

Women Economic Empowerment through Multiple Enterprises in India

Asoke Howlader, Sidhartha Sankar Laha, Arindam Modak

Abstract: *The inclusive development of the country mainly depends on the economic growth of the people irrespective of caste, creed, gender and religion. It becomes true when all the section of society particularly women come forward to involve themselves in production activities through Micro, Small and Medium Enterprises (MSMEs). The MSMEs sector contributes significantly to the manufacturing output, employment and economic growth of the country. Women entrepreneurs can get benefit from the initiatives of the MSMEs. Entrepreneurship of women can promote financial support for women, especially through MSMEs sector by helping them to become successful entrepreneurs. The roles of women and other marginalized section of society are increasing positively with a very slow but sure pace in MSMEs as an entrepreneur, attracting more support from government and financial institutions. The present paper examines the model of ownership of private enterprises among different social groups such as gender and caste, state wise employment in registered and un-registered sectors of MSMEs in India. Moreover, it also suggests that necessary facilities i.e. land, capital, technological support, training and marketing etc. should be given to promote entrepreneurship by the central and state government among female and SCs/ STs.*

Keywords : *Women empowerment, Women entrepreneurs, SCs/ STs Entrepreneurs, Private enterprises.*

I. 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, employment generation and overall sustainable development. MSMEs in the country manufacture a number of 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 labor 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

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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. Gradually the role of women in this sector is increasing. 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 (Crore) at current price	Employment (million)	MSMEs exports	
				₹ 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 shows the number of MSME units in million and the employment there in million since 2006-07 to 2012-13. It is clearly indicating that the numbers of MSMEs were increased from 36.18 million to 46.75 million and the employment also increased from 82.52 million to 106.15 million during this period.

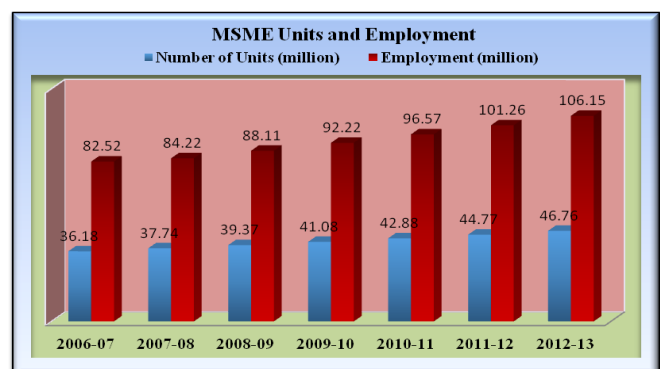


Figure-1: No. of Units and their employment

The emergence of women entrepreneurs and women owned

firms and their significant contribution to the economy is visible now 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 Barack Obama's (President of America), 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 added. 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 slow but sure pace in Micro, Small and Medium Enterprises as an entrepreneur. They are involved in production, manufacturing and service sectors. As witness in the 3rd round census of MSMEs (2001-02), 1348.4 thousand enterprises in registered sector were there in the country. Out of which 135.03 thousand registered enterprises were owned by the women and was only 10.01 percent of the total registered enterprises. While 1,213.42 thousand (89.99 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 rounds of MSME census (2001-02 to 2006-07). The total Compound Annual Growth Rate of MSMEs in register sector has been computed to 2.73 per cent during the two points 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 9.53 per cent while in case of male CAGR was only 1.84 per cent during the same period. This paper is based on a project report sponsored by ICSSR, New Delhi- 'Private Enterprise Development among Schedule Castes and Schedule Tribes in India: A Comparative Study of Ownership, Productivity and Policy Implications', conducted by the authors in Giri Institute of Development Studies, Lucknow (Report has been accepted).

II. OBJECTIVES

The main objectives of this chapter are to examine the following issues towards developing a pro-women policy for women empowerment and economic development of the country:

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

III. METHODOLOGY

The chapter 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 enterprise¹; by source of finance²; and by nature of operation³ 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 women and 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.

Sample Size

The study has taken a sample of 290 entrepreneurs by using random sampling technique in different industrial locations

¹The 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.

in urban areas in Uttar Pradesh and Tamil Nadu. The sample consists of 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 women and SCs/ STs face in business ownership and role of social networks in business development in a comparative framework.

