



Problem And Prospects Of Women Entrepreneurs In Informal Sector In Agra City

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ABSTRACT

The present paper makes an attempt to analyse the problems of women entrepreneurs working in informal sector of the economy. The study has been conducted in Agra city as it is blessed with good basic infrastructural facilities and resources. 119 women entrepreneurs in the informal sector have been interviewed on the basis of well developed questionnaire. The basic problem faced by women entrepreneurs was lack of funds. Most of the women entrepreneurs are of the opinion that because of lack of training, they are unable to survive in the market. Improper location and inadequate infrastructure facilities are the hurdles in the way of development of women entrepreneurship which is also responsible for the exploitation of the women entrepreneurs in informal sector.

KEYWORDS : Women Entrepreneur, Informal Sector

Introduction

In the process of industrial development unorganised sector also played a very important role for the generation of employment and removal of poverty. According to the 2001 Census, there were 496.4 million women in India, out of India's total population of 1028 million. It was also estimated that the unorganized / informal sector workers as comprising about 86% of work force in the Indian economy in 2004-2005 and informal employment both in the organized and unorganized sector was recorded as 92%. About 38% of the total workers were females. Further, 39% of all working owners were female. The estimated number of unorganised manufacturing enterprises in India during 2005-06 was 17.07 million. A total of about 36.44 million workers were estimated to be working in unorganised manufacturing enterprises. In other words, each enterprise roughly engaged about 2.13 workers on an average.

An enterprise is an undertaking which is engaged in the production and / or distribution of some goods and / or services meant mainly for the purpose of sale, whether fully or partly. An enterprise may be owned and operated by a single household or by several households jointly, or by an institutional body. An entrepreneur is a person in an organization, with vision of originality and daring, who acts as the boss and divides as to how, the activities shall be carried on. The entrepreneur must be able to coordinate different factors in right proportion to achieve the optimum target consistently forever. With strong determination and self confidence, the entrepreneur must invent new ideas and implement them in all the spheres of the enterprise.

Female entrepreneurs have formed a social class, and in the economic, social, political and other fields are playing an increasingly important role. In reality, the gap between male and female entrepreneurial performance-great performance of female entrepreneurs is always lower than men's. Female Entrepreneurs are always accompanied by a higher failure probability, smaller size, lower development rate (Brush, et al., 2006). The development of micro enterprises in general and particular for women would be the appropriate approach to fight against poverty at the grassroots and generate income at the house-hold level. Women are trying their level best to attain quality of opportunity in various ways which differs over the time and among societies. Women entrepreneurship enables to pool the small capital resources and skills available with women. It paves the way for fuller utilization of capital and also mobilizes the female human potential. Entrepreneurship is suitable to women and it is possible to do work when they have free time. Women who are self employed gaining better status in the society as well as in their own family.

When proper exposure and knowledge are imparted to them, Indian women, proved themselves to be highly potential productive force. When proper education and environment are given, the social taboo can be broken up and women force can be used as a good human resource potential for the development of the Nation. The social discrimination against women reflects not only in the political, cultural, educational and other aspects, but also in their participation in Eco-

nomical activities. Women are considered not able to put together a team of high-potential entrepreneurs. People who hold such prejudice believe that women are unwilling to share ownership with others. Early days, almost all entrepreneurs are eager to put their own businesses complete control in their hands, but it is thought that, in and to share control and equity issues, women were more difficult to resolve.

Women entrepreneurs face gender-based barriers to starting and growing their businesses including discriminatory property, matrimonial and inheritance laws and/or cultural practices, limited mobility, voice and representation, and an unequal share of family and household responsibilities. In society females lag behind males but they are equally contributing in the process of economic development

Review of Literature:

