INTRODUCTION

Section I

1.1 General Background

Industrial development plays a crucial role in the development strategy of any country. The momentum gained by industrial progress during last fifty years is a striking feature of Indian industries. Many changes have taken place in our industrial growth and development, which is an outcome of changes that are taking place in our social, political and economic environment of country. During the early 1950's, the process of industrialization began as deliberate and conscious efforts on the part of the government to pave the way for the process of economic development. This can be achieved both by collective and individual efforts which are two different forms of entrepreneurship. "The key factor in the process of industrial development is initiated and nurtured by entrepreneurship. An entrepreneur is nurtured among the class of leaders in a society and directs the destiny of economy in general and of industrial economy in particular. The experience of developing countries suggests that the availability of natural resources, capital, manpower, technology infrastructural facilities cannot guarantee entrepreneurial development leading to industrialization if people lack the ability to adapt to entrepreneurship. Therefore, it is necessary to give importance to both i.e., industrialization as well as the furtherance of entrepreneurship" (Singh and Sengupta, 1984).

"Growth of entrepreneurship in a social organization is a highly complex process. It is the result of interaction of various factors such as natural endowment, role of government, historical traditions, education and cultural standards, socio- economic background, religious and moral values and family

organization" (Desai, 1997). It is observed that the problems of growth of entrepreneurship are more complicated in a less developed economy like ours where industrial entrepreneurship is in the embryonic stage. Hence, in this context it becomes interesting to find out the class, which has come into the fold of entrepreneurship.

1.2 Entrepreneurship and Economic Development

In a country like India where development process has not yet gained full momentum, entrepreneurship does not emerge out of an industrial background. "Although it has well developed institutions to support and encourage it, it is characterized by the conditions associated with underdevelopment. It may so happen that entrepreneurs in an underdeveloped country may not necessarily be an "innovator" but an "imitator" who may imbibe into the organization technology and products of the innovators in other developed regions" (Desai, 1997). "In initiating, promoting and maintaining economic activities for the production and distribution of wealth, entrepreneurship is considered as a purposeful activity. Thus, it is believed and recognized over a period of time that entrepreneurship is an essential ingredient of economic development and an integral part of socio-economic transformation" (Stephenanalil, 2000). "Besides playing economic role for the country, small enterprises because of its unique economic and organizational characteristic also play social and political role in local employment creation, resource utilization, income generation and in helping to promote change in a gradual and peaceful manner" (Kaur, 2001).

"There has also been wide recognition that the entrepreneurial development is essential not only to solve the problem of economic development but also to solve the problem of unemployment, unbalanced area development, concentration of economic power and diversion of profits from traditional avenues of investments" (Rajkonwar, 2001).

"Entrepreneurship may be regarded as a powerful tool for economic development of a predominantly agricultural country like India" (Shyamala. 1999). An increase in entrepreneurship will lead to an overall positive impact on production and employment. A direct relationship is being observed between entrepreneurship development and socio-economic development. Entrepreneurship acts as an instrument of economic and social change as it will help in industrial development on the one hand and promote economic development on other.

1.3 Women and Economic Development

In almost all complex societies gender is an integral dimension of social stratification, along with class, age, race, and ethnicity and sometimes also the religion. In any society, the status enjoyed by women is an indicator of the cultural and civilizational achievement. In any social transformation and cultural tradition, although gender is a building block, its identification becomes an important subject of analysis in any society whether developed or developing. It has become evident that if at all the development process is to be accelerated; the potential contribution by half the population cannot be ignored. It has been noticed throughout various communities that the interest and problems of women are homogenous. Of late, it has been realized that women's issues and development issues need to be linked. Economic development and gender equality go hand in hand.

The role assigned to women is on the basis of "gender^{1"} Generally women are confined to the domestic sphere and their work has been undermined. In the process of development, it has been substantially evidenced that women have particularly and consistently been lost out. This indicates that there commonly exists gender stratification in all societies with variation in the degree or quantum of women's disadvantage across time and place within societies.

