

Social Inclusion of Women Entrepreneurs in Informal Sector of Uttar Pradesh

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Abstract

Women empowerment is the need of the hour for every developing economy to build a system of socially balanced labour force required for increasing the pace of economic development. For this the participation rate of women in labour force is enhanced. But the role of women who are engaged in informal economy cannot be left unnoticed. There are women who are a part of unorganized/informal sector and are earning a livelihood for themselves and their families by being self employed. Thus this paper identified five major types of women entrepreneurs in unorganized sector who are self employed in business like Beauty Parlour, Tailoring, Retail Shops, Grocery Shops and Food/Tiffin System. This paper identified and brought out the socio economic status of women entrepreneurs in unorganized sector of Jhansi City where the major concentration of women workers was acknowledged in the beauty parlour industry followed by tailoring. From the studied total self-employed women workers major women workers were of Hindu religion and from General category. Women Entrepreneurs are facing some challenges like Financial Constraints, Lack of managerial skills and shortage of time, Societal Concerns, less reliance of customers on female entrepreneurs, Family Issues, Male dominance society and Awareness Problem etc.

Keywords: women empowerment, self-employed, informal economy, livelihood.

JEL Classification: I24, E24, E26.

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Introduction

Women Empowerment is enlisted in the agenda for social development of all developing economies. But what exactly is women empowerment? Women empowerment in itself means making women self-reliant where she can survive in this male dominated society being economically, socially and mentally strong. But this does not simply mean a 'one time' push in the form of policies, etc but it is an 'ongoing' process of women transition from the captives of traditional home based culture to stepping up in an unexplored territories of work. These new territories can be further characterized as organized sector and unorganized or informal sector.

Justice T. S. Thakur (2015) stated that more than 90 per cent workforce is engaged in unorganized sector in India where out of 46 crores of workers 14 crores are women. He also alleged that the welfare schemes for these workers are proving to be ineffective because of improper implementation by government authorities. This simply reveals the engagement of women participants in the unorganized economy whose contribution is sometimes left unnoticed.

Entrepreneurship is an important aspect of women empowerment. By entrepreneur we mean a person who is able to organize various inputs and perform managerial role to generate output. Women entrepreneurs are business women which can be traced in both types of formal and informal sectors. Examples of Women in formal sector are Ekta Kapoor, Shahnaz Hussain, etc who are termed as Women Business tycoons.

But when we talk of informal sector women engaged in this sector as entrepreneurs can be downsized and limited in an area defined as "**Self Employed Class**". This class of women are those women who are simply running their small jobs specifically their small businesses or work in which they are earning a living for themselves and their families. There are some factors which contribute to the increase in women entrepreneurship in unorganized sector whereas the constraints which limit them being entrepreneurs. These are stated as under:

Table 1. Factors Influencing Women Entrepreneurship and Constraints Affecting Them

Factors Influencing Women Entrepreneurship	Constraints Faced by Women Entrepreneurs
<ul style="list-style-type: none"> • Family Needs • Financial Needs • Self Interest And Motivation • Urge For Recognition • Gain Economic independence 	<ul style="list-style-type: none"> • Financial Constraints • Time Management • Societal Concerns • Less reliance of customers on female entrepreneurs • Family Issues • Male dominance society • Lack of managerial skills • Awareness Problem

Sharma (2013) identified the problems of Women Entrepreneurs in India where she revealed that family support was a major determinant in the realization of success in their business.

Jhansi is a historical place of India, which is situated between the rivers Pahunj and Betwa is a symbol of bravery, courage and self-respect. According to the 2011 census, Jhansi has a population of 505,693, its urban agglomeration a population of 547,638. The literacy rate of Jhansi is 83.02%, higher than the state average of 67.68%. The sex ratio is 905 females for every 1000 males. Jhansi city has 57th rank among the most populated cities of India, according to the 2011 census.