Patrick (1998) attempted to study the saleswomen working in the registered shops and establishments by analyzing the aspects of discrimination, time allocation and migration. Using field data from Ernakulam district of Kerala, the author has shown that there is large-scale discrimination against saleswomen compared to salesmen in the labour market in terms of wages. The perception that women are temporary participants in the sales force was often cited as a rationale for paying low wage, though it was not the fact. Soundarapandian (2008) focused on the development of women entrepreneurship, constraints for the women and strategies for the women entrepreneurship development in India. Haridoss and Fredrick (2009) in their study they found that different women had different attitudes towards entrepreneurship particularly in the small scale industries in the study area. Gaur, Bandana, (2011) in her paper focused on the condition of women in economic activities and the need of the hour is to create an environment which ensures dignity to the women of today who have taken up jobs on every front defence, police, pilot and industrialist whatever field we can think of, women has managed to prove herself. Sahu, R. (2011), focused on the condition of women and women empowerment in India as the majority of Indian women reside in rural areas and urban slums and most of them are engaged in subsistence agriculture and the informal sector with little or no regulation, legislative protection and trade union support. Nayak & Panigrahy (2011) highlighted the role of the District Industries Centre (DIC) for the women empowerment under the PMRY scheme in Ganjam district of Orissa as it is playing an important role in the establishment of small scale industries (SSI) in the state. Narasain, M. (2004) in his study focused on the condition of women in India even women struggle for social justice, women fought for their rights throughout the twentieth century. The need of the time is to give women social empowerment, economic empowerment, political empowerment and eliminate all forms of gender discrimination.

Methodology and Data:

The Present study takes in to account Agra as it is one of the oldest cities of Uttar Pradesh and blessed with good basic infrastructural facilities and resources. 119 women entrepreneurs in the informal sector have been interviewed on the basis of well developed ques-

tionnaire. Simple statistical methods like percentage and frequency distribution and average has been used for the interpretation of the results.

Findings of the study

The results are based on the personal interview of the 119 women entrepreneurs in informal sector in Agra city. Table 1 presents the socio-economic background of women entrepreneurs in Agra city. Majority of the women entrepreneurs (88.24%) belong to Hindu religion and only 11.76 percent to Muslim religion. As far as social groups are concerned majority of the women entrepreneurs (56.30%) belong to other backward class. 24.37 and 6.72 percent fall in the schedule cast and schedule tribe respectively. Majority of the women entrepreneurs (79.83%) belong to joint family. Around 96.64 percent units are proprietary. A large number of women entrepreneurs (94.96 %) in Agra city reported that joint family is a hindrance in running business. When women entrepreneurs were asked to what factors they considered the reason of successes around 99.16 percent gave credit to their struggle and hard work. The average initial investment of the women entrepreneurs has been Rs. 17186.55 and average current investment has been Rs. 42019.33/-. 84.87 percent female entrepreneurs informed that they directly distribute their products to the customers. 94.12 percent respondent said that they do not promote their products. When we asked these women entrepreneurs working in informal sector about what made them start their business, majority of them (97.48 %) informed that they started their business because they wanted to make money.

Table 1: Socio-Economic Background of the respondents

Characteristics	No.	Percentage
Age of the respondent		
less than 30	12	10.08
30_39	23	19.33
40_49	31	26.05
50_59	21	17.65
60 and 60 above	32	26.89
Religion		
Hindu	105	88.24
Muslim	14	11.76
Others		
Social Group		
SC	29	24.37
ST	8	6.72
OBC	67	56.30
Others	15	12.61
Type of family		
nuclear	24	20.17
Joint	95	79.83
Legal form of the unit		
Proprietary	115	96.64
Partnership	1	0.84
Cooperative	1	0.84
Private Limited	1	0.84
Other	1	0.84
Role of joint family in business		
Helps	4	3.36
Hinders	113	94.96
Ineffective	2	1.68
Success is due to		
Worship		
Struggle and hard work	118	99.16
Others	1	0.84
Initial investment (Average)		17186.55
Current investment (Average)		42019.33
Distribution of Products		
Direct to customers	101	84.87
Through retailers	2	1.68
Through wholesalers	4	3.36
Sole selling agents	-	-
Promotion of product		

Yes	7	5.88
No	112	94.12
What made start business		
Profit / making money	116	97.48
Did not want to work for others	3	2.52
Want some freedom	-	-
Social status	-	-
self – achievement	-	-
To make my own decisions	-	-
Confidence in the products / services offered	-	-
Others	-	-
Total	119	100

Note: Calculated on the basis of survey data.

