods or services with the primary objectives of guaranteeing employment and incomes to the person concerned. They formed a part of household sector as unicorporated enterprise owned by households. These household enterprises do not have a legal status independently of the households or household members owning them.

The ILO has given more systematic approach to the characteristics of “informal Sector”. According to ILO the important characteristics of “Informal Sector” are:

a. Ease for entry.
b. Reliance on indigenous sources of inputs.
c. Family ownership of enterprise.
d. Small-scale operations and low productivity.
e. Skills acquired outside the formal school system.
f. Unregulated and competitive markets.
g. Lack of support and recognition from government.

Informal sector exists in primary, secondary as well as tertiary sector of the economy. In informal sector means of production are primitive, the income generation is mostly in the form of wages, the ownership of business is in the
form of a family unit or loose partnership containing an element of disguised unemployment. Scale of operations are uneconomic, labour intensive techniques with low productivity per worker market in not assured and very often the units have to play into the hands of middle men who exploit them as they like. The result is that the problems faced by the informal sector are so complex that they are not easily amenable to ready made sophisticated solutions.

Historically speaking, “Informal Sector” is as old as the evolution of mankind. Making of rough clothing, stones, weapons, crude agricultural equipments by pre-historic man were all creations of informal sector. In the dual economy like ours, the content between the modern ‘formal sector’ on the one hand and ‘informal sector’ on the other is glaring. Several evidences reveal that in ‘informal sector’ a number of self-employment venture in the form of micro-enterprises are undertaken with great ingenuity and entrepreneurial spirit and hence have a growth potential. In 1980s and 1990s there was a significant increase in the usage of the term ‘Informal Sector’. This sector has expanded tremendously during the last two decades. Several causes are responsible for this.

REASONS FOR THE FAST GROWTH OF INFORMAL SECTOR:

a. The fast growth of informal sector is on account of the wide spread of feeling that public sector or formal sector or organized sector is inefficient. It is inefficient in the sense that the formal sector or organized sector is not in a position to absorb increasing labour force in our economy.

b. The ‘pull factors’ like vast scope for self-employment catering to the needs of urban people with concomitant ‘push factors’ like lack of land
holdings, marginal land holding, big families, improper distribution of land, scattered land holdings etc. And even if they have some land holdings there is least possibility of cultivation due to drought conditions, failure of crops, etc., especially in rural areas.

c. The increase in migration of rural population towards cities and town has resulted in increased supply of labour in search of livelihood in urban areas. As formal sector does not have that much capacity to absorb the labour, there is fast growth of informal sector.

d. Urbanization is another reason for fast growth of informal sector. Urbanization leads to fast growth of industries but these industries usually employe highly skilled, skilled and sometime semi skilled labourers where as informal sector can even absorb the unskilled labour with primitive technology. There are varieties of activities in informal sector, which can provide the means of subsistence to a huge portion of labour force.

e. There will always be the possibility of labour disputes in informal sector, strained employer – employee relations, feeling of serving under other, lack of economic independence, initiativeness, etc. Informal sector encourages self-employment on very low scale basis, which can help in removing these problems.

f. Poverty of masses is also responsible for the fast growth of informal sector. Poverty leads to low levels of efficiency, education, low level of technical skills, need of economic strength to fulfill their basic desires, maintenance of large families. All these tend to increase in the informal activities.
g. Informal sector being labour intensive sector, which requires low level of investment, helps to attain economic independence with social recognition. Therefore, this sector is increasing on a fast rate especially in urban areas.

It is clear from the above discussion that there are several factors responsible for the expansion of informal sector.
PART - C
REVIEW OF LITERATURE

The review of literature reveals that large number of studies have undertaken to investigate the role, significance, problems and prospects of women entrepreneurs especially in 'Informal Sector'. Some of the important studies are:

1. C. Beena and B. Sushma in their joint article “Women Entrepreneurs Managing Petty Business – A Study from Motivational Perspective”, revealed how women entrepreneurs through self-employment i.e., by handling small business units which come under the area of informal sector are contributing enormously to the society. The small business carried out by these entrepreneurs provides certain basic things to the common man’s life. They also discussed the meaning and concept of informal sector and also throw light on those causes, which are responsible for the fast growth of informal sector. This article also speaks about the role of women entrepreneurs specially in mobile selling of vegetables, fruits, flowers, etc.