IV. 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, Uttar Pradesh 5.29 per cent and Gujarat 3.61 per cent. In 4th round of MSME census the total number of 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, Gujarat 10.99 per cent and Uttar Pradesh 3.91 per cent. The Compound Annual Growth Rate (CAGR) of ownership among women entrepreneurs during the two periods of time 2001-02 to 2006-07 (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 round MSMEs Census Registered Sector			4 th round MSMEs Census Registered Sector			Compound Annual Growth Rate		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Delhi	561	6716	7277	332	2870	3202			
	-0.42	-0.55	-0.54	-0.16	-0.22	-0.21	-9.96	-15.64	-15.14
Uttar Pradesh	7142	155536	162678	8320	177996	186316			
	-5.29	-12.82	-12.06	-3.91	-13.39	-12.08	3.1	2.73	2.75
Gujarat	4871	132656	137527	23391	206244	229635			
	-3.61	-10.93	-10.2	-10.99	-15.51	-14.89	36.86	9.23	10.8
Tamil Nadu	26604	152781	179385	54555	178918	233473			
	-19.7	-12.59	-13.3	-25.63	-13.46	-15.14	15.45	3.21	5.41
All India	135028	1213423	1348451	212870	1329556	1542492			
	-100	-100	-100	-100	-100	-100	9.53	1.84	2.73

Source: MSMEs Census III & IV Round

V. NUMBER OF WOMEN ENTERPRISE IN UNREGISTERED SECTOR

The total number of unregistered enterprise in India in 3rd round of MSME census were 91,46,221 out of which 9,26,187 (10.13 per cent) were owned by female entrepreneurs and 82,20,034 (89.87 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 total number of unregistered entrepreneurs increased to 1,97,80,445 out of which 18,06,002 (9.13 per cent) were owned by female entrepreneurs 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 periods of time 2001-02 to 2006-07 (3rd & 4th round of MSMEs Census) was 14.29 per cent in India and among male it was 16.94 per cent (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	155904	169720	19066	149026	168092			
	-1.49	-1.9	-1.86	-1.06	-0.83	-0.85	6.65	-0.9	-0.19
Uttar Pradesh	65516	1479523	1545039	74636	2156099	2230735			
	-7.07	-18	-16.89	-4.13	-12	-11.28	2.64	7.82	7.62
Gujarat	48791	342985	391776	56600	1246011	1302611			
	-5.27	-4.17	-4.28	-3.13	-6.93	-6.59	3.01	29.43	27.16
Tamil Nadu	103107	504826	607933	302549	1515259	1817808			
	-11.13	-6.14	-6.65	-16.75	-8.43	-9.19	24.02	24.59	24.49
All India	926187	8220034	9146221	1806002	17974443	19780445			
	-100	-100	-100	-100	-100	-100	14.29	16.94	16.68

Source: MSMEs Census III & IV Round

VI. 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 during 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	6306	86480	44842	2530	47372	-10.97	-16.69	-11.34
Uttar Pradesh	558304	23506	581810	701287	43834	745121	4.67	13.27	5.07
Gujarat	537575	41188	578763	966123	277801	1243924	12.44	46.48	16.54
Tamil Nadu	611140	270934	882074	931334	492601	1423935	8.79	12.7	10.05
All India	5188726	974712	6163438	7199636	1875559	9074733	6.77	13.99	8.04

Source: MSMEs Census III & IV Round

Figure-2 depicts Gender-wise employment in register sector of MSME. The growth rate of employment in this sector was higher among female 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. This is a good sign of women empowerment and female are being the part of development of the Indian economy. They do have a great role to play in the sustainable development of the country.

VII. 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

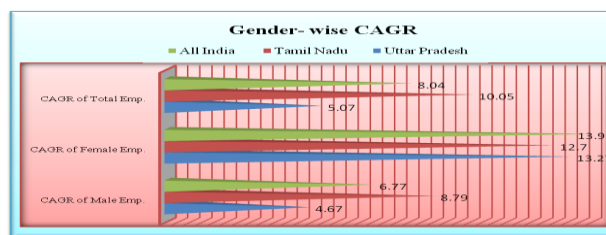


Figure-2: State & Gender-wise Employment in Registered Sector

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		
	Emp.	No. of Female Emp.	No. of Total Emp.	Emp.	No. of Female Emp.	No. of Total Emp.	Male Emp.	Female Emp.	Total Emp.
Delhi	504633	35798	540431	471489	122835	594324	-1.35	27.97	1.92
Uttar Pradesh	3239646	180919	3E+06	4867997	307572	5175569	8.49	11.2	8.64
Gujarat	607922	79990	687912	2090598	106372	2196970	28.02	5.87	26.14
Tamil Nadu	913004	223049	1E+06	3112859	776618	3889477	27.8	28.34	27.91
All India	16426503	2342781	2E+07	3.6E+07	5323806	4.1E+07	16.7	17.84	16.85

Source: MSMEs Census III & IV Round

Figure-3 depicts, Gender-wise and Total Compound Annual Growth Rate (CAGR) of employment in unregistered sector of MSME. The CAGR, during 3rd and 4th round of the MSME

survey was observed highest among women in general and Tamil Nadu in particular.