Jhansi District of Bundelkhand Region is also characterized as a backward region of Uttar Pradesh. The table below states the demographic profile of Jhansi District where the sex ratio in 2011 was 890 and the percentage of urban population to total population was 41.70. The percentage wise religion in the district as per 2001 was identified as 91.28 percent of Hindu Population, 7.44 percent, Christians 0.41 and Sikh 0.33. Thus we can make out that majorly Hindu population is concentrated in Jhansi District.

Table 2. Demographic Profile of Jhansi District

Features	2001	2011
Population ('000)	1745	1999
Sex Ratio	871	905
Percentage of Urban Population to Total Population	40.79	41.70
Decennial Growth Rate	(1991-01) 22.05	(2001-11) 14.54
Percentage Distribution of Religion wise Population		
• Hindu	91.28	91.26
• Muslim	7.44	7.40
• Sikh	0.33	0.25
• Christian	0.41	0.35

Source: District wise development Indicators, Uttar Pradesh, 2013 and 2015

Alekar (2013) in her paper on Women Entrepreneurs in Beauty Salon Industry in Mumbai has quoted 'Bizxchange' Report where 2010 data from FICCI and Ernst and Young revealed that the beauty market is pegged at 4010 crores and rejuvenation market at 25 crores.

As these women are informally engaged in work activities and either earning bread and butter for their family or financially supporting them but still their identification in the labour force is not accounted. This study brings out the concentration of women entrepreneurs in Jhansi district of Uttar Pradesh who are a part of informal economy and raising their standard of living by being economically empowered which is real terms is "**Women Empowerment**".

Objective of the study

1. To identify the concentration of women entrepreneurs in defined categories of businesses in unorganized sector of Jhansi city.
2. To analyze the socio economic condition of women entrepreneurs through their socio- religious affiliations in the area under study.

Literature review

Though poverty seems to be a major issues worldwide but the steps to overcome poverty are not staunch enough as the employment generation for poverty reduction is less targeted by economies. These poor or less privileged find their livelihood in the informal economy. Though informal sector with heterogeneous works usually account for own account workers, no paid family helpers and self-employed persons but still this seems to be a mirage of employment for a huge population in various economies around the globe. Women are also

largely engaged in the informal economy (Chen, Vanek, & Heintz, 2006). Thus informal sector proves to be boon for economies which serve huge population bagged with poverty, unemployment and less skill attainment.

Though availability of human capital proves to be a blessing for nations which can foster economic development but it needs to be combined with various other economic resources to pace this process. India being blessed with huge human resource faces crunch in the name of capital which is a pre requirement for development. This has categorized India among nations with widespread informal sector which absorbs the abundant labour force but is distorted with various major issues and challenges for workers. Same is seen with women workers who though are contributing about 94 percent of their total workforce but seems to contribute less than their male counterparts. This gives rise to a major challenge that approximately half of the population is contributing less than half of the total national income which seems to be a serious issue (Geetika, Dr.; Singh, Dr. Tripti; Gupta, Anvita, 2011). India being a multi religion traditional country possesses an ambience of diverse culture, languages, customs, traits and likelihoods. Indian women likely served the household chores and were the backbone of the complete family tradition giving. They are considered basically to be more apt in home based work. But still though being invisible in the formal sectors these women form a major part of unorganized sector. This unorganized sector forms a staunch cadre of multidimensional poverty, less paid jobs, gender discrimination, low wages and sometimes unpaid work with many other physical and mental challenges for women but still the engagement of women is seen more in this sector. As per National Commission for Women quoted in the study it was revealed that of the total female workforce in India 94 percent of the workforce is found in the unorganized sector (Manju, 2017; Mohapatra, 2012). The participation of women in the informal sector can be accounted due to poverty, which shows multidimensional repercussions and account socio economic factors like lack of access to education, health care, basic amenities, low skills, low income, lack of knowledge etc., which drive women more towards informal economy. (Mohapatra, 2012; Parveen, 2014) But these are not the only cause of women moving towards informal work pattern it is also the lack of government measures to support human resource through more employment generation and policy measures. Sharma (2012) has also investigated the role of informal sector in income and employment generation in India after globalization and has revealed that though a major part of women workforce in India is engaged in the informal sector still they are battling with gender discrimination which seems to be less in formal sector. She further stated that in order to reduce this lacuna of gender inequality more employment of women needs to be focused in informal economy through petty trades and self-employment opportunities. She also emphasized on the responsibility of government in taking more amid policy measures for the empowerment of women in the informal economy.

