

## **CHAPTER-2**

### **WOMEN ENTREPRENEURS IN INDIA**

In the present chapter theoretical as well as practical aspects of women's workforce participation have been discussed, specifically their participation in different kinds of economic activities including those of business and entrepreneurship. This chapter also analyses different perspectives of work roles of women from that of non-worker to entrepreneurs and the barriers they encountered.

#### **Entrepreneurial Participation of Women in India**

The very recent trend in India's workforce participation is increasing entrepreneurial participation of women. This trend is facilitated by various factors like women's education, work experience and government efforts. Different development efforts targeted at the promotion of women entrepreneurs. The Government of India in its different plan periods has been giving increasing importance to the development of women entrepreneurs in recent years. Promotion of female employment in women owned industries was proposed in the Sixth five year plan. In Seventh five year plan more arrangements have been made to promote independent income earning activities including entrepreneurship and business for women (Pandian, Et.al. 2012). It was after the 1975 that official attempts for the promotion of women entrepreneurship in India began. The number of women entrepreneurs in large scale industries in India is very few, with a good number of subsistence based self-employed entrepreneurs who worked from home. They are mainly from the poor and middle class background. Though the incidence of women entrepreneurship is on rise but in reality women's work participation in India remains exceptionally low.

In the recent years a rising graph has been seen on women entrepreneurship. Women entrepreneurs like Kiran Mazumdar Shaw, Chanda Kochhar and Indra Nooyi paved way for women to come forth and start something they could call their own and become an independent entity. According to the Sixth Economic Census (2013-14) by the National Sample Survey Organisation (NSSO) women comprised almost 30 percent corporate senior management positions. Comparatively women entrepreneurs comprise only 14 percent of all entrepreneurs in India. As many as 4.81 million establishments are led by women (60%) from scheduled castes (SCs), schedules tribes (STs) or other backward castes (OBCs), indicating they work because they must. There are 58.5 million businesses in India, of which 8.05

million are managed by women, employing over 13.48 million people. As many as 79 percent of enterprises run by women are self-financed; only 4.4 percent have borrowed money from a financial institution or received assistance from the government. These enterprises range from corner shops to venture-funded startups (Saha, 2016).

India is witnessing a major growth in women entrepreneurship because of the growing need for the young and aspired women to create their own job. Young women like Richa Kar of Zivame and Swati Bhargava of CashKaro.com are realizing their own potentials and coming forward and rising in the entrepreneurship world. They are the new age women entrepreneurs. In 2016 Prime Minister Narendra Modi launched the “Startup India” action plan to provide aspired and potential women entrepreneurs with various subsidies and different other promotional arrangements for starting up businesses.

India ranked 29th of 31 countries in the 2015 Global Women Entrepreneurs Leader report by ACG Inc, a consultancy, above only Pakistan and Bangladesh. The report observed that in India and other low-ranked countries, unequal inheritance rights for women and work restrictions limited their access to startup capital and entrepreneurship. The Gender-GEDI Female Entrepreneurship Index places India 16th out of 17 nations, behind top ranking nations like the US (1), France (4) and other developing countries such as Mexico (5), Morocco (13) and Egypt (15), the last place given to Uganda. The index is based on individual aspirations, business environments and entrepreneurial ecosystems. One of the reasons India ranked so far behind may be the fact that the index didn't take into account the informal sector where many women entrepreneurs are engaged in small and medium scale businesses (Saha, 2016).

India is certainly a land of big population, the second largest workforce, the third largest economy-in terms of purchasing power, the largest democracy, and the list goes on. However, India has achieved these impressive results with shockingly low economic participation by women (Saha, 2013). The work participation of women is an indicator to determine their status in the society. Currently, women workforce constitutes an integral part of total workforce in India, that is, 24 percent (Census of India, 2011). Until 1981 Census 'work' was defined as participation in any economically productive activity, which has excluded household activities those particularly performed by women. Later on, the 1991 Census defined 'work' as, participation in any economically productive activity, including those of physical and mental labour. Though this definition is ignored the domestic labour

given by women. Most of the work done by women therefore remained unpaid, underestimated and non-recognized both socially and officially.

India is one of those developing countries where women's participation in the workforce always remain unaccounted both in absolute and relative terms, though they are contributing in the national economy at large. Women do multiple tasks at one time. They performed agricultural activities on farms, handicrafts on household industries, extended physical and sometimes skillful services in the informal sector, formed cooperatives while doing self-employment activities and generate employment while performing different entrepreneurial roles. In addition, they have been responsible for the daily household activities which are unpaid in nature. These diversified economic roles played by women cannot be isolated from the total framework of development. The role and degree of integration of women in economic development is always been an indicator of their economic independence and social status (Rani, 1996).

One of the most widespread presumptions in the description and analysis of labour force data pertaining to women's economic roles are referred as supplementary, subsidiary or secondary. The patriarchal ideologies and practices assign their roles subordinate to men. In reality women and girls are subject to perform domestic activities and many other supportive activities which are usually of low-skilled, lowly paid and non-recognized. Presently, the gender based stereotyped cultural practices are though started changing but women are still less likely to start any non-conventional economic activity like men. Reasons like cultural restrictions, lack of job opportunities and burden of household responsibilities are held responsible for the serious underestimation of women's contribution to the national economy. Added to this, customs and age old social practices effectively deny women the right to own land, property inheritance and economic emancipation.

These socio-cultural rules and practices placed women, especially women of poor economic background and rural areas in a paradoxical situation. When due to retrenchment and closer, male members of the families are out of jobs, it is the female members of these families who take over the economic role of male members. As a result of which women's burden increases several times. But whenever male members are recovered from such situation female members again became unemployed. So, it is always been the womenfolk who have to adjust and sacrifice everywhere for their families or to say for the patriarchal domination of Indian society (Jain and Banerjee, 1985). In such a situation, productive employment for women should be considered as a central strategy of poverty reduction and to

remove economic inequality in the society. But the results of unfettered operation of market forces are not always equitable, especially in India, where some sections are continuously disadvantaged as a result of globalization. Women constitute one such vulnerable section. Globalization has indeed raises the hope of gender equality and economic empowerment of women on the basis of increased work opportunities on a positive side and as a negative force it denied women's economic liberty. This is mainly because of those opportunities provided by globalization for women, are basically low-skilled, low-paid, informal sector oriented jobs, without having any recognition for the labour provided by women. In such situation entrepreneurship proved to be the most applicable economic activity for the educated unemployed and low-skilled, opportunity seekers retrenched women workers.

Since the last few decades of twentieth century, the status of Indian women has been changing due to various forces like modernization, globalization, increasing literacy level, legislative measures, increasing economic participation and gender sensitization. (Prasad, 2007). However, a change in the orientation towards women's position in Indian society has been taken place with the shift in governmental policy perspectives from Welfarist approach through Developmental approach to Empowerment approach. Tenth Five Year plan (2002-07) has made a commitment towards empowering women as a change agent for Indian society. This has necessitated women's participation in higher education, technical and professional education and economy in more and more numbers. In spite of having such prospective arrangements, discriminations are found in education, training, remuneration, promotion, occupational mobility practices, work environment and opportunities, access to several productive resources, sharing of household responsibilities etc. Insufficient attention has given to gender analysis and contributions of women remain ignored in various economic activities. Women face innumerable barriers and have been hindered from ensured and sustainable livelihood. However, women continue to contribute to socio-economic development not only through remunerated work but also through non-remunerative household work, though this contribution is underestimated, non- recorded and not-recognized (Bhadra, 2012).

No such official data source has been seen on registered women entrepreneurs in India. Though, few sources, namely, NABARD, MSME are publishing data on this from time to time, but this picture reflects the partial representation. Table 1 shows the state wise number of registered women entrepreneurs in India for the period of 2010. Different units registered by women entrepreneurs show greater variation across the country. In the case of

Tamil Nadu highest percent is observed, it registered 16.74 percent followed by Uttar Pradesh with 13.89 per, Kerala with 9.55 percent, Punjab with 8.34 percent and Maharashtra with 7.55 per cent. Gujarat, Karnataka and Madhya Pradesh show a comparatively smaller presence with 6.74, 6.65 and 5.16 percent respectively.