Source: Field Survey 2014-15

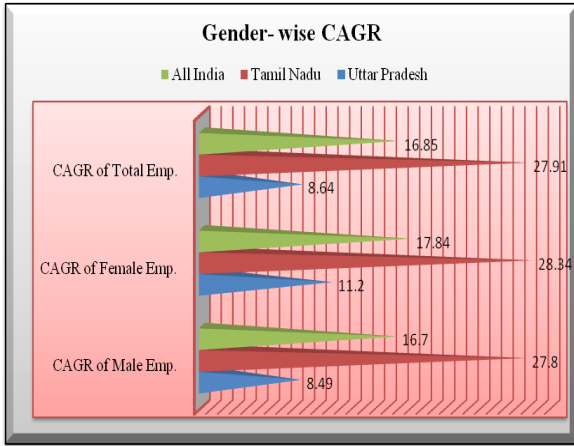


Figure- 3: State & Gender- wise Employment in Unregistered Sector

VII. PRIMARY DATA BASED INFORMATION ON MSMES

A. 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 38 (13.10 per cent) were female. In U.P. Kanpur was the district which was having a 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 and surveyed one district- Coimbatore, as our sample district and we have concerted 50 enterprises over there. Out of these total 50 enterprises in Coimbatore, 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)

B. GENDER- WISE EMPLOYEES IN SAMPLE ENTERPRISE

The total numbers of 4,920 employees in 290 sampled enterprises of seven districts were working. Out of which, 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 sampled units) 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 was very poor in the comparison the 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 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. As for as male employment as compare to female employment in sampled MSME unit is concern, it has been found that more than 90 per cent employee were male in Uttar Pradesh and more than 66 per cent were in Coimbatore of Tamil Nadu Table-7.

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

C. GENDER-WISE NUMBER OF MANAGERIAL EMPLOYEES

A total number of 290 managerial staff is appointed in different enterprises of the sampled units in these 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 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-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

D. 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 and part time basis. Out of these 275 were full time and 72 were part time basis employed. Among full time basis employed 250 (90.91 per cent) were male and 25 (9.09 per cent) were female and those were on part time basis employed 61 (84.72 per cent) were male and 11 (15.28 per cent) 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

E. EDUCATIONAL QUALIFICATION OF FAMILY MEMBERS EMPLOYED IN ENTERPRISES

Gender- wise educational qualification of family members of the owners, employed in their unit has been enquired from each of the unit in sampled districts (Table-10). It has been found that a total number of 336 family members of the owners were employed and working in their own, units out of which 311 were male and 25 were females.

Table-10: Gender- wise Educational Qualification of Family Members Employed in Enterprises U.P. and Tamil Nadu

District Name	Education Qualification Male								Total
	Illiterate	Up-to-Middle	High School	Intermediate	Graduation	Post-Graduation	Technical Professional Degree	Technical Professional Diploma	
Agra	2	10	8	12	14	6	2	4	58
Barabanki	-3.45	-17.24	-13.8	-20.69	-24.14	-10.3	-3.45	-6.9	-100
Ghaziabad	5	16	11	10	11	2	--	1	56
Kanpur	-8.93	-28.57	-19.6	-17.86	-19.64	-3.57	--	-1.79	-100
Lucknow	2	4	3	8	14	6	4	4	45
Noida	-4.44	-8.89	-6.67	-17.78	-31.11	-13.3	-8.89	-8.89	-100
Coimbatore	1	5	2	6	18	--	--	--	32
Total	-3.13	-15.63	-6.25	-18.75	-56.25	--	--	--	-100