"All societies have their unique" gender systems which define division of labour and power-allocation between genders and prescribe cultural norms regarding "masculine and feminine" and other gender social definitions" (Mathur, 2001). It is often argued that the status of women is an indicator of development. But at the same time participation of women in workforce is also related with the status of women. Over a period of time, on several grounds the feminisation of the workforce is challenged. "Evidences and studies reveal that not only people but also machines and workplace are gendered. A sexual division of labour is implanted in each social technical division of labour. Each industrial advance experiences a practice of "gendering" when defined feminine or masculine. Men and women tend to participate in different spaces, shops and section in a factory when they usually operate. They tend to set up different physical technologies that in fact require skills or knowledge also defined as male or female. However, women do not get any support from the society. It may be due to deeply rooted traditional taboos" (Mathur, 2001).

"At times social customs and traditions prevent women from taking-up entrepreneurship or any other gainful productive activity. Women do not get equal treatment in a male dominated social sphere. There still exists a widespread discrimination against women, despite constitutional equality. Active and equal participation of women is indispensable in fighting against these social evils" (Vinze. 1987). "In any country people are both ends and means of development. While framing programmes of human resource development it must be at the centre of economic development planning" (HDR. 1995).

1.4 Women and Work

"In every society, the mass of women has always made a significant contribution to the social product that enables the society to life and growth. Women's economic development is a powerful precursor to women's empowerment, and this has impact on their social status...their labour contributes a substantial part of the wealth that is produced in every society." (Asaf Ali, 1975).

To begin with, in the labour market the very term manpower brings out the gender bias. In all aspects of the development process of a nation an increasing awareness is being generated among women so that they can play a significant role. During last three and half decades the role of women in development process has been stressed in various international conferences on endogenous development of national technologies. The reason is technological advancement leads to local development and reduces dependence on other foreign countries. "It is a known fact in both developed as well as developing countries that women are discouraged to move into the so-called male province because of local customs and values. This also happens because of the stereotyping of the gender roles performed by male and female. This restricts women's participation in modern technology act leading to socio-economic development" (Mathur, 2001).

In many ways by virtue of status women are restricted specifically with respect to type of work and the conditions of employment. Besides, there exists a complexity in work pattern for women as compared to men. Labour market favours men on the basis of gender. The reason for such gender based attribute patterns is due to differential assumptions concerning the capabilities of males and females. Women usually are not able to avail the benefits of the various employment schemes, especially self-employment because of huge unemployment among male youth as revealed in many studies. In conventional society like ours the employment for men is being measured as more essential compared to that of women. But at the same time women are expected to work

and support family economically. However, women are seen only as supplementary earners².

Generally women are employed only during specific periods, for example, during wars. They are used as casual or seasonal workers whenever a change in production is needed. The recent NSS data also shows that more women are working as causal and seasonal workers. This may occur through processes of growth and recessions (Agrawal and Patel, 2001).

1.5 Women Entrepreneurship

"It has been globally recognised that women's empowerment can be a well paying strategy for overall economic and social development. This has resulted in significant changes in the approach to assist women in a continuum ranging from welfare to development. Entrepreneurship development among women is one activity that promises encouraging results. By motivating, training and assisting women towards forming and running independent business ventures, it may be possible to tackle many gender issues" (Job. 2000). "Women in business are a recent phenomenon in India. Emergence of women entrepreneurs in the economy is an indicator of women's economic independence and their improved social status. The role of women entrepreneurs helps industrial development, promotes economic development and helps to solve the problem of unemployment and poverty (Rajeswari & Sumangala, 1999). Women entrepreneurship enables to pool the small capital resources and skill available with women. It paves the way for fuller utilization of capital and also mobilizes the female potential. Women entrepreneurship enhances the status of women and can also lead to their integration into economic development. It has been seen in many cases that in spite of many obstacles quite a large number of women have somehow found the way to engage in entrepreneurial activities. Lot of debate is being generated on women taking up entrepreneurial venture.

underdeveloped countries have not yet reached a stage of development that can afford them either to discount or discard the notion that self-employment is confined only to man. It is intended to probe into genesis of self-employment of women by estimating interrelationship between socio-economic structure and self-employment (Asaf Ali, 1975).

Entrepreneurship seems to be ideal for women seeking participation in the country's economic development because of certain factors. Emergence of entrepreneurial needs can be considered to be closely linked to social, cultural, religious and psychological variables. These changes seem to be taking place because of acceptable norms in the context of women at work.

