



Private Enterprise Development Among Socially Deprived Section of Society: Special Reference With Women Entrepreneur in India

Dr. R. C. Tyagi

(Asst. Professor), Giri Institute of Development Studies
Sector-O, Aliganj Housing Scheme, Lucknow-226024

Tarannum Siddiqui

(Ph.D. Scholar), Giri Institute of Development Studies Sector-O,
Aliganj Housing Scheme, Lucknow-226024

ABSTRACT

The Honorable Prime-Minister of India, Mr. Narendra Modi gave a slogan 'Make India Made India', in one of his speeches on Republic Day 26th Jan. 2015. It is only possible when all the section of society especially women should come forward to involve themselves in production activities through Micro, Small and Medium Enterprises (MSMEs). Women entrepreneurs can benefit from the initiatives of the MSMEs sector which contribute significantly to the manufacturing output, employment and economic growth of the country. Women entrepreneurship can foster the economic empowerment of women, particularly through MSMEs sector by helping them to become successful entrepreneurs. The roles of women and other socially deprived section of society i.e. SC/ST are increasing with a very slow but sure pace in MSMEs as an entrepreneur, requiring more support from government and financial institutions.

KEYWORDS

Private enterprise development, Women entrepreneurs, SCs/ STs Entrepreneurship.

Introduction:

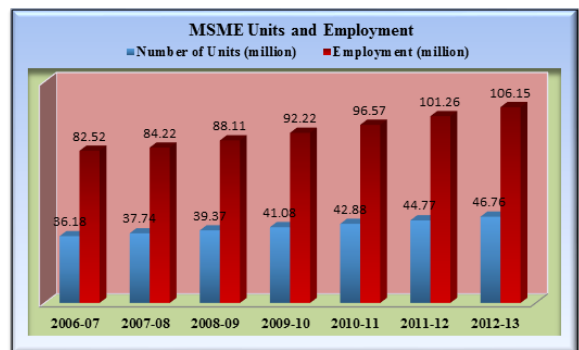
The role of micro, small and medium enterprises (MSMEs) in the economic and social development of the country is well known. It is the nursery for entrepreneurship, often driven by the individual creativity and innovation, with a significant contribution in the countries' GDP, manufacturing output, exports and employment generation. MSMEs in the country manufacture over various products. In view of the MSME sector's role in the economic and social development of the country, the government has emphasized on its growth and development. The labour intensity of the MSMEs sector is much higher than that of the large enterprises, facilitating more absorption of the work force. This sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the years. It also plays a crucial role in providing large employment opportunities at comparatively lower capital cost than large industries but also help in industrialization of rural and backward areas, thereby reducing regional imbalances, assuring more equitable distribution of national income and wealth. The performance of the MSMEs sector in recent years (2006-07 to 2012-13) is given in Table-1.

Table-1: Importance and Performance of Micro, Small and Medium Enterprises

Year	Number of Units (million)	Production (Rs. crore) at current price	Employment (million)	MSMEs exports	
				Rs. crore	US\$ million
2006-07	36.18	13,51,383	82.52	1825.38	40,309
2007-08	37.74	14,35,179	84.22	2020.17	50,202
2008-09	39.37	15,24,235	88.11	-	-
2009-10	41.08	16,19,356	92.22	3911.53	22,494
2010-11	42.88	17,21,553	96.57	5077.39	111,403
2011-12	44.77	18,34,332	101.26	6301.05	131,483
2012-13	46.76	-	106.15	6973.18	128,162

Source: RBI, Handbook of Statistics on Indian Economy, 2013-14, Table 35 (excerpted).

Figure-1: No. of Units and their employment



The emergence of women entrepreneurs and women owned firms and their significant contribution to the economy is visible in India. There is a change in scenario from majority of women being in economically non-productive activities that are financially remunerative to large number of women showing interest to be economically independent creative and innovative ideas to start the small and medium sized enterprises. Women entrepreneurs can benefit from the initiatives of the MSMEs sector which contribute significantly to the manufacturing output, employment and economic growth of the country. Women entrepreneurship can foster the economic empowerment of women, particularly through MSMEs sector by helping them to become successful entrepreneurs. The Honorable Prime-Minister of India, Mr. Narendra Modi gave a slogan 'Make India Made India', in one of his speeches during Obama's Visit to India on Republic Day (26th Jan. 2015). India is one of the biggest markets in the world for investment, production and marketing because India has three-D; Democracy, Demography and Demand, he said. For a new comer in entrepreneurship, especially women and SCs/STs those never being in this sector, need greater motivation and encouragement from government and support from financial institutions.