While discussing the role of women entrepreneurs scholars have concentrated only on limited activities i.e., only mobile selling in twin cities of Hyderabad and Secundrabad.

2. Bharti Kollan and Indira J Parikh in “A Reflection of the Indian Women in Entrepreneurial World”, throw light on the awareness of todays women about their rights and their work situations. They have found out that middle class women still hesitate to alter their socio-economic role in society due to social restrictions, where as progress is more visible among upper class families in developed cities. This paper attempts to understand the Indian women, their identity and especially their role taking and breaking new paths, how they opted for self-
employment, which have definitely changed their socio-economic life enormously.

This paper slides from the era of 21st centuries and how transformation has occurred in the women's role. This also talks about the status of women entrepreneurs and the problems faced by them when they ventured out to carve their own niche in the competitive world of business environment.

The biggest weak point of this paper is that it failed to throw light on the role of women entrepreneurs in small business environment especially which comes under the area of informal sector. No doubt this has discussed the problems of women entrepreneurs but failed to give suggestions to solve those problems.

3. P.D Vashist in "Informal Sector A Tool for Poverty Eradication" has revealed the importance of informal sector in the third world countries where most of the people are living below the poverty line. He gave the definition of informal sector and also discussed its nature. He discussed the factors, which are responsible for the emergence of informal sector. He stressed on the point that government can play an important role in the expansion of informal sector through various policies and programmes because this sector provides the basic services to economy. Assistance can be given to self-employment activities through the provision of financial facilities, technological assistance, training facilities and other forms of concessions, subsidies and incentives. If informal sector can be encouraged towards the right direction, it can help the nation in eradicating the poverty to the maximum extent and cannot contribute fruitfully in eradication of poverty.
The scholar thoroughly discussed the role and importance of informal sector in eradicating the poverty but he failed to discuss the problems associated with informal sector. Unless the problems of informal sector are solved, this sector cannot develop on the fast extent.

4. How the growth of labour intensive sector i.e., informal sector is often advocated as a means for both poverty eradication and economic growth, has been explained by Lovis Watle, in his article “Kerla’s Informal Labour Market Intervention: From Work to Well Being.” He gave a precise definition of informal sector and also discussed the nature and characteristics of informal sector. This article stressed that it is the informal sector on which huge section of society especially belonging to neglected section of the society depends directly for their survival. It is this sector, which provides the opportunities of self-employment, especially for women who do not find any place in organized formal economic activities. Further he points out that the socio-economic conditions of entrepreneurs in this sector are not that much satisfactory, therefore, to improve their socio-economic conditions Welfare Boards can be setup both by Government and NGOs. There are certain Boards in some parts of the country, which are playing an important role in improving Informal Sector. Though this article speaks about the importance of informal sector but this has not dealt with the problems of this sector. Especially self-employed women in this sector are facing lot of constraints and barriers, which have not been included by this particular article.

5. Maridul Easpen in “Women in Informal Sector in Kerla, Need for Re-examination” discussed the increasing trends in women’s self-employment in Kerla’s informal sector. This article has pointed towards
certain important activities, which are casual, irregular and contractual in nature. But these activities of women entrepreneurs are definitely contributing substantially towards their family earnings.

This article throws light on those problems faced by women entrepreneurs in general and women entrepreneurs from backward communities in particular found in informal sector. According to this article, they are facing many physical hardships, which are adversely affecting their health conditions. This article also stresses that they are facing tough and unhealthy competition and receiving very less comparing to the other gender of society.