**Table 1**

**Number of Registered Women Entrepreneurs in India**

| <b>States</b>  | <b>Number of Units Registered</b> | <b>Percentage</b> |
|----------------|-----------------------------------|-------------------|
| Tamilnadu      | 9618                              | 16.74             |
| Uttar Pradesh  | 7980                              | 13.89             |
| Kerala         | 5487                              | 9.55              |
| Punjab         | 4791                              | 8.34              |
| Maharashtra    | 4339                              | 7.55              |
| Gujarat        | 3872                              | 6.74              |
| Karnataka      | 3822                              | 6.65              |
| Madhya Pradesh | 2967                              | 5.16              |
| Other States   | 14576                             | 25.37             |
| Total          | 54,452                            | 100.00            |

Source: NABARD. Annual Report, 2011

According to another estimate provided by Ministry of Statistics and Programme Implementation on its Sixth Economic Census (2013-14), the five states in India with the largest proportion of women entrepreneurs (53 percent of total Indian women entrepreneurs)

are, Tamil Nadu (13.51 percent), Kerala (11.35 percent), Andhra Pradesh (10.56 percent), West Bengal (10.33 percent) and Maharashtra (8.25 percent). There is a correlation found between educational status and entrepreneurial participation among women. These five states are showing higher female literacy than other states of India leading to their business participation. Data pertaining to women's entrepreneurial participation shows that women constitute only 13.76 percent of total entrepreneurs of India and they provide employment to around 13.45 million people of the country. Among them 34.3 percent work in agriculture and allied industries and 65.7 percent in non-agricultural field. Among the agricultural entrepreneurs, 31.6 percent are occupied by the women in livestock maintenance and among the non-agricultural entrepreneurs, manufacturers and retailers are the dominant ones with corresponding percentage of 29.8 percent and 17.8 percent respectively (Sixth Economic Census, 2013-14).

Government of India has been introduced several institutional arrangements both at the centre and the state levels like Nationalized Bank, State Financial Corporations, State Industrial Corporations, District Industries Centre to develop women entrepreneurship in India. Several other voluntary agencies like FICCI's ladies organizations, National Alliance of Young Entrepreneurs have also been engaged in protecting and developing women entrepreneurs in the country. There are other national women association setups with a purpose to create a congenial environment for developing women entrepreneurship in both rural and urban areas. Before discussing about these promotional programmes for women entrepreneurs, it is necessary to highlight the journey of Indian women from that of a non-worker through a paid worker to an entrepreneur.

### **Transition in Women's Work Participation: from Non-Work through Paid Work to Entrepreneurship**

In India, women constitute nearly half of the country's total population. Therefore, they should rightly be considered as the better half of the society. But, this is not true in real life. Women are not regarded as equivalent partners both outside and inside the four walls of the house. Actually, they were treated as abla, that is, helpless and dependent. Hence, the Indian women had an adverse status in the community. Socio-cultural customs and taboos imprisoned women within the four walls of their houses. The Indian society has evolved as a traditionally male-dominated one. Women tend to be considered as the weaker sex and socio-economically depended on men throughout their life. Women mostly occupy subordinate

positions and execute decisions generally made by other male members of the family. Despite an equal population, very few women are self-employed and the majority of them are from the informal sector like agriculture, agro-based industries, handicrafts, handloom and cottage-based industries (Seth, 2001). They are often hindered from participating in any non-conventional economic activities. These aspects collectively serve as discouraging conditions for the evolution and growth of women entrepreneurship in India.

In India, much of the women's work remains invisible and women workers do not get proper reward. Their labour is invisible both in terms of nature and valuation. Indian women perform a number of roles one outside the home and another as a caretaker within the home, for which their performance cannot determine their work status and all of their roles are not accounted officially too. Rather it is the pre-determined social norms that define women's work roles (Srinivas, 1978). While in case of men their roles are preferably defined as supreme by the same norms. Among the poorer section this discrimination is more where the gap between women's output and income is large. Besides that, rural women have no leisure and scope of entertainment to enhance their capabilities of earnings. Women spend on an average of 20 percent more time than men in total work activity in India (Bhadra, 2012). Not only that, such difference is found everywhere in work matters. Women's work participation in rural areas (30.97 percent) is low than that of men workforce (52.36 percent) and this gap is wider in urban areas where women participants (11.55 percent) are found too low compared to men participants (50.85 percent) according to 2001 census.

To overcome the problems of gender inequality in various streams of women's lives, several schemes are devised for bringing equality and development for women. Areas where special attention have been paid are economic participation, equality in decision making, property rights, access to legal matters, right over body and other regular livelihood opportunities. But in practice, the role of women in total developmental processes to eliminate poverty, hunger, inequalities, injustice and humiliation is regarded as minor. The continued assumption that the responsibilities of care economy and familial needs are solely the criteria of women put severe strains on women's general health capacities to participate on different productive activities (Nandal, 2002).

Housework is referred as unpaid work characterized by domestic work, caring labour and subsistence economy like collection of fuel and fodder, fetching water, helping in family farms etc., which does not have any bearing with employment and emancipation. Though this

kind of unpaid work does not fetch any direct income, they are no less productive than paid work. These unpaid activities reproduce on a daily basis the labour force that performs regular paid activities. There has been a continuous debate on the gender dimensions of unpaid family labour.

In the earlier women's studies, little or no emphasis was given to the concept of paying unpaid family labour, although this is an important area of gender dimensions of work. Presently, it is well recognized and established that housework has also to be included within the framework of gender division of labour in the society. Paid work is associated with immediate earnings and declining dependency on the part of women. Paid work has therefore attained some prominence in the policy discourses on gender and development in India, where social norms, religious and legal practices restrict women's access to various socio-economic resources. These are considered to be the essential inputs to women's empowerment and well being (Singh, 2010).

The matter of gender dimensions of women at work appears in the official area for the first time after 1971 census. The report on Women and Equality on the status of women in India highlighted the decline in women workforce participation rate (WWPR). This has emerged several issues like, the concept of work, the working conditions and the factors responsible for the workforce participation of women. Historically, women's paid work is only accounted socially and officially, ignoring unpaid family labour performed by them. Presently, a drastic change has been noticed in the policy framework regarding women's contribution to both paid and unpaid economic activities. There is an emerging tendency of giving recognition to 'unpaid family labour' too (Bhadra, 2012).

It is important to understand the transition in women's work participation from time to time. Table 2 shows work participation rates of women in India during 1901 to 2011(in percent). Data reveals a long term decline in female work participation rates. However, a marginal increase in the participation rates can be seen in the last three decades. Decline in the participation rate of women in total employment has appeared as a major feature of the first decade of economic reforms in India. This has shown the displacement of women form different employment scenario during 1970s-1990s establishing the fact that liberalization and globalization caused feminization of labour. From 1991 onwards, WWPR steadily rose and reached to 25.5 percent in 2011. During 1991 census, efforts were made to count all kinds of economic activities performed by women including those of unpaid invisible

activities. Besides this, factors like increasing awareness, liberalization, onward occupational mobility, gender empowerment measures and different governmental initiatives have enhanced scope for women's workforce participation.