Research methodology

The methodology used in this study basically comprises of descriptive research design which is portrayed through the table given hereunder:

Research Type	Descriptive Research
Research Area	Identification of major unorganized sector women self-employment in Jhansi City of Uttar Pradesh.
Sampling Technique	Random Sampling was used where from four major market areas of Jhansi City these respondents were pitched.
Sampling Unit	Only five major traits in which self-employed women were engaged were identified i.e. Beauty Parlor Industry, Tailoring Industry, Retail Shops, Grocery Shops and Food Stalls/ Tiffin System.
Sample Size	100
Data Collection	Primary data collected through Field survey facilitated through a bilingual Schedule in Jhansi City of Uttar Pradesh, India.
Period of Study	The data was collected in the year 2017
Statistical Analysis	The data was analyzed using simple frequency table and percentage method supported by pie charts and bar graph to interpret the results.

Result and discussion

Data analysis

1. Concentration of Women Entrepreneurs in Jhansi City

Table 3. Occupational Details

	Frequency	Percent	Absolute Percent	Cumulative Percent
Valid	Beauty Parlour	38	38.0	38.0
	Tailoring	27	27.0	65.0
	Grocery Shop	8	8.0	73.0
	Retail Shop	15	15.0	88.0
	Food/Tiffin System	12	12.0	100.0
	Total	100	100.0	100.0

Source: primary data

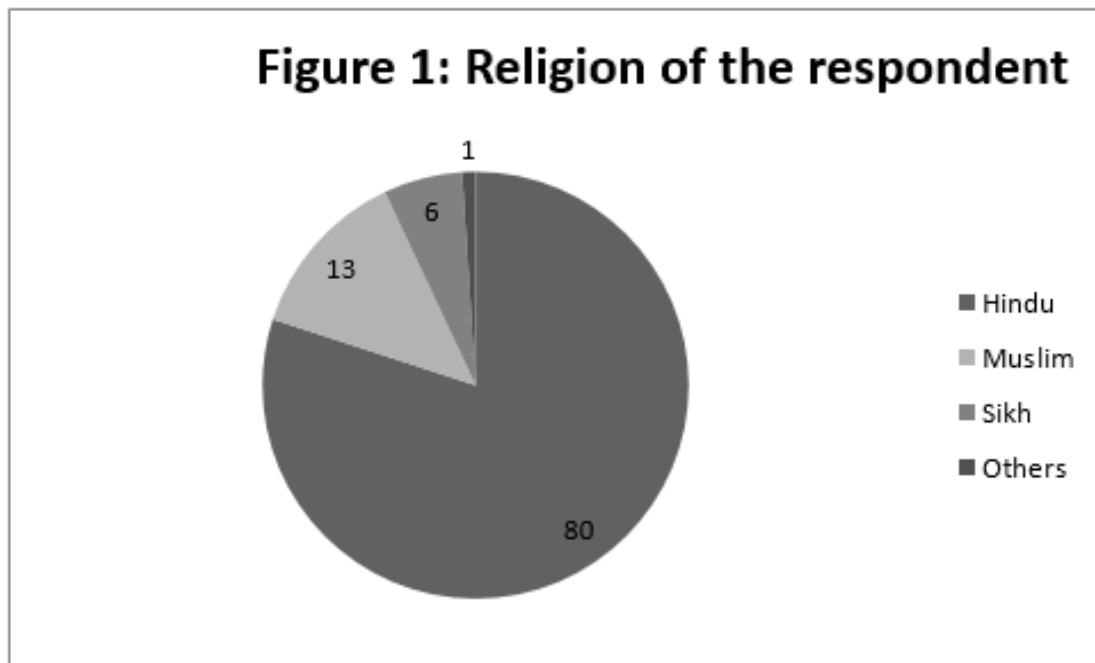
This Table 3 shows the occupational details of women where the major concentration of women was in Beauty Parlour Industry which is unanimously proving to be a large industry in unorganized sector followed by Tailoring with 27 percent result and Retail and Food Industry with 15 and 12 percent position in the captured respondents. This simply states the involvement of women in economic activities in order to earn bread and butter for their families or give financial support to them.