Since women are integral part of the industrialized society, it is now believed that women must work using her acquired skill to supplement income for the family. Now they are expected to pick up self-employment opportunities rather than waiting for employment in the organized sector. For this there is a need to create appropriate awareness and environment to promote entrepreneurship. Entrepreneurial venture for women can be planned and developed. Women entrepreneurship paves the way for better and fuller utilization of capital and also mobilizes the potential female resources.

In India, over a period of time women entrepreneurs represent a group of women who have broken away from the beaten path and are exploring new avenues of economic participation. This further makes this task full of challenges, as they have to encounter public prejudices and criticisms. Opposition from family and social constraints have to be overcome before they establish themselves independently as entrepreneurs. The risk is greater for women entrepreneurs as compared to that of their male counterparts. There are many hurdles and limitations which women face. In the traditional Indian society, the growth of industrialization, education and domestic system are able

to bring about significant changes. But still this movement and development of women entrepreneurs is in a transitional phase. Many studies³ have revealed that of late, quite a large number of women entrepreneurs have set up their own enterprise and have been managing business successfully.

1.6 Women Entrepreneurship in India

Over a period of time, in India, it has been observed that women have started contributing in a very significant way to economic health and competitiveness. The New Industrial Policy (NIP) stressed the importance of entrepreneurship among women. The policy concedes that merely making larger resource allocation for women within the prevailing pattern and structure of development would not yield the desired results. It has also been highlighted in the industrial policy resolution of 1991 that there exists a necessity to provide special training to develop entrepreneurial traits in women who are willing to take up entrepreneurship and self-employment activity. For this purpose there is a need to launch special programmes for the growth of women entrepreneurship in India.

Despite the fact that women are taking up entrepreneurship in many challenging fields, the contribution of women in entrepreneurial activity in India is not very significant. The International Centre For Research on Women estimates that 36% of the third world's small entrepreneurs are women. Given this, the proportion of women entrepreneurs in India is significantly low even when compared to the third world countries. According to the 1981 economic census there were only 1.5 lakh self-employed women in the country, which is 5.2 percent of the total self-employed. Of which, a large number of women were engaged in the unorganised sector activities such as agriculture, agro based industries, handicrafts, handlooms and cottage industries. The rough estimates show that amongst the small scale entrepreneurs approximately 9 percent female

are self-employed and their participation shows a positive change. It was aimed in the eighth five-year plan that the number of women entrepreneurs be increased up to 3.5 lakhs by means of training and other development efforts.

Figures relating to 1988-89 reveal that there are more than 1.53 lakh women entrepreneurs. Of these, majority were in comparatively low paid and low productivity sector in the rural area (Rugmanibai, 1999). Hence, during the entire decade there does not seem to be any rise in the number of women entrepreneurs.

1.7 Growth of Informal Sector

In the recent years, the concept of informal sector has gained considerable currency in the context of development policy in general and employment policy in particular. In India, the process of casualisation and absorption of labour in the informal sector is on rise. "Informal sector has found a greater scope in India in view of the peculiar socio-economic conditions prevalent in the country. Under informal sector, the productive institutional units that are characterized by low level of organisation, little or no division between labour and capital and informal employment contracts contribute considerably to the economic upliftment of those who otherwise would not find a chance to work. Such institutions are unorganised and the activities of the sector are not subject to any statutory obligations, so much so that these units are exempted from maintaining any regular accounts. During the past few years the informal sector enterprises have witnessed a significant growth and dynamism and such institutions have started catering to all productive activities" (Agrawal and Patel, 2000). To describe the nature of developing countries concept of dualism is being used wherein there exists a division of the economy into a large agricultural sector and a small industrial sector. Besides this, in such economies labour markets are fragmented into more than two sectors. "The informal sector embraces a widely