This article fails to discuss the importance of women entrepreneurs in informal sector. Though this has discussed the problems of women in informal sector it fails to suggest the measures to solve these problems. There are certain policies and programmes launched by government to strengthen the position of women entrepreneurs in Informal sector.

6. Usha Umesh, in her article “Women Entrepreneurs in Informal Sector, - A Case Study of Kerla” has explained that how the informal sector is playing an important role in Kerla’s economy. Her article stresses that as there is ease to entry, we find a large force of women entrepreneurs in this sector. She has classified the important activities of informal sector in a very scientific manner in manufacturing, trade and commerce, services, etc.

Her article tries to make an effort to find out the major constraints and problems faced by women entrepreneurs in informal sector and also tried to give certain suggestions to solve those problems.

Though she has suggested certain measures to solve those problems, these suggested measures are not sufficient to solve the complex problems of women entrepreneurs in informal sector. She has not
mentioned the role of government and NGOs in solving the problems of women entrepreneurs in informal sector.

7. Dr. Sharmistha Chaudhry in her article "Invisible Activities of Rural Women", showed that how women in rural areas are playing the multiple role apart from household role which include, cooking, cleaning, fetching water, collecting fuel wood, rearing and bearing of children, etc. They are forced by poverty and circumstance to come out from their house to perform certain income earning activities. Though their activities are invisible if it quantified the worlds GNP would be more than 20 to 30 percent. She concentrated to studying the problems of women in rural area and for this she selected Chikkoroda Gram, Panchayat at Ganjam District of Orissa. She classified the nature of work on the basis of various seasons and on daily as well as monthly wage base. She gave a detailed explanation about the calculation of wages and also suggested that what should be the annual wage rate for different types of work for women. She also explained that how this work experience help the rural women in developing the decision-making capacity among them.

But everything is not so easy and smooth for a rural woman. If she is entering into economic life to earn something, she has to face large number of constraints and barriers. The social setup of rural areas is such that, woman is not feeling freehand to perform any activity especially self-employment by women. Unfortunately Dr. Sharmistha Chaudhry has ignored all these above constraints and problems while discussing her paper.

8. Jeemol Unni in "Gender and Informality in Labour Market is South Asia" provides an evidence of the growing number of labour force in
general and women labour force in particular in Informal Sector of South Asian countries. Further he stressed on one of the serious increasing problems of informal sector, that is, there is fast growth of non-wage employment from the last two decades comparing to wage employment in Informal Sector.

According to him within non-wage employment, certain invisible groups of workers such as home based workers and street vendors are vulnerable to changes in the global and local economy. Within wage employment, home workers, outworkers and informal workers in the formal enterprises are vulnerable. The low quality of employment available for women workers in the informal economy is brought out by evidence on the wages and incomes received.

This article throws light on only the increasing trends of information but fails to explain the causes that led to increase in this trend and how this increase is effective in the socio-economic life of the female population especially from the backward communities.

9. Jaya S. Anand, in her article “Women Development Programmes in Kerla” revealed that how woman development programmes in Kerla are playing a dominant role in changing the socio-economic activities of women in Informal Sector. She has discussed the problems faced by women entrepreneurs such as marketing problems, quality of the product and problems faced in getting financial assistance. The key point in her article is that, she stresses on the role of governments programmes for uniting unorganised women entrepreneurs. How they are getting financial assistance from markets and how far these programmes have assisted them.

But this article fails to explain that how far these programmes have proved successful in uplifting the socio-economic status of women.
10. A detailed study made by Bhatt emphasized on the conditions of unprotected labour in informal sector, specially the miserable conditions of female workers in Informal Sector. This article speaks about the various activities of Informal Sector, which are carried out by women. It highlights their struggle for economic and social recognition. And also it explains that how informal sector has affected their struggle for economic and social recognition. And also it explains that how Informal Sector has affected their living conditions and their status. How informal sector has encouraged self-employment and entrepreneurial skills among our women folk.