Table 2 reveals the basic problems faced by women entrepreneurs in running their business. Only 2.52 percent women respondents faced no problem. The major problem faced by women entrepreneurs (94.96 %) was lack of fund, 1.68 percent lack of proper guidance, 0.84 percent long distance.

Table 2: Problems of Women Entrepreneurs: percentage Distribution

Characteristics	No.	Percentage
Basic problem face in running business		
No any problem	3	2.52
Lack of training	-	-
Lack of fund	113	94.96
Lack of proper guidance	2	1.68
No cooperation from officials	-	-
Marketing	-	-
Long Distance	1	0.84
In proper supply of raw materials	-	-
Lack of power supply	-	-
Non availability of skilled labour	-	-
Marketing Problem		
Competition from large unit	110	92.44
Competition from other small unit	1	0.84
Distribution control	4	3.36
Problem of transport	1	0.84
Lack of demand	2	1.68
Price control	1	0.84
Others	-	-
Discrimination from the government officials		
Yes	112	94.12
No	7	5.88
Hours dedicate to business	per day (hours)	9 hrs. 39 min
Location of enterprise		
Within house hold premises	40	33.61
Rented premise	7	5.88
Others	72	60.5
Main obstacles faced at the time of starting business		
no obstacles	3	2.52
self confidence	4	3.36
raising capital	112	94.12
Lack of information	-	-
right contacts for business venture	-	-
Combining family and work life	-	-
Others	-	-
Women entrepreneurs having characteristics		
Self-confidence		
Yes	63	52.94
No	30	25.21
Don't know	26	21.85
Intelligence		

Yes	54	45.38
No	39	32.77
Don't know	26	21.85
Dare to ensure risk		
Yes	45	37.82
No	48	40.34
Don't know	26	21.85
Ability to initiate innovation		
Yes	26	21.85
No	66	55.46
Don't know	27	22.69

Note: Calculated on the basis of survey data.

Majority of the women entrepreneurs (94.12 %) faced discrimination from the government officials. On an average they dedicate 9 hrs and 37 minutes per day to their business. As far as location of the enterprises is concerned, 33.61 percent women entrepreneurs run their business within household premise. When women entrepreneurs in informal sector were asked about the obstacles they faced at the time of starting their business majority of them (94.12 %) informed that they lack of capital. There are some factors/abilities which are considered essential for an entrepreneur to enter in the business activities therefore we also included some of the questions related to possession of some abilities. 52.94 percent women entrepreneurs believed that they have self confidence. 45.38 percent women entrepreneurs believed that they have intelligence, 37.82 percent women entrepreneurs believed that they have dare to take risk. More than half of the respondents (55.46%) accepted that they do not have the ability to initiate innovation.

Conclusion of the study:

In the present paper an attempt has been made to explore problems faced by the women who are involved in the entrepreneurial activities in the informal sector in Agra districts. Total 119 women entrepreneurs have been interviewed with the help of well developed questionnaire in the different areas of Agra city. The findings reveal that majority of the women entrepreneurs belong to Hindu religion. As far as social groups are concerned majority of the women entrepreneurs belong to other backward class. The basic problem faced by women entrepreneurs was lack of funds. The need of the time is to make such schemes by the government which could actually benefit these women entrepreneurs working in the informal sector. The major problem for women entrepreneurs has been finance. Hence, the government can provide interest free loans to encourage women entrepreneurs. To attract more women entrepreneurs, the subsidy for loans should be increased. Most of the women entrepreneurs are of the opinion that because of lack of training, they are not able to survive in the market. Hence, the government should conduct frequent training programmes with regard to new production techniques, sales techniques, etc. Improper location and inadequate infrastructure facilities are the hurdles in the way of development of women entrepreneurship which is also responsible for the exploitation of the women entrepreneurs in informal sector. Therefore central as well as state government should take such steps which could improve the status of women entrepreneurs working in informal sector as the contribution of informal sector in the economy cannot be ignored.

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