**Table: 2**

**Women's Work Participation Rate in India**

| Women Work Participation Rate in India |       |
|----------------------------------------|-------|
| Year                                   | WWPR  |
| 1901                                   | 31.7  |
| 1911                                   | 33.7  |
| 1921                                   | 32.6  |
| 1931                                   | 28.8  |
| 1941                                   | 26.0  |
| 1951                                   | 23.4  |
| 1961                                   | 28.0  |
| 1971                                   | 14.20 |
| 1981                                   | 19.70 |
| 1991                                   | 22.70 |
| 2001                                   | 25.6  |
| 2011                                   | 25.5  |

Source: Census of India, 2011

Whenever we are talking about women's presence in different paid work activities, mention should be made of their presence in different primary, secondary and tertiary sectors. Primary sector consisting of different land based activities, for example, farming, dairying, etc; Secondary sector involves different industrial activities like weaving, manufacturing, food processing etc; The tertiary sector includes various independent and professional

services such as transport, communications, trade, banking and finance, insurance, personal and domestic services. Table 3 shows the trend of sector wise distribution of women main workers during 1911 to 2001. Data reveals from the following table that the proportion of women primary sector workers is higher than the secondary and tertiary sector workers for all

**Table: 3**

**Sector wise Distribution of Women as Main Workers in India**

| Year | Primary | Secondary | Tertiary |
|------|---------|-----------|----------|
| 1911 | 73.9    | 14.7      | 11.4     |
| 1921 | 75.5    | 13.5      | 11.0     |
| 1931 | 72.3    | 13.7      | 14.0     |
| 1951 | 76.8    | 11.2      | 12.1     |
| 1961 | 79.6    | 11.6      | 8.8      |
| 1971 | 80.1    | 10.5      | 9.4      |
| 1981 | 81.5    | 9.1       | 9.3      |
| 1991 | 81.2    | 7.9       | 10.8     |
| 2001 | 71.9    | 6.3       | 21.7     |

Source: Censuses of India, 2001

the census years. Interestingly, presence of women workers was considerably high in secondary sector till 1971, but from 1981 onwards a sharp fall is noticed in this sector. Their presence in the tertiary sector has sharply improved to 21.7 percent in 2001. This is mainly due to increasing literacy, awareness and empowerment of women during this period.

According to 2001 census throughout the period 1990-2000, the major concentration of women workforce in India is in the unorganized sector that is, nearly 93 percent. While in organized sector their representation is only 7 percent. Unorganized sectors include agriculture, retail trade, construction, land transport, textiles etc. Earlier women from low educational background are engaged in unorganized activities like self-employment, home based production and small business enterprises. But presently middle class educated women are started taking part in these activities too.

**Table: 4**  
**Percentage Distribution of Employment by Sex and Area**

| Employment status & Year | Rural |        | Urban |        |
|--------------------------|-------|--------|-------|--------|
|                          | Male  | Female | Male  | Female |
| <b>Self-Employed</b>     |       |        |       |        |
| 1993-1994                | 57.9  | 58.5   | 41.7  | 45.4   |
| 1999-2000                | 55.0  | 57.3   | 41.5  | 45.3   |
| 2004-2005                | 58.1  | 63.7   | 44.8  | 47.7   |
| 2009-2010                | 53.5  | 55.7   | 41.1  | 41.1   |
| <b>Regular Employee</b>  |       |        |       |        |
| 1993-1994                | 8.3   | 2.8    | 42.1  | 28.6   |
| 1999-2000                | 8.8   | 3.1    | 41.7  | 33.3   |
| 2004-2005                | 9.0   | 3.7    | 40.6  | 35.6   |
| 2009-2010                | 8.5   | 4.4    | 41.9  | 39.3   |
| <b>Casual Labourers</b>  |       |        |       |        |
| 1993-1994                | 33.8  | 38.7   | 16.2  | 26.2   |
| 1999-2000                | 36.2  | 39.6   | 16.8  | 21.4   |
| 2004-2005                | 32.9  | 32.6   | 14.6  | 16.7   |
| 2009-2010                | 38    | 39.9   | 17    | 19.6   |

Source: NSSO, Employment and Unemployment survey

1993-94: 50<sup>th</sup> Round

1999-2000: 55<sup>th</sup> Round

2004-05: 61<sup>st</sup> Round

2009-10: 66<sup>th</sup> Round

Evidences show that traditional patriarchal domination, gender bias and modern technological innovation have negatively affected women's employment opportunities. Women with low skill are often responsible for the manual duties and semi-skilled women for technology and machine based works. It is seen that whenever a new technology is introduced to automate manual labour, women become the victims first. Actually this situation is created by traditional social set up. Traditionally women are restricted to participate in higher education, technical education and skill based training which are essential for modern professional and service sector oriented jobs. As a result of which gender work roles for women become segregated from that of men and they are seen to be concentrated in few gender specific work roles only. Specifically in those low wage, insecure, low skill base casual labour activities.

The above table shows women's intensity to join self-employment (see table 4) and casual labour activities. The important issue with regard to employment here is the type of employment that is being generated. In 2004-05 self-employment for women grew significantly with a fall in casual employment and a marginal rise in regular salaried employment. In 2009-10 the trend was different. The proportion of self-employment has decreased specifically for women. On the other hand both the casual labour and salaried women have seen a marginal increase.

In recent years, women unpaid labour activities including those of self generated earning opportunities became a viable medium of employment for a large number of unemployed, non-educated and low skill women. Though in the new age of economic reform a good number of educated and skillful women is also joining various self-employed activities including business and entrepreneurship. Self employment becomes a prospective career for the women of low economic background, educated unemployed and women with high knowledge profile. In India trends in self-employment activities show higher participation of women compared to men (See table 5). During 2004-05 a sharp increase has been seen in women's self-employment activities from that of 37.3 percent (1999-2000) to 63.7 percent (2004-05) in rural areas and 45.3 percent (1999-2000) to 47.7 percent (2004-2005) in urban areas. In next five years (2009-10) a significant fall is observed in women's self-employment participation both in rural (8 percent) and urban areas (6.6 percent). This is primarily due to the lack of skill base employment opportunities and non-registration of a good number of emerging self-employed women in India. The official database does not always reflect the real picture.

**Table: 5**

**Rural-urban Distribution of Self- Employed Women**

| Year      | RURAL |        | URBAN |        |
|-----------|-------|--------|-------|--------|
|           | MALE  | FEMALE | MALE  | FEMALE |
| 1993-94   | 57.9  | 58.5   | 41.7  | 45.4   |
| 1999-2000 | 55.0  | 37.3   | 41.5  | 45.3   |
| 2004-05   | 58.1  | 63.7   | 44.8  | 47.7   |
| 2009-10   | 53.5  | 55.7   | 41.1  | 41.1   |

Source: NSSO, Employment and Unemployment Survey

1993-94: 50<sup>th</sup> Round

1999-2000: 55<sup>th</sup> Round

2004-05: 61<sup>st</sup> Round

2009-10: 66<sup>th</sup> Round

The range of self-employment activities in India varies a lot, including hawking, street corner shop, household base trading, ancillary workers, small scale entrepreneurs etc. Women entrepreneurs and businesswomen constitute a large section of self employed. They are identified as independent income earners by virtue of their industrial undertakings. Entrepreneurship has been a male-dominated phenomenon from the very early age. This perception and the condition of working in different business and entrepreneurial activities have started changing from 1980s though in a very slow rate. It is estimated that women entrepreneurs presently comprise about 14 percent of the total number of entrepreneurs in India (Sixth Economic Census, 2013-14) with the percentage growing every year.

In India, women entrepreneurship is a recent phenomenon. With increasing awareness and women's education over the time, women have begun to enter into various non-conventional fields like electronics, engineering, energy and other industries. Indian women have excelled in these fields. Since the 21st century, the role of Indian women has been changing because of growing industrialization and urbanization. Over a period of time, more and more women are going for advanced, professional and technical education. Their proportion in the total workforce is also increasing. Women entrepreneurs have proved beyond doubt that if given a chance, they can surpass their male counterparts. Smt. Yamutai Kirloskar (Mahila Udyog Limited), Kiran Majumdaar Shaw (Bio- Technology), Swati

Piramal (Healthcare), Smt. Sumati Morarji (Shipping Corporation), Naina Lal Kidwai (Banking), Vandana Luthra (Slimming and Fitness), Smt. Arundhati Majumdar (Chairperson, SBI), Smt. Shahnaz Hussain (Beauty Clinic) and Ekta Kapoor (Television and film industry), are some ideal names of successful and established women entrepreneurs in our country. Women have traditionally played an important role in the small business development as owners, managers and workers. Industries with highest concentration of women owned firms are health care and self assistance (53 percent), educational services (45 percent) and administrative and waste management services (37 percent) whereas the industries with lower concentration of women are construction (8 percent) and finance and insurance (2 percent) (Agarwal and Jain, 2014).