The weak point of this study is that it just touches the role of women in Informal Sector but does not go into details. There is large number of women who without the help of male members of family, alone support their families by engaging themselves in Informal Sector.

11. An empirical study made by Ishita Mukhopadhay, “Calcutta’s Informal Sector changing pattern of Labour Use” discussed the definition of Informal Sector, its characteristics and pattern of labour force in Informal Sector of Calcutta. She has also highlighted that how this Informal Sector is playing an important role in third world economies. Without the support of any legislation how these heterogeneous informal activities are increasing rapidly specially in urban areas.

But her study is restricted to only one area i.e., Calcutta. She is also silent about the problems of Informal Sector, and the role of women in Informal Sector and what is the role of informal sector on women entrepreneurs.
12. Aswathi I.C in the article entitled “Characteristics of Informal Sector; Empirical Evidence” gave the definition of Informal Sector, its features and important activities of Informal Sector. However the author fails to discuss the role of Informal Sector in the generation of employment.

13. Anand in his article “Informal Sector and Urban Employment Generation” advocated that Informal Sector can play a prominent role in reducing urban poverty level and generation of employment opportunities for the urban unemployed youths. He further pointed out that government through various policies and programmes could generate self-employment opportunities especially in Informal Sector. But the scholar fails to discuss properly the meaning and nature of Informal Sector and what are the common problems faced under Informal Sector.

14. How Urbanization and Industrialization result in increasing incidence of poverty which in-turn results in fast rising of Informal Sector has explained by Arup Mitra in his paper “Employment in Informal Sector”. According to him Informal Sector has large potential to provide employment opportunities to a large number of labour force both skilled and unskilled labour of urban areas. According to him, a positive link can be developed between employment generation in Informal Sector and the incidence of poverty and poverty level encouraging Informal Sector on a very moderate line. But he failed to explain in detail manner how this Informal Sector is playing an important role in socio-economic life of urban areas.

15. L.N. Dahiya in his article “Emerging Profile of Women Entrepreneurs and Workers in India” gave a detailed explanation about the emerging
issues of women entrepreneurs as to how women have successfully maintained a balance between personal household life and professional life and what role women entrepreneurs are playing in uplifting their status in the society.

Though the process of expansion in the growth of women entrepreneurs is slow, still we find considerable increase especially in Informal Sector. He has also discussed constraints, problems and also throws light on the future of these women entrepreneurs in Informal Sector.

In this article the author fails to deal precisely with those factors, which are responsible for the fast growth of women entrepreneurs in Informal Sector. He fails to give remedial suggestions in a scientific manner.

16. R. Hiremani Naik in “Problems of Women Entrepreneurs” discussed precisely the problems faced by women entrepreneurs. Not only their problems but also their importance in modern life and what dynamic role they can play, if these constraints and problems are solved. This article has also suggested certain measures to encourage women entrepreneurs specially managing small and petty business in Informal Sector. But he failed to highlight those polices and programmes, which are playing a prominent role in encouraging women entrepreneurs.

17. The article “Women Entrepreneurs in India; Scope and Opportunities” by ‘Shreegauri V. Savadi’ revealed that the status of Indian women is lagging behind their male counterparts, which is one of the reasons for slow economic progress of India. Development of women folk is considered as an important indicator of an economy’s development and development of women labour force can be attained by encouraging entrepreneurial qualities among them.
This article throws light on the concept of women entrepreneurs, their importance and types of women entrepreneurs. Even it discusses some of the important problems faced by them, but this article is silent about the government’s schemes and programmes as well as the role of NGO’s in uplifting their socio-economic conditions.

18. The socio-economic problems faced by Indian rural women can be solved by encouraging self-employment among them. This idea is put forward by Dr. Debal K Singhoroy and Ms Prava Agarwal in their article, “Self – Employment for Rural Women”. This article gave a brief picture about the declining tendency of employment opportunities for rural women in agriculture and other core sectors of society. To solve this problem, Intigrated Rural Development Programmes (IRDP) is actively engaged in encouraging self-employment or entrepreneurship among rural women. IRDP provides financial assistance, technical know-how, raw materials and other support services to these women entrepreneurs.