Now in India women are making dent in all sphere of development processes of the country. The roles of women are increasing with a very slow pace in Micro, Small and Medium Enterprises as an entrepreneur. They are involved in production, manufacturing and service sectors. In the 3rd round cen-

sus of MSMEs (year 2001-02) 1374.97 thousand enterprises in registered sector were there in the country. Out of which 114.36 thousand registered enterprises were owned by the women and was only 8.31 percent of the total registered enterprises. While 1,260.69 thousand (91.69 per cent) were owned by the male candidates. The ownership of MSMEs registered enterprises among women have been increased to 156.05 thousand (10.12 per cent) during the two round of MSME census (2001-02 to 2006-07). The total Compound Annual Growth Rate of MSMEs in register sector has been computed to 2.33 per cent during the two point of time 3rd and 4th round of MSMEs census. In case of ownership of females in registered sector of enterprise Compound Annual Growth Rate was 6.41 per cent while in case of male CAGR was only 1.92 per cent during the same period. This paper is based on a project 'Private Enterprise Development among Schedule Castes and Schedule Tribes in India: A Comparative Study of Ownership, Productivity and Policy Implications', conducted by the author as Project Director and Co-author as Research Assistant in Giri Institute of Development Studies, Lucknow.

Objectives:

The main objectives of this paper are to examine the following issues towards developing a pro-women policy for the enterprise development in the country:

1. Examine the Pattern of ownership of private enterprises among social groups such as gender and caste
2. Analyze the characteristics of women entrepreneur in respect of nature of enterprises, employment across U. P. and Tamil Nadu
3. Examine State wise Number of Women entrepreneur in registered and un- registered sectors of MSMEs in India.
4. Examine gender and state wise employment in registered and un-registered sectors of MSMEs in India.
5. Suggestions for the pro-poor policy including procurement by government departments for promoting enterprises among women and SCs/ STs.

Methodology:

The study is an attempt to bring out the inequalities in the pattern of ownership of private enterprises among women and SCs/STs as compared to Others across different size groups of enterprises; across industrial categories of enterprises; and analyze employment therein by type of enterprise; by source of financeⁱⁱ; and by nature of operationⁱⁱⁱ based on the data brought out by the Economic Census, NSSO and MSME Census. The focus of the study is to analyze the relative situation of the deprived social groups in comparison to the 'others' with respect to ownership of business and employment.

For this purpose, a parity index/ ratio has been used to reflect the relative deprivation of the social groups in comparison to the 'others'. Further, variation in the ownership of business has been analyzed by working out the growth rates between 1990, 1998 and 2004-05.

1. The fourth economic census provided information on employment by age and sex for private enterprises for both agricultural and non-agricultural enterprises. However, the employees were not classified by social groups. One may, nonetheless, estimate the employment figures from OAEs by social groups as this category of workers is household based.
2. Major sources of financial assistance are various poverty alleviation programmes, borrowing from institutions, non-institutions, self-financing and others (not specified).
3. Based on the nature of operation, enterprises are classified into two groups, namely, perennial and non-perennial.

Sample Size:

The study has taken a sample of 290 entrepreneurs by using random sampling technique in different industrial locations in urban areas in Uttar Pradesh and Tamil Nadu. The sample consists 38 women owned enterprises and 252 men owned enterprises taken. Further sample consists of 147 SC, 83 OBC and 60 other entrepreneurs. For the purpose a well structured schedule/ questionnaire has been developed. The objective is to analyze the nature and forms of discrimination which SCs/ STs face in business ownership and role of social networks in business development in a comparative framework.

Number of Women Enterprise in Registered Sector:

The total number of registered enterprise in India in 3rd round of MSME census were 13, 48,451 out of which 1, 35,028 (10.01 per cent) were owned by female entrepreneurs and 12, 13,423 (89.99 per cent) were owned by male entrepreneurs. The highest numbers of enterprise owned by women were in Kerala in the country in 3rd MSMEs census followed by Tamil Nadu 19.70 per cent and Uttar Pradesh 5.29 per cent. In 4th round of MSME census the number of women registered entrepreneurs increased to 15, 42,492 out of which 2,12,870 (13.80 per cent) were owned by female entrepreneurs and 13, 29,556 (86.20 per cent) were owned by male entrepreneurs. The highest numbers of enterprise owned by women were in Tamil Nadu and were 25.63 per cent of the total enterprise owned by women in the country in 4th MSMEs census followed by Kerala and Uttar Pradesh 3.91 per cent. The Compound Annual Growth Rate (CAGR) of ownership among women entrepreneurs during the two period of time 2001-02 to 2007-07 (3rd& 4th round of MSMEs Census) was 9.53 per cent in India. The highest growth was observed in the State of Gujarat, which was 36.86 per cent (Table-2).