2. Socio Economic Status of Women Entrepreneurs in Jhansi City

Table 4. Religion of the Respondent

Religion	Frequency	Percent	Valid Percent	Cumulative Percent
Hindu	80	80.0	80.0	80.0
Muslim	13	13.0	13.0	93.0
Sikh	6	6.0	6.0	99.0
Others	1	1.0	1.0	100.0
Total	100	100.0	100.0	

Source: primary data



The above Table 4 and Figure 1 reveals that out of the total respondents 80 percent were of Hindu religion followed by Muslim religion and Sikh religion. This shows the concentration of Hindu women more in the unorganized sector in Jhansi City.

Table 5. Education of Respondent * Occupational Details Cross Tabulation

Education of Respondent	Occupational Details					Total
	Beauty Parlour	Tailoring	Grocery Shop	Retail Shop	Food/Tiffin System	
Illiterate	1	1	4	2	2	10
Primary	1	5	1	4	2	13
Secondary	7	3	1	4	5	20
Senior Secondary	6	4	2	2	3	17
Graduate	17	13	0	2	0	32
Post Graduate	6	1	0	1	0	8
Total	38	27	8	15	12	100

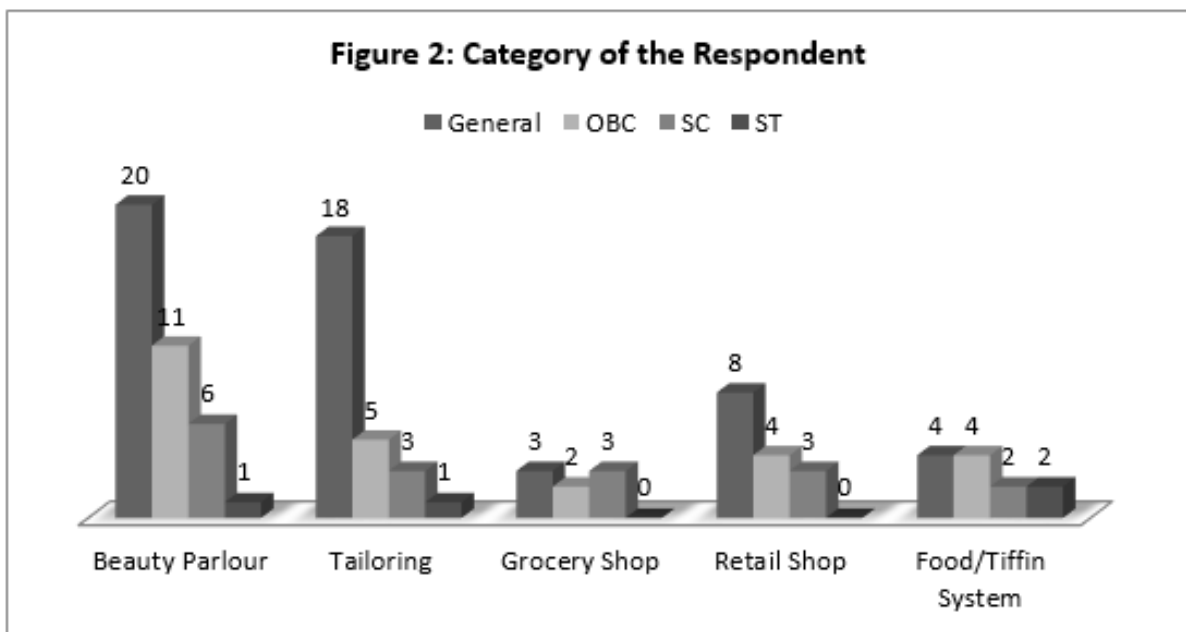
Source: primary data

The above Table 5 shows that basically 32 percent of the respondents were Graduates, 20 percent had secondary level education and 17 percent had senior secondary level education but only 8 percent were post graduate and 10 percent were found to be illiterate.