The major defect of this article is that it highlights the economic activities of only rural areas and ignored the importance of these entrepreneurs in urban areas and what problems they are facing.

19. C. Natrajan and M.Kavitha in “Competencies of Women Entrepreneurs, A Study” discussed the importance of women entrepreneurs in nation building. They gave certain measures which help to encourage competencies among women entrepreneurs which can help them to perform a dynamic role in the society. But the authors fail to pay attention towards what kind of activities they are undertaking, what problems they are facing to start and also to run
their business and how government and non-government organizations are coming forward to help these entrepreneurs.

20. J. Bhagyalaxmi in her article "Women Employment; Miles to Go", presented the socio-economic empowerment of women. She states that Indian Government ensures all types of encouragement to women in seeking better employment specially in starting their own employment through various schemes, policies and programmes. She has rightly pointed out towards the problems and obstacles faced by women specially belonging to neglected section of the society. She stressed that "Self-Help Groups" among women can play an important role in educating the women, enhancing their skills and assisting them to obtain technical skill, financial assistance specially to those belonging to informal sector. She also stressed that if political empowerment is ensured along with economic empowerment, it can make a new glorious history.

But she fails to explain precisely the role played by women entrepreneurs in informal sector. This article also fails to cover all those important policies and programmes launched by government to expand employment opportunities for women specially to encourage self-employment in Informal Sector.

21. Dr. K. Natrajan and Ms. A. Thenmozhy in their article have stated the importance of entrepreneurship titled "Entrepreneur Development Programmes for Women, A case study." It has stressed that women posses certain unique qualities which help them to develop entrepreneurial outlook.

To develop entrepreneurial abilities among women, well-planned and properly conducted entrepreneurial Development Programmes should
be undertaken by Government as well as NGOs. The scholars also gave some suggestions about the successful conducting of Entrepreneurship Development Programmes.

22. Meera Mehta in her empirical study tries to find out the meaning, concept and nature of urban informal sector. Her study also reveals the characteristics of Indian Informal Sector. It throws light on those policies and programmes of the government, which are there for both the development of informal sector as well as for the urban areas. But she paid attention to only urban informal sector and ignores the role of informal sector in rural areas specially the role of women entrepreneurs in informal sector. Her study also breaks down as far as the generation of employment opportunities in informal sector is concerned.

23. S.N. Goswami in his article "Price Spread in Tomato in Vegetable Market of Kamrup District Assam", reveals the price fluctuations in the vegetable informal sector of Kamrup district of Assam, and its effects on producers as well as consumers. His study is static in nature because it ignores the other important vegetables and concentrated only on Tomato's price. The other defect is that he is not successful in explaining producer's share in price and also he forgets to highlight the role played by women vendors in vegetable market.

24. An empirical study conducted by Nagraj and Chandrakant reveals the process of marketing important vegetables, problems faced by vegetable vendors, producers and fruits producers. The scholars fail to discuss the employment generated in this market and how much it has contributed to national income.
25. Smt. Sethi in her article “Organising the Urban Informal Workers – Two successful experiments” states that if efficient marketing system is adopted with proper financial assistance at proper times by the banks, the standard of living of the vendors can be improved. This study only highlights the financial assistance, by banks and ignores the role of employment generation programmes through financial assistance, technical assistance, etc. given by various schemes such as Prime Ministers Rozgur Yojna which provide loans to urban educated youths with some specific trainings to start their own employment.