Table-2: Number of Women Enterprise (Registered Sector)

State/ UTs	3 rd Registered			4 th Registered			Compound Annual Growth Rate		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Delhi	561 (0.42)	6716 (0.55)	7277 (0.54)	332 (0.16)	2870 (0.22)	3202 (0.21)	-9.96	-15.64	-15.14
Uttar Pradesh	7142 (5.29)	155536 (12.82)	162678 (12.06)	8320 (3.91)	177996 (13.39)	186316 (12.08)	3.10	2.73	2.75
Gujarat	4871 (3.61)	132656 (10.93)	137527 (10.20)	23391 (10.99)	206244 (15.51)	229635 (14.89)	36.86	9.23	10.80
Tamil Nadu	26604 (19.70)	152781 (12.59)	179385 (13.30)	54555 (25.63)	178918 (13.46)	233473 (15.14)	15.45	3.21	5.41
All India	135028 (100.00)	1213423 (100.00)	1348451 (100.00)	212870 (100.00)	1329556 (100.00)	1542492 (100.00)	9.53	1.84	2.73

Source: MSMEs Census III & IV Round

Number of Women Enterprise in Unregistered Sector:

The total number of unregistered enterprise in India in 3rd round of MSME census were 1,97,80,445 out of which 18,06,002 (9.13 per cent) were owned by female entrepreneurs and 12,13,423 (90.87 per cent) were owned by male entrepreneurs. The highest numbers of enterprise owned by women were in Kerala, in 4th round of MSMEs census followed by Tamil Nadu 11.13 per cent and Uttar Pradesh 7.07 per cent. In 4th round of MSME census the number of women registered entrepreneurs increased to 1,97,80,445 out of which 18,06,002 (9.13 per cent) were owned by female en-

trepreneurs and 1,79,74,443 (90.87 per cent) were owned by male entrepreneurs. The highest numbers of unregistered enterprise owned by women were in Tamil Nadu and were 16.75 per cent of the total enterprise owned by women in the country in 4th MSMEs census followed by Uttar Pradesh 4.13 per cent. The Compound Annual Growth Rate (CAGR) of ownership among women entrepreneurs during the two period of time 2001-02 to 2007-07 (3rd& 4th round of MSMEs Census) was 14.29 per cent in India (Table-3).

Table-3: Number of Women Enterprise (Unregistered Sector)

State/ UTs	3 rd Unregistered			4 th Unregistered			Compound Annual Growth Rate		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Delhi	13816 (1.49)	155904 (1.90)	169720 (1.86)	19066 (1.06)	149026 (0.83)	168092 (0.85)	6.65	-0.90	-0.19
Uttar Pradesh	65516 (7.07)	1479523 (18.00)	1545039 (16.89)	74636 (4.13)	2156099 (12.00)	2230735 (11.28)	2.64	7.82	7.62
Gujarat	48791 (5.27)	342985 (4.17)	391776 (4.28)	56600 (3.13)	1246011 (6.93)	1302611 (6.59)	3.01	29.43	27.16
Tamil Nadu	103107 (11.13)	504826 (6.14)	607933 (6.65)	302549 (16.75)	1515259 (8.43)	1817808 (9.19)	24.02	24.59	24.49
All India	926187 (100.00)	8220034 (100.00)	9146221 (100.00)	1806002 (100.00)	17974443 (100.00)	19780445 (100.00)	14.29	16.94	16.68

Source: MSMEs Census III & IV Round

Gender wise Employment in Registered Sector:

The Micro, Small and Medium Enterprises sector is one of the most vital sectors of the Indian Economy in terms of employment generation, the strong entrepreneurial base it helps to create and its share in production. To generate employment opportunity in different sectors of the country for growing labour force is a big challenge all over the world especially in developing countries like India. In India the employment through MSMEs is one of the biggest sources for creating jobs just after the agriculture. MSME is providing employment to both the gender in the country. According to 3rd round of MSMEs Census a total number of 61,63,438 persons were employed in MSMEs registered sector. Out of this 51, 88,726 (84.18 per cent) were male and 9, 74,712 (15.82 per cent) were female. After a gap of five years in the year 2006-07, (in

4th round MSMEs census) a total number of employments rose to 90, 74,733 persons, which was a rise of 67.92 per cent over this period. Out of these total employees, 71, 99,636 (79.33 per cent) were male and 18, 75,559 (20.67 per cent) were female (Table-4).