Table 6. Occupational Details * Category of the Respondent - Cross Tabulation

Occupational Details	Category of the Respondent				Total
	Gen	OBC	SC	ST	
Beauty Parlour	20	11	6	1	38
Tailoring	18	5	3	1	27
Grocery Shop	3	2	3	0	8
Retail Shop	8	4	3	0	15
Food/Tiffin System	4	4	2	2	12
Total	53	26	17	4	100

Source: Primary data



The above Table 6 and Figure 2 shows that the maximum respondents were from General Categories who were majorly found in Beauty Parlors and Tailoring Occupation. The overall scenario stated that 53 percent respondents were from general category, 26 percent from OBC, 17 percent from SC and 4 percent from ST.

The Table 7 shows that out of the total women respondents of Hindu religion maximum were concentrated in Beauty parlour industry where as very few Muslim women were found in this occupation. This table also proves that the concentration of Sikh and Other religion women in unorganized sector is less as compared to Hindu women.

Table 7. Religion and Occupational Classification of the Respondents

Religion of the respondent	Occupational Details					Total
	Beauty Parlour	Tailoring	Grocery Shop	Retail Shop	Food/Tiffin System	
Hindu	32	22	5	11	10	80
Muslim	3	3	2	4	1	13
Sikh	3	2	1	0	0	6
Others	0	0	0	0	1	1
Total	38	27	8	15	12	100