Lucknow	6	13	12	12	11	4	2	2	62
Noida	-9.68	-20.97	-19.4	-19.35	-17.74	-6.45	-3.23	-3.23	-100
Coimbatore	--	7	4	4	10	6	7	1	39
Total	--	-17.95	-10.33	-10.26	-25.64	-15.44	-17.95	-2.56	-100
Lucknow	--	2	6	4	7	--	--	--	19
Coimbatore	--	-10.53	-31.6	-21.05	-36.84	--	--	--	-100
Total	16	57	46	56	85	24	15	12	311
Total	-5.14	-18.33	-14.8	-18.01	-27.33	-7.72	-4.82	-3.86	-100

District Name	Education Qualification Female								Total
	Illiterate	Up-to-Middle	High School	Intermediate	Graduation	Post-Graduation	Technical Professional Degree	Technical Professional Diploma	
Agra	1	1	--	1	1	--	--	1	5
Barabanki	-20	-20	--	-20	-20	--	--	-20	-100
Ghaziabad	1	1	--	1	--	--	--	--	3
Kanpur	-33.33	-33.33	--	-33.33	--	--	--	--	-100
Lucknow	--	1	1	1	1	1	1	--	4
Noida	--	-25	--	-25	-25	--	-25	--	-100
Coimbatore	1	1	--	1	2	--	--	1	6
Total	-16.67	-16.67	--	-16.67	-33.33	--	--	-16.7	-100
Lucknow	1	--	--	2	--	--	1	1	5
Coimbatore	-20	--	--	-40	--	--	-20	-20	-100
Total	--	--	--	--	1	--	1	--	2
Coimbatore	--	--	--	--	-50	--	--	--	-100

	4	4		6	5		3	3	25
Total	-16	-16	-	-24	-20	-	-12	-12	-100

Source: Field Survey 2014-15

The highest 27.33 per cent male employees were having education up to graduation, 18.33 per cent male employees were having education up to middle level, 14.79 per cent were having education up to high-school, 18.01 per cent were having education up to intermediate, 7.72 per cent were having education up to post graduation, 8.68 per cent were having technical-professional degree or diploma. Only 5.14 per cent male employees were illiterate. Similarly, among female family members employed in the enterprises, highest 24 per cent female employees were having education up to intermediate, 16 per cent female employees were having education up to middle level, 20 per cent were having education up to graduation, 24 per cent were having technical-professional degree or diploma and 16 per cent female employees were illiterate Table-10.

F. GENDER- WISE EDUCATIONAL QUALIFICATION OF HAired WORKERS

Gender- wise educational qualification of haired workers, employed in the different units, has been enquired from each of the unit in sampled districts. It has been found that a total number of 4920 haired workers were employed (apart from family members of the owner) in the sampled units, out of which 4078 were male worker and 842 were female workers. The highest 44.61 per cent male haired workers were having education up to middle, 5.66 per cent male haired workers were having education up to graduation, 23.52 per cent were having education up to high-school, 23.16 per cent were high school, 12.43 per cent were having education up to intermediate, 1.91 per cent were having education up to post graduation, 1.60 per cent were having technical-professional degree or diploma. 0.39 per cent was having qualification up to MBA. 9.88 per cent male haired workers were illiterate. Similarly, 14.37 per cent female haired workers were having education up to intermediate, 41.45 per cent male employees were having education up to middle level, 3.33 per cent were having education up to graduation, 0.84 per cent was having technical-professional degree or diploma and 15.44 per cent female employees were illiterate Table-11.

Table-11: Gender- wise Educational Qualification of Haired Workers in U.P. and Tamil Nadu

District Name	Education Qualification Male								
	Illiterate	Up-to	High School	Intermediate	Graduation	Post-	Technical	Technical	MBA

		Middle				Graduation	Professional	Diploma		
Agra	54	319	117	82	67	17	9	6	5	676
Barabanki	87	223	97	10	5	1				423
Ghaziabad	67	334	253	156	59	34	16	9	6	934
Kanpur	27	268	156	28	24	7	1	2	1	514
Lucknow	67	196	118	22	11	4	4	3	2	427
Noida	96	433	189	185	56	11	4	8	2	984
Coimbatore	5	46	29	24	9	4	3			120
Total	403	1819	959	507	231	78	37	28	16	4078
	-9.88	-44.61	-23.5	-12.4	-5.66	-1.91	-0.91	-0.69	-0.39	-100
Education Qualification Female										
Agra	18	48	27	18	9	5	1			126
Barabanki	27	76	49	51	8	2	1	2		216
Ghaziabad	22	35	24	17	1	1		1		101
Kanpur	32	64	56	22	4	3		1		182
Lucknow	8	29	4	3	2					46
Noida	15	69	26	5	2	1	1			119
Coimbatore	8	28	9	5	2					52
Total	130	349	195	121	28	12	3	4		842
	-15.44	-41.45	-23.2	-14.4	-3.33	-1.43	-0.36	-0.48	-	-100