dispersed multitude of operating units with high rates of birth and death and considerable mobility' essentially differing from the formal sector in technology, economies of scale, use of labour intensive processes for producing goods and services, a virtual absence of well maintained accounts and dependence on government subsidy. It is informal in the sense that it is not regulated by Government under any statute" (Kulshreshtha and Singh, 2001). Informal sector is an outcome of "overflow" or "spill over" of existence of excessive unemployment in rural and urban area. Modern sector is unable to absorb the labour supplies from rural area. This results in the concentration of population in slums and shantytowns slowly and gradually paving the way to earn its livelihood. In the process it creates a subsistence sector called informal sector. "Those who are working with the informal sector are believed to be unprotected labour. Poverty and underemployment most of the time compels them to work under the whatever available terms and conditions" (Patel. 2004). "According to development economists, surplus labour from the agriculture sector would be gradually absorbed in the dynamic urban economy as industrial sector expands. However, industrialization in the recent times even in most of the developing countries is not labour intensive type. Consequently, employment opportunities in the modern industrial sector have failed to keep pace with the labour force growth that in turn raised the share of labour force in the informal sector. As a result, the process of urbanization has contributed to mass urban unemployment, under employment and extreme poverty in the urban areas of the developing countries" (Rao & Rao, 1994). The informal sector consists of small-scale units engaged in the production and distribution of goods and services with primary objectives of generating employment and income to their participants notwithstanding the constraints on capital, both physical and human (Sethuraman, 1976). In general, informal sector constitutes large number of small

units. Easy entry for new enterprises, reliance on indigenous resources, family ownership, small scale of operations, unregulated and competitive markets, labour intensive technology and informally acquired skills of workers are the important characteristic features of the informal sector (ILO, 1972).

1.8 Women and informal sector activities

Unorganised sector work is the more predominant mode of employment for women than for men. 94 percent of women workers are engaged in the unorganised informal sector of the economy- 81.4 percent in agriculture, and rest in non -agricultural occupations. Employment in this sector is characterised by low pay, long hours of work, low productivity, low skills and lack of job security. One of the major reasons for women's work becoming increasingly limited to unorganised informal sector is that women lack the opportunity to acquire skills and training which could facilitate occupational shifts "(Arya, 2000). "Majority of women are taking up entrepreneurship in this sector. The reason is, activities in informal sector are primarily unregulated (Patel, 2005). "Although a larger proportion of women workers are casual workers and a smaller proportion working as regular wage/ salary earners than male workers, on the margin, women have been able to secure regular jobs better than men and avoid increase in the degree of casualisation" (Suryanarayanan, 1996). In overall employment, the share of women has increased mostly in those sectors that offer only low pay, unstable and insecure employment. The informal sector is increasingly becoming a provider of employment and self-employment to women. It works as a parking lot for those women who are otherwise unable to find a gainful employment in the formal sector. In this sector various forms of linkages and occupational mobility of workers has fostered entrepreneurship for women also. Thus in this sense, the informal sector not just supports women workers but also fosters entrepreneurship. Various studies⁴ have shown that, over

a period of time more and more women are joining this sector with the purpose of starting self-employment avenues rather than working as a worker at low wage level. Lubell (1991) is of the opinion that it would be useful to consider informal sector, as "self-employment sector" since the nature of activities in this sector are more of self-employment. The reason is, this sector requires less skill, less capital and is labour intensive. Lack of education can be another reason for concentration of women for employment and self-employment in the informal sector. Lack of education or low level of education among them seriously delimits their employment options in the modern sectors of the economy. The denial of education propels young girls into quagmire of early marriage, child bearing with increasing prospects of having a large ramily and thus restricting her participation in other walks of life (Mathur, 2001). In both market and non-market activities education enhances the productivity of women and also provides them greater access to paid employment and higher earnings.

Section II

1.9 Concluding remarks and rationale of the study

Over a period of time the role of women is being recognized in the development mainstream. The economic development in the country has resulted in a steady marginalization of women. It is only in the past few years that this procedure has stemmed to some degree through the intervention of state. Lot of debate is taking place about the possible effects on Indian women's economic participation after initiation of structural adjustment programme and economic development campaign. The main focal point of the debate on the whole is women's economic position. It however, remains to be seen if there will be an increase in number of opportunities for women when the economy becomes more competitive or when some major changes are taking place in the industrial

structure of the economy leading to increase in the production of industrial good, as well as the technologies used there.

Several studies have been carried out to study various aspects of women entrepreneurship. However, not much empirical work has been undertaken to study the growth of women entrepreneurship in manufacturing activity in the informal sector, various problems faced by women entrepreneurs in manufacturing and the impact of social, cultural and traditional factors on the growth of women entrepreneurship remains unexplored. The present study attempts to fill up this gap.