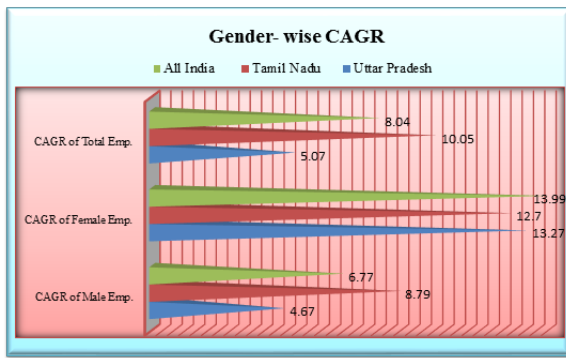
The overall employment in MSMEs registered sector has been increased in India with a Compound Annual Growth Rate (CAGR) of 8.04 per cent. The growth rate of employment in this sector was higher among female and was 13.99 per cent as compare to male which was 6.77 per cent during 3rd and 4th round of MSME Census. In 4th round of MSME census the number of female employees in absolute numbers increased but the percentage share among total female employee of the country has been reduced to 26.26 per cent.

Table-4: Gender wise Employment (Registered Sector)

State/ UTs	3 rd Round Registered Sector			4 th Round Registered Sector			Compound Annual Growth Rate		
	No. of Male Emp.	No. of Female Emp.	No. of Total Emp.	No. of Male Emp.	No. of Female Emp.	No. of Total Emp.	Male Emp.	Female Emp.	Total Emp.
Delhi	80173 (1.55)	6306 (0.65)	86480 (1.40)	44842 (0.62)	2530 (0.13)	47372 (0.52)	-10.97	-16.69	-11.34
Uttar Pradesh	558304 (10.76)	23506 (2.41)	581810 (9.44)	701287 (9.74)	43834 (2.34)	745121 (8.21)	4.67	13.27	5.07
Gujarat	537575 (10.36)	41188 (4.23)	578763 (9.39)	966123 (13.42)	277801 (14.81)	1243924 (13.71)	12.44	46.48	16.54
Tamil Nadu	611140 (11.78)	270934 (27.80)	882074 (14.31)	931334 (12.94)	492601 (26.26)	1423935 (15.69)	8.79	12.70	10.05
All India	5188726 (100.00)	974712 (100.00)	6163438 (100.00)	7199636 (100.00)	1875559 (100.00)	9074733 (100.00)	6.77	13.99	8.04

Source: MSMEs Census III & IV Round

Figure-2: State & Gender- wise Employment in Registered Sector



Gender wise Employment in Unregistered Sector:

The unregistered sector of MSMEs is providing more employment as compare to registered sector of MSMEs. This is due to the reason that most of the MSME units (around

90 per cent) are not registered. According to 3rd round of MSMEs Census a total number of 1, 87, 69,284 persons were employed in unregistered MSMEs sector. Out of this 1, 64, 26,503 (87.52 per cent) were male and 23, 42,781 (12.48 per cent) were female. After a gap of five years in the year 2006-07, (in 4th round MSMEs census) a total number of employments rose to 4,08,83,881 persons, which was a rise of 45.91 per cent over these two census period. Out of these total employees, 3, 55, 60,075 (86.98 per cent) were male and 53, 23,806 (13.02 per cent) were female (Table-5).