26. Sharma in his empirical study presented in the form of a book entitled “Impact of Migration on Urban Economy” revealed very scientifically and precisely about the migration from rural areas to urban centres, the reasons for migration, growth in migration and how this migration has changed the urban labour market. To explain these things he conducted the case study of “Bokaro-Muzaffarpur” the two important industrial hubs of north central India. He also gave a detailed explanation about the emergence of informal sector in these cities mainly because of migration. Migration is one of the main causes for the growth of informal sector in almost every urban centre of our country. Apart from migration several other reasons are there which are behind the growth of informal sector, which the scholar fails to cover. No doubt Informal Sector’s growth is fast in urban areas but this sector is playing an important role in the economic activities of urban areas. The scholar fails to highlight the role played by Informal Sector in the socio-economic activities of urban centres. One more important aspect that we do not find in this study is that, there is high degree of informalisation among “fair sex” of urban centers.
27. Sukti Dasgupta, in her article "Women organizing for socio-economic security", have raised the issue of social protection for women workers in Informal Sector. She highlighted the major problems faced by women entrepreneurs as well as workers in Informal Sector. She also puts forward certain causes, which are resulting into these problems. According to her, their vulnerable status both at home and at work cannot improve their socio-economic conditions only by providing employment opportunities. She stressed on the point that only economic empowerment is not sufficient to improve their socio-economic conditions. Along with this they should get equal opportunities to participate in political affairs. Political empowerment along with economic empowerment is a must to improve their bargaining power and their status in the society. The most important instrument to attain all the above objectives is by organizing women entrepreneurs and workers through developing the women trade unions. Organization of women working force is a must to improve their socio-economic as well as their political conditions. Sukti Dasgupta fails to cover all those policies and programmes which are playing an important role to improve the socio-economic conditions of the women found in Informal sector.

28. A study conducted by TPCO (Town Planning Corporation) on women Entrepreneurs in Urban India, reveals that self-employment was the most important motive for a woman to setup an enterprise. The survey conducted caused 183 women's enterprises in India and revealed that they generated more jobs than those run by men. For every Rs. 1 Lakh investment they created employment for six persons as against the average of four against the general category of small-scale industrial units. The average employment in the enterprises run by women was
nine. The highest employment was found in Andhra Pradesh (23 per unit) and lowest in Jammu & Kashmir (2 per unit). It includes a large number of skilled than unskilled workers but it is sad to notice that they employed more men than women. They also throw light on the various problems faced by these women entrepreneurs. Two major problems what they were facing were, low investment level and low level of technology. These entrepreneurs also demanded that there should be provision of an industrial estate exclusively for women. The study also revealed that they largely depend upon the middlemen in getting raw materials and marketing of products.

This study speaks about the capacity of women enterprise in generating employment opportunities, which is more than male enterprise. It also discussed the important problems faced by these women entrepreneurs. The study conducted by TPCO must have included the suggestions to improve their conditions and solve their problems.

29. A study conducted in Revenue Division of Karavali to find out the socio-economic background of women entrepreneurs under PMRY. The study was conducted for the period of 1992-94 to 1996-97 for 70 women entrepreneurs in Karavali District. The study revealed that more than 40% of women entrepreneurs belongs to backward communities, SC and ST. It also shows the age level and educational level of these entrepreneurs and their family background i.e., 48% was from agricultural families 39% from business families and only 13% of women entrepreneurs is from service families. The study also throws light on the important factors responsible for undertaking of their entrepreneurial activities.
The study fails to highlight the problems faced by these entrepreneurs and also fails to include suggestions to solve the problems of these women entrepreneurs.

30.46 To find out the major Strengths Weaknesses, Opportunities and Threats, a study was conducted viz. "SWOT Analysis on Women Entrepreneurs". For this 50 Entrepreneurs in Tamil Nadu were interviewed.

According to the study, the commitment, dedication and the strong will power of these women entrepreneurs are their major strengths. They are optimistic toward their work. Their nature of putting hard work supports their major strengths.

Their major weaknesses were their more concentration towards their house life, children, search for personal security and lack of capacity to take risk.

Educational background, their skills technical knowledge, government’s incentives, etc were considered as the important opportunities for them.