		Middle				Graduation	Professional	Diploma		
Agra	18	48	27	18	9	5	1			126
Barabanki	27	76	49	51	8	2	1	2		216
Ghaziabad	22	35	24	17	1	1		1		101
Kanpur	32	64	56	22	4	3		1		182
Lucknow	8	29	4	3	2					46
Noida	15	69	26	5	2	1	1			119
Coimbatore	8	28	9	5	2					52
Total	130	349	195	121	28	12	3	4		842
	-15.44	-41.45	-23.2	-14.4	-3.33	-1.43	-0.36	-0.48	-	-100

Source: Field Survey 2014-15

G. 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- 12.

Table-12: 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)
Barabanki	116 (35.26)	7(2.13)	98 (29.79)	39 (11.85)	69 (20.97)	329 (100)
Ghaziabad	284 (31.87)	--	348 (39.06)	196(22.00)	63 (7.07)	891 (100)
Kanpur	178 (40.64)	--	153 (34.93)	47 (10.73)	60 (13.70)	438 (100)
Lucknow	103 (24.24)	1(0.24)	155 (36.47)	77 (18.12)	89 (20.94)	425 (100)
Noida	224 (23.43)	15(1.57)	374 (39.12)	187(19.56)	156(16.32)	956 (100)
Coimbatore	77 (75.49)	1(0.98)	19 (18.63)	3 (2.94)	2 (1.96)	102 (100)
Total	1268(33.72)	24(0.64)	1338(35.59)	608(16.17)	522(13.88)	3760(100)
Full Time Employees- Female						
Agra	24 (33.33)	--	19 (26.39)	16 (22.22)	13 (18.06)	72 (100)
Barabanki	34 (27.64)	(0.81)	32 (26.02)	29 (23.58)	27 (21.95)	123 (100)
Ghaziabad	17 (26.98)	--	24 (38.09)	12 (19.05)	10 (15.87)	63 (100)
Kanpur	31 (29.52)	--	28 (26.67)	22 (20.95)	24 (22.86)	105 (100)
Lucknow	16 (35.56)	--	17 (37.78)	8 (17.78)	4 (8.89)	45 (100)
Noida	27 (29.67)	--	26 (28.57)	25 (27.47)	13 (14.29)	91 (100)
Coimbatore	33 (70.21)	(2.13)	6 (12.77)	4 (8.51)	3 (6.38)	47 (100)
Total	182 (33.33)	2 (0.37)	152 (27.84)	116(21.25)	94 (17.22)	546 (100)

Source: Field Survey 2014-15

H. 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. Caste-wise analysis defines that among male part time employees of these units, 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 females in these units Table- 13.

Table-13: 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

VII. 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 respect 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 lakhs 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 fiber. The scheme envisages distribution of motorized spinner for spinning coir yarn to women artisans after giving training.

Women spinners are trained for two months in spinning coir yarn on motorized spinner at the Coir Board's training centers. A stipend of Rs. 500/- p.m. is also paid to the trainees. The Coir Board provides motorize spinner/ motorized traditional spinner at 75% cost subsidy, subject to a maximum ceiling of Rs. 7,500/- for motorized spinner and Rs. 2,925/- for traditional spinner.

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.

A. SUMMARY OF THE CHAPTER

The Compound Annual Growth Rate (CAGR) of ownership among women entrepreneurs during the two periods of time 2001-02 to 2006-07 (3rd & 4th round of MSMEs Census) was 9.53 per cent in India, which supposed to be a good sign in the direction of women empowerment. The highest growth was observed in the State of Gujarat, which was 36.86 per cent. Also, MSMEs sector provides a large number of employments to both males and females 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.

B. SUGGESTIONS

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. Women entrepreneurship can foster the economic empowerment of women, particularly through MSMEs

sector by helping them to become successful entrepreneurs. Women should come forward and should become entrepreneur through MSME. At this modern time, they can be facilitated by the modern technology i.e. mobile phone, computer, video conferencing, short circuit cameras etc. to run their own unit. 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 scheme.

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