1.10 Hypotheses of the study

Following are the hypotheses of the study:

- 1) Women entrepreneurs in the urban informal sector belong to lower social and economic strata of the society.
- 2) Self-employed women are concentrated in and prefer to take up traditional feminine occupations.
- 3) Women take up entrepreneurship out of economic pressure.
- 4) The performance of women entrepreneurs is determined by economic as well as non-economic factors

1.11 Objectives of the study

The present study has been carried out with the following objectives:

- 1) What is the socio-economic background of women entrepreneurs?
- 2) Which are the entrepreneurial activities in which women are concentrated?
- 3) What are the reasons for taking up these entrepreneurial activities?

- 4) What is the economic contribution of women entrepreneurs in the family?
- 5) What is the attitude of the family towards women's self-employment activities?
- 6) What are the economic and non-economic factors that determine the performance of women entrepreneurs?
- 7) What are the problems that these women face?
- 8) What is the support system available to women entrepreneurs?

Section III

1.12 Research Methodology

1.12a Sampling Technique

A detailed list of women entrepreneurs was obtained from various sources like District Industrial Center (DIC) and shops and establishment office. 20 percent of the respondents were selected on the basis of stratified sampling technique with a view to include women entrepreneurs in various fields. Accordingly 300 women were selected for the study. However, virtually all the women entrepreneurs included in the sample were proxy entrepreneurs. As more and more cases of proxy entrepreneurs were found almost all women entrepreneurs in the lists collected from the above-mentioned sources were contacted. It was found that men were managing the units that were registered in the name of women and it was only to enjoy the facilities and incentives given to women to take up entrepreneurship. Several efforts were made to contact those women in whose name the units were registered. However, all efforts turned futile. Later, the NGOs working for economic upliftment of women were contacted. Very few women who were trained by these NGOs for self-employment had really taken up entrepreneurship. Due to constraints of data

collection, the sampling method had to be changed later and a sample of 200 women was selected at random.

1.12b Processing of Data

The women entrepreneurs were interviewed through a pretested structured questionnaire and personal interview. The edited questionnaires then were coded for tabulation. SPSS package was used for tabulating data. Various statistical tools used in the analysis of data are measures of central tendency such as mean, median, mode, chi-square test, compound growth rates, etc.

1.13 Problems and Limitations of the study

This research is focused on manufacturing in informal sector in Vadodara (Baroda) city. Many women entrepreneurs refused to give information related to financial matters pertaining to their business for the fear that it might reveal their financial position. In many cases women furnished financial information only after consulting and or taking permission from their husbands. This was particularly in those cases where husbands were business partner. Also in many cases where husbands were business partner didn't even allow to meet the women partner. Apart from this, in case of proxy entrepreneurship, i.e. husbands managing business that was in the name of wife didn't even allow to enter the factory premises thinking that researcher is a government official. As this was done to enjoy the facilities and incentives given to women to take up entrepreneurship in the form of cheap credit, land etc. While visiting a factory, which was a case of proxy entrepreneurship, the husband even threatened saying that "you immediately leave the premises or else it will not be good for you, anything can happen. In that case you will be responsible for whatever happens. (Tum abhi yahan se bahar niklo nahin to ye tumhare liye accha nahin hoga. kuch

bhi ho sakta hai, uske liye sirf tum jimedar rahogi)" Under such circumstances, it was difficult to gather data.

It was most of the time very difficult or sometimes even impossible to reach those women who registered themselves with District Industries Centre (DIC), Shops and Establishment office and some local NGOs. Some respondents kept the questionnaire for weeks and returned them unanswered informing that they could not find the time and will have no time for such useless things having no meaning for them and bringing any gains to them. This was for the simple reason that their husband did not allow them as they informed very confidentially during informal discussion.

Section IV

1.14 Profile of Baroda city

Situated in the central-eastern mainland region of Gujarat, Vadodara is an ancient settlement founded on the banks of river Vishwamitri around 1000 B.C. The greatest period in the Maratha rule of Baroda started with the accession of Maharaja Sayajirao Gaekwad III to the throne in 1875. It was an era of great progress and constructive achievement in all fields. Maharaja Sayajirao Gaekwad III was one of the foremost administrators and reformers of his times who introduced a series of bold socio-economic reforms. He attached great importance to economic development and started a number of model industries to encourage initiative, and then handed back the working industries to private enterprise. He started model textile and tile factories. It is as a result of his policy of industrial development that Vadodara is today one of the most important centres for pharmaceutical, chemical and petroleum industries.