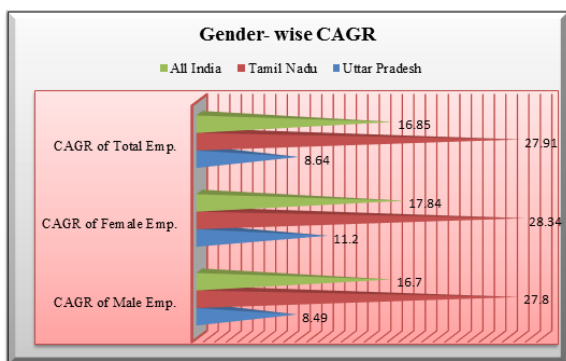
The overall employment in MSMEs unregistered sector has been increased in India with a Compound Annual Growth Rate (CAGR) of 16.85 per cent. The growth rate of employment in this sector was more or less similar among males and females. It was 16.70 per cent of male and 17.84 per cent during 3rd and 4th round of MSME Census. The growth rate of employment in this sector during these two Census periods was even negative in case of male employment in States/ UTs, like Delhi (-1.35 per cent).

Table-5: Gender wise Employment (Unregistered Sector)

State/ UTs	3 rd Round Unregistered Sector			4 th Round Unregistered Sector			Compound Annual Growth Rate		
	No. of Male Emp.	No. of Female Emp.	No. of Total Emp.	No. of Male Emp.	No. of Female Emp.	No. of Total Emp.	Male Emp.	Female Emp.	Total Emp.
Delhi	504633 (3.07)	35798 (1.53)	540431 (2.88)	471489 (1.33)	122835 (2.31)	594324 (1.45)	-1.35	27.97	1.92
Uttar Pradesh	3239646 (19.72)	180919 (7.72)	3420565 (18.22)	4867997 (13.69)	307572 (5.78)	5175569 (12.66)	8.49	11.20	8.64
Gujarat	607922 (3.70)	79990 (3.41)	687912 (3.67)	2090598 (5.88)	106372 (2.00)	2196970 (5.37)	28.02	5.87	26.14
Tamil Nadu	913004 (5.56)	223049 (9.52)	1136054 (6.05)	3112859 (8.75)	776618 (14.59)	3889477 (9.51)	27.80	28.34	27.91
All India	16426503 (100)	2342781 (100)	18769284 (100)	35560075 (100)	5323806 (100)	40883881 (100)	16.70	17.84	16.85

Source: MSMEs Census III & IV Round

Figure- 3: State & Gender- wise Employment in Unregistered Sector



Primary Data Based Information on MSMEs Gender- Wise Owners of Sampled Enterprises in India:

A total number of 240 enterprises from six districts namely Agra, Barabanki, Ghaziabad, Kanpur, Lucknow and Noida (40 from each district) in Uttar Pradesh and 50 enterprises from Coimbatore of Tamil Nadu have been surveyed. Altogether, 290 enterprises have been concerted to procure primary data and information through well structure schedule. Out of which 252 (86.90 per cent) of owners of the enterprises were male and 23 (13.10 per cent) were female. In U.P. Kan-

pur was the district which was having maximum number of female owners of the enterprise and was 15 per cent out of total units. In Noida we could be able to contact only 2.50 per cent of the total units those were owned by female. From Tamil Nadu we have taken surveyed one district- Coimbatore as our sample district and we have concerted 50 enterprises over there. Out of these total enterprises 40 per cent were owned by female owners Table-6.

Table-6: Gender-wise Owners of Sampled Enterprise in U. P. and Tamil Nadu

District Name	Gender of Owners		Total
	Male	Female	
Agra	38 (95.00)	2 (5.00)	40 (100.00)
Barabanki	37 (92.50)	3 (7.50)	40 (100.00)
Ghaziabad	38 (95.00)	2 (5.00)	40 (100.00)
Kanpur	34 (85.00)	6 (15.00)	40 (100.00)
Lucknow	36 (90.00)	4 (10.00)	40 (100.00)
Noida	39 (97.50)	1 (2.50)	40 (100.00)
Coimbatore	30 (60.00)	20 (40.00)	50 (100.00)
Total	252 (86.90)	38 (13.10)	290 (100.00)

Source: Field Survey 2014-15

Gender- Wise Employees in Sample Enterprise:

The total numbers of 4,920 employees in 290 sampled enterprises of seven districts were working. Out of these 4533 (92.13 per cent) were male employee and only 387 (7.87 per cent) were female employee. The percentage-wise (33.72 per cent of the district) highest female employees were employed in Coimbatore district of Tamil Nadu. In the district of Uttar Pradesh, employment percentage of female workers as compare to male is very poor in the comparison of district of Tamil Nadu. Percentage-wise Lucknow district is providing highest employment (9.73 per cent of the district) to female worker in the enterprises followed by Lucknow 9.73 per cent, Agra 8.85 per cent, Kanpur 7.47 per cent, Ghaziabad 6.76 per cent, Noida 5.71 per cent and in Barabanki 4.23 per cent female are employed in MSME sectors.