Women entrepreneurs have evidently more eager to acquire than their male counterparts. But it is the socio-cultural environment which hinders them from acquiring such skills. In India Entrepreneurship is very limited amongst women especially in the formal sector, which is 14 percent of total business during the last two decades. Women-owned business enterprises are playing active roles both in society and the economy. Their success stories have inspired academicians to study the issues relating to businesswomen and women entrepreneurs.

The entry of women into business in India is traced out as an extension of their kitchen activities. With the spread of education, raising awareness for emancipation and the urge for empowerment women started shifting from non-work through paid work to entrepreneurship and business. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life. With the advent of media, women are aware of their own traits, rights and also the work situations. The challenges and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job creators. Many women start a business due to some traumatic event, such as divorce, discrimination due to pregnancy or the corporate glass ceiling, ill health of a family member, or economic burden. It is evident from the recent studies that, to achieve independence, work flexibility, balance dual roles, makes optimum use of technical education and qualifications; entrepreneurship is the most feasible medium. A new talent pool of women entrepreneurs is emerging today, as more women are showing interest to leave corporate world to join business and entrepreneurship. Entrepreneurship is providing women a maximum scope of freedom of

decision making and choice, mobility, individual performances and organizing human resources for a collective purpose (Kumar, 2016).

### **Gender Dimensions of Indian Women at Work**

Gender dimensions of Indian women at work are always referred to multiple aspects of women's work including those of labour market, labour force, work force and housework. The first three terms are used interchangeably while analyzing role of women at work. These terms are indeed related, but denote different dimensions. Labour market- includes paid workers, excludes unpaid family workers. Labour force includes all types of employment status irrespective of all categories, that is, employed and unemployed, whereas workforce only deals with the employed.

In India, categorization of workers is mainly based on different notion of economic activities. For example, main and marginal workers, primary-secondary-tertiary sector workers, organized and unorganized workers, formal and informal workers, different professionals, self-employed, home based and domestic workers. Main workers are those who worked for a period less than a year, for example cultivators, field workers, household industry workers. Comparatively, marginal workers worked for a less than six months period. They include agricultural labourers including casual workers and non-workers. Non-workers are those engaged in unpaid household activities, for example, students, dependents, retired persons, beggar, housewives etc.

The indicators of employment and unemployment rate in India 2009-10 (NSSO, 2011) shows a fluctuating trend in WWPR that had appeared in 1999-2000 has continued till date. The most interesting feature of NSSO 66<sup>th</sup> round survey is the significant fall in female work participation rates (FWPR) in last few years. Table 6 shows that number of women workers in main-marginal activities has increased with a marginal fall in non-workers, during 1991-2001. Women rural marginal workers have shown a rise from 8.1 percent to 14.2 percent, with a steep fall in main workers from 18.6 to 16.8 percent (1991-2001). While in urban areas both main workers have increased from 8.1 to 9.1 percent and marginal workers 1 to 2.4 percent with a sharp fall in non-workers or unemployed (1991-2001). But this had been a very gloomy trend for women workers since they have shown a very fluctuating trend throughout various NSSO survey periods.

**Table:6****Distribution of Total Worker, Main Workers, Marginal Workers and Non-workers in (percentage)**

| Distribution of total worker, main workers, marginal workers and non-worker in percentage: |                   |                           |                  |                 |                     |                 |
|--------------------------------------------------------------------------------------------|-------------------|---------------------------|------------------|-----------------|---------------------|-----------------|
| India                                                                                      | Total/Rural/Urban | Persons/Males/<br>Females | Total<br>Workers | Main<br>Workers | Marginal<br>Workers | Non-<br>Workers |
| 1991<br>Census                                                                             | Total             | Persons                   | 37.5             | 34.1            | 3.4                 | 62.5            |
|                                                                                            |                   | Male                      | 51.6             | 50.9            | 0.6                 | 43.4            |
|                                                                                            |                   | Female                    | 22.3             | 15.9            | 6.3                 | 77.7            |
|                                                                                            | Rural             | Persons                   | 40               | 35.7            | 4.3                 | 60              |
|                                                                                            |                   | Male                      | 52.5             | 51.8            | 0.7                 | 47.5            |
|                                                                                            |                   | Female                    | 26.7             | 18.6            | 8.1                 | 73.3            |
|                                                                                            | Urban             | Persons                   | 30.2             | 29.5            | 0.7                 | 69.8            |
|                                                                                            |                   | Male                      | 48.9             | 48.6            | 0.4                 | 51.1            |
|                                                                                            |                   | Female                    | 9.2              | 8.1             | 1                   | 70.8            |
| 2001<br>Census                                                                             | Total             | Persons                   | 39.3             | 30.6            | 8.7                 | 60.7            |
|                                                                                            |                   | Male                      | 51.9             | 45.4            | 6.6                 | 48.1            |
|                                                                                            |                   | Female                    | 25.7             | 14.7            | 11                  | 74.3            |
|                                                                                            | Rural             | Persons                   | 42               | 31              | 10.9                | 58              |
|                                                                                            |                   | Male                      | 52.4             | 44.5            | 7.9                 | 46.6            |
|                                                                                            |                   | Female                    | 31               | 16.8            | 14.2                | 69              |
|                                                                                            | Urban             | Persons                   | 32.2             | 29.3            | 2.9                 | 67.8            |

|  |        |      |      |     |      |
|--|--------|------|------|-----|------|
|  | Male   | 50.9 | 47.5 | 3.4 | 49.2 |
|  | Female | 11.6 | 9.1  | 2.4 | 88.5 |

Source: Census of India, 2001.

A relatively greater concentration of female workforce is seen in agriculture (see table 7). Manufacturing is the second largest employment for women after agriculture. A standard share of women in construction is also seen after 2004-05. Industries like trade and hotels, transport and storage and other services also shown a marginal increase. But still statistically agriculture is seen as the primary field of participation for women. This is due to low skill, low wage for maximum labour and additional support extended by them.

**Table: 7**

**Rural/Urban Distribution of Women Workers in Industry in(percentage)**

| Industry                             | 1993-94 | 1999-00 | 2004-05 | 2007-08 | 2009-10 |
|--------------------------------------|---------|---------|---------|---------|---------|
| Agriculture                          | 77.4    | 75.1    | 72.5    | 72.5    | 68.7    |
| Mining and Quarrying                 | 0.4     | 0.3     | 0.3     | 0.3     | 0.3     |
| Manufacturing                        | 9.5     | 10.7    | 11.7    | 10.7    | 10.8    |
| Electricity and Water Etc            | 0.1     | 0.0     | 0.0     | 0.0     | 0.1     |
| Construction                         | 1.3     | 1.6     | 1.8     | 2.4     | 5.1     |
| Trade, Hotel and Restaurants         | 3.2     | 4.2     | 4.1     | 4.0     | 4.3     |
| Transport ,Storage and Communication | 0.2     | 0.4     | 0.4     | 0.4     | 0.4     |
| All others services                  | 7.9     | 8.4     | 9.2     | 9.7     | 10.3    |
| All Workers                          | 100.0   | 100.0   | 100.0   | 100.0   | 100.0   |

Source: NSSO, Employment and Unemployment survey

1987-88: 43<sup>rd</sup> Round

1993-94: 50<sup>th</sup> Round

1999-2000: 55<sup>th</sup> Round

2004-05: 61<sup>st</sup> Round

2009-10: 66<sup>th</sup> Round

Unorganized sector is consisted of various production or service base units engaged in production of goods or services to generate employment. On the other hand organized sector consisted of large units generally provide wage employment for others. Organized sector includes activities like different industrial services, financial services, bank jobs, public financial institution services, insurance services, post, telegraph, travel and tourism. Table 8 shows the rate of participation of women both in organized and unorganized sectors of rural and urban areas.