1.14b Population and Sex ratio

During the period of last fifty years there has been considerable increase in the rate of population in Baroda. In the year 1951 the total population in Baroda city was 2,11,407 that increased to 3,09,716 in 1961. Where as in 1971 it rose up to 4,67,487 and by 1981 it increased up to 7,34,473. In 1991 it was 10,31,346 of which, 53 percent were male and 47 percent were female. In 2001 population in Baroda increased up to 13,05,546 of which, 52.3 percent were males and 47.6 were females.

In the year 1951 the sex ratio in Baroda was 914 that declined to 906 in 1961 and it further declined to 900 in 1971. In 1981 it increased to 915 and again declined back to 913 in 1991. Whereas in 2001 it has risen upto 919. This clearly shows that the sex ratio has remained more or less stagnant during last 50 years.

1.14c Literacy Rate

As per 2001 census, Gujarat ranks fifteenth in the literacy rate among all the states. The literacy rate in the state has increased over a period of time. It was 49.9 percent in 1981, which increased upto 61.29 percent in 1991, and it further increased upto around 70 percent in the year 2001. On the other hand, the gender wise literacy in the state shows that in 1991 the literacy among male was 73.13 that increased upto 80.50 percent in 2001. The literacy rate among females during the same time period was 48.64 percent in 1991 that increased upto 58.6 percent in 2001. Hence, the literacy rate of women is much lower compared to that of males I Gujarat.

The same trend has been observed for Baroda district as well. In the year 1961 the percentage of female literacy was 31.6 percent it increased upto 36.8 percent in 1981, and further to 38.9 percent in 1991. In the year 2001 it increased upto 41.2 percent.

1.14d Industrial growth

In the year 2000 the number of working factories in Baroda district was 2398 with second rank in the state and the number of workers employed in these factories during the same period was 96381. The numbers of registered small-scale industrial units in 1980 were 3020 that increased upto 6648 units in 1990 and to 14209 in the year 2000. This shows that there is a significant increase in number of small-scale units during the period of 20 years. Showing an approximately 370 percent increase in the number of SSI during the period of 20 years. Not much data and separate statistics of industries in Baroda city is available. The industries department indicated that almost 70 to 80 percent of industries in the district are located in Baroda urban agglomeration area.

Notes:

- 1. Sex is biological while "gender" is socio-cultural. Certain restrictions are imposed on women by culture and tradition that restricts women's entry into achieving social, economic and positive power. "Gender refers to the qualitative and independent character of women's and men's position in society. Gender relations are constituted in terms of the relations of power and dominance that structure the life chances of women and men. Thus gender division are not fixed by biology, but constitute an aspect of the wider social division of labour and this, in turn, is rooted in the conditions of production and reproduction and reinforced by the cultural, religious and ideological systems prevailing in a society. The concept of gender makes it possible to distinguish the biologically founded, sexual differences between the roles given to or undertaken by women and men respectively in a given society" (Ostergaard, 1992).
- 2. For details see, Wadhera Kiron (1976), and Choudhary and Sharma (2000).
- 3. Singh Kamala, (1992), It can be noticed that more and more women are taking up entrepreneurship. Majority of the women entrepreneurs belonged to the nuclear families with high education and service as their occupation. Apart from this majority of them belonged to Punjabi and

Bania family. Greater part of women entrepreneurs was involved in general trading, garment making and knitting business. Moore D.P. and Buttner E.H, (1997), they have discussed about those 'second-generation' entrepreneurs who have corporate experience and distinguishing them from more 'traditional' women entrepreneurs. They have also discussed about many troubles conventionally accredited to women endeavouring to launch and manage their on enterprises, including access to credit, coping with manifold roles, finding support, and lack of access to prescribed networks. As per them these second-generation women entrepreneurs faces relatively less problem.

4. Unni Jeemol and Uma Rani, (1999). "Informal Sector: Women in the Emerging Labour Market". A majority of the informal workers are self-employed, operating with a very low level of capital. It was also found in the study that there is a constant growth of non-wage employment in the non-agricultural sector and the capacity of informal women workers to create employment and incomes, undeterred by constraints such as poor access to capital and lack of state support. Kalpagam. (1993) has also discussed about the women taking up self-employment in informal sector. Majority of them are into "Putting Out" system.

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