Table-7: Gender- Wise Employees in Sample Enterprise in U. P. and Tamil Nadu

District Name	Male Employee	Female Employee	Total
Agra	731 (91.15)	71 (8.85)	802 (100.00)
Barabanki	612 (95.77)	27 (4.23)	639 (100.00)
Ghaziabad	965 (93.24)	70 (6.76)	1035 (100.00)
Kanpur	644 (92.53)	52 (7.47)	696 (100.00)
Lucknow	427 (90.27)	46 (9.73)	473 (100.00)
Noida	1040 (94.29)	63 (5.71)	1103 (100.00)
Coimbatore	114 (66.28)	58 (33.72)	172 (100.00)
Total	4533 (92.13)	387 (7.87)	4920 (100.00)

Source: Field Survey 2014-15

Gender-wise Number of Managerial Employees:

A total number of 290 managerial staff is appointed in different enterprises of the sampled units of the seven sample districts. In Agra 39, in Barabanki 28, in Ghaziabad 53, in Kanpur 46, in Lucknow 36, in Noida 72 and in Coimbatore 16 managers were employed. Only in 50 (17.24 per cent) females were holding managerial positions in the enterprises and also managing all kinds of managerial activities. 240 (82.76 per cent) male candidates were working on managerial position in the enterprises. The highest numbers of females 14 were employed on managerial position in Noida district, 11 in Ghaziabad of Uttar Pradesh followed by 9 in Coimbatore of Tamil Nadu, 6 in Kanpur, 4 each in Agra and Lucknow and 2 in Barabanki of Uttar Pradesh. The highest numbers of males 58 were employed on managerial position in Noida followed by 42 in Ghaziabad, 40 in Kanpur, 35 in Agra, 32 in Lucknow and 26 in Barabanki district of Uttar Pradesh. The least number of 7 males on managerial position were employed in Coimbatore district of Tamil Nadu Table-8.

Table-10: No. of Full Time Employees in U. P. and Tamil Nadu

District Name	Full Time Employees- Male					Total
	SC	ST	OBC	Other	Muslim	
Agra	286 (46.20)	--	191 (30.86)	59 (9.53)	83 (13.41)	619 (100.00)
Barabanki	116 (35.26)	7(2.13)	98 (29.79)	39 (11.85)	69 (20.97)	329 (100.00)
Ghaziabad	284 (31.87)	--	348 (39.06)	196(22.00)	63 (7.07)	891 (100.00)
Kanpur	178 (40.64)	--	153 (34.93)	47 (10.73)	60 (13.70)	438 (100.00)
Lucknow	103 (24.24)	1(0.24)	155 (36.47)	77 (18.12)	89 (20.94)	425 (100.00)

Table-8: Gender-wise Number of Managerial Employees in U. P. and Tamil Nadu

District Name	Managerial Employee Male	Managerial Employee Female	Total
Agra	35 (89.74)	4 (10.26)	39 (100.00)
Barabanki	26 (92.86)	2 (7.14)	28 (100.00)
Ghaziabad	42 (79.25)	11 (20.75)	53 (100.00)
Kanpur	40 (86.96)	6 (13.04)	46 (100.00)
Lucknow	32 (88.89)	4 (11.11)	36 (100.00)
Noida	58 (80.56)	14 (19.44)	72 (100.00)
Coimbatore	7 (43.75)	9 (56.25)	16 (100.00)
Total	240 (82.76)	50 (17.24)	290 (100.00)

Source: Field Survey 2014-15

Gender-wise Number of Owner's Family Member Employees:

A total number of 347 family members of owners of the enterprises were also employed on full time and part time basis. Out of these 275 were full time and 72 were part time basis employed. Among full time basis employed 250 were male and 25 were female and those were part time basis employed 61 were male and 11 were female employee Table-9.