**Table: 8**

**Proportion of Female Workers in Organized and Unorganized Sector in (percentage)**

| Category     | Organized        |                  |                  | Unorganized      |                  |                  |
|--------------|------------------|------------------|------------------|------------------|------------------|------------------|
|              | 43 <sup>rd</sup> | 50 <sup>th</sup> | 55 <sup>th</sup> | 43 <sup>rd</sup> | 50 <sup>th</sup> | 55 <sup>th</sup> |
| Rural Female | 6.1              | 7.3              | 5.1              | 93.9             | 92.7             | 94.9             |
| Urban Female | 42.4             | 40.1             | 40.1             | 57.6             | 55.9             | 59.9             |

Source: NSSO, Employment and Unemployment survey Report

43<sup>rd</sup> Round: 1987-88

50<sup>th</sup> Round: 1993-1994

55<sup>th</sup> Round: 1999-2000

In rural areas, most of the female unorganized sector workers are in manufacturing sector, while in urban area, it is manufacturing, education, trade, etc. Generally rural poor women go for unskilled labourious economic activities such as agriculture, dairy, animal husbandry, forestry, fishing etc (94.9 percent in 1999-2000). Their distribution in rural unorganized sector is very high compared to organized labour force (5.1 percent in 1999-2000). In urban India the gap between the proportion of women organized (40.1 percent) and unorganized sector workers (59.9 percent) is very less. In rural area, 61 percent of female

work in female owned enterprises, compared to 25.7 percent in male owned enterprises. In urban area this gap is very less with 36.6 percent female workers in female owned enterprises and 36.9 percent in male owned enterprises. Women represent a very small proportion of the organized Indian labour force, that is, only 7 percent.

Evidences show that the unorganized sector is particularly important for women since Indian culture and social parameters restrict women's access to organized sector oriented jobs. Unorganized sector activities are non-registered, low paid and unskilled in nature. These include domestic servant, business person, trader, artisan, field labourers etc. As a result of which the actual data on women's labour force participation cannot be traced. Unorganized sector women workers are also exposed to financial risks and social insecurity several times due to casual nature of work. In every sphere of economic activity women tend to hold lower level positions in spite of having sufficient skills. A great share of women workers are seen in the public sector than the private sector, but wages in the public sector are comparatively unequal.

Rapid changes in technology and automation coupled with redundancy and retrenchment have drastically reduced women's work opportunities in industrial sector than earlier. This sector earlier employed higher number of female workers, such as, jute, mining, cotton textile or the growth industries like engineering, fertilizer etc. The introduction of micro-electronics, information technologies have displaced the poor, uneducated, unskilled women workers in different economic activities. (Ramaswamy, 1997). The labour market in this sector is sharply segmented with lower end jobs assigned to women. Nearly 93 percent are in unorganized sector, of these 83 percent are in agriculture and construction work, and only 7 percent are in organized sector. Even within the organized sector 90 percent of women are employed in unskilled or semiskilled jobs. Organized sector in India consists of public sector and non-agricultural private sector, consists a very small percent of women workers. This gender segregation is also found in service sector. Services like transportation, communications, and financial services are headed by women workers while among these jobs also women are specified some role specific services like information handling, secretarial jobs or clerical jobs (typing, stenograph, accounts etc).

This specification has necessitated women workers to participate in various unorganized activities, especially those from poor class. They include domestic servant, small trader, artisan or field labour on a family farm, dairy, fishery, handicrafts, khadi and village industries. The first National Commission on Labour (1966-69) defined unorganized labour

as those who have not been able to organized themselves in pursuit of common objectives on account of constraints like casuality, ignorance, illiteracy, underestimation, low wage etc. Among all the unorganized sector activities, manufacturing estimated high and registered while construction workers are mostly ignored in the database. Although women's work in agriculture as household and unpaid labour is becoming recognized, a lot of other jobs undertaken by them unrecognized still. Even economically productive works like kitchen gardening, stitching, dairy are treated as non-economic. Despite all the efforts, women's participation in the labour market remained far below than that of men.

For the better understanding of different gender based work dimensions, gender inequality and discrimination at work, gender segregation and occupational mobility (both horizontal and vertical mobility) at work and gendering in professions are discussed in following.

### **Gender Inequality and Discrimination at Work**

Several efforts have been taken to glorify the womenfolk since last few decades. International Women's Year in Mexico in 1975 emphasized on the issue of gender equality and development. Another is the attempt of Indian Planning Commission to declare the year 2001 as 'Women Empowerment Year'. Every year 8<sup>th</sup> March is celebrated as Women's Day. These are all positive sides of development oriented approaches towards women, promising equality and liberty for them (Nandal, 2002). In India gender discrimination and inequality are rooted in the age old social practices based on patriarchy. In traditional Indian society, division of work is done on the basis of gender where economic role performed by both male and female are not equally balanced and distributed. According to UNO women do two-thirds of world's work but earn below one-tenth of the total earnings. Simultaneously, their work is treated as secondary and supplementary. In patriarchal Indian society the common belief is that man is the main source of earning for the family, therefore they are always given preference over women in every matter of family. If women's unpaid family labour is accounted in official database, they would be identified as major earner (Jain and Banerjee, 1985).

Intellectual discourse on gender inequality began in early 1970s with the appearance of Boserup's work on Women's Role in Economic Development, 1970. This work focused on gender gaps in the distribution of work, responsibilities, resources and benefits. To her opinion, women do more work than men but benefits of these are largely appropriated by men. This has adversely affected the status and conditions of women in society. On the

otherhand, women's control over labour and earning capacities are the decisive factors in determining their status in society. But in practice their control over livelihood opportunities are restricted by the traditional social practices of gender inequality and discriminations (Bhadra, 2012).

Theoretically, the perspectives of women's development have passed through three phases, Women and Development (WAD), Women in Development (WID) and Gender and Development (GAD). The first is concerned with the women as a part of development, the second focused on neglect and marginalization of women in development perspective, while the third questioned for gender planning in overall developmental processes. But all of these have been criticized by social feminists for their negligence in proper implementation of all suggested programmes. Women's practical needs are related with basic educational, working and occupation opportunities which are very less in nature and number in India. This is evident from the rate of women's literacy as 65.46 percent against 82.14 percent for men. Similarly in total workforce women's participation is 25.51percent, very less compared to that of men 53.26 (2011 Census).

### **Gender Segregation and Occupational Mobility in Workplace:**

There has been a growing realization that the women workers contribute highly to the national development, but the real scene is that the women workers are still remain exploited, discriminated and unprotected. They are socialized in a predefined social manner which has restricted their mobility within few feminine kinds of socio-economic activities particularly those of home based domestic activities. These unpaid economic activities continue to be undervalued and underestimated. This kind of time consuming but unpaid participation in large number by women also limited their size in the total workforce. Therefore gender segregation in various socio-economic spheres has acted as a negative force for women's increasing discrimination, status degradation, inequality, undervaluation and neglect. Prevailed social norms and discriminatory practices has made gender segregation a reality.

Gender segregation at work can be explained in terms of traditional unequal treatment towards women in productive system. Traditional culture of every society determines gender specific work criteria and differentiates between men and women's work. In India everywhere there is a tendency towards differentiating gender tying of professions having differential treatment to women in terms of lower wage, less scope for recruitment,

promotion, training and transfers. Segregation in gender typing of work is found in every sector of economic activity, for example, paid-unpaid, main- marginal, home based and professional work. Various factors influence gender based segregation at work in India, such as, biological disadvantages, low human capital with respect to skill development, education, training, different income roles, preferences and prejudices, gender based socialization, barriers in occupation, lack of mobility and glass ceilings in higher professions ( Bhadra, 2012).

In India wage disparities found both in rural and urban areas. Table 9 shows that though there has been an improvement in the wages for all categories of workers but women's wage is everywhere less compared to men. They earn a daily wage rate of Rs.103.31 compared to men Rs.165.13 in rural salaried employment and Rs.212.68 compared to men Rs. 259.77 in urban regular salaried employment in 2009-10. Even in the casual sector where their proportion is considerably high, the wage earned by them is far below then men that is, Rs.45.68 compared to men Rs.67.29 in rural casual work and Rs.52.85 compared to men Rs.90.86 in urban casual work in 2009-10. It is estimated that female agricultural labourers are usually paid 40-60 percent of the male wage.