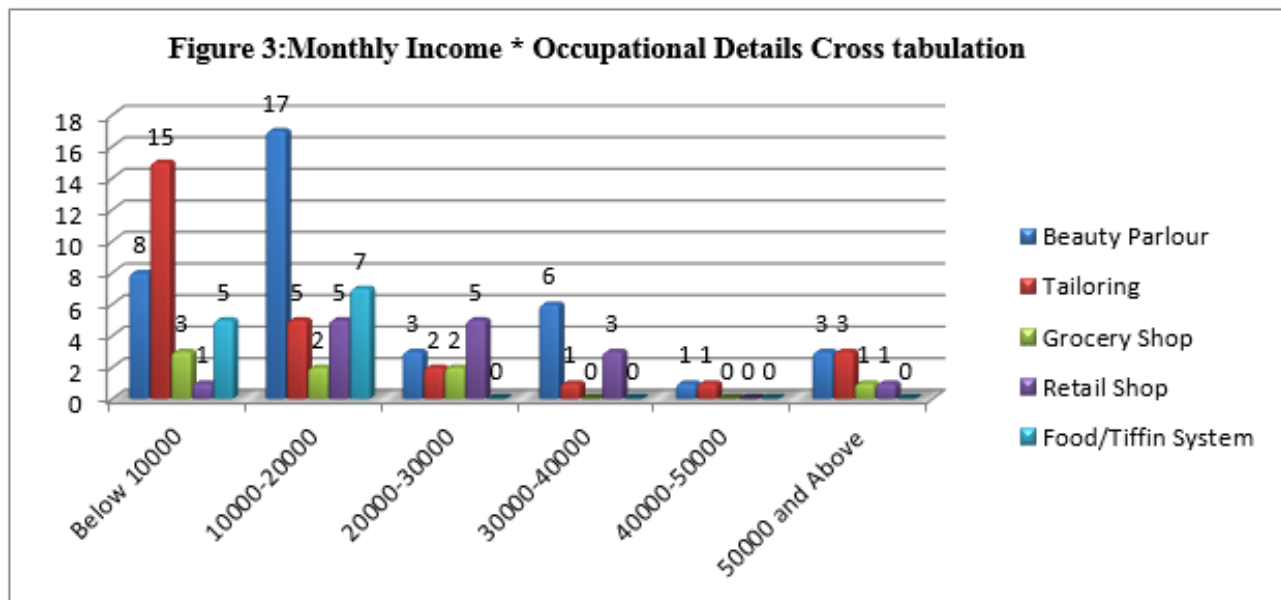
Source: primary data

Table 8. Monthly Income * Occupational Details Cross Tabulation

Monthly Income	Occupational Details					Total
	Beauty Parlour	Tailoring	Grocery Shop	Retail Shop	Food/Tiffin System	
Below 10000	8	15	3	1	5	32
10000-20000	17	5	2	5	7	36
20000-30000	3	2	2	5	0	12
30000-40000	6	1	0	3	0	10
40000-50000	1	1	0	0	0	2
50000 and Above	3	3	1	1	0	8
Total	38	27	8	15	12	100

Source: primary data

The Table 8 and Figure 3 show that 32 percent of the total respondents in the unorganized sector earned income below 10000, 36 percent earned in the range 10-20 thousand and 12 percent in the range 20-30 thousand. It was also seen that only 8 percent of the respondents has monthly income above 50 thousand, which was majorly seen in Beauty Parlour and Tailoring Occupation.



The Table 9 shows that in the unorganized sector 17 percent of the respondents had family income below 10000 per month, 33 percent had income ranged 10000-30000 and 28 percent had income in the range 30000-50000.

Table 9. Family Monthly Income * Occupational Details

Family Monthly Income	Occupational Details					Total
	Beauty Parlour	Tailoring	Grocery Shop	Retail Shop	Food/Tiffin System	
Below 10000	5	8	0	1	3	17
10000-30000	8	9	4	5	7	33
30000-50000	14	3	3	6	2	28
50000-70000	6	1	1	3	0	11
70000-90000	1	0	0	0	0	1
90000-110000	0	4	0	0	0	4
Above 110000	4	2	0	0	0	6
Total	38	27	8	15	12	100

Source: primary data

Findings

1. It was found that the maximum engagement of women entrepreneurs was in Beauty Parlour Industry followed by Tailoring. This proved the growing industry in the city in unorganized sector in Jhansi.
2. The maximum women entrepreneurs were found of Hindu Religion which can be correlated to the religion wise population in Jhansi which was seen to be approximately 90 percent.
3. Also it was found that the women were basically of General category followed by OBC category in the study area.
4. It was also identified that out of the total women respondents 32 percent were graduate which stated that educated women also prefer self-employment rather than getting completely engaged in the organized sector.
5. It was also observed that 33 percent of the women entrepreneurs had family monthly income between 10-30 thousand and 28 percent of the women entrepreneurs had their income in the range 30-50 thousand.
6. It was also seen that 36 percent of the women entrepreneurs were earning monthly income of 10-20 thousand and only 8 percent of the women were earning above 50 thousand in the self-employed area.

Conclusion

Though education plays a vital role in empowering women but Women Empowerment simply explains a trend in which there is a transition of home based women to self reliant and earning women. This self reliance of women is not just getting engaged in industrial and service sector or getting a white collar job but it can be explained as a case where women are economically or financially earning a livelihood or supporting their families for which their participation can be seen in any area, even in home based earning will also be dealt in the same category.

This paper simply brought out the identification of women entrepreneurs in Jhansi City who were found maximum in Beauty Parlour industry which also revealed a mushrooming and growing unorganized sector employment. Following this industry was Tailoring Industry which also showed the major participation of women.

As in Jhansi District the maximum population is of Hindu religion so it was seen the major involvement of Hindu women in the unorganized sector. But it also revealed that Muslim women are less engaged in informal economy as compared to Hindu Women entrepreneurs.

Finally, we can conclude that women empowerment and self-reliance can also be judged by their participation in unorganized sector too. As we identified the participation of women earning bread and butter for their families in unorganized or informal economy like that of Jhansi city. Thus, a transition trend can be captured in which we can make out the engagement of women in informal sector through self-employment which can drive out a balance by just short period skill acquirement through training. This in real terms is 'Skill India' and 'Women Empowerment'.

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