Table-9: Owner's Family Members Employee in U. P. and Tamil Nadu

District Name	Full Time Basis		Total	Part Time Basis		Total
	Male	Female		Male	Female	
Agra	54 (91.53)	5 (8.47)	59 (100.00)	4 (100.00)	--	4 (100.00)
Barabanki	45 (95.74)	2 (4.26)	47 (100.00)	11 (91.67)	1 (8.33)	12 (100.00)
Ghaziabad	40 (93.02)	3 (6.98)	43 (100.00)	5 (83.33)	1 (16.67)	6 (100.00)
Kanpur	24 (82.76)	5 (17.24)	29 (100.00)	8 (88.89)	1 (11.11)	9 (100.00)
Lucknow	57 (91.94)	5 (8.06)	62 (100.00)	5 (100.00)	--	5 (100.00)
Noida	28 (93.33)	2 (6.67)	30 (100.00)	11(100.00)	--	11 (100.00)
Coimbatore	2 (40.00)	3 (60.00)	5 (100.00)	17 (68.00)	8 (32.00)	25 (100.00)
Total	250 (90.91)	25 (9.09)	275(100.00)	61 (84.72)	11 (15.28)	72 (100.00)

Source: Field Survey 2014-15

Caste and Gender-wise Number of Full Time Employees in Sample units:

In 290 sampled enterprises a total number of 4306 employees were working in full time capacity. Out of these 3760 were male employee and 546 were female employee. Among male fulltime employees 1268 (33.72 per cent) were SC, 24 (0.64 per cent) were ST, 1338 (35.59 per cent) were OBC, 522 (13.88 per cent) were Muslim and 608 (16.17 per cent) were belonging to general caste. Among full time female employee 182 (33.33 per cent) were SC, 2 (0.37 per cent) were ST, 152 (27.84 per cent) were OBC, 94 (17.22 per cent) were Muslim and 116 (21.25 per cent) were found general caste Table- 10.

Noida	224 (23.43)	15(1.57)	374 (39.12)	187(19.56)	156(16.32)	956 (100.00)
Coimbatore	77 (75.49)	1(0.98)	19 (18.63)	3 (2.94)	2 (1.96)	102 (100.00)
Total	1268(33.72)	24(0.64)	1338(35.59)	608(16.17)	522(13.88)	3760(100.00)
Full Time Employees- Female						
Agra	24 (33.33)	--	19 (26.39)	16 (22.22)	13 (18.06)	72 (100.00)
Barabanki	34 (27.64)	1 (0.81)	32 (26.02)	29 (23.58)	27 (21.95)	123 (100.00)
Ghaziabad	17 (26.98)	--	24 (38.09)	12 (19.05)	10 (15.87)	63 (100.00)
Kanpur	31 (29.52)	--	28 (26.67)	22 (20.95)	24 (22.86)	105 (100.00)
Lucknow	16 (35.56)	--	17 (37.78)	8 (17.78)	4 (8.89)	45 (100.00)
Noida	27 (29.67)	--	26 (28.57)	25 (27.47)	13 (14.29)	91 (100.00)
Coimbatore	33 (70.21)	1 (2.13)	6 (12.77)	4 (8.51)	3 (6.38)	47 (100.00)
Total	182 (33.33)	2 (0.37)	152 (27.84)	116(21.25)	94 (17.22)	546 (100.00)

Source: Field Survey 2014-15

Caste and Gender-wise Number of Part Time Employees in Sample Units:

In 290 sampled enterprises a total number of 614 employees were working in part time capacity. Out of these 318 were male employee and 296 were female employee. Among male part time employees 89 (27.99 per cent) were SC, 77 (24.21

per cent) were OBC, 74 (23.27 per cent) were Muslim and 78 (24.53 per cent) were belonging to general caste. Among part time female employee 96 (32.43 per cent) were SC, 2 (0.68 per cent) were ST, 78 (26.35 per cent) were OBC, 58 (19.59 per cent) were Muslim and 62 (20.95 per cent) were found general caste female Table- 11.