**Table: 9**  
**Sex and Area wise Average Daily Wages Rate (in rupees)**

| Categories       | Rural  |        | Urban  |        |
|------------------|--------|--------|--------|--------|
|                  | Male   | Female | Male   | Female |
| Regular Salaried |        |        |        |        |
| 2004-05          | 144.93 | 85.53  | 203.28 | 153.19 |
| 2009-10          | 165.13 | 103.31 | 259.77 | 212.68 |
| Casual Workers   |        |        |        |        |
| 2004-05          | 55.03  | 34.94  | 75.1   | 43.88  |
| 2009-10          | 67.29  | 45.68  | 90.86  | 52.85  |

Source: NSSO, Employment and Unemployment Data 2009-10

2004-05: 61<sup>st</sup> Round

2009-10: 66<sup>th</sup> Round

This type of underestimated treatment of women's skill, capacity and knowledge continue to shape women's occupational choice and mobility. Masculine categorization of jobs has restricted women's occupational choice. They are usually found in unskilled, semi-skilled or low grade office jobs and tail end industrial tasks like packing, filling and checking. Much of their work requires manual dexterity, good eyesight and concentration. These requirements have negatively affected women's general health. In order to eliminate such practices from work life of women, it is important to change gender stereotypes and to integrate men into female occupations and women into male occupations. This goal can only be accomplished by breaking down all kinds of practices of gendering occupations. This also requires greater attention from policy makers, government machineries working for establishing equality, efficiency and social justice.

### **Horizontal and Vertical Mobility at Work**

Women have often been found as a vulnerable and deprived gender category that are excluded from overall national developmental process and income earning opportunities due to various forms of gender discriminations. The World Bank (2000) also identified such discriminatory practices as responsible for deterioration of women's status as well as national economy. It states that discrimination on the basis of gender, race, ethnicity, religion or social status resulted into social exclusion and lock people into long term poverty traps. This has two way effects upon women, on the one hand, they are hindered from participating in different advantageous economic activities and other hand restriction imposed on generation of human capital (education, skill and training) which perpetuate into next generation. Under all these circumstances, women's mobility in different occupations is absent in India compared to men. This has hinder the process of capability formation (educational attainment) and capability utilization (participation in labour market), which is a general loss for the economy of a nation.

Different research literature distinguishes between two different forms of gender based occupational mobility to describe discriminatory practices in choice and selection of any profession by women. Horizontal immobility refers to the restrictions on movement of men and women across occupations, for example, women may work as maids and secretaries and men as truck drivers and doctors. Vertical immobility on the other hand refers to the restriction of movement of men and women in the same occupation. Generally men are more likely to be representing higher grade or level. They are used to be managers or supervisors and women are the workers or labourers. Vertical occupational immobility for women is

more detrimental because here under one establishment women are restricted to move from low end to high end by means of wages, payments, remuneration, career advancement etc.

Glass Ceiling is the appropriate term to describe gender based occupational mobility preventing women's movement in workplace. Statistics prove that such practices of glass ceiling (restricting women's movement up) existed long before. It refers to those organizational and attitudinal barriers as strong obstacles to women's advancement. These barriers included three major categories. viz, firstly, recruitment practices which is guided by gender bias; secondly, several carrier advancement opportunities which are often unavailable to women, for example, advanced education, developmental practices, carrier enhancement assignments and finally, lack of adequate record keeping and inclusion of policies regarding women in various advancement schemes (Moore,1997). But unfortunately, too little has happened to stop such practices and the glass ceiling remains as an obstacle to the occupational mobility for women. This also brings into forefront the fact that the historical instances of gender discrimination and social exclusion have had a long run effect for immobility of women in workplace. This can be overcome by encouraging gender diversification and creating effective mechanism for rapid mobility of women in the occupational strata.

### **Gendering in Professions:**

Large and complex organizations in modern societies are generally managed by professionals. In India women are largely underrepresented in professional organizations. This is largely due to gender differences, socialization pattern and patriarchal ideology. Presently, educated young women aspire to become professionals, but aspiration is not sufficient for their entry into professional world. In India a middle class socio-economic background is more responsible for their professional carrier in general. The role-restructuration for high professions and gender role conformation with professional roles are regarded as necessary impetus behind women's entry into professional career. Existing sociological literature on women professionals in India suggests that there is a dearth of information with a few derived from journalistic write ups and articles. They focus on one or two aspects of their lives but no single comprehensive study regarding them has yet been done in India, therefore there is lack of statistical evidences on women professionals in India.

In any society, economic and social changes often bring changes in gender work roles affecting the social lives of women. After the independence of the country initiation of

women's emancipation took place. In the 21<sup>st</sup> century this movement has growing at a fast rate due to their increasing economic independence. Indian women especially professional women, who is standing at the cross roads of social transformation, faced several contradictory values, perceptions and expectations. Although women need more opportunities to attain economic equality at par with men but as far their legal status is concerned a fundamental change has been taken place.

Women are entering professions as a minority group and suffer from several inherent discriminations due to their minor professional status. Despite recent advances in education and equal treatment in work place women are still thought to be home managers. Their role as wives and mothers are given top priority over any other professional roles. Their home based roles leave very little time for professional achievements. There is wide gender disparity found in the role set played by men and women both at home and workplace. Men's role and work are always perceived as primary whereas those of women are secondary. This has limited the scope of women's access to different skills and higher professional services compared to men. For these reasons women professionals in India are highly representing lower level positions, such as, school teachers, clerks, nurse, secretary, librarian etc. Comparatively men are participating in higher level professions in more and more numbers likely, judge, solicitor, doctor, university teacher, professionals, engineer etc.

However, recent trends show that women students in India are more inclined to adopt for professional carriers like doctor, engineer, lawyer, MBA, MCA, medical representative , marketing division etc. Women are now moving from human resource, public relations and administrative job oriented courses to technical, finance, marketing and the like. Initially private industry did not recognize the importance of women labour and skill but situation has started changing in last ten years, from 2003-04. There has been a gradual shift in corporate interest in inclusion of talents of women workers in higher professional carriers. With that India's educated professional women are now treated as a significant asset which should no longer be undervalued and underutilized. Today women are pursuing successful carriers as professionals that were once thought male dominated, for example, medicine, acting, space, sports, research, etc. This has added new dimensions to different role performance of women. But a long way has to go because the transformation in their roles is not full-length, due to which they need to adjust every time with their submissive gender roles and advanced and demanding professional roles.

## **Role of Women Entrepreneurs and Businesswomen**

The root of analysis of business and entrepreneurship can be traced back to the self-employment activities. The issue of expanding self-employment opportunities for the non-workers, particularly for women of low income doing unpaid activities, is considered to be an important target for national policy programmes. Self employment is defined as employment generated by self and for self. Women perform large number of self-employment activities in both rural and urban India. In rural areas self-employment activities include agriculture or farm based activities and in urban areas unorganized sector oriented small scale manufacturing. Self-employed workers are categorized into three types on the basis of nature of function- first, those who do hawking of vegetables, fruits, eggs, household goods; secondly, the home based producers including artisan, processors of agricultural products for example papad, pickle etc. The third category includes the service suppliers. Home based producers are again sub-divided into two groups, namely, piece-rated workers and entrepreneurs. While the former produced finished products of those raw materials supplied by contractors for example garments, bidis, etc. The later manufacture, supervise and distribute the finished product in the market on their own. Home based women workers often face subjugation and exploitation due to the absence of social security measures (Ramaswamy, 1997).

Consequently, inadequate attention is paid to the conditions and circumstances of women's work which negatively affected material wellbeing of women. For working women of low income groups it is difficult to find any substitute hand to perform their household duties on their absence. This has caused greater work burden for women and a disproportionate degree of dual role responsibilities (Mathur, 1992). With increased participation in income earning activities they extend additional income to the family by which gender inequality could be reduced. The under reporting of women's multiple role contribution is attributed to the frequently held view that women's work is not economically productive. If all of these household base non-productive activities are taken into account, they may be more economically productive than men. Similarly, women's contribution in family farms is rarely recognized as economically productive. This type of work arrangements and gender work role perception deliberately hinders women's access to different empowerment measures.