The main threats faced by them were competition with well-established big units especially owned by men entrepreneurs. And there is always a threat that they may give up their entrepreneurial activity due to family responsibilities.

It is clear in the above study that the strengths and opportunities are greater than the weaknesses and threats. These weakness and threats can be turned into strength and their development can be encouraged.

31.47 A study conducted by UNID reveals that inspite of subordinate roles played by women in industry, they have contributed substantially to the growth, development and success of traditional small, medium
scale and even tiny industries. They contribute a substantial part of the industrial production in developing countries. In some cases they are propelling their countries in the world market.

32. In Status of Rural Women in India, Khan Mumtaz Ali, discussed the inequalities faced by women both in advanced and in developing countries. These inequalities are basically because of socio-cultural economic practices. It is seen that women have been denied equal opportunities all over the world for personal growth and social development. And in India, it is still worse because of the sex-segregated character of society, the condition of poverty and the traditional value system.

33. According to the latest study on global employment trends by ILO, the overall prospects for labour market in South Asia largely depend on the performance of India, where there is high level of unemployment in some countries, high incidence of working poverty, especially in informal economy, high productivity sectors which absorb very little of the expanding labour force and low levels of education in comparison with other regions of the world. While the region was expected to see a GDP growth of above 5% no change was likely in unemployment rate unless the region faced the policy challenge to move from job creation in the informal economy to creating jobs in formal economy, “there was little hope” of declining substantially the number of working poor.

The report also predicts that the South Asian labour force was expected to grow at just over 2% a year between 2003 and 2005, the region would need yearly GDP growth rates of 6.2%. This can be achieved by reducing poverty. For this there is a need of shift from informal economy to creating jobs in the
formal economy. As per the above report of ILO regarding employment trends in South Asia for the reduction of poverty level in labour force gainful employment should be created in “formal sector” with expansion in their educational level.

But it is very difficult to divert the labour force from informal to formal sector, especially in a country like India where informal sector is playing an important role in reducing unemployment and poverty level. This sector has huge employment opportunities for both skilled and unskilled labour, for both male and female labour and even it is creating both wage employment and self-employment. Infact the development of informal sector in poor countries of the world is considered as an important tool for “Poverty Eradication”.

Therefore there is great need of this sector for reduction in poverty and level of unemployment on moderate line with the assistance of government both at national and international level.

CONCLUSION

It is evident from the above discussion that many studies have been conducted on women entrepreneurs and Informal Sector separately. There are limited studies, on women entrepreneurs in Informal Sector and that too restricted to certain activities only. With this conceptual and review of literature background the present study focuses on the women entrepreneurs in informal sector which is growing at a faster rate in study area. This sector is providing both wage employment and self employment opportunities. The informal sector is the potential area of employment especially for women. Women entrepreneurs in informal sector are contributing a lot to the national income and development of the economy. But unfortunately their
contribution is underestimated and considered as casual, supplementary and secondary. Women entrepreneurs' contribution to many areas is substantial. The review of literature reflects the strength and weaknesses of women entrepreneurs and the problems faced by them. With this background the present study is concentrating on women entrepreneurs in informal sector, their contribution and their institutional support. It pinpoints the growth, problems, and challenges of self employment or entrepreneurial activities undertaken by women in this sector. It concentrates on the two important cities of northern Karnataka-Hubli and Dharwad, which have experienced rapid increase in population with rapid urbanization with almost all commercial activities. Because of these reasons many people from surrounding areas are migrating here in search of employment. As a result there is fast growth of Informal Sector in Hubli Dharwad area. There fore it is important to study the role importance and problems of women entrepreneurs in informal sector of the study area.

NOTES:

7. Ibid p – 39
15. The System of National Accounts [1993]


27. Ishita Mukhopadhyay “Calcutta’s Informal Sector, Changing Pattern of Labour Use”.


35. C. Natrajan M. Kavitha “Competencies of Women Entrepreneurs: A Study”.
43. Sukti Dasgupta “Women Organizing for Socio-Economic Security”.