Table-11: No. of Part Time Employees in U. P. and Tamil Nadu

District Name	Part Time Employees- Male					Total
	SC	ST	OBC	Other	Muslim	
Agra	14 (24.56)	--	16 (28.07)	13 (22.81)	14 (24.56)	57 (100.00)
Barabanki	26 (27.66)	--	24 (25.53)	22 (23.40)	22 (23.40)	94 (100.00)
Ghaziabad	11 (25.58)	--	9 (20.93)	13 (30.23)	10 (23.26)	43 (100.00)
Kanpur	18 (23.68)	--	15 (19.74)	22 (28.95)	21 (27.63)	76 (100.00)
Lucknow	1 (50.00)	--	1 (50.00)	--	--	2 (100.00)
Noida	9 (32.14)	--	8 (28.57)	6 (21.43)	5 (17.86)	28 (100.00)
Coimbatore	10 (55.56)	--	4 (22.22)	2 (11.11)	2 (11.11)	18 (100.00)
Total	89 (27.99)	--	77 (24.21)	78 (24.53)	74 (23.27)	318 (100.00)
Part Time Employees- Female						
Agra	17(31.48)	--	13(24.07)	11(20.37)	13(24.07)	54(100.00)
Barabanki	26(27.96)	2(2.15)	25(26.88)	19(20.43)	21(22.58)	93(100.00)
Ghaziabad	14(36.84)	--	9(23.68)	7(18.42)	8(21.05)	38(100.00)
Kanpur	24(31.17)	--	22(28.57)	19(24.68)	12(15.58)	77(100.00)
Lucknow	1(100.00)	--	--	--	--	1(100.00)
Noida	11(39.29)	--	8(28.57)	5(17.86)	4(14.29)	28(100.00)
Coimbatore	3(60.00)	--	1(20.00)	1(20.00)	--	5(100.00)
Total	96(32.43)	2(0.68)	78(26.35)	62(20.95)	58(19.59)	296(100.00)

Source: Field Survey 2014-15

Policy Frame for the Development of Women Entrepreneurs in MSMEs:

The role of the MSME is primarily to assist the States/ Union Territories in their efforts to promote growth and development of MSMEs. The main focus of the schemes/ programmes undertaken by the organizations of the Ministry is thus to provide/facilitate provision of a wide range of services and facilities required for accelerating the growth of MSMEs. The schemes/ programmes generally focus on capacity building in State/ Regions; nevertheless, there are a few schemes/ programmes, which are individual beneficiary oriented. While, there are no specific reservations for women, in the latter, there are some concessions/incentives available under these programmes for the benefit of women entrepreneurs. In re-

spect of entrepreneurship/ skill development training programmes, under the National Awards for Entrepreneurial Development (Quality Products) and Trade Related Entrepreneurship Assistance & Development (TREAD) Programme for Women, the necessary guidelines have been issued and specific reservation provided for women. The industrial policies of the Government announced from time to time, have laid considerable emphasis on promotion of women entrepreneurship, particularly among first generation women entrepreneurs, through various training and support services. Special attention is being given by organizing exclusive Entrepreneurship Development Programmes (EDPs) for women.

The scheme envisages economic empowerment of women through development of their entrepreneurial skills in non-

farm activities. The Government's grants up to 30% of the total project cost is provided to the Non-Government Organizations (NGOs) for promoting entrepreneurship among women. The remaining 70% of the project cost is financed by the lending agency as loan for undertaking activities as envisaged in the project. Further, Government grants up to Rs.1 lakh per programme is provided to training institutions/ NGOs for imparting training to the women entrepreneurs. Besides, need-based grants up to Rs. 5 lakh may also be provided to national level EDIs and other reputed institutions, for undertaking field surveys, research studies, evaluation studies, designing of training modules etc. Mahila Coir Yojana is a woman oriented self-employment scheme in the coir industry, which provides self-employment opportunities to the rural women artisans in regions producing coir fibre. The scheme envisages distribution of motorized ratts for spinning coir yarn to women artisans after giving training. Women spinners are trained for two months in spinning coir yarn on motorized ratt at the Coir Board's training centres. A stipend of Rs. 500/- p.m. is also paid to the trainees. The Coir Board provides motorize dratts/ motorized traditional ratts at 75% cost subsidy, subject to a maximum ceiling of Rs. 7,500/- for motorized ratts and Rs. 2,925/- for traditional ratts.

Suggestions:

MSMEs sector is providing opportunity to all persons those are willing to start their own business and to become an entrepreneur particularly in case of females and SCs/ STs. This sector open gate for better life and provides opportunity to become a job provider instead of job seeker. The Government of India has recently taken an initiative to promote micro and small enterprises (MSEs) for procuring 20 per cent of its total purchases from these enterprises. It also earmarks 20 per cent of such procurements from the MSEs owned by women and SCs/ STs. This policy initiative is being considered a major milestone in promoting the development of enterprises among the female and SCs/ STs.

However, centrally sponsored schemes are playing role to promote MSME in general but to promote female and SCs/ STs entrepreneurship is still required more support from central and state government particularly at local level. All sort of facilities i.e. land, capital, technological support and training, marketing etc. should be provided to promote female and SCs/ STs entrepreneurship by the government under the single umbrella or roof system.