Women entrepreneurs and businesswomen constitute an important part of self employed women workers in India. They are identified as an individual independent category on the basis of their industrial undertakings. They can be classified into three categories namely; firstly, those who operate purely as sub-contractors on raw materials provided by the customers; secondly, those who manufacture an item on a short or long term basis for other enterprises; and thirdly, those who manufacture an item for direct sale in the market. In general, the first two groups are referred as ancillary entrepreneurs and the last group is known as self entrepreneur. On the other hand a business unit may be a trading or a service or a manufacturing unit. Those who initially started as traders or service suppliers they may become successful whenever take over the role of manufacturing. Banks, hotels, beauty shops, entertainment Park, and gyms are some of the examples of service industries. Other examples of business services are hospitals, internet services, dance schools, primary schools etc. On the other hand, manufacturing unit include textiles, beverages, food, electronics, ceramic industries, etc. Business as a gainful economic activity includes both the industrial and commercial branch. As an industrial unit it produces goods and services for the consumers and as a commercial venture it provides services to the customers (Khan, 1985).

In India, entrepreneurship and business activities are often used synonymously. Every business activity has some correspondence with entrepreneurship and it reflects the essentials of entrepreneurship but only coincidentally. One characteristic generally separating the two is growth orientation, a mere businessperson is not an entrepreneur because there is no growth orientation usually, on the other hand an entrepreneur is always ready to grow and expand the business. All business activities do not possess entrepreneurial character rather it is the innovative quality of an entrepreneur that makes a business enterprise an entrepreneurial venture.

Entrepreneurship has multiple dimensions viz., entrepreneurship in large and small scale sector, in developed and developing countries, in public and private sector, in manufacturing and service sector, in managerial and technical role, community and social entrepreneurship and gender entrepreneurship. Historically, entrepreneurship has been associated with new products and extra ordinary inventors. But in the new era of globalization, entrepreneurship has expanded beyond inventing new products; rather concentrate more on providing exclusive, comfortable and satisfactory services to the customers. Entrepreneurs are defined differently by the multiple roles attached with them, such as, *service entrepreneurs*, who provide services to the customers utilizing human

resources, knowledge, personal skills and well defined credentials. *Manufacturing entrepreneurs*, who are divided into ancillary entrepreneurs and self sufficient entrepreneurs, while the former category is only concerned about manufacturing of products of other enterprises most often referred as sub-contractors, the later manufacture an item for direct sale in the market on their own. Another category is *commercial entrepreneur* similar to that of a business person who generates income by purchasing and distributing the products in the market usually not exhibiting manufacturing function within the unit. Different managerial entrepreneurial activities also seen to be performed by managers and technicians of big companies for the growth of their company. But generally they lack freedom of decision making on their own rather have to be satisfied by the rewards given by their companies.

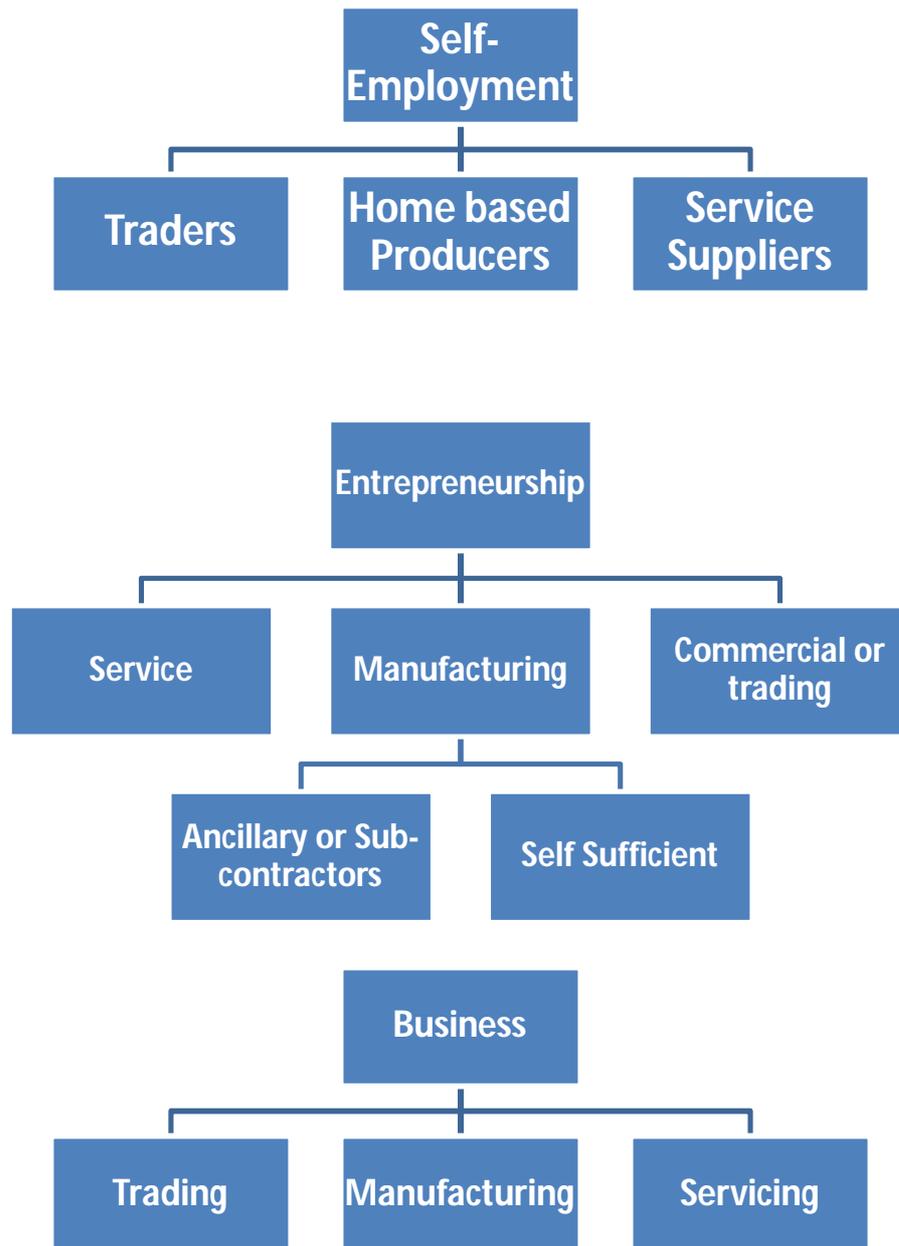
Various roles played by Indian women in different independent economic activities are similar in nature. Independent economic activities in India can be broadly classified into self-employment, entrepreneurship and business. For example, self-employment is particularly associated with low skill based and low income earning activities; business is particularly associated with trading including purchase and distribution and manufacturing in few cases without any innovation, While entrepreneurship is more concerned about innovating new products and generation of services to the customers. These groups again sub-divided into three sub-groups which possess equal nature, features and functions. Trading includes purchase and distribution of different products, for example retail stores. Manufacturing includes production of goods and materials, such as, tailor and raw material industries etc. Servicing includes generation of skillful and labourious services to the customers, for example doctor, lawyer, engineer, beauty salon etc.

Women entrepreneur in a role of service supplier plays an important role in maintaining social network. For the women entrepreneurs depending specifically on their human relations skills, success are measured more by satisfying customers than by innovating new products e.g., fashion merchandising, fast food centers, computer retailing and beauty parlours. They are also called *network entrepreneurs*, broadly classified into two groups, namely, professional service suppliers include private schools, banks, research labs etc., those enterprises based on personal skills and knowledge of individuals with well defined credentials. Personal service suppliers include those enterprises which perform specific individual services, for example, software engineers, interior designers, tailors etc.

However, for a better understanding these categories are classified into following role patterns:

**Chart : 1**

**Various Roles Played by Indian Women in Different Independent Economic Activities**



Today women in India are highly representing the small business sector too. Small business exhibits various qualities of entrepreneurship but only coincidentally. In this age of global communication, small business may no longer be severely restricted to local or

community endeavors, rather exhibits every potential of entrepreneurship. Small businesses include family business, personal service firms and franchises. Family business includes retail stores, small manufacturing firms, hotels and restaurants, home based producers etc. Personal service firms include interior designers, freelance writers, computer service centers and franchise refers to those ventures that run a distribution agency, keeping contact with core businesspersons by seeking a protected local market with established business line. Usually those women buy franchise are businesswomen and the patron corporations who sell franchises are women entrepreneurs. Examples of such franchises are MC Donald's, Archie's Gallery, Bata Shoe Company, P.C, Chandra Jewelers etc.

Today, India is one of those countries that assigned high priority to the entrepreneurship development among women. Women entrepreneurship is a recent development in India since late 1970s. The first wave of businesswomen in India mainly dealt with the family business. But in their family farms, they were treated as secondary partners and their contribution were underestimated and unrecognized. They find their family businesses as ideal nursery of developing their entrepreneurial skills despite of all these constraints.

Tribal women in India are also playing significant entrepreneurial role by contributing to economic development in tribal areas. In tribal society a few women have taken off from their traditional occupations and started entrepreneurship due to financial and other assistant programmes of the government. This group is identified as ethnic entrepreneurs. Tribal women entrepreneurs, who are in contact with voluntary agencies, take the benefit of several developmental programmes. They with the help of these agencies developed technical knowledge and handicraft abilities. They have entered into different male dominating fields for example, poultry, animal husbandry, tailoring, pot making, making of smokeless chullas, spinning, weaving, rope makeing etc. But some of them are a little hesitant to accept any innovation and restrict their movement within the small business and traditional family business.

Women have been entrepreneurs within the four walls of their home where they used to budget their limited income resources and used the waste materials to make useful products by applying their innovative thoughts. This potential further expanded beyond home boundaries and they started joining gainful economic ventures to apply their innovation for greater purposes. Business and entrepreneurship is provided with a maximum scope of

freedom of decision making and choice, mobility, individual performances and organizing human resources for a collective purpose. Entrepreneurship for women is an essential medium to exhibit their potentials, utilize their knowledge and skill which have been unutilized or underutilized for a long time. Women as a business leader have given themselves the opportunity to fetch the fruits of their own capabilities by bringing their latent potentials. Simultaneously, it has acted as a safeguard against joblessness among women and encouraged as a preventive measure against underestimation of women's work, gender discrimination and stereotyping. They are also playing the roles of social entrepreneurs by promoting economic development and solving the problem of massive unemployment (Patil, 2009).

Development of business qualities among women should be considered as one of the important targets of the industrial and economic development programmes of India because business and entrepreneurship is related to the human and gender development resources and generation of employment for the unemployed. Various factors are responsible for entrepreneurship development among women, for example, family background, educational qualification, attitude, financial assistance, promotional training, market exposure etc. Today they are seen to be successfully entering into various non-conventional business and entrepreneurial activities, some of which are, manufacturing of handicrafts, agarbati, papad, pickle, stationery, packaging materials, textile, tailoring, printing, tie and die, small retail shop, urban dairy shops, dry cleaner shop, creches, pre-primary and primary schools, restaurants, working women hostels, paying guest accommodation, PCO-STD both, Xerox shop, cyber cafe, pathological clinics, travel agencies, advertising agencies, retail shops for textiles, drug and chemical stores, gift items shops, beauty parlour, construction industry, interior decoration, service centers for television-watch-radio, TV-Mobile repairing stores, catering services, yoga centre, tutorial centre, boutiques etc.

Today women are successfully doing various entrepreneurial activities; their number in the total entrepreneurial activity in India is very low, estimated about only 14 percent (2013-14). Almost in all the major states in India percentages of women entrepreneurs in registered factory units ranges from 28 percent to 40 percent (Source: Business standard, 2001). Most of their contribution takes place in unorganized sector and home based economic activities. However, in last 30 years, a handful of business women in India, including Latita Gupte, Kalpana Morparia, Anu Aga, Kiron Mazumdar shaw, Simon Tata, have quietly

broken through the barriers of social conformity-both at home and in workplace to become successful entrepreneurs.

The role of different entrepreneurial and skill based training programmes in inspiring women in business and entrepreneurship is large. Several training and financial organizations are working to develop these skills among women, namely, Industrial Development Bank of India, Small Industries Bank of India, Cooperative Banks, Gamin Banks, District Industrial Centre, Small Industries Service Institute, State Industrial Development Organization etc. Both from socio-economic perspective, government have guaranteed equality of opportunity to women through several constitutional safe guards, but in practise, most of them especially those without any strong educational, financial and social support failed to gain from these opportunities. Women entrepreneurs would make their enterprise a success whenever assisted by several familial and government support. Simultaneously she must believe in her business ideas and goals and must have the confidence to attain these goals. Whenever her business idea is closely related to an area of her interest, she becomes more confident to reach these goals. Moreover, their participation in business enterprises can help their process of attaining social-economic independence in one hand and encouraging the process of empowerment on the other.

### **Barriers for Women's Entrepreneurial Activities**

In India, women's entrepreneurial participation is determined by various socio-cultural norms and practises, patriarchal ideologies, developmental programmes, women's inherent perceptions regarding usual norms and familial role-responsibilities and different legislative measures. The major problem and barriers encountered by women on the path of their entrepreneurial participation are discussed below.

The most important factor behind gender inequality in business participation is gender socialization. It refers to that process of social learning based on traditional gender typing of social roles. This gender socialization always restrict occupational mobility of women and responsible for job segregation in all fields of economic operation. Areas which are categorized as feminine are nursing, teaching, secretariat jobs, indoor industrial activities etc. Women are entitled mostly for the low paid jobs, repetitive works having fewer wages and little scope for advancement. While the high professional activities like court judge, doctors, engineers, chairmen are also defined as masculine. Especially business enterprise is seen as

male friendly category and thus women are demotivated from participating in such field. Thus, gender role specification determines differential access of men and women to various types of employment opportunities.

In India, the notion of patriarchy primarily hinders the intension of women to participate in different kinds of business and entrepreneurial activity. The patriarchal ethos defines women as chaste, housewives whose principal functions would be reproductions, home making and caring for children and elders. They are viewed as secondary and subsidiary economic participants whose economic roles were determined by their families and social rules. Men on the other hand have greater access over the choice of occupation, occupational mobility, resources and several other social rewards like property, prestige and power. Ideologically, Indian men have more access to the available resources and women have less access and control over these resources. This has resulted into lack of women's absence in entrepreneurship since this requires a high access to resources. Redundancy, unemployment, retrenchment and detachment of women from the paid workforce are the other negative impact of gender discriminations in India.

The problem of dual role responsibilities for the women is also another important factor for women's entrepreneurial participation. The dual role responsibilities restrict the scope for women to participate in any gainful outside economic activity (Mathur, 1992). In turn home based business activities become a significant source of employment for many Indian women. Though home based activities proved to be suitable for women due to their dual role involvement, but this caused their invisibility in official data and statistics and lack of access to any form of organizational support, wage protection and employment benefit.

There are enough evidences to show that almost all the women in India are economically active. However majority of them are worked in unorganized sector and unpaid family domain and consequently get hardly any benefits from government. They usually entitled low wage, less remuneration compared to men even if they provide more working hours. Besides they are also not able to avail other benefits provided by employment rules. Conditions of unemployment, underemployment and casual work affect physical and mental stability of women. These lead to poverty, deteriorating self-image and self-esteem. Even if they are in entrepreneurship, their initiatives are severely pulled back by tough terms of loan scheme, immobility, problem of time management and lack of moral and financial support on their part.

Though there are a number of legislative measures providing socio-economic security to women entrepreneurs, but these do not touch the socio- economic and cultural contexts of discriminations in which most Indian women live. The problem of entrepreneurial participation is more acute for women due to their multiple roles of a worker, housewife and mother. The lack of capital and assets, irregular income, sickness, poor working and living conditions, lack of outside linkages and opportunities for training and marketing of productions, altogether drag them into deprivation, discrimination, poverty and status degradation.

Maybe the Indian female entrepreneurs are not a worldwide inspiration but they certainly are an inspiration for overcoming the societal barriers. The entrepreneurial process seems to be the same for men and women (same motivations, same access to funds from the same sources, similar challenges, etc), but in practice the women entrepreneurs in India are facing more problems. These are of different dimensions and magnitude than those faced by their male counterparts, therefore preventing them from realizing their potential as entrepreneurs and strategic leaders. Instead of being untapped, they must be counted in and the entrepreneurial female spirit must be break-free (Saha, 2013).